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Eleventh Annual Report

of the

Bureau of Statistics

of

Labor and Industries

of

New Jersey,

For the Year ending October 31st,

1888.

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STATE OF NEW JERSEY, OFFICE OF BUREAU OF
STATISTICS OF LABOR AND INDUSTRIES,
TRENTON, October 31st, 1888.

To His Excellency, Robert S. Green, Governor:

SIR—I have the honor to submit to the Senate and General Assembly, through you, the Eleventh Annual Report of the Bureau of Statistics of Labor and Industries.

JAMES BISHOP,
Chief.

ERRATA.

Page 31, 6th line from bottom, read "1886 *or* 1887."

Page 84, 9th line from top, read "The opinion *in the latter case.*"

Page 125, 4th line from top, paragraph beginning "The system of insurance," strike out quotation marks.

Page 132, 7th line from top, read "*compulsory* joint contribution."

Page 248, read "corset steels" for "corsets, steel."

INTRODUCTION.

The subject of railroad casualties, particularly those happening to the employes of our railroad corporations, is discussed in Part I. of the present report, and is worthy of the earnest attention not only of those who control the lines of transportation, but of our law makers. It is a field which, in this country, as yet has attracted but little investigation. Not till 1880—a half century after the beginnings of the railroad system here—was the first and only attempt made to collect, under the auspices of the National Census Bureau, statistics of the total number of railroad accidents occurring annually in the United States. For that year the record footed up 8,215 fatal and not fatal casualties, 55 per cent. of which, or 4,540, were received by employes. Previous to this, the railroad corporations in a few of the States, notably, Massachusetts, had been required to make local accident returns to the authorities, and since the advent of railroad commissions this practice has become more common. But even now, such official reports are required in less than one-half of the States, and in only a few are the published compilations either complete or reliable.

In New Jersey the several railroad companies have been obliged, since 1852, to make yearly statements to the Comptroller, including, among other things, an account of accidents, a list of which, in the order of their occurrence, has been published annually; but these had been neither analyzed nor summarized before the present investigation was undertaken by this Bureau, involving the classification of nearly 10,000 items contained in 36 volumes of reports. The totals of these yearly records make a startling showing, especially in the number of killed and injured railroad employes, the casualties to whom had increased from 110 in 1878, to 863 in 1887. A comparison between the past two decades shows an increase of 45 per cent. in fatal, and of over 300 per cent. in not fatal ones. On the other hand, the number of passengers who came to grief is not only small in proportion to the total traffic, but there is evidence that here, as elsewhere,

the casualty rate is decreasing, a result due largely to the adoption of improved appliances. This, though expensive, proves much more economical than payment of damages, which, during the census year, amounted to $1,377,978 in the United States. This has been a most potent stimulant to the railroads, whose voluntary action, as Prof. Hadley well observes in his work on "Railroad Transportation," rather than the effect of any scheme of legislation, "has resulted in pretty well protecting the traveling public from accident; this cannot be said of the railroad employes themselves, who are subjected to a great deal of avoidable danger, and find it hard to get damages in case of accident."

The pecuniary non-liability of employers, doubtless, has much to do with the fact that our American railroads are becoming an increasing source of danger to those engaged thereon. Under the common law, employes are presumed to take upon themselves all the ordinary risks of employment, including that resulting from the negligence of a fellow-servant—a legal principle, which has been very liberally applied in favor of employers, and at present obtains generally in this country. In ten States, however, the responsibility of employers has been more or less extended by legislation, and the tendency seems to be in that direction. Of this the organization of "relief departments" by our leading railroad corporations is evidence; for, though their purpose is largely the protection of the interests of employes and their families in case of sickness, accident and death, they are none the less intended to secure the employers from liability, present and prospective.

Four of the railroad companies interested in transportation across this State have already such schemes in operation. These are explained in detail in Part II., the larger portion of which is taken up with an elaborate review of the law, both in this country and Europe, regulating the liability of employers for injuries received by their workmen in the course of employment. It will be noticed that in this respect the working classes in the leading continental countries are in a much better position than our own, even if no account is taken of the socialistic legislation for compulsory insurance of workmen, towards which there is a decided drift there—a scheme of social reform, however, which hardly would meet with much favor from wage workers here, to judge from the opposition manifested to the railway relief funds.

A number of the representatives of foreign governments, both at Washington and New York, kindly furnished valuable information in regard to the legal rights of employer and employed in their respective countries. The Bureau is under considerable obligations to the Swiss and Italian legations. The latter, in addition to the documents secured from the home government by the New York Consul-General, obtained from the Italian Department of Foreign Affairs, in answer to inquiries, the following communication, which is supplemental to the statements made on pages 120 and 121, but, unfortunately, was received too late for insertion there:

"The responsibility in question [of employer to employed] is regulated by the dispositions of the common law, and in connection therewith, by Articles 1151, 1152, 1153 and 1156 of the Italian Civil Code:

"Employers are responsible for all injuries caused by their own criminal or malicious acts, as well as by their own negligence and imprudence, and for those caused by their servants and agents in the exercise of the duties to which they have assigned them, (Articles 1151 and 1153, line 4, Civil Code.) Such responsibilities exist even when the employers prove that they have not been able to prevent the act of the servants and agents for whom they are to be held accountable (Article 1153, line 6, of the Civil Code), and even when the servants and agents have acted of their own volition, without orders or instructions from their employers, and in their own interests, but for all that, in the exercise of the duties to which they have been assigned by such employers. Thus have decided the Court of Cassation of Turin, in its decision of May 28th, 1871 (A. V. I. 22); the Court of Appeals of Turin, in its decision of April 10th, 1877 (see the Journal *La Legge*, 1878, I. 857), and the Court of Cassation of Rome, in its decision of August 13th, 1878 (*La Legge*, 1878, I. 857).

"The civil responsibility arises in this way from the duty of assessing the damages on those who are responsible for the accident. The amount of indemnity is fixed in general by the judicial authority in its discretion, taking into consideration, according to circumstances, the losses undergone by the workman (*damnum emergens*), that is, the expenses borne by him for assistance, medicine, &c., &c., and the wages of which the workman and his family are deprived (*lucrum cessans*).

"The responsibility of employers and agents does not extend to all cases which are not due to the fault of the workman. It follows, indeed, from what has been above explained, that this is limited to injuries caused by agents and servants in the exercise of the duties to which their employers have assigned them; for injuries caused by servants and agents outside of the exercise of their duty, the employers

and those who superintend are not held responsible. (Article 1153 of the Italian Civil Code, Section 3; Court of Cassation of Florence, March 13th, 1879, in *La Legge*, 1879, I. 757, and Civil and Correctional Tribunal of Rome, May 29th, 1885, in *La Legge*, 1885, II. 170).

"The Court of Appeals of Turin, in its decision of the 10th of April, 1877 (Bettini, 1877, 758, 2), sanctions the maxim that the employer and the contractor should also be responsible for the injuries caused by one of their workmen to another workman laboring together with him.

"It has not come to my notice that any other decisions except those cited have been given concerning the responsibility of employers for injuries caused by their workmen to others working with them. Nevertheless, I can say that Italian jurists of the highest standing are agreed in admitting the maxim of the Court of Appeals of Turin and of the Court of Cassation of Paris, with which the Bureau of Statistics of New Jersey is acquainted."

Considerable space has been devoted to the tabulation of wage-statistics in Part III., which is about equally divided between the data based on statements obtained from leading manufacturers and returns from individual employes. This is followed with a review of the progress made in the establishment of co-operative savings and loan associations, of which there were 210 in existence in the State on August 1st, 1888. The aggregate assets of the enterprises in operation at the close of the year approximated $14,740,000, divided among not less than 55,600 shareholders and 339,385 shares. About $4,000,000 is paid into these associations annually as dues, in great part by wage-workers, who constitute nearly two-thirds of the membership, and are largely interested in acquiring homes by this means. The great importance which this form of co-operation is assuming in this and other States suggests that more attention should be paid to its legislative "countenance and encouragement," as our first statute on this subject, that of 1847, phrased it. The present act, under which building and loan associations are organized, is substantially a compilation of the laws which have been in force for thirty-six years. It is entirely unsuited to the times, and not abreast of the improved legislation which has been and is being enacted in other States, notably in Massachusetts, New York and Pennsylvania.

This report is concluded with the usual installment of newly-enacted labor legislation, and some statistics of enrollment and attendance in

our public schools. The latter, embracing eight cities, are for the term ending in December, 1888, and were kindly collated, by the several superintendents of education and their efficient corps of instructors, for the Bureau, with the view, primarily, of gauging the effectiveness of our compulsory educational law in keeping children in the schools and out of the factories. It would be both interesting and instructive to follow out more thoroughly this line of investigation, the results of which, so far as this limited inquiry indicates, do not seem to warrant all the current optimistic conclusions regarding our public school system.

PART I.

RAILROAD CASUALTIES—AMERICAN AND FOREIGN.

PART I.

RAILROAD CASUALTIES—AMERICAN AND FOREIGN.

In 1825, the year when the first steam railway, the Stockton and Darlington, was opened to the English public, the British *Quarterly Review*, in an article on the possibilities of this new system of locomotion, referring to the prophecy made that "passengers would be whirled at the rate of 18 to 20 miles an hour by means of a high-pressure engine," contemptuously observed: "We should as soon expect the people of Woolwich to suffer themselves to be fired off upon one of Congreve's *ricochet* rockets as trust themselves to the mercy of such a machine, going at such a rate; their property, perhaps, they may trust."

That was 63 years ago. Four years later, in 1829, George Stephenson's "Rocket" won the £500 prize offered by the directors of the Liverpool and Manchester Railway for the best locomotive. It traveled at the rate of 25 to 35 miles per hour. At the present time locomotives have attained a speed of 70 miles per hour, and the run of an ordinary express train is from 45 to 50 miles per hour, under favorable circumstances—not a very great change, it is true, in the matter of velocity since the days of Stephenson, considering the simplification and improvement in the details of locomotive construction which have taken place. Nor is the enormous development of the railroad system and transportation so noteworthy, wonderful as that has been.* But what is still more remarkable is the comparatively small number of accidents to travelers, and that this danger has been constantly diminishing.

*Poor's Railroad Manual estimates the miles operated in 1884, throughout the world, at 470,197; and in the United States, for the fiscal year 1887, at 136,986; U. S. train mileage, 643,978,896; number of passengers, 428,225,513. The United States census returns for 1880 had the miles of road in operation, 87,782; train mileage, 465 341.472; number of passengers carried, 269,583,340. Kolb, in "Condition of Nations," estimated the total passenger traffic of the world in 1880 at 1,007,000,000, and for 1882 these figures, according to Mulhall, had increased to 1,742,000.000.

A French statistician, some years since, after a very laborious examination of the statistics of deaths from railway casualties in all parts of the world, stated as the result of his investigation, "that, if a person were to live continually in a railway carriage, and spend all his time in railway traveling, the chances in favor of his dying from railway accident would not occur until he was 960 years old."* And Charles Francis Adams, in his interesting volume on "Railroad Accidents," shows, by a large array of statistics of English and Massachusetts railway casualties, that there is a large degree of literal truth in that half-jocose remark of John Bright's, that the safest place in which a man could place himself was inside a first-class railway carriage in full motion. The casualty rate, however, fluctuated with different years. In England, according to these data, during four years prior to 1874, but one passenger, on an average, was killed to 11,000,000 carried; in 1874, under the influence of a succession of disasters, this ratio suddenly doubled; while in 1877 it fell off to one in 50,000,000. But the percentage of fatal casualties to the whole number carried was, in 1847–9, five-fold what it was in 1878. This was the story also in Massachusetts, the only one of our States where the record of railway casualties is kept with anything approaching the English system. During a period of 10 years ending in 1870, the casualties were approximately as 1 to 1,500,000; then during a single year (1871) they rose to 1 in 250,000, and then during a period of 7 years they diminished to 1 in 3,400,000, a decrease of about 90 per cent. During the nine years from 1871–9, the average distance traveled by all passengers before death happened to any one from causes over which he had no control, was about 80,000,000 miles; and that traveled before any one was either injured or killed, was about 10,800,000 miles.†

For all such calculations nothing like mathematical accuracy can be claimed. They are at best approximations, which vary greatly from year to year, and do not cover any considerable space of time or area. For the purpose, therefore, of gauging the relative safety of travel on the railroads in the several States and foreign countries, they must be used with considerable qualification. The great difference in the relative amount of traffic alone would make the conclusions very shaky, even if the same degree of accuracy were observed in report-

* Kolb's "Condition of Nations," English Ed., p. 900.
† Adams' "Railroad Accidents," pp. 236–238.

ing casualties—an objection which applies more to the returns of the lesser injuries to employes than to those happening to passengers. Such comparisons are not generally favorable to the railroads in this country, even in States like Massachusetts, where the record is exceptionally fair.

In the report of the Board of Railroad Commissioners of the latter State, for the year 1885, a comparison of the record of accidents to passengers in the United Kingdom in the year 1883, with that in Massachusetts for the year ending September 30th, 1884, showed that while the passenger train mileage was not quite ten times as large as that of the latter State, the number of passengers killed was only nine times as large. Taking the number of passengers carried, the showing was still less favorable for Massachusetts. In the case of passengers not fatally injured, however, the result was apparently altogether favorable to that State, the number injured in the United Kingdom having been about thirty-five times as great. This strange proportion the Commissioners attributed to the English practice of reporting the slightest injuries. In addition to this, while the number of accidents given included only those in Massachusetts, the number of passengers carried included all carried on lines centering in the State, outside as well as inside of the commonwealth.

The record, given at the close of the chapter, for the 10 years from 1877 to 1887, of the ratio of "passengers killed and injured from causes beyond their own control" to the total number carried, for both the United Kingdom and Massachusetts, will show how unsatisfactory is such a yearly contrast, or one for a number of years. But for such a purpose the statistics of the other States are still less serviceable; for, although there are thirty so-called State railroad commissions in existence, only about twenty States require returns of railroad casualties to be made to the public authorities; and even where such is the case, many of these periodical returns are anything but perfect. An examination of a large number of annual or biennial reports leads to the conclusion that accuracy is not their most distinguishing characteristic. Besides, there is no uniform system in reporting casualties in the different States; sometimes, not even among the various railroads in the same State: in some, only serious cases are reported, while in others, as, for example, in Massachusetts and New Jersey, fairly full returns are made. Nor were the returns made to the United States Census Bureau in 1880—the first systematic

attempt to collect the total number of railway accidents in this country—entirely satisfactory, for no account is taken of State lines, and the record is but for a single year.*

These United States statistics, nevertheless, are an exceedingly important addition to the already very valuable census reports of 1880, for they furnish the first and only reliable data for comparison between European and American railroads.† They show a total of 8,215 accidents during the year, or an average of 1 to every 10 miles of road operated, and of 23 accidents for every day in the year. Of the aggregate, 8 per cent., or 687, happened to passengers, and of these, 21 per cent. caused death and 79 per cent. lesser injuries. Of those resulting in death, 43 per cent. were through causes beyond the control of the victims, and 57 per cent. through their own carelessness. Of the lesser injuries, 60 per cent. were due to causes beyond the control of the sufferers. One passenger was killed to every 1,900,000 carried, and about 1 out of 495,500 received injuries which were not fatal. One in 394,000 was either killed or injured. This calculation does not include season ticket holders.

If compared with the "passenger mileage," the risk to a railroad passenger in the United States in 1880 appears still more insignificant, for, on the average, he could have traveled 40,000,000 miles without being killed, and 10,600,000 without being injured.‡ Yet that seems to have been considerably more risky than British travel or that on the Continent, or in some of our States.

In Germany, in 1880, the average was 1 passenger killed in every 207,000,000 transported 1 mile, and 1 in 30,000,000, injured. In Austro-Hungary there was 1 accidental death to every 620,000,000 passengers transported 1 mile, and 1 injury to every 44,000,000. In the other foreign States the following was the proportion of killed

*See Vol. 4, Tenth United States Census, "Transportation." The system followed is to give the railroad statistics by railroad lines and "groups" of States. The United States Labor Bureau, in its forthcoming report on "Railroad Labor," will have the statistics of the "fatal or disabling accidents to employes during the last fiscal year" (1887–8).

†Gen. Horace Porter, in "Railway Passenger Travel," in *Scribner's Magazine*, September, 1888, considered them "undoubtedly too high," as they did not tally with the figures of the New York *Railroad Gazette*, which makes a monthly compilation of *train* accidents. Only a small part of railroad casualties are the result of train accidents, however. Our investigations lead to the conclusion that the United States census figures are rather too low than too high.

‡In 1880, in every 1,000 million passengers transported one mile, 24 were killed and 95 injured. If only the number of casualties through causes beyond the control of passengers is taken into consideration, as in Mr. Dorsey's calculations, referred to at the close of this chapter, the proportion of killed and injured to passenger mileage will be reduced about one-half, but would still leave the average passenger's risk of meeting with an accident considerably more than it is there put at for Massachusetts, New York or England. According to Mulhall's calculations, the total number of railway accidents of every kind (to passengers and others) was, per million passengers, in Europe, 10.8; in United States, 41.1. In England, the ratio was 8.1; in Germany, 12.2; in Austria, 13.5; in Russia, 29.2; in Italy, 28.4; in Holland, 4.4.

and injured to the number of passengers actually carried for the years stated:

	Killed.	Injured.
Italy (1880)	1 in 5,400,000	1 in 666,000
Holland (1881)	1 in 3,125,000	1 in 1,351,000
France (1879)*	1 in 14,000,000	1 in 600,000
Spain (8 years)	1 in 1,400,000	1 in 273,000
Belgium (15 years)†	1 in 30,162,143	1 in 2,135,373
	1 in 7,690,492	1 in 1,460,220
Switzerland (1880)	1 in 3,125,000	1 in 1,351,000

Taking railway travel the world over, the rather startling statement with which Mr. Charles Francis Adams concludes his "Railroad Accidents," already referred to, does not seem to be too strongly put: "At the end of the year, of the hundreds of millions of passengers, fewer have lost their lives through accidents than have been murdered in cold blood!" It certainly is true that the whole number of fatal accidents on our railroads, to passengers and others, constituted but 7 per cent. of the aggregate deaths due to accident or injury in 1880.‡ This fact, nevertheless, is not stated to condone the annual railroad slaughter, nor does it tell the whole story; for of these railroad casualties, a very large proportion happen to employes, to whom the railroad is a veritable juggernaut.

CASUALTIES TO EMPLOYES.

Of the whole number of persons who met with accidents, fatal or otherwise, on the railroads of the United States, during the census year, 4,540, or 55 per cent., were employes; and of these, 923 were killed—that is, 20 per cent. One in every 344 employes engaged in working the railroads,§ and not including general officers, clerks and shopmen, met with an accidental death—a record which is startling enough without taking into consideration the large number who, while not fatally injured, were maimed to a greater or less extent. The proportion disabled cannot be stated, for there is no distinction made in the census classification between these and the lesser injuries:

*Said not to be trustworthy.

†The first line refers to the State railway statistics; the second, to those of the private lines.

‡In 1880, there were 35,901 deaths, due to accident or injury, in the United States. Of these, 4,785 were the result of scalds and burns; 2,511, of suicide, and 2,541, of railroad slaughter.

§317,213 were thus engaged in 1880, the whole number of railroad employes, of all classes, having been 418,957.

all cases of injury not fatal are placed simply under "injured," of which there were 3,617, or 1 to every 88 employes. Twenty-eight per cent. of all these casualties were due to causes beyond the control of the victims.

In the United Kingdom, where the number of employes is about 8 per cent. less, the passenger transportation double, but the freight traffic on a somewhat smaller scale,* the casualty rate has not been so high as with us since 1875. In 1880, 1 out of every 531 persons employed in working the railways was killed, and 1 in 139 injured; and it is remarked in the Board of Trade report for 1887 that there has been an almost steady decrease for the past 14 years, in the proportion of employes killed and injured to the whole number engaged. In 1887, out of 346,426 employes, there were reported 422 killed and 2,075 injured, or 1 in 821 and 167 respectively. During the 14 years ending 1887, the total number of casualties to railway employes was 41,118, of whom 7,882 were killed and 33,236 injured, or, on the average, 1 in 563 killed and 1 in 126 injured per year.

In the German Empire, where the railroad mileage† is somewhat more than in Great Britain and Ireland, but the traffic only about one-third as large, there was, during the three years ending with 1880, a total record of 6,411 casualties to employes, of whom 813 were killed and 5,598 injured. According to Mulhall's figures, there were nearly 300,000 German railway employes. This would bring the average rate per annum to 1 in 1,107 killed and 1 in 161 injured—much lower than those in the United Kingdom or in the United States. But that number of employes, if not too large, probably includes all employed in the railroad service—that is, general officers, clerks and shopmen, as well as those engaged in the general management of trains. A supplementary report on the mortality and invalid statistics of employes of the Association of German Railway Managers,‡ which covers a period of seven years ending with 1883, gives the proportion of fatal and *disabling* injuries received in the service, as follows, other injuries not being taken into account: Of those engaged in the movement of trains (yardmen,

* Freight tonnage (1880–81): United States, 291,000,000; United Kingdom, 247,000,000. The larger number of casualties happen freight-train employes.

† 4,000 miles more.

‡ Issued in 1885 by Puttkammer & Muehlbrecht, Berlin. This association includes, substantially, all the German and Austro-Hungarian lines as well as some of those in Holland, Luxemburg, Belgium, Rumania and Russia—in all, in 1880, about 35,000 miles.

trainmen, &c.), 1 in 724 died from the effects of injuries received, while 1 in 610 was disabled and became a pensioner. Of the whole number of employes entitled to a pension, 1 in 1,202 received fatal and 1 in 1,774 disabling injuries.

This favorable record for foreign railways, as compared with those in this country, is, in a measure, accounted for by the fact that a greater amount of work is entailed on American employes.* Besides, the United States census returns for 1880 are based only on the statistics for a single year, which makes the comparison somewhat unfair. This latter objection does not hold against the record of accidents which the Massachusetts Railroad Commissioners have compiled annually, for a number of years past, from the returns which the various railroad companies are legally obliged to transmit to the Board. Every effort has been made to reach statistical accuracy, and while, probably, not equal in this respect to the British Board of Trade reports, they are far superior to anything else we have in this country. The law for the protection of railway travelers and employes is also much more stringent than in the other States.

These Massachusetts statements of railroad accidents to employes for the 14 years ending September 30th, 1887, show a total of 2,378 casualties, of which 646 proved fatal and 1,732 not fatal—that is, an average of 46 employes killed and 124 injured annually. As the average number of employes for that time was 25,700, these figures mean 1 in 560 killed and 1 in 207 injured. By themselves, they apparently make a tolerably fair showing for that State in comparison with the English statistics mentioned above. Such in reality is not the case, for the record of non-fatal casualties is not only far less complete,† but in addition to this, while the number of accidents given includes only those in Massachusetts, the number of employes includes all employed on the whole length of the roads operated by the several companies inside and outside of the State. This qualification applies to all our railroads, and hence, as has been

* According to the Encyclopædia Britannica (see *Railways*) the average number of train, passenger and ton miles per employe per year, in the different countries, in 1880, was:

	U. S.	U. K.	Germany.	Austro-Hun.
Train miles	929	350	476	395
Passenger miles	14,860	.....	14,883	11,111
Ton miles	70,587	.....	31,050	31,132

† The Massachusetts Commissioners in their report for 1887 called attention to the difference in the proportion of reported accidents on the various roads: "It is evident that the several roads do not adopt the same rule. While some report slight injuries both to passengers and employes, others report only those which are fatal or very serious"—a state of facts which vitiates to a great degree the reports in other States where the legal requirements are less strict.

remarked already, comparison of the accident-rate in any single State with that recorded in the several foreign countries, is hardly practicable. Nor can a fair comparison be made between the several States. Even in the United States Census Report above referred to, State lines were disregarded, and the classification of railroad accidents made by State groups and roads. If we had the number of employes in each State and the train mileage, especially that of the freight trains, in addition to the number of accidents, foreign and inter-state comparisons would be of more value than they now are.

In the absence of these data, the railroad mileage is often used as a basis of such comparison—a very fallacious one, because the length of the lines is not always a gauge of the amount of traffic done over them. This is especially true in the more thinly-settled parts of the United States, where the railroad commerce is comparatively light and the proportion of casualties to mileage much less than in the Eastern States, or in the commercial and manufacturing countries of Europe. But such a comparison between those States and countries which are more nearly on a par in respect to railroad traffic can hardly be said to be favorable to our railroads, as will be seen from the calculations in the following table, which refers to casualties to employes only. Too great reliance, however, should not be placed on these figures. The statement of the proportion of killed and injured to the whole number employed, where given, is also somewhat misleading, so far as the States of the Union are concerned, for reasons already mentioned. The road mileage is that for the last year of the accident report:

COUNTRY OR STATE.	Total casualties, employes.	Fatal.	Not fatal.	PROPORTION OF CASUALTIES TO— Miles in Operation. Fatal.	Miles in Operation. Not fatal.	Employes.† Fatal.	Employes.† Not fatal.	Road mileage.
United Kingdom (1874-87)*	2,937	563	2,374	1 to 34	1 to 8	1 in 563	1 in 126	19,300
United Kingdom (1887)	2,497	422	2,075	1 to 46	1 to 9	1 in 821	1 in 167	
Germany (1878-1880)*	2,137	271	1,866	1 to 81	1 to 12	1 in 1107	1 in 161	22,000
Germany (1877-83)‡	.....	.....	.....	.....	.....	1 in 724	1 in 610	
						1 in 1202	1 in 1774	
Austro-Hungary (1878-80)*	323	76	247	1 to 162	1 to 50	.....	.....	12,300
Italy (1880)	625	63	562	1 to 83	1 to 9	.....	.....	5,200
Holland (1881)	66	20	46	1 to 70	1 to 31	.....	.....	1,400
Switzerland (1880)	61	16	45	1 to 100	1 to 36	.....	.....	1,600
Belgium (1860-75)§	154	23	131	.....	.....	.....	.....	2,500
	673	208	465	.....	.....	.....	.....	
	55.1	15.4	39.7	1 to 163	1 to 63	.....	.....	
Spain (1873-80)*	510	38.6	471.4	1 to 119	1 to 10	.....	.....	4,600
United States (1880)	4,540	923	3,617	1 to 91	1 to 24	1 in 344	1 in 88	87,780
Massachusetts (1874-87)*	170	46	124	1 to 45	1 to 17	1 in 560	1 in 207	2,060
Massachusetts (1887)	357	79	278	1 to 26	1 to 7	1 in 433	1 in 123	
New Jersey (1878-87)*	353	59	294	1 to 33	1 to 7	1 in 441	1 in 89	1,950
New Jersey (1887)	863	101	762	1 to 19	1 to 3	1 in 311	1 in 41	
Connecticut (1886)	167	25	142	1 to 39	1 to 7	1 in 459	1 in 82	990
New York (1887)	1,099	199	900	1 to 38	1 to 8	1 in 516	1 in 114	7,500
Pennsylvania (1886)	2,412	700	1,712	1 to 11	1 to 5	1 in 115	1 in 47	8,010
Ohio (1868-87)*	372	94	278	1 in 80	1 in 27	.....	.....	7,540
Ohio (1887)	659	105	554	1 to 72	1 to 14	1 in 507	1 in 96	
Indiana (1886)	517	65	452	1 to 90	1 to 13	.....	.....	5,830
Michigan (1886)	241	47	194	1 to 138	1 to 33	1 in 415	1 in 100	6,460
Illinois (1886)	778	112	666	1 to 86	1 to 14	1 in 475	1 in 80	9,600
Iowa (1887)	413	59	354	1 to 140	1 to 23	1 in 493	1 in 82	8,320
Missouri (1887)	342	58	284	1 to 94	1 to 19	1 in 434	1 in 88	5,460
Minnesota (1887)	351	45	306	1 to 112	1 to 16	1 in 353	1 in 52	5,060
Wisconsin (1886)	202	34	168	1 to 155	1 to 32	.....	.....	5,280
Colorado (1886)	360	20	340	1 to 195	1 to 12	.....	.....	3,900
Colorado (1885)	256	18	238	1 to 166	1 to 12	.....	.....	2,997
Kansas (1886)	1,054	41	1,031	1 to 198	1 to 8	.....	.....	8,100
Virginia (1887)	459	36	423	1 to 77	1 to 7	.....	.....	2,780
South Carolina (1886)	57	12	45	1 to 157	1 to 42	.....	.....	1,880

ARE CASUALTIES TO RAILROAD EMPLOYES INCREASING IN THE UNITED STATES?

It is possible that the term "railroad casualties" has a slightly more restricted meaning in these foreign countries than with us. The English Board of Trade, for example, modifies its statement of "accidents to servants of railway companies," in 1887, by the explanation that "the returns made by the railway companies show that 58 persons were killed and 4,157 injured, whilst on the premises or employed in the workshops or warehouses or in loading goods in the goods-yards. As, however, these casualties cannot properly be

*Inclusive. The figures given are the annual average. †The calculation, so far as the States of the Union are concerned, is not strictly correct. See above. ‡Employes of the Association of German Railway Managers. Average for seven years. The first line refers to those engaged in running trains; the second to general employes. The not fatal injuries were disabling ones only. §The first line refers to railroads under control of government; the second, to private lines; the third, to the annual average of both systems. About sixty-one per cent. of the lines were under State control in 1880.

considered to have occurred in the course of working the railways, the figures have been omitted." Nevertheless, a glance at the names of the classes of servants included, given in the table at the end of this chapter, does not evidence any great difference from the American classification—certainly not enough to explain the greater rate of mortality, or even of not fatal accidents. If all the omitted casualties are included, the Board of Trade figures would foot up only 480 employes killed and 6,232 injured in 1887, considerably below the probable total in the United States, as will be seen further on, even if no allowance is made for the more accurate returns of not fatal casualties on the British railroads. There is certainly no evidence that the accident rate in this country has kept pace, with the great advance in railroad science, or with the adoption of the so-called safety appliances; or even, that there has been any decrease at all, absolute or proportionate. At all events, a comparison, year by year, of the most carefully-kept records we have, those of Massachusetts, where, probably, more concern is manifested for the safety of the railroad employe than in any other Eastern State, would hardly justify any such optimistic conclusion as the British Board of Trade draw from their data, that there has been for fourteen years a steady proportionate decrease of accidents to servants. They simply show great extremes of variation. This will be seen from the following table, calculated from the returns published in the several reports of the Massachusetts Railroad Commissioners for the ten years ending September 30th, 1887:

YEAR.	NUMBER OF CASUALTIES TO EMPLOYES.		PROPORTION TO NUMBER EMPLOYED.		Number reported employed.
	Fatal.	Not fatal.	Fatal.	Not fatal.	
1878	34	62	1 in 560	1 in 307	19,043
1879	28	55	1 in 694	1 in 354	19,453
1880	49	108	1 in 441	1 in 200	21,615
1881	72	128	1 in 354	1 in 199	25,490
1882	56	142	1 in 454	1 in 193	27,403
1883	62	203	1 in 481	1 in 147	29,844
1884	47	135	1 in 651	1 in 226	30,590
1885	29	204	1 in 1036	1 in 148	30,069
1886	62	211	1 in 503	1 in 148	31,188
1887	79	278	1 in 433	1 in 123	34,200

NOTE.—The number of employes includes all employed on the roads, whether in or out of Massachusetts, while the accidents happened only in Massachusetts.

Such a contrast is not practicable in the other States, for even where, as in Ohio, there is extant a record of the number of casualties for a series of years, data as to the number of employes are wanting. In one-half of the States no reports of railroad accidents are required by law; while in some, including New Jersey, no attempt is made to classify and tabulate the published returns. In only sixteen of the States* is there a satisfactory annual tabular statement of the number of casualties compiled; and even there, no absolute reliance is to be placed on the returns of any but fatal cases. The record of these sixteen States and that of New Jersey for a single year (1886 or 1887),† show a total of 16,668 casualties, of which 10,331 happened to employes. Of the latter number, 1,738, or 16.8 per cent., proved fatal; that is, in these States alone there occurred 89 per cent. more fatal accidents to employes than were reported for the whole United States in 1880, when there was a record of 923 killed and 3,617 not fatally injured. As these States have 66 per cent. of the total railroad mileage, 81 per cent. of the train mileage and 86 per cent. of the passenger traffic, the increase for the entire country must have been appreciably larger, probably not less than 18,000 casualties.

A somewhat more accurate comparison can be made for one section of the United States, Group 4 in the United States census returns, comprising the States of Illinois, Iowa, Missouri, Minnesota and Wisconsin, which have over twenty-five per cent of the railroad and train mileage of the country. Since 1880 there has been the following increase per cent.: in railroad mileage, 39; train mileage, 53; passenger transportation, 170; number of employes, 45; casualties to employes, 118. There occurred in—

	Whole number of casualties to persons.	CASUALTIES TO EMPLOYES.				
		Total.	Fatal.	Not fatal.	Proportion to number of employes.‡	
					Fatal.	Not fatal.
1880	1,625	956	236	720	1 in 405	1 in 133
1887 (6)	3,275	2,086	308	1,778	1 in 452	1 in 78
Increase, per cent.	100	118	30	147	.....	.....

*Massachusetts, Connecticut, New York, Pennsylvania, Ohio, Indiana, Michigan, Illinois, Iowa, Missouri, Minnesota, Wisconsin, California, Kansas, Virginia and South Carolina.

†In some of the States the legislative reports are issued biennially.

‡All classes of employes are here included, and not simply those engaged in the general management of trains.

All these estimates proceed on the supposition that the returns by the various railroad companies were accurate—an assumption which is hardly warranted. As the *Railroad Gazette* remarked in its issue of September 18th, 1885, "the evidence is almost convincing that the accidents to employes are much understated in the State reports and similar publications." This conclusion was reached by comparisons of the number of casualties actually returned with what should have been the proportion of the killed to the injured, and the number of each per locomotive; for "we may reasonably expect that, in any large aggregates, accidents will bear some approximately uniform ratio, all other things being equal, to the number of locomotives in use, and that the same is true of the ratio of killed to the injured, if the statistics are at all accurate."*

For these comparative purposes, the returns of the United States census (1880) were also used, with some very startling results, as may be seen from a single case:

	Employes.	
	Killed.	Injured.
United States (1880) Census Report	923	3,617
	(or 1 to 3.92.)	
Baltimore and Ohio R. R., according to Census Report	31	133
	(or 1 to 4.30.)	
Same road, according to records of Employes' Relief Association †	57	2,330
	(or 1 to 41.0.)	

Or using, as a basis of comparison, the number of locomotive engines in use:

	Engines.	ENGINES PER—	
		One killed.	One injured.
United States (1880) Census Report	17,412	18.82	4.82
Baltimore and Ohio (1880) Census Report	547	17.62	4.12
Baltimore and Ohio (1883) Relief Association	552	9.7	0.234

If there were as many employes killed and injured in the whole country, in 1883, per engine, as on the Baltimore and Ohio Railroad (24,587 locomotives), as shown by the records of the Baltimore and

*See carefully-prepared articles on this subject in issues of *Railroad Gazette* of November 18th, 1881, and September 18th and 25th, 1885, the latter being reproduced at the end of this chapter.

†This includes all accidents, whether received on or off duty.

Ohio Relief Association, the figures were: 2,530 employes killed (including all those losing their lives by accidental death of any kind); 105,200 employes injured (including all injuries and wounds, however caused, requiring a doctor's services to dress the wound, or otherwise creating a title to relief).

The editor of the *Railroad Gazette*, referring to the record of the *train* accidents in 1887,* concluded that it was the worst in our history: "While our mileage of road has increased about 10 per cent., and our train mileage, probably, 8 or 9 per cent., accidents have increased 18, and casualties to persons over 40 per cent. And as will appear from a study of the comparisons, it must not be assumed that the large number of casualties results wholly from exceptional causes; for employes who do not suffer in a special degree from cases like Chatsworth and Forest Hills, have been sacrificed at the rate of about 8 per week—an increase of 35 per cent. over the previous year, and still more over the average for the preceding three years."

The *Gazette* record shows a total of 2,419 casualties, through train accidents,† to employes and passengers in 1887. Of these, 613 proved fatal, and 1,806 not fatal:

CAUSE.	Whole number.	EMPLOYES.		PASSENGERS.	
		Killed.	Injured.	Killed.	Injured.
Defects of road	735	48	142	139	406
Defects of equipment	157	39	57	11	50
Negligence in operating	1,031	218	486	48	279
Other causes—Unforeseen obstructions, and unexplained	496	101	205	9	181
Total	2,419	406	890	207	916

THE RECORD IN NEW JERSEY.

In New Jersey, we have a record of railroad casualties for 36 years, and their increase has been noticeable, especially during the past 10 years. By an act of Legislature, approved February 24th, 1852, the various railroad companies are required to make annual reports

*See number of January 27th, 1888. No other casualties but those occurring through train accidents are reported. These constitute but a small proportion of the total, and it is not pretended that they are complete.

†There were 1,491 train accidents reported for the year ending December 31st, 1887, as against 1,211 for 1886, and 1,078 for 1880.

on the fourth Tuesday in January, under oath or affirmation of their respective presidents, containing, among other things, an account of the accidents occurring during the year on the roads, "with the names of the persons injured, and the nature and extent of their injuries; also, the names of the engineers and conductors under whose management such accidents have occurred, and whether such engineers and conductors are still in the employ of said companies." This act was incorporated in the "act respecting railroads and canals," of March 27th, 1874. A penalty * is provided for failure to make these "annual statements of the railroad and canal companies." These are published under the direction of the Comptroller † as one of the legislative documents, and, as a rule, the names of the persons injured, and extent of their injuries, seem to have been faithfully reported during the past twenty years, at least. In many instances, however, the description of the unfortunate, or the extent of his injury is very meager. In fact, so little importance appears to have been attached to these statistics that no attempt had been made to analyze or summarize the annual returns before the present investigation was undertaken by this Bureau. This involved the analysis of 36 volumes of reports, comprising about 10,000 separate items.

While a fairly accurate classification into employes and "passengers and others" has been possible, it was found to be entirely impracticable to collate the returns according to the detailed system followed in the Massachusetts reports, namely, into passengers injured from causes beyond their own control or from their own carelessness or negligence; trainmen, and other employes; persons injured at stations and highway crossings, and trespassers. Nevertheless, the following summary of the tables given in detail further on, shows that there has been a fearful slaughter of employes—one which is increasing at a rate out of all proportion to the expansion of the railroad mileage, great as that has been, or to the increase in the total number of persons employed, so far as the data at hand permit comparisons to be made. At the beginning of the '50's there were less than 400 miles of track in the State; in 1865, over 860, which, in 1874, had been

*"54. Upon the failure of any railroad or canal company of this State to make report to the Legislature in accordance with the provisions of the 1st and 2d sections of the act to which this is a supplement (1852) by the 1st Tuesday of February in each year, they shall respectively forfeit and pay to the State, for every such omission, the sum of $10,000, to be sued for and recovered against them in an action of debt, with costs of suit.

"55. All fines recovered from any incorporated companies in this State, under the provisions of this act, shall be added to the school fund of this State, for the benefit of public schools."

†In the other States having Railroad Commissioners such reports are made to them.

increased to 1,267, and to over 1,900 in 1887. The total casualties of all kinds, from 1852 to 1887, inclusive, foot up 10,799, of which 4,064 were reported as fatal.

YEARS.	WHOLE NUMBER OF CASUALTIES.			EMPLOYES.		PASSENGERS AND OTHERS.		EMPLOYES.		
	Total.	Employes.	Passengers and others.	Fatal.	Not fatal.	Fatal.	Not fatal.	Trainmen.	Miscellaneous.	Occupation not stated.
1852–57	454	122	332	63	59	144	188	46	76	.....
1857–67	875	250	625	154	96	394	231	153	90	7
1867–77	2,745	1,018	1,727	404	614	934	793	422	385	211
1877–87	6,725	3,532	3,193	587	2,945	1,384	1,809	1,226	998	1,308
Total, 1852–1887	10,799	4,922	5,877	1,208	3,714	2,856	3,021	1,847	1,549	1,526
1878	299	110	189	28	82	91	98	34	30	46
1879	312	222	90	60	162	32	58	72	70	80
1880	525	228	297	34	194	155	142	80	45	103
1881	636	319	317	63	256	147	170	264	55	.....
1882	707	295	412	59	236	165	247	84	60	151
1883	623	236	387	48	188	173	214	55	44	137
1884	586	320	266	65	255	106	160	76	157	87
1885	721	401	320	65	336	157	163	87	63	251
1886	958	538	420	64	474	173	247	171	150	217
1887	1,359	863	495	101	762	185	310	303	324	236
Total, 1878–1887	6,725	3,532	3,193	587	2,945	1,384	1,809	1,226	998	1,308

Casualties to Railroad Employes for Thirty-six Years.

During this period of 36 years there were reported 4,922 casualties to employes. Of these, 1,208 resulted fatally, and of the remainder at least forty per cent. were of a severe nature. It is probable, also, that many of the minor accidents were not reported, especially those which happened in the earlier years, and that the following record, by decades, is below the actual number:

YEARS.	Total.	Fatal.	Not fatal.	AVERAGE PER YEAR.		
				Total.	Fatal.	Not Fatal.
1852–57	122	63	59	20.	10.5	9.8
1857–67	250	154	96	25.	15.4	9.6
1867–77	1,018	404	614	102.	40.4	61.4
1877–87	3,532	587	2,945	353.	58.7	294.5
Total	4,922	1,208	3,714	137.	33.5	103.2
1887	.....	.....	.....	863.	101.	762.

In 1887, the ratio of fatal casualties to road mileage was 1 to 19, and that of not fatal injuries, 1 to 3. The average for 10 years has been 1 to 33 and 1 to 7, respectively. This is, apparently, a less favorable showing than in most of the States, due, partially, to the more careful reporting of accidents in this State than is generally observed. The comparison is not much more favorable when the ratio of killed and injured to the total number of employed is considered. According to an estimate, based on the returns from the railroads operating four-fifths of the State mileage, there were 31,400 employes who spent a part of the time within the State in 1887—that is, all included in the respective "divisions:"

RAILROAD SYSTEMS.	Whole number of employes.	General officers and clerks, &c.	Train hands.	Track hands.	Shop hands.	All other classes.
Pennsylvania System	11,672	463	2,389	2,512	2,293	4,015
Central System	5,031	20	1,175	806	1,207	1,823
Delaware, Lackawanna and Western System	3,685	22	633	1,068	885	1,077
New York, Lake Erie and Western System	3,198	17	1,030	468	1,004	679
Lehigh Valley System	2,001	156	455	358	86	946
Philadelphia and Readiug System	642	41	116	113	.12	360
Balance (estimated)	5,200	156	1,144	1,040	1,092	1,768
Total	31,429	975	6,942	6,365	6,579	10,568

These figures mean that, in 1887, 1 in every 314 employes was fatally, and 1 in 41 not fatally injured. Deducting the number of general officers, clerks and shopmen and only counting those engaged in the general management of trains, who constitute 70 per cent. of the total employes, the ratio was 1 in 218, and 1 in 29 killed and injured, respectively.

Of the total number killed and injured during 36 years, there were 1,847 trainmen, 1,549 miscellaneous employes, and 1,526 whose occupation was not reported in the returns. Of the latter number, the larger proportion, probably, were trainmen, who are naturally the most liable to meet with accidents. In Massachusetts, during the 10 years ending September 30th, 1887, out of 2,044 casualties, 1,611 happened to trainmen—that is, 78 per cent. In 1887 the percentage was 84; while, in Michigan, in 1886, it was only 60. These records do not show the relative number of fatal and not fatal accidents to

trainmen, as the English Board of Trade statistics do. In 1887, in the United Kingdom, 92 trainmen were killed and 819 injured more or less severely; while the total number of employes killed and injured was 422 and 2,075 respectively. Brakemen and "goods-guards" there as elsewhere seem to be the greatest sufferers, 42 having been killed and 337 injured, or 1 in 176 and 1 in 22, respectively, of the total number employed. Of the whole number of employes, 1 in 821 received fatal, and 1 in 167 not fatal injuries. In Michigan, the classified statement for 1886 shows that of the 241 employes killed and injured, there were:

Brakemen	116
Conductors	13
Engineers	5
Firemen	7
Baggagemen	4
Laborers	31
Yardmen	45
Shopmen	1
Others	19

An accurate classification of the New Jersey casualties is not possible, for the returns from some of the larger railroad companies, especially during the past 12 years, have been very incomplete in this respect. A summary of these incomplete records since 1852 is subjoined:

OCCUPATIONS.	Total.	Fatal.	Not fatal.	Per cent. fatal.	Per cent. of total.
Engineers	106	46	60	43.	6
Firemen	141	56	85	40.	8
Conductors	182	44	138	24.	11
Brakemen	1,183	313	870	27.	66
Switchmen	159	36	123	23.	9
Total	1,771	495	1,276	28.	100
Whole number of casualties to employes	4,922	1,208	3,714	25.	.....

But of the 1,526 whose occupation has not been stated, it is safe to credit two-thirds to brakemen, as a large proportion was injured by coupling or handling cars, which is a most prolific source of injury to employes. This danger, however, has been lessened with the substitution of automatic couplers for the old link and pin, which is said

to be responsible for more than 500 deaths every year.* In some of the States, notably Connecticut and Massachusetts, automatic or other safety couplers are required by law, even on freight trains, while in others, including New Jersey, their gradual adoption is the result of voluntary action on the part of the railroad corporations. And so with improved brakes.†

INTRODUCTION OF IMPROVED APPLIANCES.

In response to the inquiry sent to the officials of the several systems which control the lines in this State, whether improved appliances are in general use on both passenger and freight trains, the following replies were received:

Pennsylvania Railroad Company, which includes the United Railroads of New Jersey Division, West Jersey and Camden and Atlantic Railroads, altogether having 767 miles of track and over 11,000 employes: Atmospheric brakes and automatic couplers in general use on passenger trains; freight trains partially equipped.

Central Railroad of New Jersey, which leases the New Jersey Southern, New York and Long Branch, Vineland and a number of smaller roads, controlling in all 394 miles and 5,000 employes: Passenger locomotives are fully equipped with the Westinghouse automatic air-brake, besides 1 passenger, 16 freight and 2 switching engines with the American steam-brake appliance. Passenger cars of all classes are also fully equipped with the Westinghouse air-brake, as well as supplied with Miller platforms and couplers. Of the freight cars, 6 have Westinghouse air-brakes, and some 23 have pipe connections only, all of which are used in connection with and run on passenger trains.

Delaware, Lackawanna and Western Railroad, with 197 miles of track in New Jersey, including that of the Morris and Essex, and

* Ex-Railroad Commissioner Coffin, of Iowa, at a general meeting of State Commissioners, in March, 1889, at Washington, D. C., referring to the great annual slaughter of men by the old link and pin coupler and hand-brake, made the statement that "over 6,000 men were either killed or maimed for life from these two causes alone last year" [1888]. The *Railroad Gazette*, in its issue of September 25th, 1885 (see end of chapter), estimated "the appalling totals of the apparent annual injuries to employes from coupling cars in the United States," at 459 killed, 4,080 severely injured, and 13,770 not seriously injured, or 18,309 in all.

† The railroads in this country [Great Britain] are very carefully managed, and the block system of signals on all the main lines is probably the most complete and perfect of its kind in the world. The use of air-brakes on all trains is also very effective and general. The Westinghouse brake is as well known and generally used here as in our own country, and the use of a cord, by pulling which a passenger can alarm the engineer and so stop the train in case of an emergency, is similar in all essential respects to the custom in the United States. The provisions made for work-people, in case of accident, vary in different concerns and on different lines of railways.—"*Labor in Europe*," Consul Shaw, Manchester, p. 758.

nearly 3,700 employes, reports the general use of the Westinghouse air-brake on passenger engines and coaches, Smiles' automatic coupler on freight cars, and that the American steam-brake is being applied to freight and coal engines.

Lehigh Valley Railroad—Mileage, 173, and employes, 2,000, in this State: The company is in use of the most approved appliances at all times in the mechanical departments, such as automatic couplers and air-brakes; is now equipping passenger cars with steam-heating appliances.

Philadelphia and Reading Railroad—Mileage, 108; employes, 642: Atmospheric brakes and automatic couplers are in general use on both passenger and freight trains.

New York, Lake Erie and Western Railroad—Mileage, 79; employes, 3,198: Improved appliances in general use on both passenger and freight trains.

New York, Susquehanna and Western Railroad—Mileage, 124. No report.

THE CHIEF CAUSES OF ACCIDENTS.

Notwithstanding all this, about one-half of the casualties to employes occur while coupling or handling cars, or are due to falling from trains, usually freight, while in motion. This is the story everywhere, as the tables at the close of this chapter will show.* In New Jersey, out of 863 casualties in 1887, 363, or 43 per cent., were due to coupling, uncoupling or handling cars; and for the ten years the number was 1,572, or 45 per cent. of the total employes killed and injured during that time. Referring to this matter, the Commissioner of Railroads of New Jersey, in 1882, urged "intelligent managers to strive to enforce discipline and consult the dictates of humanity by the exercise of every possible precaution, and without regard to expense, use every safety appliance for the protection of those engaged in employment accompanied by such risks. I would suggest the adoption by the railway companies of some form of automatic coupler, which will make it unnecessary to expose the employe to the consequences of his own carelessness or the carelessness of other employes."

*It is noticeable that in Connecticut, which led in legislation requiring the use of automatic couplers, only 36 per cent. of the casualties in 1886 happened while coupling or uncoupling cars, although 26 per cent. resulted from falling from trains—a larger proportion than the average.

In Illinois, out of a total of 778 employes killed and injured in 1885, there were 23 killed and 309 injured while coupling cars. And the Railroad Commissioners propounded the query: Should not an automatic coupling be adopted by the railroad companies, the use of which might tend to save the lives and limbs of employes?

"In 1887," complain the Iowa Commissioners, "9 persons were killed and 134 injured coupling cars. The Commissioners in former reports have called the attention of the Legislature to this subject; as yet there has been no action by the State. The Western Car Builders' Association has agreed upon couplers of the Janney type, as in all respects more fully meeting the conditions of the automatic coupler than any other form. Confining the inventive talent of the country to this type of coupler will have the effect to perfect it, and it may not be unwise for the State and general government to enact some law requiring the adoption of this type of coupler on all new cars, and on the renewal of old ones.

"Since the creation of this Board in 1878, in 10 years 140 persons have been killed and 1,099 injured in coupling cars. These are mostly employes whose duties compel them to go where these casualties cannot always be avoided.

"If we go back in the history of railroading in this nation and take all of the great and foremost railroad disasters for the last fifty years, that have so shocked the civilized world on their occurrence, and reckon up the long columns of the killed and injured in all those terrible accidents, and then compare the number with that of trainmen who are killed or injured in these United States from coupling cars and by using the old hand-brakes, we find that each year we kill and injure more of our young men by these two ways than were killed and injured in all those great accidents for fifty years put together. The terrible facts of killing and crippling of over 230 of our citizens every year by coupling cars and using the hand-brake, while engaged in train work, is patent to all. What the duty of a Legislature is under these circumstances cannot certainly be in doubt."*

The Michigan Commissioner, in his report for 1886, commenting on the fact that brakemen and yardmen continued to furnish the largest contributions to the casualty list, affirms that "once the automatic couplers and power-brakes are established throughout the

*In the Iowa Reports for the years 1885, 1886 and 1887, there is a very elaborate discussion of this general subject.

country, the risk and danger to which brakemen and yardmen are now more exposed than their fellow-employes, will largely disappear."

In the opinion of the Missouri Commissioners, "to attempt at once to apply a new system of couplers and train brakes to the entire equipment of the railroads of the country would entail a very large expense, and which perhaps would not seem reasonable to require. Still, the question of safety to employes and others is a very serious one, which should be carefully considered, and hardly anything could be deemed unreasonable which would reduce to a minimum the risks to life and limb to which every employe in the train service of a railroad is daily exposed.

"It is doubtless true that before legislation in regard to safety appliances could be effective, it would have to be general. No single State can effect the needed reforms, and as the question is now one of national importance and attracting very general attention, it is probable that some steps will soon be taken by Congress in the needed direction."

In 1884, the Massachusetts Commissioners observed, that "the great number of accidents due to the coupling and uncoupling of freight cars, continues to be a subject of regret. The Board has more than once called attention to the subject with the hope that something might be done to lessen the amount of suffering and death arising from this cause, but it has been impossible hitherto to secure legislative action. The Board acknowledges now, as before, the difficulty that attends legislation upon this subject, and the fact that the adoption of life-saving devices in one State only diminishes the number of accidents, while the freight cars of other States are, as they always must be, freely used upon its roads.* We have never ventured to recommend any movement except a gradual one, affecting only cars that should be renewed or repaired. But it seems to us that a partial improvement is better than none, and that even to save a percentage of the limbs crushed and the lives lost is worth an effort."

In 1887 about one-half of the injuries to Massachusetts employes occurred in coupling or uncoupling cars. "When it is remembered that the record throughout the United States is similar to that in Massachusetts, an army of maimed appears to urge that decisive action shall be taken to do away with this unnecessary risk. As the

*At the General Conference of Railroad Commissioners of the several States, held at Washington, D. C., in March, 1889, it was unanimously

"*Resolved*, That we do respectfully and earnestly urge the Inter-State Commerce Commission to consider what can be done to prevent the loss of life and limb in coupling and uncoupling freight cars used in inter-state commerce, and in handling the brakes of such cars."

freight business of the country increases, the number of the maimed will increase each year unless approved appliances are adopted."

In New York, according to the Commissioners, the most serious cause of death to employes, in 1887, as in 1886, was walking or being on the track—a danger incident to their occupation and probably not preventable in any way. "The next cause of death and injury was falling from trains, engines or cars. The Board, in its last three reports, has called attention to the great danger that trainmen are subject to in setting the brakes on the roofs of freight cars, particularly in frosty weather when the running-boards are slippery, and a brakeman is liable to be thrown to the ground by any sudden jerk, or stoppage, or curve in the track. It has recommended to railroads the adoption of a low railing around the roofs of the cars to prevent this. The recommendation, however, has been disregarded by the railroads heretofore. Should a continuous air-brake be adopted by railroads generally, it will do much to diminish this cause of mortality to employes.

"The cause leading to the third greatest number of deaths, and to injuries equal in number to all other causes, was coupling or uncoupling cars. It is to be hoped that the general adoption of the automatic coupler, 'Janney Type,' will, before long, materially diminish this serious cause of death and injury."

During the past decade, when the proposed employers' liability law was under discussion in Great Britain, ten thousand railway servants signed a memorial, which was presented to the Royal Commission. In this memorial six of the remote causes of accidents to employes were enumerated: Excessive hours of labor; non-enforcement of certain of the companies' rules, ostensibly made for the protection of the men; the non-adoption of the most approved appliances conducive to safety in the working of railways; the want of proper accommodation for the working of freight and traffic; the employment of inefficient persons for the performance of responsible duties, and the insufficient number of men employed.

In connection with, and in addition to these, the Massachusetts Bureau of Labor Statistics, which investigated the subject in 1883,* considers the following various remote causes of more or less importance:

The use of intoxicating liquors; the favoritism shown in the ap-

* See chapter on Employers' Liability, in 14th Annual Report.

pointment of train hands; the use of the telegraph or block system; the neglect of the statute regulation requiring one man for every two passenger cars; the non-adoption of the most approved safety appliances; faults in construction; sharp and reverse curves; sags in the road-bed, which cause trains to break apart or lurch so suddenly as to throw the men off their balance; truss bridges so narrow that men hanging off the steps, on the lookout, are killed; overhead bridges so low that brakemen are frequently swept off the tops of freight trains; the insufficient lighting of stations, and the lack of proper platforms and crossings, safely arranged and guarded; insufficient car inspection, which usually extends to running gear, the wheels and brakes, but seldom includes the body of the cars—especially freight cars—or the ladders and handles; the variation in the height of the cars, over the tops of which brakemen are obliged to find their way, and generally at night; the lack of a safe railing around the tops of freight cars—a simple and effective contrivance for saving the lives of men; the awkward, old-fashioned method of shackling cars, which obliges men to go between them.

The Congressional (House of Representatives) Committee appointed in February, 1888, to investigate the Reading Railroad strike and the difficulties existing in the Schuylkill and Lehigh coal regions, Pennsylvania, came to the following conclusions as to the causes of strikes and accidents:*

"One fruitful source of railway strikes is the gradation system of classifying conductors and engineers, and attaching a difference of pay to each grade without carrying out in good faith the promised promotions and increase of pay. Many railroads require an engineer to serve an apprenticeship of three years before he can be ranked even as second-class, and not infrequently they compel him to serve another three years before he can be graded as first-class; yet it is common to make so-called second-class engineers, drawing only second-class pay, do first-class duty. So, too, with conductors. The probationary term for them is usually eight years to be ranked as first-class; still, during most of this apprenticeship they have to do the work of first-class men, while only enjoying second-class rank and drawing but second-class pay. To save a few dollars, many roads systematically plan to have but few first-class engineers or conductors, either by refusing, upon one pretext or another, to grant an earned promotion, or by discharging first-class men, or by treating them so badly that they quit work of their own accord.

*From New York *Herald*, February 25th, 1889.

"In addition to the abuses of the gradation system, over-work of the men is another very prolific cause of strikes and accidents on railroads. Probably there is more over-work and less extra pay for it in railroading than in any other occupation. In many of the States, during busy seasons and often in inclement weather, night, day and Sunday, too, sometimes witnesses the toiling of railroad crews, without rest or sleep, and as long as human endurance can bear it.

"In most employments eight, ten or twelve hours a day constitute a day's work, but in railroading a day's labor sometimes means twenty-four hours—whatever additional time the corporation requires—no matter if it be night or Sunday, no more pay is given, and if the tired employe stops to sleep before he is permitted to do so, he is docked a day's wages. A conductor, too, often has to perform the double duty of his position proper and that of baggage-master likewise. In this way accidents and terrible smash-ups are frequently brought about, as fatigue and enforced insomnia blunt the perceptive faculties and impair the memory so that trains are run mechanically, without regard to orders or passing points.

"Engineers or conductors, or both, have been known to be asleep from exhaustion when fatal collisions have occurred. Of all laborers a locomotive engineer should be the least over-worked, because his mind and senses are ever on a strain when upon duty.

"Who that has stood near a railroad when a train dashed by or stopped has not been deeply impressed with two things: First, the irresistible and tireless power of steam; and second, the blackened, earnest, solemn face of the engineer, gleaming with intelligence, courage and silent consciousness of his awful responsibility, in which the anxious conductor always shares.

"Human life is too precious for a passenger train to be lightly intrusted either to an incompetent, over-worked, under-paid, dissatisfied or dissipated engineer or conductor; and a day's labor in the occupation of a locomotive engineer or conductor ought to be limited by law to a certain number of hours, if a day's work in any calling should be limited. Hence, if a railroad shall not be permitted to plead a strike of its men as a justification for suspending its trains, it will be compelled, in order to prevent them from striking, to work its engineers, conductors and other employes only reasonable hours, to pay them fair wages, grant them just promotion, and not to discharge them without a hearing; so that such a law would tend to prevent accidents on railroads by which thousands of lives are lost every year.

"This would be better for the railroad itself, as well as for its employes and the public, because the damage of a single accident caused by inexpert, poorly-paid, over-worked employes would often cover the additional expense for a whole year of engaging enough men, and first-class men, to have prevented the accident. A well-paid, experienced, fairly-treated and not over-worked man is always conservative.

He is ever on the alert and never loses his head. His practiced ear or trained eye can detect the slightest disorder in a train or approach of danger."

Consul Roberts, at Hamilton, Ontario, in his official report to the United States Department of State, September 13th, 1888, made the following statement on this general subject:

"A witness, who has been in charge of the locomotives at the Grand Trunk station here for thirty-four years, considered that the running-boards on freight cars should be three feet in width. Accidents caused by men falling from freight trains were frequent. He would recommend that railings be placed along the outer edge of the roof of cars, and thought an air-brake could be applied to freight trains to do away with the necessity for hand-brakes at a cost of about $16 per car. The same kind of automatic couplings used on passenger cars could be adapted to the freight cars, and thus do away with the number of accidents from this cause. A law regarding couplings, in order to be effective, would have to be made international, in order that the same kind of couplings might be in use on all American roads. The station-master at the Grand Trunk, at Hamilton, did not know of any suitable automatic coupling, as most of them had too much machinery about them which was liable to get out of order. Another objection was that loaded cars would be so much lower than light ones that the couplings would not work."

In many of the States, laws in recent years have been enacted requiring the use of improved appliances. The first State to take action was Connecticut, where, in 1882, the following act* went into operation:

"Every railroad company, operating any railroad partially or wholly in this State, shall cause every freight car that shall be built or purchased for use on such railroad, to be provided with couplers so arranged as to render the presence of any person between the ends of the cars unnecessary for the purpose of coupling the same.

"No couplers shall be placed on any freight cars built or purchased as specified in the preceding section, nor shall any new couplers be substituted for any in use until the same shall have been approved by the Railroad Commissioners, and such couplers shall be hung at such height above the face of the railroad track as shall be designated by such Commissioners."

In Massachusetts a like step was taken in 1884,† when it was made

* Chapter 55. Incorporated in the Revised Statutes of 1888 as ¶¶ 3537 and 3538.

† Chapter 222, supplemented by Chapter 242, Laws of 1886.

compulsory to have on every freight car such form or forms of automatic or other safety coupler at each end thereof, as the Board of Railroad Commissioners may prescribe after an examination and test. Biennial tests are required. The Supreme Judicial Court, on application of the Attorney-General, is authorized to enforce the requirements of the acts. In New York a law similar to that of Connecticut went into effect on July 1st, 1886. An automatic air-brake or other form of safety power-brake is also compulsory on all passenger trains and freight trains whose schedule rate of speed exceeds twenty miles an hour; while in Massachusetts, by a somewhat older law, that of 1874, "a good and sufficient brake must be attached to every car used for the transportation of passengers, and to every car used for the transportation of freight, except four-wheeled freight cars used for that purpose." Every passenger train must also be provided with trusty and skillful brakemen, equal in number at least to one for every two cars in the train, and one such brakeman upon the last car of every freight train, which car must be equipped with a good and sufficient brake.

The compulsory adoption of such measures for the protection of their employes can hardly be considered oppressive on our railroad corporations. Yet few legislatures have so far seen the justice of following the example of the States named, and, least of all, New Jersey, in behalf of whose railroad workmen the plea of Commissioner Reynolds, in 1882, was to little purpose: "When it is considered that it is largely through the labor of these employes that the products of the State are conveyed to market with speed and safety, and that the comfort and security of the traveling public constantly depend upon their efficiency and fidelity, it will be conceded by all that the interests and welfare of this class of citizens should be at all times carefully guarded in law, and the general policy of the State."

As there is a growing public opinion in favor of extending the scope of our State Board of Assessors beyond that of a mere railroad taxation body, and of entrusting to it duties similar to those now exercised by like departments in other States, it is suggested that the recommendations of Judge Cooley, of Michigan, the president of the United States Inter-State Commerce Commission, might well be followed. This eminent lawyer, a few years ago, proposed that in addition to their other duties, "the railroad commissioners should, also,

to some extent, stand between the railroad companies and their servants, at least to the extent necessary to see that the known and generally-used appliances and guards for their protection and safety are made use of by all. The fact that the law makes the servant take upon himself the risks of the employment does not relieve the managers from the moral duty of caring for his safety, and they should be reminded of the fact whenever it is neglected. In the mere mechanical management of the trains many things are yet to be learned. Take the coupling of cars, for example; how fearfully dangerous it is, if we may judge by the loss of life. As experience teaches better ways, the roads should be required to follow them; but a commissioner will be more likely than the general public to understand and appreciate how important it is that the railroads should be cautious and deliberate in adopting new methods and supposed, but untried, improvements."

To our Board certainly should be delegated the duty and responsibility of investigating railroad accidents, with power to compel the several corporations to report to them the annual casualty list, according to a specified form. Such a provision is generally a part of the laws creating state railroad commissions. The functions of the Massachusetts Board, which was established in 1873 and has acquired considerable reputation beyond the limits of its own jurisdiction, are chiefly to investigate complaints, to report on these and all other railroad affairs which affect the community, and to make recommendations to the Legislature. One of its special duties has been to investigate railroad accidents, with a view to ascertaining the cause of and responsibility for each, in order that by legislation, or otherwise, similar accidents may be prevented, or at least rendered less frequent. The result has been the introduction of better equipment on the railroads, the adoption of appliances for the safety of travelers and employes and the enactment of considerable protective legislation. The Commissioners must investigate accidents resulting in loss of life, and have power to inquire into those not so resulting. Compulsory attendance of witnesses is provided for. Railroad corporations are required to notify not only the county medical examiner of all fatal accidents, but also the Board of Railroad Commissioners "within twenty-four hours of any such accident, or of any accident falling within the description of accidents, of which the Board may require notice to be

given." And in addition to this, the law makes it the duty of the coroner to hold an inquest in all cases of death by accident upon a railroad.

In our State the investigation of fatal railroad accidents is not specially provided for. The Revised Statutes* make it, in all cases, the duty of the coroner, "on being informed of the violent, sudden or casual death of any person * * * immediately to proceed and view the body and make all proper inquiry respecting the cause and manner of the death; and if, from such inquiry, the said coroner shall be satisfied that no person has been guilty of causing or procuring the said death, and that there are no suspicious circumstances attending the same, he shall, without further proceeding therein, deliver the body to the friends." But in all cases where a county physician shall be elected and qualified, "he shall have exclusive right to make all views and inquiries heretofore made by coroners; and no precept for the summoning of a jury of inquest shall hereafter be issued * * * except by the written request of said physician."†

The coroner or county physician thus has discretionary powers to decide whether any inquest shall be held at all—a discretion which the Massachusetts statute does not even vest in the eminent men composing its Railroad Commission, and which is in great danger of being abused. It is evident, at all events, that, notwithstanding the many deaths occurring on our railroads, an investigation by the public authorities is the exception and not the rule. Particularly is this the case when an employe loses his life—a newspaper item is the first and last heard of the tragedy. And about the vast number of minor injuries which, perhaps, result in maiming or crippling the unfortunate workman, still less is said or cared. In this respect, New Jersey, however, is no exception to other parts of the Union, where the long list of daily casualties upon our railroads has had the effect of making us indifferent to the sufferings and loss of life of those engaged thereon. They are considered as one of the "ordinary risks of employment." It is no wonder that, as United States Consul Mason reported,‡ "Europeans shudder over the statistics of employes slaughtered annually on the railroads of the United States, and say that such a wholesale sacrifice of life and limb is barbarism. There

*P. 170, ¶ 3.
†Rev. Stats., p. 818, ¶ 5.
‡Consul to Marseilles. See *Labor in Europe*, House Ex. Docs., 1884-5, Vol. 25, p. 1045.

is a great deal of truth in this. Over here, where labor is cheap and human life abundant, all this is far better managed. The brakeman, for instance, instead of shivering on the roof of a freight car or scrambling over the top of a train, at the risk of his life, to reach the 'caboose' at the rear, rides in a glazed, and often cushioned cab or box at the end of the car, where he manages his brake in comfort and safety. The apparatus by which railway cars are connected is a ponderous, complicated affair, very slow in operation and costly in construction, but it involves no such risk of crushed and mangled brakemen as prevails with the 'automatic couplings' in the New World. I once asked a German railway manager the cost of one of those brakemen's cabs which are universally used on the railways of western Europe. 'Well,' said he, 'about $10; but how else would you do it?' He had probably never heard that in America the freight-car brakeman usually rides on the wheel of his brake, and makes long journeys exposed to the weather in positions where a slip or misstep may entail certain death. France pays her soldiers only a cent per day, but even here human life is not cheap enough to justify the use of the American freight-car brake and automatic coupler."

It is undoubtedly true, that familiarity with risk causes employes often to incur it even in the most unnecessary and foolhardy manner. This is apparent from an examination of the relative number of casualties to employes resulting from causes beyond their control and those due to their own carelessness, even if due allowance is made for the fact that these returns have all been reported by the railroad corporations, who, presumably, try to make the most favorable showing possible in this respect. From the table at the close of this chapter, it appears that, of the 4,540 employes who were killed or injured in the United States in 1880, over 72 per cent. were responsible for their misfortunes—that is, less than one-third of these casualties resulted from causes beyond their own control. Of the 6,034 cases of accident which happened in the eight States from which the reports have been available in 1886 and 1887, there were 3,535, or 59 per cent., attributable to the contributory negligence of employes—a smaller proportion than in the United States census returns. This, however, may be due to the greater accuracy of the latter. It is certain that this percentage varies greatly in the different States—in Pennsylvania, for example, 71 per cent. were reported injured from

causes beyond their own control, while in New York, only 7 per cent. In the German Empire, for the 3 years ending with 1880, of the 6,411 casualties to employes, only 15 per cent. resulted from causes outside of their own carelessness. In Austro-Hungary the percentage for the same period was only 13, while in Holland, in 1880, it was 24.

But be this as it may, it is plain that we do less for the protection of our railroad wage-workers than is done in the foreign countries, and it is questionable whether in the United States sufficient precautions are taken to protect them from the results of their own want of caution—a moral duty, which, as far as is practicable, is incumbent on all employers of labor in dangerous industries. In some of our States, as before observed, the peculiar dangers incident to railroading have induced the enactment of statutes enjoining special measures for the safety of these employes.

RAILROAD LEGISLATION.

In our State, since the first general act of 1839, requiring the ringing of a bell on the locomotive, and the placing of warning signs at crossings, a number of "provisions for regulating the use of railroads to secure the safety and comfort of passengers, protect the public and property," have been passed; but those in favor of employes are virtually *nil.* These are a few unimportant acts relating to the payment of wages due. On the other hand, the tendency has been to treat them as quasi public servants, and, by legislation, hold them strictly to their responsibilities. An engineer or conductor on duty intoxicated is guilty of a misdemeanor. A fine not exceeding $1,000, or imprisonment at hard labor for not more than one year, or both, at the discretion of the court, is the special punishment for a railroad employe who "shall willfully or negligently disregard and disobey any rule, regulation or published order of any company in regard to the running of trains;" while, as the consequence of the great railroad strike of 1877, if a locomotive engineer or other railroad employe engaged in any strike, or with a view to incite others to a strike, or out of "sympathy" for other strikers, abandon the locomotive engine in his charge when attached to a freight or passenger train, at any other place than the schedule or otherwise appointed designation of

the train, or, in the course of his employment, refuses to aid in the movement over the tracks of the company employing him, of the cars of any other company received in the course of transit, he shall be deemed guilty of a misdemeanor and liable to a fine of not less than $100 nor more than $500, and may be imprisoned for a term not exceeding six months.*

The following are the statutory provisions affecting the railroad employes in Massachusetts † in addition to those already mentioned:

Locomotive boilers to be tested, under regulations of the Board of Railroad Commissioners, by the master mechanic of the corporation or firm constructing or repairing them.

Railroad corporations using any vacuum-brakes, to provide mufflers or other appliance, approved by the Board, for deadening the noise incident to the brake. When using a pop or safety valve, to provide similar appliance.

All switches laid in a railroad track intended to be used by passenger or mixed trains, to be of the kind known as the Tyler switch, or of some other safety switch approved in writing by the Board.

Frogs, switches and guard-rails on tracks to be adjusted, filled or blocked, to prevent the feet of employes from being caught therein; guard-rails on bridges excepted. ‡

Suitable bridge-guards, approved by and erected to the satisfaction of the Board, are required at any bridge or other structure, any portion of which crosses the railroad track above the track. The penalty for willfully destroying the bridge-guard is a fine or imprisonment. And lastly, the Board was instructed in 1888 "to investigate whether any legislation is required to promote the safety of trackmen or other employes of railroads when at work on the road-bed," and to report the results of its investigation.

Conductors and engine-drivers are exempt from serving as jurors and enrollment in the militia.

The acts to "provide for the weekly payment of wages by corporations" also apply to railroad companies:

Every manufacturing, mining or quarrying, mercantile, railroad, street railway, telegraph and telephone corporation, and every incorporated express and water company is required "to pay weekly each

*Rev. Stats., pp. 909, 933, 946 and 947.

†See the Public Statutes of 1882, or the annual session laws enacted since then. The provisions for the use of automatic couplers and air-brakes have been referred to above.

‡A similar law was enacted in Ohio in 1888.

and every employe engaged in its business the wages earned by such employe to within six days of the date of said payment," unless such employe requests in writing to be paid in some different manner; *provided, also,* "that the Railroad Commissioners, after a hearing, may exempt any railroad corporation from paying weekly any of its employes, who, in the opinion of the Commissioners, prefer less frequent payments, and when, in their opinion, the interests of the public and such employes will not be injured thereby."*

In New York any person performing any labor for a railroad corporation, upon complying with certain formalities, has a lien, for one year, for the value of such labor, upon the railroad track, rolling stock and appurtenances, and upon the land upon which such stock and appurtenances are situated. Stockholders are jointly and severally liable for debts due to laborers or servants, not contractors, for personal service for 90 days' service or less.† That portion of the penal code, which makes it a misdemeanor to compel employes to agree not to join a labor organization, also applies to railroad corporations.

In Minnesota,‡ it is provided that "on all lines of railroad in the State the time of labor of locomotive engineers and firemen shall not at any time exceed 18 hours per day, unless in case of accident or other unavoidable delay."

The "act to provide for the better protection of railroad switches"§ requires railroad authorities "to so adjust, fill, block and securely guard the frogs, switches and guard-rails on their roads in all yards, divisional and terminal stations, so as to thoroughly protect and prevent the feet of employes and other persons from being caught therein." The penalty for violation of these provisions is a fine for each offense and neglect. The railroad authorities are liable for any damage resulting from the failure to comply with these requirements.

The Alabama Railroad Commission has a general supervision of railroads in that State, and "shall, in writing, recommend to the persons or corporations operating such railroads, or any of them, from time to time, the adoption of such measures and regulations as the Commissioners may deem conducive to the public safety and interest."‖

* Laws of 1886, Chapter 87; Laws of 1887, Chapter 399.
† Chapter 392, Laws of 1875.
‡ Laws of 1885, p. 277.
§ Laws of 1887, p. 73.
‖ Civil Code, § 1129.

Laborers and employes of any railroad company, except the officers thereof, "shall have a lien for all debts due to them for work and labor done and performed by them for such company, which shall extend to and cover all the property, rights, effects and credits of any description belonging to such corporation and situate in this State."*

Both in Iowa and Colorado, "blacklisting" is prohibited. In the former State, if an employer, having discharged an employe, "prevent or attempt to prevent by word or writing of any kind, such discharged employe from obtaining employment with any other person * * * except by furnishing in writing, on request, a truthful statement of the reasons for such discharge," he is guilty of a misdemeanor. And a railroad or any other corporation which authorizes its agents to blacklist a former employe, is liable in treble damages to such employe.†

In Colorado, by an act of 1887, "no corporation, company or individual shall blacklist, or publish or cause to be blacklisted or published," any discharged employe, mechanic or laborer, with the intent and for the purpose of preventing him from engaging in or securing similar or other employment. The penalty is a fine of not less than fifty nor more than two hundred and fifty dollars, or imprisonment in the county jail for not less than thirty nor more than ninety days, or both.

Missouri and Texas have substantially similar acts requiring notice to be given of a proposed reduction in wages. The act in the former State was passed in 1885, and applies to railroad, mining, express, telegraph and manufacturing corporations generally. In Texas,‡ only railroad companies are affected:

"All persons in the employment of any railway company shall be entitled to receive thirty days' notice from said company before their wages can be reduced by such company, and in all cases of reduction the employe shall be entitled to receive from such company wages at his contract price for the full term of thirty days after such notice is given, to be recovered in any court of competent jurisdiction.

"The notice * * * may be given by posting written or printed hand-bills, specifying the parties whose wages are to be reduced and the amount of such reduction, in at least three conspicuous places in or about each shop, section-house, station, depot, train or other places

* Civil Code, § 3079.
† Laws of 1888, p. 80.
‡ Laws of 1887, Chapter 30.

where said employes are at work; *provided*, such employe shall, within fifteen days from the date of such notice, inform such railway company, by posting like notices as given by such railway company, whether he will or will not accept such reduction; and if no such information is given such company by such employe, then such employe shall forfeit his right to such notice, and such reduction shall take effect from the date of such notice instead of at the expiration of the thirty days."*

* This proviso is not in the Missouri act.

APPENDIX.

Tabular Statement of Railroad Casualties in New Jersey in 1887.

RAILROADS.	WHOLE NUMBER OF CASUALTIES.				EMPLOYES.						PASSENGERS.		TRESPASSERS AND OTHERS.	
					Trainmen.		Miscellaneous.		Occupation not Stated.*					
	Total.	Employes.	Passengers.	Trespassers and others.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
Pennsylvania Railroad System—														
Belvidere Delaware	29	24	3	2	4	16	1	3			1	2	1	1
United Railroads of New Jersey—														
Amboy Division	148	92	32	24	2	50	4	35		1	5	27	14	10
New York Division	457	306	55	96	5	31	9	85	15	161	4	51	38	58
Camden and Atlantic	9	1		8				1					4	4
Swedesboro	3			3									1	2
West Jersey	16	6	4	6	1	1	2	2			1	3	3	3
West Jersey and Atlantic	1		1								1			
Woodstown and Swedesboro	1	1						1						
Central Railroad of N. J. System—														
Central of N. J.	199	101	36	62	5	42	1	16	2	35	5	31	26	36
Cumberland and Maurice River	3	3				1				2				
New Jersey Southern	20	13	3	4		5	1	1		6		3	3	1
New York and Long Branch	9	1	1	7				1				1	2	5
Del., Lack. and W. R. R. System—														
Morris and Essex	146	99	13	34	5	42	8	44			7	6	20	14
Newark and Bloomfield	1			1										1
Passaic and Delaware	1	1				1								
Sussex	3	2	1		1	1						1		
Warren	3	2		1		1		1						1

*Probably 75 per cent. of the "not stated" were trainmen.

Tabular Statement of Railroad Casualties in New Jersey in 1887—Continued.

RAILROADS.	WHOLE NUMBER OF CASUALTIES.				EMPLOYES.						PASSENGERS.		TRESPASSERS, AND OTHERS.	
					Trainmen.		Miscellaneous.		Occupation not Stated.*					
	Total.	Employes.	Passengers.	Trespassers and others.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
Lehigh Valley Railroad System—														
Easton and Amboy	12	9	1	2	.....	.....	.....	.....	2	7	.....	1	2	.....
N. Y., L. E. and W. R. R. System—														
Bergen County	6	3	.....	3	.....	3	.....	.....	.....	.....	.....	.....	2	1
Newark and Hudson	5	2	.....	3	.....	2	.....	.....	.....	.....	.....	.....	1	2
New York and Greenwood Lake	36	24	7	5	1	15	1	6	.....	1	1	6	2	3
Northern of New Jersey	14	6	2	6	.....	2	2	2	.....	.....	.....	2	5	1
Paterson and Hudson River	117	86	11	20	5	28	9	44	.....	.....	5	6	9	11
Paterson and Ramapo	38	26	3	9	.....	9	8	9	.....	.....	2	1	5	4
Paterson, Newark and New York	1	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
Weehawken Branch	11	7	.....	4	.....	2	1	4	.....	.....	.....	.....	2	2
N. Y., Susq. and W. R. R. System—														
New York, Susq. and Western	16	7	.....	9	2	4	.....	1	.....	.....	.....	.....	7	2
Passaic and New York	1	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
Phila. and Reading R. R. System—														
Delaware and Bound Brook	4	2	1	1	1	.....	.....	1	.....	.....	1	.....	.....	1
Camden, Gloucester & Mt. Ephraim	2	.....	1	1	.....	.....	.....	.....	.....	.....	.....	1	.....	1
Philadelphia and Atlantic City	5	3	1	1	.....	1	.....	.....	1	1	.....	1	1	.....
Williamstown and Delaware River	2	1	.....	1	.....	.....	.....	.....	.....	1	.....	.....	1	.....
Unclassified Railroads—														
New Jersey Junction	4	2	.....	2	.....	2	.....	.....	.....	.....	.....	.....	.....	2
West Shore and Ontario	35	32	2	1	.....	11	2	18	.....	1	1	1	1	.....
Lehigh and Hudson River	1	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
Total	1,359	863	178	318	32	271	49	275	20	216	34	144	152	166
Per cent	100	63.5	13.1	23.4	*10.5	*89.5	15.3	84.7	8.5	91.5	18.6	81.4	47.6	52.4

*Probably 75 per cent. of the "not stated" were trainmen.

Tabular Statement of Railroad Casualties to Employes in New Jersey from 1877 to 1887.

RAILROADS.	CASUALTIES TO EMPLOYES DURING YEAR ENDING DECEMBER 31, 1887.						DURING TEN YEARS ENDING DEC. 31, 1887.	
	Total.	By coupling or handling cars.	By overhead bridges.	By train accidents.	By falling from train.	By other causes.	Total.	By coupling or handling cars.
Pennsylvania Railroad System—								
Belvidere Division	24	12	.....	.....	6	6	119	76
United Railroads of New Jersey	.....	.....	.....	.....	.....	.....	2,121	957
Amboy Division	92	41	2	14	.....	35	.....	.....
New York Division	306	131	7	3	8	157	.....	.....
West Jersey	6	.....	.....	.....	3	3	24	8
West Jersey and Atlantic	.....	.....	.....	.....	.....	.....	5	1
Woodstown and Swedesboro	1	.....	.....	.....	.....	1	.....	.....
Swedesboro	.....	.....	.....	.....	.....	.....	.....	.....
Camden and Atlantic	1	.....	.....	.....	.....	1	17	9
Central Railroad of N. J System—								
Central of New Jersey	101	67	4	1	5	24	251	108
Cumberland and Maurice River	3	2	.....	1	.....	.....	3	2
New Jersey Southern	13	11	.....	.....	.....	2	14	11
New York and Long Branch	1	.....	.....	.....	1	.....	26	6
Del., Lack. and W. R. R. System—								
Morris and Essex	99	36	1	3	9	50	223	66
Newark and Bloomfield	.....	.....	.....	.....	.....	.....	.....	.....
Passaic and Delaware	1	.....	.....	.....	.....	1	1	.....
Sussex	2	.....	.....	.....	.....	2	6	3
Warren	2	.....	.....	.....	.....	2	31	14
Lehigh Valley Railroad System—								
Easton and Amboy	9	*	*	*	*	*	58	†11
N. Y., L. E. and W. R. R. System—								
Bergen County	3	1	.....	.....	1	1	11	7
Newark and Hudson	2	.....	.....	.....	.....	2	5	3
New York and Greenwood Lake	24	6	1	6	1	10	54	21
Northern of New Jersey	6	.....	.....	3	1	2	18	4
Paterson and Hudson River	86	32	.....	3	9	42	322	172
Paterson and Ramapo	26	5	.....	.....	3	18	88	43
Paterson, Newark and New York	.....	.....	.....	.....	.....	.....	11	5
Weehawken Branch	7	1	1	.....	1	4	15	5
N. Y., Susq. and West. R. R. System—								
New York, Susq. and Western	7	4	1	.....	.....	2	25	12
Passaic and New York	.....	.....	.....	.....	.....	.....	.....	.....
Phila. and Reading R. R. System—								
Delaware and Bound Brook	2	1	.....	.....	.....	1	6	2
Camden, Gloucester & Mt. Ephraim	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia and Atlantic City	3	2	.....	.....	1	.....	7	3
Williamstown and Delaware River	1	1	.....	.....	.....	.....	5	3
Unclassified Railroads—								
New Jersey Junction	2	1	.....	1	.....	.....	2	1
West Shore and Ontario	32	8	.....	1	3	20	50	16
Lehigh and Hudson	1	1	.....	.....	.....	.....	4	1
New Jersey and New York	.....	.....	.....	.....	.....	.....	5	1
Freehold and New York	.....	.....	.....	.....	.....	.....	4	1
Total	863	363	17	36	52	386	3,532	1,572
Per cent	100	43	2	4	6	45	100	45

* No particulars for 1886 and 1887. † For 8 years.

Tabular Statement of Railroad Casualties to Employes in New Jersey for Thirty-six Years Ending December 31st, 1887.

RAILROADS.	Number of years reported.	WHOLE NUMBER OF CASUALTIES.			FOR TEN YEARS ENDING DECEMBER 31—						FOR FIVE YEARS ENDING DEC. 31, 1857.		FOR YEAR ENDING DEC. 31, 1852.	
					1887.		1877.		1867.					
		Total.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
Pennsylvania Railroad System—														
Belvidere Delaware	26	183	40	143	15	104	9	23	2	3	14	13	.....	.....
United Railroads of New Jersey	14	1,490	210	1,280	115	1,015	95	265	.....	.....	.....	.....	.....	.....
New York Division	3	753	77	676	77	676	.....	.....	.....	.....	.....	.....	.....	.....
Amboy Division	3	236	16	220	16	220	.....	.....	.....	.....	.....	.....	.....	.....
New Jersey Division	17	43	26	17	.....	.....	1	1	17	6	8	7	.....	3
Camden and Amboy Division	19	128	55	73	.....	.....	17	24	27	31	10	16	1	2
Camden and Burlington	3	7	4	3	.....	.....	4	3	.....	.....	.....	.....	.....	.....
Freehold and Jamesburg	14	32	4	28	.....	.....	3	18	1	8	.....	2	.....	.....
Mercer and Somerset	4	4	2	2	.....	1	2	1	.....	.....	.....	.....	.....	.....
Mount Holly and Lumberton	3	4	.....	4	.....	1	.....	1	.....	.....	.....	2	.....	.....
Pemberton and Hightstown	1	4	1	3	.....	.....	1	3	.....	.....	.....	.....	.....	.....
Vincentown Branch	1	1	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....
Camden and Atlantic	17	39	26	13	11	6	4	4	7	2	4	1	.....	.....
West Jersey	13	36	18	18	12	12	5	2	1	4	.....	.....	.....	.....
West Jersey and Atlantic	4	5	4	1	4	1	.....	.....	.....	.....	.....	.....	.....	.....
Cape May and Millville	1	1	1	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....
Woodstown and Swedesboro	1	1	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
Total	.....	2,967	485	2,482	250	2,037	142	345	56	54	36	41	1	5
Average	.....	.....	.....	.....	25	204	14	35	6	6	7	8	1	5

Tabular Statement of Railroad Casualties to Employes in New Jersey for Thirty-six Years Ending December 31st, 1887—Continued.

RAILROADS.	Number of years reported.	WHOLE NUMBER OF CASUALTIES.			FOR TEN YEARS ENDING DECEMBER 31—						FOR FIVE YEARS ENDING DEC. 31, 1857.		FOR YEAR ENDING DEC. 31, 1852.	
					1887.		1877.		1867.					
		Total.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
Central Railroad of New Jersey System—														
Central of New Jersey	35	469	206	263	83	168	65	74	44	16	14	5	.....	.....
Cumberland and Maurice River	1	3	.....	3	.....	3	.....	.....	.....	.....	.....	.....	.....	.....
New Jersey Southern	12	42	9	33	1	13	3	10	5	10	.....	.....	.....	.....
New York and Long Branch	5	36	10	16	10	16	.....	.....	.....	.....	.....	.....	.....	.....
Total	.....	540	225	315	94	200	68	84	49	26	14	5	.....	.....
Average	.....	.....	.....	.....	9.4	20	7	8.4	5	3	3	1	.....	.....
N. Y., Lake Erie & West. R. R. System—														
Bergen County	6	11	.....	11	.....	11	.....	.....	.....	.....	.....	.....	.....	.....
New York and Fort Lee	1	1	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
Newark and Hudson	4	5	.....	5	.....	5	.....	.....	.....	.....	.....	.....	.....	.....
Northern of New Jersey	11	27	7	20	4	14	.....	2	3	4	.....	.....	.....	.....
New York and Greenwood Lake	7	54	10	44	10	44	.....	.....	.....	.....	.....	.....	.....	.....
Paterson, Newark and New York	7	15	3	12	2	9	1	3	.....	.....	.....	.....	.....	.....
Paterson and Hudson River	26	619	170	449	83	239	11	54	29	11	6	7	.....	.....
Paterson and Ramapo	29				12	76	29	62						
Weehawken Branch	3	15	1	14	1	14	.....	.....	.....	.....	.....	.....	.....	.....
Total	.....	747	191	556	112	413	41	121	32	15	6	7	.....	.....
Average	.....	.....	.....	.....	11	41	4	12	3	1.5	1.2	1.4	.....	.....

Tabular Statement of Railroad Casualties to Employes in New Jersey for Thirty-six Years Ending December 31st, 1887—Continued.

RAILROADS.	Number of years reported.	WHOLE NUMBER OF CASUALTIES.			FOR TEN YEARS ENDING DECEMBER 31—						FOR FIVE YEARS ENDING DEC. 31, 1857.		FOR YEAR ENDING DEC. 31, 1852.	
					1887.		1877.		1867.					
		Total.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
Delaware, Lack. & West. R. R. System—														
Morris and Essex	30	368	219	149	75	148	123	1	16	.....	5	.....	.....	.....
Chester	2	2	2	.....	.....	.....	2	.....	.....	.....	.....	.....	.....	.....
Passaic and Delaware	1	1	.....	1	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
Sussex	6	10	4	6	2	4	.....	.....	1	1	1	1	.....	.....
Warren	11	40	14	26	11	20	3	6	.....	.....	.....	.....	.....	.....
Total	.....	421	239	182	88	173	128	7	17	1	6	1	.....	.....
Average	.....	.....	.....	.....	9	17	13	.7	1.7	.1	1.2	.2	.....	.....
New York, Susq. & West. R. R. System—														
New York, Susquehanna & Western	7	21	7	14	7	14	.....	.....	.....	.....	.....	.....	.....	.....
New Jersey Midland	5	12	8	4	1	3	7	1	.....	.....	.....	.....	.....	.....
Total	.....	33	15	18	8	17	7	1	.....	.....	.....	.....	.....	.....
Average	.....	.....	.....	.....	1	1.7	.7	.1	.....	.....	.....	.....	.....	.....
Philadelphia and Reading R. R. System—														
Delaware and Bound Brook	4	8	3	5	2	4	1	1	.....	.....	.....	.....	.....	.....
Williamstown and Delaware River	3	5	.....	5	.....	5	.....	.....	.....	.....	.....	.....	.....	.....
Philadelphia and Atlantic City	3	14	5	9	2	5	3	4	.....	.....	.....	.....	.....	.....
Total	.....	27	8	19	4	14	4	5	.....	.....	.....	.....	.....	.....
Average	.....	.....	.....	.....	.4	1.4	.4	.5	.....	.....	.....	.....	.....	.....

Tabular Statement of Railroad Casualties to Employes in New Jersey for Thirty-six Years Ending December 31st, 1887—Continued.

RAILROADS.	Number of years reported.	WHOLE NUMBER OF CASUALTIES.			FOR TEN YEARS ENDING DECEMBER 31—						FOR FIVE YEARS ENDING DEC. 31, 1857.		FOR YEAR ENDING DEC. 31, 1852.	
					1887.		1877.		1867.					
		Total.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
Lehigh Valley Railroad System—														
Easton and Amboy	12	121	31	90	19	39	12	51	.....	.....	.....	.....	.....	.....
Average	.....	.....	.....	.....	2	3.2	1.2	4.2	.....	.....	.....	.....	.....	.....
Unclassified Railroads—														
Freehold and New York	4	4	2	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....
Lehigh and Hudson River	3	4	3	1	3	1	.....	.....	.....	.....	.....	.....	.....	.....
New Jersey and New York	5	7	4	3	2	3	2	.....	.....	.....	.....	.....	.....	.....
New Jersey Junction	1	2	.....	2	.....	2	.....	.....	.....	.....	.....	.....	.....	.....
West Shore and Ontario	2	49	5	44	5	44	.....	.....	.....	.....	.....	.....	.....	.....
Total	.....	66	14	52	12	52	2	.....	.....	.....	.....	.....	.....	.....
Average	.....	.....	.....	.....	1.2	5.2	.2	.....	.....	.....	.....	.....	.....	.....
Total, 36 years	.....	4,922	1,208	3,714	587	2,945	404	614	154	96	62	54	1	5
Average	.....	.....	.....	.....	58.7	294.5	40.4	61.4	15.4	9.6	12.4	10.8	1	5

Tabular Statement of Railroad Casualties to Employes in Seven States.

STATE.	Years.	Total.	To trainmen.	To others.	By coupling, &c.	By falling from train.	By train accidents.	By overhead obstructions.	By other causes.	Per cent. by coupling.	Per cent. by falling from train.	Per cent. by train accidents.	Per cent. by overhead obstructions.	Per cent. by other causes.
New Jersey	1877–87	3,531	*1,226	*1,000	1,572	.....	.....	.....	.....	45	.....	.....	.....	.....
Average	.....	353	122	100	157	.....	.....	.....	.....	.....	.....	.....	.....	.....
Massachusetts	1877–87	2,044	1,611	433	685	436	177	129	617	34	21	9	6	30
Average	.....	204	161	43	68	44	18	13	62	.....	.....	.....	.....	.....
New York	1886–87	2,046	.....	.....	845	259	248	27	667	41	13	12	1	33
Average	.....	1,023	.....	.....	423	129	124	14	334	.....	.....	.....	.....	.....
New Jersey	1887	863	*303	*324	363	52	36	17	386	43	6	4	2	45
Massachusetts	1887	357	300	57	122	74	32	13	119	34	21	9	3	33
Michigan	1886	241	145	96	107	23	25	3	83	44	10	10	1	35
Connecticut	1886	167	.....	.....	60	27	.....	.....	80	36	26	†	†	38
New York	1887	1,099	.....	.....	457	136	120	17	369	42	12	11	2	33
Ohio	1887	659	.....	.....	300	.....	.....	.....	.....	45	†	†	†	†
Minnesota	1887	351	.....	.....	141	53	25	3	129	40	15	8	1	36
Total	.....	10,062	2,982	1,529	4,067	1,053	635	193	2,087	.....	.....	.....	.....	.....
Per cent.	.....	100	67	33	40	15	10	3	32	.....	.....	.....	.....	.....

* Balance not classified; probably 75 per cent. of casualties occurred to trainmen. † Not reported.

Tabular Statement of Railroad Casualties in Seventeen States.

STATE.	Year reported.	WHOLE NUMBER OF CASUALTIES TO PERSONS.						EMPLOYES.		PASSENGERS.		OTHERS.		PERCENTAGE FATAL OF—				Road mileage.	Train mileage. Millions.	Passenger mileage. Millions.	Number of passengers carried. Millions.	Number of employes.
		Total.	Fatal.	Not fatal.	Employes.	Passengers.	Others.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.	Total casualties.	Employes.	Passengers.	Others.					
New Jersey	1887	1,359	287	1,072	863	178	318	101	762	34	144	152	166	21.1	11.8	19.0	47.8	.....	.....	.....	.....	.....
Massachusetts	1887	802	265	537	357	198	247	79	278	37	161	147	98	33.0	27.7	18.7	60.0	.....	.....	.....	.....	.....
Connecticut	1886	325	95	230	167	42	116	25	142	5	37	65	51	26.1	15.0	12.0	55.1	.....	.....	.....	.....	.....
New York	1887	1,792	532	1,260	1,099	113	580	199	900	22	91	311	269	30.0	18.1	19.4	53.6	.....	.....	.....	.....	.....
Pennsylvania	1886	4,375	1,088	3,287	2,412	174	1,789	700	1,712	14	160	374	1,415	24.9	29.0	8.9	21.0	.....	.....	.....	.....	.....
Ohio	1887	1,125	322	803	659	45	421	105	554	12	33	205	216	28.6	15.9	26.9	28.7	.....	.....	.....	.....	.....
Indiana	1886	808	171	637	517	57	234	65	452	3	54	103	131	17.4	12.5	5.3	44.0	.....	.....	.....	.....	.....
Michigan	1886	437	126	311	241	40	156	47	194	2	38	77	79	28.8	19.1	5.0	49.3	.....	.....	.....	.....	.....
Virginia	1887	613	91	522	459	35	119	36	423	5	30	50	69	14.8	8.0	14.3	42.0	.....	.....	.....	.....	.....
South Carolina	1886	117	37	80	57	27	33	12	45	8	19	17	16	31.6	20.9	29.6	51.5	.....	.....	.....	.....	.....
Illinois	1886	1,318	360	958	778	64	476	112	666	12	52	236	240	27.3	14.4	19.0	49.5	.....	.....	.....	.....	.....
Iowa	1887	572	132	440	413	36	123	59	354	8	28	65	58	23.1	14.3	22.2	52.9	.....	.....	.....	.....	.....
Missouri	1887	586	162	424	342	47	197	58	284	7	40	97	100	27.6	17.1	15.0	49.7	.....	.....	.....	.....	.....
Minnesota	1887	496	112	384	351	39	106	45	306	7	32	60	46	22.3	12.8	17.9	56.6	.....	.....	.....	.....	.....
Wisconsin	1886	303	91	212	202	14	87	34	168	4	10	53	34	30.0	16.8	29.0	61.0	.....	.....	.....	.....	.....
Colorado	1886	419	35	384	360	*	†59	20	340	*	*	†15	†44	8.5	5.1	*	†25.4	.....	.....	.....	.....	.....
Kansas	1886	1,221	81	1,140	1,054	58	109	41	1,013	8	50	32	77	7.0	4.0	13.9	29.3	.....	.....	.....	.....	.....
Total	.....	16,668	3,987	12,681	10,331	1,167	5,170	1,738	8,593	188	979	2,059	3,109	23.9	16.8	16.1	35.5	.....	.....	.....	.....	.....
Per cent	.....	100.0	23.9	76.1	61.9	7.0	31.1	16.8	83.2	16.1	83.9	35.5	64.5	.....	.....	.....	.....	.....	.....	.....	.....	.....
Illinois, Iowa, Missouri, Minnesota and Wisconsin	1880	1,625	547	1,078	956	137	532	236	720	31	106	280	252	33.0	25.0	24.0	53.0	25,038	101	956	23	95,776
	1886, 1887	3,275	857	2,418	2,086	200	989	308	1,778	38	162	511	478	26.0	15.0	19.0	52.0	34,735	155	2,081	62	139,200
Increase per cent	.....	100.0	57.0	124.0	118 0	47.0	86 0	30.0	147.0	23.0	56.0	83.0	90.0	57.0	30.0	23.0	83.0	39.0	53.0	117.0	170	45.0

*Included in "others." †Including passengers.

Tabular Statement of Railroad Casualties in the United States, 1879-1880, U. S. Census.

SUMMARY—UNITED STATES.

To Whom Happened.	From causes beyond their own control.		From their own carelessness.		Aggregate.		Whole number of casualties to persons.				Percentage.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Total.	Per cent.	Percentage. Killed.	Percentage. Injured.	From causes beyond their own control.	From their own carelessness.
Total	364	1,438	2,174	4,174	2,541	5,674	8,215	100	31	69	22.1	77.9
Passengers	61	331	82	213	143	544	687	8	21	79	57.1	42.9
Employes	260	1,004	663	2,613	923	3,617	4,540	55	20	80	27.8	72.2
All Others	43	103	1,429	1,348	1,472	1,451	2,923	36	50	50	5.0	95.0
Unclassified	.....	.....	.....	.....	3	62	65	1	.....	.....	.....	.....

Tabular Statement of Railroad Casualties in the United States, 1879-1880, U. S. Census—Continued.

SUMMARY BY GEOGRAPHICAL GROUPS.

GEOGRAPHICAL GROUPS.	WHOLE NUMBER OF CASUALTIES TO PERSONS.						PASSENGERS.		EMPLOYES.		OTHERS.		PERCENTAGE.	
	Total.	Killed.	Injured.	Passengers.	Employes.	Others.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
The United States	8,215	*2,541	*5,674	687	4,540	2,923	143	544	923	3,617	1,472	1,451	31	69
I. Maine, N. H, Vt, Mass., R. I. and Conn	568	250	318	43	270	255	15	28	83	187	152	103	44	56
II. N. Y., Penn., Ohio., Mich., Ind., Md., Del., N. J. and D. C.	4,609	1,412	3,197	328	2,505	1,776	61	267	479	2,026	872	904	31	69
III. Va., West Va., Ky., Tenn., Miss., Ala, Ga., Fla., N. C. and S. C.	551	161	390	37	345	169	5	32	71	274	85	84	30	70
IV. Ill., Iowa, Wis, Mo. and Minn	1,625	547	1,078	137	956	532	31	106	236	720	280	252	33	67
V. Louisiana, Ark. and Ind. Ter	14	7	7	3	7	4	3	.....	1	6	3	1	50	50
VI. Dak., Neb., Kan., Tex., N. M., Col., Wy., Mon., Ida, Utah, Ariz, Cal., Nev., Or. and W. T.	848	164	684	139	457	187	28	111	53	404	80	107	20	80

*These figures include three killed and sixty-two injured on roads in Group VI., whose companies did not specify such accidents separately, but only reported them in the aggregate.

GEOGRAPHICAL GROUPS.	Mileage—Road in Operation.	Train Mileage.	Number of Passengers Carried.	Passenger Mileage (Passenger Carried One Mile.)	Number of Employes.
The United States	87,782	465,341,472	269,583,340	5,740,112,502	*418,957
I. Maine, N. H., Vt., Mass., R. I. and Conn	5,887	36,941,894	52,156,704	875,102,461	31,634
II. N. Y., Penn., Ohio, Mich., Ind., Md., Del., N. J and D. C.	28,693	234,673,592	175,276,184	3,051,158,551	209,725
III. Va., West Va., Ky., Tenn., Miss., Ala., Ga., Fla., N. C. and S. C.	14,243	50,911,838	7,463,694	329,481,519	43,154
IV. Ill., Iowa, Wis., Mo. and Minn	25,038	100,646,389	22,860,130	956,234,759	95,776
V. Louisiana, Ark. and Ind. Ter	877	5,414,544	304,075	15,707,676	2,238
VI. Dak., Neb, Kans., Tex., N. M., Col., Wy., Mon., Ida., Utah, Ariz., Cal., Nev., Or. and W. T.	13,044	36,753,215	11,432,553	512,427,536	36,430

*This includes all classes of employes; the total number of stationmen, trackmen, and all others employed upon the roads in the handling of cars and the general management of trains was 317,213.

Tabular Statement of Railroad Casualties Showing the Responsibility for the Same.

State or Country.*	Whole number of accidents to persons.				From causes beyond their own control.				From their own carelessness.				Percentage resulting from causes beyond their own control.				Percentage resulting from their own carelessness.			
	Aggregate.	Employes.	Passengers.	Others.	Aggregate.	Employes.	Passengers.	Others.	Aggregate.	Employes.	Passengers.	Others.	Aggregate.	Employes.	Passengers.	Others.	Aggregate.	Employes.	Passengers.	Others.
Massachusetts	*	.....	198	.....	.....	.....	144	.....	.....	.....	54	.....	.....	.....	72.	.....	.....	.....	28.	.....
New York	1,792	1,099	113	580	129	81	37	11	1,663	1,018	76	569	8.	7.	33.	2.	92.	93.	67.	98.
Pennsylvania	4,375	2,412	174	1,789	2,701	1,713	73	915	1,674	699	101	874	61.	71.	42.	51.	39.	29.	58.	49.
Michigan	437	.....	.....	.....	90	.....	.....	.....	347	.....	.....	.....	21.	.....	.....	.....	79.	.....	.....	.....
Indiana	808	517	57	234	257	194	43	20	551	323	14	214	32.	37.	75.	9.	68.	63.	25.	91.
South Carolina	117	57	27	33	42	20	22	.....	75	37	5	33	36.	35.	81.	.....	64.	65.	19.	.....
Missouri	586	342	47	197	162	58	7	97	424	284	40	100	27.	17.	15.	50.	73.	83.	85.	50.
Minnesota	496	351	39	106	92	66	23	3	404	285	16	103	19.	19.	60.	3.	81.	81.	40.	97.
Wisconsin	303	202	14	87	45	41	.....	4	258	161	14	83	15.	20.	.....	5.	85.	80.	.....	95.
Kansas	1,221	1,054	58	109	364	326	27	11	857	728	31	98	30.	31.	47.	10.	70.	69.	53.	90.
Total	*10,135	6,034	727	3,135	3,882	2,499	376	1,061	6,253	3,535	351	2,074	38.	41.	50.	34.	62.	59.	50.	66.
Germany (3 years)	7,922	6,411	404	1,007	1,318	934	231	153	6,604	5,477	173	854	17.	15.	57.	15.	83.	85.	43.	85.
Austria (3 years)	1,524	970	85	469	193	122	35	36	1,351	848	50	433	13.	13.	41.	8.	87.	87.	59.	92.
Holland (1 year)	†81	66	15	†	29	16	13	†	52	50	2	†	36.	24.	90.	†	64.	76.	10.	†
United States — United States Census, 1880	8,150	4,540	687	2,923	1,802	1,264	392	146	6,348	3,276	295	2,777	22.1	27.8	57.1	5.0	77.9	72.2	42.9	95.0

*In Massachusetts the cause only reported for passengers. These figures, unless otherwise stated, are for the year 1887 or 1886. †"Others" not reported.

Reports of Casualties on United Railroads of New Jersey.*

CLASSIFICATION OF CASUALTIES.	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1879.	1878.
Persons struck by passing trains and killed while walking or standing on the track	22	14	16	22	23	8	25	14	15	17
Persons struck by passing trains and injured while walking or standing on the track	17	12	18	19	25	14	14	16	16	12
Persons killed or injured in attempting to get on or off moving trains	48	35	40	25	50	35	16	25	9	23
Persons found killed or injured, lying alongside of the track, supposed to have been struck by passing trains or by attempting to jump off or on a moving train	14	12	14	7	17	22	11	7	6	4
Persons killed or injured by moving trains, while crossing the track	36	47	31	15	36	27	28	21	16	28
Persons, other than employes, killed or injured in other ways than above stated	70	66	58	37	25	43	55	32	28	18
Employes killed or injured while coupling or handling cars at stations	172	170	111	125	87	78	110	34	36	27
Employes killed or injured by accident, as stated	226	126	185	117	48	76	91	111	90	27
Total employes	398	296	296	242	135	154	201	145	126	54
Total persons, other than employes	207	186	177	125	176	149	149	115	90	102
Total casualties	605	482	473	367	311	303	350	260	216	156

* By United New Jersey Railroad and Canal Company, extending from Camden to Amboy, and from Philadelphia to Jersey City, including branches, a distance of 465.99 miles. Tabulated from the official reports to the Comptroller.

Railroad Casualties

TABULAR STATEMENT OF ACCIDENTS REPORTED TO THE

	GENERAL STATEMENT.									PASSENGERS.			
	Whole number of casualties to persons.	Passengers.	Employes.	At highway crossings and stations.	Trespassers.	Children.	Adults.	Fatal.	Not Fatal.	From causes beyond their own control.	From their own misconduct or want of care.	Fatal.	Not Fatal.
Year ending Sept. 30th, 1878	304	38	96	37	133	37	267	150	154	2	36	10	28
Year ending Sept. 30th, 1879	405	208	83	32	82	25	380	115	290	186	23	21	188
Year ending Sept. 30th, 1880	346	24	157	54	111	24	322	146	200	1	23	9	15
Year ending Sept. 30th, 1881	415	42	200	47	126	23	392	184	231	11	31	15	27
Year ending Sept. 30th, 1882	414	27	198	57	132	29	385	163	251	4	22	9	15
Year ending Sept. 30th, 1883	524	61	266	50	147	33	491	191	333	1	24	14	21
Year ending Sept. 30th, 1884	457	76	182	38	161	33	424	181	276	44	32	14	62
Year ending Sept. 30th, 1885	517	74	233	55	152	28	486	163	351	12	62	14	60
Year ending Sept. 30th, 1886	583	107	273	44	159	43	540	201	382	45	62	20	87
Year ending Sept 30th, 1887	802	198	357	54	193	38	764	265	537	144	54	37	161
Total	4,767	855	2,045	468	1,396	343	4,451	1,759	3,005	450	369	163	664
Average	476.7	85.5	204.5	46.8	139.6	34.3	445.1	175.9	300.5	45.0	36 9	16 3	66.4

in Massachusetts.

BOARD OF RAILROAD COMMISSIONERS DURING TEN YEARS.

EMPLOYES.									AT HIGHWAY CROSSINGS.				AT STATIONS.		TRESPASSERS.				
Trainmen.	Other employes.	Coupling or uncoupling cars.	By overhead bridge.	By train accidents.	Falling from train.	Various causes.	Fatal.	Not fatal.	With gates or flagmen.	Without gates or flagmen.	Fatal.	Not fatal.	Fatal.	Not fatal.	Walking or lying on track.	Unlawfully riding on cars.	Fatal.	Not fatal.	Suicide.
68	28	24	10	15	15	32	34	62	12	17	20	9	3	5	102	31	84	49	3
71	12	25	7	8	24	19	28	55	13	17	13	17	1	1	70	12	54	28	5
113	44	43	12	21	47	34	49	108	20	30	19	31	1	3	93	18	72	40	4
167	33	59	28	18	46	48	72	128	12	24	11	25	5	6	104	22	81	45	3
158	40	60	18	15	43	62	56	142	25	29	21	33	3	.....	109	23	75	57	7
192	73	86	14	13	55	97	62	203	18	26	15	29	4	2	112	33	93	54	3
139	43	68	12	11	35	56	47	135	19	13	13	19	4	2	126	35	104	57	4
191	42	91	10	19	42	70	29	204	20	30	23	27	1	3	120	32	93	59	3
212	61	107	8	25	55	78	62	211	15	20	22	13	6	3	130	29	91	68	3
300	57	122	10	32	74	119	79	278	17	30	19	28	3	4	158	35	126	67	11
1,611	433	685	129	177	436	615	518	1,526	171	236	176	231	31	29	1,124	270	892	524	46
161.1	43.3	68.5	12.9	17.7	43.6	61.5	51.8	152.6	17.1	23.6	17.6	23.1	3.1	2.9	112.4	27.0	89.2	52.4	4.6

Railroad Accidents in Ohio for Twenty Years.*

Year.	Amount paid for injuries.			Persons killed.				Persons injured.				Ton mileage (millions).†
	Passengers.	Employes.	Others.	Passengers.	Employes.	Others.	Total.	Passengers.	Employes.	Others.	Total.	
1868	.....	.....	.....	9	36	61	106	41	80	34	164	.....
1869	.....	.....	.....	4	69	57	130	8	113	38	159	1,332
1870	.....	.....	.....	4	40	76	120	14	150	40	204	1,673
1871	.....	.....	.....	4	73	84	161	18	205	57	380	1,773
1872	.....	.....	.....	12	92	90	194	20	283	53	356	2,923
1873	$32,153	$35,688	$64,785	16	95	99	210	67	274	57	398	3,420
1874	23,162	84,924	9,565	6	93	120	219	12	165	70	247	3,717
1875	14,698	71,010	7,133	8	93	115	216	27	181	98	306	3,431
1876	9,025	45,550	25,487	10	61	116	187	19	220	102	341	3,799
1877	337,805	85,972	6,956	94	66	109	269	107	225	102	434	4,146
1878	6,474	20,263	26,122	6	63	135	204	26	237	104	367	4,286
1879	36,065	37,714	9,074	16	180	97	293	39	180	90	309	4,914
1880	20,687	30,315	7,396	12	86	121	229	32	241	94	367	6,655
1881	32,860	43,383	22,638	8	111	171	290	81	440	133	654	7,607
1882	5,333	74,543	8,307	5	153	180	338	42	595	199	836	8,244
1883	14,944	49,980	23,980	15	166	206	387	114	677	202	993	8,577
1884	15,195	113,207	35,909	7	124	213	344	46	595	218	859	9,202
1885	17,929	37,206	84,054	9	85	171	265	69	584	221	874	9,604
1886	18,428	53,540	45,753	8	94	193	295	41	447	177	665	10,134
1887	49,172	115,597	18,842	12	105	205	322	33	554	216	803	11,153
Totals	$633,930	$898,892	$396,004	265	1,885	2,629	4,779	856	5,555	2,305	8,716	.....
Average	$40,962	$59,926	$26,400	13	94	132	239	43	278	115	436	.....

*From the Ohio Railway Report (1887). †The report does not state whether these figures refer to the entire line, or only to the proportion for Ohio. The gross earnings of the Ohio lines (exclusively) had increased from $38,000,000 in 1873 to $56,790,000 in 1887.

Railway Casualties in the United Kingdom.

FROM THE GENERAL REPORT TO THE BOARD OF TRADE.

*Accidents to Servants of Railway Companies.**

Twenty-six railway servants were killed and 232 injured whilst employed in coupling and uncoupling of vehicles; 89 were killed and 920 injured whilst employed in various shunting operations; 9 were killed and 55 injured by being caught between vehicles; 5 were killed and 33 injured by falling between the train and platform; 99 were killed and 97 injured whilst working on the permanent way and sidings; and 93 were killed and 127 injured whilst walking, crossing, or standing on the line on duty.

The following is a comparative statement relating to the number of servants killed and injured whilst employed in shunting operations, including the coupling and uncoupling of vehicles, for the years 1878 to 1887, inclusive, during which period of ten years more than 2,000 miles of additional railway have been opened, and the number of servants employed has increased by upwards of 80,000.

YEAR.	IN COUPLING AND UNCOUPLING OPERATIONS ONLY.		IN SHUNTING OPERATIONS INCLUDING COUPLING AND UNCOUPLING VEHICLES.	
	Killed.	Injured.	Killed.	Injured.
1878	44	313	124	1,051
1879	25	304	99	1,047
1880	40	298	127	1,141
1881	35	377	125	1,339
1882	34	429	121	1,556
1883	45	395	130	1,449
1884	29	341	91	1,320
1885	36	267	138	1,236
1886	23	301	119	1,168
1887	26	232	115	1,152
Total	337	3,257	1,189	12,459
Average	33.7	325.7	118.9	1245.9

* Taken from Board of Trade Report (1887): The returns made by the railway companies show that 58 persons were killed and 4,157 injured whilst on the premises or employed in the workshops or warehouses, or in loading goods in the goods-yards. As, however, these casualties cannot properly be considered to have occurred in the course of working the railways, the figures have been omitted.

In the table following will be found the number of servants of railway companies killed and injured by train accidents and whilst engaged in their several occupations in the respective years 1874 to 1887, and the proportion of the whole number killed and of the whole number injured to the total number employed, calculated upon the numbers employed given in the returns presented to Parliament for the years 1874 and 1884.

YEAR.	BY TRAIN ACCIDENTS.		BY ACCIDENTS ON RAILWAYS, EXCLUSIVE OF TRAIN ACCIDENTS.		PROPORTION OF ACCIDENTS OCCURRING TO SERVANTS OF COMPANIES BY TRAIN AND OTHER ACCIDENTS TO THE WHOLE NUMBER EMPLOYED, ON THE ASSUMPTION MENTIONED BELOW.*		Total numbers employed. The figures in italics are estimated.
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	
1874	46	271	742	2,544	1 in 320	1 in 89	250,000
1875	21	239	744	3,379	*1 in 334*	*1 in 70*	*255,000*
1876	28	236	645	2,364	*1 in 386*	*1 in 100*	*260,000*
1877	22	154	620	2,009	*1 in 414*	*1 in 123*	*265,000*
1878	15	156	529	1,847	*1 in 500*	*1 in 135*	*270,000*
1879	8	118	444	1,836	*1 in 619*	*1 in 143*	*280,000*
1880	23	118	523	1,962	*1 in 531*	*1 in 139*	*290,000*
1881	19	168	502	2,278	*1 in 576*	*1 in 123*	*300,000*
1882	21	153	532	2,423	*1 in 570*	*1 in 122*	*315,000*
1883	11	87	543	2,373	*1 in 596*	*1 in 134*	*330,000*
1884	23	115	523	2,204	1 in 634	1 in 149	346,426
1885	13	81	438	2,036	*1 in 768*	*1 in 163*	*346,426*
1886	4	81	421	1,929	*1 in 815*	*1 in 172*	*346,426*
1887	8	109	414	1,966	*1 in 821*	*1 in 167*	*346,426*
Total, 14 years	262	2,086	7,620	31,150	*1 in 563*	*1 in 126*	*300,000*
Average	19	149	544	2,225	.....	.....	.....

*The numbers employed are known accurately only for the years 1874 and 1884. The figures printed in italics are estimated.

As remarked in the report for the preceding year, the table shows that there has been an almost steady decrease during these years in the proportion of servants killed and injured to the number employed.

The following table shows the number of men employed by the companies in various occupations and the number of fatal accidents and injuries to each class.

CLASS OF SERVANTS.	Number employed.*	NUMBER KILLED AND INJURED DURING THE YEAR 1887.		PROPORTION TO THE NUMBER EMPLOYED—1887.		PROPORTION TO THE NUMBER EMPLOYED—1886.	
		Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Station-masters	6,165	4	9	1 in 1,541	1 in 685	1 in 1,027	1 in 1,027
Brakemen and goods-guards	7,407	42	337	1 in 176	1 in 22	1 in 192	1 in 18
Permanent-way men	37,840	106	119	1 in 357	1 in 318	1 in 411	1 in 261
Gatekeepers	1,605	4	2	1 in 401	1 in 802	1 in 321	1 in 535
Engine-drivers	12,874	21	185	1 in 613	1 in 69	1 in 1,609	1 in 90
Porters	41,809	54	309	1 in 774	1 in 135	1 in 546	1 in 84
Shunters	6,261	27	292	1 in 231	1 in 21	1 in 711	1 in 65
Firemen	12,795	25	221	1 in 512	1 in 57	1 in 586	1 in 207
Inspectors	3,518	8	17	1 in 439	1 in 207	1 in 2,951	1 in 100
Guards, passenger	5,902	4	76	1 in 1,475	1 in 77	1 in 1,728	1 in 487
Pointsmen and signalmen	19,012	11	46	1 in 1,728	1 in 412	1 in 1,902	1 in 977
Laborers	70,405	27	84	1 in 2,607	1 in 838	1 in 1,030	1 in 1,038
Ticket collectors, &c.	2,060	3	5	1 in 688	1 in 412	1 in 6,213	1 in 2,331
Mechanics	55,940	15	26	1 in 3,729	1 in 2,151	1 in 604	1 in 411
Other classes	62,833	71	317	1 in 884	1 in 181	.....	.....
Total employed in the traffic, locomotive, &c., and engineer's and storekeeper's departments	346,426	422	2,075	1 in 821	1 in 167	1 in 815	1 in 172

* These figures are taken from the return for the year 1884, which shows the number of men employed on the 31st of March of that year.

The number of passengers and servants of companies killed and injured, in the train accidents inquired into during the year 1887, and the years 1876 to 1887, inclusive, classified, are given in the following table:

Class of Accident.	Number of accidents.	Passengers and others.		Servants of the company.	
		Killed.	Injured.	Killed.	Injured.
A. From engines or vehicles meeting with obstructions, or leaving the rails, in consequence of obstructions, or from defects in connection with the permanent way or works	11	.....	19	1	6
B. From boiler explosions, failures of axles, wheels, or tires, or from other defects in the rolling-stock	1	.....	.....	.....	3
C. From trains entering stations at too great speed	10	.....	57	1	3
D. From collisions between engines and trains following one another on the same line of rails, excepting at junctions, stations or sidings	3	.....	25	.....	11
E. From collisions at junctions	2	.....	12	.....	4
F. From collisions within fixed signals at stations or sidings	22	25	282	.....	27
G. From collisions between engines or trains meeting in opposite directions	6	.....	55	1	24
H. From collisions at level-crossings of two railways	.....	.....	.....	.....	.....
I. From engines or trains being wrongly run or turned into sidings, or otherwise through facing points	3	.....	4	.....	1
J. On inclines	.....	.....	.....	.....	.....
K. Train on fire	.....	.....	.....	.....	.....
Total	58	25	454	3	79

Class of Accident.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.
A. From engines or vehicles meeting with obstructions, or leaving the rails in consequence of obstructions, or from defects in connection with the permanent way or works	23	21	12	8	22	24	14	12	21	7	7	11
B. From boiler explosions, failures of axles, wheels, or tires, or from other defects in the rolling stock	12	11	19	9	9	6	12	7	9	6	8	1
C. From trains entering stations at too great speed	3	5	2	8	7	5	8	12	11	4	4	10
D. From collisions between engines and trains following one another on the same line of rails, excepting at junctions, stations, or sidings	3	5	3	8	8	9	6	3	3	2	.....	3
E. From collisions at junctions	19	15	9	10	14	13	8	8	10	8	10	2
F. From collisions within fixed signals at stations or sidings	49	44	38	43	49	36	48	44	40	24	25	22
G. From collisions between engines or trains meeting in opposite directions	2	3	3	1	.....	3	4	.....	.....	.....	1	6
H. From collisions at level-crossings of two railways	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
I. From engines or trains being wrongly run or turned into sidings, or otherwise through facing points	32	27	11	9	8	9	12	6	11	7	4	3
J. On inclines	5	13	11	3	1	6	.....	2	.....	2	3	.....
K. From trains on fire	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....
L. Miscellaneous	.....	2	.....	1	.....	.....	5	.....	.....	.....	.....	.....
Total	149	146	108	100	118	111	118	94	105	60	62	58

The following is a summary of the circumstances which contributed to the accidents in the year 1887, in comparison with the ten preceding years:

CIRCUMSTANCES WHICH CONTRIBUTED TO THE ACCIDENTS OR COLLISIONS.*	NOS. OF CASES.										
	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.
Fracture or unloosening of couplings	8	9	2	3	5	4	2	1	.....	2	.....
Defective maintenance of rolling-stock	7	6	7	4	3	1	2	4	1	5	1
Defective maintenance of road or works	21	12	8	18	20	4	8	10	2	.....	5
Defective construction of rolling-stock	10	8	2	3	.....	8	6	2	.....	2	1
Defective construction of road or works	13	9	9	5	6	6	5	13	7	1	4
Insufficient or defective accommodation for the requirements of the traffic	16	6	5	1	1	4	10	4	1	.....	1
Insufficient establishment, long hours or inexperienced servants	7	2	1	1	.....	.....	.....	.....	1	.....	3
Inadequate or unsuitable brake power	27	28	23	47	28	22	27	27	13	16	14
Defective arrangement of signals or points, or want of or defective locking-apparatus, or want of safety-points or locking-bars or bolts	41	21	21	20	21	15	10	5	8	3	11
Insufficient or inadequately enforced regulations	53	11	9	4	1	10	7	.....	1	.....	1
Defective system for securing intervals between trains, or want of telegraph communication or of block-system	23	18	14	9	11	12	13	10	3	7	4
Negligence, want of care, or mistakes of officers or servants	101	81	80	96	77	91	81	70	41	50	45
Excessive speed, having regard to engine, road, or other circumstances	23	12	14	20	12	22	30	25	7	4	7
Foggy or stormy weather, or snowstorms	9	8	14	11	14	11	11	1	2	6	7
Totals	359	231	209	242	199	210	212	172	88	96	104

*The above summary of the circumstances which were the cause of or contributed to the accidents and collisions inquired into for the years 1877 to 1887, is in excess of the number of the accidents and collisions, inasmuch as a large number of the latter arose from more than one circumstance.

Train Accidents in the United States

IN EACH MONTH DURING THE YEAR ENDING SEPTEMBER 30, 1887.*

	October.	November.	December.	January.	February.	March.	April.	May.	June.	July.	August.	September.	Total.
Collisions	63	63	65	54	57	45	28	35	43	61	65	83	662
Derailments	51	59	46	73	67	59	58	43	42	53	64	63	678
Other train accidents	4	8	4	13	8	13	4	5	3	3	8	4	77
Total train accidents	118	130	115	140	132	117	90	83	88	117	137	150	1,417
Derailment of passenger trains, 1885–86	18	16	16	35	26	16	20	12	17	18	20	22	236
Derailment of freight trains	33	43	30	38	41	39	38	33	25	35	44	41	440
Number of persons killed	32	8	9	15	46	42	24	18	5	19	102	18	338
Number of persons injured	60	62	59	89	72	171	64	35	38	71	236	93	1,050
Collision between passenger trains	1	2	8	30	21	24	3	16	15	34	27	41	222
Collision between passenger and freight trains	10	15	19 }	72	83	68	49	43	67	81	96	119	758
Collision between freight trains	52	46	38 }										
Number of persons killed	16	23	21	24	7	9	17	8	11	44	26	40	246
Number of persons injured	43	32	68	42	34	39	42	30	58	191	86	95	760
Other train accidents	4	8	4	13	8	13	4	5	3	3	8	4	77
Number of persons killed	.....	2	5	7	2	8	.....	5	1	3	1	3	37
Number of persons injured	3	12	2	6	.....	2	2	8	4	9	1	3	52

Total number of persons killed..... 621
Total number of persons injured... 1,862

Average collisions per month..... 55.17
Average derailments per month.... 56.5

Train Accidents in the United States During Ten Years.†

	1877–78.	1878–79.	1879–80.	1880–81.	1881–82.	1882–83.	1883–84.	1884–85.	1885–86.	1886–87.
Total number of train accidents	779	843	937	1,480	1,332	1,640	1,293	1,230	1,141	1,417
Total number of persons killed	200	182	227	435	385	475	388	331	366	621
Total number of persons injured	689	751	946	1,691	1,467	1,798	1,913	1,534	1,497	1,862

*As reported in the *Railroad Gazette*, and tabulated by the Massachusetts Railroad Commissioners.

†As reported in the *Railroad Gazette*, and tabulated by the Massachusetts Commissioners. The years in this tabulation end September 30th.

Proportion of Passengers Killed and Injured From Causes Beyond Their Own Control.

IN MASSACHUSETTS.

YEAR.	Number of passengers carried.	Killed.	Injured.
1878	37,318,427	0 in 37,318,427	1 in 18,659,213
1879	39,217,634	1 in 2,246,522	1 in 232,057
1880	45,151,152	1 in 45,151,152	0 in 45,151,152
1881	49,834,491	1 in 12,458,622	1 in 7,119,213
1882	55,868,694	1 in 55,868,694	1 in 18,622,898
1883	61,530,747	0 in 61,530,747	1 in 2,563,781
1884	66,517,265	1 in 3,482,952	1 in 1,160,984
1885	69,603,700	0 in 69,603,700	1 in 5,800,308
1886	75,842,581	1 in 7,584,258	1 in 2,166,931
1887	82,923,364	1 in 3,605,363	1 in 685.317

IN THE UNITED KINGDOM.*

YEAR.	Number of passenger journeys (exclusive of journeys by season-ticket holders).	Killed.	Injured.
1874	477,840,411	1 in 5,556,284	1 in 296,243
1875	506,975,234	1 in 29,882,073	1 in 418,296
1876	538,287,295	1 in 14,165,455	1 in 420,865
1877	551,593,654	1 in 50,144,876	1 in 830,713
1878	565,024,455	1 in 25,542,685	1 in 481,692
1879	562,732,890	1 in 7,503,105	1 in 934,772
1880	603,885,025	1 in 20,823,586	1 in 668,013
1881	622,160,000	1 in 27,050,435	1 in 630,354
1882	654,838,295	1 in 36,379,905	1 in 815,489
1883	683,718,137	1 in 62,156,194	1 in 1,032,806
1884	694,991,860	1 in 22,419,092	1 in 804,388
1885	697,213,031	1 in 116,202,171	1 in 1,599,112
1886	725,584,390	1 in 90,698,049	1 in 1,179,812
1887	733,670,000	†1 in 29,346,800	†1 in 1,363,699

The following is the calculation of the New York Railroad Commissioners of the number of passengers carried for each one killed, on the surface steam railroads. This excludes the elevated roads: ‡

* From the Parliamentary General Report to the Board of Trade upon the accidents which have occurred on the railways of the United Kingdom during the year 1887.

†If the journeys of season-ticket holders, which have been estimated for the year at 140,000,000, are included, the proportions would be nearly 1 in 35,000,000 killed, and 1 in 1,624,000 injured.

‡In 1883 and 1884 there was only one fatal accident respectively out of every 23,122,763 and 32,419,859 passengers carried on the elevated roads.

1883	1,895,944
1884	3,278,447
1885	5,658,090
1886	2,715,457
1887	4,285,996

A recent writer* has attempted to make a comparison of the number of "passengers killed and injured, from causes beyond their own control, on all the railroads of the United Kingdom and those of the States of New York and Massachusetts, in 1884," based on "passenger mileage," that is, the number of passengers carried one mile, with the following result:

	IN 1,000 MILLION PASSENGERS TRANSPORTED ONE MILE THERE WERE—		THE AVERAGE NUMBER OF MILES A PASSENGER COULD TRAVEL WITHOUT BEING—	
	Killed.	Injured.	Killed.	Injured.
United Kingdom	5.15	143	194,892,255	6,992,662
New York	5.78	70	172,965,362	13,940,754
Massachusetts	2.00	42	503,568,188	23,955,630

Deaths Caused by Accidents.†

According to Dr. Engel's statistics the rate of fatal accidents per 1,000 persons, in the course of a year, was:

	Men.	Women.	Mean.
In Prussia, from 1861–1864	0.634	0.163	0.397
In the large towns	0.644	0.129	0.386
In Hanover, from 1855–1864	0.649	0.157	0.403
In Saxony, from 1851–1863	0.418	0.094	0.253
In Bavaria, from 1859–1864	0.397	0.124	0.261
In Austria, 1851	0.444	0.143	0.294
In Belgium, from 1851–1863	0.514	0.152	0.333
In England, from 1858–1859	1.032	0.349	0.691
In France, from 1854–1860	0.443	0.103	0.277

The loss of life in the mines of Prussia affords more unfavorable results than England, and is scarcely less than Austria.

Railway accidents afford some important variations. In 1870 there occurred in Austro-Germany 754 fatal accidents, and 1,054 were more

* Edward Bates Dorsey, in "English and American Railroads Compared."

† From Kolb's "Condition of Nations" (English Edition), pp. 951-958.

or less severely wounded. In 1871 the killed rose to 931, and the injured to 1,177.

Dr. Engel presented to the German Diet, on the introduction of a "bill to provide compensation to those who suffered from railway companies' negligence," the subjoined tables of the number of persons killed or injured in their several occupations, in 1869, separating the employers from the employed:

EMPLOYED.	FATAL.			NOT FATAL.		
	Employers.	Employed.	Total.	Employers.	Employed.	Total.
a. In agriculture	107	455	562	25	86	111
b. Forest cultivation	3	67	70	.....	12	12
c. Fisheries	25	22	47	.....	.....	.....
d. Mining and smelting	.....	523	523	5	132	137
e. Manufactures and works of art—						
1. Workers of ores and stones	3	36	39	1	10	11
2. Workers of metals	.....	27	27	.....	27	27
3. Chemical works	.....	26	26	1	15	16
4. Textile industry	.....	23	23	.....	46	46
5. Manufactures in paper and leather	2	21	23	.....	13	13
6. Ditto in wood and carving	.....	23	23	1	9	10
7. Food, distillers, brewers, sugar factories and milling	9	91	100	2	51	53
8. Manufactures of clothing materials	.....	2	2	.....	1	1
9. Manufactures of machines and implements	.....	31	31	.....	42	42
10. In building	17	328	345	7	219	226
11. Polygraphic trades	.....	.....	.....	.....	2	2
f. In commerce	6	18	21	4	16	20
g. Traffic by land (railways, &c.)	2	198	220	4	97	101
By water, including sea	6	93	99	.....	4	4
Lodging and entertaining other persons	3	1	4	2	2	4
h. Rendering personal help	.....	28	28	.....	16	16
Total	183	2,013	2,216	52	800	852

Of the 61,949,816 passengers who traveled on the Prussian railways, in the year 1869, over 301,261,210 miles, 4 were killed and 17 injured.

Of the 45,849 officials employed, in 1869, in working and tending the lines of rail, 78 officials and 96 persons employed, *i. e.*, 174 persons, were killed, and 171 officials and 207 workmen, *i. e.*, 378 persons, were injured.

In every 1,000 who met with accidents in the exercise of their calling there were:

	Fatal.	Not fatal.
In agriculture	0.13	0.03
In forest cultivation	1.99	0.34
In manufactories and works of skill, exclusive of building	0.17	0.13
In building	1.38	0.90
In commerce	0.09	0.07
In traffic by land, road and railway	1.51	0.76
In fisheries	3.24	.....
In mining and smelting	2.60	0.68
By Prussian railway	3.80	8.24
By water	2.00	0.08
By lodging others	0.04	0.04
By rendering help	0.03	0.01

These returns indicate that agriculture is not less liable to injure those employed in it than manufactures. If the cause of accidents be investigated, a question will soon arise as to the proportion which occurs through the fault distinctively traceable to the sufferer himself, or to the fault of others.

In mining, quarrying and smelting, out of 660 accidents, 214 are traced to the sufferer himself, but 428 to that of others, and in 18 cases the cause of the accident was undiscoverable. Of the circumstances which led to the accidents, fatal or not fatal, the statistics are:

A.—IN AGRICULTURE.

	Men.	Women.	Both.
Accidents connected with agriculture (the machines used)	42	33	75
Falling from the upper floor, as of barns and granaries	92	13	105
Falling from or being run over by wagons	259	13	272
Kicked or otherwise injured by animals	43	.....	45
Buried while digging sand, clay, marl or gravel	34	9	43
By the fall of trees in felling or wood-cutting	33	.....	33
Drowning while sheep-washing or swimming horses	38	4	42
Struck by lightning	13	9	22
Various unclassified causes	31	7	38
Total	585	88	673

B.—IN FOREST CULTIVATION.

	Men.	Women.	Both.
Wood-cutting	68	3	71
Being run over	2	3	5
Being shot or cut	3	.....	3
Drowning, 2; lightning, 1	3	.....	3
Total	76	6	82

C.—IN THE FISHERIES.

	Men.	Women.	Both.
By falling out of boats, 15; upsetting boats, 13	28	.....	28
By breaking ice	4	.....	4
Run down by other vessels, 5; unclassified causes, 10	15	.....	15
Total	47	.....	47

D.—IN MINING AND SMELTING.

	Men.	Women.	Both.
Falling of rock or earth in mass	283	.....	283
Falling down the shaft	93	.....	93
Noxious vapors	24	.....	24
Explosions of dynamite or powder	43	.....	43
Falling of bucket or other object down the shaft	25	.....	25
Falling into machinery or other gear	30	.....	30
By boiler explosions	12	.....	12
Crushed while entering or leaving mines or trains	56	.....	56
Suffocation in damp, 10; common daily accidents, 51	61	.....	61
Unclassified injuries	33	.....	33
Total, including 523 killed	660	.....	660

E.—IN MANUFACTORIES AND SKILLED LABOR (EXCLUSIVE OF BUILDING).

	Men.	Women.	Both.
By machinery, driving-bands, mill-wheels and the like	200	26	226
By explosions of boilers and powder mills	79	9	88
By burning, suffocation or scalded by steam or molten metal	33	.....	33
By fall of scaffolding while raising machinery or weights	26	.....	26
Crushed by the falling of machinery or implements	50	.....	50
By unclassified accidents	88	2	90
Total	476	37	513

F.—BY VARIOUS KINDS OF CONSTRUCTION OR BUILDING.

	Men.	Women.	Both.
In road-making, by the falling of stones or caving in of earth	72	.....	72
By being run over	17	.....	17
In bridge-making, by fall of scaffolding	27	.....	27
In the digging and constructing wells, falling of scaffolding for lofty buildings	262	.....	262
Falling of stones and beams	60	2	62
Caving in of the foundation or fall of the whole erection	74	3	77
Foul gases, 10; and unclassified causes, 44	54	.....	54
Total	566	5	571

G.—IN TRAFFIC.

a. Land Traffic.

	Men.	Women.	Both.
By being run over on railroads (exclusive of railway servants)	159	.....	159
By being run over by ordinary land carriages	92	.....	92
By the upsetting of carriages, wagons, &c.	16	.....	16
By the fall of goods while being loaded	4	.....	4
Killed by horses	4	.....	4
Unclassified causes	26	.....	26
Total	301	.....	301

b. Water Traffic.

	Men.	Women.	Both.
By falling overboard	61	.....	61
Drowned by falling in off a bridge	4	.....	4
Drowned by the upsetting of boats	8	.....	8
Found drowned (cause unknown)	16	.....	16
By the bursting of a boiler	1	.....	1
By the falling of masts	3	.....	3
In storing the freight	6	.....	6
By unclassified causes	4	.....	4
Total	103	.....	103

H.—IN RENDERING PERSONAL HELP OR SERVICE.

	Men.	Women.	Both.
By falling from windows or the like	2	8	10
By burns with petroleum or spirits	1	3	4
Falling into the water while washing linen	3	5	8
Run over	10	.....	10
Unclassified causes	12	.....	12
Total	28	16	44

The classification and analysis of the accidents which happened in Prussia, from 1869 to 1872, and the violent deaths and serious injuries within the same period were:

	KILLED.			SEVERELY INJURED.		
	Males.	Females.	Total.	Males.	Females.	Total.
1869	5,323	1,059	6,382	1,207	207	1,414
1870	5,223	1,045	6,268	1,455	163	1,618
1871	5,566	1,153	6,719	1,333	189	1,522
1872	5,815	1,103	6,918	1,649	184	1,833

OF THE PERSONS ENGAGED IN EARNING THEIR LIVING IN VARIOUS WAYS, THERE WERE KILLED—

BUSINESS OR CALLING.	TOTAL NUMBERS.				OF THOSE IN ACTIVE EMPLOYMENT.			
	1869.	1870.	1871.	1872.	1869.	1870.	1871.	1872.
Agriculture and cattle-breeding	1,062	947	1,193	1,112	487	493	453	517
Forest cultivation and game-keeping	72	63	57	65	54	56	44	52
Fisheries	43	43	44	45	34	39	43	43
Mining	487	479	615	639	450	457	580	583
Building trades	455	373	356	414	267	198	200	227
Metal manufacture	166	115	150	195	78	39	64	97
Textile manufacture	61	52	57	49	12	9	13	7
Other branches of industry	593	656	625	683	237	285	231	237
Trade or traffic industry and mutual assurance system	97	111	130	117	22	21	10	11
Railway system (including construction)	193	297	336	376	160	258	293	326
Post and telegraph	19	17	16	11	8	9	5	5
Navigation and floatage	143	104	135	164	125	86	109	137
Goods-carrying, letting carriages and road-making	80	88	83	101	59	60	53	75
Hotel management	34	30	22	20	5	7	2	1
Artisans and day-laborers	629	715	774	681	221	257	160	189
Servants having separate households	19	8	7	9	2	5	4	6
Army	147	148	143	152	50	59	75	100
War marine	5	27	14	5	4	26	12	4
Unclassified callings	86	88	65	77	17	11	4	5
Annuitants and pensioners	18	13	29	32	.....	.....	.....	.....
Almsfolk (those in houses of correction)	140	108	95	95	.....	.....	.....	.....
Persons in receipt of alms	107	92	60	58	.....	.....	.....	.....
Persons without definite callings	99 12	128 6	151 21	126 7	.....	.....	.....	.....
Total	4,767	4,708	5,178	5,233	2,292	2,375	2,355	2,622
Besides the above, which were fatal, there were accidents not fatal. They consisted of loss of one or both eyes, or legs, or arms, and less mutilating injuries	1,290	1,506	1,362	1,633	.....	.....	.....	.....

From 1873 to 1876 the total number of killed was:

Totals.

1873.....5,513; of these 2,769 were in active employment.
1874.....5,761; " " 2,807 " " "
1875.....6,181; " " 2,812 " " "
1876.....6,141; " " 2,745 " " "

Of the difference of the proportion of accidents between boys and girls there is little observable under 5 years of age, but from 5 to 15 years of age the boys suffer from 70 to 80 per cent. of the whole list of accidents. About 15 years of age and upwards the females meet with only 12 per cent. and the males with 88 per cent. of the accidents. Again, 89 per cent. of the accidents which happen to men occur to unmarried youths and 81 to the married, and 70 per cent. to widowers. The widows fatally injured form 30 per cent.

Men who are denominated the employed, do not place their lives

more in jeopardy than their employers. The number, 10,598, of the employed, and 5,959 of employers who met with accidents, to which must be added 906 who were directors, overseers and accountants, in the 4 years from 1869–72, illustrate this statement.

Those who pay income tax furnish only 100 to the contingent of sufferers, whilst of the rate-paying class 9,481 fell victims to a violent death in the above period.

One thousand one hundred and thirty-eight of those who met with a violent death, in Prussia, within the years 1860 to 1872, were notorious drunkards.

These causes of disaster are both of a special and a general kind, and from 1869–1872 were:

	Fatal.	Not fatal.
By chance or providential	5,159	1,226
Their own fault or carelessness	16,303	4,649
Culpable carelessness	189	26
Suspected suicide	146	19
By the carelessness or fault of others	3,140	300
Suspected intent to kill	434	21
Unknown motives	753	33

The classes 2 and 5 are steadily on the increase.

Number of Fatal Accidents in Prussia during the Years 1883-85.*

To lessen accidents to laborers while following their vocations, successful efforts have been made of late. But a still greater percentage, 54½ per cent., of accidents occurs with working people while not following their vocations. The following table shows this very plainly in Prussia during the years 1883, 1884 and 1885:

*From U. S. Consular Reports, 1888.

OCCUPATION WHERE ACCIDENTS OCCURRED.	1883.		1884.		1885.	
	Total number.	In the exercise of trade.	Total number.	In the exercise of trade.	Total number.	In the exercise of trade.
Agriculture and forestry	2,576	1,348	2,711	1,332	3,022	1,425
Fishery	72	59	121	100	81	69
Mines, foundries, and salt works	1,059	908	990	861	1,099	949
Industry of stones and earths	229	139	262	167	274	149
Working of metals	210	46	221	56	238	65
Industry of machines, &c	111	47	121	63	117	49
Chemical industry	31	24	46	39	44	36
Industry of heating and illuminating stuffs	24	18	10	8	20	12
Textile industry	128	33	126	42	111	27
Paper and leather industry	58	27	60	28	61	24
Industry of wood and carving materials	206	64	189	42	200	49
Industry of articles of consumption	373	197	388	213	390	188
Industry of clothing, &c	223	10	286	18	271	19
Building trades	603	347	650	361	692	419
Polygraphic trades	11	5	11	4	12	2
Artistic trades	5	2	8	3	2	1
Commercial trades	252	95	255	79	279	110
Intercommunication	796	565	722	513	739	529
Hotels, public houses, &c	69	24	51	21	81	20
Trades for domestic purposes	1,224	246	913	184	817	191
Hygiene	4	1	9	4	13	4
Education and instruction	15	.....	12	1	32	1
Art, literature, press	3	.....	5	.....	17	3
Church and funeral service	9	2	3	.....	4	1
Administration of the Empire, States, &c	82	36	52	18	63	22
Army and navy	112	42	96	37	92	27
Other occupations	48	7	29	4	29	2
Without defined occupation	907	3	846	.....	852	.....
Total	9,440	4,295	9,193	4,198	9,652	4,393

As the most perilous occupation, appears mining; as comparatively nearest, follow fishing and chemical industries; then come the building trades, the industry of heating and illuminating stuffs. No accidents occurred in the groups "Art, Literature, Press and Church."—*Consul-General Raine, Berlin,* Consular Reports, March, 1888, p. 525.

To what extent the various branches of industry participate in the accidents that occur, receives a good illustration in the statistics of the government districts of Aix-la-Chapelle and Irens. In the former district there were 12,754 hands employed in the foundries and forges, 427 cases of accident, some of which were of a very serious nature; while among the 19,883 hands at work in the textile factories, there were but 173 cases of accident, mostly of a light character. In the Irens district, of 1,157 cases of accident, 934 happened in foundries and metal works. A large number of accidents are caused by the careless or clumsy use and handling of buzz-saws and leather belting in connection with machinery.—*Consul-General Mueller, Frankfort-on-Main,* Consular Reports, February, 1888, p. 227.

The Car-Coupler Holocaust.

(From the *Railroad Gazette*, September 25th, 1885.)

The records of the Baltimore and Ohio Employes Relief Association extend now over a period of nearly four years, and cover nearly all accidents of every kind happening to nearly all the staff of that road; the membership having begun with nothing in May, 1880, and increased very rapidly, so as to average about 16,000 members for the three years 1882–84. According to the rules of that association, every member, either sick or injured, draws a certain benefit. The record of the nature of the injuries or sickness on which such benefit is claimed is very elaborately and minutely kept, and was printed in full, from May, 1880, to October, 1883, in the annual report for 1883, although in the last report this record is not continued. Including that for the single month of August, 1885, which we deduce from another source, this record is, in the aggregate, as follows. Although we cannot give the exact average membership for each period, by comparing the ratio of accidents to disease, and otherwise, it will be seen that there is no indication that the proportion of the total number of employes injured or suffering from disease has greatly varied from the formation of the organization:

TABLE I.

RECORD OF EMPLOYES KILLED AND INJURED BY ACCIDENT AND SUFFERING FROM NATURAL DISEASES IN THE BALTIMORE AND OHIO RAILROAD EMPLOYE BENEFIT ASSOCIATION.

TOTAL.	Killed.	Injured.	Total casualties.	Diseases.	Grand total.	Per cent. of total claims from disease.
1 month (August, 1885)	4	206	210	364	574	.....
12 months (September 30th, 1882–83)	57	2,378	2,435	6,389	8,824	.....
21 months (January, 1881–September 30th, 1882)	75	3,334	3,409	9,566	12,975	.....
8 months (May, 1880–December 31st, 1880)	16	627	643	2,234	2,977	.....
41 months, total	148	6,339	6,587	18,189	24,776	.....
Per month—						
August, 1885	4.00	206	210	364	574	63.3
12 months (1882–83)	4.76	198	203	532	736	72.5
21 months (1881–82)	3.57	158	162	456	610	74.9
8 months (1880)	2.00	78	81	279	371	75.2

This association includes in its ranks something over $\frac{1}{37}$ part of the total railroad employes in the United States in 1885, and about $\frac{1}{26}$ part of those in 1880. It is, therefore, so far as numbers go, a pretty fair basis from which to draw conclusions as to certain facts, at least, pertaining to the whole body.

Table II., below, shows the record of accidents to this body of men, of various kinds and degrees of severity, for the year ending September 30th, 1883:

TABLE II.

RECORD OF THE NATURE OF THE INJURIES TO EMPLOYES IN THE YEAR ENDING SEPTEMBER 30th, 1883, AND FOR THE TWENTY-NINE MONTHS PRECEDING (MAY, 1880–SEPTEMBER, 1882). AVERAGE MEMBERSHIP IN 1882–83, ABOUT 16,081; FOR TWENTY-NINE MONTHS, UNKNOWN.

	12 months (Sept. 1882–83).		29 months (May, 1880–Sept., 1882.	
	Number.	Ratio.	Number.	Ratio.
Accidental deaths	57	1 to	75	1 to
Lost arms and legs	73	1.28	120	1.60
Broken or dislocated bones	171	3.00	273	3.65
Total serious casualties	244	1 to 4.28	393	1 to 5.25
Crushed limbs	591	10.36	745	9.93
Injuries to body	112	1.96	180	2.40
Injuries to eye	120	2.10	111	1.48
Total, less serious casualties	823	1 to 14.42	1,036	1 to 13.81
Miscellaneous lacerations, contusions and sprains	1,101	19.30	1,657	22.10
Scalds and burns	102	1.79	118	1.67
Injuries (not deaths) off duty	108	1.89	130	1.73
Total minor casualties	1,311	22.98	1,905	1 to 25.50
Total, all casualties, except death	2,378	1 to 41.68	3,334	1 to 44.56

Most of the heads of this table include subheads. Thus, "injuries to body" includes injuries to head and face, back and spine, testicles, ruptures, abscesses from accident, and internal injuries. We have in it a tolerably clear indication of how it happens that the ratio of injuries to deaths is so much lower in some States and other official reports than it is in others. It is simply a question of what is and what is not an injury worth reporting, and thus we found in a former article* that the reported accidents in the State reports vary from 1

* *Railroad Gazette*, September 18th, 1885.

killed to 2.34 injured, to 1 killed to 4.79 injured, averaging 1 to 3.73. We have in the table giving Baltimore and Ohio experience all but absolute proof that none of the State Commissioners are hearing of enough cases of injury to cover those which are less serious than (1) loss of an arm or leg, (2) a broken or dislocated bone; for these two classes of injuries alone amount in Table II. above to from 4.28 to 5.25 injuries to 1 death, which is as large a ratio as any State reports show; while, nevertheless, there were, on the same road, in the same time, from *7 to 10 times as many* of such minor injuries as lacerated wounds, crushed limbs, ruptures, injuries to leg, arm, back, spine, eye, internal injuries, &c., which must be regarded by employes as sufficiently unpleasant. In other words, we may say the law to be, that for every death (and deaths are of course for the most part reported much more faithfully than any class of accident) there are:

Of severe injuries, lost limbs or broken or dislocated bones (reported to State Commissioners or census)	3 to 5 injuries.
Of less serious injuries, lacerations, contusions, &c., &c., (not reported)	35 to 40 "
Total, for each employe killed	38 to 45 "

These precise figures can only be regarded as a very rough approximation, and it is to be remembered that there is a natural tendency in a beneficiary organization to exaggerate everything into an injury which can possibly come under that head; but this is a far more serious danger with diseases than with accidents, which latter can hardly be fraudulently claimed; and although there are no other available statistics entitled to anything like the weight of the Baltimore and Ohio record, on account of the large number of the latter, yet that there is no very radical error or peculiarity in the record is indicated by many minor evidences; such, for instance, as the statistics of car-coupling accidents which Mr. Charles Paine caused to be kept on the Lake Shore and Michigan Southern Railway for the year before and after the use of coupling sticks was made compulsory. This record showed:

ACCIDENTS IN COUPLING CARS.

	Killed.	Severe Injuries.	Slight Injuries.
1878	2	23	75
1879	2	13	47
Total	4	36	122
or,	1	to 9	+ $30\frac{1}{2} = 39\frac{1}{2}$.

Yet, the Lake Shore, in the following year, 1880, only reported to the census 30 killed and 75 injured, of all classes, or 1 to 2½; and similarly the Baltimore and Ohio, which in 1880–83 had in its Employes' Association from 22 to 45 cases of accidental injury to one death, only reports to the census 31 killed and 133 injured in 1880, or 1 killed to 4.3 injured, against 57 deaths and 2,330 injuries in 1883, when the number of locomotives was only three greater and the traffic not greatly changed. It is true that (in addition to the fact noted, that the statistics of a benevolent association are to be regarded with some suspicion), there is a possibility that some 4 per cent. of the deaths are received "off duty" (as the table shows that some 4 per cent. of the injuries were received), and hence a part of them originated, no doubt, from causes disconnected with their employment, but the increase in number of deaths is in itself notable, and the difference in number of injuries astounding.

There is, in view ot these facts, little use in splitting hairs over what is the real number of injuries, for according to the severity of what is called an injury, it may be anything from 3 to 50 times the number of those killed. All that concerns us is to remember that there are many times more *real* cases of bodily danger and harm than find their way into reports; but assuming the number of locomotives to each employe killed to be the same in 1884 as in 1880 (the number having increased in that period from 17,412 to 24,587), we have

Employes killed in United States, 1884 (against 1,245 in 1880)..		1,755
Employes severely injured in 1884 (1 to 4).....	7,020	
Employes less severely injured in 1884 (1 to 16)	28,080	
Employes slightly injured in 1884 (1 to 20).....	35,100	
		70,200

As respects the proportion of the total casualties to employes arising from coupling cars, much discrepancy is to be expected in comparisons of State returns, since it is a matter of common knowledge, which appears in many ways in the statistics, that the *proportion* of those killed to those merely crippled or maimed is much smaller with coupling accidents than with most others. Thus, in New York State, in 1884, only 11½ per cent. of those *killed*, but 48½ per cent. of those *injured* are charged to coupling cars; in Michigan, 22½ and 63 per cent. respectively, and in Ohio, in 1880, the difference is as striking as between 7 per cent. of those killed and 40 per cent. of those injured.

Hence, the more faithfully injuries are reported, or rather the further down in the list of injuries the line is drawn which divides those reported from those not reported, the greater will be the *proportionate* number of coupling accidents. This appears strikingly in the following Table III., compiled from the State reports, which illustrates about the extremes in each direction of a large body of similar statistics which might be presented, in all of which the apparently varying importance of coupling accidents is (for the most part) only apparent. Thus, in Table III., the proportion of coupling accidents in Massachusetts and Iowa is noticeably less than in New York and Michigan; but then the proportion of injuries reported is also lower, as shown by the last line but one of the table. Similarly, in the earlier years of Massachusetts and New York, the proportion of coupling accidents is less than in later years, but then the same reason why this should be so, can be at once detected. A difference in operating conditions may explain a part of the discrepancy between Massachusetts and New York, for example, but the table affords strong presumptive evidence that when the ratio of injured to killed is as great in Massachusetts as in New York, the proportion of coupling accidents also will be about as great.

That a very large part of the slighter accidents are caused by coupling cars, is indicated in a curious way in the schedule of established surgical fees in the Baltimore and Ohio Employes' Relief Association. After opening the list with "office consultation (ordinary) $0.50," it proceeds with this meaning expression:

Dressing hand or foot (first time) *in ordinary coupling accidents* (italics ours)	Day,	$2.00
	Night,	3.00
Subsequent dressings, at office, when absolutely necessary		1.00

The schedule then proceeds with "amputation at the hip-joint, $75," and so on through a long list; but in no other case is a *cause* for the operation assumed, as if it were a matter of course. The implication that the slighter accidents most (or at least a very much larger proportion of them than of the more serious accidents) occur in coupling cars, is a plain one. Unfortunately, the Baltimore and Ohio reports do not give the *cause* of the accidents reported, but only their nature.

TABLE III.

PERCENTAGES OF THE VARIOUS CAUSES OF CASUALTIES TO EMPLOYES, AS SHOWN BY VARIOUS STATE REPORTS.

	MASSACHUSETTS.		NEW YORK.		MICHIGAN.	IOWA.
	10 years, 1873–82.	2 years, 1883–84.	3 years, 1882–84.	1 year, 1884.	2 years, 1882–83.	4 years, 1881–84.
Coupling cars	28.2	34.4	41.7	42.7	54.1	33.1
Overhead bridges, &c.	8.7	5.8	4.3	4.3	1.9	66.9
Train accidents	11.2	5.4	9.7	9.2	3.7	
Falling from trains	23.5	20.2	10.3	10.4	11.6	
Getting off and on trains			6.2	7.1	5.4	
Miscellaneous	28.4	34.2	27.8	26.3	23.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0
Of which trainmen	75.4	74.2	.....	.....	.....	.....
Of which not due to trains, engines or cars	.....	.....	6.7	9.0	.....	.....
Ratio killed to injured	1 to 1.75	1 to 3.10	1 to 4.50	1 to 5.44	1 to 5.21	1 to 4.02
Ratio of casualties from train accidents to those from coupling	1 to 2.52	1 to 6.38	1 to 4.61	1 to 4.04	1 to 14.6	.....

The miscellaneous causes include accidents from frogs (which in Michigan cause $4\frac{1}{2}$ per cent. of the casualties), unnecessary presence on the track, failure of bridges, &c., &c.; and also an especially significant subdivision, which, in New York State only, is given separately of accidents to employes *not* due to nor in any way connected with the handling of trains, which amounts, in New York, to only 6.7 to 7 per cent.

It is to be remembered, also, that in all classes of accidents to employes only a small proportion of them arise from other causes than train service. In New York State, where injuries appear to be most faithfully reported, and where alone "casualties not caused by trains, engines or cars" are separately reported, they amount to only 7 per cent. of the total casualties to employes, if the reports be correct, this including all the large possible classes of accidents from shop machinery and from handling rails, ties, derricks, timber, car wheels and other heavy articles.

Let us see what light is afforded by the data given as to what the real number of car-coupler accidents is. If there be any conclusion which would seem to be justified from the table of State reports above, it is that the proportion of reported casualties to employes from coupling accidents is *not less* than four times that from train accidents, and probably considerably more, for reasons clear in the last line of the table.

Now, in the past three years, our train accident records, which are necessarily incomplete, have shown the following accidents to employes *due to train accidents only:*

	1882.	1883.	1884.	Average.
Killed	276	341	300	306
Injured	805	931	744	827
Ratio of killed to injured				1 to 2.71.

Naturally, the slight injuries are not so fully reported as the serious ones, and the deaths in this record are in even greater proportion than in the State reports.

Not allowing for the omissions in our records, and assuming that it includes *all* employes killed or seriously injured in train accidents, we have for the number of similar injuries from coupling accidents: $1,133 \times 4 = 4,532$. The number of deaths only from coupling cars averages in several States almost precisely the same as the average of the New York reports for the past three years, which gives the deaths from coupling and train accidents in the ratio of 1.5 (1.49) to 1.

This gives:

	Killed.	Severely Injured.	Total.	Ratio of Killed to Injured.
In train accidents	306	826	1,133	1 to 2.71
In coupling cars	459	4,073	4,532	1 to 8.9

The indications are, as we have already seen, that the slighter injuries would bring up the ratio of injured and killed to something like 0 to 1, as in the four Baltimore and Ohio and Lake Shore experiences. Doing this, and distributing the various injuries, as respects their nature and severity, about in the proportion of the Baltimore and Ohio experience, we obtain as the appalling totals of the apparent annual injuries to employes from coupling cars in the United States, 459 killed, 4,080 severely injured, and 13,770 not seriously injured, or *18,309* in all—one-half more than the casualties to the United States army in the great battle of the Wilderness, though the number killed is not one-fourth as great.

However far the figures so reached may vary from the actual ones, there is no doubt whatever that the number killed in coupling cars is large, and the number crippled very great indeed—so great that the railroad companies should make a determined effort to obviate them, and if necessary give to it the time and energies of their best men and large expenditures of money.

PART II.

EMPLOYERS' LIABILITY FOR PERSONAL INJURIES TO THEIR EMPLOYES.

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In the foregoing record of death and accident to railroad employes, no very favorable position can be claimed either for the United States at large or our own State. According to the census returns of 1880, which included the first and only registry of the statistics of railroad casualties made for the whole country, 4,540 employes were either killed or injured on our railroads during the year 1879–80. Twenty per cent., or 1 in 563 of those engaged in the general working of the roads, were killed, that is, a death-rate of 2.8 per 1,000, while 11.4 in every 1,000 received less serious injuries. In Great Britain and Ireland these rates, in 1880, were, respectively, 1.9 and 7.1 per 1,000 employed; and they have been steadily decreasing since: for 1887, the returns showed that there had been 1.21 per 1,000 killed, and 5.9 injured.

The data on hand do not evidence any such improvement in this country. In Massachusetts, in 1880, there were 2.3 in every thousand railroad employes killed and 5 injured, as against 2.3 killed and 8.1 injured in 1887; and in the five States of Illinois, Iowa, Missouri, Minnesota and Wisconsin the rate in 1880 was 2.5 killed and 7.5 injured compared with 2.2 and 13, respectively, seven years later. In New Jersey, a comparison between the past two decades shows an increase of 45 per cent. in the total number of fatal accidents, and of over 300 per cent. in not fatal ones. In 1887, at least 3.3 out of every one thousand railroad employes were killed, and 25 injured; 9½ per cent. of all the accidental deaths in the State happening to those in the service of railroads.*

*The records of the State Board of Health show the number of deaths from accident to have been: in 1887, 1,051; 1886, 997; 1885, 857; 1883, 907; 1882, 793.

The loss of life among railroadmen affords even more unfavorable results than that prevailing in the mining industry, generally considered a most dangerous calling.* But the danger to life and limb in some of the subdivisions of railroad employment is considerably more than even the general average death-rate given above. At least 70 per cent. of all the accidents happen to trainmen, of whom brakemen are the greatest sufferers, making up more than one-half of those on the casualty list. In 1887, in the United Kingdom, out of every 1,000 brakemen, 5.6 met with fatal accidents, and 46 were more or less seriously injured; and the ratio is certainly not more satisfactory in the United States, as the statistics in the previous chapter indicate.

According to the generally-accepted theory of political economists, that wages are largely determined by the dangerous and disagreeable character of the employment—that men are paid in proportion to the risk they run—the remuneration of miners, trainmen, and particularly of brakemen, should be high. As a matter of fact, nothing of the kind occurs. Although mining is one in which adult males are mostly employed, taking the year through, the average wage in that industry does not exceed that of a common laborer, and it is one in which comparatively more strikes take place than in any other.† The fallacy of the risk theory, also, was shown by General Secretary Evans, of the Amalgamated Society of Railway Servants, of Great Britain, who stated to a Parliamentary committee in 1876, that "in dangerous occupations on railways the risk is greatest when the experience is least, and when the rates of wages are lowest. Thus, the risk to a man just started, at from 20*s.* to 22*s.* per week as a shunter [switchman] or brakeman, is greater than when, by length of service, he has attained to experience and the maximum wage of 25*s.* or 30*s.*, respectively. Again, the highest wages are not paid to the servants who, in the performance of duty, run the greatest risk. Thus, the shunter, whose duties are by far the most dangerous, receives less than the driver, than the goods-guard, than the passenger-guard, and sometimes, than the signalman. The highest wages are given to those classes whose experience is gained by long service, and whose duties

*In 1880 there were 372 deaths through mining accidents reported in the United States, or a ratio of 1.6 to every thousand persons engaged. Mr. Neison, a member of the London Statistical Society, stated in 1881, as the result of an investigation, that the English mining accidents for twenty years showed a death-rate of 2.3 per thousand; and that in railways, under the most favorable circumstances, the rate was 2.5.

†The average yearly wages, in 1880, in the United States, were $326. According to the third annual report of the United States Labor Bureau, one-twelfth of the total strikes in this country, from 1881-1886, occurred among the miners.

are responsible. I am, therefore, of opinion that it cannot be maintained that higher wages are paid to cover greater risks."

The average monthly wages for the officers and clerks of fifteen of the leading lines in this country in 1880, was $83.28, while that of the other employes amounted to but $41.12, which included the pay of engineers and conductors, who are the highest paid among those engaged in working the railroads, but whose risk of injury is comparatively small.* As will also be seen from the following average daily wage-rate of trainmen, for 1887, calculated from returns kindly furnished by the principal New Jersey companies, risk of employment can have little to do with the great difference in the remuneration, for example, of engineers and brakemen. Nor are freight brakemen, who constitute by far the largest percentage of the injured, much better off in this respect than passenger brakemen:

RAILROAD SYSTEM.	ENGINEERS.		FIREMEN.		CONDUCTORS.		BRAKEMEN.		Baggagemen.
	Passenger.	Freight.	Passenger.	Freight.	Passenger.	Freight.	Passenger.	Freight.	
United R. R. of N. J. Div.	$3 80	$3 60	$2 10	$2 10	$3 25	$2 65	$1 65	$1 80	$1 75
West Jersey	3 80	3 60	1 95	1 95	3 10	3 10	1 60	1 75	2 10
Camden and Atlantic	3 80	3 60	1 95	1 95	3 10	2 80	1 60	1 75	2 10
Del., Lackawanna and W.	2 90 to 3 86		1 92		2 90 to 3 20	2 60 to 2 90	1 73 to 1 83	1 80	1 92
Lehigh Valley	3 15		2 20		3 25	2 50	1 88		2 30
Central of New Jersey	3 75		2 43		2 75		1 81		2 13
N. Y., Lake Erie and W.	3 75		2 27		2 72		1 94		1 98
Philadelphia and Reading	3 08		1 90		2 20		1 69		1 80

Taking into consideration the greater amount of risk and responsibility of trainmen, and that they possess at least the average amount of intelligence, their remuneration seems rather below than above that obtaining in the mechanical industries generally. And so with other employments: the risk has very little effect upon wages—a fact which the British Parliamentary investigations which preceded and led to the Employers' Liability act of 1880, made clear.

*See Michigan and New Jersey Statistics, in Part I.

NON-LIABILITY OF EMPLOYERS AT COMMON LAW.

Yet, largely, upon an assumed contrary economic law, the courts constructed what is now a well-settled legal principle wherever the common law prevails unmodified by statute—that, by an implied contract, the employe takes upon himself all the ordinary risks incident to his employment. As a consequence, if he suffer by exposure to them, he cannot recover compensation from his employer.* The obvious reason for this exemption is that the employe has, or, in law, is supposed to have them in contemplation when he engages in the service, and that his compensation is arranged accordingly. He cannot in reason complain if he suffer from a risk which he has voluntarily assumed, and for the assumption of which he is paid.† A supposed public policy is another reason assigned for the employers' exemption from liability. It is assumed that the exemption operates as a stimulant to diligence and caution on the part of the servant for his own safety as well as that of the master.

This principle of non-liability is an exception to the ordinary rule obtaining in cases of injury to person or property. The person who causes such injury is liable in damages to the person injured, provided the latter has not been guilty of contributory negligence. He is also responsible for the acts of his agents. But, generally speaking, the master is required to exercise only ordinary care for the safety of his employes, in which case he will be free from liability for injuries resulting in the course of their employment, although the occupation exposed them to peculiar danger. It is enough if they were not exposed to unreasonable danger. But even then they cannot generally recover damages if they knowingly risked such danger. Nor is there any contract of warranty that the materials, machinery, tools, implements and plant furnished are free from defects. If these are defective, and the master knows it, and the workman does not, he will be liable for injury resulting to the latter; otherwise, not. It is also the duty of the master to use due care in carrying on his work or business under safe and proper rules and regulations, and in the choice of co-

*In Louisiana, whose code is largely based on the French law, a similar rule has been declared to apply, except in case of building operations. See below. The common law governs generally in this country and Great Britain and its colonies. In some States it has been "codified."

†Justice Field, in Chicago and Milwaukee Railroad Co. *v.* Ross, 112 United States Supreme Court Reports 577.

servants. He does not, however, engage that the fellow-servants shall be actually competent. He must only be reasonably careful in making the selection; and when such care is exercised, he is not responsible for injuries caused by one co-servant to another.

This is known as the rule of common employment, which would not have been complained of as particularly oppressive if its application had been restricted to persons at work side by side in a similar occupation, having a personal knowledge of each other's proficiency and habits of carefulness. It is its wide extension which has worked the hardship. As interpreted by the English courts and most of those in this country, the term fellow-servant means every one, except the master, who is engaged in the prosecution of the same general design—who is employed in the same industrial undertaking, including every employe who, directly or indirectly, is paid by the same person. This embraces a superior servant, a superintendent or foreman, and even an employe of a sub-contractor, if under the general direction of a superior servant of the master. Thus interpreted, the rule virtually restricts the liability of the master to his own personal negligence, and to no other. In the case of large individual employers of labor and corporations, who act through agents, this liability practically is *nil.* In the words of the majority report of the British Parliamentary Special Committee of 1877, "the development of modern industry has created large numbers of employing bodies, such as corporations and public companies, to whom it is not possible to bring home such personal default, and there are other cases in which the masters leave the whole conduct of their business to agents and managers, themselves taking no personal part whatever, either in the supply of materials or in the choice of subordinate servants."

The injustice of this extreme position taken by our courts in respect to the doctrine of common employment, was well illustrated by a writer in the *American Law Review* in 1883,* who took for a text the terrible railroad accident, which happened to the Pacific express at the Ashtabula (Ohio) bridge, on December 29th, 1876, when some 80 persons were reported to have lost their lives, while over 60 were injured: "A number of workmen in the employ of a railway company were riding in one of its trains to some point on the line. While crossing a bridge which was built by the company's engineer, the

*Arthur B. Ellis, "Recent Legislation as to Employers' Liability," see Vol. 17, p. 61.

structure, faulty in its original construction, gave way, and a great number of these employes were killed. The law afforded no remedy against the corporation. Why? Because they were all fellow-workmen with the engineer who made the fatal blunder.

"The distinction between the passenger and the laborer is this: while the former is in no way connected with the party who caused the injury, and hence could not be said to take the chances of an accident, the latter went into the service of the company with his eyes open, and hence took all the risks involved."

In 1876, Frederick W. Evans, then the General Secretary of the Amalgamated Society of Railway Servants, of Great Britain, testified before a Select Parliamentary Committee:

"Railway servants are, more than any other class, interested in placing on their employers such liabilities as will insure every precaution being taken for their safety. They are the most interested because a larger percentage of them are victims of accidents, which, to a very great degree, are of a preventable nature. By the returns which the companies supply to the Board of Trade, it appears that in 1875 alone, no less than 4,383 railway servants were killed or injured by accidents on railways. Of this number the companies assert that only 39 were killed and 514 injured from causes beyond their own control, while 726 were killed and 3,104 were injured from their own misconduct or want of caution. The returns are by the companies. But I look upon the companies as interested parties, and, therefore, not impartial in making such returns. * * * Taking the companies' own figures in the 1875 return as being accurate, there would be even then 553 servants injured by no fault of their own, and to. whom, were they not servants, it is probable that the companies would be compelled by law to pay compensation. But as the law at present (as I understand it) stands, railway servants cannot claim any compensation whatever for the loss they suffer by the acts of others. The companies at present are in no way responsible for the safety of their servants. Every act done for a corporate body is the act of a servant, and whatever the position of that servant to another, any act of his, if injurious to his inferior, the law holds to be the act of a fellow-servant; they are in common employment. It so happens that, as the law now stands, the life of a railway servant is of less value than the life of a horse; inasmuch as, however gross the mismanagement which produces the death of or injury to a servant, there is no responsibility whatever upon the company; whereas, if a horse is injured or killed, it costs the company a certain amount of money in order to replace the animal. It is in consequence of this irresponsibility that companies do not go to any

great expense in removing sources of danger to their servants. * * * I hold it to be the duty of the legislature, as the companies cannot act for themselves, but must depute their authority to others, to make the companies responsible for loss sustained by servants through the act of those who wield authority in the companies' names. * * *

"Owing to the different natures of their occupations, there is nothing common in the employment of many railway servants, unless it be that the same shareholders are their employers. There is no real community of employment between a guard and a plate-layer, an engine-driver and a clerk, a joiner and a fireman; yet in these instances the law courts have ruled to the contrary. And as between officers and servants, their real relations are those of employer and employed. Thousands of servants never see each other, live miles from each other, are in totally distinct departments and under different officers. Servants have not the choice of their fellows, are ignorant of each other's qualifications, and any attempt to interfere with the appointments of the officials would be viewed by them as an insolence. * * *

"The whole question presents itself to me in this form: Loss and injury are inflicted on a workman by the carelessness or negligence of a person who has been selected specially by an employer, who acts under the employer's instructions, and who is free from the exercise of any control by the injured workman. The employer is liable for any damage which such a person might, through incompetence or negligence, do to any person not in the employ, or to any property intrusted to the employer; and I am unable to see why the liability should be removed when damage is done to an employe through no fault of his own. The servant cannot be expected to undertake a portion of the employer's risk when debarred from sharing in the profits. The servant is a contractor with the company, as is a railway passenger or freighter, and if he faithfully performs his contract the law should protect him from loss inflicted by other and injudicious or unfortunate contracts which his employer may make with others for the employer's profit and convenience."

In the English case of Priestly *v.* Fowler,* the doctrine of common employment was first indirectly asserted. It was decided, in 1837, by Lord Abinger, who is better known as Sir James Scarlet. The facts were as follows: A butcher sent one of his men on a wagon which had been loaded by another employe, but loaded too heavily. The wagon broke down, and the man's thigh was broken. The butcher was held not to be liable for the injury, as the men were fellow-employes. The court, in giving its decision against the plaintiff, observed

*3 M. & W. 1.

that if the master was liable the principle of that liability would "carry us to an alarming extent." But the principle of the master's exemption from liability, as applied to the railroad service, was first distinctly announced in England, in 1850.* In this country the first case† was decided in South Carolina, in 1841, and was, as the trial judge, in 1838, said, "one of the first cases arising out of the carriage of human beings by locomotives on railroads." This was affirmed in Massachusetts, in Farwell *v.* The Boston and Worcester Railroad Company, in 1842.‡ The opinion delivered by Chief Justice Shaw has exerted great influence in shaping the course of decisions here and in England. In this case an engineer and switchman were held to be fellow-servants. In 1850 the rule was extended to apply to an operative and his superintendent.§ Later, in 1856, the English court applied it to an employe and a sub-contractor, whose negligence caused injury to the defendant's servant, and who was hired to do work by the piece.‖ This rule was followed in Massachusetts, in 1875. And here are some other examples of co-servants, according to judicial decision: A common laborer riding to his work gratuitously on a gravel train, and the conductor, through whose negligence he was injured; a workman and foreman, whose orders he was bound to obey; a superintendent and employe; a hod-carrier and carpenter, who carelessly built the staging, which fell in and injured him; a baggage-master and a draw-tender; a factory girl and the superintendent, who gave the order which caused her death; a chief engineer and third engineer on board a steamer; a painter at work on an engine shed, and a freight-handler, who upset the ladder on which he was standing; a miner and a workman employed by a subcontracting engine-builder; the servant of a brewer and a friend who gratuitously made the plans for a malt-bin, which fell in and injured the servant; a miner and an overseer, whose carelessness, while at work four miles away, caused an explosion.

In 1878 the Supreme Court of New Jersey held a freight brakeman and a car inspector to be engaged in a common employment.¶ Whilst the plaintiff, a brakeman, was climbing the side of a car, in the discharge of his employment, a step gave way, causing him to fall

* Hutchinson *v.* The York, Newcastle and Berwick Railway Co., 5 Exch. 343.
† Murray *v.* S. C. R. R. Co., 1 McMullen 385.
‡ 4 Metc. 49.
§ Albro *v.* Agawan Canal, 6 Cush. 75.
‖ Wiggett *v.* Fox, 11 Ex. 832.
¶ Hayes *v.* Pennsylvania Railroad Company, 13 Vroom 446.

on the track, and resulting in the loss of an arm. It appeared, on the trial, that the defendant, the railroad company, had a corps of inspectors of cars, and that the car in question had been inspected. The judge at circuit charged the jury that, as the plaintiff was an employe of the defendant, by his contract he had assumed all the necessary risks of the carelessness of his co-employes, who were operating under a similar employment:

"The company must employ agents; they must act through agencies. It is impossible to carry on a business of such magnitude by the chief officers of the company. If, in the selection of these agencies, they act with prudence and care, selecting skillful and competent men, they are not liable for injuries resulting from the carelessness of those who are subordinates, and working together as co-employes. The testimony of the witnesses, as it stands, is that the chief inspector was an old employe of the company in that line of business, and a trusted man; that the person who actually made the inspection was also competent and skillful, having the trust and confidence of his superior, and of the officers of the company. This is the evidence to show that the company did use care in the employment of proper agents for the transaction of their business."

The Supreme Court, in reviewing the case and upholding this charge, that the defendant had performed its duty to the plaintiff in selecting competent and skillful men to inspect the cars, observed that the trial judge would have been justified in simply directing a verdict for the defendant. "As the car in question was out of order, and escaped the inspector's attention, it is possible to infer that the inspector was remiss in his vigilance, on this occasion; but such remissness was of no consequence in this suit, for such neglect had no force to overthrow—as human nature is fallible—the proof which attested his general capability."*

In some of our States there has been a disposition in the courts to engraft a limitation upon this general doctrine, as to the master's exemption from liability to his servants, for the negligence of their fellows, when a corporation is the principal, and acts through superintendents and agents. Justice Field, in the course of an opinion of the United States Supreme Court, in Chicago and Milwaukee Rail-

*The Supreme Court of Minnesota, in 1883, held that a car inspector was not a fellow-servant in the sense here decided, but rather a vice-principal, for whose negligence the company was responsible. See Fay *v.* Minneapolis and St. Louis Railway Co, 30 Minn. 231.

road Company *v.* Ross,* in 1884, after quoting some of the Ohio and Kentucky cases, observed: "There are decisions in the courts of other States, more or less in conformity with those cited, rejecting or limiting, to a greater or less degree, the master's exemption from liability. We agree with them in holding that the conductor of a railway train, who commands its movements, directs when it shall start, at what stations it shall stop, at what speed it shall run, and has the general management of it, and the control over the persons employed upon it, represents the company, and, therefore, for injuries resulting from his negligent acts, the company is responsible."

There are, in the words of the learned justice, many adjudications in this country, of great learning, restricting the exemption to cases where the fellow-servants are engaged in the same department, and act under the same immediate direction; and holding that, within the reason and principle of the doctrine, only such servants can be engaged in the same common employment. But, generally, the decisions in England and this country, as has been shown by the examples cited, are of a very comprehensive import; and there have been many apparently hard cases of the application of the rule of common employment, especially to those whose labors facilitate the running of trains.

EMPLOYERS' LIABILITY ACT OF 1880 (ENGLAND).

This led to the attention of the English Parliament being called to the subject. One of the earliest employers' liability bills was brought in in the year 1872. Then followed years of discussion, and, in 1875–6, the appointment of the first select committee to consider the matter. In 1877 another committee was appointed, who reported as its conclusion, that "where the actual employers cannot personally discharge the duties of masters, or where they deliberately abdicate their functions and delegate them to agents, the acts or defaults of the agents who thus discharge the duties, and fulfill the functions of masters should be considered as the personal acts or defaults of the principals and employers, and should impose the same liability on such principals and employers as they would have been subject to, had they been acting personally in the conduct of their business, notwithstanding

*See 112 U. S. Reports 577. Extracts from this valuable opinion, which is a review of the whole subject of a master's liability for injuries to his servants, are given at the close of the chapter, where other decisions of our courts on this general subject are also reproduced.

that such agents are technically in the employ of their principals. The fact of such delegation of authority would have to be established in such case, but this would not be a matter of difficulty. Your committee are further of the opinion that the doctrine of common employment has been carried too far, when workmen employed by a contractor and workmen employed by a person or company, who has employed such contractor, are considered as being in the same common employment."

The outcome of all this discussion and agitation was the "act to extend and regulate the liability of employers to make compensation for personal injuries suffered by workmen in their service," which became law, in the United Kingdom, on September 7th, 1880,* and is known by its short title of "The Employers' Liability Act, 1880." Its passage met with a powerful opposition, especially in the House of Lords, where the original bill, introduced in February, was considerably amended. The act went into operation on January 1st, 1881, and was to continue in force until "the 31st day of December, 1887, and to the end of the then next session of Parliament." In September, 1887, it was extended to December 31st, 1888, and has since been further extended to December 31st, 1889.

Sections 1 and 2 provide that the workman, or any persons entitled, in case of his death, shall have the same right of compensation and remedies against the employer, as if the workman had not been in the service of the latter, where personal injury is caused:

1. By reason of any defect in the condition of the ways, works, machinery or plant connected with or used in the business of the employer, which defect existed in consequence of the negligence of the employer, or of an employe by him entrusted with the duty of guarding against any defect.
2. By reason of the negligence of any person entrusted with superintendence, whilst in the exercise of such superintendence.
3. By reason of the negligence of any superior workman, to whose orders or directions the person injured was bound to conform, and did conform, where such injury resulted from his having so conformed.
4. By reason of the act or omission of any person in the service of the employer, done or made in obedience to the rules or by-laws of the employer not duly approved by certain public officials, or in obedience to particular instructions given by any person delegated with the authority of the employer in that behalf.

*43 and 44 Vic., Chap. 42. The act is given in full at the close of this chapter.

5. By reason of the negligence of an employe, who has charge or control of any signal, switch, locomotive engine or train upon a railroad.

But in no case is the employer liable where the workman knew of the defect or negligence which caused his injury, and failed, within a reasonable time, to notify the employer or some superior employe, "unless he was aware that the employer or such superior knew of the said defect or negligence."

Compensation under the act is enforced by action in the county court, after notice within six weeks of the nature and particulars of the claim, unless there was reasonable excuse for the want of notice in case of death. The compensation is limited to three years' earnings, and the action must be commenced within six months from the occurrence of the accident, or in case of death, within twelve months from the time of death.

The act has changed none of the duties which the master owed to his servant under the common law; its effect has been simply to modify somewhat the rule of common employment. It makes employers liable to their workmen for the negligence of persons in authority over them; but the liability, except in the case of railroad employes, goes no further. As to railroad employes, injured by or in connection with the movement of trains, the whole defense of common employment has been abolished, the servant of the railroad companies in the United Kingdom being placed on the same footing as "if he were one of the public sueing, rightfully and lawfully on the premises of the employer." In other cases, speaking generally, where the employe who causes and the employe who receives the injury are fellow-servants of the same grade, the liability, or rather, non-liability, of the master remains as before. It is also unaffected where the employer contracts out his work. Further, the act is designed to extend benefits to persons engaged in physical and manual labor only, that is, "where personal injury is caused to a workman," who is defined by Section 8 to mean "a railway servant and any person to whom the Employers' and Workmen's act (1875) applies." In that act a workman does not include a domestic or menial servant, but "means any person who, being a laborer, servant in husbandry, journeyman, artificer, handicraftsman, miner, or otherwise engaged in manual labor, whether under the age of twenty-one or above that age,

has entered into or works under a contract with an employer, whether the contract * * be expressed or implied, oral or in writing, and be a contract of service or a contract personally to execute any work or labor." This does not embrace seamen or omnibus or tramway servants. And lastly, the defense of contributory negligence remains —the injured party cannot recover if the injury might have been prevented by the exercise of such care as a reasonably prudent man would have employed. This defense is generally successful, as by far the larger number of injuries to employes are the result of their own carelessness, or what is legally considered so.

PROPOSED AMENDMENTS OF THE EMPLOYERS' LIABILITY ACT OF 1880.

The changes effected by the legislation of 1880 were not as far-reaching as the advocates of a comprehensive employers' liability law desired. Much dissatisfaction also was expressed at the restriction in the act, as finally passed, limiting the amount of damages recoverable to three years' wages. But the most serious defect, and one which to a great degree has defeated the objects of the act, is that it contains nothing to prevent an employe from making a contract, releasing his employer from liability for damages. The courts having held such a contract to be binding, many of the large employers of labor, particularly railroad and mining companies, have required their workmen to sign away their prospective rights of compensation under the law.* The consideration generally given for the release from liability is a contribution by the employers to an insurance fund for the benefit of their workmen.

These and other shortcomings in the existing law have induced considerable agitation for its amendment and also to make the act permanent. This has been vigorously carried on by the Trades Union Congress and its Parliamentary Committee, and resulted in the appointment of a Select Committee of the House of Commons, with Sir (Lord) Thomas Brassey as chairman and Mr. Bradlaugh among its members, to inquire into the operation of the act of 1880, and report upon the amendments proposed by the labor members of Parliament at the session of 1886. In June of that year the committee presented its special report, having examined employers and workmen engaged

*See below.

in the leading industries, ship-owners, seamen and fishermen, as well as legal witnesses of experience. It also presented the following recommendations "as the groundwork for further legislation:"

"1. The operation of the act of 1880 has been attended with no hardship to the employers whilst it has been of great benefit to the workmen, and it is desirable that such act should, with certain amendments, be renewed and made permanent.

"2. No contract or agreement made or entered into with a workman shall be a bar or constitute any defense to an action for the recovery, under this act, of compensation for any injury, unless, on entering into or making such contract or agreement, there was other consideration than that of such workmen being taken into or continued in the employment of the defendant.

"3. Such other consideration shall be—

"(*a*) That the employer shall have contributed to an insurance fund for the benefit of such workman against every accident arising in such employment.

"(*b*) That it has been certified by a competent authority that the employer's contribution to such fund bears a full proportion to the contribution of such workman, and that the benefit to be received by such workman from such fund is fully adequate, having regard, amongst other things, to the amount recoverable as compensation under the act. Provided always, that if any amounts payable by such society or fund shall not be paid in accordance with the rules, the employer shall be liable to make good any deficiency so arising.

"4. Where an employer enters into a contract, either written or verbal, with an independent contractor to do part of such employer's work, or wherever such contractor enters into a contract with a sub-contractor to do all or any part of the work comprised in such contractor's contract with the employer, such contract or sub-contract shall not bar the liability of the employer in respect of injuries sustained by any of the workmen of such contractor or sub-contractor by reason of any defect in the condition of the ways, works, machinery or plant, if such ways, works, machinery or plant be the property of or furnished by the employer, and if such defect arose, or had not been discovered or remedied, owing to the negligence of the employer, or of some person entrusted by him with the duty of seeing that the ways, works, machinery or plant were in proper condition. Provision should be made to reserve any right of action which any workman may have against his immediate employer, or any right of action which the principal employer may have against the contractor or sub-contractor.*

*It was found that employers, especially in the building trades, evaded the act by sub-letting the work. The sub-contractors were men of straw, having no capital, but using the employer's plant; but they were defendants in case the workmen were injured.

"5. So much of Section 8 of the act [of 1880] as defines the expression 'person who has superintendence entrusted to him,' as 'a person whose sole or principal duty is that of superintendence and who is not ordinarily engaged in manual labor,' should be repealed.

"6. The court should have power to allow an action for compensation to proceed, though no notice of injury shall have been given, or, notwithstanding any insufficiency in the notice actually given, if the court should be of opinion that there was reasonable excuse for such want of notice or defective notice.

"7. Where a workman is injured, and in the opinion of the judge who tries the action, or if the action is tried by a jury, in the opinion of the jury, the amount of three years' wages, calculated as directed by Section 3 of the principal act, is an inadequate compensation for the injury in respect of which the action is brought, then, upon an express finding to this effect, compensation may be awarded by such judge or jury to the extent of a sum not exceeding £150.

"8. Provision should be made, enabling the judge before whom the case is to be tried, upon good cause shown, to order that the action should be tried before a special jury. In Scotland, the parties should have the same rights, as to trial by jury, as exist in England.

"9. The term 'workman' should include, besides the persons included in the definition in the eighth section of the principal act, seamen and all persons, including omnibus and tramway servants, who have entered into or work under a contract of service made with the employer, either verbal or in writing, and whether the work be performed in the employer's workshop or elsewhere, and whether involving manual labor or not. The benefits of the act should be extended to seamen in cases of accidents arising in home ports. As regards accidents occurring elsewhere than in home ports, the operations of the act should be limited to those arising from defective equipment."

All of these recommendations were not made by the unanimous vote of the committee, which consisted of eighteen members. Two resolutions, proposing changes in the act of 1880, were negatived: "That it is desirable to prevent any contracting out of the act," and "That there should be no limit to the amount recoverable under this act;" the first by a vote of 7 to 8, and the latter by 6 to 8.

The amendments advocated by the labor representatives went considerably further. These were indorsed by the Trades Union Congress, at its session of September, 1887, when the following resolution was adopted:

"That this congress regrets that the government has failed to carry out the promise to deal with this subject during the present session of

Parliament, and urges upon the Parliamentary Committee to persevere with the matter until an amendment of the existing law is carried upon the lines of the measure promoted by Messrs. Burt and Broadhead."

According to the official report of the proceedings of this congress these proposed amendments were explained as follows: *

"Now the employer was only responsible for the negligence of persons in supervision; but it was proposed, as an amendment, that the employer should be made responsible for the negligence of any person in his service. It had been a very easy matter for employers to relieve themselves very considerably from liability, through the legal construction of the term 'a person in charge.' The second proposed amendment was to preserve the rights of individuals—that was to make it illegal for employers to contract themselves out of their liability to their workmen. A very great deal of sentiment was talked about freedom of contract; but there was no freedom on the side of labor in the case of a contract between capital and labor. The third amendment was that the value of any payment made by an employer to an insurance fund, or tendered to the individual injured, should form part of the compensation awarded by the court. That was only fair and just. The fourth amendment dealt with the question of sub-contracting. Now it was a very simple matter for many employers to relieve themselves of their responsibility and liability by employing a sub-contractor, who was held responsible. At least that was the legal opinion on, and rendering of, the clause referred to. It was now proposed that the injured party might sue either the sub-contractor or the principal employer—the principal employer having a claim against the sub-contractor to recoup him for any compensation awarded to the party injured. The fifth proposed amendment was with respect to the notice or intimation of the accident, and the intention of taking proceedings. This amendment provided that notice may be given at any time within three months after the occurrence of the accident, but the absence of, or any imperfection in such notice, shall not be a bar to an action. The sixth amendment provided for compensation in case of minors. The compensation to young lads or apprentices getting 5*s.*, 6*s.*, 7*s.* or 10*s.* per week, was an inadequate compensation when limited to three years' wages, if permanently injured. If the proposed alteration should not afford sufficient compensation, the court might assess, or direct a jury to assess, compensation as if the injured person had been an adult. The seventh amendment was with regard to appeals. Unless associations established a fund to assist members in case of actions being taken to a superior court, it was very difficult for the workman to promote or

*See appendix for bill.

contest such appeals against the capitalist. It was now recommended in the amended bill that no appeal be allowed unless the sum awarded be over £200, and permissively with the consent of the court also. The eighth proposed amendment provided that an action should not be removed from one court to another except by the consent of the parties concerned, and that the sum sued for should be over £100. The ninth extended the advantages of the Employers' Liability bill to seamen."

At the ensuing session of Parliament (February 27th, 1888), the government introduced an employers'-liability-for-injuries-to-workmen bill, which, having been referred to the Standing Committee on Law, was reported back with amendments. This amended bill met with strong opposition from the next Trades Union Congress, held from September 3d to 8th, 1888, which condemned it as entirely unsatisfactory, as it did not improve the original act of 1880 in the direction desired by the workmen. Mr. H. Broadhurst, M.P., one of the delegates, attacked the doctrine of common employment, which would still be in force under the proposed new act, as stupid and unjust. It was no satisfaction to a man who was injured that he had been injured by a person working for the same firm. The injured man did not engage the other to enter the same employment; he had no control over his action, and could not discharge him if he believed him to be inefficient. If that was true, why should the family of a workman suffer because the injury to the head of that family was done by a fellow-workman? They only asked for the same right to be extended to work-people as was given to all other classes of the community. He had ventured to quote in the House of Commons the opinion of a judge who had said that he could not see what logic, law or public right there was in refusing to grant to the workman that thorough protection and unlimited compensation which were allowed to everybody and anybody else. No attempt was made to reply to that opinion, except on the ground that it was inconvenient, and would throw a great amount of liability on the resources of the employer. With that they had nothing at all to do. In regard to the proposed amendment restricting the right of the employer to contract himself out of his liability, it did not go far enough. The labor representatives would have made it read simply, "Any contract made after the commencement of this act whereby a workman deprives himself of any right under the act, shall be void." But they did not manage to

carry it in committee. He had sufficient objections to the clause as it now stood to keep him talking for half a day; but his main contention was that any scheme of mutual insurance between employers and employed to make void the provisions of the bill was a scheme which invited the workman to regularly contribute a share of his wages to relieve the employer, to that extent, from the damages which he should pay for accidents which the workman received. Upon the question of the maximum amount of compensation recoverable, it stood at £100 in the original draft bill, and the labor representatives moved an amendment to make it £500. There was no logic in their making such an amendment, because, of course, there should be no limitation except that of right. But Parliament was a benighted body, full of fear and trembling, never seeing an inch before its nose, and always troubled with the most profound alarm when any proposal was made in the direction of justice to the laboring community. Therefore, the labor representatives went against their principle and moved a limitation, though it was a very different one to that proposed by the government. Upon that amendment they were defeated, and they had, ultimately, to be satisfied with half the amount asked for. Taking the present bill altogether, they would be a thousand times better without it than with it, and he trusted that, by continuous pressure, they would finally succeed in shaping it more to their own just ends.

After further debate, on motion of another delegate, Mr. B. Pickard, M.P., a memorial for presentation to the Home Secretary was unanimously adopted, of which the following is an extract:

"Your memorialists beg to draw your attention to the inadequate nature of the Employers' Liability bill now before the House of Commons, and to urge upon you the desirability of so amending the bill on the report stage as to bring it within the reasonable requirements of those whom it seeks to benefit.

"Clause 1, as it now stands, leaves the law of common employment in full force, to the great injury of and injustice to the working classes. In seeking to remove this bar to our full right, we are not asking for any new legislation or exceptional benefit. We only ask that the rights now possessed by every other citizen shall no longer be withheld from the work-people. A workman has no voice in the selection of his fellow-workmen, and in the event of his discovering their incompetency to safely discharge their duties, he has no right or power to influence their removal from a position that may endanger the safety of himself or others. Under such circumstances, in all

other cases except that of a workman, the employer is rightly held liable to compensate any person for the neglect or default of his servant.

"To Clause 3 (enabling employers upon certain conditions to contract themselves out of the act), the objections are numerous and insuperable, not only from the workman's point of view, but on grounds of public policy. They may be summarized as follows: 1. The existence of the joint insurance fund will deprive the employer of the chief motive to careful supervision. 2. The effect of the provisions as to insurance will be to compel the workman to become temporarily a member of the sick and accident funds connected with the particular firm or company in whose employment he happens for the time being to be. 3. The provision that, to prove the sufficiency of a contract made under the clause, evidence may be given that a similar contract has been accepted by persons (employed under similar circumstances or in the same class of employment), is in the highest degree impracticable and unjust. 4. The provision empowering certain government departments to decide, on the application of a single workman in a particular case, that not only his contract with his employer, but that all similar contracts made by workmen in the service of the same employer or his successor, satisfy the requirements of the act, is still more absurd and unworkable.

"We acknowledge the liberality of the Grand Committee in increasing the lump-sum amount recoverable in Clause 9, from £150 to £250; but we contend that the proposal to make it £500 is only reasonable. Even then, it is but a compromise with the justice of the case.

"Clause 12 (imposing upon the common-law rights of the workman to sue his employer for negligence, the conditions as to notice, limitation of time, &c., by which the act regulates the statutory right of action which it confers) is a most objectionable proposal. Why should the workman be restricted in the pursuit of his common-law right—*e. g.*, to sue the employer for an injury caused by his personal negligence—be fettered by restrictions unknown to the common law, and put upon him for the first time by a professedly remedial statute?

"In Clause 13, we recognize an admission that seamen have rights to compensation, but we do not admit that the clause, to any appreciable degree, satisfies those rights. * * The bill makes it a condition that the 'defect' must have existed at the time when the ship last proceeded to sea from a port in the United Kingdom. It would appear from this wording that the moment a ship has entered a foreign port, the protection to seamen ceases. We ask the government to omit the words named, as an injury received coming home is equally entitled to satisfaction as an injury going out.

"Your memorialists have not attempted to criticise the details of the bill, but have confined their remarks to general principles, in the

hope that Her Majesty's government may be induced to so amend the bill on report, as to give reasonable satisfaction to the just claims of the laboring population of Great Britain and Ireland."

The government bill of 1888, according to a pamphlet issued by Hon. Charles Bradlaugh, M.P., in defense of his position favoring its passage,* proposed to modify Section 1 of the act of 1880, so far as the doctrine of common employment was concerned, by providing that:

"The expression 'superintendence' means such general superintendence over workmen as is exercised by a foreman, or person in a like position to a foreman, whether the person exercising superintendence is, or is not, ordinarily engaged in manual labor."

The third clause of the bill, enabling employers, under certain conditions, to contract themselves out of the act, was as follows:

"(1) Any contract made after the commencement of this act, whereby a workman deprives himself of any right under this act, shall be void, unless made in pursuance of a request in writing from every such workman with whom the contract is to be made, and unless it is made in consideration of such undertaking by the employer as hereinafter mentioned, and that undertaking is duly fulfilled.

"(2) That the undertaking shall be to make, so long as the workman continues in his employment, an adequate contribution towards such insurance as hereinafter mentioned of the workman, or, in case of death, his representatives, against every accident occurring in the course of his employment, and to make good to the workman, or, in case of death, his representatives, any sum which becomes payable in respect of the insurance, but which is not paid.

"(3) The insurance shall be to such amount and on such conditions as will insure to the workman, or, in case of death, his representatives, a benefit equivalent to the compensation recoverable under this act.

"(4) If any question arises whether an undertaking by an employer sufficiently complies with the requirements of this section, evidence that a similar undertaking has or has not been accepted as sufficient by persons employed under similar circumstances, or in the same class of employment, shall be admissible as evidence of the sufficiency or insufficiency of the undertaking.

"(5) On the application of a workman in any coal mine, metalliferous mine, factory or workshop, or of his employer, one of Her Majesty's Principal Secretaries of State, and on the application of a workman in any other employment, or of his employer, the Board of

*Letter to Thomas Burt, M.P., by Charles Bradlaugh. A copy of the bill in question is not in our possession.

Trade may (*a*) consider and decide whether a contract made or proposed to be made between the workman and his employer, whereby the workman deprives himself of any right under this act, is made, or proposed to be made, on such consideration as in this section mentioned, and if the Secretary of State or Board of Trade decide and certify that the contract is so made, or is proposed to be so made, then not only that contract, but contracts in similar terms with other workmen engaged under the same employer, or his successor in business, and in any similar employment under similar circumstances, shall, without further proof, be deemed to have been made on such consideration as in this section mentioned.(*b*)

"(6) The compensation payable in pursuance of the insurance may be either a capital sum or an annual or other periodical payment to the person injured or his representatives."

The Home Secretary proposed—

(*a*) "After 'may,' to insert 'after such notice to other workmen engaged under the same employer as they think necessary.'

(*b*) "And after 'mentioned,' to insert 'provided always, that the Secretary of State or Board of Trade may at any time, on the like application, review and reverse or confirm any decision previously given under this section; and such previous decisions, if reversed, shall thereafter have no effect.'"

THE BENEFITS OF THE EMPLOYERS' LIABILITY ACT OF 1880.

At the session of the Trades Union Congress of 1887, the extension of liability to cases of injury caused "by reason of the negligence of any person in the employ" of the master, was objected to by a Scotch delegate, as setting aside of the common law in favor of the Employers' Liability act, inasmuch as under the former the injured workmen could claim an unlimited amount. In reply to this, it was remarked that, in many cases, if it had not been for the Employers' Liability act the workmen would not have obtained any compensation; but that they valued the act most because of its preventive effect: It made employers more careful than they otherwise would be. And to the same effect was the protest of a Manchester delegate in 1888, against giving the employer the right to contract himself out of his legal liabilities. Such a possibility defeated the entire object of the measure of 1880. The workmen did not want compensation; they had only asked for it because they knew that that was the employers'

vulnerable point. What they really wanted was to force the employer to have a little more care for the limbs and lives of his work-people. Obviously, if, for the expenditure of a small sum of money, he could shift the responsibility off his own shoulders and on to those of an insurance company, the whole essence and spirit of the act of Parliament were defeated. The work-people did not want litigation, but protection.*

Some of the witnesses before the (1886) Select Committee of the House of Commons, referred to above, testified to similar beneficent results; and tables from various trades were produced to show that the act had reduced the number of accidents. Referring to the testimony as to its operation generally, this committee reported that "a general concurrence of opinion was expressed as to the advantages which workmen have derived from the existing act. The apprehensions as to its possible results in provoking litigation and imposing heavy charges upon employers have proved groundless, while a useful stimulus has been given to the establishment of provident funds and associations, in many cases liberally supported by the employers."

But the latter two alleged beneficent results also indicate that workmen largely have signed away their rights under the act as well as those which they had under the common law. Yet this is by no means conclusive of a bad bargain; for the proverbial law's delay, the expense of a lawsuit and of obtaining a satisfactory verdict, or the risk of losing it, are considerations which must be taken into account, especially when the legal contest is to be with a rich corporation. That the chances of a successful issue are not very favorable for the

* See. however. Mr. Charles Bradlaugh's statement, in the appendix at the close of this chapter, in opposition to the view here held, that the result of insurance against their liability has been increased carelessness and more accidents. The table of railway accidents to employes in Great Britain, given at the close of the preceding chapter, is evidence that the act of 1880 has been largely a protective measure. There has been a noticeable decrease in the casualty rate among railway employes—a result for which the newly-imposed liability upon railroad corporations is largely responsible. For it can hardly be doubted that the financial consequences of railroad disasters have contributed more than anything else to the safety of travelers, for each new accident leads to the adoption of better appliances to prevent its recurrence. From 1867 to 1871 the railroad corporations of Great Britain paid out over $11,000,000 in compensation for damages, while, during the ten years ending with 1880, the total sum did not reach $14,000,000. The percentage of annual income from passenger traffic paid out in damages was, during that decade: 1871, 1.71; 1872, 1.52; 1873, 1.73; 1874, 1.62; 1875, 1.68; 1876, 1.39; 1877, 1.22; 1878, 1.08; 1879, .93; 1880, .98. There has been both a relative and an absolute decrease In Ohio, which is the only State where the damages statistics seem to be reported, and where the rule of common employment has been interpreted somewhat more liberally towards employes, the only thing noticeable is the great variation from year to year. The total sum paid during the 15 years ending with 1887, to passengers, employes and others, in damages, was $1,928,826; and the percentage of *gross earnings* paid was: from 1873–78, .05; 1878–83, .023; 1883–88, .037. (See table in Part I) If satisfactory data were available, a comparison of the employes' casualty rates in those States which have limited employers' liability (railroad) laws and in those which have not, would be instructive.

On the general subject of the means taken for the safety and care of employes in the United Kingdom, and of the factories and employers' liability acts, the reports of the U. S. consuls gives considerable information. See below.

workman, the testimony of Mr. Alfred Ruegg, barrister-at-law, before the Select Parliamentary Committee, goes to prove. Mr. Ruegg stated that he had been chiefly engaged in cases of accidents to stevedores and builders, and that he had had between 120 and 130 cases since the act of 1880 came into force. "Of the 110 cases that actually went before juries or county court judges, 64 verdicts were returned for the masters and 46 for the plaintiffs, with damages ranging from £275, the largest verdict, to general verdicts of £30, £50 and £75, which is about the average." A good many more had been settled out of court. Another solicitor testified that in not more than one case out of ten of general accidents was there a right of action under the act, and that success followed only in one case out of five or six where a cause of action existed.

In 1885, according to an official Parliamentary return, the number of cases tried in the county courts, in England, was 340, in which the plaintiffs claimed £49,466 damages, but actually received £7,356. There were 166 cases not tried—34 having been struck out and 75 settled, while 75 were pending on December 31st, 1885. There were also 3 appeals. In Ireland, 57 cases were tried; £6,526 were claimed in damages and £1,116 awarded. In Scotland, £35,628 were claimed in the 143 cases tried, and but £2,377 awarded. No doubt, as the compiler of the return suggests in a foot-note, some of these cases were compromised.

Whatever else these data may indicate, they show that the prophecies of the most vigorous opposers of the Employers' Liability bill when before Parliament have not been realized—that the flood-gates of litigation would be opened and the courts deluged with damages. This expectation, viewed in the light of subsequent facts, was more ridiculous than the conclusion, by the editor of the *Law Times*, based on the reported returns of the first eighteen months' operation of the act—less than 100 cases brought to trial, and, probably, less than $3,000 damages, with an equal amount of costs. "The individual employer would almost be deemed justified in regarding his risk in the same extraordinary way as the risk from lightning or foreign invasion!"

AMERICAN LEGISLATION EXTENDING THE LIABILITY OF EMPLOYERS.

Notwithstanding the strong efforts made to amend the Employers' Liability act of 1880, there has been no progress in that direction further than the introduction into Parliament of amendatory bills, debates and reports of committees thereon. In the meantime, two States, Alabama and Massachusetts, and the Province of Ontario, Canada, have modified the common law by the enactment of somewhat more liberal statutes.* In 1882 the Legislature of Massachusetts directed the Bureau of Labor Statistics of that State to investigate the subject of the liability of employers to workmen for injuries received while in the discharge of their duty, and to consider what changes, if any, were needed in the existing laws relating to such liability. A full investigation was made, and the result was the publication of a carefully-prepared article, in the report for 1883, on "Employers' Liability for Personal Injuries to their Employes." The general conclusion reached was that employes ought to have the same right to recover damages for personal injuries that all others have. But it was not till May 14th, 1887, that "an act to extend and regulate the liability of employers to make compensation for personal injuries suffered by employes in their service," was approved. While it fell far short of making this liability general, the statute is, in many respects, an improvement on the English one.

The same may be said of the Ontario "Workmen's Compensation for Injuries Act of 1886." The latter limits the amount of damages to three years' previous earnings of the claimant; while in Massachusetts, in case of personal injury, the compensation cannot exceed $4,000; but in case of death, "there may be recovered not less than $500 nor more than $5,000, to be assessed with reference to the degree of culpability of the employer herein, or of the person for whose negligence he is made liable." In both Massachusetts and Ontario, the right of a workman to bar this compensation by any agreement is restricted, although an insurance contribution by an employer is to be taken into account in fixing the damages.

Alabama was the first State to pass a general Employers' Liability act on the English lines. This was done on February 12th, 1885, and it

* These statutes, as well as the English Employers' Liability act of 1880, are reproduced at the close of this chapter.

is now comprised in Sections 2590, 2591 and 2592 of the Civil Code.* The latter section provides that "in no case are the damages recovered subject to the payment of the debts or liabilities of the person injured." There is no limit placed to the damages recoverable, but in other respects it is substantially the English statute, which has been followed as a model in the three cases mentioned above.

As early as 1856, the rule of non-liability was modified in Georgia, so far as it affected railroad employes. In the general "act to define the liability of the several railroad companies of this State for injury to person or property,"† it was enacted that "the several railroad companies * * * shall be liable to pay damages to any officer, agent or employe of such company who may be injured while in the service of such company by the carelessness, negligence or improper conduct of any of said companies, or any of the officers, agents or employes of said companies, by the running of the cars or engines of any of the said companies." This statute is comprised in Section 3036 of the Civil Code (1873), which also provides that "if the person injured is himself an employe of the (railroad) company, and the damage was caused by another employe, and without fault or negligence on the part of the person injured, his employment by the company shall be no bar to the recovery." In its present shape it completely changes the old law, so far as railroad companies are concerned. It applies to all their employes, in which respect it goes further than the English act or than the legislation in most of the States, where the common law has been changed.

Iowa, in 1862, next modified its common-law rule, that the principal was not liable for damages sustained by an employe for the negligence of a co-employe in the same general service; and it was enacted that "every corporation operating a railway shall be liable for all damages sustained by any person, including employes of such corporation, in consequence of the neglect of agents, or by any mismanagement of the engineers or other employes of the corporation, and in consequence of the willful wrongs, whether of commission or omission, of such agents, engineers or other employes, when such wrongs are in any manner connected with the use and operation of any railway on or about which they shall be employed; and no contract which restricts such liability shall be legal or binding." ‡

* See close of chapter.

†Approved March 5th, 1856.

‡See Revised Code of 1880 Vol. I., p. 342, ¶ 1307.

The Iowa statute has received considerable judicial construction, as many cases under it have been carried up to the highest State court. In one of the earliest of these cases it was held that the intention of the statute was merely to give to the employe a right of action in cases of injuries resulting from negligence of co-employes, and not to change the degree of care necessary, which is, as between master and servant, that of ordinary care and diligence only. Hunt *v.* Chicago and N. W. Railway Co., 26 Iowa 363. Nor does the act apply to any but co-employes connected in some manner with the moving of trains; work preparatory is not such connection. 70 Iowa 555. Nor in case of contributory negligence on part of the injured employe. 45 Iowa 661.

In Wyoming Territory, in 1869, "an act to protect railroad employes who are injured while performing their duty,"* provided, that—

"Any person in the employment of any railroad company in this Territory, who may be killed by any locomotive, car, or other rolling stock, or other property of said company, whether in the performance of his duty or otherwise, his widow or heirs may have the same right of action for damages against such company as if said person so killed were not in the employ of said company; any agreement he may have made, whether verbal or written, to hold such company harmless or free from an action for damages in the event of such killing, shall be null and void, and shall not be admitted as testimony in behalf of said company in any action for damages which may be brought against them; and any person in the employ of said company who may be injured by any locomotive, car, or other rolling stock of said company, or by other property of said company, shall have his action for damages against said company the same as if he were not in the employ of said company, and no agreement to the contrary shall be admitted as testimony in behalf of said company."

This law is not now in force, having been left out of the new Revision, authorized by act of March 10th, 1886, which provided that "all statutes in force * * * which are not included or expressly continued in force are repealed."

The General Railroad act of Montana Territory, passed in 1873, has this provision: "That in every case the liability of the (railroad) corporation to a servant or employe, acting under orders of his superior, shall be the same in case of injury sustained by default or

* Approved December 7th, 1869. See Compiled Laws (1876), Chap. 97, p. 512.

wrongful act of his superior, or to an employe not appointed or controlled by him, as if such servant or employe were a passenger."*

In Kansas, since March 4th, 1874, every railroad is liable "for all damages done to any employe of such company in consequence of any negligence of its agents, or by any mismanagement of its engineers or other employes, to any person sustaining such damage." †

In 1875 the defense of common employment was abolished in Wisconsin, so far as it affected the employe, servant or agent of any railroad company,‡ by "an act to define the liabilities of railroad corporations in relation to damages sustained by their employes." But the statute was repealed again five years later, by Chapter 232 of the Laws of 1880, and consequently the common law still rules in that State, except in cases where the cause of action arose during the period when the act of 1875 was in force. That act provided that "every railroad company * * * shall be liable for all damages sustained within this State by any employe, servant or agent of such company while in the line of his duty as such, and which shall have been caused by the carelessness or negligence of any other agent, employe or servant of such company, in the discharge of or for failing to discharge their proper duty as such; but this act shall not be construed so as to permit a recovery where the negligence of the person so claiming to recover materially contributed to the result complained of.

"No contract, rule or regulation between any employe and a railroad company shall exempt such corporation from the full liability imposed by this act."

In 1885 the State of Minnesota enacted § that "on all lines of railroad operated in the State, the time of labor of locomotive engineers and firemen shall not at any time exceed eighteen hours per day, unless in case of accident or other unavoidable delay." In 1887 || this was supplemented by the provision that "all railroad corporations * * * shall be liable for all injuries to its engineers or firemen resulting from their being obliged to labor for a longer period in any one day."

In Florida, on June 7th, 1887, the following act was approved:

"1. No person shall recover damages from a railroad company for injury to himself or his property when the same is done by his con-

* See Revised Statutes (1879), p. 471, ¶ 318.
† Laws of 1874, Chap. 93. See Compiled Laws of 1879, ¶ 4914.
‡ Chapter 173, Laws of 1875; Revised Statutes (1878), ¶ 232.
§ Laws of 1885, p. 277.
|| Laws of 1887, p. 111.

sent or is caused by his own negligence. If the complainant and the agents of the company are both at fault the former may recover, but the damages shall be diminished by the jury trying the case in proportion to the amount of default attributable to him.

"2. If the person injured is himself an employe of the company, and the damage was caused by another employe, and without fault or negligence on the part of the person injured, his employment by the company shall be no bar to the recovery, and no contract which restricts such liability shall be legal or binding."

Like the similar enactments of Georgia and Kansas, it applies to every class of railroad employes; and it also prohibits the corporations from contracting themselves out of their liability.

New Mexico is the only other State or Territory where any effective effort has been made to extend the common-law liability of employers to their employes. "An act for the protection of persons employed in and about smelting works," which went into operation in 1887,* provides that:

"1. Whenever any employe of any corporation, person or persons engaged in the management and operation of any smelting works in the Territory of New Mexico, shall become disabled and rendered unfitted for labor by reason of lead-poisoning, which said lead-poisoning shall be the result and consequence of said employe's performance and proper discharge of said employe's duties in and about said smelting works, said employe shall be provided with and receive all proper medical attendance, medicines and sustenance during such disability, at the expense of said corporation, person or persons so employing him.

"2. If any such corporation, person or persons engaged in the management and operation of any smelting works in the Territory shall fail to provide such employe with all proper medical attendance, medicines and sustenance during such disability of said employe, then the reasonable expense of providing such employe with all proper medical attendance, medicines and sustenance during such disability of said employe may be recovered from such corporation, person or persons so engaged in the management and operation of smelting works as aforesaid, in an action at law by and in the name of any person or persons rendering or providing such employe with the said medical attendance, medicines and sustenance."

The Civil Code of Louisiana, which dates back to 1808, is a digest of the laws in force at the time, a large portion having been taken

* Chapter 34.

from the French Code of 1804, which is based on the civil or Roman law. The legislation which relates to the subject under consideration is a translation of Articles 1382–1384 of the Code Napoleon, now in force in France,* and is contained in the following sections of the Revised Code of 1870:

"2315. Every act whatever of man that causes damage to another obliges him by whose fault it happened to repair it.

"2316. Every person is responsible for the damage he occasions, not merely by his act, but by his negligence, his imprudence or his want of skill.

"2317. We are responsible not only for the damage occasioned by our own act, but for that which is caused by the act of persons for whom we are answerable, or of things which we have in custody. * * * This, however, is to be understood with the following modifications:

* * * * * * * * * *

"2320. Masters and employers are answerable for the damage occasioned by their servants and overseers in the exercise of the functions in which they are employed. * * * Responsibility only attaches where the masters or employers might have prevented the act which caused the damage, and have not done it."

This is still the law of Louisiana, whose courts, refusing to follow the construction placed on similar provisions of the Code Napoleon by the French Court of Cassation, have accepted the common-law rule of non-liability of employers. This was asserted as early as 1851, in Hubgh *v.* Carrollton Railroad Company, 6 Annual Reports 494, and re-affirmed since then. "The general principle," declared the Supreme Court, in 1886,† "that the master is not liable for injury occasioned to a servant by the negligence of a fellow-servant, in the absence of proof of fault or negligence in the employment or retention of the latter, may now be conceded as being settled in Louisiana." But there is a decided inclination to "limit the extreme operation which has been given to it by the courts of this country and Europe," and the rule of common employment is held only to apply where the fellow-servant's fault is the sole cause of the injury. "If the negligence of the master had a share in causing the injuries of the plaintiff, the master is liable, notwithstanding the contributory negligence of

* See below. The numbers here given, which have been changed, are those in the Revised Code of 1870. The text has remained unaltered since the enactment of this legislation.

† Wallis *v.* Railroad and Steamship Co., 38 Ann. 161.

the fellow-servant." And the master is also "responsible for the negligence of a servant who stands as his vice-principal and direct representative, invested with his own authority over inferior servants; and the latter, when injured by such negligence, are not barred by the doctrine of fellow-servants." *

In 1852, in Camp *v.* Church Wardens,† an evenly-divided court affirmed a decision of a lower tribunal, which had held that Sections 2322 and 2768 of the Code, relating to the construction and care of buildings, applied equally to workmen and strangers. These sections ordain:

"2322. The owner of a building is answerable for the damage occasioned by its ruin, when this is caused by the neglect to repair it, or when it is the result of a vice in its original construction.

"2768. The undertaker [builder] is responsible for the acts of the persons employed by him."

These provisions were declared to be "entirely independent of the general rules concerning the responsibilities of masters and employers, and not in any manner connected with their relations. They are evidently founded on an enlightened view of public necessity. They protect the neighbor; the passenger in the street; and it would be singular if the men at work at the building were excluded from their just and salutary operation." This construction does not seem to have been overruled; but in Gallagher *v.* Southwestern Exposition Company, 28 Ann. 943, it was held that "when the proprietor has no control or supervision of a work confided to a contractor, he is not responsible in damages for an injury done to a workman by the falling of a wall."

From this review it will be seen that the rule which exempts employers from liability to answer to their employes in damages for injuries suffered by the negligence of co-employes, is modified in only ten of our States and Territories; and that in Wyoming Territory and Wisconsin, where a change was made in 1869 and 1875, respectively, the remedial legislation has been repealed since. In two of the States, Alabama and Massachusetts, there are now in force employers' liability acts similar to that enacted by the British Parliament in 1880, and applying to the same specified classes of employes—that is,

*39 Ann. 1011; 37 *Ib.* 632.

†7 Ann. 321.

the provisions of the statutes are by no means general; for example, only where railroad corporations are concerned, do they cover cases of injury where the employes are of the same grade, and then only where the injury results in connection with the movement of trains. In New Mexico employers are required to provide medical aid and sustenance to those injured in and about smelting works during the continuance of their disability. In Louisiana workmen employed in building operations, and in the other six States mentioned, railroad corporations are the only employers affected by this kind of legislation, which, excepting in Georgia, Kansas and Florida, creates a liability of only a limited extent.

In only three of the States mentioned is the right of the employer to contract himself out of the liability imposed by law restricted—Iowa, Florida and Massachusetts. In the former two, the limited employers' liability laws in force provide that "no contract which restricts such liability shall be legal or binding." But, according to a decision of the Iowa courts (59 Iowa 416), this does not apply to a written release of all claims for damages, resulting from an injury, already accrued. In Massachusetts, under Chapter 74, Section 3, of the Public Statutes (1882), "no person or corporation shall, by special contract with persons in his or its employ, exempt himself or itself from any liability which he or it might otherwise be under to such persons for injuries suffered by them in their employment, and which result from the employer's own negligence, or from the negligence of other persons in his or its employ." But this is considerably modified by Section 6 of the Employers' Liability act of 1887: "Any employer who shall have contributed to an insurance fund created and maintained for the mutual purpose of indemnifying an employe for personal injuries for which compensation may be recovered under this act, or to any relief society formed under Chapter 244 of the acts of the year 1882, as authorized by Chapter 125 of the acts of the year 1886, may prove in mitigation of the damages recoverable by an employe under this act, such proportion of the pecuniary benefit which has been received by such employe from any such fund or society on account of such contribution of said employer, as the contribution of such employer to such fund or society bears to the whole contribution thereto."

The Constitution of Colorado, where there has been as yet no special

legislation modifying the common-law rule of an employer's liability to his workmen for personal injuries, provides: "It shall be unlawful for any person, company or corporation to require of its servants or employes, as a condition of their employment or otherwise, any contract or agreement, whereby such person, company or corporation shall be released or discharged from liability or responsibility on account of personal injuries received by such servants or employes while in the service of such person, company or corporation, by reason of the negligence of such person, company or corporation, or the agents or employes thereof, and such contracts shall be absolutely null and void." *

In some of the States the "damage acts" are expressed in such general language that, at first sight, they would seem to afford a remedy for injuries sustained by employes in the service of their master. And in the case of the Missouri statute, which was first enacted in 1855, under the title of "an act for the better securing of life, property and character," † it was at first held (36 Mo. 13) that the words "any person," in the following section, included a fellow-servant: "Whensoever any person shall die from any injury resulting from or occasioned by the negligence, unskillfulness or criminal intent of any officer, agent, servant or employe, whilst running, conducting or managing any locomotive, car, or train of cars, * * * the corporation, individual or individuals, in whose employ any such officer, agent, servant, employe, * * * shall be at the time such injury is committed, * * * shall forfeit and pay," &c. But this was overruled in 64 Mo. 112, where it was held that the statute did not add to the common-law rights of employes.

In Mississippi the same question arose under Article 43 of the Revised Code of 1857, which was incorporated in Section 1054 of the Code of 1880, page 309: "Every railroad company shall be liable for all damages which may be sustained by any person in consequence of the neglect or mismanagement of any of their agents, engineers or clerks, or for the mismanagement of their engines." The court, in 49 Miss. 258, held that "the statute is declaratory of the common law as to railroad companies' responsibilities to the public. The negligence of any of its agents or servants, whereby injury is inflicted upon or wrong done to a stranger, gives him a cause of action against

*Section 15, "Corporations."

†See Revised Statutes (1879), Vol. I., p. 349, ¶ 2121.

the company. It does not embrace, nor was it so intended, the agents or employes; but they stand upon their common-law rights."*

Section 1969 of the Civil Code of California, as modified by the succeeding sections, makes no changes of importance in the common law:

"1969. An employer must indemnify his employe, *except as provided in the next section*, for all that he necessarily expends or loses in direct consequence of the discharge of his duties as such, or of his obedience to the directions of his employer, even though unlawful, unless the employe, at the time of such directions, believed them to be unlawful.

"1970. An employer is not bound to indemnify his employe for losses suffered by the latter in consequence of the ordinary risks of the business in which he is employed, nor in consequence of the negligence of another person employed by the same employer in the same general business, unless he has neglected to use ordinary care in the selection of the culpable employe.

"1971. An employer must in all cases indemnify his employe for losses caused by the former's want of ordinary care."

In a late case† decided in 1887, the Supreme Court of California affirmed the interpretation given to Section 1970 of the Civil Code, in 51 Cal. 257, that "the employer [under that section] is not responsible for the careless acts of a person, such as a foreman, who was employed in the same general business with the plaintiff, unless the defendant is shown to have neglected to use ordinary care in the selection of the former." But, as in some of the other States, and notably by the United States Supreme Court,‡ there has been a tendency to limit the extreme extension which has been given to the doctrine of common employment both in England and this country; and the court, in 1880, in the case of Beeson *v.* Green Mountain Railroad Company,§ approvingly quoted the following extract from Shearman & Redfield on Negligence (¶ 102): "One to whom his employer commits the entire charge of the business, with power to choose his own assistants, and to control and discharge them at will, is

*See, also, Public Statutes of Rhode Island, p. 553, Chap. 204, ¶ 15, as qualified by ¶ 20: The wrongful act must be such, and be so done, as that the party charged would be liable at common law had the injury caused by it been less than death. 10 R. I. 79. The Arkansas Revised Statutes (¶¶ 5537 and 5539) have provisions substantially similar to those quoted from the Mississippi Code.

†Stephens *v.* Doe, 73 Cal. 26.

‡See above.

§57 Cal. 20.

not a fellow-servant with those employed under him; and the master is liable to all under-servants for the negligence of such managing assistant, either in his own personal conduct within the scope of his employment, or in his selection of other servants."

The Civil Code of Dakota Territory has the same provisions * as those quoted from that of California. The Supreme Court of that Territory has also held that such legislation did not modify the common-law relations of employer and employed.

THE LAW OF OTHER COUNTRIES.

In this connection it will not be out of place to make mention of the laws regulating the liability of employers to their workmen, in some of the principal foreign countries not already referred to. This subject was reported upon by the U. S. consular officials in 1884, who had been requested by our national Department of State in February of that year to secure the fullest attainable information concerning the condition of labor throughout the world, and especially in Europe.† One of the heads of this inquiry was: "What are the means furnished for the safety of employes in factories, mines, mills, on railroads, &c., and what are the provisions made for work-people in case of accident?" A similar but more limited investigation was undertaken by the British Foreign Office, under the Earl of Roseberry, who sent a circular of inquiry to Her Majesty's representatives abroad in March, 1886, containing "questions relating to the liability of employers to compensate workmen injured in their service in foreign States."‡ The English inquiry was for the purpose of supplying information to Parliament, which was about to deal with the proposed amendments to the Employers' Liability act of 1880. Both the British and U. S. Consular Reports are liberally drawn upon in the following review, which is also supplemented from other and original sources:

FRANCE.

In France there are no special laws regulating an employer's liability for injuries to his workmen, who do not seem to be under the

* Civil Code of 1887, ¶¶ 3752–3754. See Herbert *v.* Northern Pacific R. R., 3 Smith 38.
† See "Labor in Europe," 1884–85; House Document No. 54, parts 1 and 2.
‡ Parliamentary Reports, 1886; Accounts and Papers (30) LXVII.

disadvantage of having the doctrine of common employment enforced against them. All such questions are still regulated by the common law as formulated in the following articles of the Civil Code of 1804:

"1382. Any action whatever of a man which causes an injury to another obliges the person by whose fault the injury has occurred to repair it.

"1383. Every person is responsible for the injury he has caused, not only by his own act, but also by his negligence and imprudence.

"1384. A person is responsible not only for the injury he causes by his own act, but also for that which is caused by the acts of others for whom he is answerable, or arising from appliances in his keeping. The father, and, after his death, the mother, are responsible for the damage caused by children under age residing with them. Masters and employers for the injury caused by their servants and subordinates in the performance of the duties in which they have employed them. Tutors and artisans for the injuries caused by their pupils or apprentices during the time they are under their supervision.

"This responsibility is incurred unless they prove that they could not prevent the action which gives rise to the responsibility."

These articles of the Code cover all cases of responsibility without exception, and the law has applied them to all circumstances in which responsibility exists. As far back as 1841, the courts, in construing Article 1384,* held that "the master is liable for the injury which one of his servants or workmen has caused by negligence to another servant or workman in a work which they were charged to carry out in common. The wages agreed upon between the servant and the master cannot exempt the latter from his liability to the party injured."

Lord Lyons, the Ambassador to France, in his report to the British Foreign Office in 1886,† made the following further explanation of the French Employers' Liability law: The employer is responsible with reference to all his workmen indiscriminately. The fact that the injured workman was under the authority of a fellow-workman, or in any position of superior authority, makes no difference. The employer's responsibility is never absolutely relieved. It attaches whether the injury arises from the act of a fellow-workman or is due to the machinery, plant and permanent appliances, or even if caused

* On appeal, by the Cour de Cassation. See Dalloz's "Jurisprudence Generale du Royaume" (1841), p. 271; also, Report of Massachusetts Bureau of Labor Statistics (1883), p. 34. But see above. The Supreme Court of Louisiana, where virtually the same legal provisions are in force, does not consider this construction sound. Camp *v.* Church Wardens, 7 Louisiana Annual Reports 321; and Hubgh *v.* New Orleans and Carrollton Railroad Co., 6 Ann. 491.

† Parliamentary Reports, 1886; Accounts and Papers (30) LXVII.

by the default of the workman. The question of responsibility is always settled by the judge, who estimates the facts absolutely and assigns to each person his share. The injured workman is not required, as a condition of obtaining compensation, to give any special notice. If the employer makes no offers of compromise to the workman, or if the latter does not accept his offer, the employer is summoned directly before the judge, who decides finally if the sum in dispute does not exceed 1,500 francs, while the parties have a right to appeal if that amount is exceeded. The victims of accidents or their representatives, who have not the means of going to law, can obtain legal assistance gratis, on proof of their indigence, when all steps of legal procedure are taken for them free of charge. Employers and employed are allowed to make such contracts as they please, even outside of the provisions of the law; but according to the constant and well-established interpretation, the judges have the right to annul such contracts if they are too prejudicial to one of the contracting parties; they are then *leonine* contracts, and are held to have been signed under irresistible constraint, such as main force or the necessity of obtaining work.*

Many French jurists believe that there is nothing to be changed in the established law, which operates equitably, and that all that is wanted is a modification of the procedure so that judgment in cases of the victims of accidents may be pronounced without delay. Nevertheless, during the past few years there have been a great number of innovations proposed to be introduced into the relations of employer and employed. In 1881 nine such bills and about a dozen amendments were considered in the French Chambers; and in 1884 and 1885 the government made a movement in this direction, the general idea being to introduce a system of compulsory insurance of workmen, the employer to contribute at least one-third of the premium, and no delay in paying the insurance policy to be permitted. The latter is a very important consideration, as English workingmen complain that the insurance company generally is a more obstinate defendant than the individual employer.

At present insurance is by no means common throughout France; and when workmen insure against accident, it is as a rule through the care and assistance of employers. This custom prevails in some parts

*One of the proposed amendments to the Code considerably restricts this right to contract out of liability.

of the country. According to the report made in 1884 by United States Consul C. P. Williams,* the manufacturer in Rouen, "generally insures his workmen against accidents; these insurances are becoming more general. Mutual benefit societies amongst workmen are common, and in consideration of a small monthly payment they are provided with medical attendance, and are otherwise assisted."

Consul Geo. W. Roosevelt, speaking for Bordeaux,† reported that:

"Benevolent funds are established in all factories and mills for the relief of sick and disabled employes. To sustain the relief fund proprietors contribute, monthly, a sum from the profits of the business equal to 4 per cent. of total wages paid, and employes 3 per cent. of their weekly or monthly pay. From this fund all workmen permanently disabled through sickness or injuries are pensioned. When an employe is incapacitated for duty on account of sickness or injuries received, he receives gratuitously medical attendance and medicines, and one-half his average pay for the period of six months. If totally disabled, he receives a pension for life at the rate of one-quarter the salary he was receiving at the time of injury. If killed, the widow or minor children are entitled to the same amount of pension.

"There is also in this city an accident insurance agency, 'La Preservative,' for the benefit of working-people only. Proprietors of factories and mills insure their employes by paying the agency 2 per cent. per day for each workman, and the workman is obliged to pay to his employer one-fourth per cent. of his daily pay. The insurance company guarantees to the employes the following indemnities, viz.:

"1. In case of death caused by accident, the widow or minor children, by signing a receipt in full of all demands, receive $200.

"2. Loss of sight of both eyes, loss of use of both arms or both legs, or other disability equivalent thereto, incapacitating the workman from performing manual labor, a pension of $60 per annum for life.

"3. Loss of one leg, one foot, one arm or one hand, $40 per annum for life.

"4. Loss of one eye, three fingers or three toes, $30 per annum for life.

"5. For temporary disability, incapacitating the employe from performing labor, one-half his average wages for the period of ninety

* See "Labor in Europe," House Ex. Doc. (1884-85), Vol. 25, p. 1066.
† *Ibid.*, p. 1026.

days, and one-quarter his average wages from the ninetieth day until recovery.

"The conditions in paying these indemnities are: (1) The workman or surviving heirs must produce proof that the injury was received while in the discharge of his duty; and (2) sign an agreement that no further claim shall be made on the agency or employer.

"All railroad employes or workmen who, by reason of sickness or infirmities or injuries received during the discharge of duty, receive gratuitously from the company medical attendance, medicines, apparatus and bandages necessary for their treatment, and their full salary or wages for the space of six months; after that period, such aid as in the opinion of the company the case demands. In case of death, the burial expenses are defrayed by the company, and the benevolent fund allows an indemnity to widow and minor children. When sickness is not caused by reason of their employment, the employes receive full pay for eight days, and half pay for two months after. Employes whose injuries or illness are the result of bad conduct, intemperance, or from chronic disease contracted before entering the company's service, are not entitled to assistance or medical aid from the company.

"Manufactories, mills and railroad companies are, according to law, responsible for all injuries received by their employes while in the discharge of their duties, and are also compelled, under the same law, to pension the family of one losing his life in their service. Females are treated in every particular the same as male employes. The factories and mills, as a rule, are built mainly of iron and stone, are low in structure and do not employ fire-escapes, deeming them unnecessary. Watchmen are employed in each building to keep a special lookout for fire or accident to the machinery. In case of fire or accident, the employes are at once ordered from the building until all danger is over. The health department of each city looks after the sanitary condition of all manufactories, hotels, boarding-houses and public buildings. The proprietors are held responsible for the sanitary condition of their respective properties, and in case anything happens which is injurious to health, they are notified to remedy the matter, and if not immediately complied with are heavily fined."

In Rheims, according to Consul J. L. Frisbie,* there are no special means provided for the safety of employes in the several industries,

*Ibid., p. 1053.

but in case of injury from accident or otherwise, if the cause of injury was the result of carelessness or negligence on the part of employers or their agents, the injured party is entitled to recover such damages as a court of competent jurisdiction shall award on a hearing of the case, and such judgment is usually liberal and just to the injured.

Consul Frank H. Mason,* of Marseilles, thought that, in a general sense, the care and consideration of employers for the lives and safety of their employes are much greater than in the United States. Fatal accidents from fires, the bursting of boilers, railway accidents, &c., are so rare as to be hardly worth considering. The law holds an employer responsible for the lives and safety of his employes, and his personal interests, if no higher motive, constrain him to impose no unnecessary risks. The solid, permanent, fire-proof buildings, floored and roofed with tiles, and provided with stone stairways, present no opportunity for sudden fires. The very scarcity of timber precludes inflammable buildings, and makes life and property nearly secure from fire.

BELGIUM.

There has been no special legislation regulating the relations of employer and employed, although there is a movement on foot toward that end. The responsibility of an employer in case of injury to his workmen is no greater or less than that of the general public under similar circumstances, and is regulated by Articles 1147, 1148 and 1382–1384 of the Civil Code:†

"1147. The defendant is obliged, if needs be, to pay damages and interest, either on account of the non-execution of the obligation, or on account of delay in executing the same, in every case in which he does not prove that the non-execution is the effect of some cause which cannot be imputed to him, and that there has been no bad faith on his part.

"1148. There can be no claim for either damages or interest where, by reason of superior force (*force majeure*) or of some fortuitous circumstance, the defendant has been prevented from giving or doing that which he was bound to do, or has done that which he was forbidden to do."

The remaining articles are the same as those already quoted from the French Code, and under them, according to the report to the

Ibid., p. 1042.

† English Parliamentary Reports, 1886: Accounts and Papers (30) LXVII.

British Foreign Office,* employers are responsible for all accidents which can clearly be traced to (1) the fault of an overseer or of any person holding a general position of authority; or (2) to defective condition of the machinery, plant or permanent appliances of work. The tribunals in each case have to decide whether the fact that a workman was injured by the act of a fellow-workman makes any difference to the employer's liability; but the claim of labor men that employers should be responsible for all accidents unless they can prove a *vis major* † or contributory negligence on the part of the workman injured, is not recognized by law. No notice of injury is required from the workmen injured to their employers. The latter are not permitted to contract themselves out of their liability. But all the principal Belgian industries are affiliated with workmen's friendly or provident societies, of which there are a great number.

According to Consul Jno. Wilson, of Brussels,‡ the chief Belgian industries are carried on by large and thoroughly-organized companies, who, in order to secure competent and continuous labor from their workmen, make special provision for their wants, securing to them not only a pension after a given number of years' service, but many other advantages both to themselves and families. For example, the largest linen manufacturer in the kingdom, Rey Ainé, near Brussels, who employs in his various establishments an average of nearly 3,000 men and women, retains 3 per cent. of the wages of his workmen for the purpose of creating what is known as the "invalid and pension fund," and this entitles every employe, in case of sickness, to the daily attendance of a physician during illness, free of charge. Invalids also receive half of their wages during their illness, and when convalescent are furnished with meat and wine, according to the prescription of the physician. Women employes giving birth to children also receive gratuitous medical and other attention.

When a married workman dies his widow receives, during three years, one-third of the wages of her deceased husband, if he has been less than ten years in service, and half of his wages if he has served over ten years. The director, at his discretion, can continue this assistance longer than three years, to the widows and children, and generally, in such cases, the pension is paid until the children can

* See *supra*.

† Superior force; inevitable accident; act of God.

‡ "Labor in Europe," U. S. Consular Reports (1884), p. 1079.

earn their own living. A pension of 30 francs ($5.79) per month, and for life, is paid to all invalid workmen after fifteen years' service.

The large metallurgic establishment of the "Societé Anonyme de Marcinelle et Couillet," near Charleroi, embracing blast furnaces, rolling mills, foundries, machine and boiler shops, and employing 5,000 workmen, is taken as another illustration by Consul Wilson:

"This company has an 'assistance and pension fund' for its work-people and employes, organized in the following manner: 2½ per cent. is retained from the wages of the workmen, and 1½ per cent. from the salaries of the employes, to which a subsidy of .75 per cent. of the total wages paid to the workmen and .45 per cent. of the total salaries paid to employes is added by the company.

"Eight physicians are employed by the company to treat, gratuitously, its workmen, including their wives and children. These are treated either at home or at the company's hospital. Every workman injured in the service, if treated outside of the hospital, receives from the day after the accident, 40 per cent. of his wages, with a maximum of 1.50 francs per day, until his recovery; and every workman who has been ill from disease longer than one week, receives the same rates after the seventh day of his disability; those who are treated in the hospital receive, if unmarried, 10 per cent., and, if married, 20 per cent. of their wages. No workman is entitled to assistance longer than six consecutive months; but if the doctors, united in consultation, declare that he has some incurable infirmity, and is incapable of doing any work, he is then placed on the pension list.

"Pensions are given to wounded and old workmen, based upon the number of years they have been in service, and on the average wages received during the last two years. Pensions for old age are only given after twenty-five years of service; and to secure this workmen must be sixty, and other employes sixty-five years of age. Assistance is also given to the widows of workmen killed by accident in the discharge of their duties; if unmarried, to the fathers and mothers, if they cannot earn their own living, and to minor children, until they are of a certain age."

In Ghent,* a number of factories have a small pharmacy of their own, to be used in case of sudden sickness or accident. The sanitary measures in mills and factories are very primitive; yet good health appears to be the rule, in spite of their very defective sewerage and ventilation. Working women, who have no families or homes, are usually well taken care of in one of the numerous free city hospitals, in case of sickness or accident. Every establishment is provided

* Consul Max Polacheck, "Labor in Europe," p. 1108.

with the necessary materials for extinguishing fires, according to very strict police regulations.

Railway employes in Belgium, as well as all other government employes, are pensioned by the State after a certain number of years of service.

In 1886, a Royal Commission of Labor was constituted in Belgium to examine into the condition of labor, and make such recommendations as it might deem expedient. The commission reported its conclusions * at the close of 1887, and among other recommendations suggested the compulsory establishment of mutual aid, provident and pension societies in the interest of workmen, and also their insurance against accident, to cover all risks incidental to their respective occupations, but an accident occurring through the gross negligence of the injured party himself not to be subject to indemnity. The accident insurance company should be a syndicate formed from factories of the same or similar industries, their operations to be controlled by the State but managed by a committee composed of proprietors and employes.

HOLLAND.

In the Netherlands, as in France and Belgium, the Civil Code (Articles 1401–1405) regulates the general responsibility of all persons for damage inflicted by them or those under their control. There is no special employers' liability law; but the introduction of regulations to that effect is being seriously considered; so is the advisability of obligatory legal provisions for the insurance of workmen. At present the relations of employer and employed are adjusted under the Code sections referred to, which are the same as the French and Belgian, already quoted, and have been in force for fifty years.

Referring to the general subject of protection and safety of employes in Holland, Consul D. Eckstein,† reported in 1884, to the State Department at Washington:

"This country has so far enacted no laws especially intended to furnish means for the safety of employes in industrial establishments. There are certain general laws calculated to insure safety and protection to the public at large, by the application of which the working-

* U. S. Consular Reports, May, 1888, No. 97.

† At Amsterdam. See "Labor in Europe," Consular Reports (1884–85), p. 1288.

people appear to be more or less particularly benefited. I refer here to the Civil Code, which provides by Articles 1401 and 1402, that—'Every illegal act, whereby another suffers damage or injury in person or property, makes the person through whose fault, neglect, or carelessness the same has been caused answerable for the damage or injury done.'

"The inspection of steam boilers is provided for by the law of May, 1869; and by the French law of April, 1810, provision is made relating to the construction of new buildings, and for the inspection of buildings in the course of erection, and of old and dangerous structures. A law of 1875, guards against the erection of factories and workshops in localities where they might cause danger, damage or nuisance.

"Again, the superintendence of railways has been regulated by a radical law of April, 1875, and by certain royal decrees, having for their object, among other things, the safety of the traveling public and of the employes of the railways.

"In all industrial establishments the greatest care is generally taken to guard workmen and laborers against every danger, so that they are not injured, unless in consequence of their own fault and indiscretion."

ITALY.

Except the general provisions in the Civil Code, which are a translation of those of the Code Napoleon, already quoted, there has been no legislation extending the liability of employers to those injured in their service. The efforts in this direction have as yet not succeeded, although many bills have been vigorously pushed in the Italian Parliament. One of these measures, introduced as far back as 1883, proposed to impose upon the employer the obligation of proving, in case of injury to his employes, that there had been no improvidence or neglect on his part. This failed. But public sentiment is said to be strong on the subject of the safety of operatives in industrial establishments, and proper arrangements are in most cases rigorously exacted by the authorities. In case of accident which can be attributed to the negligence or insufficient precautions on the part of employers or their servants, they are liable to criminal and civil action.

Both the government and legislature seem to be favorably disposed to the laboring classes. While compulsory insurance does not obtain, the system of voluntary insurance by workmen is very complete, and employers are encouraged to insure them against accident. By the

law of July 8th, 1883, a State insurance office and fund were authorized for the purpose.* A royal decree of May, 1884, published the definite regulations and ordained the commencement of its operations. Its principal dispositions were summarized by U. S. Consul M. B. Noyes,† as follows:

"Insurance is to accidents of labor exclusively, and provides for cases of death or incapacity, permanent or temporary, caused by such accidents. The contract of insurance may be *individual* (for one person), *collective* (for several), or *collective combined* (assumed by an employer to cover the risks of his workmen and his civil responsibility together). The insurance may be for one year or for a term of years, and the indemnity is proportioned to the amount of premium, limited for the smallest simple premium, in case of death or permanent incapacity, to $1.93 per day, with reduction after ninety days; and finally, the eventual profits of each five years' operations are distributed, one-half to those who have received indemnities, the other half to replace the guaranty fund."

Seven savings banks, two deposit banks and one loan office, which have combined to contribute the guaranty fund of 1,500,000 lire, have been formed into a National Insurance Office, or *Cassa D'Assicurazioni*, under the auspices of the government,‡ which, however, has undertaken no responsibility in connection with the scheme beyond granting free postage and taking a fatherly interest in the whole subject. The insurance contracts are made either with individuals or local societies, or with employers, the latter acting either on their own account, for the benefit of their employes, or as agents for them. Any policy-holder may pay his premium at the local offices, or at the general office, at Milan, which have united to establish the *Cassa D'Assicurazione;* but an invitation has been extended to all other savings banks to act as branch offices. According to the general regulations,§ issued by the Ministry of Agriculture, Industry and Commerce, and approved by Royal decree, July 3d, 1884, it is ordained that:

"Art. 3. The Insurance Office constitutes a separate body, distinct from the corporations which combine to form it. Its duration is without limit. It can be closed only by law, or in consequence of the loss of the guaranty fund.

* Cassa Nazionale d'assicurazione per gl'infortuni degli operai sul lavoro.
† Consul at Venice. See "Labor in Europe," p. 1577.
‡ Ministry of Agriculture, Industry and Commerce.
§ Regolamento Generale.

"Art. 6. All the necessary expenses in the administration of the Insurance Office are sustained by the founding corporations in the ratio of their respective contributions to the guaranty fund."

The municipalities are permitted to extend financial aid to the scheme, which went into effect August 19th, 1884. From that date to August 31st, 1888, according to the reports kindly furnished by the Ministry of Agriculture, Industry and Commerce,* there were issued 3,944 policies to 131,105 workmen. The indemnities insured in cases of death amounted to 137,666,342 lire;† a like sum for permanent disabilities, and a daily subsidy of 116,001 lire for temporary disabilities. The annual premium prepaid was 492,311 lire. There were altogether 4,442 accidents; and on account of these, 167 death, 226 permanent (total or partial), and 3,643 temporary disability policies were paid—4,036 in all, or 324,580 lire.

GERMANY.

Among the first acts passed by the Reichstag of the re-organized German empire, was the *Haftpflichtsgesetz* of June 7th, 1871,‡ which regulated the liability of employers in certain specified industries. Under it the operator is liable for all damages sustained by reason of a person being killed or injured by an accident happening in the course of the working of a railroad, unless it can be proved that the casualty was the result of *vis major*§ (*höhere Gewalt*), or of the victim's own fault. On the other hand, the owner of a mine, quarry, pit (*Grube*‖), or factory, is only liable for his own personal negligence, or when the accident, resulting in death or corporal injury, is due to the default of his agent, representative, or of one employed to conduct or superintend the business or workmen, while in the exercise of his authority. The person responsible is not permitted to contract himself out of the liability imposed; but if he has contributed to an insurance fund for the benefit of the injured workman, such contribution is to be deducted from the damages recovered, provided the sum contributed amounts to one-third of the entire premium paid.

* Through the kindness of Consul-General Raffo, at New York. The information given above is mostly taken from these pamphlets.

† Nearly $27,000,000. A lire is equivalent to 19.3 cents United States money.

‡ Gesetz, betreffend die Verbindlichkeit zum Schadenersatz fuer die bei dem Betriebe von Eisenbahnen, Bergwerken, &c., herbeigefuehrten Toedtungen und Korperverletzungen.

§ Inevitable accident.

‖ By this is generally understood a coal mine.

This act supplanted the local laws of the separate federal States, so far as they had regulated the liabilities imposed,* but was in its turn practically abrogated by the *Unfallversicherungsgesetz* (accidents insurance law) of July 6th, 1884, which has been in force in the whole empire since October 1st, 1885, and is one of the series of the experimental measures constituting the policy of social reform, entered upon in Germany during the past few years. This policy is based on the principle of State interference for the protection and relief of the laboring classes, and contemplates by means of an elaborate and well-regulated system of compulsory insurance, supervised by the State, not only to aid the unfortunate workman when sick and indemnifying him in case of accident, but also to provide a pension for old age and disability.

The movement first took shape in 1876, although benefit funds had before that existed in many large establishments; while the *Knappschaftsvereine* in the mining industries, whose origin dates back many years, combined both an accident and sick fund, to which a compulsory contribution was exacted in most German States from both mine owners and mine laborers. These formed a model for the legislation of a dozen years ago,† when communes were empowered to compel workmen to join associations for insurance against sickness, and employers to contribute to them. On June 15th, 1883, a more comprehensive compulsory sick insurance measure became law, which by December 1st, 1884, had gone into complete operation in the empire. The carrying out of the provisions of the statute is effected by means of associations already existing at the time of its passage, like the miners' *Knappschaftskassen*, or registered *Hülfskassen* (voluntary aid societies), or by the institutions specially authorized under it. These latter are the *Gemeinde-Krankenversicherungskassen*, communal sick insurance societies, embracing a city or town, whose authorities raise and manage the insurance funds; *Ortskrankenkassen*, or local sick associations, established by the communes, as a rule for persons employed in one trade or one class of occupations within their limits; *Betriebs* (*Fabbrik*)—*Krankenkassen*, for particular industrial establishments (factories); *Baukrankenkassen*, for persons employed in building operations, and *Innungskrankenkassen*, or guilds, which may be

*But not if the local laws allowed higher damages.

†Acts of April 7th and 8th, 1876.

formed by incorporated associations of employers for the insurance of apprentices and journeymen.

Fixed contributions to these *Kassen*, or common insurance funds, are required from all employers and employes affected by the statute, the former being obliged to pay in advance not only their own share but that of their workmen, from whose wages they have the right to deduct two-thirds of the sum thus contributed. This contribution entitles the person insured, who may become sick, to receive for any period of time, not extending beyond thirteen weeks, proper medical treatment, medicines and appliances, and a sick benefit, which in the communal Kassen* is one-half of the daily pay of ordinary laborers in the locality, and amounts to twenty or twenty-five cents. The insurance premium in this species of Kassen is fixed and raised by the communal authorities and cannot ordinarily exceed 1½ per cent. of the daily local wages of common laborers; under exceptional circumstances, however, 2 per cent. may be required. For benefits guaranteed, the workman's share of the contribution is about two and a half cents weekly. In case the premiums should not cover the expenses incurred for relief, the city or town interested must make good the deficiency from its general resources, to be repaid out of the insurance fund, which is administered by the municipal authorities, free of charge. The other Kassen, whose members are entitled to more extended relief but also contribute higher premiums, are managed by their own directors and supervised by the municipal authorities or officers designated by the governments of the respective federal States.

While communal insurance is the most general of these methods of sick insurance, embracing all persons subject to compulsory insurance not members of the special Kassen mentioned above, the Ortskrankenkassen, established by the authorities within the limits of a city or town, generally, for similar occupations, have the largest membership, as shown by the official statistics of the Kassen in operation during the whole of the year 1885:

* "Labor in Europe," Consul-Ceneral Weaver, Vienna, p. 1224.

	Number.	Average total membership during year.	Average membership (per kasse).
Communal insurance	6,888	533,100	77.4
Ortskrankenkassen	3,206	1,442,400	449.9
Betriebskrankenkassen	5,095	1,183,800	232.3
Baukrankenkassen	44	12,800	291.1
Innungskrankenkassen	150	19,800	131.8
Freiehuelfskassen	2,001	808,900	404.3
Total	17,384	4,000,800	230.1

These obligatory insurance regulations do not extend to all the employes in the empire; but even those not affected may join the communal Kassen, whose benefits, nevertheless, may be forfeited, in whole or part, in cases where sickness has been brought about intentionally, by criminal participation in assaults and brawls, by drunkenness, or by sexual excesses.*

The sick insurance act of 1883, had gone into full effect by the end of 1884, and the results of its operations for the year 1885 were published in 1887, by the Imperial Statistical Bureau, in the "*Statistisches Jahrbuch für das deutsche Reich*" (1887). At the beginning of that year there were in operation 17,511 *kassen* or societies, with a membership of 3,727,200; and at the close, 18,766 *kassen*, containing 4,294,200 members, or nearly one-tenth of the population. The total receipts amounted to 66,100,300 marks,† and the expenditures to 52,646,800 marks, for which 1,804,800 cases of sickness, embracing 25,301,200 days of sickness, were relieved—that is, the average day of sickness was relieved to the extent of 2.1 marks, or about 50 cents, which covered not only medical attendance and medicines, at home and in hospital, but also money payments to the insured or to those dependent on him. The latter item (including sick and death benefits) amounted to 56.8 per cent. of the total sick relief expenses; 33.7 per cent. going to pay the medical treatment (physician, medicines, &c.), and 9.5, the cost of hospital service. As the average sick-relief ex-

*Further particulars may be obtained from a translation of both the German Imperial Sick and Accident Insurance Laws, prepared by Prof. F. W. Taussig, and published in the October (1887) number of the *Quarterly Journal of Economics*. An excellent review of both systems was furnished by Commercial Agent J. H. Smith, in 1884, to the U. S. Department of State, and published in the consular reports, collated in "Labor in Europe," p. 433. In the Library of the New York Law Institute may also be found these and other statutes of the German Empire and other foreign States.

†A mark is equivalent to 23.8 cents United States currency.

penses per member came to 11.4 marks, and the contributions, 13.4 marks, of which the workman paid only two-thirds, it will be seen that he got more than he paid. But this proportion differs in the different *Kassen.**

"The system of insurance against accidents has been in force in the empire since October 1st, 1885, and is carried out by means of the *Berufsgenossenschaften*, or trades associations of employers, the formation of which the *Unfallversicherungsgesetz*† of July 6th, 1884, makes compulsory in certain enumerated industries. These, as a rule, are formed for specified districts, and include all branches of trade in which the risks are similar. Their organization is effected at a general meeting of the employers interested, which takes place under the supervision of the Imperial Insurance Bureau. After this, by-laws are adopted for their administration and the discharge of their legal duties, which include the collection of the necessary funds for current expenses, raised yearly from the employers alone,‡ by contributions apportioned on the basis of wages and salaries earned in the respective establishments by the persons insured, and on the basis of "danger tariffs."

This tariff is fixed for each district at the general meeting of the employers belonging to the association therein, which must classify the establishments interested according to the danger of accident in them, and determine the amount of contributions accordingly. The danger tariff must have the approval of the Imperial Insurance Bureau, and be revised at the end of the first two years, and thereafter, every five years, in the light of the accidents that have taken place in the different establishments.

The *Berufsgenossenschaften* are also required to accumulate a reserve fund by means of extra levies on the members. For the first year, these amount to 300 per cent. of the insurance contributions; 200 per cent. for the second year; 150 per cent. for the third, and so on, decreasing until the eleventh year, when the interest of the reserve fund is added to the principal until this fund shall amount to twice the sum annually needed by the association. Thereafter the interest may be used for meeting the current obligations. In stringent need, with the approval of the supervising official bureau, the interest, and

* According to a calculation made in the October (1888) *Quarterly Journal of Economics*, p. 168, based on the returns for 1886, the insured received more than he paid, in all cases, but the registered *Huelfskassen*, where the average deficiency per member was 2 marks daily that year.

† Accident insurance law.

‡ Both employers and employes contribute to the sick insurance funds. See above.

even the fund itself, may be trenched upon, before the full legal accumulation has taken place. Supplementary contributions may also be ordered. But no contributions may be raised from the members of the *Berufsgenossenschaften*, nor may their property be employed for other purposes than the payment of indemnities and the expenses of administration, the granting of prizes for rescuing persons in danger and for preventing accidents, and the accumulation of the reserve funds.

These insurance indemnities include compensation to the workman injured, and, in case of death, to his representatives. But this right is forfeited if he has intentionally brought about the accident. Otherwise, he is entitled, after the fourteenth week* from the occurrence of the injury, to the expenses of cure thereafter arising, and to a regular payment during the continuance of his inability to work. This payment is based upon his average daily earnings during the last year of his employment in that occupation in which his injury took place; but any excess of earnings over four marks is counted for only one-third of its amount. If the person injured has not been employed for an entire year in the occupation in which the injury took place, the average annual earnings of workmen of the same class in the same or similar occupations are used as a basis of reckoning. The pecuniary support granted, in case of complete inability to work, is $66\frac{2}{3}$ per cent. of the average earnings thus computed, which continues during such inability; and a suitable proportion thereof, if the disability to labor is only partial. In case of death, an additional indemnity is provided for burial expenses, equal to twenty times the average daily earnings, but not less than 30 marks;† and a pension to the representatives of the person killed. These latter include the widow, children, parents and grandparents. The widow receives, until her death or remarriage, 20 per cent. of the earnings; and if she marries again, three times the amount of her annual pension as a payment in full; but no right whatever accrues if her marriage with the person insured took place after the accident. Each one of the surviving children, up to its fifteenth year, gets 15 per cent., and if it has lost its mother, 20 per cent. of the earnings of the deceased father. The payments to widow and children together cannot exceed 60 per cent. of the earnings. Parents or grandparents, whose sole support the

* Before this, the Kranken or Sick Kassen provide for him, under the sick insurance law, which has been explained above.

† $7.14.

deceased was, get a pension of 20 per cent. of the earnings until their death or cessation of their need.

Persons who are insured under this legislation, and their representatives, have a claim for injury from accident against employers, agents or representatives, superintendents or overseers, personally, only in case the latter have been proved, in a criminal proceeding, to have intentionally brought about the accident. In such case, the insurance indemnity, to which the injured workman is entitled, must be deducted from the compensation recoverable under any existing law; but those responsible for the accident are liable for all expenses incurred by the *Berufsgenossenschaft*, or sick insurance association, in consequence thereof.

The compulsory insurance provisions of the act of 1884, apply to all workmen and minor administrative officers (superintendents), so far as the salaries of the latter do not exceed 2,000 marks ($476), engaged in mines, salt works, establishments in which ores are treated, quarries, pits, on wharves, in lumber yards, in factories and smelting works, as well as to those employed in the masonry, carpentry, roofing and well-digging business, and to chimney sweeps. Supplementary acts, passed since then, extend compulsory insurance to laborers employed in building roads, railroads, canals, &c., and to certain others connected with building operations; also to agricultural laborers, with modifications, called for by the peculiar conditions of agriculture. Workmen in the postal and telegraph service, on the railroads, in the army and navy (exclusive of soldiers and sailors), and those engaged in dredging, cartage, internal navigation and transportation of all kinds, packers, porters, 'longshoremen, &c., have also been provided for. Sailors and others, employed in shipping, were not included till July, 1887. If the industry is carried on by the empire, or by one of the federal States, these take the place of the respective *Berufsgenossenschaft*.

The original act limits the application of compulsory insurance to the undertakings mentioned, in which permanent machinery or plant, propelled by steam or other natural power (wind, water, steam, gas, hot air, &c.), is used, and excludes factories in which less than ten workmen are employed, unless explosives are produced in the course of business, in which case such undertaking is included. The Imperial Insurance Bureau decides what other undertakings are to be considered factories. The Bundesrath may also exempt those under-

takings in which there is no danger of accident from the obligation to insure.

Compliance with the provisions of the act of 1884 and supplementary legislation, is supervised by the Imperial Insurance Bureau, or, if established, a federal State Insurance Bureau, which is a court of last resort, whose decisions are final. Its expenses are borne by the empire, or federal State, as the case may be. The Imperial Bureau is located in Berlin, and is composed of three permanent and eight non-permanent members, who serve four years. The former are appointed for life by the Emperor, with the confirmation of the Bundesrath (or Imperial Council), which selects four of the other members from its own number. Two of the remainder are chosen by ballot by the executive committee of the *Berufsgenossenschaften*, and two by the representatives of the workmen.

These representatives form a body of delegates who are elected for every district constituting a *Berufsgenossenschaft*, or for a section thereof, for the purpose of permitting the workmen interested to participate in the carrying out of the provisions of the compulsory insurance law. One of their duties is the selection of two members of the board of arbitration, which determines disputed questions of fact or damages that may arise in the settlement of accident cases. It consists of a chairman, who is appointed by the government of the federal State and must be a public officer, and four additional members, two of whom are selected in the manner stated, and two by the *Berufsgenossenschaft* of the respective district or section.

Whenever an accident occurs in any establishment by which an employe becomes disabled for more than three days, or is killed, the proprietor, or his manager, is required to inform the police of the catastrophe by a written communication within two days thereafter. The police authorities thereupon make an investigation into the circumstances attending the matter, determine the cause and character of the accident, and report the names of the persons injured, the extent of their injuries, and those entitled to indemnities in consequence. The executive committee of the *Berufsgenossenschaft* then decides what relief, if any, shall be granted. From its decision an appeal lies to the board of arbitration, and from this to the Imperial Insurance Bureau. The indemnities are paid by orders on the post-office, which is reimbursed by the employers' insurance association involved.

The Imperial Insurance Bureau is inclined to construe the legisla-

tion providing for these awards liberally in favor of the workman, who, it has been held, is entitled to indemnities for all injuries happening to him in the business, whether resulting directly from the performance of his work or from causes only indirectly connected therewith. The consequence of this extension of liability for injuries, which employers may be entirely unable to prevent, has been that, in many factories, applicants for work are only admitted after a medical examination, the weak, who are more likely to meet with accident, being rejected.

According to the report of the Imperial Insurance Bureau, there were 62 *Berufsgenossenschaften* in existence during 1886, which had insured 3,473,000 workmen in 269,000 establishments. There occurred 10,414 accidents, on account of which 28,485,499 marks' indemnity was due, according to the following classification:

CLASSIFICATION.	Number of accidents.	Total indemnity (marks).
Death	2,683	1,692,364
Permanent disability	1,701	10,047,807
Partial disability	3,636	10,737,108
Temporary disability	2,394	1,508,220
Total	10,414	28,485,499

U. S. Consul-General Raine, from whose report these figures are taken,* says that "the cost of this Imperial insurance administration" is stated to be 50 per cent. cheaper than with private insurance companies. In the latter case the cost of administration amounts to 20 to 30 per cent. of the indemnifications paid; in the former to 10½ per cent. The cost of administration for 1886 amounted actually to 3,000,000 marks, which makes precisely 10.53 per cent. of the total sum of indemnification (28,485,429 marks).

"Taking as a basis an average amount of 750 marks as yearly wages (according to a statistical return), as average charge to the insurance association, a sum of 2,308 marks is computed in case of death; in case of permanent disability, 5,907 marks; in case of permanent par-

*Consular Reports, No. 91 (March, 1888), p. 525. The official "Statistisches Jahrbuch," for 1888, which contains these data for 1886, has not, at this writing, been received.

tial disability, 2,953 marks, and in case of temporary disability, lasting more than thirteen weeks, about 630 marks."*

The rounding off of this scheme of social reform will be an act providing for compulsory insurance for the benefit of workmen disabled for work by old age or other causes not provided for by the accidents insurance law. Such a measure is now pending in the Reichstag.† Every laborer comprehended within its scope will be entitled to a yearly pension, when permanently and totally incapacitated for work, or when he has passed his seventieth year of age. To receive the old-age pension, it will be necessary that the applicant shall have paid insurance fees regularly for thirty years; and to enjoy the benefits of invalid insurance, he must have paid in his dues for five years. But when the disability is a consequence of the work on which the workman was employed, and the above-mentioned time has not expired, one-half of the regular relief will be afforded.

The annuities will be based upon the calendar year. The invalid stipend will be 120 marks for men, and after the first fifteen years 4 marks will be added each succeeding year, the highest payment, however, not to exceed 250 marks annually. The old-age annuity will be 120 marks; but as soon as a person receives the invalid pension, he is to lose his claim to the latter. During the time old-age pensioners live out of the empire, the payments will be suspended. The moneys necessary to cover these pensions will be furnished by the government, the employers and the employed, each party contributing one-third. Each employer will have to pay in the full two-thirds in advance, deducting the employe's share from the wages. The obligation to pay will fall upon all persons in the insurance district who are employed and are required to insure. Until some regular subscription has been fixed upon, each insurance branch will have to collect per capita of each workman 4 pfennigs (about 1 cent), and of each work-woman $2\frac{2}{3}$ pfennigs, one-half of these amounts to be borne by

*The figures given above are evidently the capitalized value of the indemnities awarded, and the calculations made based thereon. The showing, apparently, is not so favorable for the cost of Imperial insurance, if the calculation is based on the amount of indemnities actually paid out in 1886. Prof. F. W. Taussig, in the April (1888) *Quarterly Journal of Economics* (p. 349), taking his data from the official *Arbeiter Versicherung*, states that 1,712,000 marks were expended in indemnities in 1886, and that the running expenses were 2,324,000 marks, not including 277,000 marks paid for investigating cases of accidents. Thus, it cost a mark and a half to pay for every mark of indemnity.

†*Altersversorgungs-und Invalidenversicherungs-Gesetz.* A synopsis of the proposed act is given in Consular Reports, No. 91, March, 1888, p. 610. This, probably, will be considerably amended before it becomes law. The proposed legislation is strongly opposed by some of the parties or sections which compose the Reichstag, viz., the Freisinnige (radicals), a portion of the Centre (Catholic) group, and, strange to say, the Socialists.

the laborer and one-half by the employer.* It was originally proposed that the *Berufsgenossenschaften* should carry on the system in connection with the accident insurance obligations imposed by the law of 1884; but the plan now is to establish government insurance bureaus.

Consul-General Mueller, Frankfort-on-the-Main, from whose report these facts are taken, stated † that, according to the statistical classification of 1882, there would be 12,000,000 persons coming within this "old age and invalid laborers' insurance act," as insurers and assured; and that the number of 120,637 would presumably attain the age of seventy years and become entitled to the old-age pension. "On the basis of the aforesaid number of assured, the number of invalids has been calculated to approximate 207,592. Total number of persons entitled to draw invalid support or old age pension:

"Males	234,956
"Females	93,233
"Total	328,209

"At the proposed pension rate (120 marks per annum), these beneficiaries would have to receive per year 35,654,960 marks, ‡ while the annual contributions of 12,208,986 insurance members, at the rate of 12 and 8 marks respectively per capita, will produce 128,647,596 marks."

"In connection with the matter," continues the Consul-General, "I cannot forbear to state that public opinion in Germany seems to find no fault with the projected measure on account of the exercise by the State of a parental power adverse to the modern principles of individual self-control; nor have I come across public expressions objecting to class-legislation or to the compulsory nature of the insurance system sought to be sanctioned by law. Whatever opposition exists seems to be principally directed either against the expediency of the measure as a whole, or against one or another of its provisions. Especially is it claimed and argued by friends of social reforms that the proposed measure on the one hand was silent upon the all-important question of wages, and that it failed to provide for that numerous class of laborers compelled to work at starving prices; while on the other hand, the fixed rate of allowances to invalid and

*An insurance year is to be 300 working days, which would make the annual contributions 12 and 8 marks, respectively.

†Consular Reports, No. 91, March, 1888, p. 612.

‡About $9,000,000.

old-age laborers (about 8 cents a day) was neither adequate to the burdens and obligations imposed nor calculated to render timely or sufficient relief to those concerned."

The effect of this legislation will be watched with much interest, especially as the tendency on the continent of Europe seems to be in the same direction. The principle, however, which underlies the whole system, the joint contribution of employer and employed to an insurance fund, is not looked upon with favor by wage-earners either in England or America, who contend that it is only a scheme to force workmen to share a financial responsibility which employers alone ought to bear, and that the effect of permitting the latter to discount all future liability is simply to encourage their already too great disregard for the limbs and lives of their employes, whose sacrifice involves only small pecuniary loss. But the latter objection loses much of its force where a system of effective factory inspection obtains, or where there is a strong public sentiment on the subject of the safety and protection of workmen.*

The consular reports already quoted show that there is much less indifference manifested on these subjects in foreign countries generally than in our own. In Germany, for example, the imperial statutes of 1878 and 1881 prescribe a series of strict regulations for the safety of the work-people in factories, mines, mills, on railroads, &c., and minute sanitary measures are established for their benefit. The overcrowding in factories and workshops is prohibited; they must be well ventilated and be kept in a cleanly state, and every precaution made so as to render all gases, vapors, and impurities generated in the course of the manufactured processes harmless, as far as possible, by rapid volatilization and smoke consumers.† Every manufacturer is obliged to provide and maintain all such precautions against danger to the lives and health of his employes as the character of his business may call for; and it is one of the chief duties of the factory inspectors to see and insist that the factories are supplied with the necessary arrangements to protect their employes from accident and disease. Just what precautions shall be taken by the different kinds of factories is fixed by the *Bundesrath* of the empire, or by the officials of the various States, according to the laws thereof.‡

* See extract from Mr. Charles Bradlaugh's letter to a fellow-member of Parliament, below.

† Consul Schoenle, Barmen, in "Labor in Europe," p. 278.

‡ Consul-General Mueller, Frankfort-on-the-Main, Consular Reports, No. 89, February, 1888, p. 227.

All reports go to show that there is a commendable zeal manifested generally throughout the empire for the prevention of accidents, both by private employers and public officials, and it has lately taken shape in the formation of an association which has for its object the holding of a "universal exposition for the prevention of accidents," at Berlin, from April to June, 1889. The plan originated with the Institute for Brewing (*Versuchs-und Lehr-Anstalt fuer Brauer*), in Berlin, which at a general meeting in May, 1887, carefully discussed the question of preventing accidents to laborers. The project received encouragement from the Imperial Insurance Bureau as well as from the Prussian Ministers of Instruction and Commerce; while both the press and philanthropists directed attention to its appropriateness at a time when social-political legislation claimed general attention. "The humanitarian views which prompt this Exposition," observe the board of directors in their circular-letter of invitation, "have won the full sympathy and support, not only of the principal representatives of industry and agriculture in Germany, but also of the German Imperial and Royal Prussian State officials. The exposition aims not only to promote a knowledge of the apparatus and appliances calculated to prevent accidents, but also to stimulate an interest in their further development and to furnish the inventors of similar protective contrivances an opportunity to demonstrate their practical utility. The Exposition will, therefore, have much the character of an industrial exposition, differing only from the purely industrial expositions in that such articles only will be admitted whose whole aim or make has a demonstrable relation to the prevention of accidents. Such articles will also be admitted which tend to the workman's protection and general welfare, and are therefore adapted to lead directly or indirectly to a diminution of industrial accidents."*

AUSTRIA.

On the continent of Europe, the tendency is to adopt the principle of compulsory insurance in regulating the liability of employers, under State supervision and responsibility, after the example set by the Bismarckian socialistic legislation in Germany. In the Austrian empire an accident insurance act, passed December 28th, 1887, is

* Consular Reports, 1888: No. 92, April, p. 33; No. 93, May, p. 289.

modeled after the German law of July 6th, 1884,* but differing in some respects. The insurance associations are not organized by occupations, but by geographical districts, in the different countries included in the empire; and are to be conducted under government superintendence. The membership is made up of both employers and employes, the latter paying 10 per cent. of the contributions. Danger tariffs are to be arranged, as in Germany, for assessing the premiums to be paid in proportion to the varying probability of accident in the different occupations. The compensation includes expenses of cure, pensions in case of disability to the person injured, or to those dependent upon him, in case of death. The act applies to factory operatives, workmen in iron mills and mines, to those engaged in the building trades, and to apprentices; but not to sailors, railroad men or public employes.† The latter are pensioned by the government.

There are also special laws affecting railway employes and miners; but outside of these classes, previous to the legislation of 1887, the liability of employers was regulated by the ordinary Civil Code, which in this respect is not liberal to workmen. Under its provisions an employer is liable, civilly and criminally, for the result of his own personal negligence, but not for the acts or omissions of anyone in his service, unless it can be proved that he was responsible for the wrongful selection, appointment or retention of the co-servant through whose fault the accident occurred. In order, however, to cover contingencies, as well as out of human considerations for their people, it had, for some time prior to 1887, been customary for many mine, mill and factory proprietors to insure their employes in private companies against accidents causing disability or death, to the amount of one year's wages.

The responsibility of employers in case of sickness heretofore had been only indirectly regulated by law, which prescribed the organization and direction by them and their employes, conjointly, of relief associations, or *Bruderladen* These form a conspicuous feature of Austrian industrial life, but differ in almost every branch of industry.‡ The act of March 18th, 1888, supplementing the legislation of the year before, providing for compulsory insurance against accidents, makes the insurance of workmen against sickness also obligatory.

* Unfallversicherungsgesetz. See above.

† *Quarterly Journal of Economics*, April, 1888, p. 347.

‡ Consul-General Weaver, Vienna, "Labor in Europe," p. 1224.

The German model is followed in both cases, except that the administration of the whole system is supervised by the general government. Employers are responsible for the premium contributions, but are entitled to deduct from wages two-thirds of what they pay. Agricultural laborers are not affected.

By the special law of March 5th, 1869, the liability of a railroad corporation in case of accidents is presumed, and can only be overcome by proving a *vis major*,* or that the injured employe was responsible for his own misfortune.

Relief funds exist in connection with almost all railways, partly under the management of the companies, and partly under that of the employes. Workmen using machinery or tools are cautioned by special instruction as to their danger; and in cases of particularly dangerous experiments, posters and danger signals are exposed, and then they are carried out under careful superintendence. In case of accident, temporary relief and bandages are supplied from medicine chests, and when practicable the patient is removed to his home or hospital, and medical aid called in. As a rule, pensions are not granted, but the company, in commendable special cases, sometimes provides permanent support.† In Bohemia, all railway employes, if not provided with lodgings in the buildings of the companies, receive an extra contribution to wages at the rate of from 20 to 25 per cent. They also receive compensation for expenses when traveling on railway service, medical assistance and support in case of illness, and a pension when disabled, or after 35 years' service.‡

By act of June 11th, 1883, Austria is divided into industrial districts, at the head of each of which is placed an industrial inspector, who is required to ascertain that employers adopt proper precautions for the protection of the life and health of their workmen. In default, they are to inform the local authorities.

SWITZERLAND.

The policy of instituting a system of obligatory insurance is at present also being agitated in the Swiss confederation. Not only is the federal government occupied with the means of establishing a

*Inevitable accident.

†"Labor in Europe," p. 1242.

‡Consul C. A. Phelps, Prague, *Ibid.*

workmen's insurance against accident, to apply to the whole of Switzerland; but the local legislatures of several of the cantons, or "sovereign States," into which the country is divided, have been considering proposed laws of compulsory insurance against sickness.* For some years, however, the liability of employers for injuries received by workmen in their service has been regulated by federal statute, which supplanted the cantonal legislation on the subject. An act of July 1st, 1875, which is substantially a copy of the German Imperial *Haftpflichtsgesetz* of 1871, quoted above, holds a transportation company liable for all injuries happening in the course of its operations, and not due to inevitable accident, to the fault of the person injured, or to causes over which the company had no control.†

The federal Factories act of March 23d, 1877, which provided for the inspection of industrial establishments, and required the proprietors to adopt all practicable measures for the security of employes against accident, and for the protection of their health, also established the liability in damages of such employers of labor for any injury happening to a workman in the course of his employment. In 1881, the federal assembly enacted a more comprehensive employers' liability law of sixteen sections; but as its application was limited to the classes subject to the Factories act of 1877, embracing only those industrial establishments where "a number of work-people were occupied, regularly and at the same time, in closed rooms, outside of their own dwellings," further agitation soon resulted in the passage of the supplementary act of 1887, which considerably extended the scope of the previous legislation.‡ As the law now stands, it covers all cases of injury, not proved to be the result of inevitable accident, or wholly the fault of the person injured or killed, happening to employes employed in or in connection with the following industries:

1. Railroad and steamship transportation;

2. Those carried on in or about industrial establishments, in which a number of workers are regularly employed, and those in which explosives are manufactured or used; also the following trades

* See Swiss Correspondence in New York *Nation*, November 22d, 1888, p. 410.

† Bundesgesetz betreffend die Haftpflicht der Eisenbahn und Dampfschifsfahrt, ¶ 2.

‡ Acts of June 25th, 1881, and April 26th, 1887: Bundesgesetz betreffend die Haftpflicht aus Fabriktrieb, and Bundesgesetz betreffend die Ausdehnung der Haftpflicht und die Ergaenzung des Bundesgesetzes vom 25 Juni, 1881. These and other documents were kindly furnished by the Swiss legation, at Washington.

and enterprises, in which more than five hands are on the average at work:

3. Building trades;

4. Cartage, navigation (*Schiffsverkehr*), and rafting (*Flösserei*);

6. The erection and repairing of telephone and telegraph connections, the putting up and taking down of machinery, and the execution of all work of a technical nature;

7. The building of railroads and bridges, the cutting of tunnels, opening of streets, hydraulics, well-digging, and the working of mines, quarries and pits.

The federal council is also authorized to add to this list those industries in which workmen are peculiarly and exclusively liable to contract known dangerous diseases.

The liability imposed attaches to the employer, and also to the owner, in the cases enumerated under 6 and 7, notwithstanding that the work was let out to contractors. Also when the enterprises affected by this legislation are carried out by public or private corporations, the public authorities or corporate management are respectively liable for damages sustained.

The liability is in no way changed by the fact that the injury suffered was due to the negligence of a fellow-workman, or of some one in authority over the employe injured; or that it arose from some defect in the condition of the machinery, plant and permanent appliances. But the responsibility is reduced if the injured workman was partly to blame for his misfortune, and such contributory negligence must be considered in mitigation of damages, especially if it consisted in violation of factory rules or neglect to inform the employer, or some one in authority, of a discovered defect in the machinery, which was the cause of the accident, and which was unknown to the latter.

While the employer is not permitted to contract himself out of future liability, if he has contributed to an insurance fund to the extent of one-half of the premiums and other payments, the whole amount of the benefit or insurance money paid to the sick or injured person, or his representative, must be deducted from any compensation recoverable under this law. On the other hand, if the proprietor has contributed less than one-half, such proportion only is to be deducted as his contribution to such fund bears to the whole contributions thereto. In no case can he claim such rebate, unless the insurance to which he has contributed comprises every kind of acci-

dent and illness. These contributions are common, as a system of workmen's insurance prevails pretty generally: in some factories it is compulsory, in others voluntary. Employers and workmen usually contribute in the proportion of one-half, respectively.*

The parties interested may privately compromise claims, but such settlements are not final, and if unfair may be opened. It is the duty of the federal or cantonal authorities to investigate such causes, as well as those where no attempt has been made at settlement. Needy persons, who have an apparently good cause of action, are entitled to gratuitous legal aid. No preliminary notice of a claim is required as a condition precedent to entitle the claimant to compensation from his employer. The damages recoverable are limited to six times the amount of the annual wages of the injured employe, but are in no case to exceed 6,000 francs, in which maximum, nevertheless, are not to be included the expenses of medical attendance, nursing and burial. The compensation obtained is exempt from seizure under judicial process, and may be paid in the shape of an annuity.

Employers affected by this legislation are obliged to make detailed reports of all cases of accidents occurring in connection with their industries, and the amount of compensation paid on account thereof, to the cantonal authorities, who notify the factory inspectors of the districts concerned. These are appointed under the Factories act of 1877, by the federal council, under whose control they are. They are required to see that the provisions of the latter act are complied with, and to make annual reports as to its operations. It is the duty of the local authorities to investigate all accidents happening in industrial establishments. "A noticeable result of this law," reported Consul-General Cramer, in 1884,† "is a decrease of deaths and bodily injuries in the factories."

The Factories act‡ is full and comprehensive, comprising twenty-one sections, and regulates not only the employment of woman and child labor, but that of adults and the payment of wages. Its principal provisions relate to the safety and protection of employes. To insure proper lighting and ventilation, as well as the employment of safeguards against accidents from belting and machinery, plans of buildings to be erected must be submitted to the proper authorities,

*Parliamentary Report on the Liability of Employers in Foreign Countries. See above.

†At Berne. See "Labor in Europe," p. 1127.

‡Bundesgesetz betreffend die Arbeit in den Fabriken, March 23d, 1877.

and before work can begin legal authorization must be obtained. If a dangerous condition of affairs subsequently arises, the authorities require the removal of the danger or suspension of the work. Manufacturers must establish regulations for the internal workings of their establishments; but these must be approved by the cantonal government. They are also required to watch over the morals and public conduct of their employes. "The various provisions of the law," according to the statement of Consul Gifford,* "are executed with considerable success, except that which has reference to the care to be exercised in respect to conduct and morals; and this, obviously, presents great difficulties."

The great responsibilities under this and related laws have resulted in many arrangements for the prevention of accidents, as well as in an organized system of establishing accident-policy agencies and the taking out of accident policies by employers on their employes against accident or death.† The great corporations, like the Western Swiss Railway, pension their employes on retirement, and during service require them to contribute to an insurance fund for the disabled and their families; the latter requirement being a source of much dissatisfaction to the employes, who would prefer to have an option in the matter. The State pensions certain of its employes and facilitates the insurance against sickness and accident of all. Accidents from fire are almost unknown, owing to the solid construction of buildings. In factories women are not employed about the dangerous parts of the machinery.‡

OTHER EUROPEAN COUNTRIES.

Neither in Denmark, nor in Sweden and Norway, has there been any labor legislation of the character treated of in this chapter, but in the former State the custom of insuring their workmen against accident and sickness prevails among the larger corporations; while in the latter there are many private labor insurance societies.

The tendency of Spanish legislation, as evidenced by constitutional provisions and statutory enactments, is fairly liberal,§ but so far there have been no laws enacted regulating the liability of employers to the employed.

*At Basle. See "Labor in Europe," p. 1145.

†Consul Beauchamp, St. Gall, "Labor in Europe," p. 1173.

‡Consul Adams, Geneva, "Labor in Europe," p. 1182.

§Report of U. S. Consul Oppenheimer, Cadiz, "Labor in Europe," p. 1348. See end of chapter.

RAILWAY INSURANCE.

There is an undoubted tendency in this country, as well as in Europe, to extend by legislation the liability of employers to their workmen. On the continent of Europe, as has been already shown, the drift is towards the adoption of the principle of compulsory insurance, which, however, does not, and probably will not, meet with much favor from American or English wage-workers, as long as the many independent mutual aid societies in which they are interested, and the relief funds or benevolent annexes of the trades unions with which they are connected, continue to flourish.* Nevertheless, the system has been in operation in Great Britain for a number of years, and at present there is one of these compulsory insurance associations, organized on the mutual contribution plan, connected with almost every railroad in England, and with nearly every one of the large mines. The object of these societies is to provide something for the employes or their families in case of death, injury, sickness, superannuation, or inability to work from any accidental cause. The funds used for this purpose are accumulated by periodical contributions from employes, whose share is deducted from their wages, and from the corporations and proprietors, who assume the management of the moneys collected, and the duty of paying out the benefits.†

This species of insurance originated in Germany, where it had been successfully carried out by the *Knappschaftsvereine* of the mining districts, and had played an important part in the railroad management of the continental countries, long before it was established in England. It also has been introduced, with some modifications, into this country, where the so-called railroad relief associations appear to be coming into fashion.

THE B. AND O. EMPLOYES' RELIEF ASSOCIATION.

Among the earliest and most prominent of these was that of the Baltimore and Ohio Railroad Company, whose "Employes' Relief Association," inaugurated May 1st, 1880, and incorporated by special act of the Maryland Legislature, approved May 3d, 1882,‡ has for

* See tenth annual report of the Bureau.

† See end of chapter, extracts from U. S. Consular Reports.

‡ Repealed by act of April 5th, 1888, said repealer to take effect April 1st, 1889. This has induced the company to make considerable modifications in the plan, although the special features are still retained. [See Appendix.] From newspaper reports, however, the dissatisfaction among the employes has not been allayed.

its object, as stated in the act of incorporation, the extending of "relief in case of sickness, injury, old age and death, to the employes of the Baltimore and Ohio Railroad Company, and their families, and also to the employes of such other railroad companies as this association may permit to participate in its benefits, and to the families of such employes; to receive deposits on interest from said employes and their wives, and to loan them money at lawful rates of interest, in order to provide them with, or improve homesteads, and to generally promote their welfare."

The powers of relief belonging to the association are exercised by the Committee of Management, consisting of ten members, one of whom is the President of the Baltimore and Ohio Railroad, four are appointed by him and five elected annually by the association itself. The employes are divided into two general risk-classes, composed of those engaged in operating trains or rolling stock, and those not so engaged; and are also classified according to wages or salary received, upon which each individual of a class pays a certain percentage or premium, which is deducted monthly. These payments range from 75 cents to $5 per month, according to class,* and entitle the contributor to the respective benefits guaranteed. These consist of the payment of a per diem allowance, in case of temporary or permanent disability, and of a gross sum to his family, in case of his death, the extent of the relief granted being less when the misfortune results from causes outside of the service of the company than when occasioned by accident in the discharge of his duty. In the latter case, free surgical and hospital treatment is also provided for the sufferer.

The seventh annual report of the Secretary of the Relief Association,† for the year ending September 30th, 1887, stated that since its inauguration (May 1st, 1880), 70,029 persons had been admitted to membership, of whom 10,922 had made application during the last fiscal year, at the close of which the active membership was 22,155. The receipts during the whole period, according to the Actuary's report, were $1,921,268.11, of which $1,854,661.46 were contributed by employes as membership premiums, and $24,000 by the company; the balance being the interest on investments, &c. In satisfying 67,560 benefits, accruing since the organization of the department, $1,510,666.19 were expended, or an average payment of $22.35.

* See end of chapter.
† S. B. Barr.

The total disbursements came to $1,716,536.86, or an average cost of $25.41 per benefit. The average contribution per member was $26.48. The following is the official table showing the character and amount of benefits paid from May 1st, 1880, to September 30th, 1887:

CLASSIFICATION.	Number of payments.	Total amount paid.	Average per payment.
Deaths from accidents	380	$398,025 00	$1,047 43
Deaths from other causes than accidents	751	260,106 97	346 34
Disablements from injuries received in discharge of duty	18,814	247,041 42	13 13
Surgical expenses involved in the above	11,756	77,823 90	6 62
Disablements from sickness and injuries *not* received in discharge of duty	35,859	527,668 90	14 70
Aggregate	67,560	$1,510,666 19	$22 35

The company provides, without expense to the association, the services of its staff in conducting the clerical and other business necessary to its proper management; and whenever necessary or desirable to employ females or children, preference is given to the widows, wives, sisters and children of those contributing to the fund. In addition to this, the company allows free transportation of the children of such contributors over its lines, within a distance of ten miles, while attending school, and half-fare transportation to the members and their families whenever traveling, without limit as to distance.

The superannuation or Pension Feature of the Relief Association was inaugurated on October 1st, 1884, the income necessary for its support being derived entirely from the Baltimore and Ohio Railroad Company, whose directors appropriate for this purpose $25,000 annually, to which is now added (since 1884) the interest earned on the original $100,000 endowment fund granted to the Relief Association. No portions of the contributions of members to the relief features of the association has been or will be diverted to this Pension Feature, which is designed—

To provide means of support, during life, for those persons who have been members of the association for four consecutive years, and who, having served the Baltimore and Ohio Railroad Company, or either of the companies operating its branches and divisions, or any railroad, telegraph, telephone or other companies whose employes are

or shall hereafter be admitted to membership in this association (and conditioned upon such companies making a proportionate contribution to the Pension Fund) for ten consecutive years, shall, on reaching the age of sixty or upwards, be relieved from duty by such company; or who, having reached the age of sixty-five or upwards, elect to retire from such company's service.*

According to the seventh annual report of the association,† "the Pension Feature has been doing good work during the past year, having added 37 names to its rolls, making a total since October 1st, 1884, of 195 who have received the benefit of this admirable conception as a reward for faithful service. There are at present 165 names on this 'roll of honor,' 30 of the total number having passed away. It is to be regretted that the funds applicable to this certainly most creditable undertaking are so limited that it is hardly wise, at this time, to increase the number now receiving benefits therefrom."

The Savings Fund and Building Feature were established on August 1st, 1882, and, while working under the same charter and with the same executive officer, are entirely distinct from the Relief Feature, so far as its funds and management are concerned. The Savings Fund of the association affords facilities to employes, their wives and children, no matter how isolated their location, to invest their savings or make temporary deposits of not less than $1 nor more than $100 per day. The company is responsible for both principal and interest, which is 4 per cent., and depositors also participate in all the extra profits earned by the operations of the Savings Fund, the moneys of which are invested through the Building Feature. This enables those in the employ of the company, who are members of the association, to provide or improve homesteads for their families. Money is loaned at the uniform rate of 6 per cent. per annum, interest being charged only upon the net sum remaining unpaid at the end of each month. Repayments are made at the rate of 1½ per cent. per month on each $100 borrowed, the entire loan being thus repaid in about 85 months. Borrowers are required to take out such additional natural-death insurance as will, with the amount they already hold in the Relief Feature, equal the amount of the loan. Those leaving the company's service can continue their payments, or dispose of their interest to the best advantage.

* For per diem pension allowance, see end of chapter.
† For the year ending September 30th, 1887.

"No objection whatever," reported the Secretary in 1887, "has been found with the savings bank or building feature, the only difficulty being that applicants for loans are largely in excess of the ability of the bank to meet."* From its inauguration up to September 30th, 1887, the aggregate deposits in the savings fund have been $730,559.97, of which $288,756.28 have been withdrawn and $453,787.10 loaned. This has been expended in the erection of 259 new houses, buying 257 already built, improving 69 owned by employes, and releasing liens on the homes of 153 others. Of the amount loaned, $122,109.52 had been repaid.

THE PENNSYLVANIA VOLUNTARY RELIEF DEPARTMENT

Went into operation on February 15th, 1886; but the scheme as originally outlined met with considerable opposition from the employes and was accordingly modified, taking effect in its amended form from May 1st, 1886. This includes also the employes of the Northern Central Railway and the West Jersey, the Philadelphia, Wilmington and Baltimore, the Camden and Atlantic, and the Baltimore and Potomac Railroad Companies, which are associated in interest with the Pennsylvania Railroad Company. Their several relief departments were for this reason placed under one general management by an agreement, which, however, provided "that nothing herein contained shall be held to alter or modify any part of the existing organization and regulations of the several parties hereto, save in so far as is expressed herein or may be necessary to carry out the true purpose and intent hereof; nor to make any party hereto, chargeable for the collection of moneys on behalf of the employes, members of the respective relief funds, or liable for the benefits payable to such employes, of any other party to this agreement, this union being simply for the purpose of administration and economical management, each party hereto, in behalf of itself and its employes, agreeing to appropriate its ratable proportion to the joint expenses of administration and management, and the entire outlay necessary to make up deficits for benefits to its own employes."

As expressed in the "Regulations," it is a department of the service of each of the companies concerned, administered under the

*"The Baltimore and Ohio Employes' Relief Association: Its Relations to its members and to other Insurance Associations."

above general title, having for its principal object the management of a fund, known as the Relief Fund, for the benefit of the employes contributing thereto, who constitute a mutual benefit association and are entitled to receive definite rates, proportionate to their contributions, when disabled by accident or sickness; while in the event of their death, certain definite amounts are payable to their relatives or designated beneficiaries. This fund is "formed by monthly voluntary contributions from such employes, appropriations when necessary to make up any deficit by the companies, and income or profit derived from investments of the moneys of the fund, and such gifts or legacies as may be made for the use of the fund."

The department is under the general supervision of an Advisory Committee, which consists of the General Manager of the Pennsylvania Railroad Company, as member *ex-officio* and chairman, and twelve members, chosen annually, six by the directors of the companies interested, and six by the contributing employes, each of whom has one vote. A Superintendent is also designated by the companies, who has general charge of the business, subject to the control of the General Manager, and with his approval employs the medical and clerical force. He is secretary of the Advisory Committee, to which he makes such reports as may be required, and which acts upon questions brought before it, by appeal from his decisions or otherwise, respecting the rights and claims of members. The treasurer, for the time being, of the Pennsylvania Railroad Company, is treasurer of the relief fund of each affiliated company, which under the regulations provided "takes general charge of the operations of the department; guarantees the fulfillment of the obligations assumed by it; holds its funds in trust and becomes responsible for them; supplies the facilities for conducting its business; pays all the operating expenses, including the salaries of the officers, medical examiners and clerical force; pays interest on the monthly balances in its hands; and, as trustee and guarantor of the fund, approves securities in which investments may be made."

Any employe who has been continuously, for six months, in the service of any of the affiliated companies, if not over forty-five years of age, may, on application, become a member of the Relief Fund, upon passing a satisfactory medical examination; but no one is required to join, and no compulsion, direct or indirect, is permitted.

Members are divided into five classes, according to the amount of their regular pay per month, and their contributions are rated accordingly, from 75 cents to $3.75, which are deducted monthly in advance. For this they are entitled to claim various accident, sick and death benefits. The former two are per diem allowances, ranging from 50 cents to $2.50; and the latter, a gross payment, from $250 to $1,250. An additional death benefit may be taken by any employe, "but not greater in amount than the death benefit of the class in which he at the time contributes," in which case an additional contribution is paid, varying, according to the age of the applicant, from 40 to 60 cents per month. In addition to these payments, necessary surgical attendance is furnished during disability resulting from accident occurring in the discharge of duty.

The number of payments and the amount of benefits paid during the fiscal year ending December 31st, 1888, and for the period since the commencement of the department, have been, according to the third annual report, made by authority of the Advisory Committee, as follows:

	FEBRUARY 15TH, 1886, TO DECEMBER 31ST, 1886.		JANUARY 1ST, 1887, TO DECEMBER 31ST, 1887.		JANUARY 1ST, 1888, TO DECEMBER 31ST, 1888.		FEBRUARY 15TH, 1886, TO DECEMBER 31ST, 1888.		Average per payment.
	Number of payments.	Amount paid.	Number of payments.	Amount paid.	Number of payments.	Amount paid.	Number of payments.	Amount paid.	
Deaths from accident.....	32	$18,300 00	49	$27,956 00	53	$30,000 00	134	$76,256 00	569.07
Deaths from natural causes.....	116	79,321 27	198	106,395 98	197	100,819 34	511	286,536 59	560.73
Disablement from accidents.....	1,744	17,664 60	3,186	44,122 10	3,849	50,098 80	8,779	111,885 50	12.74
Disablement from natural causes...	3,653	35,862 00	7,186	86,131 70	7,815	102,593 96	18,654	224,587 66	12.04
Total.....	5,545	$151,147 87	10,619	$264,605 78	11 914	$283,512 10	28.078	$699,265 75	24.91

The total disbursements of the department during this period were $866,377.71, including the operating expenses, $167,111.96, which were liquidated by the companies. Exclusive of the latter sum, the receipts amounted to $966,408.28, of which $879,461.71 came from membership contributions, $16,213.51 from interest for money on

deposit, at 4 per cent., with the treasurer of the Pennsylvania Railroad Company, and the balance from the additional relief contributions donated by the companies. This, after providing for all outstanding obligations and claims which would be made on the Relief Fund, left, at the close of the year 1888, a net surplus of $170,788.24. If the operating expenses had been a charge upon the fund, instead of being paid by the companies, this surplus would have been but $3,676.28.

The whole amount of payments by the companies thus far has been as follows:

Operating expenses	$167,111 96
Contributions for members in February, March and April, 1886	60,652 86
Additional relief in 1887 and 1888 to members who had exhausted their title to sick benefits	10,080 20
Total	$237,845 02

The following was the membership record on December 31st of each year since the inauguration of the department, which it would appear by no means includes all the employes of the different railroads concerned.*

YEAR.	Pennsylvania R. R. Co.	Northern Central Railway Co.	West Jersey R. R. Co.	Philadelphia, Wilmington and Baltimore R. R. Co.	Camden and Atlantic R. R. Co	Baltimore and Potomac R. R. Co.	Total.
1886	16,096	1,595	258	1,569	144	290	19,952
1887	15,160	1,545	242	1,416	138	243	18,744
1888	15,651	1,667	231	1,435	116	232	19,332

*The Pennsylvania Railroad system had, according to the U. S. census returns, in the neighborhood of 26,000 employes in 1880.

The following calculations are based on the data given in the third annual report, for the year ending December 31st, 1888:

YEAR.	Total membership.*	Total membership contribution.	Average contribution per member.	Average benefit, per payment.	Average cost, per payment.
1886	19,952	$198,592 33	$9 95	$27 26	$37 09
1887	18,744	339,249 35	18 09	24 09	30 26
1888	19,332	341,620 03	17 67	23 79	28 48
Total	‡32,806	$879,461 71	†$26 81	$24 91	$30 85

The third annual report, made by Chairman Chas. E. Pugh, by authority of the Advisory Committee, states that:

The accessions to membership during 1888 averaged over 175 per month, and exceeded the deaths and withdrawals by 1,634. The number of members leaving the service was 1,046, making a net gain in membership of 588 during the year.

The average monthly membership for the year was 19,068.

The death-rate during the year was equal to twelve and six-tenths per thousand members, and the average number of members constantly disabled was equal to thirty-one per thousand members. * *

Regulation No. 10 provides that, at the close of the year 1888, and any successive periods of three years thereafter, any surplus that may have accumulated shall be used in the promotion of a fund for the benefit of superannuated members, or in some other manner for the sole benefit of the members of the Relief Fund, as shall be determined by a vote of two-thirds of the Advisory Committee and approved by the Board of Directors.

It will be noted from statistics embraced in this report that, after setting aside a sufficient amount for increasing ages of members and estimating for all unsettled liabilities, there remains a balance of $170,788.24. The disposition of this surplus received very careful consideration by the committee, and the conclusion reached, which I trust will be satisfactory to the members, is embraced in the following extract from the minutes, which proposition has been submitted to the respective boards for their approval, namely:

*On December 31st of each year. This makes the average contribution per member in the fourth column appear larger than it actually was during the several years mentioned.

†Total membership from the organization of the department until December 31st, 1888. "It is proper to say," writes the superintendent, "that the difference between our total membership since organization and actual membership December 31st, 1888, is composed, to a great extent, of employes who withdrew early in 1886 and have since again become members."

"The special committee appointed to consider the proper disposition to make of the surplus of $170,788.24, which is shown to be the final results of the operations of the three years ending December 31st, 1888, recommends to your committee that a new account be opened on the treasurer's books, and this sum transferred to the credit of the same, and be allowed to remain with the treasurer of the Pennsylvania Railroad Company at 4 per cent. interest; and

"Whereas, The result of the operations of the Pennsylvania Railroad Voluntary Relief Department for the past three years has enabled the sum of $170,788.24 to be assigned as a surplus after providing for all obligations and claims which can be made upon the Fund arising out of its operations for the past three years, it is

"*Resolved*, That the committee desire to recommend to the Boards of Directors of the companies associated in the administration of the Relief Department that this sum be set aside at interest as a foundation for a fund for superannuated members, combined with a pension fund for the members of the Relief Fund, and that a committee of seven be appointed by the chairman to consider and prepare a plan for the establishment and administration of such a fund. This special committee to be authorized to call to their assistance all the members of the Advisory Committee, the Superintendent of the Relief Department, and any of the officers of the companies that are not members of the Advisory Committee, and to make reports at the stated meetings and to the chairman during the intervals in regard to their progress."

The above report of the special committee was unanimously approved by the Advisory Committee. The committee, while in favor of the above plan as being in harmony with the spirit of the Regulations, were further encouraged by the receipt of a letter from the president of the Pennsylvania Railroad Company, approving such disposition of the surplus, and proposing to recommend to the companies associated in the Fund, the contribution of a sum of $50,000, to be added to the surplus for the benefit of old and superannuated members as soon as a satisfactory plan can be formulated.

The Pennsylvania Railroad Company hitherto has followed the practice of pensioning superannuated employes, and those disabled in the discharge of their duties, deserving employes being continued on the rolls of the company. It also provides for improving the condition of its employes by the establishment of reading-rooms, libraries, bath-rooms, &c., as well as the maintenance of a saving fund, which was inaugurated on January 2d, 1888, in accordance with resolutions adopted at a meeting of the Board of Directors, held November 16th, 1887, under the name of "The Pennsylvania Railroad Employes'

Saving Fund." Its object is to provide "a safe and convenient means, by which its own employes and those of the affiliated companies may save a portion of their salaries or wages." Deposits, according to certain prescribed regulations,* are received from the employes of the Pennsylvania Railroad Company (its leased and operated lines east of Pittsburgh and Erie), and of the Philadelphia, Wilmington and Baltimore, Northern Central, Baltimore and Potomac, Alexandria and Washington, Alexandria and Fredericksburg, West Jersey, and Camden and Atlantic companies, and Camden and Philadelphia Steamboat and West Jersey Ferry companies. During the year ending December 31st, 1888, according to the official report, 1,807 employes availed themselves of the opportunity to become depositors. The amount of deposits received during this period was $421,191, and the balance remaining at the close of the year, $364,390.66, of which $300,000 have been invested in the 4 per cent. bonds of the Philadelphia and Erie Railroad Company.

PHILADELPHIA AND READING RELIEF ASSOCIATION.

The Philadelphia and Reading Railroad Relief Association, organized on the plan of the Pennsylvania Voluntary Relief Department, went into operation on December 1st, 1888. All employes have the privilege of becoming members, without conditions, until March 31st, 1889, but in no case is membership compulsory. The company has agreed to contribute a sum equal to 10 per cent. of the contributions made by the members of the association, until the joint fund shall amount to $1,000,000, and after that 5 per cent. of the total contributions. In addition, the company assumes all expenses of administering the fund, such as clerk hire, office room, charges for stationery, &c. No system of pensioning superannuated employes, or those disabled in the service of the company, has been adopted; but it is expected that the Relief Association will provide for such cases.

Further details may be found in the circulars which were issued by President Austin Corbin, at the close of the year, announcing the scheme and giving a general outline of the manner in which it was proposed to conduct it. These are reproduced at the close of the chapter.

* These will be found at the close of the chapter; as also the most important of those governing the Relief Department.

LEHIGH VALLEY RAILROAD RELIEF FUND.

The Relief Fund, established in 1877, for the benefit of persons in the employ of the Lehigh Valley Railroad Company and affiliated corporations,* is organized on a somewhat less elaborate system than those mentioned above, as will be seen from the "Sixth Edition of the Plan," issued August 1st, 1888, by President E. P. Wilbur:

"FIRST. This Relief Fund is established and maintained by voluntary contributions from persons in the employ of either of these companies and from the companies themselves, for the benefit of those contributors in the employ of either company who may be injured by accidents occurring to them while in the discharge of their duty to the company, and for the families of those contributors who may lose their lives by such accidents.

"SECOND. Every person employed by either of the companies in any manner, may, if so disposed, at any time subscribe to the said Fund the amount of one day's wages, or less, but in no case is the amount subscribed to the Fund to exceed three dollars. The amount so subscribed to be taken from the pay-roll for that month. Each of the companies will, at all times, contribute to said Fund an amount equal to the aggregate of that paid in by all of the contributors in their employ.

"THIRD. Each class of persons employed by the company on each road, division or canal, such as engineers, firemen, conductors of each class of trains, baggage masters, brakemen of each class of trains, track foremen, laborers of each kind, mechanics of each kind, etc., etc., may, after the first call made in each year, elect one of their number to act as their representative, in connection with the superintendent or assistant superintendent of that road or division, in managing and drawing money from the Fund; such representative to hold his appointment until his successor is elected in the same manner. Should the office of representative become vacant at any time, it may be filled by a similar election. In case of vacancy in the office of representative, by reason of the failure to elect on the part of any one or more of the classes of employes referred to, or for other cause, the superintendent of the road or division shall appoint some suitable person to fill the vacancy.

"FOURTH. The money so raised, shall be kept, without expense to the Fund, by an officer of the Lehigh Valley Railroad Company, to be designated by the President of said company, and shall be subject at all times to the written orders drawn upon it, in accordance with

*Penna. and New York C. and R. R. Co.; Geneva, Ithaca and Sayre R. R. Co., and the Morris Canal Co.

these rules, jointly by the superintendent or assistant superintendent of the road or division to which the entitled person is attached and the representative on that road or division of the class to which the entitled person belonged; and in every case some person having personal knowledge of the accident shall sign the order, such order to be countersigned by the General Superintendent or Assistant General Superintendent.

"The superintendent or assistant superintendent of the road or division and the representative together shall determine when such payment shall cease.

"FIFTH. No money shall be paid out of the Fund except upon such joint written orders of a superintendent or assistant superintendent and of the proper representative, countersigned by the General Superintendent or Assistant General Superintendent as above stated, and no one shall be entitled to the benefit of the Fund except, *First:* Employes of either of said companies who shall have contributed to the Fund on or subsequent to the last previous call, and before the time of their accident, and who shall have been accidentally injured while in the discharge of their duty to the company. *Second:* Widows or children of such contributors so injured or killed as specified in section sixth.

"SIXTH. The money of the Fund shall be appropriated and drawn out, as provided in sections fourth and fifth, for the benefit of those entitled to it, as follows, viz.: In case of a disabling accident of the kind mentioned in section first, to a contributor not in arrears to the Fund, shall be allowed three-fourths as much per day as that contributed by him to the Fund, for every working day during his total disability to work, but not longer than for the period of nine months, but in no case will Sunday be counted in as a working day. In case such accident results in the death of such contributor not in arrears to the Fund, such death occurring at once, or within six months from the time of accident, $50.00 shall be appropriated and paid from the Fund for his funeral and other immediate expenses, and if he leaves a widow or a child or children under 16 years of age, an allowance of three-fourths the amount of his contribution, for every working day, shall be appropriated and paid to the widow monthly, for the period of two years from the time of said contributor's decease, provided the said widow remains unmarried during that time; or, if there be no widow, then the said allowance of three-fourths the amount of his contribution, for every working day, shall be appropriated and paid to such minor child or children, jointly, for the period of two years, or until the youngest attains the age of 16, if less than two years. In case such accident results in the loss of a limb which can be artificially replaced, appropriation and payment shall also be made from the Fund for the purchase of a proper artificial limb.

"To insure to subscribers these benefits from the Fund, all cases of disabling injuries must be reported, immediately after the occurrence, to the conductor, foreman or other person in charge of the work, whose duty it shall be to investigate the case and report the same to his superior officer.

"SEVENTH. The payment on each call is to cover the risk of the contributor to such accident, up to the time of the next call, but no longer, and no such payment or payments will, in any case, be refunded to the contributor.

"EIGHTH. Whenever said Fund shall, by its appropriation or use as above prescribed, become so much reduced as to need replenishing, the companies will call for another payment of the amount prescribed in article second. Each contributor shall then have the option to renew his contribution or not, as he may choose.

"To old subscribers who renew their subscriptions with every call, the benefits from the Fund will be continuous, subject, however, to sections fourth, fifth and sixth of this plan, Any employe of these Companies, not a member of the Fund, may subscribe to it at any time, but accidents occurring to such new subscriber previous to the first day of the month following his subscription, will not entitle him to relief from the Fund.

"NINTH. A list of contributors to the Fund, corrected after each call, shall be kept in the office of the Treasurer of the Fund, showing the date from which each contributor became entitled to its benefits.

"TENTH. The companies reserve the right to give notice of any change which they, the companies, desire to make in the plan; such notice to be given at the time of making any call, and the specified changes to take effect from and after the time when contributors become entitled to relief on said call; and the companies reserve the right to give notice at any time to the contributors, that no further contributions will be called for. In case of such notice, no contribution will thereafter be received from either of the companies, or from any of their employes, and the companies will thereafter use the remaining balance of the Fund for the purposes and in the manner herein set forth, until all of the said money shall be so used, at which time the benefits of the Fund shall cease.

"ELEVENTH. As the companies contribute one-half of the entire fund so provided, and take upon themselves the trouble and expense of the management of the Fund, they will not consider themselves bound to give any aid whatever to any person, or to the family of any person in their employ who has refused or neglected to become a contributor to said Fund."

The statement of the operations of the fund, from its organization in 1878 to November 30th, 1887, kindly furnished by the Treasurer

of the company, Mr. J. W. Wilhelm, showed the aggregate contributions by employes during these ten years to have been $74,639.88, and a like amount by the company, or $149,713.57 in all. The total payments reached $146,713.57, leaving a balance of $2,566.19 on hand. There have been twenty "calls" during this period, or an average of two per year. The amount contributed by the members, the number of contributors, and the sum paid out to beneficiaries, year by year, have been as follows:

YEAR.	Membership contributions (employes).	Number of contributors.	Payments.
1878	$3,964 00	1,358	$4,620 00
1879	5,316 00	1,729	10,293 25
1880	6,628 00	2,111	13,328 75
1881	10,710 29	1,997	22,590 65
1882	10,643 45	2,436	16,121 86
1883	9,324 04	2,964	19,409 94
1884	10,108 81	3,240	19,277 24
1885	8,377 79	2,505	16,800 94
1886	4,226 15	2,664	10,806 51
1887	5,341 35	3,048	13,464 43
Total	*$74,639 88	.....	$146,713 57

Mr. Wilhelm, the treasurer of the fund, explained in a letter to the Bureau, that calls† were made periodically. At such times circulars are issued, giving the dates between which old subscribers can renew their subscriptions. Employes can contribute at any time. Apart

*Total contributions, including those from the company, $149,279.76.

†The following is a copy of the call last issued:

"April 1st. 1889.

"TWENTY-THIRD CALL FOR CONTRIBUTIONS TO THE RELIEF FUND.

"This twenty-third call is for subscriptions to be made on and after April 1st, 1889, and is subject to all the provisions of the Sixth Edition of the plan of the Fund.

"Read the Sixth Edition of the plan of the Fund carefully, as important changes have been made.

"The balance now on hand in the Relief Fund will probably be sufficient to pay all claims for injuries occurring previous to May 1st, 1889, so that the benefits will be continuous, to those old subscribers, who in April renew their subscriptions.

"Any employe of these companies not a member of the Fund, may subscribe to it at any time, but accidents occurring to such new subscriber, previous to the first day of the month following his subscription, will not entitle him to benefits from the Fund.

"This call will take effect May 1st, 1889.

"Subscriptions on this call will be received from all persons in the employ of the L. V. R. R. Co., the P. and N. Y. C. and R. R. Co., the G. I. and S. R. R. Co., the Southern Central R. R. Co., and the Morris Canal Co.

"To avoid misunderstanding it is desirable that each subscriber sign the subscription list in person.

"Foremen and others in charge of men must be particular to put this notice conspicuously before them.

"J. H. WILHELM, Treasurer of the Fund."

from the "plan" above given, there is neither a constitution nor by-laws. During the ten years from 1878 to 1887, there were 3,426 cases of injury relieved, of which 66 proved fatal. In the latter cases, $50 for burial expenses and monthly benefits to the widows or minor children, as provided in the plan, were extended.

None of the other railroad corporations, whose lines center in this State, as yet have inaugurated any beneficiary institutions for the benefit of their employes; nor do they have any system of pensioning those superannuated or disabled. But connected with the Central and the Delaware, Lackawanna and Western Railroad Companies,* are associations of a beneficiary character, which derive their support entirely from assessments, entertainments, &c., among the members. They receive no direct assistance from the respective companies. Besides these, the New Jersey locomotive engineers, firemen, conductors and brakemen are largely and switchmen, to some extent, connected with the organizations of their respective orders, or "brotherhoods,"† all of which are either partially or exclusively devoted to beneficial purposes.

The benefits paid by these exclusively workmen insurance systems, as a rule, are substantially larger than those to which the beneficiary is entitled as member of the railroad relief associations, to whose funds both corporations and employes contribute. It is questionable, however, whether they are founded on as sound a plan, especially where there is more or less fusion of the funds of the trades union and insurance departments. They have been condemned by many English economic writers as based on false principles, for when the unions have outgrown their immaturity, and there has been time for

*The Association of Central Railroad employes, the Morris and Essex Employes' Mutual Benefit Association (incorporated), and the Employes' Mutual Life Insurance Company. In the Central Association the dues are 50 cents per month, for which members are entitled to a $6 per week sick and a $100 death benefit. The Mutual Benefit Association, of the Morris and Essex employes, is a sick fund organization only, whose membership is nearly 1,500. In the neighborhood of $7,000 have been paid out in sick benefits alone; and there is a balance of between $7,000 and $8,000 remaining in the treasury. The Life Insurance Company was organized in 1882 for the purpose of furnishing a burial benefit for the members of the Benefit Association. Its Secretary-Treasurer, Mr. Wm. H. Bowen, of South Orange, reports that on the death of a member the funeral benefit claim is paid at once out of funds in the treasury, which is recruited by assessments. On the death of a member $1.10 is collected from each survivor, $1 of which goes to the credit of the next funeral benefit. From 1884 to 1888, inclusive, $3,872 were paid on account of 16 benefits:

	Deaths.	Amount paid.
1884	2	$386 00
1885	2	448 00
1886	4	1,049 00
1887	5	1,290 00
1888	3	699 00
Total	16	$3,872 00

†See the tenth annual report of the Bureau (1887): "Benefit Features and Strike Regulations of our Labor Organizations," p. 103.

many members to become superannuated, the strain on their resources will be more than they can bear.*

On the other hand, the railroad relief schemes, which have behind them wealthy corporations, guaranteeing the benefits, are generally commended so far as their purpose is to provide for all employes who may become incapacitated for service, few of whom, otherwise, would be entitled to claim compensation from their employers, even under a very comprehensive employers' liability law. Nor do the workmen themselves make opposition to the joint-contribution plan, which relieves it of the objection of being a charitable arrangement; but they protest against the compulsory and waiver features of these relief associations. American railroad corporations are now inclined to concede that membership should be left to the voluntary action of employes; † but it remains to be seen how far this movement to establish these relief funds will be checked, both here and in England, by the increasing agitation against permitting employers to contract themselves out of liability for injuries sustained by workmen while in service. Thus far this right has been restricted, to a greater or less extent, in five States ‡—in Colorado, by constitutional prohibition, and by legislative enactment in Iowa, Massachusetts, Florida and Maryland.

In the latter State, a special act of April 5th, 1888, chapter 527, repealed the charter of the Baltimore and Ohio Employes' Relief Association, which was incorporated in 1882,§ the repealer to take effect on April 1st, 1889. Among other things it was provided that "nothing in this act shall be construed to allow the enactment of any rule, agreement, bargain or article of constitution by the managers or trustees of said association to release the Baltimore and Ohio Railroad Company from any liability for damages done to any member of said relief association." The act also prohibits the company from prescribing "any conditions upon which its employes shall become members of said association." The result has been its re-organization (after April 1st, 1889) into a "relief department" of the company, the

*Ibid.

†There ought to be connected with every large railroad corporation certain funds, contributed partly by the company and partly by the voluntary action of employes, which would provide for hospital service, retiring pensions, sick pensions and insurance against accident and death. Every man whose name has once been enrolled in the permanent employ of the company should be entitled to the benefit of these funds; and he should be deprived of it only by his own voluntary act, or as the consequence of some misdemeanor proved before a tribunal.—*C. F. Adams, President of the Union Pacific R. R. Co., in Scribner's Magazine, April, 1889.*

‡See above, p. 107

§By special act.

benefit, pension and building features still being retained in operation; but the legislative enactment does not seem to have effected any change in other respects, for, with a few exceptions, "all persons employed in the service on the first day of April, 1889, and all persons thereafter entering the service or promoted therein, must, as a condition of employment or advancement, become full members of this [the relief] feature, entitled to all its benefits, before being permitted to go on duty." * And the applicant for membership must still

"Agree that in consideration of the contributions of said company to the Relief Department, and of the guarantee by it of the payment of the benefits aforesaid, the acceptance of benefits from the said relief feature for injury or death shall operate as a release of all claims against said company, or any company operating its branches or divisions, for damages by reason of such injury or death, which could be made by or through me; and that the superintendent may require as a condition precedent to the payment of such benefits that all acts by him deemed appropriate or necessary to effect the full release and discharge of said companies from all such claims, be done by those who might bring suit for damages by reason of such injury or death; and also that the bringing of such suit by me, my beneficiary or legal representative, or for the use of my beneficiary alone or with others, or the payment by any of the companies aforesaid of damages for such injury or death, recovered in any suit or determined by compromise, or any costs incurred therein, shall operate as a release in full to the Relief Department of all claims by reason of any membership therein." †

* Paragraph 14 of amended regulations, 1889.

† Paragraph 17, amended regulations.

APPENDIX.

Employers' Liability Act, 1880—England.*

Be it enacted by the Queen's most excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

SEC. I. Where, after the commencement of this act, personal injury is caused to a workman—

(1.) By reason of any defect in the condition of the ways, works, machinery or plant connected with or used in the business of the employer; or

(2.) By reason of the negligence of any person in the service of the employer who has any superintendence intrusted to him whilst in the exercise of such superintendence; or

(3.) By reason of any negligence of any person in the service of the employer to whose orders or directions the workman at the time of the injury was bound to conform, and did conform, where such injury resulted from his having so conformed; or

(4.) By reason of the act or omission of any person in the service of the employer done or made in obedience to the rules or by-laws of the employer, or in obedience to particular instructions given by any person delegated with the authority of the employer in that behalf; or

(5.) By reason of the negligence of any person in the service of the employer who has the charge or control of any signal, points, locomotive engine or train upon a railway—

The workman, or, in case the injury results in death, the legal personal representatives of the workman, and any persons entitled in case of death, shall have the same right of compensation and remedies against the employers as if the workman had not been a workman of nor in the service of the employer, nor engaged in his work.

SEC. II. A workman shall not be entitled under this act to any

* (43 and 44 Vic., c. 42) 7th Sept., 1880.

right of compensation or remedy against the employer in any of the following cases: That is to say—

(1.) Under sub-Section 1 of Section I., unless the defect therein mentioned arose from or had not been discovered or remedied owing to the negligence of the employer, or of some person in the service of the employer, and intrusted by him with the duty of seeing that the ways, works, machinery or plant were in proper condition.

(2.) Under sub-Section 4 of Section I., unless the injury resulted from some impropriety or defect in the rules, by-laws or instructions therein mentioned; *provided*, that where a rule or by-law has been approved or has been accepted as a proper rule or by-law by one of her Majesty's principal Secretaries of State or by the Board of Trade or any other department of the government under or by virtue of any act of Parliament, it shall not be deemed for the purposes of this act to be an improper or defective rule or by-law.

(3.) In any case where the workman knew of the defect or negligence which caused his injury, and failed within a reasonable time to give, or cause to be given, information thereof to the employer or some person superior to himself in the service of the employer, unless he was aware that the employer or such superior already knew of the said defect or negligence.

SEC. III. The amount of compensation recoverable under this act shall not exceed such sum as may be found to be equivalent to the estimated earnings during the three years preceding the injury, of a person in the same grade employed during those years in the like employment and in the district in which the workman is employed at the time of the injury.

SEC. IV. An action for the recovery under this act of compensation for an injury shall not be maintainable unless notice that injury has been sustained is given within six weeks, and the action is commenced within six months from the occurrence of the accident causing the injury, or, in case of death, within twelve months from the time of death; *provided always*, that in case of death the want of such notice shall be no bar to the maintenance of such action if the Judge shall be of opinion that there was reasonable excuse for such want of notice.

SEC. V. There shall be deducted from any compensation awarded to any workman or representatives of a workman, or persons claiming

by, under or through a workman, in respect of any cause of action arising under this act, any penalty or part of a penalty which may have been paid in pursuance of any other act of Parliament to such workman, representatives or persons in respect of the same cause of action; and where an action has been brought under this act by any workman, or the representatives of any workman, or any persons claiming by, under or through such workman, for compensation in respect of any cause of action arising under this act, and payment has not previously been made of any penalty or part of a penalty under any other act of Parliament in respect of the same cause of action, such workman, representatives or persons shall not be entitled thereafter to receive any penalty or part of a penalty under any other act of Parliament in respect of the same cause of action.

SEC. VI. (1.) Every action for recovery of compensation under this act shall be brought in a County Court, but may, upon the application of either plaintiff or defendant, be removed into a superior court in like manner and upon the same conditions as an action commenced in a County Court may by law be removed.

(2.) Upon the trial of any such action in a County Court before the Judge without a jury, one or more assessors may be appointed for the purpose of ascertaining the amount of compensation.

(3.) For the purpose of regulating the conditions and mode of appointment and remuneration of such assessors and all matters of procedure relating to their duties, and also for the purpose of consolidating any actions under this act in a County Court, and otherwise preventing multiplicity of such actions, rules and regulations may be made, varied and repealed from time to time in the same manner as rules and regulations for regulating the practice and procedure in other actions in County Courts.

"County Court" shall, with respect to Scotland, mean the "Sheriff's Court," and shall, with respect to Ireland, mean the "Civil Bill Court."

In Scotland any action under this act may be removed to the Court of Session at the instance of either party, in the manner provided by, and subject to the conditions prescribed by Section 9 of the Sheriff's Courts (Scotland) Act, 1877.

In Scotland the sheriff may conjoin actions arising out of the same occurrence or cause of action, though at the instance of different parties and in respect of different injuries.

SEC. VII. Notice in respect of an injury under this act shall give the name and address of the person injured, and shall state in ordinary language the cause of the injury and the date at which it was sustained, and shall be served on the employer, or, if there is more than one employer, upon one of such employers.

The notice may be served by delivering the same to or at the residence or place of business of the person on whom it is to be served.

The notice may also be served by post by a registered letter, addressed to the person on whom it is to be served, at his last known place of residence or place of business; and, if served by post, shall be deemed to have been served at the time when a letter containing the same would be delivered in the ordinary course of post; and, in proving the service of such notice, it shall be sufficient to prove that the notice was properly addressed and registered.

Where the employer is a body of persons corporate or unincorporate, the notice shall be served by delivering the same at or by sending it by post in a registered letter addressed to the office, or, if there be more than one office, any one of the offices of such body.

A notice under this section shall not be deemed invalid by reason of any defect or inaccuracy therein, unless the judge who tries the action arising from the injury mentioned in the notice shall be of opinion that the defendant in the action is prejudiced in his defense by such defect or inaccuracy, and that the defect or inaccuracy was for the purpose of misleading.

SEC. VIII. For the purpose of this act, unless the context otherwise requires—

The expression "person who has superintendence entrusted to him" means a person whose sole or principal duty is that of superintendence, and who is not ordinarily engaged in manual labor.

The expression "employer" includes a body of persons corporate or unincorporate.

The expression "workman" means a railway servant and any person to whom the Employers' and Workmen's Act, 1875, applies.

SEC. IX. This act shall not come into operation until the first day of January, one thousand eight hundred and eighty-one, which date is in this act referred to as the commencement of this act.

SEC. X. This act may be cited as the Employers' Liability Act, 1880, and shall continue in force till the thirty-first day of December,

one thousand eight hundred and eighty-seven, and to the end of the then next session of Parliament, and no longer, unless Parliament shall otherwise determine; and all actions commenced under this act before that period shall be continued as if the said act had not expired.*

PROPOSED AMENDMENTS TO THE EMPLOYERS' LIABILITY ACT, 1880.

Bill 163. Prepared and brought in by Messrs. Burt, Broadhurst and other Labor Members of the House of Commons, February 9th, 1887.†

1. The first section of the Employers' Liability Act of 1880 (hereinafter called the principal act) shall be construed as if in lieu of sub-Sections (2), (3) and (5) of that section there were inserted the following:

(2.) By reason of the negligence of any person in the service of the employer.

This section shall apply only in cases of accidents occurring after the passage of the act.

2. The provisions of the principal act and this act shall have effect and be enforced by every court in every case, notwithstanding any contract or agreement excluding all or any of the provisions of the said act or this act, or otherwise interfering with the operations thereof; *provided*, (1) that this act shall not affect any contract or agreement made before the passing of this act, and (2) that in determining in any case, the amount of compensation payable by an employer, the court shall take into consideration the value of any payment or contribution made by such employer to or for the injured person in respect of his injury, and also the value of any payment or contribution made by such employer to any insurance fund or compensation fund, to the extent to which any person, who would otherwise be entitled to compensation, has actually received compensation out of such payment or contribution at the expense of such employer.

*Extended on September 16th, 1887, to December 31st, 1888, by Expiring Laws Continuance Act, 1887, Chap. 63; and on December 24th, 1888, (Chap. 58), further extended to December 31st, 1889.

†See above. Copies of the several bills relating to this subject, introduced into Parliament, may be found in the Parliamentary Reports, "Accounts and Papers," on file in the Astor Library, New York City.

3. When, under the provisions of the principal act, a person has a right of action against an employer who is a sub-contractor, he shall also have the same right of action against any superior contractor, and such superior contractor shall be entitled to be indemnified by the sub-contractor in respect of the negligence of whose servants the cause of action arises.

This section shall apply only in the case of accidents occurring after the passing of the act.

4. The notice required by the fourth section of the principal act may be given at any time within three (3) months after the occurrence of the accident. The absence of any imperfection in such notice shall not be a bar to action, but shall be a ground for depriving the plaintiff of costs thereof, and so far as the court in its discretion so directs.

5. Where an injured party is a minor at the time of the injury, and it is made to appear to the satisfaction of the court that by reason of his age the amount of three years' earnings, calculated as directed by the third section of the principal act, would not afford sufficient compensation, the court may assess, or (as the case may be) direct the jury to assess, the compensation in the first instance as if the injured person had been an adult, but with such reduction as the court or jury may find reasonable under the circumstances.

6. No appeal shall be brought from any judgment, whether of a county court or a superior court, except where the sum recovered exceeds £200, without special leave of the court to which an appeal is to be brought, and that court may direct, as condition of giving such leave, that the costs of the application for leave and appeal, or any part thereof, shall in any event be paid by the appellant.

7. An action shall not be removed, except by consent, into a superior court, unless the amount claimed exceeds £100.

8. The principal act shall apply to all servants, whether employed on land or sea; but no person shall, by virtue only of the principal or this act, be entitled to any greater amount of compensation than £500.

Employers' Liability Act—Ontario.*

1. [Provides that it shall be cited by its short title—"The Workmen's Compensation for Injuries Act of 1886."]

*The act went into operation on July 1st, 1886.

2. Unless otherwise declared or indicated by the context, wherever any of the following words or expressions occur in this act, they shall have the meanings hereinafter expressed, that is to say:

(1.) The expression "person who has superintendence entrusted to him," means a person whose sole or principal duty is that of superintendence, and who is not ordinarily engaged in manual labor.

(2.) The expression "employer" includes a body of persons corporate or incorporate.

(3.) The expression "workman" does not include a domestic or menial servant, but, save as aforesaid, means any railway servant, and any person who being a laborer, servant in husbandry, journeyman, artificer, handicraftsman, miner, or otherwise engaged in manual labor, whether under the age of twenty-one years, or above that age, has entered into a works under a contract with an employer, whether the contract be made before or after the passing of this act, be express or implied, oral or in writing, and be a contract of service, or a contract personally to execute any work or labor.

(4.) The word "packing" shall mean a packing of wood or metal, or some other equally substantial material, of not less than two inches in thickness, and which, where filled in, shall extend to within one and a half inches of the crown of the rails in use on any railway, shall be neatly fitted, so as to come against the web of such rails, and shall be well and solidly fastened to the ties on which such rails are laid.

3. Where, after the commencement of this act, personal injury is caused to a workman—

(1.) By reason of any defect in the condition of the ways, works, machinery or plant connected with or used in the business of an employer; or

(2.) By reason of the negligence of any person in the service of the employer who has any superintendence entrusted to him whilst in the exercise of such superintendence; or

(3.) By reason of the negligence of any person in the service of the employer, to whose orders or directions the workman at the time of the injury was bound to conform, and did conform, where such injury resulted from his having so conformed; or

(4.) By reason of the act or omission of any person in the service of the employer done or made in obedience to the rules or by-laws of

the employer, or in obedience to particular instructions given by any person delegated with authority of the employer in that behalf; or

(5.) By reason of the negligence of any person in the service of the employer who has charge or control of any signal, points, locomotive, engine or train upon a railway; the workman, or in case the injury results in death, the legal personal representatives of the workman, and any persons entitled in case of death, shall have the same right of compensation and remedies against the employer as if the workman had not been a workman of, nor in the service of the employer, nor engaged in his work.

4. Where, within this Province, personal injury is caused to a workman employed on or about any railway—

(1.) By reason of the lower beams or members of the superstructure of any highway or other over-head bridge, or any other erection or structure over said railway, not being of a sufficient height from the surface of the rails to admit of an open and clear headway of at least seven feet between the top of the highest freight cars, then running on such railway, and the bottom of such lower beams or members; or

(2.) By reason of the space between the rails in any railway frog, extending from the point of such frog backward to where the heads of such rails are not less than five inches apart, not being filled in with packing; or

(3.) By reason of the space between any wing-rail and any railway frog, and between any guard-rail and any other rail fixed and used alongside thereof as aforesaid, and between all wing-rails where no other rail intervenes (save only where the space between the heads of any such wing-rail and railway frog as aforesaid, or between the heads of any such guard-rail and any other rail fixed and used alongside thereof as aforesaid, or between the heads of any such wing-rails where no other rail intervenes as aforesaid, is either less than one and three-quarters of an inch or more than five inches in width), not being at all times during every month of April, May, June, July, August, September and October, filled in with packing, such injury shall be deemed and taken to have been caused by reason of a defect within the meaning of sub-Section 1 of Section 3 of this act. But nothing in this section shall be taken or construed as in any respect or for any purpose restricting the meaning of said sub-section.

5. A workman shall not be entitled under this act to any right of compensation or remedy against the employer in any of the following cases, that is to say:

(1.) Under sub-Section 1 of Section 3, unless the defect therein mentioned arose from, or had not been discovered or remedied, owing to the negligence of the employer, or of some person in the service of the employer, and entrusted by him with the duty of seeing that the ways, works, machinery or plant were in proper condition.

(2.) Under sub-Section 4 of Section 3, unless the injury resulted from some impropriety or defect in the rules, by-laws or instructions therein mentioned; provided, that where a rule or by-law has been approved, or has been accepted as a proper rule or by-law, either by the Lieutenant Governor in Council, or under and pursuant to any provision in that behalf of any act of the Legislature of Ontario or of the Parliament of Canada, it shall not be deemed for the purposes of this act to be an improper or defective rule or by-law.

(3.) In any case where the workman knew of the defect or negligence which caused his injury, and failed, within a reasonable time, to give, or cause to be given, information thereof to the employer or some person superior to himself in the service of the employer, unless he was aware that the employer or such superior already knew of the said defect or negligence.

6. The amount of compensation recoverable under this act shall not exceed such sum as may be found equivalent to the estimated earnings, during the three years preceding the injury, of a person in the same grade employed during those years in the like employment within this Province; and such compensation shall not be subject to any deduction or abatement by reason, or on account, or in respect, of any matter or thing whatsoever, save such as is specially provided for in Section 9 of this act.

7. An action for the recovery under this act of compensation for injury shall not be maintainable, unless notice that injury has been sustainad is given within twelve weeks, and the action is commenced within six months from the occurrence of the accident causing the injury, or in case of death within twelve months from the time of death; provided always, that in case of death, the want of such notice shall be no bar to the maintenance of such action, if the judge shall be of opinion that there was reasonable excuse for such want of notice.

8. No contract or agreement made or entered into by a workman shall be a bar or constitute any defense to an action for the recovery under this act of compensation for any injury—

(1.) Unless for such workman entering into or making such contract or agreement there was other consideration than that of his being taken into or continued in the employment of the defendant; nor

(2.) Unless such other consideration was, in the opinion of the court or judge before whom such action is tried, ample and adequate; nor

(3.) Unless, in the opinion of said court or judge, such contract or agreement, in view of such other consideration, was not on the part of the workman, improvident, but was just and reasonable; and the burden of proof in respect of such other consideration, and of the same being ample and adequate, as aforesaid, and that the said contract was just and reasonable and was not improvident as aforesaid, shall in all cases rest upon the defendant; provided always, that notwithstanding anything in this section contained, no contract or agreement whatever made or entered into by a workman shall be a bar or constitute any defense to an action for the recovery under this act of compensation for injury happening or caused by reason of the matters mentioned in Section 4 of this act.

9. There shall be deducted from any compensation awarded to any workman or representative of a workman, or persons claiming by, under or through a workman in respect of any cause of action arising under this act, any penalty or damages which may in pursuance of any other act, either of the Parliament of Canada or of the Legislature of Ontario, have been paid to such workman, representatives or persons in respect of the same cause of action; and where an action has been brought under this act by any workman, or the representatives of any workman or persons claiming by, under or through such workman, for compensation in respect of any cause of action arising under this act, and payment has not previously been made of any penalty or damages, or part of a penalty or damages under any such act, either of the said Parliament or of the said Legislature, in respect of the cause of action, such workman, representatives or persons shall not, so far as the said Legislature has power so to enact, be entitled thereafter to receive in respect of the same cause of action, any such penalty or damages or part of a penalty or damages, under any such last-mentioned act.

10. (1.) Notice in respect of an injury under this act shall give the name and address of the person injured, and shall state, in ordinary language, the cause of the injury, and the date at which it was sustained, and shall be served on the employer, or if there is more than one employer, upon one of such employers.

(2.) The notice may be served by delivering the same to or at the residence or place of business of the person on whom it is to be served.

(3.) The notice may also be served by post, by a registered letter, addressed to the person on whom it is to be served, at his last known place of residence or place of business, and if served by post shall be deemed to have been served at the time when a letter containing the same would be delivered in the ordinary course of post, and in proving the service of such notice it shall be sufficient to prove that the notice was properly addressed and registered.

(4.) Where the employer is a body of persons corporate or unincorporate, the notice shall be served by delivering the same at or by sending it by post in a registered letter addressed to the office, or if there be more than one office, any one of the offices of such body.

(5.) A notice under this section shall not be deemed invalid by reason of any defect or inaccuracy, unless the judge who tries the action arising from the injury mentioned in the notice shall be of opinion that the defendant in the action is prejudiced in his defense by such defect or inaccuracy, and that the defect or inaccuracy was for the purpose of misleading.

(6.) A notice under this section shall be deemed sufficient if in the form or to the effect following:

"To A B, of [here insert employer's address];" or,

"To the.....Company [or, as the case may be]:

"Take notice that on the ..... day of....., 188..., C D, of [insert address of injured person], a workman in your employment sustained personal injury [*add*, of which he died, if such be the case], and that such injury was caused by [state shortly the cause of the injury, *e. g.*, the fall of a beam].

"[Date.]

"Yours, &c., X Y."

11. [Provides for manner of stating the particulars of demand or statement of claim.]

12. [Provides for appointment of assessors to assist the court (upon

trial without a jury) in ascertaining the amount of compensation, if application by either party is made ten clear days at least before the day for holding court.]

The assessors shall sit with and assist the court or judge when required with their opinion and special knowledge, for the purpose of ascertaining the amount of compensation, if any, which the plaintiff shall be entitled to recover.

13. [Provides for the consolidation of actions, on application of the defendant, "where several actions shall be brought under this act against a defendant in the same court in respect of the same negligence, act or omission."]

[Sections 14, 15 and 16 refer to computations of time, forms and rules, and commencement of act.]

17. Whereas, certain railway companies, some of which carry on operations partly within the Province and partly without, have, in accordance with the provisions of certain acts of the Parliament of Canada, established insurance and provident societies or associations to provide and secure, in cases of sickness, accident or death, aid to such of the employes of the companies as are members of such societies or associations; and whereas, it is desirable that nothing in this act contained should have the effect of impairing the advantages derivable from any such association, or of making its operations less beneficial to the workmen employed by such companies; and whereas, with a view to the enactment of any safe and proper provisions which may be necessary in the premises, it is desirable that time should be afforded for further and more complete inquiry in that behalf; therefore, it is hereby enacted that where any railway company or employer has, in accordance with the provisions of any act of the Parliament of Canada, or otherwise, established an insurance and provident society or association, of which at least two-thirds of the employes of said company or employer shall have become members, and which society or association shall provide for its members aid in case of sickness, accident or death, to at least the extent and amount provided and secured in that respect by the insurance and provident society or association now established by the Grand Trunk Railway Company, of Canada, in accordance with the provisions of certain acts of the Parliament of Canada, then and in every such case this act shall not, until after the lapse of one year from and after the commencement thereof, apply to any such

railway company or employer; provided, however, that notwithstanding anything in this section contained, this act shall be held to apply to every such railway company and employer, in respect of any personal injury caused to a workman by reason of any of the matters mentioned in Section 4 of this act, and in respect of any action for the recovery of compensation for any such last-mentioned injury.

Employers' Liability Act—Alabama.*

When a personal injury is received by a servant or employe in the service or business of the master or employer, the master or employer is liable to answer in damages to such servant or employe as if he were a stranger and not engaged in such service or employment, in the cases following:

1. When the injury is caused by reason of any defect in the condition of the ways, works, machinery or plant connected with or used in the business of the master or employer.

2. When the injury is caused by reason of the negligence of any person in the service or employment of the master or employer, who has any superintendence entrusted to him, whilst in the exercise of such superintendence.

3. When such injury is caused by reason of the negligence of any person in the service or employment of the master or employer, to whose orders or directions the servant or employe, at the time of the injury, was bound to conform and did conform, if such injuries resulted from his having so conformed.

4. When such injury is caused by reason of the act or omission of any person in the service or employment of the master or employer, done or made in obedience to the rules and regulations or by-laws of the master or employer, or in obedience to particular instructions given by any person delegated with the authority of the master or employer in that behalf.

5. When such injury is caused by reason of the negligence of any person in the service or employment of the master or employer, who has charge or control of any signal, points, locomotive, engine, switch, car or train upon a railway, or of any part of the track of a railway.

But the master or employer is not liable under this section [Subdivisions 1–5] if the servant or employe knew of the defect or negli-

*Act of February 12th, 1885. (See Civil Code.)

gence causing the injury, and failed, in a reasonable time, to give information thereof to the master or employer, or to some person superior to himself engaged in the service or employment of the master or employer, unless he was aware that the master or employer or such superior already knew of such defect or negligence; nor is the master or employer liable under Subdivision 1, unless the defect therein mentioned arose from or had not been discovered or remedied owing to the negligence of the master or employer, or of some person in the service of the master or employer, and entrusted by him with the duty of seeing that the ways, work, machinery or plant were in proper condition [Civil Code, ¶ 2,590].

If such an injury result in the death of the employe, his personal representatives are entitled to maintain the action [C. C., ¶ 2,592].

Damages recovered by the servant or employe, of and from the master or employer, are not subject to the payment of debts, or any legal liabilities incurred by him [C. C., ¶ 2,592].

If such injury result in the death of the employe, his personal representatives are entitled to maintain the action. But in no case are the damages recovered subject to the payment of the debts or liabilities of the person injured [C. C., ¶¶ 2,591, 2,592].

Employers' Liability Act—Massachusetts.*

An Act to extend and regulate the liability of Employers to make compensation for personal injuries suffered by Employes in their service.

1. Where, after the passage of this act, personal injury is caused to an employe, who is himself in the exercise of due care and diligence at the time—

(1.) By reason of any defect in the condition of the ways, works or machinery connected with or used in the business of the employer, which arose from or had not been discovered or remedied, owing to the negligence of the employer, or of any person in the service of the employer, and entrusted by him with the duty of seeing that the ways, works or machinery were in proper condition; or,

(2.) By reason of the negligence of any person in the service of the

*Approved May 14th, 1887.

employer, entrusted with and exercising superintendence, whose sole or principal duty is that of superintendence; or

(3.) By reason of the negligence of any person in the service of the employer who has the charge of or control of any signal, switch, locomotive engine or train upon a railroad; the employe, or in case the injury results in death, the legal representatives of such employe, shall have the same right of compensation and remedies against the employer as if the employe had not been an employe of nor in the service of the employer, nor engaged in his work.

2. Where an employe is instantly killed or dies without conscious suffering, as the result of the negligence of an employer, or of the negligence of any person for whose negligence the employer is liable under the provisions of this act, the widow of the deceased, or in case there is no widow, the next of kin, provided that such next of kin were at the time of the death of such employer dependent upon the wages of such employe for support, may maintain an action for damages therefor and may recover in the same manner, to the same extent, as if the death of the deceased had not been instantaneous, or as if the deceased had consciously suffered.

3. The amount of compensation recoverable under this act in cases of personal injury shall not exceed the sum of $4,000. In case of death, compensation in lieu thereof may be recovered in not less than $500 nor more than $5,000, to be assessed with reference to the degree of culpability of the employer herein, or of the person for whose negligence he is made liable; and no action for the recovery of compensation for injury or death under this act shall be maintained, unless notice of the time, place and cause of the injury is given to the employer within thirty days, and the action is commenced within one year, from the occurrence of the accident causing the injury or death. [The notice required by this section shall be in writing, signed by the person injured or by some one in his behalf; but if from physical or mental incapacity it is impossible for the person injured to give the notice within the time provided in this section, he may give the same within ten days after such incapacity is removed, and in case of his death without having given the notice and without having been for ten days at any time after his injury of sufficient capacity to give the notice, his executor or administrator may give such notice within thirty days after his appointment.] But no notice given under the provisions of this section shall be deemed to be invalid or insuffi-

cient solely by reason of any inaccuracy in stating the time, place or cause of the injury, provided it is shown that there was no intention to mislead, and that the party entitled to notice was not in fact misled thereby.

4. Whenever an employer enters into a contract, either written or verbal, with an independent contractor to do part of such employer's work, or whenever such contractor enters into a contract with a sub-contractor to do all or any part of the work comprised in such contractor's contract with the comployer, such contract or sub-contract shall not bar the liability of the employer for injuries to the employes of such contractor or sub-contractor, by reason of any defect in the condition of the ways, works, machinery or plant, if they are the property of the employer, or furnished by him, and if such defect arose or had not been discovered or remedied, through the negligence of the employer or of some person entrusted by him with the duty of seeing that they were in proper condition.

5. An employe, or his legal representatives, shall not be entitled, under this act, to any right of compensation or remedy against his employer in any case where such employe knew of the defect or negligence which caused the injury, and failed within a reasonable time to give, or cause to be given, information thereof to the employer, or to some person superior to himself in the service of the employer, who had entrusted to him some general superintendence.

6. Any employer who shall have contributed to an insurance fund created and maintained for the mutual purpose of indemnifying an employe for personal injuries for which compensation may be recoverable under this act, or to any relief society formed under chapter two hundred and forty-four of the acts of the year eighteen hundred and eighty-two, as authorized by chapter one hundred and twenty-five of the acts of the year eighteen hundred and eighty-six, may prove, in mitigation of the damages recoverable by an employe under this act, such proportion of the pecuniary benefit which has been received by such employe from any such fund or society on account of such contribution of said employer, as the contribution of such employer to such fund or society bears to the whole contribution thereto.

7. This act shall not apply to injuries caused to domestic servants or farm laborers by other fellow-employes, and shall take effect on the first day of September, eighteen hundred and eighty-seven.

Employers' Liability—Report of the Select Committee of the House of Commons, 1877.*

1. The questions referred to your committee, though apparently two, are really but different modes of presenting one and the same inquiry, and can hardly be considered apart from the much larger question of the nature and extent of the liability of employers for injuries to their servants in the course of their employment.

2. At present a master is not liable for any injury which arises from the act or default of any fellow-servant, whether that fellow-servant be in a position of authority or not; and in ascertaining whether the person to whose act or default the injury is due is a fellow-servant, the widest possible construction is given to the term "Common Employment."

3. That a man should be liable for injury occasioned by his own act, neglect or permission, is obviously just. That a man should be liable for injury occasioned by acts which he has neither done nor permitted, which have resulted from no neglect of his, or in disobedience to his order, or which he may have forbidden, is a result, the justice of which it is not easy at once to recognize, and one which some eminent lawyers do not hesitate to describe as "essentially unjust." Such, however, is, and since the reign of Charles II., appears to have been, the law of this country as to injuries occasioned by servants, in the course of their employment, to persons not in the same employment. For such injuries the master employing the servant is liable, notwithstanding that the acts which occasioned them may not have been ordered or authorized, or may even have been forbidden.

4. There is a strong concurrence of authority against the justice of this law, though there seems to be some difference of opinion as to its origin and historical development. Some regard it as having been established on considerations of policy, as distinguished from justice; others as a mistaken application of the maxim, *Qui facit per alium facit per se.* A very slight examination of the principle involved in this maxim, which obviously relates to agency, will show that it is inapplicable to cases where the act causing the injury is done either without authority or in defiance of it. The probability is, that the rule was an application of the maxim *respondeat superior;* and this

* Majority report. A more radical minority report was prepared by Mr. Lowe [Lord Sherbrooke].

probability is increased by the consideration that none of the decisions which have explained and determined the law have ever extended it beyond the limits to which that maxim would properly apply. The state of society in which the maxim *respondeat superior* obtained, had passed away long before the English law was established; but there is a certain analogy, so far as affects third parties, between the position of a master hiring servants and a master or *pater familias* employing his slaves or children. In each case there is a single task or enterprise carried on by several persons, and it is not difficult to see how the master, the *superior*, he who puts the enterprise in motion, was held responsible to persons outside for any injury resulting from the enterprise, by whomsoever occasioned—an analogy which may explain, if it does not justify, the law.

5. But there is no record that the master or *superior* was liable for injury occasioned to any person engaged in the enterprise. The slave or child, under the Roman law, had no choice and no rights; and the English courts have always considered that a servant who is free to choose whether he will or will not take part in the enterprise or task by the contract of service itself, undertakes to run all risks necessarily incident to the employment, the principal and most obvious of which is the injury which the negligence of others engaged in the same employment may occasion.

6. For upwards of one hundred and fifty years after a master was held liable for injuries occasioned to strangers, no attempt to extend the liability to cases of injury occasioned to fellow-workmen is recorded; and when at last such an attempt was made in the well-known case of Priestly *v.* Fowler, which was decided in 1837, the court at once refused to extend the principle to cases to which it was not applicable, and that on the broad ground that a man is free to take the employment or not, but that if he choose to do so he takes with it all attendant risks. The decision in the case of Priestly *v.* Fowler, if not the whole of the reasoning on which it is based, has been generally approved and followed by the courts in this country and in the United States.

7. This judgment has, however, been the subject of much adverse criticism. It is contended that, whether the law throwing on the master the responsibility for injuries occasioned to strangers be just or unjust, the exception in regard to injuries occasioned by fellow-work-

men is simply an exception to an established rule; and it is regarded as an exception specially directed against and injurious to those who, from their position, are most in want of the protection of the rule. But your committee consider that this view is not well founded; and they have the high authority of the late Lord Chief Baron Pollock for saying that the court, in Priestly *v.* Fowler, laid down no new law. He says, "I believe it was the law; I thoroughly understood it to be so before attention was called to it." The true principle of law is, that no man is responsible, except for his own acts and defaults, and the rule relied upon is itself not a rule, but an exception, which the courts have explained and confined within proper limits.

8. It is, however, to be observed that a series of decisions by the Scotch judges denied that the decisions of the English courts were consonant with the law of Scotland. In this condition of the authorities, an appeal was presented to the House of Lords in 1856, in the course of which the Law Lords affirmed that the law was identical for England and Scotland.

9. There can be no doubt that the effect of abolishing the defense of common employment (as has been actually proposed in a bill submitted to the House), would effect a serious disturbance in the industrial arrangements of the country. Sooner or later the position of master and workmen would find its level by a re-adjustment of the rate of wages; but in the meantime great alarm would be occasioned, and the investment of capital in industrial undertakings would be discouraged. Your committee cannot express their opinion on the question of the public policy involved in the existing law better than by adopting the language of the distinguished American judge who decided the case of Farrell *v.* The Boston and Worcester Railway Corporation: "When several persons are employed in the conduct of one common enterprise or undertaking, and the safety of each depends much upon the care and skill with which each other shall perform his appropriate duty, each is an observer of the conduct of the other, can give notice of any misconduct, incapability or neglect of duty, and leave the service if the common employer will not take such precautions, and employ such agents as the safety of the whole party may require. By these means the safety of each will be much more effectually secured than could be done by a resort to the common employer for an indemnity, in the case of loss of life by the negligence of each other."

10. Your committee, therefore, are of opinion that no case is made out for any alteration in the law relating to the liability of employers to their workmen for injury in the course of their employment, except in the matters to which they now proceed to refer.

11. A master is not altogether free from liability to his servant for injuries resulting in the course of his employment. If it can be shown that the master has omitted to provide the servant with proper materials and resources for the work (such as engines or scaffolding), or has been negligent in the choice of the persons to whom he entrusts the supply of such materials, or the arrangement of such work, or has been guilty of want of care in the selection of proper servants, the master is liable, even to his own servant, for any injury resulting from such omission or negligence. But, to establish this liability, it must be brought home to the master personally. The development of modern industry has created large numbers of employing bodies, such as corporations and public companies, to whom it is not possible to bring home such personal default; and there are other cases in which masters leave the whole conduct of their business to agents and managers, themselves taking no personal part whatever, either in the supply of materials or in the choice of subordinate servants.

12. Your committee are of opinion that in cases such as these—that is, where the actual employers cannot personally discharge the duties of masters, or where they deliberately abdicate their functions and delegate them to agents—the acts or defaults of the agents who thus discharge the duties and fulfill the functions of master, should be considered as the personal acts or defaults of the principals and employers, and should impose the same liability on such principals and employers as they would have been subject to had they been acting personally in the conduct of their business, notwithstanding that such agents are technically in the employment of the principals. The fact of such a delegation of authority would have to be established in each case, but this would not be a matter of difficulty.

13. Your committee are further of opinion that the doctrine of common employment has been carried too far, when workmen employed by a contractor and workmen employed by a person or company who has employed such contractor are considered as being in the same common employment. Such cases do not come within the limits of the policy on which the law has been justified in paragraph 9 of this report.

EMPLOYERS' LIABILITY AT COMMON LAW—DECISIONS OF THE COURTS.

When the relation of master and servant exists, a special duty devolves upon the master to provide for the safety of his servant in many important respects. In such relationship the servant assumes the risk of injury from all the ordinary dangers that necessarily accompany the employment, and from any unusual dangers incident to the employment of which he has notice before voluntarily exposing himself to them. But there is a marked distinction between assumption of the risk of injury and contributory negligence. And where the servant is injured by the failure of his master to exercise ordinary care for his safety, his assumption of the risks of employment will not prevent a recovery if he was in the use of ordinary care at the time of his injury and was discharging his duties in a usual and ordinary manner. Thus, the master is liable for an injury to a servant resulting from the master's failure to use ordinary care in any of the following respects: To warn the servant of extraneous risks and unusual dangers known to the master but unknown to the servant; to instruct an immature or inexperienced servant and to warn him of dangers accompanying the work, but not obvious as such to one of his capacity and experience; to provide suitable tools, machinery and appliances to carry on the business about which the servant is engaged; to inspect and repair machinery, tools and appliances; to provide a safe place for the servant to do his work, the ordinary hazards of the business excepted; to guard against a danger to the servant of which he has been notified, and which he has promised to obviate, or assured the servant did not exist; to make and promulgate proper rules and regulations for the conduct of the business about which the servant is engaged; to employ and retain competent and trustworthy servants, and to see that he has enough such servants to safely and properly carry on the business in which the servant is engaged.—*American and English Encyclopædia of Law,* Vol. 4, p. 58.

But in no case can a person recover if there has been contributory negligence on his part, which is defined to be "want of ordinary care, without which the injury would not have occurred."—*Ibid.*

Negligence on the part of the employe which contributes proximately to the injury received will defeat recovery.—*Ibid.* p. 426.

A railroad company is under obligations to its employes to exercise reasonable care and diligence in furnishing them cars with safe and suitable apparatus. It is not, however, obliged to observe the same measure of duty in regard to the adoption of improved patents in couplings upon their lines to their servants as to passengers; but is nevertheless bound to something like reasonable care. It must exercise reasonable care and caution to keep its coupling apparatus in sound repair. It is bound to inspect cars brought to its road under an agreement, and to reject them, if obviously defective, equally with cars which it owns.—*Ibid.* p. 417.

Where the injury happens to the employe through negligence of a fellow-servant, he is precluded from recovering wherever the "fellow-servant rule" prevails. As to who is and who is not a fellow-servant with a trainman engaged in coupling cars, the decisions are many and often conflicting. The engineer in charge of the engine, and the car-coupler, have been held to be fellow-servants, and the company has been held not to be liable for an injury to one occasioned by the negligence of the other. Where there is a defect in the coupling apparatus of cars received from another road, and the same has escaped the attention of the car-inspector, whose business it was to observe the same, the company cannot be held liable for an injury to a brakeman in consequence, as this is considered to be attributable to the negligence of a fellow-servant.—*Ibid.* p. 429.

In Fay *v.* Minneapolis and St. Louis Railway Company, the Supreme Court of Minnesota, however, held differently: "The company are responsible for the negligence of the car-inspector. The duty to provide safe and suitable instrumentalities for its employes to work with, is one which cannot be delegated to a servant, so as to be relieved from responsibility; and this extends to the track and the condition of the cars and machinery upon or in connection with which they are employed." 30 Minn. 231. See, also, Chicago and Milwaukee Railroad Company *v.* Ross, below.

NEW JERSEY CASES.

A master who has used due diligence in the selection and employment of his servants, is not responsible for an injury done to one of them by the carelessness of another, in the course of their common employment. Harrison *v.* Central Railroad Company, 2 Vroom 293;

Paulmier *v.* Erie Railroad Company, 5 Vroom 151, 153; Hayes *v.* Pennsylvania Railroad Company, 13 Vroom 446.

An employer contracts to use reasonable diligence to protect his employe from unnecessary risks; and for the omission of such diligence, which is equivalent to negligence or want of care, he will be answerable to such employe for all damages that may ensue.—*Ibid.*

A railroad company is responsible to an employe for all damages resulting from its own misconduct; but to warrant a recovery, the fault or misconduct must be that of the company itself and not simply the negligence of a fellow-servant.—*Ibid.*

Where there is an explicit charge that the unsafe condition of a bridge which caused the accident was known to the defendants, a legal liability is sufficiently shown.—*Ibid.*

A railroad company, whose road-bed is so constructed as to expose its employes to a latent danger, is liable to such of said employes as are injured thereby. If such danger is not obvious, it is the duty of such company to warn those who are to incur it, of its existence. 5 Vroom 151.

Where a servant receives an injury occasioned in part by the negligence of his master, and in part by that of a fellow-servant, he can maintain an action against his master.—*Ibid.*

In a suit by a servant, the negligence must be that of the master, or such as can be imputed to the master. Smith *v.* Iron Company, 13 Vroom 467.

To constitute persons fellow-servants, they need not be on a parity of service; it is sufficient if they are engaged in the same common work, and acting for the accomplishment of the same general purpose. —*Ibid.*

But if there is negligence on the part of the master in selecting proper servants, or in furnishing safe appliances for the conduct of the business, the master is responsible.—*Ibid.*

A corporation is liable to its servant for the negligence of its president, who is its chief executive officer, in the discharge of those duties which the corporation owes to its servants. In that case the negligence of the president is the negligence of the company itself.—*Ibid.*

A master is not liable to a servant for the negligence of a fellow-servant, while the two are engaged in the same common employment, unless for the negligence in the selection of the servant in fault, or in

retaining him after notice of his incompetency. McAndrews *v.* Burns, 10 Vroom 117.

A fellow-servant is one who serves and is controlled by the same master; common employment is service of such kind that, in the exercise of ordinary sagacity, all who are engaged in it may be able to foresee, when accepting it, that through the negligence of fellow-servants, it may probably expose them to injury.—*Ibid.*

If there be no negligence in the selection or appointment of a negligent employe, or in his retention after notice of his incompetency, a master is not liable to another employe for his negligence. Totten *v.* Pennsylvania Railroad Company, 11 Fed. Rep. 564.

A person while assisting in hoisting and shipping coal on board a steamer was injured by the falling of a skid, through the incompetence and carelessness of a fellow-servant, and not through any defect in the machinery. *Held*, that the steamer was not liable. Lonegan *v.* The Island, 28 Fed. Rep. 478.

CHICAGO AND MILWAUKEE RAILROAD COMPANY *v.* ROSS.*

The general liability of a railroad company for injuries caused by the negligence of its servants, to passengers and others not in its service, is conceded. It covers all injuries to which they do not contribute. But where injuries befall a servant in its employ, a different principle applies: Having been engaged for the performance of specified services, he takes upon himself the ordinary risks thereto. As a consequence, if he suffers by exposure to them, he cannot recover compensation from his employer. The obvious reason for this exemption is that he has, or, in law, is supposed to have them in contemplation when he engages in the service, and that his compensation is arranged accordingly. He cannot in reason complain if he suffers from a risk which he has voluntarily assumed, and for the assumption of which he is paid. There is also another reason often assigned for the exemption—that of a supposed public policy. It is assumed that the exemption operates as a stimulant to diligence and caution on the part of the servant for his own safety as well as that of his master. Much potency is ascribed to this assumed fact by reference to those cases where diligence and caution on the part of servants

*Extracts from opinion of Justice Field, U. S. Supreme Court, 112 U. S. Supreme Court Reports 380.

constitute the chief protection against accidents. But it may be doubted whether the exemption has the effect thus claimed for it. We have never known parties more willing to subject themselves to dangers of life or limb because, if losing the one, or suffering in the other, damages could be recovered by their representatives or themselves for the loss or injury. The dread of personal injury has always proved sufficient to bring into exercise the vigilance and activity of the servant.

But however this may be, it is indispensable to the employer's exemption from liability to his servant for the consequences of risks thus incurred, that he should himself be free from negligence. He must furnish the means and appliances which the service requires for its efficient and safe performance, unless otherwise stipulated; and if he fail in that respect, and an injury result, he is as liable to the servant as he would be to a stranger. In other words, whilst claiming such exemption he must not himself be guilty of contributory negligence.

When the service to be rendered requires for its performance the employment of several persons, as in the movement of railway trains, there is necessarily incident to the service of each the risk that the others may fail in the vigilance and caution essential to his safety. And it has been held in numerous cases, both in this country and in England, that there is implied in the contract of service in such cases, that he takes upon himself risks arising from the negligence of his fellow-servants, while in the same employment, provided always the master is not negligent in their selection or retention, or in furnishing adequate materials and means for the work; and that if injuries then befall him from such negligence, the master is not liable.

The doctrine assumes that the servant causing the injury is in the same employment with the servant injured, that is, that both are engaged in a common employment. The question in all cases, therefore, is, What is essential to render the service in which different persons are engaged a common employment? And this question has caused much conflict of opinion between the different courts, and often much vacillation of opinion in the same court. * * *

In Farwell *v.* Boston and Worcester Railroad Company, 4 Metcalf 49, where the opinion was delivered by Chief Justice Shaw, and which has exerted great influence in controlling the decisions in this

country and England, it was said that "when the object to be accomplished is one and the same, when the employers are the same, and the several persons employed derive their authority and compensation from the same source, it would be extremely difficult to distinguish what constitutes one department and what a distinct department of duty." * * * The reasoning of many English cases has been applied so as to include employes of a corporation in departments separated from each other; and it must be admitted that the terms "common employment," under late decisions in England and this country, following the Massachusetts case, are of a very comprehensive import. It is difficult to limit them so as to say that any persons employed by a railway company, whose labors may facilitate the running of trains, are not fellow-servants, however widely separated may be their labors.

But notwithstanding the number and weight of such decisions, there are, in this country, many adjudications of courts of great learning restricting the exemption to cases where the fellow-servants are engaged in the same department, and act under the same immediate direction; and holding that within the reason and principle of the doctrine, only such servants can be considered as engaged in the same common employment.

There is, in our judgment, a clear distinction to be made in their relation to their common principal, between servants of a corporation, exercising no supervision over others engaged with them in the same employment, and agents of the corporation, clothed with the control and management of a distinct department, in which their duty is entirely that of direction and superintendence. A conductor having the entire control and management of a railway train, occupies a very different position from the brakeman, the porters and other subordinates employed. He is in fact, and should be treated as, the personal representative of the corporation, for whose negligence it is responsible to subordinate servants. This view of his relation to the corporation seems to us a reasonable and just one, and it will insure more care in the selection of such agents, and thus will give greater security to the servants engaged under him in an employment requiring the utmost vigilance on their part, and prompt and unhesitating obedience to his orders. The rule which applies to such agents of a railway corporation must apply to all, and many corporations operate every

day several trains over hundreds of miles at great distances apart, each being under the control and direction of a conductor specially appointed for its management. We know from the manner in which railways are operated that, subject to the general rules and orders of the directors of the companies, the conductor has entire control and management of the train to which he is assigned. * * * In no proper sense is he a fellow-servant with the fireman, the brakeman, the porters and engineer. The latter are fellow-servants in the running of the train under his direction; as to them and the train, he stands in the place of the corporation; and, therefore, for injuries to them resulting from his negligent acts, the company is responsible. If such a conductor does not represent the company, then the train is without any representative of its owner.

Decisions Under the Employers' Liability Act of 1880—England.

An employer is liable under Section 1, sub-Section 2, where an injury is caused to a workman, "by reason of the negligence of any person in the service of the employer who has any superintendence entrusted to him whilst in the exercise of such superintendence," although the superintendent, when negligent, is voluntarily assisting in manual labor. 11 L. R., Q. B. Div. 619.

The plaintiff and one J. were employed with others by the defendants in loading sacks of corn into the hold of a ship. J.'s duty was to guide the beam of the crane by means of a guy-rope, and to give directions when to lower and when to hoist the chain. He neglected to use the guy-rope, and the sacks in consequence fell down the hatchway and hurt the plaintiff, who was working in the hold. *Held*, that J. was "engaged in manual labor," and was not "person having superintendence entrusted to him," within the meaning of Section 1, sub-Section 2, as defined by Section 8. 10 L. R., Q. B. Div. 356.

An omnibus conductor is not a "workman" or person "engaged in manual labor." 13 L. R., Q. B. Div. 832.

A workman, injured while obeying a foreman to whose orders he was not bound to conform, knowing such orders to be contrary to rules, is guilty of contributory negligence disentitling him to recover. 47 L. T., N. S. 476.

Where a wagon was in a defective state, of which a workman was

aware, and he used it in such a way as to cause injury to himself, when he knew how to use it and might have used it so as not to cause injury to himself, he cannot recover under Section 1. 33 W. R. 216, — Div.

Section 1, sub-Section 1, which gives a workman a right of action against his employer for personal injury by reason of any defect in the condition of the machinery used in the business of the employer, applies to a case where the machine, though not defective in its construction, was, under the circumstances under which it was used, calculated to cause injury to those using it. 12 L. R., Q. B. Div. 30.

Also, where the plant is unfit for the purpose for which it was used, though no part of it is shown to be unsound. 13 L. R., Q. B. Div. 583.

A defect in the condition of the way, within the meaning of Section 1, sub-Section 1, must be some defect or alteration in the permanent condition of the way itself; and obstacles lying on the way which do not in any degree alter the fitness for the purpose for which it is generally employed, and cannot be said to be incorporated with it, do not make it defective within the meaning of the section. 10 L. R., Q. B. Div. 1.

The meaning of the term "railway," as used in the 5th subdivision of Section 1, is not confined to railways belonging to railway companies, * * * but the sub-section applies also to a temporary railway laid down by a contractor for the purposes of the construction of works. 10 L. R., Q B. Div. 358.

But a steam crane fixed on a trolly, and propelled by steam along a set of rails when it is desired to move it, is not a "locomotive engine," within Section 1, sub-Section 5. 52 L. J., Q. B. Div. 524.

It is competent to a workman to contract with his employer not to claim compensation for personal injuries under the act. Section 1 only affects the contract of service so far as to negative the implication of an agreement by the workman to bear the risks of the employment, and, therefore, does not render the workman's express contract not to claim compensation invalid. Such contract is not against public policy. 9 L. R., Q. B. Div. 357.

The "notice that injury has been sustained," required under Section 4, must be in writing. 8 L. R., Q. B. Div. 116.

And contain all the particulars required by Section 7. 8 L. R., Q. B. Div. 482.

Alabama Cases under the Employers' Liability Act of 1885.

The primary and general purpose of the statute is, to abolish, in the specified cases, the rule which exempted employers from liability to answer in damages for injuries suffered by the negligence of a co-employer. When the employe who is injured and the employe whose negligence causes the injury, are of the same grade, and as to all employes who do not come within either of the specified classes, the common-law rules still apply (3 Q. B. Div. 357). The statute gives the employe a right of action in the enumerated cases as if he were one of the public suing, not a passenger, but rightfully and lawfully on the premises of the employer, and takes away the defense of common employment, which he previously had.

The only qualification of the general liability imposed by the first clause, under the second and third subdivisions, is that provided by the subsequent provision, as follows: "But the master or employer is not liable under this section, if the servant or employe knew of the defect or negligence causing the injury, and failed within a reasonable time to give information thereof to the master or employer, or to some person superior to him engaged in the service or employment of the master or employer, unless he was aware that the master or employer or such superior already knew of such defect or negligence." This provision gives to the employer the defense that the employe knew of the defect or negligence and failed to communicate the fact, which the employe can avoid by showing that he was aware that the employer or superior in the employment already knew of the defect or negligence. Proof of the latter is a full answer to the special defense thus given to the employer, who is not permitted to rejoin the employe's continuance in service after failure to remedy the defect or negligence in a reasonable time. If the master or employer is aware of the defect or negligence, he is answerable in damages. The effect is, to take from the employer the defense that the employe impliedly contracted to assume the known and ordinary risks incident to the employment, and to give in lieu thereof, as a special defense, that the employe had knowledge of the defect or negligence, of which the employer is ignorant, and failed to give information thereof. But no liability arises under the statute for injuries caused by the known and ordinary risks of the employment, without negligence on the part of

the employer, or of some person entrusted by him with superintendence or with authority to give orders or directions. If it was intended in Thomas *v.* Quartermaine, 18 Q. B. Div. 685, to apply the maxim, *volenti non fit injuria,* to the case of a defect of which the employer was aware and negligently failed to remedy, we are not willing to adopt such construction of the statute. The further result is to abolish entirely the rule as held in Eureka Co. *v.* Bass, 81 Ala. 200, that the employe's continuance in service after objection and notice, and the failure of the employer to remedy the defect or negligence, is a waiver, and in such case, an assumption of the known risks as increased by the defect or negligence. The intention is to prevent injustice to the employer, which would ensue from holding him responsible for the result of a defect or negligence, unknown to him, but known to the employe, and to remedy the injustice to the employe of requiring him to abandon his employment in consequence of the employer's willful or negligent omission to remedy the defect or negligence in a reasonable time after notice thereof. * * *

The defense of contributory negligence is open to the employer; but the mere fact that the plaintiff knew that the work was manifestly dangerous of itself does not constitute contributory negligence. If it is shown that he used that which was dangerous in a negligent manner, this would be contributory negligence. Mobile and Birmingham Railway Co. *v.* Holborn, 84 Ala. 134.

The employer is bound to use due care and diligence, not only in furnishing in the first instance, but also in maintaining, suitable and safe materials, machinery and instrumentalities for the work or duty required of the employes, and is ordinarily liable for any injury resulting from the neglect of this duty, but he is under no obligation to take any better care of the employe than the latter may be reasonably expected to take care of himself, who assumes, when entering on the service, all the usual and ordinary risks of employment. 81 Ala. 201.

An injury in the eye, received by a railroad employe, caused by a scale flying from the iron rail of the track, when struck with a *hammer,* in which hammer there was an alleged defect, by a co-employe who was attempting to drive an iron spike, is not an injury "caused by reason of any defect in the condition of the ways, works, *machinery* or plant connected with or used in the business of the master or employer."

It is certainly the duty of corporations, and of all others employing servants, to see to it that their "ways, works, machinery and plant" shall not be man-traps, and not to expose their employes to needless hazard; and in selecting between different machinery and instrumentalities, they must keep themselves reasonably abreast with improved methods, so as to lessen the danger attendant on the service. They are not, however, required to adopt every new invention. Something must be left to enlightened judgment and discretion. It is sufficient fulfillment of duty of a railroad company to adopt such as are in ordinary use by prudently-conducted roads engaged in like business and surrounded by like circumstances. * * *

If the plaintiff, either from a knowledge of the rules or from observing the practice of couplers, had learned the rule or custom of the road not to use the hand, but a stick, in coupling, and in disregard of such rule or custom, went on the track between the cars and attempted to couple with his hands, this would be contributory negligence, and would deprive him of all right to recover. 84 Ala. 138.

The Baltimore and Ohio Employes' Relief Association.*

(From an official pamphlet.)

In the announcement to the employes of the establishment of the association, it was distinctly set forth that those persons in the service at that time had the privilege of becoming members of the association or not, and that their interests would in no degree be prejudiced by their declining to contribute to this fund.

The first question presented in instituting the association was the advisability of a distinction in rates on account of age.

It was well known that all insurance companies select their risks. It was early apparent that the railroad company, however, could make no distinction against any of its employes in this respect.

The next consideration was the classification of risks in respect to occupations. It was manifestly unfair that those not engaged in operating trains or rolling stock should be required to pay as much for indemnity in the event of accidental injury as those so engaged, and it was finally agreed to divide the employes of the service into

* From April 1st, 1889, when the repealer of the act of incorporation of the association takes effect, it will be carried on as a department of the railroad corporation, under revised regulations. The following statement is based on the regulations hitherto in force, except that part (here incorporated in brackets) relating to the rate of pay, premiums and benefits in the relief feature or section, forming part of the amended regulations, going into effect April 6th, 1889.

these two general classes. In order to provide relief in cases of sickness or injury, which would in some degree approximate the wages earned, the following classification of contributors was agreed upon:

[A. Those receiving not more than thirty-five-dollars ($35.00).

B. Those receiving more than thirty-five dollars ($35.00), and not more than fifty dollars ($50.00).

C. Those receiving more than fifty dollars ($50.00), and not more than seventy-five dollars ($75.00).

D. Those receiving more than seventy-five dollars ($75.00), and not more than one hundred dollars ($100.00).

E. Those receiving more than one hundred dollars ($100.00).—*Reg. 23.*

The contributions for these classes shall be made each calendar month in advance, at the following rates:

	A.	B.	C.	D.	E.
First class— Per month	$1 00	$2 00	$3 00	$4 00	$5 00
Second class— Per month	75	1 50	2 25	3 00	3 75

The contribution for the natural-death benefit, only, shall be at the rate of twenty-five (25) cents per month for each such benefit of the lowest class.—*Reg. 24.*

Members are entitled to the following benefits:

First. Payments, while totally disabled by accidental injury received in the discharge of duty in the service, for each day other than Sundays and legal holidays, during a period not exceeding twenty-six (26) weeks, at the rate of fifty (50) cents per day for a member of the lowest class, and at higher rates for members of the other classes, in proportion to their contributions, and at half these rates during the continuance of the disability after the first twenty-six (26) weeks.

Second. Payments, while totally disabled by sickness, or from any cause other than accidental injuries received in the discharge of duty in the service, for each day other than Sundays and legal holidays, after the first six working days of such disability, and for a period not exceeding fifty-two (52) weeks, at the rate of fifty (50) cents per

day for a member of the lowest class, and at higher rates for members of the other classes, in proportion to their contributions.

Third. Payment, on the death of a member of the lowest class from accidental injuries received in discharge of his duty in the service, of five hundred dollars ($500), and of greater amounts for the other classes, in proportion to their contributions.

Fourth. Payment, on the death of a member of the lowest class, from any cause other than accidental injuries received in the discharge of duty in the service, of two hundred and fifty dollars ($250.00), and of greater amounts for the other classes, in proportion to their contributions.

Fifth. Payment of fees for such surgical attendance as the Medical Examiner shall approve as necessary in consequence of accidental injuries received in the discharge of duty in the service, at the rates fixed in the schedule adopted by the Department, when the bills therefor are approved by the local Medical Examiner. The Superintendent will arrange for the admission of members to hospitals, at moderate cost, when requested.—*Reg. 41.*

The following table shows, in brief, the contributions and the benefits of the several classes. (*Reg. 42*):

	A.	B.	C.	D.	E.
Rates of contribution per month—					
First class	$1 00	$2 00	$3 00	$4 00	$5 00
Second class	75	1 50	2 25	3 00	3 75
Entitling to benefits—					
For accidental injuries per day, not including Sundays and legal holidays—					
First 26 weeks	50	1 00	1 50	2 00	2 50
After 26 weeks	25	50	75	1 00	1 25
For sickness per day, not including first six working days, Sundays or legal holidays—					
For 52 weeks	50	1 00	1 50	2 00	2 50
In event of death from—					
Accidental injuries	500 00	1,000 00	1,500 00	2,000 00	2,500 00
Natural causes	250 00	500 00	750 00	1,000 00	1,250 00

Any member under fifty (50) years of age, who can pass a satisfactory medical examination, may enter a higher class than that to which his pay assigns him, or may take additional natural-death benefits, provided his total natural-death benefit shall not exceed thirty times the natural-death benefit of a member of the lowest class.—*Reg. 43.*

If a member recovers from the effects of accidental injury, received in the discharge of duty, so that, in the opinion of the Medical Examiner, he is no longer disabled thereby, but continue disabled from sickness or debility, he will be entitled to benefits not longer than fifty-two weeks from the date of such injury, and at the rate payable for sickness.—*Reg. 44.*

If a member returns to duty after receiving benefits for sickness for less than twelve weeks, and is again disabled by sickness within two weeks thereafter, the two disablements may, at the option of the Superintendent, be treated as one in computing the fifty-two weeks for which the benefits may be paid; and if so treated, the deduction of six working days will be made only from the first disablement. A member who returns to duty after being disabled by sickness for twelve weeks or longer, will be entitled to receive benefits for sickness only after he has been continuously engaged in the performance of duty for four weeks.—*Reg. 45.*

No benefits will be paid on account of injury, sickness or death occurring at any place outside of the United States, or where epidemic diseases of a dangerous character are likely to prevail, and to which his duties as an employe of the company do not call him, and contributions will be returned which cover any time subsequent to the date at which a member, though on furlough, may go to such places. Exceptions to this rule can be made only by the Superintendent upon a full statement of the facts.—*Reg. 46.*

Benefits will not be paid for injury or sickness which is in any way caused or increased, in whole or in part, by intoxication, the use of intoxicating liquors, sexual immorality, breach of the peace or other violation of law on the part of the members, or for death by the hands of justice.—*Reg. 47.*

A member will not be entitled to any benefits for time for which he receives wages from the company.—*Reg. 48.**]

No person is entitled to receive any compensation by reason of his services upon the Committee of Management or Board of Trustees.

The moneys of the association are entrusted to the custody of the Treasurer of the Baltimore and Ohio Railroad Company, subject to the proper requisitions thereon, and all surplus funds not wanted for

*Regulations 23, 24 and 41–48 go into effect April 1st, 1889, but do not differ materially from those previously in force.

immediate use are invested by the Managers in such stocks and bonds as they may approve.

Provision is made for the settlement of any differences arising between the claimants for benefits and the Committee of Management, by arbitration, one arbitrator to be selected by each party and the third by the two thus chosen.

The Pension Feature was inaugurated on October 1st, 1884, and the income necessary for its support is derived entirely from the Baltimore and Ohio Railroad Company, no portion of the contributions of members of the association being diverted for the support of this feature.

The object of this feature is:

First. To provide means of support, during life, for those persons who have been members of the association for four consecutive years, and who, having served the Baltimore and Ohio Railroad Company, or any other company whose employes are admitted to membership in the Relief Association (and which companies have made a proportionate contribution to the Pension Fund) for ten consecutive years, who, upon reaching the age of sixty or upwards, are relieved from duty by such company, or who, having reached the age of sixty-five, or upwards, elect to retire from such company's service.

Second. To provide means of support, during life, for such members of the association as, having received a year's sick allowance, shall not be entitled to further benefits from the Relief Fund, yet remain totally unable to earn a livelihood. The per diem allowance, under the Pension Feature, equals one half of the per diem made on account of sick benefits, and is increased 5 per cent. for each five years' membership in the Relief Association, after the expiration of the first ten years.

The following table shows the per diem allowance to pensioners under this feature and the percentage of increase for longevity membership in the association:

TABLE SHOWING PER DIEM PENSION ALLOWANCE TO MEMBERS OF RELIEF ASSOCIATION.

	10 years membership and under, ½ sick rate.	15 years membership, 5 per cent. additional.	20 years membership, 10 per cent. additional.	25 years membership, 15 per cent. additional.	30 years membership, 20 per cent. additional.	35 years membership, 25 per cent. additional.	40 years membership, 30 per cent. additional.	45 years membership, 35 per cent. additional.	50 years membership, 40 per cent. additional.	55 years membership, 45 per cent. additional.
Those entitled, under Relief features, to one benefit.....	$.25	1¼* $.26¼	2½* $.27½	3¾* $.28¾	5* $.30	6¼* $.31¼	7½* $.32½	8¾* $.33¾	10* $.35	11¼* $.36¼
Those entitled, under Relief features, to two benefits.....	.50	2½* .52½	5* .55	7½* .57½	10* .60	12½* .62½	15 .65	17½* .67½	20* .70	22½* .72½
Those entitled, under Relief features, to three benefits.....	.75	3¾* .78¾	7½* .82½	11¼* .86¼	15* .90	18¾* .93¾	22½* .97½	26¼* 1.01¼	30* 1.05	33¾* 1.08¾
Those entitled, under Relief features, to four benefits.....	1.00	5* 1.05	10* 1.10	15* 1.15	20* 1.20	25* 1.25	30* 1.30	35* 1.35	40* 1.40	45* 1.45
Those entitled, under Relief features, to five benefits.....	1.25	6¼* 1.31¼	12½ 1.37½	18¾ 1.43¾	25* 1.50	30¼* 1.56¼	37½* 1.62½	43¾* 1.68¾	50* 1.75	56¼* 1.81¼

Provision is made to prevent the sale, assignment or transfer of any right to any pension to any person and also against any loss of pension by reason of attachment or other legal process. Provision is also made for furnishing artificial limbs or money commutation equal to the cost of the artificial limb.

Large quantities of remedies for the diseases most common upon the lines of the company are distributed without expense to the members, and can be had at any point on the company's lines. Rigid sanitary supervision is exercised by the association, through its Medical Examiners, over every portion of the company's lines, who are thereby enabled to check and control many disorders before they have assumed grave proportions. As an illustration of the value of this work, it is only necessary to say that, when the small-pox was epidemic in Baltimore and many points on the Baltimore and Ohio lines, over twelve thousand employes, and, in some localities, their immediate families, were vaccinated at the expense of the association, and although the majority of these employes were greatly exposed to contagion, less than a dozen were affected, and but two died from that disease.

A corps of salaried physicians is employed by the association and assigned to districts for the purpose of not only investigating cases of disability, but to see that members are supplied with proper medical attention, and in cases of emergency to render necessary aid.

The medical examination of all persons entering the service of the company is required, not only for the purpose of securing healthy men for the company's work, but to protect the association from the admission of persons to membership who were likely, from their physical condition, to early become beneficiaries upon the fund. One-half of the expense of making these examinations is paid by the Baltimore and Ohio Railroad Company in recognition of the advantages received therefrom.

The constitution and by-laws, and the rules and regulations, have been amended and modified from time to time, but this has been uniformly in the one direction of advancing the interest of members. These amendments consist in increasing the amount of insurance paid to members under the natural-death feature from year to year, until it is now greater by 200 per cent. than the amount originally authorized by the constitution; in permitting members to secure a greater amount of insurance than was originally contemplated—instead of a limit of five rates or benefits of natural-death insurance they are now permitted to take thirty; in permitting those persons not hazardously employed, such as clerks and telegraphers, to insure for natural death only, and not requiring this class to subscribe to the accident and sick features; in permitting all persons leaving the service of the company, who were contributors to this fund, to retain their interest in the natural-death feature after severance of their connection with the company; in permitting those persons who had been paid a year's sick benefits to continue their interest in the natural-death feature after they had ceased to be entitled, under the constitution, to further benefits, although still disabled, by paying the premiums therefor, dating from the time they ceased to receive sick benefits—no charge being made for premiums covering the year for which they received sick benefits.

The association has grown into almost universal popularity with the employes, dating from the time its practical operation began to be felt among them. This fact is evidenced not only from the personal expression of members themselves, but from the fact that a very large

number of those leaving the service of the company retain their interest in the natural-death feature; that although it was optional at the time of inaugurating the association for all persons then in the company's service to become members or not, it is difficult to find, to-day, any one of these old employes who is not a member, and of those who are not members, nine-tenths would become members if they had not become debarred by reason of their age and infirmity; and that large numbers of those in the service have voluntarily secured a greater number of benefits than their wages required them to subscribe to.

The objections raised by some members, or by persons outside of the service seeking admission to that service, are:

That membership in the association is compulsory, so far as new employes are concerned. This objection is answered by the fact that the company has a right to make this a condition of entering its service. This has frequently been discussed and has even gone so far as to be presented in cases in court, and in a recent one, which was taken to the Court of Appeals, that court decided that the company has this right.

Another objection is to the medical examination required of all persons entering the service of the company. A moment's reflection would show that there is no force in this objection, as the company has the undoubted right to secure persons who are physically sound for railroad work, and, even if there were no Relief Association, the company would assert its right to require medical or any other examination to test the fitness of the employe for his post. As all such persons are required to become members of the Relief Association, which is an insurance company, it is reasonable that it should be entitled to the same privilege possessed by other insurance companies to secure only good risks. In addition to these reasons the medical examination protects those who are already members of the association.

It is further objected that no persons over forty-five years of age can secure employment with the railroad company. This condition is alike favorable to the railroad company and the association—the company securing the services of a man whom it is fairly supposed will outlast the usefulness of a man over forty-five years, and the Relief Association getting a risk under that age. The rates at which

the association charges would not justify it in taking a large number of risks over forty-five years.

It is also stated as an objection that when a man leaves the service of the company, he loses all that he has paid in, and that no respect is paid to his vested rights. Upon examination of the constitution, it will be shown that this is absolutely untrue. All the rights of a member leaving the service are fully respected. While it is true that he is not permitted to retain his interest in the accident and sick features, it is equally true that he is not entitled, under the terms of the constitution, to receive accident benefits under the accident feature, unless such injuries were received *in the discharge of his duty in the service of the company*, consequently it would be unfair to the member to require or to permit him to pay premiums for what he could not, under any circumstances, receive so long as he is out of the service. On the other hand, it would be equally unfair to the association to permit him to retain his interest in the sick feature while he had the privilege of going wherever he pleased, in this or foreign countries, and make claim for sick benefits which could hardly be established by any definite proof. The fact that he has grown older while in the service of the company does not militate against his securing sick benefits in some other society. The death feature is the only one remaining, and in this his rights are fully protected by the agreement to keep him insured so long as he pays premiums therefor.

It is also stated as an objection that the Baltimore and Ohio Railroad Company has the use of the money contributed by the members which is not needed for the immediate payment of claims against the association. It is inconceivable what possible difference there could be between entrusting this money to the custody of the railroad company, as provided by the constitution, and that of any ordinary bank, unless it could be shown that the safety of this fund is greater in the hands of a bank than in that of the railroad company. As a matter of fact, outside of the one that the constitution requires that this money shall be deposited with the treasurer of the railroad company, it is to the advantage of the association to so deposit, because the railroad pays 4 per cent. interest annually on the monthly balances of the association remaining in the hands of the treasurer. This balance is at no time a large one, as the constitution requires, under Article XXII.,

that the "moneys belonging to the funds of the society, *not wanted for immediate use*, shall be invested by the Managers in United States bonds, etc."

The annual report of the association for the year ending September 30th, 1887, shows that of the total balance on that date, viz., $204,731.25, all but $33,952.61 is invested in the class of securities required by the constitution.

While this report shows a balance of $204,731.25, it must be taken into consideration that $98,324.72 of this amount is appropriated for the payment of liabilities contracted prior to the first of October, 1887, and that the actuary of the association estimates the reserve made necessary to meet increasing ages at $36,437.47. These two amounts aggregate $134,762.19, and when deducted from the gross balance to the credit of the association, leaves a net surplus of reserve, over liabilities, of $71,144.76, which no one having any knowledge of insurance business, or causes which are likely to arise in the railroad service, will dispute, is more than ordinary prudence requires an association having a membership of 23,000 persons insured against accident, sickness and death, should reserve.

Some objection is made to the manner in which the premiums are collected, namely, by deduction from wages earned. While this objection is not one of much weight, it is thought best to take cognizance of it. If the association were compelled to collect premiums in the same manner as an ordinary beneficial association or insurance company, it would have to pay a large amount, in the shape of commissions, for the collection of the small monthly sums, which would necessarily have to pass through the hands of more or less irresponsible parties, and consequently there would be greater or less danger of loss. Many members would neglect or otherwise fail to pay premiums, and their policies would be invalidated, thereby debarring them from benefits for this reason, which they now receive without any difficulty.

Some members have an impression that the premiums charged are too high for the benefits promised. By personal conference with members of this class, it is ascertained that the majority consider the 75 cents monthly premium paid by them to the lowest class of contributors in the second class, is for the purpose of insuring them

against natural death only, that is to say, that the 75 cents is collected for the payment of $300 upon the death of a member from natural causes. This would represent a premium of $30 per annum per $1,000. They fail to comprehend that this 75 cents is charged for not only natural-death benefits, but for disablements resulting from injury and sickness, and for death by accident. This premium of 75 cents is for all the features, and means 25 cents per month for $300 natural-death insurance, 25 cents for sick benefits of $3 per week, and 25 cents for $500 accidental death and $3 per week for disablements resulting from accident, and free medical attention in disablements arising from accident. In the case of a member of the first class, that is to say, one engaged in operating trains or rolling stock, the premium is $1 per month for the same benefits above detailed, the only difference being that he is charged 50 cents for the accident feature instead of 25 cents, as in the case above cited.

The Pennsylvania Railroad Voluntary Relief Department.

(Extracts from the Regulations governing the same.)

No employe will be required to become a member of the Relief Fund. No one will be entitled to become a member who has not been continuously in the service for at least six months immediately preceding his application, but this shall not exclude any who shall have become members prior to May 1st, 1886.

Any employe who has been continuously in the service for five (5) years immediately preceding February 1st, 1886, and any member of the Relief Fund who shall have been continuously in the service for five (5) years, and shall have been a member of the Relief Fund for one year, may, if not over forty-five (45) years of age, enter any class higher than that determined by his pay, upon passing a satisfactory medical examination.

Any employe not over 45 years of age, who shall have been continuously in the service for a period of six months, may become a member in the class determined by his pay or any lower class, upon passing a satisfactory medical examination.

Any member may, on application, change to a class lower than that in which he is contributing, or to a higher class, if not higher than that determined by his pay.

Any member whose pay is advanced may enter any higher class corresponding to his advanced pay, without medical examination.—*Reg. 17.*

Any employe at the time of entering any class as a member of the Relief Fund, or within two (2) years thereafter, may, upon passing a satisfactory medical examination, take additional death benefits of the first class to such extent that the whole amount of additional death benefits for which he shall at any time contribute shall not exceed the amount of the death benefit of the class in which he shall at the time be a member; provided that medical examination shall not be required of employes in the service prior to February 1st, 1886, upon availing themselves of this privilege within six months after that date.—*Reg. 18.*

Any member may withdraw from membership by giving written notice in the prescribed form prior to the 25th day of the month at the close of which he desires his membership to cease.—*Reg. 19.*

During a furlough or suspension not exceeding nine months, membership may be kept up by paying contributions monthly, in advance, and otherwise complying with the regulations.—*Reg. 21.*

Misrepresentation or concealment of facts at the time of application forfeits membership. Also, membership ceases upon failure to contribute for three consecutive calendar months during furlough, suspension or absence from duty for other cause than disablement by accident or sickness.—*Regs. 21 and 23* (*Form of Application*).

If a member in the service of one of the companies associated in the administration of the Relief Department, is transferred to the service of another of those companies, his membership is thereby transferred to the Relief Fund of the company to the service of which he is transferred.—*Reg. 24.*

Membership cannot be continued after leaving the service. The company does not require any one entering its service to participate, and therefore cannot use its facilities and funds for the support of a Relief Fund for those who have ceased to be in its employ.—*Regs. 62 and 63.*

Members are entitled to the following benefits:

First. Payments while disabled by accident in the company's service, for each day during a period not longer than fifty-two (52) weeks, at the rate of fifty (50) cents per day for a member of the first class, and

of greater amounts for members of the other classes, in proportion to their contributions; and at half these rates after fifty-two (52) weeks, and during the continuance of the disability.

Second. Payments while disabled by sickness or by injury other than accident in the company's service, for each day after the first six days of such disability, and for a period not longer than fifty-two (52) weeks, at the rate of forty (40) cents per day for a member of the first class, and of greater amounts for the other classes, in proportion to their contributions, provided that if, upon the decision of the Medical Examiner, a member shall have returned to duty after disability from sickness, and shall again be disabled by sickness within less than two (2) weeks from his return to duty, such disablement shall be counted with the prior one in computing the fifty-two (52) weeks for which payments may be made, and the deduction of six (6) days shall not be made therefrom.

A member, after receiving for fifty-two (52) weeks the payments herein provided for, shall, by contributing for the death benefit, retain the title to payments in the event of death occurring while continuing disabled and unable to engage in any occupation. In such case the contribution for each death benefit of the first class to which the member's class entitles him, shall be at the rate in Regulation 34 applicable to the age at which he entered the class in which he last contributed, and for his additional death benefit at the rate he last contributed for the same. If such member shall be declared by the Medical Examiner able to return to duty, and shall so return and resume full contribution, he shall be entitled to payments for disablement by accident occurring thereafter in the company's service, and to payments for disablement by sickness occurring after he shall have been continuously engaged in the performance of duty for a period of four weeks.

Third. A payment, upon the conditions prescribed in the regulations, on the death of a member from accident or other cause, occurring during time for which he shall have contributed, or while receiving disablement benefits, or during a month in which he shall have recovered from disability, of two hundred and fifty dollars ($250) for a member of the first class, and of greater amounts for the other classes, in proportion to their contributions.

Fourth. Provision for necessary surgical attendance during disability from accident occurring to members while in the discharge of duty as employes of the company.—*Reg. 42.*

The following table exhibits the amounts of the contributions and benefits of the several classes:

	First class.	Second class.	Third class.	Fourth class.	Fifth class.
					Over.
Highest monthly pay for each class	$40 00	$60 00	$80 00	$100 00	$100 00
Rates of contribution per month	75	1 50	2 25	3 00	3 75
Accident benefits per day—					
First fifty-two weeks	50	1 00	1 50	2 00	2 50
After fifty-two weeks	25	50	75	1 00	1 25
Sick benefits per day, not including first six days, and not longer than fifty-two weeks	40	80	1 20	1 60	2 00
Payments in the event of death	250 00	500 00	750 00	1,000 00	1,250 00

—*Reg. 43.*

The rates per month of contributions for death benefit only, additional to the death benefit of a member's class, shall be as follows:

For a member not over forty-five (45) years of age, thirty (30) cents; over forty-five (45) and not over sixty (60) years, forty-five (45) cents; and over sixty years of age, sixty (60) cents. If a member shall have taken any additional death benefit and shall increase the amount after his age requires a higher rate than he before contributed, the higher rate shall apply only to the increase.—*Reg. 34.*

There being no provision for the payment of sick benefits after fifty-two weeks, action was taken by the several companies, as indicated by the following notice to members of the Relief Fund, issued by the General Manager, on October 1st, 1887:

"It is hereby announced that, upon the recommendation of the Advisory Committee, the Boards of Directors of the companies associated in the administration of the Pennsylvania Railroad Voluntary Relief Department have adopted a resolution to the effect that each of said companies will, until the further order of the Board, contribute to the Relief Fund such additional amount as may be necessary to meet the payments hereinafter authorized, namely:

"When members of the Relief Fund have drawn benefits therefrom on account of disability from sickness for the limit of fifty-two weeks therein prescribed, and are still incapacitated for duty, the General Manager, after investigation and report by the Superintendent of the Relief Department, shall make such recommendations as the merits

of each case may warrant, for the action of the Board. Pending such investigation and action, such members shall be entitled to receive sick benefits at one-half the rates received during the fifty-two weeks, and after definite action upon the case, such amount as the company may authorize to be paid, based upon the member's classification in the Relief Fund, and the length of his faithful service with the company.

"GENERAL MANAGER.

"PHILADELPHIA, October 1st, 1887."

Contributions are payable monthly in advance. They are deducted from wages on the rolls, so that members are not put to the inconvenience of forwarding small amounts, and so long as they are engaged in duty and earning wages, do not get "out of benefit" by omitting to make their payments. When on furlough or suspension and no wages are earned, the contributions are to be paid in money.—*Regs. 32, 35, 36, 37 and 38.*

No contribution is to be deducted from the final payment of wages to a member leaving the service, excepting for contributions in arrears, and there shall be returned to him so much of his last contribution as covers the part of the month succeeding the date on which he leaves the service, for which he must give a receipt in the prescribed form. When the amount cannot be otherwise learned, it will be ascertained from the Superintendent of the Relief Department.—*Reg. 40.*

No part of the contribution of a member will be refunded in the event of his death.—*Reg. 41.*

If, in any period of three years, there should be a deficiency, it is to be made up by the company. If, in any such period there should be a surplus beyond what is required to meet liabilities therein incurred, it is to be used in the promotion of a fund for the benefit of superannuated members or in some other manner for the sole benefit of members of the Relief Fund, as shall be determined by a vote of two-thirds of the Advisory Committee, and approved by the Board of Directors.—*Reg. 10.*

No deduction is made from death benefit on account of the payment of disablement benefits to which the deceased member may have been entitled.—*Reg. 47.*

Disablement benefits are not paid, nor surgical attendance provided, for a time for which a member receives wages. Death benefit is payable for death occurring during the receipt of wages.—*Reg. 51.*

Funeral expenses are not paid in addition to the death benefit. The regulations authorize their payment before final settlement, when specially desired by the beneficiaries, as a part of the death benefit, and to be deducted therefrom.

If a member dies without relatives or beneficiary to whom the death benefit is payable, the funeral expenses are payable from the Relief Fund.—*Regs. 29 and 54.*

Benefits are not paid for disablement or death arising from immoralities or from the intemperate use of stimulants or narcotics; nor for injuries received while engaged in unlawful acts; nor for death by the hands of justice; nor to disabled members who decline to permit Medical Examiners to ascertain their condition or absent themselves so as to prevent this; nor for disablement or death occurring during time for which contribution has not been made, during furlough or suspension.—*Regs. 52 and 56.*

A system of reports is provided, by which the facts are ascertained for each case, and competent medical men are employed as Medical Examiners, each in a specified district, whose duty it is to visit disabled members frequently and to report upon their condition and the amounts due them. Medical Examiners do not in that capacity personally give medical or surgical attendance. Sick members select their own physicians, and for members disabled by accident in the company's service, surgical attendance to which they are entitled is furnished by the Relief Department, or paid for from the Relief Fund.—*Regs. 9 and 42.*

Application for membership must be made in the following form (*Reg. 23*):

To the Superintendent of the Relief Department:

I, ——— ———, of ———, in the county of ———, and State of ———, employed in the service of the Pennsylvania Railroad Company, as ——— the ———, do hereby, by reason of such employment, apply for membership in the Relief Fund, and consent and agree to be bound by the regulations of the Relief Department of the said company, as contained in the book of said regulations, approved by the Board of Directors, which I have read or have had read to me, and by any other regulations of the said department hereafter adopted, and by the provisions of any agreement or agreements made by the said company with any other corporation or corporations associating in administration of their respective Relief Departments, in accordance with said book of regulations.

I also agree, that the said company, by its proper agents, and in the manner provided in said regulations, shall apply as a voluntary contribution from any wages

earned by me under said employment or from benefits that may hereafter become payable to me, at the rate of ——— per month, for the purpose of securing the benefits provided for in the regulations for a member of the Relief Fund of the ——— class, and additional death benefit, equal to ——— the death benefit of the first class. Death benefit shall be payable to ——— ———. And I agree that the acceptance of benefits from the said Relief Fund for injury or death shall operate as a release of all claims for damages against said company, arising from such injury or death, which could be made by or through me, and that I or my legal representatives will execute such further instrument as may be necessary formally to evidence such acquittance.

I also agree, that this application, when approved by the Superintendent of the Relief Department, shall make me a member of the Relief Fund, and constitute a contract between myself and the said company, and that the terms of this application and the regulations of said department shall, during my membership, be a part of the conditions of my employment by the company, and that the same shall not be avoided by any change in the character of my service, or locality where rendered, while in such employment, nor by any change in the amounts applicable from my wages to the Relief Fund, which I may hereafter consent to, and that the agreement that the above-named amounts shall be appropriated from my wages, shall apply also to any other amounts arising from changes made as aforesaid and shall constitute an appropriation and assignment in advance, to the said company in trust, for the purposes of the Relief Fund, of such portions of my wages, which assignment shall have precedence over any other assignment by me of my wages, or of any claim upon them on account of liabilities incurred by me.

I also agree, for myself, and those claiming through me, to be especially bound by Regulation numbered 65, providing for final and conclusive settlement of all disputes, by reference to the Superintendent of the Relief Department and an appeal from his decision to the Advisory Committee.

I certify, that I am correct and temperate in my habits; that so far as I am aware, I have no injury or disease, constitutional or otherwise, which will tend to shorten my life, and am now in good health and able to earn a livelihood.

I do hereby further acknowledge, consent and agree, that any untrue or fraudulent statement made by me to the Medical Examiner, or any concealment of facts in this application, or my resignation from the service of the said company, or my being relieved from employment and pay therein at the pleasure of the company or its proper officers, shall forfeit my membership in the aforesaid Relief Fund and all benefits, rights or equities arising therefrom, excepting that my leaving the service shall not (in the absence of any of the other foregoing causes of forfeiture) deprive me of any benefits to the payment of which I shall have previously become entitled by reason of accident or sickness occurring while in the service.

In witness whereof, I have signed these presents at ———, in the county of ———, State of ———, this —— day of ———, A. D. 18—.

Witness: (Signature.) ——— ———.

The foregoing application is approved at the office of the Superintendent of the Relief Department at ———, in the county of ———, State of ———, this —— day of ———, A. D. 18—.

(Signature.) ——— ———,

Superintendent of the Relief Department.

All questions or controversies of whatsoever character arising in any manner, or between any parties or persons in connection with the Relief Department, or the operation thereof, whether as to the construction of language or meaning of the Regulations of the Relief Department, or as to any writing, decision, instruction or acts in connection therewith, shall be submitted to the determination of the Superintendent of the Relief Department, whose decision shall be final and conclusive thereof, subject to the right of appeal to the Advisory Committee within thirty days after notice, to the parties interested, of the decision.—*Reg. 65.*

The Pennsylvania Railroad Employes' Saving Fund.*

1. The Fund will be in charge of a Superintendent, appointed by the Board of Directors of the Pennsylvania Railroad Company.

APPLICATIONS.

2. Freight and ticket agents, at convenient points, will, from time to time, be designated as depositaries, and employes, desiring to become depositors, can obtain from any of such agents a form of application in which there shall be set forth the applicant's full name, residence and occupation, and the name and residence of the person to whom, in the event of death, his deposits and the accrued interest due thereon shall be paid. This application will be forwarded by the agent to the Superintendent of the Fund, and, when properly executed and approved by him, he will send to the agent a deposit-book for the applicant, in which shall be printed a copy of the Regulations, with a statement of the assent of the applicant thereunto, to be signed in the presence of a witness.

DEPOSITS.

3. Deposits of any sum, in even dollars, not exceeding one hundred dollars ($100) in any one month, may be made with any freight or ticket agent of the above-named companies who has been designated as a depositary.

4. The agent will record each deposit as soon as made, writing the amount out at length and also in figures, entering date received, and

* Regulations going into effect January 21st, 1888.

signing his name as agent, with name of station. The deposit-book must be brought to the agent each time a deposit is made, that the transaction may be regularly entered therein.

5. Freight and ticket agents designated as depositaries will be supplied with duplex tickets, one of which must be used to report every deposit received; such ticket showing date, name of depositor, number of deposit-book, and amount deposited. The colored portion of the ticket must be given to the depositor, who will personally send it to the Superintendent of the Fund in an envelope, which the agent will furnish. It is the depositor's duty to see that the envelope with enclosure is properly sealed and forwarded by railroad service or United States mail.

INTEREST.

6. Interest, at a rate to be fixed by the Board, will be allowed from the first of the calendar month after deposit amounts to five dollars ($5), and on all subsequent deposits from the first of the calendar month after they are made. No change will be made in the rate of interest allowed without six months' previous notice.

7. Interest will be carried on the first day of January of every year to the credit of the depositors' accounts, and thereafter will form part of the principal.

8. Depositors who shall, for the space of three (3) years, neither add to nor draw from their accounts, nor forward their deposit-books, that the interest may be entered therein, shall not be entitled to any interest on their deposits after the expiration of said three (3) years from the date of the last entry on their books.

9. Interest will cease, upon thirty (30) days' notice, when direction has been given by the Board to close an account.

10. Depositors whose connection with the companies named has been severed, must have their accounts closed within thirty (30) days thereafter, as interest will not be allowed after the expiration of that period.

REPAYMENT OF DEPOSITS.

11. Depositors desiring to withdraw money must give ten (10) days' notice to the Superintendent of the Fund, in the form of an order, obtainable from any of the freight or ticket agents designated as

depositaries, which order, together with the depositor's book, the agent will forward to the Superintendent, giving the depositor a receipt for the deposit-book.

12. Upon receipt of such order and book the Superintendent of the Fund will enter the amount to be withdrawn in the deposit-book, deducting such amount from the sum on deposit to show the balance after such withdrawal. The Superintendent will then prepare and sign an order on the Treasurer of the Pennsyluania Railroad Company for the amount to be withdrawn, which, after being approved for payment by the Treasurer or Assistant Treasurer, will be forwarded with the deposit-book to the agent designated in the order, and can be obtained by the depositor on surrendering the receipt given him when the book was forwarded to the Superintendent.

13. The agent will cash the order on the Treasurer or deliver it to the owner, who can obtain the money from any other agent, or from a bank in which the company's funds are deposited, on presentation of his book, identifying himself, and signing receipt on the order.

14. Orders not called for in fifteen (15) days will be returned by agents to the Superintendent of the Fund, after entering the amounts as deposits in depositors' books on the date of return to the Superintendent.

15. The Board reserve the right to require thirty (30) days' notice for the withdrawal of the entire amount on deposit in any account.

16. No money will be paid or order delivered, except to the person who has the legal right to the deposit, or to his order, which must be attested by a disinterested witness.

17. In the event of a depositor becoming insane, or being otherwise incapacitated to act, and in the absence of a legal representative, if the incapacity shall be proven to the satisfaction of the Superintendent of the Fund, he may, upon the approval of the Board, pay such proportion of the deposit to the order of some person mutually selected by a near relative or friend of such incapacitated depositor and the Superintendent, as it may be shown is necessary to meet the pressing wants of said incapacitated depositor or his wife or children; and the receipt of the person so mutually designated shall be a good and sufficient release and discharge for the disbursement of said deposit.

18. Upon the presentation to the Superintendent of the Fund of satisfactory proof of the death of a depositor, the money belonging to

him shall be paid over only to the person designated in his application to receive the same; or if the person so designated shall not be then living, said funds shall be paid either to the heirs or personal representatives of the deceased depositor, as the Board may determine.

GENERAL.

19. As the Saving Fund is only intended for the benefit of the employes of the companies aforesaid, deposits will only be received from those who are employes of said companies, and while so employed.

20. The Board, on giving thirty (30) days' notice, may order the return of any deposit with accrued interest.

21. The deposit-books held by depositors must, when they desire to withdraw money, or whenever required to be balanced, be forwarded to the Superintendent of the Fund through the nearest agent designated as a depositary, who will give depositors receipts for them. On the 31st day of December (or if that date falls on Sunday, then on the preceding day), each depositor must forward his deposit-book, in order that the accrued interest on deposits may be properly entered therein.

22. No person other than those designated are authorized to receive deposits, nor will the company be responsible for any moneys not deposited in strict conformity with these regulations.

23. In case a depositor loses his deposit-book, immediate notice thereof must be given the Superintendent of the Fund, and, after a reasonable time has elapsed in which to notify all concerned of the loss, a duplicate will be furnished and so marked.

The Philadelphia and Reading Railroad Company Relief Association.

CIRCULARS TO EMPLOYES.

It is proposed to organize a Relief or Mutual Insurance Association among and for the benefit of the employes of this company, who may desire to avail themselves of the privileges of such an organization.

The object of the proposed association is to create a fund, which is

to be raised by contributions from the employes, and handled or invested for the benefit of the contributors.

These contributions are to be made monthly, in advance, by deductions from the pay of each of the contributors, at the rate as illustrated in the following table of classification.

When the contributor is not upon the regular pay-roll, by reason of suspension or leave of absence, his contribution is to be made in money.

The payments to which this fund will be subjected are for disability, sickness, or accident while in the company's service, and for death benefits occurring during such service.

Any employe, under forty-five years of age, who has been continuously in the service of the company for at least six months prior to his application, may become a member of this association, upon passing a satisfactory medical examination.

Any such employe, desiring to become a member or contributor, will make application to his Division Superintendent, who will instruct the applicant as to the course to pursue, and furnish him with the necessary blanks for his signature.

The classification of contributors, as to payments to be made and benefits to be received by each respectively, is based upon the monthly earnings, as illustrated by the following:

TABLE OF CLASSIFICATION.

CLASS.	Earnings Monthly.	Monthly contribution.	Daily benefits for fifty-two weeks.	Daily benefits for fifty-two weeks.	Death benefits.
First	Not exceeding $40	$0 75	*$0 50	†$0 40	$250 00
Second	Between $40 and $60	1 50	*1 00	†0 80	500 00
Third	Between $60 and $80	2 25	*1 50	†1 20	750 00
Fourth	Between $80 and $100	3 00	*2 00	†1 60	1,000 00
Fifth	Above $100	3 75	*2 50	†2 00	1,200 00

For the first seven days of sickness or disability (not including accident in the company's service), there will be no allowance made,

* Cases of disability by accident in company's service.

† Cases of sickness or of disability other than by accident in company's service.

and the payment of benefits as above will commence only after the expiration of those seven days.

The object of the association is not to support, indefinitely, its members, but to provide for their support and that of their families in contingencies or emergencies.

During the fifty-two weeks of disability, the title to the death benefit, of course, continues, as long as the monthly contributions are regularly paid.

The payments, as given above, are in full of all payments to be made to the association by the contributors.

In case of the death of a member without relatives or beneficiaries, the funeral expenses are payable from the Relief Fund.

Each monthly contribution secures title to the benefits for sickness or disability, happening during that month only.

Should the contributor leave the service of the company before the end of the month for which he has paid his money, a proportionate amount of such payment shall be returned to him.

Membership may be forfeited by misrepresentation or concealment of facts at the time of the application, by failure to contribute for three consecutive months during furlough, suspension, or absence from duty for any cause other than disability by reason of sickness or accident.

Membership may be severed voluntarily, by giving notice before the twentieth day of the month at the close of which the contributor desires to sever his connection with the association.

Sick benefits are not paid for any time during which the contributor is in the receipt of wages. Death benefits are, of course, payable for death occurring while in the receipt of wages.

Benefits are not paid for disability or death arising from immoralities, from the intemperate use of stimulants or narcotics, from injuries received while engaged in unlawful acts, from death by the hands of justice; nor are they payable to disabled members who decline to permit the medical examiners to ascertain their condition, or who absent themselves so as to prevent such examination; nor are they payable for disability or death occurring during the time for which a contribution has not been made, during furlough or suspension.

No part of the contribution paid for the month in which the contributor is disabled, is returned, but when wages are not paid no fur-

ther contribution is made for the time during which the disability continues, nor for any part of the month in which the recovery from such disability may occur.

The member who continues disabled after receiving sick benefits for fifty-two weeks, continues his payments for the death benefits, which he is permitted to retain, and his contribution entitles him or his beneficiaries only to that death benefit.

When wages are paid during disability, the contributor shall make the usual monthly contributions to the fund.

The money of the Relief Fund can be used only for the payment of benefits to contributing members and their beneficiaries, and of the cost of medical examinations and surgical attendance in cases of accident.

The composition of the Board of Managers of this association can be decided at the time that the details of the scheme are settled, by those most interested, to wit, the employes, and reports as to the condition of the association financially can be made by such committee or board.

It is earnestly hoped that the employes will express themselves freely in regard to this proposition, and will take action promptly in sending in their names to their respective Division Superintendents, as it will be of interest to all connected with the company to know as soon as possible to what extent they may expect the co-operation of their fellow-employes.

It is deemed unnecessary to comment upon the great advantages which will accrue to the members of the proposed association. Membership in this association means simply making provision for the family of each contributor.

The rates of contribution as compared with the benefits to be received, are placed as low as it is considered possible to maintain a proper and equitable division, though even these rates may be altered to suit the views of the employes, when the association comes into being.

In order to give a tangible indication of the interest which the company itself takes in this association, I desire to say upon behalf of the company that, for the purpose of securing the success of the insurance scheme and its objects, the Philadelphia and Reading Railroad Company will—

Firstly. Assume all the expense of clerk hire, office room, and all charges for stationery, &c., required in the conduct or management of the organization, leaving the fund liable only to legitimate demands to be made upon it as above recited.

Secondly. Facilitate in every way, without any charge therefor, the investment and handling of the fund from time to time, for the benefit of the association.

Thirdly. Become a contributor to the fund to the extent of 10 per cent. of the amount from time to time contributed by the employes, until the total sum contributed by both employes and the company shall reach one million dollars.

Fourthly. In the event of a deficit in the fund prior to the total contribution of said 10 per cent., guarantee the covering of said deficit to the full amount of the proposed subscription or contribution, to wit, one hundred thousand dollars, and

Fifthly. When the fund shall amount to the said sum of one million dollars, make a further contribution to said fund to the amount of 5 per cent. of all sums contributed beyond said one million dollars.

AUSTIN CORBIN,

PHILADELPHIA, September 10th, 1888. *President.*

I am informed that some of our employes have stated that the sick and death benefits, under the plan submitted to them by me in the circular recently sent out upon the subject of organizing an Insurance Association, are not as liberal as are made by some other societies to which a part of them belong. Under the plan submitted, these benefits were made as liberal as we believe will be absolutely safe to commence with, based upon such reliable statistics as we were able to obtain. Whether this statement as to other societies be correct or not, it should make the plan of the proposed association none the less attractive, because every dollar you pay to the association is held for your benefit, without any deduction for expenses, and, besides that, the company will pay into your treasury an additional sum of money equal to 10 per cent. on all of your subscriptions up to $1,000,000, and, thereafter, 5 per cent. upon all payments you make, in order that the plan, when inaugurated, shall be absolutely sound, and that all benefits promised shall be positively assured by an ample fund. Every dollar of this contribution of the company's, as well as your own

contributions, belongs to you, the subscribers, and is under your control as to management. You have the right to elect a majority of the Board of Trustees. If, therefore, after a few years' experience, you find you can safely treat yourselves more liberally, either by making smaller assessments, or increasing your benefits, you have it always in your power to do so; but at the commencement, you cannot afford to undertake payments on any basis that is not an entirely safe one.

If you join this association, you need not withdraw from any other benefit societies; but I hope you will find it desirable to connect yourself with this association, because of the substantial financial support proffered by the company, and the positive certainty that every man will have secured during sickness a very considerable contribution towards his support; and in case of death, those who are dependent upon him will not, at any rate, be left destitute.

Most plans of assurance of this character provide for the distribution of only so much money as the members themselves pay, after making a deduction of all expenses of administration and management. In this case, the Philadelphia and Reading Railroad Company contributes a large additional amount of money to that paid by the members, and assumes all the expenses of management.

In this connection, however, I wish it clearly to be understood that all of our present employes are free to become members of this association or not, as they please, and none need have any hesitation in declining if they desire to do so. It will in no respect change the kindly feelings that the management has towards them.

This plan has been proposed entirely in the interest of the employes of the company and their families, and can in no possible way result in pecuniary advantage to the company.

AUSTIN CORBIN,
President.

PHILADELPHIA, September 20th, 1888.

Railway Relief Funds in the United Kingdom.

The London and Northwestern Railway Company, probably, has one of the most developed systems of these associations in the United Kingdom. As early as 1853, a "Superannuation Fund Association" was established for the benefit of its salaried staff, that is, those employes "remunerated by an annual salary, in contradistinction to weekly wages and to any form of remuneration other than an annual

salary." Only those under 40 years of age are eligible to membership. On March 31st, 1887, there were 5,584 members. During the 34 years of its existence, the total receipts had been £648,613, of which £217,147 came from membership contributions, £216,743, from subscriptions by the London and Northwestern Railway Company, and the balance from interest and donations. The disbursements only amounted to £148,715:

Paid to representatives of deceased members	£23,941
Paid to members superannuated	70,183
Paid to representatives of superannuated members	4,735
Paid to members in lieu of superannuation	3,487
Returned to members leaving service	39,719
Expenses of management, &c	6,647

A "Mutual Insurance Society," exclusively for the "Running Department," was established in 1868, and like all the other societies, is under the management of a committee, partly chosen at the general meeting of the members and partly nominated by the company. Its object is stated to be "to raise a fund, out of which a certain sum will be paid, in case of death of a member, to the relatives or person appointed by him, or to himself, in case he be permanently disabled by accident from following his present employment, supplemented by contributions from the London and Northwestern Railway Company, in cases of death from natural causes, from accident when on duty on the company's premises, and for a *bona fide* and legitimate purpose, and from death or disablement by accident when on duty." The members of the society are divided into three classes: No. 1, to consist of drivers [engineers] and assistant foremen; No. 2, of firemen and steam shed mechanics, and No. 3, of cleaners and laborers; but no person is allowed to enter when over 45 years of age, or without a doctor's certificate as to his general health and fitness for the company's service; and all persons eligible, temporarily employed in the company's service, to be classed in the third grade. Section 6 of the Rules provides:

"A call of one shilling, eightpence or fourpence, shall be made by the secretary on all members of the society, according to class, whenever the contingent fund is reduced to £1,000, but in no case shall more than one call be made in one week, and no call to be made as long as there is £1,000 in the contingent fund. All calls made on

the members of this society shall be stopped or paid through the company's weekly pay-bill, except those members who do not receive wages through the company's pay-bill, who shall pay all claims to the secretary of their respective branches, who shall forward the same to the General Secretary at Crewe."

These contributions are supplemented by allowances from the company; and out of the total thus contributed, the various benefits are satisfied. The death benefits range from £100, paid on account of a driver's (engineer's) accidental death while on duty, to £20, the natural-death benefit for third-class beneficiaries. The sum of £50, £32 or £15, respectively, according to class, is paid a member who becomes totally blind from natural causes, or who, while "not on duty, suffers the loss of a hand or foot, or, by accident, receives bodily injury, causing partial loss of sight, or such other injury as shall render him permanently disabled from following his present employment." The accident pay for temporary disablement is 21, 14 or 7 shillings (according to class) per week for 52 weeks, and is settled by the company. The company's grant, or proportionate allowance, varies according to class and benefit. Of the total amount payable in 1886 for claims (£4,439 5*s.* 10*d.*), the company's share was £1,909 5*s.* 10*d.*, or about 43 per cent. The number of members at the close of the year was 8,256, of whom 291 were insured by the company. The cost per member per week was $2\frac{7}{13}$, $1\frac{9}{13}$ and $\frac{11}{13}$ pence, respectively, according to class, in payment of 76 claims, or £3,161 10*s.*, which does not include the 398 cases entitled to temporary disablement allowance from the company.

In 1881, the "London and Northwestern Railway Works Mutual Insurance Society" was organized for the benefit of the employes in the locomotive engine and general manufacturing works of the company, or engaged by contractors or piecemakers working in or in connection with those works. Its object is "to provide for its members pecuniary relief in cases of temporary or permanent disablement, arising from accident, howsoever caused, occurring whilst on, or in discharge of, duty; and also in all cases of death;" but, unlike those of the "running department" branch, members must sign an agreement, exempting their employers from all liability, under the Employers' Liability Act of 1880, or any amendment thereof. The funds necessary for these purposes are "secured by calls (not more than one per

week), made upon the members, at such times as the Committee of Management shall determine, and by contributions guaranteed by the company and the contractors and piecemakers, such contributions to be equal to one-half of the aggregate sums realized by the calls upon the members directly engaged by, and working under them, respectively."

The scale of calls and benefits is as follows:

Class.	Amount of each call.	Payment in case of death from—		Allowance in case of accident on duty, resulting in—	
		Accident on duty.	Other causes.	Permanent disablement.	Temporary disablement—weekly benefit.
	s. d.	£	£ s.	£	s.
1. Persons rated at 30s. per week and above	1 0	100	10 0	100	15
2. From 20s. to 30s. per week	0 8	80	7 10	80	10
3. Under 20s. per week	0 4	40	5 0	40	5

The report of the Committee of Management for the year 1886 states that six calls had been made on members in consequence of the payments having been exceptionally heavy. These aggregated £1,234 3*s.* 4*d.* The employers' contributions (including contractors'), amounted to £615 5*s.* 2*d.*, which, with other receipts (from excursions, interest, &c.), brought the total income up to £2,165 6*s.* 3*d.* The current expenses came to £69 9*s.* 10*d.*, and the total benefits to £2,002 2*s.* 3*d.*, distributed as follows: Temporary disablement allowance (424 beneficiaries), £1,002 2*s.* 3*d.*; permanent disablement (4), £220; accidental death (3), £220; natural death (71), £560. Average age of the latter, 49¾ years; average span of life in the United Kingdom, 41½ years.

A general "Insurance Society" was established in October, 1871, "to provide pecuniary relief in cases of temporary or permanent disablement, arising from accident occurring while in the discharge of duty, and also in cases of death." It takes in employes engaged at weekly wages, not in the "locomotive department." The weekly membership payments are fixed at 3, 2 or 1*d.*, respectively,

according to class and prospective benefits, which are increased by contributions from the affiliated companies, payable to those members who are willing to accept it "in place of any claim they might possibly have against the companies for personal injuries sustained while engaged in their service." The difference between the two benefit rates may be seen by the following payments allowed to members of Class 1, passenger guards and brakemen:

	ACCIDENT ON DUTY.				Death from natural causes.
	Death.	Permanent disability.	Temporary Disability.		
			First twenty-six weeks.	Second twenty-six weeks.	
	£	£	s.	s.	£
Those accepting company's conditions...	100	100	21	21	10
Those who do not.....	40	35	18	9	10

Since the formation of the society upwards of 198,645 members had joined, and about 161,250 had left up to December 31st, 1886, when the membership was reported at 37,391. During this period (15 years and 3 months), the expenditures aggregated £267,354:

Accidental-death allowances.....	£66,874	10*s.*	8*d.*
Natural-death allowances.....	36,214	12	6
Permanent-disability allowances	24,207	12	3
Temporary-disability allowances	120,076	8	9
Half premiums returned to members leaving	7,761	6	3
Expenses of visiting sick	1,226	11	3
Medical fees.....	1,044	12	11
Current and miscellaneous expenses.....	10,947	19	8

The receipts (£290,928 4*s.* 5*d.*) were recruited from the following sources:

L. & N. W. R'y Co., to start the society.....	£500	0*s.*	0*d.*
L. & N. W. R'y Co.'s annual subscriptions.....	92,048	0	11
Members' premiums.....	192,879	3	10
Bequests, donations, &c.....	17	0	0
Interest allowed by company on balances.....	5,483	19	8

Of the 316 members whose death was due to accident on duty, during the four years ending with 1886, only one refused to accept the higher benefits in lieu of the compensation recoverable under the Employers' Liability act. During this period, there were 1,309 deaths from natural causes:

	Accident.	Natural.
1883	88	320
1884	86	353
1885	83	329
1886	59	307

A "Provident Society" was established in 1874, for the benefit of persons in the service, engaged at weekly wages, not employed in the locomotive department; since June 30th, 1885, none but those under fifty years of age being eligible to join. Its funds are made up from annual subscriptions by the company, and weekly membership payments of 4*d.* and 2*d.*, according to class; and for these the society undertakes "to provide a weekly allowance in cases of temporary disablement for work, a retiring allowance for disabled members, and a sum at death in all cases not provided for by the rules of the Insurance Society under the head of accident on duty; also, an allowance to meet medical and funeral expenses on the death of a member's wife." The number of members on December 31st, 1886, was 19,883. From the commencement of the society up to the latter date, the receipts amounted to £167,159, of which £10,900 came from the company, £140,462 from membership premiums, and the balance from fines and interest. There were £129,175 expended in allowances and other disbursements. These allowances are not large, a disabled member of the first class (earning 12*s.* and upwards a week) who pays 4*d.* weekly, getting a retiring gratuity varying with length of membership from £12 10*s.* to £50. On his death, the benefit is £10, and a sum not exceeding £5 for funeral expenses, &c. The sick allowance is 12*s.* during disablement, not exceeding fifty-two weeks.

In addition to these relief societies, pension funds have recently been established, one for the employes in the locomotive and one for those in the other departments.*

*The information given above is taken from documents kindly furnished by the officials of the L. and N. W. Railway Company.

Our large railway companies, reported U. S. Consul Heard,* notably the Great Western, have a Widows' and Orphans' Fund, a Provident Society, and a Servants' Pension Fund. The first named is contributed to very largely by the nobility and gentry resident upon the line, and by the traveling public generally. Concerts are also held for its benefit. The number of widows and children in receipt of allowances, varying from $48.60 to $97.20 (£10 to £20) per annum, was, in 1884: Widows, 619; children, 500. The total amount paid out during the year was $36,248. The fund was established in 1880.

The employes of the company also contribute to this and the other two funds. Servants in receipt of from 18*s.* ($4.37) to 25*s.* ($6.07) per week, contribute 11*d.* (22.27 cents) weekly; and those in receipt of 25*s.* to 30*s.*, 1*s.* (24.3 cents) weekly. These amounts are kept back every week out of the men's wages. Taking the first case of 11*d.* weekly contribution, the 95.11 cents per month is disposed of as follows: 24.3 goes to the Servants' Pension Fund; 16.2 to the Widows' and Orphans' Fund, and 48.6 to the Provident Society designed for the maintenance of the company's servants in old age. There are certain benefits arising from these funds, the most important being an allowance of 12*s.* ($2.91) per week or more, for six months, in case of sickness, &c., so that it will be seen that relief is available in case of mutilation or death from accident on the line. If a man should lose an arm or leg, and he is not otherwise incapacitated, he is generally allotted to some easy berth, such as opening a door, sweeping a yard, platform or other perfectly light employment where no further risk or responsibility can be encountered.

The Midi Railroad (France) Endowment Fund.

In 1856, the Midi Railroad Company organized an Endowment Fund for the benefit of its employes. The management of the fund is entrusted to the Director of the company and a commission, composed of three members, annually elected by members of the fund. All expenses for the management of the fund are paid by the company. The latter, each month, deposits into the fund a sum deducted from its receipts equal to 6 per cent. of the total salaries paid to the employes. The employes are also required to contribute to this fund 3 per cent. of their monthly pay.

The monthly deposit from the company and the interest on the

*Newport, Wales. See "Labor in Europe," p. 940.

sums from the endowment fund are set aside for the payment of pensions to employes who are retired on account of old age, or wounds, or disease contracted in the service of the company, or to their widows. To be entitled to a pension, it is necessary that the employe shall be at least fifty-five years of age, and shall have been in the company's employ for twenty-five consecutive years. Any employe absolutely incapable of performing duty or manual labor, in consequence of wounds or premature infirmity, provided he has been fifteen years in service, may, at the discretion of the company, be retired. The years of service are counted from the employe's first contribution to the endowment fund.

When these conditions have been fulfilled, the employe is pensioned at the rate of one-half the yearly salary he has received during the last six years of his service. In no case can an employe receive a pension amounting to more than $1,544 per annum. Employes who have attained their fortieth year before entering the service of the company, are not entitled to the benefit of the endowment fund, and are not required to subscribe thereto; they are, however, entitled to relief in case of sickness or injuries contracted in the performance of duty, and to burial, in case of death, at the expense of the company. If an employe desires to remain in active service, after reaching the age of fifty-five years, he receives, in addition to his pension, an increase of one-sixtieth of his average salary. If an employe is discharged on account of bad conduct, or resigns from service before completing the necessary twenty-five years, he receives the amount he has contributed to the endowment fund, minus interest and his contribution for the first three years, which remain in the fund. When a pensioner dies, his widow is entitled to his pension, provided they are legally married and cohabited as man and wife five years previous to the retirement of the husband; on the remarriage of the widow the pension ceases. If an employe dies in the service, after having served fifteen years and paid the monthly dues to the endowment fund, his widow receives a pension equal to what the husband would have been entitled to had he served the full twenty-five years. Day laborers, having served two consecutive years in the company, and who have paid 3 per cent. of their daily wages into the fund, under injury or sickness received in the performance of duty, receive a half pension equal to one-half of their daily wages.*

*Report of U. S. Consul Roosevelt, Bordeaux. See "Labor in Europe," p. 1030.

Employes pay only two cents per ton per mile for the transport of food and liquids intended for their own use, on the roads employing them; hot drinks in winter and cooling drinks in summer are furnished at the company's expense; the railroads support supply stores, furnishing employes with provisions, groceries, flour, wine, and household utensils at merely nominal charges. In times of distress and dearness of living, any employe whose pay does not exceed $360 per annum, in the neighborhood of Paris, or $300 in other sections, receives a monthly allowance over and above these sums, according to the number in his family, but not exceeding $3 per family. All classified employes, their wives and children supported by them, are entitled, free of cost, to the advice and attendance of the company's doctor. Medicine, surgical attendance and hospital treatment are included, if the salary does not exceed $600 per annum. Free passes are granted to employes of every grade as a right; this privilege is equally accorded to the wives of employes, to the children for attending school, &c.; and more remarkable still, the father and mother, brother and sisters, nephews, nieces, &c., of employes are entitled to half-fare tickets. Employes can also borrow money of the company without interest, to be repaid in installments, monthly, at the rate of one-tenth of their annual income. Praiseworthy acts of service are rewarded by gratuities, $155,000 having been paid out in 1885.*

The Austro-Hungary Pension and Relief Institute,

For the Employes of State Railways, is placed under the special protection of the railway company, and has been in existence since 1860. The working fund is created by collecting 6 per cent. of the wages of the adherent members, fines of employes for negligence, &c., after payment of damages therefor sustained by the company, and a voluntary subscription by the company, equal to a certain rate per cent. (at present 1.62) of the whole amount of dues deducted from the members' wages, interest on invested funds, donations, &c. This fund is divided into two parts—the first, comprising about one-sixth of the whole amount collected, is devoted to the payment of temporary relief supplied sick and invalid members; while the remaining part is reserved for the payment of fixed pensions to permanently-disabled members or widows and orphans of deceased members.

*From London *Daily News*, 1886: "Railway Employes in France."

Membership is voluntary, restricted, however, to such persons in the permanent employ of the company as have attained at least their fifteenth year, and possess sufficient health and such physical constitution as to offer the necessary guaranty in respect to their services. They must, furthermore, possess blameless habits. In case their employment is only temporary, or the age of thirty-five years has been passed, they cannot belong to the category entitled to pensions, but only to the sick-relief division.

The benefits belonging to full members are assistance equal to half their daily wages, after being sick for more than three days; but if the sickness continues longer than two months, then the payments are reduced to one-fourth of the daily wages. But after three months, if the member has belonged to the association for ten years, and the sickness or disability be permanent, then the member may be pensioned; or, if not entitled to a pension, his further relief is conditioned to the will of the association. Accidents, however, which disable members of both categories, at all times and under all circumstances, give claim for permanent relief and ultimate pensioning. The amounts of pensions vary, according to the length of membership, from 30 to 70 per cent. of the average wages earned during the last three years previous to becoming incapacitated. The right or claim to relief may be forfeited by a member through negligence or the commission of a misdemeanor, or he may be dismissed for cause. Families of members have claim also to free medicines and medical aid, besides a stipulated sum for burial expenses; and finally, are entitled to receive the pension of the deceased member. All these questions are carefully regulated by the constitution and by-laws of the association, which are in general very prolix, providing in great detail for almost every emergency. For example, the widow of a member committing suicide cannot claim his pension; nor in case she has been condemned for crime, or if she leads a notoriously bad life, the determining of which is made the duty of the central commission. Orphans under sixteen years of age are also beneficiaries for certain purposes, such as relief in sickness, schooling, &c., which ceases, however, immediately upon any transgression of law or good morals. The tendency of the institute will be seen, therefore, to be the inculcation of temperance, providence and good morals in the workman and his family.

The number of members, in 1882, was 41,193, being an increase of 2,553 over the former year. The cases of sickness, in 1882, numbered 17,787, being an increase of 1,244 over 1881. The percentage of cases to the whole number of members was 40.75. The aggregate sick days, in 1882, was 244,412, or an increase of 2,512 over 1881; but as the aggregate number of working days of all the members was 10,237,620, the sick days averaged 5.96 per cent. of the whole.

The receipts of the institute, in 1882, aggregated 229,186 florins,* and the expenditures 262,578 florins, leaving a deficit of 33,392 florins, which had to be covered by interest on invested funds, &c. This reserve fund, at the close of 1882, was 464,476 florins, but as the fund in 1878 was 671,481 florins, the condition of the association would not appear to be very flourishing at present.

The various categories of its members, and the sanitary condition of the same, may be seen from the following table, giving the percentage of members sick, and the average duration of their sickness, in 1882:

OCCUPATIONS.	Number of members.	Per cent. sick cases.	Average duration of sickness—days.
Miners	7,786	38.6	13.1
Servants	568	46.3	7.3
Iron mills	1,445	51.1	13.6
Trainmen	910	80.1	13.2
Mechanics	252	66.3	15.3
Forest guards	625	44.8	19.3
Firemen	1,574	70.1	12.0
Assistants	1,197	34.6	16.4
Wagoners	1,322	30.2	18.6
Woodcutters	819	28.3	15.0
Furnacemen	352	111.2	11.0
Charcoal burners	528	66.9	6.9
Engineers	2,392	103.6	15.0
Smiths	6,479	65.3	13.1
Stationmen	.....	42.4	17.6
Watchmen	11,559	21.9	16.8
Way laborers	2,828	43.3	14.2
Totals 1882	41,193	40.7	14.6
Totals 1881	36,640	40.2	†15.5

*About $77,000; a florin is equivalent to 33.6 cents in terms of United States gold dollar.
†Consul-General Weaver, Vienna, "Labor in Europe," p. 1228.

Railway Pensions and Premiums in Prussia.

Nearly all the railroads in Prussia are now owned and operated by the State. The persons engaged on the lines are all uniformed, and most of them are former under-officers of the army. The mechanics employed are, of course, taken from the ranks of the skilled men of the different branches of artisanship. The former are employed by the year and entitled to a pension for themselves in case of disability, and for their families in case of death; the latter are paid by the day or week, and may be discharged at the pleasure of the government. The mechanics receive about the same wages as are current in the same profession in the neighborhood in which they are employed. The officers receive a fixed salary, which is increased, while they occupy the same rank, up to a certain maximum amount, according to the duration of the service. In addition to this, they receive a small further sum as a substitute for or to equalize rents. This amount is adjusted according to the value of rents in the different cities or towns in which the officers live. In further addition to this, and by way of a stimulus for the prompt and circumspect performance of their duties, the government awards to those to whom the running, care and safety of trains are intrusted, such as engineers, firemen, brakemen, conductors, &c., certain annual premiums, adjusted according to the efficiency and fidelity of each single officer. The degree of efficiency, and hence the amount of premium to be paid to each individual officer, is determined by the board of directors, upon the report of the officers immediately superior to the officer to be rewarded.*

Private as well as State lines are under the supervision of the national police, who concern themselves especially with the general security of traffic. In the principal centers, regular barracks are provided for the employes of the State railways, and these are comfortable and kept in good order. The service on all railways in the empire is rather severe, and is not especially well paid, but the systems of rewards and promotions tend to faithfulness in service. Furthermore, on most railways a system of bounties prevails, which affords some aid to certain officials beyond a specified age. Strikes among the employes are very rarely known.†

* Consul-General Vogeler, Frankfort-on-the-Main, "Labor in Europe," p. 237.
† Consul Sonneberg, Thuringia, *ibid.*, p. 534.

Accident Insurance.

EXTRACT FROM HON. CHARLES BRADLAUGH'S LETTER TO THOMAS BURT, M.P., ON THE EMPLOYERS' LIABILITY BILL OF 1888.*

It appeared in evidence, and was practically undisputed before the Select Committee,† that out of the total accidents occurring there are very few for which the injured person is entitled, either under the act (1880) or at common law, to recover damages. Many accidents result from contributory negligence on the part of the person injured. Many accidents result from disputable causes, and as to which conclusive evidence is often wholly unobtainable. Many accidents result from causes as to which difference of opinion may honestly prevail. The Select Committee thought, therefore, that a mutual fund to which the employer adequately contributed, and which provided against every accident, would in all cases be desirable if it could be effected.

It is urged by the Labor members that they desire in the Employers' Liability bill to secure increased safety for life and limb amongst the workers rather than to obtain pecuniary recompense for injury. On this I would observe that where a statute is directed to attain such an object, then the breach by the employer must be followed by imprisonment or fine, or by civil remedy for damages. No one suggests that the employer should be criminally prosecuted except for criminal negligence, and with this the Employers' Liability act has no concern whatever. Its enactments are not even needed for any case of personal negligence or misdoing by the employer. For such the remedy is complete at common law. It is, therefore, only possible in an Employers' Liability bill to provide a pecuniary remedy for injury suffered.

It is alleged that where employers have insured against their liability under the act, there has been greater carelessness and more accidents; and I understood Mr. Fenwick‡ to try to prove this by figures, which he alleged showed that where employers had contracted out of the act the loss of life was greater than where the act was in force. This argument is, in any case, confusing. If employers have nakedly contracted out of the act, then they do not need to insure, and in fact

* See above.

† Parliamentary, 1886. See above.

‡ Labor Member of Parliament from the Northumberland, Wansbeck.

do not insure, themselves against liability under the act, for they have no such liability. When employers insure themselves with a great company against damages possibly accruing from liability under the act, it is when they have not contracted themselves out.

The cases of mutual funds contributed to in agreed proportions by both employers and employed, to provide for specified payments against every kind of accident, stand on quite a different footing from mere insurances against liability under the act. But even here it is urged that "an employer who contributes by regular installments to an accident or death fund has no inducement to take extra care to insure the safety of his workmen. Whether there be few accidents or many his outlay is the same." On this, Mr. A. M. Chance, who was examined before the Select Committee, writes to the *Times*, under date December 8th:

"One strong argument against sanctioning such contracts seems to be that masters will be less careful, and that accidents will be more frequent at works where such friendly arrangements are in force. In my evidence before the Select Committee, in 1886, see pages 350 to 359 of the report, I endeavored to combat this view, and the figures which I now submit, for a still longer period, tend to still further strengthen my opinion as to the advantages thus accruing to the work-people themselves by diminishing the number of serious accidents. At these works, where some six hundred and fifty men find regular employment, during the nine years 1872 to 1880, inclusive, seven deaths occurred from accidents.

"On the 1st of January, 1881, the provident accident scheme which I framed came into operation, and during the eight years commencing 1881, I rejoice to say that we have not had one single fatal accident. This immunity from serious accidents I largely attribute to the greater care and vigilance exercised by the men themselves, in consequence of the interest which our scheme throws upon them."

The reasons which moved the Select Committee of 1886 to make the recommendation on which this clause * was based were as follows: that contracting out of the act had been very common, and in some cases had been forced upon the men without any advantage accruing to the men for the loss of the statutory rights. This the Select Committee desired to prevent. On the other hand, there was evidence of contracts in which the men did obtain sensible advantage; contracts which the men themselves desired to preserve, and which they in very

*See p. 96, above.

large numbers asked the committee and Parliament not to annul. Such contracts, where clearly advantageous to the men, the committee desired to do nothing to destroy.

Mr. Ruegg, a counsel of great experience in cases under the act of 1880, and who was called by Mr. A. O'Connor, said: "I think that any good insurance scheme contributed to by the employers and workmen is far better for the workmen than their chance of recovering damages under the Employers' Liability act."

Your eloquent colleague in the representation of the Northumberland miners quoted a number of figures to the House, which, he contended, made out that where the men had contracted out of the act, there had been increased insecurity to life and limb. I was unable by the rules of debate to then offer any reply to Mr. Fenwick, whose conclusions I dispute, and whose method of stating figures I venture to challenge. First, I object that to take the four years which Mr. Fenwick alone quoted is insufficient, and that to confine the figures to one industry would not be conclusive. That, in order to ascertain how far the Employers' Liability act of 1880 really affected this question of improved safety to life and limb, comparison should, if possible, be made in all industries in specified districts prior to 1880, and in those districts after its passing, distinguishing where the act was in operation and where there had been contracting out. Comparisons between different mining districts may be wholly misleading in consequence of the difference in the dangerous character of the seams and methods of working. A practical and most intelligent miner has furnished me with a tabulated statement compiled from the yearly official reports of the Inspectors of Mines, which are published as Parliamentary papers, and showing the percentage of loss of life in the very districts referred to by Mr. Fenwick for the seven years immediately preceding the operation of the act, and for the seven years since it has been in operation, and also showing the figures for the four years named by Mr. Fenwick; and so far from proving Mr. Fenwick's contention, it is shown in both cases that there has been a greater improvement in the districts where the men contracted out of the act, than where the act was allowed to remain in full force. That is, I contend that the figures, taken with reasonable fairness, show exactly the opposite of Mr. Fenwick's contention, and read by the light of the evidence taken before the Select Committee, show that the

mutual funds have been accompanied with increased safety to the men. Nos. 1 and 2 of the following tables are for the districts in which the act is in full operation. Nos. 3 and 4 are for districts where contracting out of the act has prevailed:

NUMBER OF PERSONS EMPLOYED PER LIFE LOST.

No. 1.—Northumberland, Cumberland, and North Durham:

1874	722
1875	686
1876	696
1877	727
1878	890
1879	716
1880	834
Average	753
1881	740
1882	672
1883	691
1884	793
1885	582
1886	938
1887	769
Average	740.71

1.6 more lives lost than before the introduction of the act.

No. 2.—South Durham, Westmoreland, and North Riding of Yorkshire:

1874	710
1875	709
1876	728
1877	570
1878	610
1879	823
1880	236
Average	626.57
1881	605
1882	305
1883	801
1884	744
1885	708
1886	622
1887	758
Average	649

3.5 fewer lives lost than before the act came into operation.

No. 3.—West Lancashire and North Wales:

1874	380
1875	349
1876	348
1877	318
1882	426
1883	502
1884	460
Average	339.28

1878	128
1879	407
1880	443
1881	262
1885	428
1886	449
1887	485
Average	430.28

26.8 fewer lives lost during the last seven years than in the previous seven years.

No. 4.—South Wales:

1874	384
1875	404
1876	396
1877	367
1878	357
1879	346
1880	208
Average	351.71

1881	402
1882	379
1883	325
1884	349
1885	275
1886	391
1887	319
Average	348.57

0.9 more lives lost than in the seven years previous to the introduction of the act.

The result for the four years selected by Mr. Fenwick, that is, comparing four years before the passing of the act, with the last four years under the act, is as follows:

	Percentage reduction in loss of life.	Increase in loss of life.
	Per cent.	Per cent.
No. 1 District, where act is in operation	.....	2.7
No. 2 District, where act is in operation	26.	.....
No. 3 District, where men contracted out of the act	40.5	.....
No. 4 District, where men contracted out of the act	5.2	.....

Mr. George Lamb Campbell, secretary to the Central Association for dealing with distress caused by mining accidents, gave most important evidence before the Select Committee of 1886 on this point. He presented tables (pp. 529–30, 31 of Report) showing deaths by fatal accident, disablement cases, and the number of miners' permanent societies who in 1886 had, and the number who then had not, contracted out of the act; and in answer to Questions 3496–7 he stated that the North Wales district, in which the whole of the miners were contracted out of the act by an arrangement of a permanent fund, "shows the lowest rate of disablement accidents in the kingdom, and that this rate has been steadily decreasing since the Employers' Liability act came into operation." This evidence gains in importance when taken in connection with the quotation from the letter of Mr. Chance.

Strong objection has been taken to the opportunity given by the bill for employers and workmen to submit the fairness of the mutual insurance contract to the decision of a government official; but to whom would you propose to submit such contract for decision? If you say that it must be left in each case to a judge and jury, then you are confronted by the workmen's just complaint that even where they recover damages large extra costs go to the attorney, and are also met by the declaration of the employer that even where he is held to be right, he is, from the poverty of the workman, unable to recover.

Relations of Railroads to their Employes.

In the course of an address on the "Relations of Railroads to their Employes," delivered in April, 1888, before the Commonwealth Club, of New York city, Prof. Arthur T. Hadley, of Yale College, and formerly Commissioner of the Connecticut Bureau of Labor Statistics, observed:

The practical question is this: How can we enforce the responsibility for continuous service upon the railroads without placing them at the mercy of their employes? The difficulty cannot be met by simple remedies. Combination and conspiracy laws will not do. They may narrow the fighting ground, or secure fair warning to the public; but if the men think they have a real grievance, it cannot be suppressed in that way. The public mind will hardly tolerate such suppression, and, in any event, the attempt to enforce it costs more than it is worth. Nor will arbitration meet the difficulty. It is often useful in early stages as a means of preventing trouble. There are unfortunately many managers who pursue a policy which causes misunderstandings for which there is no real ground. In these cases, the chance to talk matters over is sometimes all that is needed. But after a fight has begun, an award of arbitrators is apt to be worse than useless, because there is no effective means of enforcing it. Some of the worst labor troubles have arisen on the basis of past awards of arbitrators, where the parties quarreled as to the interpretation of the decision, and had no means of settling the matter authoritatively without a strike.

If no such simple cure is possible, we can only meet the evil by a policy of prevention. This will be by no means easy, but it is the only thing left to do. In old times the employe came in personal contact with his employers. To-day he does not. How can we create an *esprit de corps* among large bodies of workmen and officials of various grades which will replace the old bond of personal interest and sympathy? This is, in some respects, the great railroad problem of the immediate future. The attempts to meet it thus far have been of little account. Relief associations, such as were organized after the strike of 1877, are interesting, rather because they show that managers recognize that there is such a problem confronting them, than for any great results which they have accomplished. Workmen are apt to distrust any scheme which seems to place money of theirs on deposit with the corporation authorities. It looks like giving hostages for good behavior. Even when there is no reason for such suspicion, it is not surprising that it exists.

Nor is much to be expected from any elaborate system of profit-sharing or co-operation. Such schemes are too complicated to be understood. The relation between work and extra profits is too obscure. Rewards for good work must be sought rather in fixity of

position and certainty of promotion. In theory, every railroad adopts such a system. In practice, it is often very imperfectly carried out. Men are dismissed without any full and open statement of the grounds for such action. In the great majority of instances, there is probably good reason for the dismissal; but the fact that the company often gives no explicit reason, creates a feeling of insecurity which does infinite harm.

Labor in Europe.*

UNITED KINGDOM.

There is a very general feeling throughout the United Kingdom that railway servants are overworked, or, at all events, that their hours of labor are unnecessarily long, leading to accidents and liable to be the cause of loss of life. At a meeting held in this district some time ago by the railway employes, some of the men complained that they had to work twenty or thirty hours at a stretch without any assistance. One of the speakers stated that during the previous week he had been compelled to work one hundred and twenty-one hours and twenty-five minutes in four "turns." "At last," he said, "wearied with the long hours and want of sleep," he "met with a slight accident, damaging two buffers on a wagon." He was not asked to explain—the bill was sent to him.—Consul Jones, Cardiff, Wales, "Labor in Europe," p. 907.†

The operation of the Employers' Liability act (England) is to an extent evaded by the custom that prevails of employers contracting themselves out of the liability by an express agreement with their workmen that they shall take all the risk of accident, the men thus signing away their right to recover damages. There exists also an Employers' Accident Insurance Company, which, upon payment of an annual premium, assures the employer against loss. The men themselves in some cases contribute to pay this premium. The effort is being made by the trades unions to have the law made compulsory

* Extracts from U. S. Consular Reports on the safety and welfare of employes.

† Consul Roberts, Hamilton, Ontario, Consular Reports, September, 1888, page 460, reported concerning Canadian railroad employes: Switchmen receive $1.30 to $1.40 per day, and yardmen get from $1.50 to $2 per day. Not much work is done on Sunday here, and the employes have twenty-six Sundays in the year to themselves. An engineer or fireman on the Grand Trunk line is employed nine hours per day, and is paid extra for overtime at the rate of twenty-five cents an hour for drivers and thirteen cents for firemen. A man's work is sometimes extended under exceptional circumstances to forty consecutive hours, and he has to keep awake all that time. Applicants for positions are always tested before entering the service, in order to detect color-blindness.

upon employers. Most manufacturing firms subscribe to the public hospital and the infirmary, to which they send their men in case of accident.—*Ibid.*, Consul Webster, Sheffield, p. 810.

Concerning the legislation in force for the protection of working people, it is embraced in three separate acts: The "Miners' Regulation act," the Factory and Workshop act of 1878,* passed in 1872, and the "Employers' Liability act" of 1880. These laws have been enacted and are faithfully and impartially enforced for the benefit of workingmen. The magistrates, whether of legal education or not, are always men of high character and probity, and almost always of good attainments, and in my observations here for five years, I have never noticed a case where I could think from the circumstances as given in evidence, that there was the slightest leaning to the side of the higher against the lower litigant. The occasions for the application of these laws are of frequent occurrence and always meet with a possible liberality towards the men.

There is no doubt that the manufacturers now deem these acts and other similar legislation a great handicapping of their business in the interest of foreign rivals, and this belief is well founded. I think I have abundant evidence for saying that the Factory acts and the Employers' Liability act are more burdensome to the manufacturer than they were in the anticipation of the original promoters before their adoption; but there is no disposition to modify them.—*Ibid.*, Consul Lane, Tunstall, p. 844.

The employers generally contract with an insurance company to indemnify the employes or their families in case of death or injury by accident. Mining companies provide surgeons for attendance on the sick and injured. Most employers in many ways interest themselves to promote the moral and physical well-being of their employes.—*Ibid.*, Consul Fox, Falmouth, p. 648.

The same factory acts are in force here as elsewhere in England, and with excellent results. The Birmingham *Daily Post*, in a recent

* This is "an act to consolidate and amend the law relating to factories and workshops" (41 and 42 Vict. c. 16), passed May 27th, 1878. In addition to the acts mentioned above, there are: the "Factory and Workshop act, 1883," and the "Factory and Workshop Amendment (Scotland) act, 1888," which are amendments of the preceding; "Children's Dangerous Performance act, 1879;" "State Mines (gunpowder) act, 1882;" Coal Mines Regulation act, 1887," (an act to consolidate the various coal mines acts), and the "Metalliferous Mines Regulation acts," (1872, 1875, 1887).

article upon this subject, said that "though accidents occur in Birmingham at the rate of about one a day throughout the year, they have diminished by about a fourth part within the last ten years." This diminution I should think entirely due to the new laws and the efficient labors of the experienced factory inspectors appointed and acting under these laws.

Very many of the wealthiest and best-educated and highest-placed men here join with those of the poorer and humbler classes in working and advising for the general good. Hospitals of every kind have been endowed. Education in every branch, from the lowest to the highest, in art, science and letters, is possible to every one who cares to have it. Parks have been opened, as well as a noble series of free bathing-houses and free libraries. Cheap concerts are given, weekly, at least, in the town-hall, and numerous courses of free lectures and other entertainments take place in the various school boards.—*Ibid.*, Consul King, Birmingham, p. 593.

The municipal government, availing itself of the powers conferred by modern legislation, has laid hold of the evil of insanitary dwellings to some purpose, and will probably energetically prosecute its operations towards sweeping it away. But the effect thus far seems to have been to drive the occupants into buildings of little better type.

In cases of accident, the employers, as a rule, allow a small weekly recompense. The railway employes here pay a small amount out of their weekly wages, which goes to an accident fund. As a rule, the employers in Hull use their influence for the moral and physical good of their employes. Sanitary measures are very good. In manufactories wages, generally, are stopped in case of sickness. Good entrances for escape in case of fire, &c., are provided as a rule.—*Ibid.*, Consul Howard, Hull, p. 662.

London is laid out in sanitary districts, the inspector of which has the right of entrance into any shop or house to ascertain its sanitary condition. London is a practical and charitable city, where free or nearly free hospitals abound. I have not learned, however, that employers in general pay any attention to the physical or moral welfare of their employes beyond what the law or their own individual sense of justice and charity dictates. To the full operation of the factory and workshop acts is due much of the improvement in the

physical well-being of employes, as on the one hand they preserve them from overwork, and on the other provide better security from fire and accident, or the more insidious dangers of defective sanitary arrangements.—*Ibid.*, Consul-General Merritt, London, pp. 704, 707.

The general means furnished for the safety of operatives, so far as their surroundings when at work are concerned, are of an efficient and complete character. All the safeguards against fire or other dangers are those insisted on by law, which does not specially recognize danger from fire. What is done in this respect is for the employer's own security and in accordance with his insurance policy. Fire-escapes are fitted to the outside of mills, and stairways are provided in ample accommodation, as a rule. The weaving sheds are generally placed on the ground floor and have separate one-story buildings, with a glass-covered roof. This prevents any danger from fire, as it is impossible for a fire to endanger the lives of weavers under these conditions. The usual supply of hose and chemical apparatus is also provided in all or nearly all cases. In mines the rigid and efficient inspection by duly-qualified and efficient inspectors is regarded as careful and competent. In connection with the weather report sent out daily to all points within the kingdom, special warning is given in the mining districts when dangerous areas of low pressure are indicated by the information gathered at the chief signal and meteorological office. The ventilation and care of mines within this district are best shown, perhaps, by the statement of the fact that it has been a long time since any serious loss of life has resulted from a colliery accident here. The press constantly keeps the subject of proper ventilation, &c., as regards mines, before the people, and I believe the English system of inspection and ventilation admirable.

In broad and general terms, it may be affirmed that, so far as is possible, both in mills and on railways, servants who have been injured while in the line of duty are cared for, as well as circumstances will permit, by the proprietors. In mills, work is often found of a light character or of a kind suitable for one who has been injured, and on the railways the same general statement holds good. While there is no law compelling proprietors to support those who have been disabled by accidents for which the owners of mills, &c., are in no way

responsible, yet there is a pretty general custom among all interests which causes care to be taken of unfortunate work-people who by accidents become helpless. In case of accidents resulting from the neglect or carelessness of proprietors in any way, ample damages are always readily obtained, as the courts of law stringently enforce the rights of operatives in all cases where they have suffered illegally. In some instances, in fact in very many, employers of labor in this consular district take a great deal of interest in the moral and physical education and well-being of their work-people, and manifest it in a practical way.—*Ibid.*, Consul Shaw, Manchester, p. 758.

Much study and enlightened thought is bestowed upon the question everywhere, of how to prevent accidents on railways, in mines, mills, factories, works, &c., and very large provision is frequently made to this end. In all factories and buildings, work-rooms and places liable to risk from fire, and even at our railway stations, may be seen the most improved pattern of hydrants and long ranges of buckets filled with water, hanging breast high, ready for instant use. There is no such system here, as there is in America, of telegraph fire alarms.

In most of our large mechanical and manufacturing establishments, where many work-people are employed, a medical man is always attached, and he is in the service of the men, whenever required, in the event of accident or sickness. This officer is remunerated out of a fund subscribed to by all hands in the establishment, who pay from 2*d.* (4.05 cents) to 4*d.* per £1 ($4.86) wages received per week. This secures to the men attendance and medicine free in case of accident or sickness, but of course does not extend further—that is, to any sort of maintenance during disability. Accidents happening from machinery are often such as to require instant attention, in order to save life.—*Ibid.*, Consul Heard, Newport, Wales, p. 940.

All factories are under the control and inspection of the Board of Trade, and an inspector appointed by the government regularly visits them. Proper facilities for escape through openings at each end of the lofts, with ladders, &c., are always provided. In case of accident to an employe a certain sum weekly is paid, and upon loss of limb the person gets employment as watchman or in some other suitable

capacity. The sanitary welfare of the employes, male or female, is carefully looked after. For every six or eight employes there is an under or assistant foreman, under whose immediate superintendence they remain during working hours.—*Ibid.*, Consul Platt, Cork, p. 1006.

GERMANY.

In all establishments where labor is performed all arrangements necessary to the health of the workers and their preservation from accident must be made, and for the purpose of more effectually carrying into effect the provisions of law on this subject there are a class of officials, throughout the empire, known as factory inspectors, whose sole business it is to visit all factories, and once a year make a report to the general government, which is published, of the manner in which the same are conducted. It is their duty to report the number of factories and their increase or decrease, character of the same, circumstances under which they are worked, number of employes, sex, age, state of industry in general and economical condition of workingmen, their progress or retrogression in comparison with preceding years, activity of the police officials in performing their duties with respect to factories, relation of the same to the local officials, to employers and to workingmen, giving special attention to youthful laborers and to the employment of women in factories. The number of children and young people employed must be stated, their distribution among the various branches of industries, increase or decrease of the number at labor, character of the work upon which they are engaged, to what extent they work in conjunction with adults, character of the rooms in which they pass their resting pauses, the kind of factory schools for children, influence of labor upon the physical development and morals of young persons of both sexes, and expressions of views and wishes of employers and parents of youthful laborers are to be given. The number of cases of accident are to be reported, and how each occurred and what result it had, whether death or disability ensued; also to what extent laborers are protected from danger. They are also to make, as far as possible, a statement of all cases of illness occurring among workingmen from factory influences unfavorable to health, mentioning whether the labor is too trying, whether the light is bad, whether the air is too hot, too dry or too

dusty, whether poisonous materials or articles are used, &c. Where defects exist in the arrangement or administration of factories, they are to be reported and measures taken to remove them; and a full description is to be made of all model establishments, that they may be patterned after. They must also set forth how the workingman is nourished at home and in the factory, the prices of the necessaries of life, the wages received, the character of the habitations in which the workingmen dwell, and, in fact, treat of every subject which in the slightest degree can interest or affect the workingmen. They are empowered, too, whenever anything is discovered to be going on contrary to the laws and regulations of the empire regarding workingmen, to take steps to have it remedied. Notwithstanding all this, however, I doubt not that many abuses exist. The inspectors, also, are too limited in number to make thorough inspections, for, in some cases, they must visit on an average three factories a day in order to make the round of their district. There are forty-six of them for the whole realm. Their annual reports form a volume of about one thousand pages, but is largely an enumeration of cases of accidents and their results, which are very minutely set forth.—Commercial Agent Smith, Mayence, "Labor in Europe," p. 432.

ITALY.

On the general subject of the care and safety of employes, the consular reports of 1884 gave some interesting information. From these it appears that employers do not take the same view of their responsibility, in the different districts. In the territory of Venice, where the state of labor and the situation of the laboring classes remain still below those of the neighboring regions of Lombardy and Piedmont, Consul-General Noyes did not notice any special provisions made by employers beyond those required by municipal regulations, which, nevertheless, are strict in this respect, "and are always subject to the discretion and surveillance of the authorities." In large establishments, one or more fire-engines, with their appliances, form part of the machinery. Workmen at large, apart from these special cases, are protected only by the ordinary public precautions against accidents, enforced by the authorities of European towns much more rigorously than is usual in America. Sanitary provisions are also a special sub-

ject for municipal regulation, but are little attended to in any quarter. On this point Italian negligence is proverbial, and industrial establishments are no exception to the rule. Public assistance, however, in cases of sickness, is ample and sufficient.—"Labor in Europe," pp. 1588, 1591.

Consul F. G. Haughwout, Naples, in his investigation, found that, "as a general rule, the employes in factories and mills are not cared for by the employer in case of accident. No means are used for the safety of the employes in case of fire or other dangers. In most of the trades there is a society of mutual aid, maintained by the employes by weekly contributions. Outside of what aid they receive from these societies, no provision is made for them in case of accident. Some of the railroad companies have resident physicians, who care for the injured. Beyond this there are no considerations given by the employer to the employes."—*Ibid.*, p. 1561.

In cases of accident, employes are usually well cared for by the employers, and even provided for in cases of complete disability. There are, also, several benevolent societies, where the workmen find relief.—Consul A. J. De Zeyk, Turin, *ibid.*, p. 1576.

As a rule, the working people can lay up nothing for old age or sickness. When disabled for work, they are helped by mutual aid societies. Only in a few cases is the employer responsible for accidents.—Consul Anthony Richman, Milan, *ibid.*, p. 1554.

In cases of accident or misfortune to a workman by fault of his employer, he is entitled to compensation. Fire is rarely the cause of death, owing to solidly-constructed buildings, in which little wood is used; also, because of the comparatively small use of fire in stoves, chimney-places, &c. Labor legislation is very favorable to the working classes. Several projects of law proposing to protect and benefit them are now before the Italian Parliament.—Consul-General Beers, Rome, *ibid.*, p. 1530.

The owners of mills, factories and mines of every description are under no obligations towards their workmen other than to pay their stipulated wages; but it is customary for them to assist, pecuniarily, those who have been disabled by accident while in their employ. This

is done according to the nature of the accident and the circumstances attending it. In cases where workmen are killed or disabled by gross neglect of the employers or their servants, the employers are responsible for all damages. This rule also applies to railroad corporations; consequently, in order to avoid litigations or questions upon this subject, the companies employ surgeons to attend to all cases of accident or illness of the employes contracted in the service, and report to the chief officers their causes and effects.—Consul C. P. Barnard, Leghorn, *ibid.*, p. 1544.

In the two *riviere* of Genoa are many small towns and villages in which are large mills, factories, &c. These establishments are all as nearly fire-proof as stone and brick and iron can make them. Even the floors are of stone or concrete. Very few accidents are ever reported. The exits are by the ordinary doors—no escapes; in case of sudden danger, only by ladders in the care of the fire department. But, in case of fire, water is very abundant, and all the floors, no matter how high they may be, can be flooded almost in an instant. The high elevation from which the water comes does this work in time of need without much of man's assistance.

Very few are employed in mines, railroads, &c., who are not thoroughly drilled to their calling. All possible means suggested by prudence and experience are utilized for the prevention of accidents, few ever being recorded in the province.

In case of accident or sickness, it is customary in nearly every case for the employer not only to continue the wages of the afflicted one, but also to furnish medicine and doctor free. Added to this, the labor societies also reach out a benevolent hand. In case of permanent disability or death, the employer is first to subscribe to a purse for the family; and not only this, but he takes it upon himself to pass the subscription list around, and in so doing, raises a generous sum, enough to keep the sufferer and household from want for many a month.—Consul James Fletcher, Genoa, *ibid.*, pp. 1530, 1536.

SPAIN.

There does not appear to be any special legislation in Spain regulating the liability of employers to employed, or for the safety of workmen employed in factories, mines or on the railroads; though

undoubtedly, reported the United States Consul at Cadiz, in 1884, the provincial administrations have the power to interfere in any case where the nature of the employment or the machinery used is such as to endanger the safety of employes. Railway companies are directed by law to keep on hand at each important station a coach containing surgical appliances; but the impression prevails that this is a dead letter. Provisions against accident and sickness among the work-people themselves hardly exist in this district. Here and there large establishments have systems of relief, but I believe in every case the relief machinery is controlled by the employers. An example of that kind is found at the Rio Tinto mines, where a regular stock fund is kept up by retaining a small sum from the workmen's wages. * * * The tendency of Spanish legislation towards labor, as evidenced by constitutional provisions and statutory enactments, is fairly liberal. As to what concerns legislative measures of economical bearing upon the welfare of the working classes, Spain may be said to have entered upon the stage of inquiry. A commission was created by the royal ordinance of the 15th of December, 1883, for the purpose of inquiring into all subjects connected with the interest of the working class, and it appears as if an honest effort was about to be made to ascertain the economical condition and legislative needs of the classes in question.—Consul Oppenheim, Cadiz, *ibid.*, pp. 1353, 1355.

This statement was supplemented by Consul Marston, as follows:

No means are furnished for the safety of employes in factories, mills, mines and railways, &c. In cases of accidents in factories and on railways, they usually allow one dollar per week, with medicines, to the wounded person. In case of death, a small amount is allowed to the family for burial and mourning expenses.—*Ibid.*, p. 1414.

RUSSIA.

Uniform and regular provisions for the safety of the employed do not exist, the means furnished being in each instance dependent on the character of the individual employer. Generally every precaution is taken against fire, as much, however, if not more, in the interest of the employer than of the employed.

Injured and sick laborers are treated gratis in all large works,

many of which have their own medical men and apothecary. Ordinarily such laborers receive full pay whilst incapacitated from work, and in some instances the permanently disabled are pensioned, and the heirs of those laborers who may have been killed in the performance of their duties receive for life a larger or smaller percentage of the deceased's wages. In a few of the better mills ladders are attached to all stories, and machinery which is dangerous is railed in. No more precaution, however, is taken in the case of female than of male operatives; and, in general, the precautionary measures are imperfect and unreliable.—Consul-General Stanton, St. Petersburg, *ibid.*, p. 1447.

Workmen, for breach of a contract, are responsible before both the civil and penal laws, while employers are responsible only civilly; and besides, if, in an action between workmen and their employers there exists no written agreement, the laws consider employers as being in the right. The laws of this country do not protect workmen; on the contrary, they are always on the side of employers. There exist few labor regulations in favor of workmen.

As regards the securing of workwomen from the dangers arising from the labor about machinery, it is to be observed that there are in this country no means provided for their safety and no special laws enacted. As no factory legislation exists in this country, consequently employers make no provision in regard to sick and disabled workwomen. In case of an accident, they only give immediate medical help, the expenses of which are usually paid by employers. Sometimes they pay even the expenses of curing of their workwomen.—Consul Rawics, Warsaw, *ibid.*, pp. 1492, 1500.

PART III.

WAGE STATISTICS.

PART III.

WAGE STATISTICS.

The information presented in the following pages is based on data furnished to the agents of the Bureau by both the employers and employed connected with many of our largest industries. The wage statistics, classified in the first four tables, have been calculated from the details obtained from 175 leading industrial establishments, employing an aggregate capital of $15,944,000, turning out $28,968,000 in products, annually, and paying $10,752,000 in wages to 22,478 employes —men, women and children. In Tables 5, 6 and 7, calculations tending to show the cost of production and the per cent. division of the value of the product, are given. The balance of the chapter is taken up with the returns from individual employes. These are tabulated and summarized. Tables 8 and 9 embrace 805 wage-workers, representing a large number of subdivisions of employments, and throw considerable light on actual trade earnings, family income and living expenses, as well as the ability and inclination to save. The reports from 292 female operatives are tabulated in Table 10.

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES.

Bag Frames—(1 Establishment)

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Locksmiths	Men	$20 00	8	9
"	"	13 00	52	58
Apprentices	Children	4 00	30	33

Bags, Traveling—(1 Establishment).

Cutters	Men	$13 00	3	.....
Fitters	"	12 50	4	.....
Framers	"	12 50	4	.....
Stitchers	"	15 00	2	.....
Trimmers	"	12 00	2	.....
Operators	"	20 00	1	50
"	Women	9 00	1	50
Laborers	Men	11 00	2	.....

Brass Goods—(9 Establishments).

Machinists	Men	$18 00	11	27
"	"	16 50	4	10
"	"	14 00	4	10
"	"	13 50	22	53
Pattern makers	"	19 50	8	.....
Moulders	"	16 50	3	4
"	"	15 00	3	4
"	"	14 00	35	46
"	"	13 50	35	46
Polishers	"	12 00	15	.....
Finishers	"	15 00	7	3
"	"	13 50	100	40
"	"	12 00	142	57
Helpers	"	8 50	30	30
"	"	7 50	70	70

TABLE 1—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Brass Goods—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Butt press	Women	$5 00	15	50
" "	Children	5 00	15	50
Covers	"	4 50	75	79
"	"	3 00	20	21
Apprentices	"	7 00	4	6
"	"	5 50	7	11
"	"	5 00	54	83
Blacksmiths	Men	18 00	1	.....

Carriages—(1 Establishment).

Woodworkers	Men	$15 00	3	.....
Trimmers	"	18 00	2	.....
Helpers	"	10 50	5	.....
Blacksmith	"	15 00	3	.....

Corsets—(1 Establishment).

Cutter	Men	$12 00	1	.....
Embroiderers	Women	7 25	2	.....
Joiners	"	6 00	4	.....
Flosser	"	5 50	1	.....
Trimmers	"	4 50	3	.....
Examiners	"	5 00	3	.....
Binders	"	5 00	3	.....
Pressers	"	4 00	2	.....
Eyelet makers	"	3 50	2	.....
Stitchers	"	3 50	8	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Corsets—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Bookkeeper	Men	$8 00	1	.....
Assistant bookkeeper	Women	6 00	1	.....
General helper	"	4 00	1	.....
Errand boys	Children	5 50	1	33
Errand girls	"	4 00	2	67

Corsets, Steel—(1 Establishment).

Makers	Women	$6 50	22	.....
Helpers	Children	3 50	31	.....
Packer	Men	10 00	1	.....
Machinists	"	13 50	1	.....

Glass, Bottle and Vial (Green Glass) and Flint—(6 Establishments).

Blowers	Men	$33 00	50	10
"	"	32 50	50	10
"	"	32 00	20	4
"	"	30 25	21	4
"	"	30 00	36	7
"	"	29 50	230	45
"	"	28 00	42	8
"	"	26 20	14	3
"	"	25 00	46	9
Apprentices	"	16 25	10	6
"	"	15 00	55	30
"	"	13 10	15	8
"	"	12 00	8	4
"	"	10 44	8	4
"	"	10 00	88	48
Master shearers	"	22 00	4	15
" "	"	20 00	7	26
" "	"	18 50	16	59
Shearers	"	15 00	9	31
"	"	10 50	8	28
"	"	10 00	4	13
"	"	9 00	8	28

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Glass, Bottle and Vial (Green Glass) and Flint—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Pot makers	Men	$25 00	1	25
" "	"	22 00	1	25
" "	"	20 00	2	50
Firemen	"	27 00	2	13
"	"	25 00	1	6
"	"	21 00	1	6
"	"	18 00	4	25
"	"	13 90	8	50
Letterers	"	21 00	6	.....
Leer tenders	"	12 00	2	10
" "	"	11 50	16	72
" "	"	10 00	4	18
Takers-off of ware	"	10 50	29	.....
Mould maker	"	20 00	1	.....
Pot-room hands	"	15 00	12	.....
Cutting, engraving and lamp-room	"	15 00	165	.....
Gatherers	Children	6 00	45	13
"	"	4 50	55	16
"	"	4 00	166	49
"	"	3 60	59	18
"	"	2 20	12	4
Shipper	Men	12 00	1	.....
Packers	"	10 04	46	38
"	"	9 00	26	21
"	"	8 00	12	10
"	Women	5 00	38	31
Machinists	Men	15 00	25	.....
Masons	"	18 00	11	85
"	"	15 00	2	15
Bookkeeper	"	25 00	1	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Glass, Bottle and Vial (Green Glass) and Flint—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Clerks	Men	$12 50	28	.....
Blacksmiths	"	22 00	4	23
"	"	18 00	11	65
"	"	16 00	2	15
*Carpenter	"	18 00	1	4
"	"	15 00	9	32
"	"	13 50	16	67
"	"	10 00	2	7
Helpers (in factory)	"	10 00	37	4
" "	"	9 00	3	.....
" "	"	8 82	29	3
" "	"	8 52	468	55
" "	Children	4 50	234	27
" "	"	4 00	8	1
" "	"	3 50	28	3
" "	"	3 00	54	7
Laborers	Men	8 00	24	22
"	"	7 50	74	69
"	"	7 00	10	9

* Including box makers.

Glass, Window—(4 Establishments).

Blowers	Men	$30 00	16	19
"	"	28 00	20	24
"	"	27 00	48	57
Gatherers	"	20 00	16	19
"	"	19 00	20	24
"	"	18 00	48	57
Cutters	"	25 00	18	43
"	"	24 00	8	19
"	"	23 00	16	38
Flatteners	"	30 00	4	19
"	"	27 00	8	38
"	"	25 00	9	43

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Glass, Window—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Master shearers	Men	$30 00	2	17
" "	"	27 00	4	33
" "	"	24 00	6	50
Shearer	"	10 00	37	.....
Pot makers	"	20 00	2	29
" "	"	12 00	5	71
Packers	"	11 00	2	18
"	"	10 00	9	82
Engineers	"	10 00	6	75
"	"	9 00	2	25
*Carpenters	"	15 00	5	.....
Blacksmiths	"	12 00	2	.....
Clerks	"	12 00	10	.....
Teamsters	"	8 20	16	.....
Laborers	"	7 50	123	.....
Helpers	Children	4 00	4	5
"	"	3 50	69	95

*Including box makers.

Hosiery—(1 Establishment).

Knitters	Men	$20 00	11	11
"	Women	6 00	91	89
Operatives (Sewing Machine)	"	6 00	42	.....
Seamers	"	5 00	123	86
"	Children	5 00	20	14
Inspectors	Women	5 40	23	.....
Finishers	"	5 25	170	96
"	Children	5 25	6	4
Folders	Women	5 00	20	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Hosiery—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Paper box makers	Women	$6 00	14	.....
Brushers	"	4 00	10	83
"	Children	4 00	2	17
Packers	Men	8 50	2	.....
Spinner (foreman)	"	17 25	1	.....
"	"	12 00	2	.....
Wool sorters	"	13 50	4	.....
Winder (foreman)	"	10 50	1	2
"	"	7 00	2	4
"	Children	3 50	50	94
Wool carder (foreman)	Men	21 00	1	.....
" "	"	12 00	2	.....
Pickers	"	7 50	4	.....
Strippers	"	7 00	8	.....
Scourers	"	6 75	10	.....
Bleachers	"	6 75	5	.....
Mule hands	"	5 00	32	61
" "	Children	3 50	20	39
Machinist (foreman)	Men	17 25	1	.....
"	"	13 50	4	.....
Carpenter (foreman)	"	18 00	1	.....
"	"	12 00	1	.....
Feeders	Children	4 50	10	.....
Laborers	Men	7 50	17	.....
Boarders	"	4 00	8	.....
"	Children	4 00	5	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Hats—(32 Establishments).

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Foremen	Men	$25 00	4	12
"	"	22 00	2	6
"	"	20 00	12	38
"	"	14 00	9	28
"	"	13 00	3	10
"	Women	12 00	2	6
Hatmakers	Men	20 00	40	4
"	"	18 00	114	11
"	"	16 00	174	18
"	"	15 00	100	10
"	"	14 00	122	13
"	"	13 50	30	3
"	"	12 00	36	4
"	"	11 00	21	2
"	"	10 50	127	13
"	"	10 00	81	8
"	"	9 60	9	1
"	"	9 00	125	13
Pouncers	"	24 00	11	23
"	"	21 50	2	4
"	"	21 00	4	9
"	"	17 00	5	11
"	"	16 00	3	6
"	"	15 00	8	17
"	"	14 00	5	11
"	"	13 50	9	19
Flangers	"	24 00	5	22
"	"	22 00	9	39
"	"	21 00	9	39
Sizers	"	22 50	5	20
"	"	13 50	20	80
Stiffeners	"	18 00	2	.....
Pressers and Blockers	"	24 00	9	50
" "	"	23 00	2	11
" "	"	16 50	4	22
" "	"	12 00	3	17

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Hats—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Curlers	Men	$33 00	5	24
"	"	30 00	7	33
"	"	25 00	9	43
Finishers	"	28 00	30	3
"	"	21 00	110	12
"	"	18 00	70	8
"	"	17 00	115	12
"	"	16 50	88	9
"	"	16 00	100	11
"	"	15 00	336	36
"	"	13 50	30	3
"	"	13 00	50	5
"	"	12 00	10	1
Formers	"	10 00	5	62
"	Women	6 00	3	38
Trimmers	"	13 00	19	3
"	"	11 00	12	2
"	"	10 00	179	24
"	"	9 00	72	10
"	"	8 00	135	18
"	"	7 50	19	3
"	"	7 00	90	12
"	"	6 00	192	25
"	"	5 00	25	3
Hardeners	Men	19 00	11	26
"	"	18 00	12	29
"	"	15 00	19	45
Coners	"	13 50	3	6
"	"	13 00	11	22
"	"	12 00	35	72
Welters	"	12 00	7	32
"	"	10 50	15	68
Mill hands	"	12 00	11	69
"	Women	6 00	5	31

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Hats—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Packers	Men	$30 00	2	3
"	"	21 50	25	39
"	"	21 00	2	3
"	"	20 00	17	26
"	"	18 00	3	5
"	"	17 00	10	16
"	"	16 00	3	5
"	"	10 00	2	3
Operators	Women	13 00	30	.....
Feeders	"	6 00	36	.....
Weighers	"	7 00	3	33
"	"	6 00	2	22
"	"	5 00	4	45
Fur blowers	Men	12 00	1	6
" "	"	9 00	12	75
" "	"	6 00	3	19
Mixers	"	8 00	2	67
"	"	6 00	1	33
Machinist	"	14 00	1	.....
Engineer	"	21 00	1	25
"	"	18 00	1	25
"	"	16 00	1	25
"	"	12 00	1	25
Watchman	.....	10 50	1	.....
Drivers	Men	14 00	2	.....
Bookkeepers	"	16 00	1	.....
Helpers	"	12 00	43	33
"	"	11 00	30	16
"	"	10 00	17	9
"	"	9 00	8	4
"	"	8 00	4	2
"	Children	6 00	4	2
"	"	5 50	10	5
"	"	5 00	22	11
"	"	4 50	3	2
"	"	4 25	16	9
"	"	4 00	28	15
"	"	3 50	3	2

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron Castings—(10 Establishments).

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Moulders	Men	$18 00	63	18
"	"	15 00	7	2
"	"	14 00	80	23
"	"	13 50	50	14
"	"	12 00	78	23
"	"	10 50	70	20
Helpers	"	8 40	40	.....
Pattern makers	"	15 00	11	25
" "	"	14 00	13	30
" "	"	13 50	20	45
Furnacemen	"	13 00	6	37
"	"	10 50	10	63
Machinists	"	15 00	32	18
"	"	13 50	94	53
"	"	12 75	52	29
Forgers	"	16 00	3	.....
Fitters	"	15 00	2	.....
Grinders	"	15 00	7	.....
Polishers	"	15 00	9	.....
Pipe makers	"	13 00	60	16
" "	"	10 50	130	33
" "	"	10 00	200	51
Pipe cleaners	"	14 00	4	7
" "	"	9 00	46	84
" "	Children	9 00	5	9
Cupolamen	Men	10 50	10	.....
Boiler makers	"	11 50	60	.....
Overseers	"	20 00	10	83
"	"	18 00	2	17
Engineers	"	14 70	10	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron Castings—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving	Per cent. receiving.
Blacksmiths	Men	$13 50	6	10
"	"	12 60	12	20
"	"	11 00	43	70
Helpers	"	9 00	6	.....
Carpenters	"	13 50	3	18
"	"	13 00	10	59
"	"	12 00	4	23
Laborers	"	10 00	29	4
"	"	9 00	49	7
"	"	8 10	25	3
"	"	8 00	433	58
"	"	7 80	210	28
Helpers	Children	6 00	94	90
"	"	4 00	6	6
"	"	3 00	4	4

Iron Forgings—(9 Establishments).

Hammerman	Men	$32 50	3	25
"	"	17 50	9	75
Helpers	"	12 50	12	.....
Machinists	"	25 00	3	11
"	"	18 00	1	4
"	"	12 00	22	81
"	"	10 50	1	4
Overseers	"	30 00	4	.....
Boiler makers	"	18 00	1	2
" "	"	16 50	35	76
" "	"	12 00	10	22
Helpers	"	10 00	25	.....
Puddlers	"	18 00	40	45
"	"	16 00	40	45
"	"	15 00	8	10
Helpers	"	8 50	40	40
"	"	10 00	60	60
Rollers	"	13 00	4	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron Forgings—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Heaters	Men	$22 00	15	56
"	"	21 00	2	7
"	"	18 00	8	30
"	"	12 50	2	7
Helpers	"	11 00	15	22
"	"	10 00	50	72
"	"	9 60	2	3
"	"	8 23	2	3
Annealer	"	12 90	1	.....
Helper	"	8 40	2	.....
Rollers	"	35 00	3	14
"	"	27 00	1	5
"	"	23 00	4	19
"	"	18 00	3	14
"	"	16 50	2	9
"	"	15 60	2	9
"	"	15 00	2	10
"	"	10 00	4	19
Spannerman	"	17 50	4	.....
Trimmer	"	17 00	4	.....
Helper	"	10 90	1	.....
Bundler	"	15 00	1	.....
Nailers	"	30 00	50	.....
Roughers	"	20 00	4	33
"	"	18 00	4	33
"	"	16 50	4	34
Catchers	"	16 00	2	10
"	"	14 00	4	20
"	"	12 26	2	10
"	"	10 00	4	20
"	"	9 00	4	20
"	"	8 40	4	20
Feeders	"	8 00	50	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron Forgings—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Packer	Men	$13 30	1	.....
Washer	"	8 00	1	.....
Furnaceman	"	17 50	4	80
"	"	16 50	1	20
Fitters	"	20 00	9	.....
Helpers	"	11 00	8	.....
Grinders	"	14 00	2	.....
Pattern makers	"	15 00	5	.....
Finishers	"	15 00	3	60
"	"	12 00	2	40
Helpers	"	9 00	5	.....
Moulders	"	13 50	3	20
"	"	10 00	12	80
Jobber	"	15 00	1	.....
Steel cutters	"	12 00	5	.....
Squeezermen	"	12 00	2	67
"	"	10 00	1	33
Drag-outs	"	10 00	4	.....
Puddle hookers-up	"	10 00	4	40
" "	"	8 82	2	20
" "	Children	6 00	4	40
Engineers	Men	12 00	2	29
"	"	11 50	2	29
"	"	11 00	3	42
Blacksmiths	"	15 00	1	10
"	"	13 50	3	30
"	"	11 00	4	40
"	"	10 50	2	20
Carpenter	"	10 50	1	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron Forgings—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving	Per cent. receiving.
Laborers	Men	$9 60	4	3
"	"	9 00	18	12
"	"	8 50	30	19
"	"	8 00	9	6
"	"	7 80	2	1
"	"	7 50	77	49
"	"	7 20	14	8
"	"	6 90	3	2
Helpers	Children	5 75	9	16
"	"	3 50	20	35
"	"	3 25	28	49

Iron and Steel Tools—(10 Establishments).

Tool makers	Men	$18 00	3	2
" "	"	15 00	112	79
" "	"	13 50	5	4
" "	"	10 00	8	6
" "	"	7 50	13	9
" "	Women	8 00	50	20
" "	"	6 00	62	25
" "	"	5 00	102	40
" "	"	4 00	36	15
Grinders	Men	16 50	11	48
"	"	16 00	2	9
"	"	15 00	2	9
"	"	12 00	8	34
Forgers	"	18 00	4	66
"	"	15 00	1	17
"	"	13 50	1	17
Cutters	"	12 00	12	67
"	"	11 50	6	33
Shearers	"	12 00	50	.....
Machinists	"	18 00	4	11
"	"	15 00	13	38
"	"	14 40	18	51
Helpers	"	10 00	8	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron and Steel Tools—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Foreman	Men	$15 00	1	.....
Sawyers	"	12 00	4	.....
Handlers	"	13 50	25	.....
Polishers	"	20 00	1	3
"	"	12 50	28	90
"	"	12 00	2	7
"	Women	5 00	7	.....
Packers	"	5 00	12	.....
Hardener	Men	15 00	1	.....
Platers	"	15 00	2	.....
Finishers	"	13 50	2	.....
Helpers	"	9 00	4	.....
Filers	"	9 60	2	.....
Engineers	"	17 00	1	50
"	"	12 00	1	50
Blacksmiths	"	20 00	6	37
"	"	12 00	10	63
Helpers	"	12 00	6	23
"	"	9 00	20	77
Laborers	"	10 00	1	1
"	"	9 00	26	31
"	"	8 00	8	10
"	"	7 50	14	16
"	"	7 00	35	42
Helpers	Children	5 00	20	26
"	"	4 50	4	5
"	"	3 75	5	7
"	"	3 50	24	31
"	"	3 25	20	26
"	"	3 00	4	5

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Jewelry—(20 Establishments).

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Foremen	Men	$40 00	2	12
"	"	25 00	4	23
"	"	24 00	1	6
"	"	21 00	9	53
"	"	20 00	1	6
Tool makers	"	32 00	1	50
" "	"	18 00	1	50
Stone setters	"	40 00	4	80
" "	"	35 00	1	20
Engravers	"	24 00	7	17
"	"	20 00	12	29
"	"	18 00	4	9
"	"	16 50	15	36
"	"	12 00	4	9
Enamelers	"	24 00	2	.....
Helpers	"	16 50	7	.....
Enamelers	Women	7 50	8	.....
Case turners	Men	25 00	2	.....
Center turners	"	25 00	1	.....
Jointers	"	22 00	2	.....
Finishers	"	18 00	2	13
"	Women	6 00	6	40
"	"	4 00	7	47
Chain makers	Men	12 00	21	51
" "	Women	7 00	20	49
Furnacemen	Men	11 00	4	.....
Jewelers	"	22 00	3	1
"	"	20 00	20	6
"	"	19 50	11	3
"	"	18 00	35	10

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Jewelry—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Jewelers	Men	$17 00	8	2
"	"	16 50	12	3
"	"	16 00	103	29
"	"	15 00	79	22
"	"	14 50	20	5
"	"	14 00	8	2
"	"	13 50	10	3
"	"	13 00	15	4
"	"	12 00	20	5
"	"	9 00	10	3
"	Women	4 00	7	2
Polishers	Men	18 00	1	1
"	"	15 00	2	2
"	"	14 50	16	18
"	Women	18 00	1	1
"	"	12 00	6	7
"	"	11 00	3	3
"	"	10 00	3	3
"	"	9 00	13	15
"	"	8 50	11	13
"	"	8 00	4	5
"	"	7 00	10	12
"	"	7 50	18	20
Apprentices	Children	6 00	12	10
"	"	5 50	2	2
"	"	5 00	2	2
"	"	4 50	8	7
"	"	4 25	35	30
"	"	4 00	29	25
"	"	3 25	13	11
"	"	3 00	12	10
"	"	2 50	3	3
Helpers	Men	12 70	19	56
"	"	9 00	14	41
"	Women	6 00	1	3
Machinists	Men	18 00	5	71
"	"	17 00	2	29

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Leather—(2 Establishments).

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Splitters	Men	$35 00	2	33
"	"	25 00	4	67
Helpers	"	15 00	4	.....
Curriers	"	25 00	1	33
"	"	20 00	2	67
Grainers	"	25 00	3	43
"	"	20 00	4	57
Japanners	"	18 00	20	53
"	"	15 00	18	47
Beamers	"	15 00	6	46
"	"	12 00	7	54
Slicker buffer	"	20 00	1	.....
Tackers	"	13 50	5	.....
Softeners	"	13 00	2	.....
Patchers	"	12 00	2	.....
Shippers	"	11 00	2	.....
Laborers	"	10 00	22	61
"	"	9 00	14	39

Machinery—(21 Establishments).

Rollers	Men	$46 00	2	33
"	"	36 60	4	67
Heaters	"	31 80	4	50
"	"	29 70	4	50
Roughers	"	26 80	4	67
"	"	24 60	2	33
Catchers	"	20 60	12	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Machinery—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Puddlers	Men	$17 10	32	.....
Helpers	"	8 40	21	.....
Draughtsmen	"	18 00	1	.....
Pattern makers	"	18 00	2	40
" "	"	15 00	1	20
" "	"	14 00	2	40
Foremen	"	25 00	3	38
"	"	12 00	5	62
Moulders	"	19 50	200	35
"	"	13 50	15	3
"	"	9 60	354	62
Polishers	"	11 00	70	.....
Platers	Women	6 00	8	.....
Needle makers	Men	14 00	192	67
" "	Women	6 00	92	33
Cabinet makers	Men	9 00	120	.....
Adjusters	"	12 00	410	.....
Inspectors	"	9 40	51	36
"	Women	5 00	90	64
Boiler makers	Men	13 20	6	37
Helpers	"	9 60	10	63
Copper and tinsmiths	"	11 40	3	.....
Roofer	"	18 00	1	50
"	"	15 00	1	50
Forgers	"	10 50	110	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Machinery—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Machinists	Men	$21 00	12	1
"	"	19 50	43	2
"	"	18 00	26	1
"	"	17 00	7	.....
"	"	16 50	14	1
"	"	15 50	7	.....
"	"	15 00	65	4
"	"	14 00	11	.....
"	"	13 50	64	4
"	"	13 00	234	13
"	"	12 00	15	1
"	"	10 50	50	3
"	"	10 00	1,160	65
"	"	9 60	85	5
Helpers	"	8 40	48	.....
Apprentices	Children	6 00	13	8
"	"	5 50	3	2
"	"	5 00	89	55
"	"	4 50	20	12
"	"	4 00	28	17
"	"	3 60	6	4
"	"	3 00	2	2
Painters	Men	12 00	9	11
"	"	9 25	62	76
"	Women	6 00	10	13
Helpers	Men	7 80	22	.....
Carpenters	"	18 00	8	20
"	"	17 00	2	5
"	"	16 00	1	2
"	"	12 50	4	10
"	"	11 40	26	63
Helpers	"	13 00	89	.....
Engineers	"	18 00	10	38
"	"	15 90	1	4
"	"	14 00	1	4
"	"	12 00	2	8
"	"	11 70	12	46

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Machinery—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Blacksmiths	Men	$18 00	2	8
"	"	16 00	5	18
"	"	15 00	1	4
"	"	14 00	3	11
"	"	13 50	5	18
"	"	12 41	11	41
Helpers	"	12 00	1	3
"	"	9 15	14	47
"	"	9 00	12	40
"	"	8 25	3	10
Laborers	"	13 00	38	7
"	"	10 50	47	9
"	"	10 00	6	1
"	"	9 60	25	5
"	"	9 25	285	54
"	"	9 00	8	2
"	"	8 00	6	1
"	"	7 20	108	21

Mineral Water—(1 Establishment).

Bottlers	Men	$10 00	3	.....
Drivers	"	14 00	3	.....
Helpers	"	9 00	2	.....
Bottle washers	Women	6 00	3	.....

Paper—(2 Establishments).

Millwright	Men	$15 00	1	.....
Beating engine tenders	"	12 00	4	67
" " "	"	11 00	2	33
Machine tenders	"	12 00	7	.....
Finishers	"	13 50	2	25
"	Women	4 00	6	75
Folders	"	4 50	4	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Paper—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Stock-room	Men	$8 50	2	.....
Engineer	"	20 00	1	.....
Fireman	"	13 50	3	.....
Laborers	"	9 50	1	7
"	"	9 00	13	86
"	"	7 50	1	7
Helpers	Children	3 50	6	.....

Pearl Buttons—(6 Establishments).

Foreman	Men	$15 00	2	.....
Cutters	"	15 00	12	46
"	"	14 00	4	15
"	"	10 50	10	39
Dyers	"	15 00	2	.....
Turners	"	13 50	15	28
"	"	13 00	6	11
"	"	12 00	13	24
"	"	10 50	3	5
"	"	9 50	5	9
"	"	8 50	8	15
"	Women	5 00	4	8
Backers	Men	9 00	3	43
"	Children	5 50	4	57
Apprentices	"	4 00	18	.....
Polishers	Women	6 00	2	.....
Drillers	"	7 00	2	22
"	"	6 00	7	78
Carders	"	7 00	2	.....
Assistants	"	6 00	6	60
"	Children	3 00	4	40

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Pottery—(1 Establishment).

NATURE OF OCCUPATION.	Sex.	Weekly wages	Number receiving.	Per cent. receiving.
Foreman	Men	$22 00	1	.....
Kiln foreman	"	12 00	1	.....
Firemen	"	10 00	2	.....
Potters	"	9 60	5	.....
Laborers	"	9 00	10	20
"	"	7 50	10	20
"	"	7 20	31	40

Rubber—(2 Establishments).

Hose makers	Men	$12 50	10	33
" "	"	10 00	20	67
Belt makers	"	12 50	10	77
" "	"	10 00	3	23
Calenders	"	15 00	3	43
"	"	10 00	4	57
Moulders	"	11 00	10	.....
Mixers	"	9 60	15	.....
Pressmen	"	10 00	17	89
"	"	9 00	2	11
Foreman	"	15 00	1	.....
Carpenter	"	12 00	1	.....
Watchman	"	12 50	1	.....
Laborers	"	9 00	22	88
"	"	7 50	3	12
Baler	Children	6 00	1	.....
Helpers	"	5 00	20	87
"	"	4 50	3	13

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Saddlery Hardware—(5 Establishments).

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Platers	Men	$15 00	6	.....
Pattern maker	"	15 00	1	.....
Filers	"	14 00	2	3
"	"	10 50	58	97
Polishers	"	13 00	3	33
"	"	12 00	6	67
Buffers	"	13 00	1	25
"	"	12 00	3	75
Turners	"	12 00	2	.....
Finishers	"	9 00	9	.....
Packers	Women	9 00	2	67
"	"	6 00	1	33
Apprentices	Children	4 00	2	33
"	"	4 50	2	33
"	"	3 00	2	34

Ship Building—(1 Establishment.)

Ship carpenters	Men	$18 00	70	.....
" "	"	15 00	10	.....
Blacksmiths	"	15 00	10	.....
Laborers	"	9 00	28	.....

Shirts—(1 Establishment).

Foremen	Men	$14 00	2	.....
Ironers	Women	10 00	3	.....
Operators (sewing machines)	"	9 00	6	24
" " "	"	6 00	19	76

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Shirts—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Starchers	Women	$6 00	2	.....
Folders	"	6 00	1	.....
Helpers	Children	2 50	2	.....

Shoes—(4 Establishments).

Cutters	Men	$15 00	6	.....
Lasters	"	15 00	2	.....
Heelers	"	15 00	4	.....
Edge setters	"	15 00	10	.....
Burnishers	"	15 00	4	.....
Fitters	"	15 00	2	10
"	Women	7 00	12	54
"	"	6 00	8	36
Finishers	Men	15 00	2	.....
Helpers	"	12 00	33	34
"	"	10 50	20	21
"	"	7 50	4	4
"	Women	6 00	25	26
"	Children	3 50	14	15

Silk—(18 Establishments).

Foremen	Men	$16 50	12	40
"	"	12 00	2	7
"	"	11 50	16	53
Weavers, ribbon	"	22 00	78	29
" "	"	19 00	45	17
" "	"	18 00	150	54

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—*Continued.*

Silk—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Weavers, broad silk	Men	$14 00	185	42
" " "	"	12 00	35	8
" " "	"	11 00	41	9
" " "	"	10 00	131	30
" " "	"	9 00	50	11
" " "	Women	12 00	373	48
" " "	"	11 00	24	3
" " "	"	10 00	86	11
" " "	"	9 00	300	38
" " "	Children	12 00	6	.....
Warpers, broad silk	Men	16 50	15	47
" " "	"	15 00	12	37
" " "	"	11 50	5	16
" " "	Women	15 00	8	9
" " "	"	12 00	12	14
" " "	"	11 50	1	1
" " "	"	11 00	40	45
" " "	"	10 50	15	17
" " "	"	9 00	12	14
" ribbon	"	15 00	20	23
" "	"	14 00	20	23
" "	"	12 00	30	33
" "	"	8 15	19	21
" "	Children	6 50	20	.....
Warp pickers, broad silk	Men	14 33	9	.....
Pickers, broad silk	"	8 18	1	.....
" " "	Women	8 18	7	19
" " "	"	6 00	16	43
" " "	"	4 50	14	38
" ribbons	"	6 15	7	.....
" "	Children	2 50	16	.....
Winders	Women	11 00	8	1
"	"	7 70	50	8
"	"	6 50	185	28
"	"	6 00	92	14
"	"	5 75	28	4
"	"	5 50	295	45
"	Children	5 00	80	61
"	"	4 50	10	8
"	"	6 00	40	31

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Silk—Continued.

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Doublers	Women	$6 50	6	5
"	"	5 50	95	74
"	"	5 00	28	21
"	Children	5 25	70	.....
Spinners, second time	Men	7 00	39	.....
"	Children	5 50	100	43
"	"	5 00	15	6
"	"	4 75	23	10
"	"	4 50	25	10
"	"	4 00	25	10
"	"	3 50	20	9
"	"	3 25	20	9
"	"	3 00	6	3
Reelers	"	6 00	9	.....
Spoolers	Women	6 25	19	.....
Quillers	"	5 00	4	.....
"	Children	5 00	9	53
"	"	4 00	8	47
Bobbin boys	Boys	4 00	7	16
" "	"	3 00	12	28
" "	"	2 50	24	56
Fillers, ribbons	Women	6 40	13	.....
" broad silk	"	5 70	9	.....
Twister	Men	16 50	1	.....
Lacers	Children	3 50	4	.....
Reelers	"	7 00	6	.....
Dyers	Men	20 00	2	29
"	"	18 00	5	71
Helpers	"	12 00	16	25
"	"	9 00	32	50
"	Women	8 00	12	19
"	Children	4 50	4	6
Maker-up	Men	10 00	1	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Silk—Continued.

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Finisher	Men	$20 00	1	3
"	"	15 00	32	94
"	"	13 50	1	3
Helper	"	12 00	29	.....
Blockers, ribbon	Women	6 50	2	.....
Loom fixers	Men	16 50	15	50
" "	"	16 00	7	23
" "	"	8 00	8	27
" " ribbon	"	22 50	1	.....
Engineer	"	19 00	1	.....
Mechanics	"	15 00	20	.....
Laborers	"	10 50	6	50
"	"	7 50	6	50
General helpers	Women	8 00	2	3
" "	"	6 00	75	97
" "	Children	7 50	8	22
Mill hands	"	5 50	20	54
Errand boys	Boys	4 50	7	19
" "	"	3 00	2	5

Tin Ware—(1 Establishment).

Metal workers	Men	$12 00	12	.....
Apprentices	Children	5 00	12	.....

Tapestry—(1 Establishment).

Weavers	Men	$12 00	10	.....
"	Women	10 00	5	.....
Winders	"	7 00	3	.....
Weavers' helpers	Children	4 50	7	.....

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

*Wood Working—(6 Establishments).

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Sawyers	Men	$15 00	3	50
"	"	12 60	2	33
"	"	10 00	1	17
Spool makers	"	12 60	13	.....
Moulders	"	14 00	3	.....
Planers	"	13 00	2	.....
Box makers	"	14 00	40	29
"	Women	6 00	30	21
"	Children	3 50	70	50
Turners	Men	12 00	3	.....
Foreman	"	18 00	2	.....
Roughers	"	10 00	1	11
"	"	8 00	8	89
Carpenters	"	12 00	6	.....
Engineer	"	18 00	1	.....
Mason	"	18 00	3	.....
Fireman	"	9 00	1	.....
Bookkeeper	"	9 00	1	.....
Helpers	"	15 00	35	35
"	"	9 50	4	4
"	"	9 00	40	39
"	"	7 50	4	4
"	Children	5 50	4	4
"	"	5 00	5	5
"	"	4 50	7	7
"	"	3 00	2	2

*Planing mills, wooden boxes, &c.

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Woolen Goods—(1 Establishment).

Nature of Occupation.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Foremen	Men	$18 00	5	.....
Wool sorters	"	18 00	2	50
" "	"	10 00	2	50
Weavers	"	9 00	9	21
"	"	7 50	10	23
"	Women	7 50	9	21
"	"	6 00	10	23
"	"	5 50	5	12
Spinners	Men	9 00	4	33
"	Women	4 00	4	33
"	Children	3 00	4	34
Carders	Men	6 00	4	57
"	Children	3 00	3	43
Helpers	Men	7 50	15	57
"	Women	5 00	6	24
"	Children	3 00	5	19

Wool Extracting—(1 Establishment).

Foreman	Men	$18 00	2	.....
Machinist	"	15 00	1	.....
Engineer	"	12 00	1	.....
Firemen	"	9 00	2	.....
Watchman	"	9 00	1	.....
Laborers	"	7 50	6	23
"	"	6 00	20	77
Helpers	Women	4 50	2	29
"	Children	4 50	5	71

TABLE 1.—OCCUPATIONS, WITH NUMBER AND WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Worsted Yarns—(1 Establishment).

NATURE OF OCCUPATION.	Sex.	Weekly wages.	Number receiving.	Per cent. receiving.
Overseer	Men	$18 00	1	.....
Overseers, machinists and engineers	"	15 00	6	.....
Foremen	"	12 00	3	.....
Wool sorters	"	15 00	18	.....
Second hands, firemen, watchman and laborers	"	8 00	15	.....
Drawers and winders	Women	5 50	10	.....
Comb winders, drawing winders and twisters, reelers and spoolers	"	5 00	65	.....
Drawers, winders and spoolers	"	4 50	25	.....
Spinners and twisters	Children	4 00	50	.....
Spinners	"	3 50	37	.....
Spinners and doffers	"	3 00	36	.....
Doffers and rail setters	"	2 50	47	.....

Woolen Goods—Jersey Cloth—(1 Establishment).

Foreman	Men	$24 00	1	.....
Helper	"	7 50	1	.....
Knitters	Women	7 50	6	.....
Winders	"	6 00	6	.....
Menders	"	6 00	2	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES.

Bag Frames.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Locksmiths	Men	60	.....	$13 93	13	87
Apprentices	Children	30	.....	4 00	.....	.....

Bags, Traveling.

Cutters	Men	3	.....	$13 00	.....	.....
Fitters	"	4	.....	12 50	.....	.....
Framers	"	4	.....	12 50	.....	.....
Stitchers	"	2	.....	15 00	.....	.....
Trimmers	"	2	.....	12 00	.....	.....
Operators	"	1	.....	20 00	.....	.....
"	Women	1	.....	9 00	.....	.....

Brass Goods.

Machinists	Men	41	.....	$15 05	37	63
Pattern makers	"	8	.....	19 50	.....	.....
Moulders	"	76	.....	13 91	54	46
Polishers	"	15	.....	12 00	.....	.....
Finishers	"	249	.....	12 69	43	57
Helpers	"	100	.....	7 80	30	70
Butt press	Women	15	50	5 00	.....	.....
" "	Children	15	50	5 00	.....	.....
Covers	"	95	.....	4 18	79	21
Apprentices	"	65	.....	5 10	17	83
Blacksmith	Men	1	.....	18 00	.....	.....

Carriages.

Wood workers	Men	3	.....	$15 00	.....	.....
Trimmers	"	2	.....	18 00	.....	.....
Helpers	"	5	.....	10 50	.....	.....
Blacksmiths	"	3	.....	15 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Corsets.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Cutter	Men	1	.....	$12 00	.....	.....
Embroiderers	Women	2	.....	7 25	.....	.....
Joiners	"	4	.....	6 00	.....	.....
Flosser	"	1	.....	5 50	.....	.....
Trimmers	"	3	.....	4 50	.....	.....
Examiners	"	3	.....	5 00	.....	.....
Binders	"	3	.....	5 00	.....	.....
Pressers	"	2	.....	4 00	.....	.....
Eylet makers	"	2	.....	3 50	.....	.....
Stitchers	"	8	.....	3 50	.....	.....
Bookkeeper	Men	1	.....	8 00	.....	.....
Assistant bookkeeper	Women	1	.....	6 00	.....	.....
Helper	"	1	.....	4 00	.....	.....
Helpers	Children	3	.....	4 50	33	67

Corset Steels.

Makers	Women	22	.....	$6 50	.....	.....
Helpers	Children	31	.....	3 50	.....	.....
Packer	Men	1	.....	10 00	.....	.....
Machinist	"	1	.....	13 50	.....	.....

Glass, Bottle and Vial and Flint.

Blowers	Men	509	.....	$29 68	35	65
Apprentices	"	184	.....	12 19	43	57
Master shearers	"	27	.....	19 41	41	59
Shearers	"	29	.....	11 41	31	69
Pot makers	"	4	.....	21 75	50	50
Foremen	"	16	.....	17 70	50	50
Letterers	"	6	.....	21 00	.....	.....
Leer tenders	"	22	.....	11 27	82	18
Takers-off of ware	"	29	.....	10 50	.....	.....
Mould maker	"	1	.....	20 00	.....	.....
Pot-room hands	"	12	.....	15 00	.....	.....
Cutting, engraving and lamp-room.	"	165	.....	15 00	.....	.....
Gatherers	Children	337	.....	4 23	30	70
Shippers	Men	1	.....	12 00	.....	.....
Packers	"	80	67	9 90	59	41
"	Women	38	33	5 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Glass, Bottle and Vial and Flint—Continued.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Machinists	Men	25	.....	$15 00	.....	.....
Masons	"	13	.....	17 54	85	15
Bookkeeper	"	1	.....	25 00	.....	.....
Clerks	"	28	.....	12 50	.....	.....
Blacksmiths	"	17	.....	18 70	24	76
* Carpenters	"	28	.....	13 89	36	64
Helpers (in factory)	"	537	62	8 64	13	87
" " "	Children	324	38	4 15	72	28
Laborers	Men	108	.....	7 56	22	78

* Including box makers.

Glass, Window.

Blowers	Men	84	.....	$27 81	43	57
Gatherers	"	84	.....	18 62	43	57
Cutters	"	42	.....	24 05	43	57
Flatteners	"	21	.....	26 71	57	43
Master shearers	"	12	.....	26 00	50	50
Shearers	"	37	.....	10 00	.....	.....
Pot makers	"	7	.....	14 29	29	71
Packers	"	11	.....	10 36	18	22
Engineers	"	8	.....	9 75	75	25
* Carpenters	"	5	.....	15 00	.....	.....
Blacksmiths	"	2	.....	12 00	.....	.....
Clerks	"	10	.....	12 00	.....	.....
Teamsters	"	16	.....	8 20	.....	.....
Laborers	"	123	.....	7 50	.....	.....
Helpers	Children	73	.....	3 53	6	94

* Including box makers.

Hosiery.

Knitters	Men	11	11	$20 00	.....	.....
"	Women	91	89	6 00	.....	.....
Operators (sewing machine)	"	42	.....	6 00	.....	.....
Seamers	"	123	86	5 00	.....	.....
"	Children	20	14	5 00	.....	.....
Inspectors	Women	23	.....	5 40	.....	.....
Finishers	"	170	96	5 25	.....	.....
"	Children	6	4	5 25	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Hosiery—Continued.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Folders	Women	20	.....	$5 00	.....	.....
Paper box makers	"	14	.....	6 00	.....	.....
Brushers	"	10	83	4 00	.....	.....
"	Children	2	17	4 00	.....	.....
Packers	Men	2	.....	8 50	.....	.....
Spinner (foreman)	"	1	.....	17 25	.....	.....
"	"	2	.....	12 00	.....	.....
Wool sorters	"	4	.....	13 50	.....	.....
Winder (foreman)	"	1	.....	10 50	.....	.....
"	"	2	4	7 00	.....	.....
"	Children	50	96	3 50	.....	.....
Carder (foreman)	Men	1	.....	21 00	.....	.....
"	"	2	.....	12 00	.....	.....
Pickers	"	4	.....	7 50	.....	.....
Strippers	"	8	.....	7 00	.....	.....
Scourers	"	10	.....	6 75	.....	.....
Bleachers	"	5	.....	6 75	.....	.....
Mule hands	"	32	61	5 00	.....	.....
" "	Children	20	39	3 50	.....	.....
Machinist (foreman)	Men	1	.....	17 25	.....	.....
"	"	4	.....	13 50	.....	.....
Carpenter (foreman)	"	1	.....	18 00	.....	.....
"	"	1	.....	12 00	.....	.....
Feeders	Children	10	.....	4 50	.....	.....
Laborers	Men	17	.....	7 50	.....	.....
Boarders	"	8	.....	4 00	.....	.....
"	Children	5	.....	4 00	.....	.....

Hats.

Makers	Men	979	.....	$13 55	56	44
Pouncers	"	47	.....	17 78	36	64
Flangers	"	23	.....	22 04	22	78
Sizers	"	25	.....	15 30	20	80
Stiffeners	"	2	.....	18 00	.....	.....
Pressers and blockers	"	18	.....	20 22	61	39
Curlers	"	21	.....	28 57	57	43
Finishers	"	939	.....	16 65	35	65
Formers	"	5	62	10 00	.....	.....
"	Women	3	38	6 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Hats—Continued.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Foremen	Men	30	94	$18 30	60	40
"	Women	2	6	12 00	.....	.....
Operators	"	30	.....	13 00	.....	.....
Feeders	"	36	.....	6 00	.....	.....
Weighers	"	9	.....	5 89	56	44
Fur blowers	Men	16	.....	8 62	81	19
Mixers	"	3	.....	7 33	67	33
Trimmers	Women	743	.....	8 00	56	44
Hardeners	Men	42	.....	16 90	55	45
Coners	"	49	.....	12 32	29	71
Wetters	"	22	.....	10 98	32	68
Mill hands	"	11	69	12 00	.....	.....
" "	Women	5	31	6 00	.....	.....
Packers	Men	64	.....	19 87	72	28
Machinists	"	1	.....	14 00	.....	.....
Engineers	"	4	.....	16 75	50	50
Watchmen	"	1	.....	10 50	.....	.....
Drivers	"	2	.....	14 00	.....	.....
Bookkeeper	"	1	.....	16 00	.....	.....
Helpers	"	102	.....	10 98	72	28
"	Children	86	.....	4 57	42	58

Iron and Steel Tools.

Tool makers	Men	141	36	$14 04	81	19
" "	Women	250	64	5 70	45	55
Grinders	Men	23	.....	14 76	65	35
Forgers	"	6	.....	16 75	67	33
Cutters	"	18	.....	11 83	67	33
Shearers	"	50	.....	12 00	.....	.....
Machinists	"	35	.....	15 03	11	89
Helpers	"	8	.....	10 00	.....	.....
Foremen	"	1	.....	15 00	.....	.....
Sawyers	"	4	.....	12 00	.....	.....
Handlers	"	25	.....	13 50	.....	.....
Polishers	"	31	82	12 71	3	97
"	Women	7	18	5 00	.....	.....
Packers	"	12	.....	5 00	.....	.....
Hardener	Men	1	.....	15 00	.....	.....
Platers	"	2	.....	15 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron and Steel Tools—Continued.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Finishers	Men	2	.....	$13 50	.....	.....
Helpers	"	4	.....	9 00	.....	.....
Filers	"	2	.....	9 60	.....	.....
Engineers	"	2	.....	14 50	50	50
Blacksmiths	"	16	.....	15 00	37	63
Helpers	"	26	.....	9 69	23	77
Laborers	"	84	.....	7 83	42	58
Helpers	Children	77	.....	3 87	32	68

Iron Castings.

Moulders	Men	348	.....	$13 52	43	57
Helpers	"	40	.....	8 40	.....	.....
Pattern makers	"	44	.....	14 02	25	75
Furnacemen	"	16	.....	11 44	38	62
Machinists	"	178	.....	13 55	18	82
Forgers	"	3	.....	16 00	.....	.....
Fitters	"	2	.....	15 00	.....	.....
Grinders	"	7	.....	15 00	.....	.....
Polishers	"	9	.....	15 00	.....	.....
Pipe makers	"	390	.....	10 63	15	85
Pipe cleaners	"	50	.....	9 40	8	92
Cupolamen	"	10	.....	10 50	.....	.....
Boiler makers	"	60	.....	11 50	.....	.....
Overseers	"	12	.....	19 67	83	17
Engineers	"	10	.....	14 70	.....	.....
Blacksmiths	"	61	.....	11 56	30	70
Helpers	"	6	.....	9 00	.....	.....
Carpenters	"	17	.....	12 85	76	24
Laborers	"	746	.....	8 09	14	86
Helpers	Children	104	.....	5 77	90	10

Iron Forgings.

Hammermen	Men	12	.....	$21 25	25	75
Helpers	"	12	.....	12 50	.....	.....
Machinists	"	27	.....	13 61	15	85
Overseers	"	4	.....	30 00	.....	.....
Boiler makers	"	46	.....	15 54	78	22
Helpers	"	25	.....	10 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Iron Forgings—Continued.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Puddlers	Men	88	.....	$16 82	46	54
Helpers	"	100	.....	9 40	60	40
Rollers	"	4	.....	13 00	.....	.....
Heaters	"	27	.....	20 04	63	37
Helpers	"	69	.....	10 15	22	78
Annealer	"	1	.....	12 80	.....	.....
Helpers	"	2	.....	8 40	.....	.....
Rollers	"	21	.....	19 63	38	62
Spannermen	"	4	.....	17 50	.....	.....
Trimmers	"	4	.....	17 00	.....	.....
Helper	"	1	.....	10 90	.....	.....
Bundler	"	1	.....	15 00	.....	.....
Nailers	"	50	.....	30 00	.....	.....
Roughers	"	12	.....	18 17	33	67
Catchers	"	20	.....	11 11	40	60
Feeders	"	50	.....	8 00	.....	.....
Packer	"	1	.....	13 30	.....	.....
Washer	"	1	.....	8 00	.....	.....
Furnacemen	"	5	.....	17 30	20	80
Fitters	"	9	.....	20 00	.....	.....
Helpers	"	8	.....	11 00	.....	.....
Grinders	"	2	.....	14 00	.....	.....
Pattern makers	"	5	.....	15 00	.....	.....
Finishers	"	5	.....	13 80	60	40
Helpers	"	5	.....	9 00	.....	.....
Moulders	"	15	.....	10 70	20	80
Jobber	"	1	.....	15 00	.....	.....
Steel cutters	"	5	.....	12 00	.....	.....
Squeezermen	"	3	.....	11 33	67	33
Drag-outs	"	4	.....	10 00	.....	.....
Puddle hookers-up	"	6	60	9 61	67	33
" "	Children	4	40	6 00	.....	.....
Engineers	Men	7	.....	11 43	57	41
Blacksmiths	"	10	.....	13 05	40	60
Carpenters	"	1	.....	10 50	.....	.....
Laborers	"	157	.....	7 92	38	62
Helpers	Children	57	.....	3 73	16	84

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Jewelry.

Nature of Occupation.	Sex.	Total reporting	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Foremen	Men	17	.....	$24 29	35	65
Tool makers	"	2	.....	25 00	50	50
Stone setters	"	5	.....	39 00	80	20
Engravers	"	42	.....	18 46	45	55
Enamelers	"	2	12	24 00	.....	.....
Helpers	"	7	41	16 50	.....	.....
"	Women	8	47	7 50	.....	.....
Case turners	Men	2	.....	25 00	.....	.....
Center turners	"	1	.....	25 00	.....	.....
Jointers	"	2	.....	22 00	.....	.....
Finishers	"	2	13	18 00	.....	.....
"	Women	13	87	4 92	47	53
Chain makers	Men	21	51	12 00	.....	.....
" "	Women	20	49	7 00	.....	.....
Furnacemen	Men	4	.....	11 00	.....	.....
Jewelers	"	354	98	15 65	54	46
"	Women	7	2	4 00	.....	.....
Polishers	Men	19	22	14 74	16	84
"	Women	69	78	8 70	38	62
Apprentices	Children	116	.....	4 13	51	49
Helpers	Men	33	97	11 13	58	42
"	Women	1	3	6 00	.....	.....
Machinists	Men	7	.....	17 71	71	29

Leather.

Splitters	Men	6	.....	$28 33	33	67
Helpers	"	4	.....	15 00	.....	.....
Curriers	"	3	.....	21 66	33	67
Grainers	"	7	.....	22 14	43	57
Japanners	"	38	.....	16 58	53	47
Beamers	"	13	.....	13 38	46	54
Stickers (buffer)	"	1	.....	20 00	.....	.....
Tackers	"	5	.....	13 50	.....	.....
Softeners	"	2	.....	13 00	.....	.....
Patchers	"	2	.....	12 00	.....	.....
Shippers	"	2	.....	11 00	.....	.....
Laborers	"	36	.....	9 61	61	39

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Machinery.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Rollers	Men	6	.....	$39 73	33	67
Heaters	"	8	.....	30 75	50	50
Roughers	"	6	.....	26 07	67	33
Catchers	"	12	.....	20 60	.....	.....
Puddlers	"	32	.....	17 10	.....	.....
Helpers	"	21	.....	8 40	.....	.....
Draughtsmen	"	1	.....	18 00	.....	.....
Pattern makers	"	5	.....	15 80	40	60
Foremen	"	8	.....	16 88	37	63
Moulders	"	569	.....	13 18	38	62
Polishers	"	70	.....	11 00	.....	.....
Plasterers	Women	8	.....	6 00	.....	.....
Needle makers	Men	192	67	14 00	.....	.....
" "	Women	92	33	6 00	.....	.....
Cabinet makers	Men	120	.....	9 00	.....	.....
Adjusters	"	410	.....	12 00	.....	.....
Inspectors	"	51	36	9 40	.....	.....
"	Women	90	64	5 00	.....	.....
Boiler makers	Men	6	.....	13 20	.....	.....
Helpers	"	10	.....	9 60	.....	.....
Copper and tinsmiths	"	3	.....	11 40	.....	.....
Roofers	"	2	.....	16 50	50	50
Forgers	"	110	.....	10 50	.....	.....
Machinists	"	1,793	90	11 25	28	72
Helpers	"	48	2	8 40	.....	.....
Apprentices	Children	161	8	4 53	65	35
Painters	Men	71	69	9 58	13	87
"	Women	10	10	6 00	.....	.....
Helpers	Men	22	21	7 80	.....	.....
Carpenters	"	41	.....	13 18	7	93
Helpers	"	89	.....	13 00	.....	.....
Engineers	"	26	.....	14 39	44	56
Blacksmiths	"	27	.....	13 96	41	59
Helpers	"	30	.....	9 09	50	50
Laborers	"	523	.....	9 22	76	24

Mineral Water.

Bottlers	Men	3	.....	$10 00	.....	.....
Drivers	"	3	.....	14 00	.....	.....
Helpers	"	2	.....	9 00	.....	.....
Bottle washers	Women	3	.....	6 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Paper.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving above average.	Per cent. receiving below average.
Millwright	Men	1	.....	$15 00	.....	.....
Beating engines	"	6	.....	11 67	67	33
Machine tenders	"	7	.....	12 00	.....	.....
Finishers	"	2	25	13 50	.....	.....
"	Women	6	75	4 00	.....	.....
Folders	"	4	.....	4 50	.....	.....
Stock-room	Men	2	.....	8 50	.....	.....
Engineer	"	1	.....	20 00	.....	.....
Firemen	"	3	.....	13 50	.....	.....
Laborers	"	15	.....	8 93	93	7
Helpers	Children	6	.....	3 50	.....	.....

Pearl Buttons.

Foremen	Men	2	.....	$15 00	.....	.....
Cutters	"	26	.....	13 12	62	38
Dyers	"	2	.....	15 00	.....	.....
Turners	"	50	93	11 67	68	32
"	Women	4	7	5 00	.....	.....
Backers	Men	3	43	9 00	.....	.....
"	Children	4	57	5 50	.....	.....
Apprentices	"	18	.....	4 00	.....	.....
Polishers	Women	2	.....	6 00	.....	.....
Drillers	"	9	.....	6 22	22	78
Carders	"	2	.....	7 00	.....	.....
Assistants	"	6	60	6 00	.....	.....
"	Children	4	40	3 00	.....	.....

Pottery.

Foreman	Men	1	.....	$22 00	.....	.....
Kiln foreman	"	1	.....	12 00	.....	.....
Firemen	"	2	.....	10 00	.....	.....
Potters	"	5	.....	9 60	.....	.....
Laborers	"	51	.....	7 61	20	80

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Rubber.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Hose makers	Men	30	.....	$10 83	33	67
Belt makers	"	13	.....	11 92	77	23
Calendermen	"	7	.....	12 14	43	57
Moulders	"	10	.....	11 00	.....	.....
Mixers	"	15	.....	9 60	.....	.....
Pressmen	"	19	.....	9 89	89	11
Foremen	"	1	.....	15 00	.....	.....
Carpenter	"	1	.....	12 00	.....	.....
Watchman	"	1	.....	12 50	.....	.....
Laborers	"	25	.....	8 82	88	12
Baler	Children	1	.....	6 00	.....	.....
Helpers	"	23	.....	4 93	87	13

Saddlery Hardware.

Platers	Men	6	.....	$15 00	.....	.....
Pattern makers	"	1	.....	15 00	.....	.....
Filers	"	60	.....	10 62	3	97
Polishers	"	9	.....	12 33	33	67
Buffers	"	4	.....	12 25	25	75
Turners	"	2	.....	12 00	.....	.....
Finishers	"	9	.....	9 00	.....	.....
Packers	Women	3	.....	8 00	67	33
Apprentices	Children	6	.....	3 83	33	67

Ship Building.

Ship carpenters	Men	70	.....	$18 00	.....	.....
Carpenters and joiners	"	10	.....	15 00	.....	.....
Blacksmiths	"	10	.....	15 00	.....	.....
Laborers	"	28	.....	9 00	.....	.....

Shirts.

Foremen	Men	2	.....	$14 00	.....	.....
Ironers	Women	3	.....	10 00	.....	.....
Operators (sewing machine)	"	25	.....	6 72	24	76
Starchers	"	2	.....	6 00	.....	.....
Folders	"	1	.....	6 00	.....	.....
Helpers	Children	2	.....	2 50	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Shoes.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Cutters	Men	6	.....	$15 00	.....	.....
Lasters	"	2	.....	15 00	.....	.....
Heelers	"	4	.....	15 00	.....	.....
Edge setters	"	10	.....	15 00	.....	.....
Burnishers	"	4	.....	15 00	.....	.....
Fitters	"	2	9	15 00	.....	.....
"	Women	20	91	6 60	60	40
Finishers	Men	2	.....	15 00	.....	.....
Helpers	"	57	59	11 16	58	42
"	Women	25	26	6 00	.....	.....
"	Children	14	15	3 50	.....	.....

Silk.

Weavers, broad silk	Men	442	36	$12 26	42	58
" " "	Women	783	64	10 60	51	49
" " "	Children	6	.....	12 00	.....	.....
" ribbon	Men	273	.....	19 30	28	72
Foremen	"	30	.....	13 53	40	60
Warpers, broad silk	"	32	27	15 15	47	53
" " "	Women	88	73	11 37	24	76
" ribbon	"	89	81	12 30	45	55
" "	Children	20	19	6 50	.....	.....
Warp pickers, broad silk	Men	9	.....	14 33	.....	.....
Pickers, broad silk	"	1	3	8 18	.....	.....
" " "	Women	37	97	5 85	62	38
" ribbon	"	7	30	6 15	.....	.....
" "	Children	16	70	2 50	.....	.....
Winders	Women	658	83	6 10	37	63
"	Children	130	17	5 27	31	69
Doublers	Women	129	65	5 44	78	22
"	Children	70	35	5 25	.....	.....
Spinners, second time	Men	39	.....	7 00	.....	.....
Spinners	Children	234	.....	4 70	59	41
Reelers	"	9	.....	6 00	.....	.....
Spoolers	Women	19	.....	6 25	.....	.....
Quillers	"	4	19	5 00	.....	.....
"	Children	17	81	4 53	53	47
Bobbin boys	Boys	43	.....	2 88	44	56
Fillers, ribbon	Women	13	.....	6 40	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Silk—Continued.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving	
					Above average.	Below average.
Fillers, broad silk	Women	9	.....	$5 70	.....	.....
Twisters	Men	1	.....	16 50	.....	.....
Lacers	Children	4	.....	3 50	.....	.....
Reelers	"	6	.....	7 00	.....	.....
Dyers	Men	7	.....	18 57	29	71
Dyer's helpers	"	48	75	10 00	33	67
" "	Women	12	19	8 00	.....	.....
" "	Children	4	6	4 50	.....	.....
Maker-up	Men	1	.....	10 00	.....	.....
Finishers	"	34	.....	15 10	3	97
Finisher's helpers	"	29	.....	12 00	.....	.....
Blockers, ribbon	Women	2	.....	6 50	.....	.....
Loom fixers	Men	30	.....	14 12	73	27
" " ribbon	"	1	.....	22 50	.....	.....
Engineer	"	1	.....	19 00	.....	.....
Mechanics	"	20	.....	15 00	.....	.....
Laborers	"	12	.....	9 00	50	50
General helpers	Women	77	90	6 05	3	97
" "	Children	8	10	7 50	.....	.....
Mill hands	"	20	.....	5 50	.....	.....
Errand boys	Boys	9	.....	4 05	78	22

Tapestry.

Weavers	Men	10	67	$12 00	.....	.....
"	Women	5	33	10 00	.....	.....
" helpers	Children	7	.....	4 50	.....	.....
Winders	Women	3	.....	7 00	.....	.....

Tin Ware.

Metal workers	Men	12	.....	$20 00	.....	.....
Apprentices	"	12	.....	5 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Wood Working.*

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Sawyers	Men	6	.....	$13 37	50	50
Moulders	"	3	.....	14 00	.....	.....
Box makers	"	40	29	14 00	.....	.....
" "	Women	30	21	6 00	.....	.....
" "	Children	70	50	3 50	.....	.....
Planers	Men	2	.....	13 00	.....	.....
Spool makers	"	13	.....	12 60	.....	.....
Foremen	"	2	.....	18 00	.....	.....
Turners	"	3	.....	12 00	.....	.....
Roughers	"	9	.....	8 22	11	89
Carpenters	"	6	.....	12 00	.....	.....
Engineer	"	1	.....	18 00	.....	.....
Masons	"	3	.....	18 00	.....	.....
Fireman	"	1	.....	9 00	.....	.....
Bookkeeper	"	1	.....	9 00	.....	.....
Helpers	"	83	82	11 48	42	58
"	Children	18	18	4 61	50	50

*Wooden boxes and planing mill.

Woolen Goods.

Wool sorters	Men	4	.....	$14 00	50	50
Foremen	"	5	.....	18 00	.....	.....
Weavers	"	19	44	8 21	47	53
"	Women	24	56	6 46	37	63
Spinners	Men	4	33	9 00	.....	.....
"	Women	4	33	4 00	.....	.....
"	Children	4	34	3 00	.....	.....
Carders	Men	4	57	6 00	.....	.....
"	Children	3	43	3 00	.....	.....
Helpers	Men	15	58	7 50	.....	.....
"	Women	6	23	5 00	.....	.....
"	Children	5	19	3 00	.....	.....

Woolen Goods—Jersey Cloth.

Foremen	Men	1	.....	$24 00	.....	.....
Helper	"	1	.....	7 50	.....	.....
Knitters	Women	6	.....	7 50	.....	.....
Winders	"	6	.....	6 00	.....	.....
Menders	"	2	.....	6 00	.....	.....

TABLE 2.—OCCUPATIONS, WITH NUMBER AND AVERAGE WAGES OF EMPLOYES, BY INDUSTRIES—Continued.

Wool Extracting.

Nature of Occupation.	Sex.	Total reporting.	Per cent.	Average weekly wages.	Per cent. receiving: Above average.	Per cent. receiving: Below average.
Foremen	Men	2	.....	$18 00	.....	.....
Machinist	"	1	.....	15 00	.....	.....
Engineer	"	1	.....	12 00	.....	.....
Firemen	"	2	.....	9 00	.....	.....
Watchman	"	1	.....	9 00	.....	.....
Laborers	"	26	.....	6 34	23	77
Helpers	Women	2	29	4 50	.....	.....
"	Children	5	71	4 50	.....	.....

Worsted Yarns.

Overseer	Men	1	.....	$18 00	.....	.....
Overseers, machinists and engineers	"	6	.....	15 00	.....	.....
Wool sorters	"	18	.....	15 00	.....	.....
Foremen	"	3	.....	12 00	.....	.....
Second-hands, firemen, watchmen and laborers	"	15	.....	8 00	.....	.....
Drawers and winders	Women	10	.....	5 50	.....	.....
Comb winders, twisters, drawing winders, reelers and spoolers	"	65	.....	5 00	.....	.....
Drawers, winders and spoolers	"	25	.....	4 50	.....	.....
Spinners and twisters	Children	50	.....	4 00	.....	.....
Spinners	"	37	.....	3 50	.....	.....
Spinners and doffers	"	36	.....	3 00	.....	.....
Doffers and rail setters	"	47	.....	2 50	.....	.....

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES.

Bag Frames.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 59.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$13.00	52	87	$13 00
20.00	8	13	20 00
Total	60	100	$13 93
CHILDREN.			
$4.00	30	.....	$4 00

Bags, Traveling.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 59.

MEN.			
$12.00	2	12	$12 00
12.00 to 15.00	13	81	13 00
15.00 to 20.00	1	7	20 00
Total	16	100	$13 31
WOMEN.			
$9.00	1	.....	$9 00

Brass Goods.

Establishments, 9; average number of days in operation, 286; average weekly work-hours, 57¾.

MEN.			
$7.00 to 9.00	100	20	$7 80
9.00 to 12.00	157	32	12 00
12.00 to 15.00	206	42	13 67
15.00 to 18.00	19	4	17 42
18.00 to 20.00	8	2	19 50
Total	490	100	$12 18

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Brass Goods—Continued.

Weekly Wages.	Number receiving.	Per cent. receiving.	Average weekly wages.
WOMEN.			
$6.00 or under	15	.....	$5 00
CHILDREN.			
$3.50 or under	20	13	$3 00
3.50 to 6.00	136	87	4 75
Total	156	100	$4 53

Carriages.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 60.

MEN.			
$10.50	5	38	$10 50
10.50 to 18.00	8	62	15 75
Total	13	100	$13 73

Corsets.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 59.

MEN.			
$8.00 to 12.00	2	.....	$10 00
WOMEN.			
$6.00 or under	28	93	$4 50
6.00 to 8.00	2	7	7 25
Total	30	100	$4 68
CHILDREN.			
$4.00 to 5.50	3	.....	$4 50

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Corsets, Steels.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 59.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$10.00 to 13 50	2	.....	$11 75
WOMEN.			
$6.50	22	.....	$6 50
CHILDREN.			
$3.50	31	.....	$3 50

Hosiery.

Establishment, 1; average number of days in operation, 250; average weekly work-hours, 60.

MEN.			
$7.00 or under	65	56	$5 58
7.00 to 9.00	23	20	7 59
9.00 to 12.00	6	5	11 75
12.00 to 18.00	11	9	14 59
18.00 to 21.00	12	10	20 08
Total	117	100	$8 63
WOMEN.			
$6.00 or under	497	.....	$5 54
CHILDREN.			
$3.50 or under	70	62	$3 50
3.50 to 6.00	43	38	4 76
Total	113	100	.....

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Mineral Water.

Establishment, 1; average number of days in operation, 225; average weekly work-hours, 60.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$9.00	2	25	$9 00
9.00 to 14.00	6	75	12 00
Total	8	100	$11 25
WOMEN.			
$6 00	3	.....	$6 00

Glass, Bottle and Vial and Flint.

Establishments, 6; average number of days in operation, 255; average weekly work-hours, 58.

MEN.			
$7.00 or under	10	.....	$7 00
7.00 to 9.00	644	35	8 41
9.00 to 12 00	253	14	10 27
12.00 to 15.00	344	19	14 55
15.00 to 18.00	39	2	17 45
20.00	10	.....	20 00
20.00 to 25.00	65	4	24 16
25.00 to 30.00	324	18	29 20
30.00 to 33.00	141	8	32 27
Total	1,830	100	$16 15
CHILDREN.			
$3.50 or under	94	14	$3 11
3.50 to 6.00	567	86	4 37
Total	661	100	$4 19

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Glass, Window.

Establishments, 4; average number of days in operation, 222; average weekly work-hours, 58.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$7.00 to 9.00	141	31	$7 60
9.00 to 12.00	71	15	10 51
12.00 to 15.00	5	1	15 00
18.00	48	10	18 00
18.00 to 20.00	38	9	19 47
20.00 to 25.00	57	12	24 20
25.00 to 30.00	102	22	27 84
Total	462	100	$16 72
CHILDREN.			
$3.50	69	94	$3 50
4.00	4	6	4 00
Total	73	100	$3 53

Hats.

Establishments, 32; average number of days in operation, 257; average weekly work-hours, 59.

MEN.			
$7.00 or under	4	.....	$6 00
7.00 to 9.00	151	6	8 96
9.00 to 12.00	454	19	10 90
12.00 to 15 00	758	32	14 46
15.00 to 18.00	706	29	16 82
18.00 to 20.00	80	3	19 86
20.00 to 22.00	169	7	21 19
22.00 to 25.00	45	2	24 08
25.00 to 30.00	39	2	28 20
30.00 to 33.00	5	.....	33 00
Total	2,411	100	$15 22

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Hats—Continued.

Weekly Wages.	Number receiving.	Per cent. receiving.	Average weekly wages.
WOMEN.			
$6.00 or under	267	32	$5 89
6.00 to 8.00	247	30	7 59
8.00 to 11.00	263	32	9 77
11.00 to 13.00	51	6	12 37
Total	828	100	$8 03
CHILDREN.			
$3.50	3	4	$3 50
3.50 to 6.00	83	96	4 61
Total	86	100	$4 57

Iron Castings.

Establishments, 10; average number of days in operation, 298; average weekly work-hours, 59.

MEN.			
$7.00 or under	.....	.....	.....
7.00 to 9.00	809	40	$8 10
9 00 to 12.00	634	32	10 62
12.00 to 15 00	488	24	13 45
15.00 to 18 00	68	3	17 91
18.00 to 20.00	10	1	20 00
Total	2,009	100	$10 62
CHILDREN.			
$3.50 or under	4	4	$3 00
3.50 to 6 00	100	91	5 88
6.00 to 9.00	5	5	9 00
Total	109	100	$5 91

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Iron Forgings.

Establishments, 9; average number of days in operation, 269; average weekly work-hours, 59.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$7.00 or under	3	.....	$6 90
7.00 to 9.00	260	30	7 91
9.00 to 12.00	250	29	10 48
12.00 to 15.00	59	7	13 67
15.00 to 18.00	168	20	16 90
18.00 to 20.00	13	2	20 00
20.00 to 25.00	37	4	21 60
25.00 to 30.00	55	7	29 94
30.00 to 35.00	6	1	33 75
Total	851	100	$13 27
CHILDREN.			
$3.50 or under	48	79	$3 35
3.50 to 6.00	13	21	5 83
Total	61	100	$3 88

Iron and Steel Tools.

Establishments, 10; average number of days in operation, 296; average weekly work-hours, 59.

MEN.			
$7.00 or under	35	7	$7 00
7.00 to 9.00	85	18	8 43
9.00 to 12.00	108	23	11 61
12.00 to 15.00	211	45	14 38
15.00 to 18.00	25	5	17 14
18.00 to 20.00	7	2	20 00
Total	471	100	$12 35
WOMEN.			
$6.00 or under	219	81	$5 12
6.00 to 8.00	50	19	8 00
Total	269	100	$5 65
CHILDREN.			
$3.50 or under	48	62	$3 35
3.50 to 6.00	29	38	4 71
Total	77	100	$3 87

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Jewelry.

Establishments, 20; average number of days in operation, 299; average weekly work-hours, 59.

Weekly Wages.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$9.00 to 12.00	73	14	$10 82
12.00 to 15.00	169	33	14 32
15.00 to 18.00	196	37	16 64
18.00 to 20.00	44	9	19 88
20.00 to 22.00	14	3	21 36
22.00 to 25.00	17	3	24 41
25.00 to 35.00	2	.....	33 50
40.00	6	1	40 00
Total	521	100	$16 08
WOMEN.			
$6.00 or under	21	18	$4 67
6.00 to 8.00	60	51	7 28
8.00 to 11.00	30	25	9 12
11.00 to 18.00	7	6	12 86
Total	118	100	$7 61
CHILDREN.			
$3.50 or under	28	24	$3 07
3.50 to 6.00	88	76	4 47
Total	116	100	$4 13

Leather.

Establishments, 2; average number of days in operation, 282; average weekly work-hours, 59.

MEN.			
$9.00 to 12.00	47	39	$10 13
12.00 to 15.00	35	29	14 67
15.00 to 18.00	20	17	18 00
18.00 to 20.00	7	6	20 00
20.00 to 25.00	8	7	25 00
35.00	2	2	35 00
Total	119	100	$14 78

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Machinery.

Establishments, 21; average number of days in operation, 295; average weekly work-hours, 59.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$7.00 or under	.....	.....	.....
7.00 to 9.00	348	9	$8 22
9.00 to 12.00	2,458	62	10 34
12.00 to 15.00	743	19	13 50
15.00 to 18.00	119	3	16 78
18.00 to 20.00	243	6	19 50
20.00 to 25.00	29	1	21 50
25.00 to 30.00	8	.....	28 12
30.00 to 46.00	10	.....	36 56
Total	3,958	100	$11 67
WOMEN.			
$6.00 or under	200	.....	$5 55
CHILDREN.			
$3.50 or under	2	1	$3 00
3.50 to 6.00	159	99	4 80
Total	161	100	$4 78

Paper.

Establishments, 2; average number of days in operation, 300; average weekly work-hours, —.

MEN.			
$7.00 to 9.00	16	43	$8 84
9.00 to 12.00	14	38	11 68
12.00 to 15.00	6	17	13 75
20.00	1	2	20 00
Total	37	100	$11 01
WOMEN.			
$6.00 or under	4	.....	$4 20
CHILDREN.			
$3.50	6	.....	$3 50

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Pearl Buttons.

Establishments, 6; average number of days in operation, 215; average weekly work-hours, 59½.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$7.00 to 9.00	11	13	$8 64
9.00 to 12.00	31	38	11 00
12.00 to 15.00	41	49	14 06
Total	83	100	$12 20
WOMEN.			
$6.00 or under	19	83	$5 79
7.00	4	17	7 00
Total	23	100	$6 00
CHILDREN.			
$3.50 or under	4	15	$3 00
3.50 to 6.00	22	85	4 27
Total	26	100	$4 08

Pottery.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 60.

MEN.			
$7.00 to 9.00	51	85	$7 61
9.00 to 12.00	8	13	10 00
22.00	1	2	22 00
Total	60	100	$8 17

Rubber.

Establishments, 2; average number of days in operation —; average weekly work-hours, —.

MEN.			
$9.00 or under	27	22	$8 83
9.00 to 12.00	70	57	10 09
12.00 to 15.00	26	21	12 87
Total	123	100	$10 40

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Shoes.

Establishments, 4; average number of days in operation, —; average weekly work-hours, 56.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$9.00 or under	4	5	$7 50
9.00 to 12.00	53	61	11 43
12.00 to 15.00	30	34	15 00
Total	87	100	$12 48
WOMEN.			
$6.00 or under	33	73	$6 00
6.00 to 8.00	12	27	7 00
Total	45	100	$6 27
CHILDREN.			
$3.50	14	.....	$3 50

Saddlery Hardware.

Establishments, 5; average number of days in operation, 285; average weekly work-hours, 57⅕.

MEN.			
$9.00 to 12.00	78	86	$10 54
12.00 to 15.00	13	14	14 23
Total	91	100	$11 07
WOMEN.			
$6.00 to 9.00	3	.....	$8 00
CHILDREN.			
$3.00 to 4.50	6	.....	$3 83

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Shirts.

Establishment, 1; average number of days in operation, 291; average weekly work-hours, 54.

Weekly Wages.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$14.00	2	.....	$14 00
WOMEN.			
$6.00 to 9.00	28	.....	$6 64
CHILDREN.			
$2.50	2	.....	$2 50

Silk.

Establishments, 11; average number of days in operation, 297; average weekly work-hours, 60.

MEN.			
$7.00 or under	168	14	$6 41
7.00 to 9.00	97	8	8 82
9.00 to 12.00	281	24	10 46
12.00 to 15.00	259	23	14 26
15.00 to 18.00	232	20	17 49
18.00 to 20.00	49	4	19 07
20.00 to 22.50	79	7	22 01
Total	1,165	100	$13 12
WOMEN.			
$6.00 or under	656	31	$5 61
6.00 to 8.00	239	11	6 56
8.00 to 11.00	783	37	9 49
11.00 to 13.00	416	19	12 00
13.00 to 15.00	48	2	14 58
Total	2,132	100	$8 61
CHILDREN.			
$3.50 or under	104	18	$3 07
3.50 to 6.00	443	75	5 11
6.00 to 7.50	34	6	6 82
12.00	6	1	12 00
Total	587	100	$4 90

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Ship Building.

Establishment, 1; average number of days in operation, 150; average weekly work-hours, 59.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$9.00 to 15.00	48	41	$11 55
18.00	70	59	15 00
Total	118	100	$13 60

Tapestry.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 57½.

MEN.			
$12.00	10	.....	$12 00
WOMEN.			
$7.00 to 10.00	8	.....	$8 87
CHILDREN.			
$4.50	7	.....	$4 50

Tin Ware.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 59.

MEN.			
$12.00	12	.....	$12 00
CHILDREN.			
$5.00	12	.....	$5 00

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Wood Working.*

Establishments, 6; average number of days in operation, 300; average weekly work-hours, 59.

Weekly Wages.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$7.00 to 9 00	58	33	$8 79
9.00 to 12 00	15	8	11 07
12.00 to 15 00	98	56	14 15
15.00 to 18.00	6	3	18 00
Total	177	100	$12 27
WOMEN.			
$6.00	30	.....	$6 00
CHILDREN.			
$3.50 or under	72	82	$3 48
3.50 to 6.00	16	18	4 90
Total	88	100	$3 74

* Wooden boxes and planing mill.

Woolen Goods.

Establishment, 1; average number of days in operation, 275; average weekly work-hours, 57½.

MEN.			
$7.00 or under	4	8	$6 00
7.00 to 9.00	38	74	8 01
9.00 to 12.00	2	4	10 00
18.00	7	14	18 00
Total	51	100	$9 30
WOMEN.			
$6.00 or under	25	74	$5 34
6.00 to 7.50	9	26	7 50
Total	34	100	$5 91
CHILDREN.			
$3.00	12	.....	$3 00

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Wool Extracting.

Establishment, 1; average number of days in operation, 300; average weekly work-hours, 59.

WEEKLY WAGES.	Number receiving.	Per cent. receiving.	Average weekly wages.
MEN.			
$7.00 or under	20	61	$6 00
7.00 to 9.00	9	27	8 00
9.00 to 15.00	2	6	13 50
15.00 to 18.00	2	6	18 00
Total	33	100	$7 73
WOMEN.			
$4.50	2	.....	$4 50
CHILDREN.			
$4.50	5	.....	$4 50

Worsted Yarns.

Establishment, 1; average number of days in operation, 280; average weekly work-hours, 60.

MEN.			
$8.00	15	35	$8 00
8.00 to 12.00	3	7	12 00
12.00 to 15.00	24	56	15 00
15.00 to 18.00	1	2	18 00
Total	43	100	$12 42
WOMEN.			
$4.50	25	25	$4 50
4.50 to 5.50	75	75	5 07
Total	100	100	$4 93

TABLE 3.—NUMBER AND WAGES OF EMPLOYES—SUMMARY BY INDUSTRIES—Continued.

Worsted Yarns—Continued.

Weekly Wages.	Number receiving.	Per cent. receiving.	Average weekly Wages.
CHILDREN.			
$3.50 or under	120	71	$2 96
3.50 to 4.00	50	29	4 00
Total	170	100	$3 26

Woolen Goods—Jersey Cloth.

Establishment, 1; average number of days in operation, 225; average weekly work-hours, 59.

MEN.			
$7.50 to 24.00	2	.....	$15 75
WOMEN.			
$6.00 to 7.50	14	.....	$6 57

TABLE 4.—NUMBER AND AVERAGE WAGES OF EMPLOYES—GENERAL SUMMARY, BY INDUSTRIES.

INDUSTRY.	Number of Establishments.	EMPLOYES.									
		NUMBER.				PER CENT.			AVERAGE WEEKLY WAGES.		
		Total.	Men.	Women.	Children.	Men.	Women.	Children.	Men.	Women.	Children.
Bag frames	1	90	60	.....	30	67	.....	33	$13 93	.....	$4 00
Bags, traveling	1	17	16	1	.....	94	6	.....	13 31	$9 00	.....
Brass goods	9	661	490	15	156	74	2	24	12 18	5 00	4 53
Carriages	1	13	13	.....	.....	100	.....	.....	13 73	.....	.....
Corset steels	1	55	2	22	31	4	40	56	11 75	6 50	3 50
Cotton goods*	2	67	4	58	5	6	87	7	12 00	5 63	3 70
Glass, window	4	535	462	.....	73	86	.....	14	16 72	.....	3 53
Glass, bottle & vial & flint	6	2,491	1,830	.....	661	73	.....	17	16 15	.....	4 19
Hats	32	3,325	2,411	828	86	72	25	3	15 22	8 03	4 57
Iron castings	10	2,118	2,009	.....	109	95	.....	5	10 62	.....	5 91
Iron forgings	9	912	851	.....	61	93	.....	7	13 27	.....	3 88
Iron and steel tools	10	817	471	269	77	58	33	9	12 35	5 65	3 87
Jewelry	20	755	521	118	116	69	16	15	16 08	7 61	4 13
Leather	2	119	119	.....	.....	100	.....	.....	14 78	.....	.....
Machinery	21	4,319	3,958	200	161	91	5	4	11 67	5 55	4 78
Mineral water	1	11	8	3	.....	73	27	.....	11 25	6 00	.....
Paper	2	47	37	4	6	79	8	13	11 01	4 20	3 50
Pearl buttons	6	132	83	23	26	63	17	20	12 20	6 00	4 08
Pottery	1	60	60	.....	.....	100	.....	.....	8 17	.....	.....
Rubber	2	123	123	.....	.....	100	.....	.....	10 40	.....	.....
Saddlery hardware	5	100	91	3	6	91	3	6	11 07	8 00	3 83
Ship-building	1	118	118	.....	.....	100	.....	.....	13 60	.....	.....
Silk goods	11	3,884	1,165	2,132	587	30	55	15	13 12	8 61	4 90
Shoes	4	146	87	45	14	59	31	10	12 48	6 27	3 50
Tin ware	1	24	12	.....	12	50	.....	50	12 00	.....	5 00
Woolen goods†	6	1,244	268	655	321	21	53	26	9 23	5 53	3 70
Wood, planed, carved and turned; wooden boxes	6	295	177	30	88	60	10	30	12 27	6 00	3 74
Total	175	22,478	15,446	4,406	2,626	69	19	12	.....	.....	.....

*Including one shirt and one corset factory.
†Including one hosiery and one tapestry establishment.

TABLE 5.—COST OF PRODUCTION—AMOUNT OF UNIT COST.

Office number.	Industry and Description of Unit.	Total.	Labor.	Materials.	Administration.	Other expenses.
191	Corsets, dozen	$9.6000	$1.7333	$5.6667	$1.0000	$1.2000
141	Cotton goods, yard	.0660	.0282	.0339	.0013	.0026
142	" " "	.0655	.0280	.0336	.0013	.0026
168	Glass, bottle and vial, &c, gross	2.6789	1.6505	.7767	.1071	.1446
169	" " " " " "	2.0530	1.3198	.5811	.1121	.0400
170	" " " " " "	3.5030	1.7748	1.1677	.1401	.4204
174	Glass, window, box	2.0084	1.0439	.7802	.0597	.1246
175	" " "	1.9703	1.0237	.7640	.0600	.1226
176	" " "	2.3966	1.1554	1.1072	.0957	.0383
103	Hats, dozen	9.7000	2.8000	6.4000	.1000	.4000
104	" "	16.9231	5.0000	8.9744	.8974	2.0513
106	" "	12.8333	4.6667	6.6666	.5000	1.0000
115	" "	16.7057	7.6470	7.6470	.4117	1.0000
117	" "	10.4000	3.6667	6.0000	.3000	.4333
119	" "	13.4583	4.3333	7.9167	.3750	.8333
121	" "	20.0714	6.0000	12.1428	.5000	1.4286
122	" "	13.8571	4.8572	7.1428	.8571	1.0000
123	" "	14.1667	4.8333	7.5556	.7778	1.0000
124	" "	14.3333	4.8889	7.7778	.6666	1.0000
79	Iron forgings, ton	72.9948	33.0435	31.8818	3.7217	4.3478
82	" " "	65.8006	23.4700	36.9220	3.6666	1.7420
84	Iron castings, ton	29.6226	5.5404	22.9245	.4830	.6747
86	" " "	17.3076	11.4656	5.3496	.2802	.2122
87	" " "	13.3712	8.7218	4.0909	.2413	.3172
88	" " "	14.7508	9.8003	4.6105	.1874	.1526
90	" " "	235.0000	110.0000	50.0000	70.0000	5.0000
92	" " "	1016.6667	250.0000	600.0000	116.6667	50.0000
94	Iron and steel tools, pound	.1034	.0404	.0255	.0075	.0300
101	Files, dozen	2.3000	1.4000	.7000	.1200	.0800
181	Paper, ton	114.4444	22.2222	83.3333	1.6667	7.2222
196	Rubbers, boots and shoes, pair	.5118	.1166	.3466	.0048	.0438
193	Shirts, dozen	8.0000	2.6667	4.0000	.5333	.8000

TABLE 5.—COST OF PRODUCTION—AMOUNT OF UNIT COST—Continued.

Office number.	Industry and Description of Unit.	Total.	Labor.	Materials.	Administration.	Other expenses.
156	Shoes, pair	$1.0528	$0.3333	$0.5995	$0.0533	$0.0667
157	" "	1.0338	.4276	.5182	.0556	.0324
158	" "	.9826	.3817	.5305	.0416	.0288
159	" "	1.9605	.8870	.9090	.1316	.0329
26	Silk goods, piece	61.0000	23.0000	32.5000	3.0000	2.5000
39	" " yard	.7422	.2711	.3313	.0422	.0976
177	Spring beds, each	4.8350	1.9800	2.0250	.6933	.1367
146	Woolen goods, yard	.8040	.1870	.5427	.0171	.0572

TABLE 6.—COST OF PRODUCTION—PER CENT. OF TOTAL COST.

Office number.	INDUSTRY.	Labor.	Materials.	Administration.	Other expenses.
66	Brass goods	44.04	41.45	9.33	5.18
68	" "	43.01	37.64	10.75	8.60
69	" "	32.77	58.83	4.20	4.20
71	" "	37.50	50.00	10.00	2.50
150	" "	65.82	23.21	7.60	3.37
	Average	44.63	42.23	8.37	4.77
155	Brick	69.76	11.63	6.98	11.63
187	Carriages	50.00	25.86	13.80	10.34
191	Corsets	18.06	59.03	10.41	12.50
192	Corsets, steels	14.69	79.10	3.39	2.82
141	Cotton goods	42.75	51.35	1.95	3.95
142	" "	42 21	51.95	1.95	3.89
	Average	42.48	51.65	1.95	3.92
174	Glass, window	51.98	38.85	2.97	6.20
175	" "	51.96	38.77	3.05	6.22
176	" "	48.21	46.20	3.99	1.60
	Average	50.72	41.27	3.34	4.67
167	Glass, bottle and vial, &c	63.87	31.70	2.80	1.63
168	" " " " "	61.61	28.99	4.00	5.40
169	" " " " "	64.28	28.31	5.46	1.95
171	" " " " "	50.67	33.33	4.00	12 00
172	" " " " "	56.99	34.78	2.81	5.42
173	" " " " "	45.97	46.80	5.56	1.67
	Average	57.23	33.99	4.10	4.68
103	Hats	28.87	65.98	1.03	4.12
104	"	29.55	53.03	5.30	12.12
105	"	35.56	56.90	2.56	4.98
106	"	36.36	51.95	3 89	7.80
115	"	45.77	45.77	2.47	5.99
117	"	35 26	57.69	2.88	4.17
119	"	32 20	58.82	2.79	6.19
121	"	29.90	60.49	2.49	7.12
122	"	35.05	51.55	6.18	7.22
123	"	34.12	53.33	5.49	7.06
124	"	34.11	54.26	4.65	6.98
	Average	34.25	55.43	3.61	6.71

TABLE 6.—COST OF PRODUCTION—PER CENT. OF TOTAL COST—Continued.

Office number.	INDUSTRY.	Labor.	Materials.	Administration.	Other expenses.
83	Iron castings	51.28	32.05	5.77	10.90
84	" "	18.70	77.39	1.63	2.28
86	" "	66.24	30.91	1.62	1.23
87	" "	65.23	30.59	1.80	2.38
88	" "	66.44	31.26	1.27	1 03
90	" "	46.81	21.28	29.78	2.13
92	" "	24.59	59.01	11.48	4.92
97	" "	41.67	41.67	2.78	13.88
	Average	47.62	40.52	7.02	4.84
144	Iron forgings	50.31	34.35	3.07	12.27
79	" "	45.28	43.67	5.09	5.96
80	" "	50.56	25.28	10.11	14.05
81	" "	27.90	53.65	5.58	12.87
82	" "	36.41	55.20	5.69	2.70
85	" "	61.65	29.07	4.48	4.80
	Average	45.35	40.20	5.67	8.78
93	Iron and steel tools	35.00	35.00	20.00	10.00
94	" " " "	39.05	24.65	7.30	29.00
95	" " " "	47.84	46.08	3.74	2.34
99	" " " "	57.33	28.66	7.64	6.37
101	" " " "	60.87	30.44	5.21	3.48
143	" " " "	56.25	35.00	3.12	5.63
	Average	49.39	33.30	7.84	9.47
45	Jewelry	46.15	25.64	15.39	12.82
46	"	27.44	60.97	5.49	6.10
47	"	27.18	61 17	3.88	7.77
48	"	54.79	30.14	8.22	6.85
51	"	14.91	78.95	2.63	3.51
52	"	25.77	68.74	2.06	3.43
53	"	23.96	69.12	3.23	3.69
55	"	27.40	63.01	4.11	5.48
56	"	22.86	70.86	2.86	3.42
57	"	33.12	57.33	5.10	4.45
58	"	28.10	66.11	2.48	3.31
59	"	11.84	78.95	3.95	5.26
60	"	25.74	66.17	4.41	3.68
61	"	29.41	58.83	4.90	6.86
63	"	45.55	39.60	4.95	9.90
64	"	15.13	78.69	1.94	4.24
	Average	28.71	60.89	4.73	5.67

TABLE 6.—COST OF PRODUCTION—PER CENT. OF TOTAL COST—Continued.

Office number.	Industry.	Labor.	Materials.	Administration.	Other expenses.
183	Leather	19.75	74.07	1.24	4.94
1	Machinery	50.56	33.71	5.62	10.11
2	"	67.80	10.17	13.56	8.47
3	"	53.39	38.38	1.44	6.79
4	"	35.72	47.62	5.95	10.71
10	"	44.16	25.97	12.99	16.88
12	"	42.02	15.97	25.21	16.80
13	"	57.68	18.81	9.40	14.11
14	"	45.78	12.05	24.09	18.08
15	"	45.75	22.87	11.77	19 61
16	"	59.11	29.56	3.45	7.88
17	"	44.71	42.35	3.53	9.41
19	"	42.67	40.00	9.33	8.00
166	"	44.33	36 95	9.85	8.87
	Average	48.74	28.80	10.48	11.98
179	Oakum	17.52	72.99	7.30	2.19
181	Paper	19.42	72.81	1.46	6 31
135	Pearl buttons	47.92	38.34	7.99	5.75
137	" "	62.59	12.21	6.11	19.09
139	" "	62.50	20.46	11.36	5.68
	Average	57.67	23.67	8.49	10.17
196	Rubber boots and shoes	22.78	67.73	.94	8.55
72	Saddlery hardware	58.96	23.08	7.70	10.26
73	" "	17.77	66.67	8.89	6.67
75	" "	57.78	22.22	4.44	15.56
	Average	44.84	37.32	7.01	10.83
25	Silk goods	31.52	59.39	4 24	4.85
26	" "	37.70	53.28	4.92	4.10
33	" "	31.62	59.83	3.42	5.13
34	" "	34 21	53.98	5.06	6.75
35	" "	10.84	84.67	1.10	3.39
37	" "	48.53	18.53	18.38	14.71
38	" "	32.43	59.46	2.70	5 41
39	" "	28.06	50 59	6.45	14.90
41	" "	53 85	11.54	19.23	15.38
42	" "	57.14	20.41	16.33	6.12
	Average	36.59	47.15	8.18	8.08

TABLE 6.—COST OF PRODUCTION—PER CENT. OF TOTAL COST—Continued.

Office number.	INDUSTRY.	Labor.	Materials.	Administration.	Other expenses.
193	Shirts	33.33	50.00	6.67	10.00
195	Ship building	51.09	36.10	4.39	8.42
156	Shoes	31.65	56.96	5.06	6.33
157	"	41.36	50.12	5.38	3.14
158	"	38.84	53.98	4.24	2.94
159	"	45.23	46.38	6.71	1.68
	Average	39.27	51.86	5.35	3.52
177	Spring beds	40.95	41.88	14.34	2.83
188	Tapestry	31.08	58.11	4.05	6.76
190	Tin ware	41.32	41.32	8.27	9.09
185	Valises	29.76	59.53	5.95	4.76
145	Woolen goods	39.64	52.38	4.26	3.72
146	" "	23.27	67.50	2.13	7.10
	Average	31.45	59.94	3.20	5.41
160	Wood, planed, sawed	20.98	69.93	5.59	3.50
162	" wooden boxes	22.32	66.96	5.58	5.14
163	" " "	70.27	10.81	13.51	5.41
164	" " "	35.11	61.07	1.15	2.67
	Average	37.17	52.19	6.46	4.18

TABLE 7.—DIVISION OF VALUE OF PRODUCT.

Office number.		PER CENT. OF VALUE OF PRODUCT.				
		Labor.	Materials.	Administration.	Other expenses.	Not accounted for, including profits.
186	Bag frames	43.33	37.50	3.75	.....	15.42
65	Brass goods	40.00	35.71	2.43	.....	21.86
66	" "	42.50	40.00	9.00	5.00	3.50
67	" castings	25.00	50.00	.....	5.00	20.00
68	" goods	40.00	35.00	10.00	8.00	7.00
69	" locks	31.20	56.00	4.00	4.00	4.80
71	" castings	35.71	47.62	9.52	2.38	4.77
150	" goods	62.40	22.00	7.20	3.20	5.20
187	Carriages	48.33	25.00	13.33	10.00	3.34
192	Corsets, steels	13.00	70.00	3.00	2.50	11.50
191	Corsets	14.44	47.22	8.33	10.00	20.01
141	Cotton goods	42.75	51.35	1.21	3.95	0.74
142	" "	42.07	51.78	1.94	3.88	0.33
167	Glass, bottle and vial, &c.	58.76	29.14	2.57	1.50	8.03
168	" " " " "	55.01	25.88	3.57	4.81*	10.73
169	" " " " "	56.21	24.07	4.77	1.70	13.25
171	" green and amber hollow ware	50.67	33.33	4.00	12.00	.....
172	" bottle and vial, and window	53.95	32.91	2.67	5.13	5.34
173	" " " " " "	41.37	42.12	5.00	1.50	10.01
174	" window	49.71	37.15	2.84	5.93	4.37
175	" "	48.54	36.23	2.84	5.81	6.58
176	" "	44.48	42.62	3.69	1.48	7.73
117	Hats	30.55	50.00	2.50	3.61	13.34
118	"	37.00	45.00	.....	3.60	14.40
119	"	26.00	47.50	2.25	5.00	19.25
121	"	24.00	48.57	2.00	5.71	19.72
122	"	34.00	50.00	6.00	7.00	3.00
123	"	32.22	50.37	5.15	6.60	5.60
124	"	32.59	51.55	4.44	6.66	4.76
125	"	30.35	53.57	5.35	.....	10.73
126	"	27.08	52.08	3.54	.....	17.30
127	"	35.71	51.43	.....	6.57	6.29
103	"	25.45	58.18	0.91	3.64	11.82
104	"	24.37	43.75	4.37	10.00	17.51
105	"	27.78	44.44	2.00	3.89	21.89
106	"	35.00	50.00	3.75	7.50	3.75
112	"	38.59	43.85	.....	2.81	14.75
115	"	43.33	43.33	2.33	5.66	5.35

TABLE 7.—DIVISION OF VALUE OF PRODUCT—Continued.

Office number.		PER CENT. OF VALUE OF PRODUCT.				
		Labor.	Materials.	Administration.	Other expenses.	Not accounted for, including profits.
144	Iron forgings, boilers	41.00	28.00	2.50	10.00	18.50
79	" boilers and castings	40.15	38.73	4.52	5.28	11.32
80	" railings	36.00	18.00	7.20	10.00	28.80
81	" carriage springs	21.67	41.67	4.33	10.00	22.33
82	" " "	35.08	53.21	5.48	2.60	3,63
85	" nails	55.71	26.26	4.05	4.34	9.64
83	" castings	44.44	27.78	5.00	9.45	13.33
84	" gas and water-pipe	17.82	73.77	1.65	2.17	4.59
86	" " " " "	61.68	28.78	1.51	1.11	6.92
87	" pipe	59.65	27.97	1.65	2.17	8.56
88	" "	63.29	29.46	1.19	0.98	5.08
90	" printing presses	36.67	16.67	23.33	1.67	21.66
92	" skates	20.83	50.00	9.72	4.17	15.28
97	" smoothing irons	23.08	23.08	1.53	7.69	44.62
93	" and steel tools	29.17	29.17	16.67	8.33	16.66
94	" " " " presses, dies, &c.	36.65	23.13	6.85	27.49	5.88
98	" " " " edge tools	36 36	31.81	.....	8.18	23.65
99	" " " " cutlery	51.42	25.71	6.86	5.71	10.30
101	" " " " files	56.00	28.00	4.80	3.20	8.00
102	" " " " "	42.00	35.00	.....	6.00	17.00
143	" " " " table cutlery	45.00	39.36	2.50	4.50	20.00
95	Steel pens	40.88	28.00	3.20	2.00	14.56
45	Jewelry, gold-plated ware	21.63	12.02	7.21	6.01	53.13
46	" fancy metal work	25.71	57.14	5.14	5.71	6.30
47	" watch cases	23.33	52.50	3.33	6.67	14 17
48	" gold	47.62	26.19	7.14	5.95	13.10
49	" watch cases	43.33	46.67	.....	6.67	3.33
50	" white metal	23.33	50.00	.....	10.00	16.67
51	" gold chains	12.14	64.29	2.14	2.86	18.57
52	" gold	25.00	66.67	2.00	3.33	3.00
53	" "	20.00	57.69	2.69	3.08	16 54
54	" "	21.67	60.00	.....	2.83	16 50
55	" "	25.00	57.50	3.75	5.00	8.75
56	" fine gold	20.00	62.00	2.50	3.00	12.50
57	" " "	26.00	45.00	4.00	3.50	21 50
58	" " "	24.29	57.14	2.14	2.86	13.57
59	" " "	9.00	60.00	3.00	4.00	24.00
60	" " "	23.33	60.00	4.00	3.33	9 34
61	" " "	21.43	42.86	3.57	5.00	27.14
62	" silver	33.33	40.00	.....	6.67	20.00
63	" gold	30.67	26.67	3.33	6.67	32 66
64	" "	12.50	65.00	1.60	3.50	17.40

TABLE 7.—DIVISION OF VALUE OF PRODUCT—Continued.

Office number.		PER CENT. OF VALUE OF PRODUCT.				
		Labor.	Materials.	Administration.	Other expenses.	Not accounted for, including profits.
183	Leather	19.05	71.43	1.19	4.76	3.57
184	" patent and enameled	35.29	44.11	.....	2.57	18.03
1	Machinery	45.00	30 00	5.00	9.00	11.00
3	" dredging	48.35	34 86	1.31	6.17	9.31
4	" "	31.91	42.55	5.32	9.54	10.68
6	" steam heating	50.00	40 00	6.66	.....	3.34
10	" " "	34.00	20.00	10.00	13.00	23.00
12	" rollers, &c	29.41	11.17	10.77	8.50	40.15
13	" " "	40.88	13.33	6.66	10.00	29.13
14	" " "	40.00	10.90	21.52	15.75	11.83
15	" " "	33 33	16.66	8.57	14.28	27 16
16	" and castings	50.00	40.00	2.91	6.66	0.43
17	" " "	31.66	30.00	2.50	6.66	29.18
19	" " "	32.00	30.00	7.00	6.00	25.00
20	" " "	40.00	30.00	2.50	.....	27.50
166	" wood working	39.13	32.61	8.70	7.82	11.74
194	Mineral water	12.00	46.67	.....	4.00	37.33
178	Oakum	10.42	54.17	5.83	.....	29.58
179	"	12.00	50.00	5.00	1.50	31.50
181	Paper	18.18	68.18	1.45	5.91	6.28
135	Pearl buttons	37 50	30.00	6.25	4.50	21.75
136	" "	56.41	10.26	.....	19.23	14.10
137	" "	54.66	10.66	5.33	16 67	12.68
138	" "	53.33	10 66	.....	16.00	20.01
139	" "	61.11	20.00	11.11	5.55	2.23
140	" "	30.00	33 33	.....	8.33	28.34
196	Rubber goods, boots and shoes	19.96	59.37	0.81	7.49	12.37
72	Saddlery, hardware	52.27	20.45	6.82	9.09	11.37
73	" "	16.00	60.00	8.00	6.00	10.00
74	" "	35 00	28.00	.....	10.00	7.00
75	" "	52.00	20.00	4 00	14.00	10.00
76	" ornaments	20.83	45.83	.....	8.33	25.01

TABLE 7.—DIVISION OF VALUE OF PRODUCT—Continued.

Office number.		PER CENT. OF VALUE OF PRODUCT.				
		Labor.	Materials.	Administration.	Other expenses.	Not accounted for, including profits.
25	Silk goods	30.59	57.64	4.12	4.70	2.95
26	" "	32 86	46.43	4.28	3.57	12.86
27	" "	33.33	46.66	2.66	.....	17.35
29	" "	23.33	44.17	2.00	.....	30.50
33	" "	24.67	46.67	2 67	3.99	22.00
34	" "	30.00	47.33	4.43	5.57	12.67
35	" "	10.24	80.00	1.04	3 20	5.52
37	" "	44.00	16.67	16.67	13.33	9.33
38	" "	26.66	48.89	2.22	4.45	17.78
39	" "	19.68	35.48	4.51	10.45	29.88
40	" "	27.37	58.95	3.16	.....	10.52
41	" "	50.00	10 71	17.86	14.29	7.14
42	" "	50.00	17.86	14.29	5.36	12.49
195	Ship building	41.60	29.40	3.57	6.86	18.57
193	Shirts	29.63	44.44	5.93	8.88	11.12
156	Shoes	25.00	45.00	4.00	5.00	21.00
157	" children's	34.21	41.45	4.44	2.59	17.31
158	" "	32 46	45.11	3.54	2.45	16.44
159	" ladies'	44.93	44.94	6.67	1.67	1.79
177	Spring beds	27.88	28.52	9.29	1.92	32.39
188	Tapestry	25.55	47.78	3.33	5.55	17.79
189	Tin ware	47.67	46.50	.....	5.00	0.83
190	" spun and burnished	33.33	33.33	6.67	7.33	19.34
185	Valises	22.72	45.45	4.54	3.64	23.65
160	Wood working, mouldings & brackets	20.00	66.67	5.33	3 33	4.67
161	" hardwood lumber	50.00	25.00	.....	2.50	22.50
162	" mouldings	20.00	60.00	5.00	4.60	10.40
163	" bobbins and spools	65.00	10.00	12.50	5.00	7.50
164	" boxes	34.07	59.25	1.11	2.59	2.98
146	Woolen goods	21.82	63.33	2.00	6.67	6.18
145	" worsteds	36.34	48.03	3 90	3.41	8.32
147	" jersey cloth	10 00	66 00	.....	14.00	10 00

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME.

Bakers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
386	Scotland	Jersey City	Pie baking	12	12
387	New York	Newark	Bread baking	13½	13½
388	Ireland	"	Cake baking	12	12
389	"	Trenton	" "	12	12
390	New Jersey	Newark	Pastry	12	12

Blacksmiths.

459	New Jersey	Glassboro	General work	10	10
460	" "	Florence	Pipe foundry	10	.....
461	" "	Bridgeton	Machine work	10	10
462	" "	"	" "	10	10
463	Ireland	Elizabeth	Sewing machine	9⅔	.....
464	"	"	" "	9⅔	.....
465	Scotland	"	" "	9⅔	.....
466	New Jersey	"	" "	9⅔	.....
467	Ireland	"	Forging	9⅔	.....
473	New Jersey	Newark	Horse shoeing	10	8

Blacksmiths' Helpers.

468	New Jersey	Jersey City	.....	10	10
469	Ireland	Paterson	.....	10	10
470	"	"	Locomotive works	10	10
471	"	"	" "	10	10
472	Connecticut	"	" "	10	.....

Building Trades.

299	New Jersey	Newark	Bricklayer	9	9
300	Ireland	"	"	9	9
301	"	Jersey City	"	9	9
302	Scotland	Paterson	"	9	9
303	"	"	"	9	9
304	Poland	Trenton	"	9	9
305	America	"	"	9	9
306	Germany	"	"	9	9

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME.

Bakers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$3 00	50		50		$650 00	386
"		3 00	3		3		907 00	387
"		2 66	50	50			836 00	388
"							400 00	389
"		2 00					800 00	390

Blacksmiths.

Weekly		$3 00					$924 00	459
Semi-monthly		2 25					659 25	460
Weekly		2 40	12		12		720 00	461
"		2 20	6		6		664 40	462
"		3 00	30		30		850 00	463
"		2 75	30		30		780 00	464
"		2 50	36		36		690 00	690
"		2 65	34		34		740 00	466
"		2 75	30		30		775 00	467
"		2 75					858 50	473

Blacksmiths' Helpers.

Weekly		$2 20	40		40		$605 00	468
"		1 75	60		60		410 00	469
"		2 25	48		48		580 00	470
"			18		18		345 60	471
"		1 50	42		42		396 00	472

Building Trades.

Weekly	*+$0 50	$4 05	110	110			$846 00	299
"		4 00	63				800 00	300
"		4 00	100	100			832 00	301
"		2 92	72	72			643 50	302
"		2 50	60				615 00	303
"		3 50	30	30			900 00	304
"		3 50					800 00	305
"		3 50	100				650 00	306

* Per day.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Building Trades—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
307	Germany	Trenton	Stone mason	9	9
308	Ireland	Bridgeton	" "	10	10
309	"	Trenton	" "	9	9
310	New Jersey	Plainfield	" "	9	9
311	Ireland	Jersey City	Flagging	9	8½
312	"	Trenton	Hod carrier	9	9
313	"	Greenville	" "	9	8½
314	"	"	" "	9	8½
315	Pennsylvania	Camden	" "	10	10
316	Ireland	Paterson	" "	9	9
317	"	Passaic	" "	9	9
318	Canada	Paterson	" "	9	9
319	Ireland	Trenton	" "	9	9
320	"	"	" "	9	9
321	"	Jersey City	" "	9	9
322	"	" "	" "	9	9
323	"	" "	" "	9	9
324	"	Newark	" "	9	9
325	"	"	" "	9	9
541	Scotland	"	Stone cutter	8½	8½
326	Massachusetts	Trenton	" "	9	9
327	New Jersey	"	" "	9	9
328	Ireland	Stockton	" "	10	10
329	Wales	"	" "	10	10
330	New York	Trenton	" "	9	9
331	United States	"	" "	9	9
332	New Jersey	Plainfield	Granite cutter	10	10
333	England	"	" "	10	10
334	Ireland	"	" polisher	10	10
335	New Jersey	"	" "	10	10
336	" "	"	" cutter	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Building Trades—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$3 50	100	.....	6	.....	$700 00	307
Weekly	.....	1 49	.....	.....	.....	.....	342 70	308
"	*+$0 25	3 50	.....	.....	.....	.....	678 00	309
"	.....	3 25	153	134	19	.....	397 00	310
"	.....	3 00	80	.....	.....	.....	680 00	311
"	.....	2 25	.....	.....	32	.....	415 00	312
Semi-monthly	.....	2 35	.....	.....	.....	.....	847 00	313
" "	.....	2 50	60	30	30	.....	600 00	314
Weekly	.....	2 00	40	40	.....	.....	536 00	315
Semi-monthly	.....	1 75	90	90	.....	.....	381 50	316
" "	.....	1 60	60	.....	.....	.....	393 60	317
" "	.....	2 00	36	36	.....	.....	540 00	318
Weekly	.....	2 25	.....	.....	.....	.....	500 00	319
"	.....	2 25	.....	.....	.....	.....	500 50	320
"	.....	2 50	150	.....	.....	.....	407 50	321
Semi-monthly	.....	2 50	20	.....	.....	.....	645 00	322
" "	.....	2 50	30	.....	.....	.....	644 00	323
Weekly	.....	2 25	54	54	.....	.....	540 00	324
"	.....	2 25	40	.....	.....	.....	600 00	325
Semi-monthly	.....	4 50	113	113	.....	.....	650 00	541
" "	.....	3 50	78	78	.....	.....	763 35	326
Monthly	.....	3 00	70	20	50	.....	450 00	327
"	.....	3 00	46	.....	.....	.....	500 00	328
"	.....	3 00	184	.....	.....	.....	550 00	329
Semi-monthly	.....	3 50	15	.....	.....	.....	800 00	330
" "	.....	3 50	90	18	.....	.....	750 00	331
Weekly	.....	2 50	13	.....	13	.....	735 00	332
"	.....	2 50	57	50	7	.....	600 00	333
"	.....	2 25	.....	.....	.....	.....	570 00	334
"	.....	2 25	20	16	4	.....	646 00	335
"	.....	2 50	30	.....	30	.....	692 00	336

*Per day.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Building Trades—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
337	Germany	Jersey City	Carpenter	8	8
338	Delaware	Pitman's Grove	"	10	10
339	Germany	Trenton	"	9	9
340	New Jersey	"	"	9	9
341	" "	Glassboro	"	10	10
342	Virginia	Camden	"	10	10
343	New Hampshire	"	"	10	10
344	Vermont	Gloucester City	"	10	10
345	New York	Paterson	"	10	10
346	United States	Trenton	"	10	10
348	New Jersey	Orange	"	9	9
349	Massachusetts	"	"	9	9
350	New Jersey	"	"	10	10
439	" "	Jersey City	Box makér	10	10
440	Germany	" "	" "	10	10
441	Ireland	" "	Sash and blinds	10	10
442	England	Paterson	Planer	10	10
352	New York	New Brunswick	Painter	9	9
353	New Jersey	Paterson	"	9	9
354	" "	"	"	9	9
355*	Pennsylvania	Trenton	"	9	9
356	New Jersey	Washington	Varnisher	10	9½
357	" "	Jersey City	Plasterer	9	9
358	Ireland	" "	"	9	9

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Building Trades—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (−), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$2 50	100	.....	.....	.....	$517 50	337
Weekly	.....	2 50	44	26	14	.....	660 00	338
"	.....	2 00	26	.....	.....	.....	.....	339
"	.....	2 25	.....	.....	.....	.....	.....	340
"	.....	2 00	.....	.....	.....	.....	616 00	341
"	.....	2 50	30	30	.....	.....	695 00	342
"	.....	2 50	26	20	6	.....	705 00	343
Semi-monthly	.....	2 50	20	.....	20	.....	720 00	344
.....	.....	2 00	30	.....	.....	.....	579 00	345
Monthly	.....	2 25	90	.....	.....	.....	.....	346
Weekly	.....	2 75	38	.....	12	.....	650 00	348
"	*+$0 25	2 75	90	.....	.....	.....	575 00	349
Monthly	.....	2 00	.....	.....	.....	.....	624 00	350
Weekly	.....	3 00	20	.....	20	.....	860 00	439
"	.....	2 50	.....	.....	.....	.....	780 00	440
"	.....	2 25	.....	.....	.....	.....	659 00	441
"	.....	1 80	24	.....	19	5	516 00	442
"	*+25	2 50	160	100	.....	.....	500 00	352
Semi-monthly	.....	2 50	60	60	.....	.....	615 00	353
Monthly	.....	2 50	75	75	.....	.....	570 00	354
Weekly	.....	2 75	60	60	.....	.....	648 50	355
Semi-monthly	.....	2 25	90	90	.....	.....	500 00	356
Weekly	.....	4 00	.....	.....	.....	.....	1,200 00	357
Semi-monthly	.....	4 00	150	.....	.....	.....	632 00	358

*Per day.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Clerks and Salesmen.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
488	New Jersey	New Brunswick	Cashier	10	10
489	" "	" "	Tea business	12	12
490	Illinois	Jersey City	Check clerk	8	8
491	New Jersey	Newark	Dry goods	11	11
492	" "	Paterson	Hotel clerk	16	16
493	" "	"	Tea and coffee	12	12
494	" "	Jersey City	Salesman	12	12
495	" "	Newark	Clothing salesman	10	10
496	England	Jersey City	Canvassing	7	.....
497	France	Paterson	"	.....	.....
498	New Jersey	Bridgeton	Life insurance	10	10

Coopers.

382	New Jersey	Jersey City	Cooper	10	10
383	Germany	" "	"	10	10
384	Ireland	" "	"	10	10
385	"	" "	"	10	10

Cordage Works Employes.

636	Russia	Elizabethport	Bag tyer	10	10
637	Saxony	"	" "	10	10
638	Ireland	"	" "	10	10
639	New Jersey	"	Lapp-room	10	10
640	" "	"	Tending frames	10	10
641	Germany	"	Lapp-room	10	10
642	Ireland	"	" "	10	10
643	New York	"	" "	10	10
644	Ireland	"	Scutch	10	10
645	England	"	Picking	10	10
646	Russia	"	Scutch	10	10
647	Ireland	"	"	10	10
648	New York	"	"	10	10
649	" "	"	Packing	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Clerks and Salesmen.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly	.....	$0 83	7	.....	7	.....	$260 00	488
"	.....	1 50	7	.....	.....	.....	468 00	489
"	.....	2 60	.....	.....	.....	.....	780 00	490
"	.....	3 90	.....	.....	.....	.....	1,170 00	491
"	.....	1 66	.....	.....	.....	.....	520 00	492
"	.....	1 66	.....	.....	.....	.....	520 00	493
"	.....	2 00	.....	.....	.....	.....	616 00	494
"	.....	2 83	10	.....	.....	.....	850 00	495
"	.....	3 00	.....	.....	.....	.....	900 00	496
"	.....	1 82	.....	.....	.....	.....	546 00	497
"	.....	1 33	.....	.....	.....	.....	400 00	498

Coopers.

Semi-monthly	.....	$3 00	50	50	.....	.....	$775 00	382
Weekly	.....	2 50	.....	.....	.....	.....	480 00	383
"	.....	2 50	.....	.....	.....	.....	700 00	384
Semi-monthly	.....	2 50	.....	.....	.....	.....	460 00	335

Cordage Works Employes.

Weekly	.....	$1 17	49	49	.....	.....	$360 00	636
"	.....	1 25	26	26	.....	.....	351 00	637
"	.....	1 25	36	36	.....	.....	396 00	638
"	.....	1 70	30	24	6	.....	450 90	639
"	.....	1 25	97	55	42	.....	262 50	640
"	.....	1 25	41	27	14	.....	332 50	641
"	.....	1 25	81	52	29	.....	282 50	642
"	.....	1 25	28	28	.....	.....	348 75	643
"	.....	1 25	64	41	23	.....	291 00	644
"	.....	1 00	68	60	6	.....	243 00	645
"	.....	1 00	.....	.....	.....	.....	133 00	646
"	.....	1 17	65	50	15	.....	281 00	647
"	.....	1 17	74	41	33	.....	272 62	648
"	.....	1 17	78	60	18	.....	267 93	649

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Cotton Mills Operatives.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
611	New Jersey	Gloucester	Dyer	10½	.....
612	" "	"	"	10½	.....
613	England	"	"	10½	.....
614	Germany	Bridgeton	"	10	10
615	Maine	Gloucester	Boss weaver	10	.....
616	"	"	Boss carder	10½	10½
617	New Jersey	Millville	Calender	10	.....
618	England	"	Packer	10	.....
619	Ireland	"	Finisher	10	12
620	Pennsylvania	"	Roller covers	10½	10½
789	Massachusetts	Paterson	Weaver	10	10
790	"	"	"	10	10
791	New Jersey	Gloucester	"	10½	10
792	" "	"	Loom fixer	10½	10
793	Massachusetts	"	" "	10½	10
794	New Jersey	"	" "	10½	10
795	" "	Millville	Carder	10½	10

Engineers (Stationary).

473	New Jersey	Gloucester	.....	12	12
474	England	Paterson	.....	10	10
475	Pennsylvania	Stockton	.....	10	9
476	Maine	Vineland	.....	12	12

Flax Mills Employes.

813	Scotland	Paterson	Hackling	9½	9½
814	Ireland	"	"	9½	9½
815	England	"	Dresser	9½	9½
816	Ireland	"	"	10½	9½
817	"	"	"	10½	9½

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Cotton Mills Operatives.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly ...	.....	$1 50	20	.....	20	.....	$432 00	611
" " ...	.....	1 25	6	.....	6	.....	377 00	612
" " ...	.....	1 25	12	.....	.....	.....	370 00	613
" " ...	.....	1 50	.....	.....	.....	.....	462 00	614
" " ...	.....	4 20	.....	.....	.....	.....	1,250 00	615
" " ..	.....	3 33	.....	.....	.....	.....	1,040 00	616
" " ..	.....	1 33	.....	.....	.....	.....	400 00	617
" " ...	.....	1 50	.....	.....	.....	.....	462 00	618
" " ...	.....	1 33	2	.....	2	.....	414 00	619
" " ...	.....	1 50	15	.....	15	.....	439 00	620
" " ...	.....	2 40	24	.....	.....	.....	517 00	789
" " ...	.....	1 66	.....	.....	.....	.....	525 00	790
" " ...	.....	1 50	15	.....	15	.....	439 00	791
" " ...	.....	2 00	12	.....	12	.....	592 00	792
" " ...	.....	2 00	24	.....	24	.....	568 00	793
" " ...	.....	2 00	8	.....	8	.....	600 00	794
" " ...	.....	1 16	12	.....	12	.....	350 00	795

Engineers (Stationary).

Semi-monthly ...	.....	$2 00	15	.....	15	.....	$586 00	473
.....	.....	1 35	57	57	.....	.....	313 00	474
Weekly	.....	1 75	48	40	.....	.....	425 00	475
"	.....	1 66	90	.....	90	.....	300 00	476

Flax Mills Employes.

Semi-monthly ...	.....	$2 00	108	100	8	.....	$336 00	813
" " ...	.....	1 22	120	120	.....	.....	232 00	814
" " ...	.....	1 96	6	6	.....	.....	600 00	815
" " ...	.....	1 96	100	50	50	.....	350 00	816
" " ...	.....	1 96	.....	.....	.....	.....	584 00	817

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Freight Handlers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
521	New York	Jersey City	Marking freight	10	10
522	Ireland	" "	Handling freight	10	10
523	"	" "	" "	10	8
524	"	" "	" "	10	10
525	"	" "	Longshoreman	.....	.....
526	"	" "	Freight	12	11
527	"	" "	"	10	10
531	"	" "	Longshoreman	10	10
532	New Jersey	" "	Freight	10	12

Green Glass, Bottle and Vial Blowers.

1	New Jersey	Glassboro	Blower	9	8½
2	Pennsylvania	"	"	9	8¼
3	Germany	"	"	9	8
4	New Jersey	Clayton	"	8½	8½
5	" "	Millville	Gaffer	9	8½
6	" "	Salem	"	8½	8
7	" "	"	Blower	9	8½
8	Germany	Glassboro	"	9	9
9	New Jersey	Salem	"	9	8½
10	Maryland	"	"	8½	8½
11	Ohio	Clayton	"	8½	8½
12	Maryland	"	"	8½	8½
13	New Jersey	"	"	8½	8
14	" "	"	"	8½	8¼
15	" "	"	"	8½	8¼
16	" "	"	"	8½	8¼
17	" "	"	"	8½	8¼
18	" "	"	Gaffer	8½	8¼
19	" "	"	"	8½	.....
20	" "	Woodbury	Blower	8½	8
21	" "	Camden	"	8½	8
22	" "	"	"	8½	8
23	" "	"	"	8½	8
24	" "	"	Gaffer	8½	8¼

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Freight Handlers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.*					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi monthly ...	.....	†$44 00	40	20	20	.....	$442 00	521
" " ...	.....	†44 00	30	.....	.....	.....	475 00	522
" " ...	.....	†44 00	100	.....	.....	.....	353 00	523
" " ...	.....	1 70	40	40	.....	.....	417 00	524
Weekly	.....	‡30	.....	.....	.....	.....	600 00	525
Monthly.....	.....	†48 00	.....	.....	.....	.....	583 00	526
Semi-monthly ...	.....	1 70	.....	.....	.....	.....	385 00	527
Weekly.....	.....	3 00	100	.....	.....	.....	639 00	531
Semi-monthly ...	.....	2 00	.....	.....	.....	.....	600 00	532

Green Glass, Bottle and Vial Blowers.

Semi-monthly ...	+5	$5 00	26	20	6	.....	$850 00	1
" " ...	+5	5 50	18	.....	18	.....	1,176 00	2
" " ...	+5	6 00	18	.....	18	.....	1,238 75	3
" " ...	+5	4 00	.....	.....	.....	.....	1,000 00	4
" " ...	+5	5 50	30	30	.....	.....	1,005 75	5
" " ...	+5	5 00	20	5	15	.....	1,050 00	6
" " ...	+5	5 50	7	.....	7	.....	1,325 40	7
" " ...	+5	8 00	.....	.....	.....	.....	1,810 72	8
" " ...	+5	5 50	52	.....	52	.....	1,050 00	9
" " ...	+5	5 00	10	.....	10	.....	1,106 25	10
" " ...	+5	5 00	17	.....	17	.....	1,162 28	11
" " ...	+5	5 00	30	.....	30	.....	850 00	12
" " ...	+5	6 00	25	.....	25	.....	1,217 00	13
" " ...	+5	6 00	.....	.....	.....	.....	1,396 23	14
" " ...	+5	5 00	7	7	.....	.....	1,154 31	15
" " ...	+5	5 00	57	7	50	.....	920 21	16
" " ...	+5	5 00	19	7	12	.....	1,149 62	17
" " ...	+5	5 00	26	.....	26	.....	1,155 28	18
" " ...	+5	5 50	7	7	.....	.....	1,345 34	19
" " ...	+5	5 50	13	.....	13	.....	1,187 50	20
" " ...	+5	5 00	12	6	6	.....	1,152 60	21
" " ...	+5	5 50	12	6	6	.....	1,200 00	22
" " ...	+5	5 50	18	12	6	.....	1,200 00	23
" " ...	+5	4 50	100	.....	100	.....	675 00	24

*Glass blowers do not work during July and August: these months are not included in the statement of lost time. †Per month. ‡Per hour.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Green Glass, Bottle and Vial Blowers—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
25	New Jersey	Camden	Gaffer	8½	8½
26	" "	Woodbury	"	8½	8
27	" "	Salem	"	8½	8
28	" "	Bridgeton	Blower	8½	7½
29	" "	Swedesboro	"	9	8
30	Pennsylvania	Millville	"	9	8
31	New Jersey	"	"	9	9
32	" "	"	"	9	9
33	" "	"	"	9	9
34	" "	"	"	9	9
35	" "	Williamstown	"	9	8
36	" "	"	"	9	8
37	" "	"	"	9	8
38	" "	"	"	9	8
39	" "	Millville	"	9	9
40	" "	Clayton	"	8½	8
41	" "	Bridgeton	"	8	7
42	Delaware	"	"	8	7
43	New Jersey	"	"	8¼	.....
44	" "	"	"	9	9
45	Germany	"	Gaffer	9	8
46	New Jersey	"	"	8½	8½
47	Pennsylvania	"	"	8½	.....
48	New Jersey	"	"	8	7
49	" "	Woodbury	"	8½	8
50	" "	"	"	8	7½
51	Pennsylvania	Williamstown	"	9	7½
52	New Jersey	Glassboro	"	9	8

Miscellaneous Workmen in Green Glass Factories.

53	New Jersey	Bridgeton	Pot maker	8	8
54	Germany	Clayton	" "	10	10
140	New Jersey	Glassboro	" "	10	10
142	" "	Malaga	" "	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Green Glass, Bottle and Vial Blowers—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.*					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly ...	+5	$4 50	60	60	.....	.....	$858 00	25
" " ...	+5	6 00	52	52	.....	.....	1,000 00	26
" " ...	+5	4 80	.....	.....	.....	.....	1,156 50	27
" " ...	+5	2 65	.....	.....	.....	.....	300 00	28
" " ...	+5	4 50	92	52	40	.....	660 00	29
" " ...	+5	4 50	33	33	.....	.....	1,008 00	30
" " ...	+5	4 50	65	33	32	.....	981 00	31
" " ...	+5	5 50	46	.....	.....	.....	1,055 00	32
" " ...	+5	5 00	56	33	23	.....	918 00	33
" " ...	+5	5 00	46	46	.....	.....	1,055 00	34
" " ...	+5	5 00	18	13	5	.....	1,075 20	35
" " ...	+5	5 40	13	13	.....	.....	1,176 00	36
" " ...	+5	5 40	8	.....	8	.....	1,200 00	37
" " ...	+5	5 40	19	13	6	.....	1,142 40	38
" " ...	+5	5 00	63	33	30	.....	970 00	39
" " ...	+5	5 44	20	.....	20	.....	1,213 44	40
" " ...	+5	4 00	.....	.....	.....	.....	899 50	41
" " ...	+5	4 00	52	26	26	.....	717 00	42
" " ...	+5	7 00	7	.....	7	.....	1,150 00	43
" " ...	+5	4 50	7	.....	7	.....	1,000 00	44
" " ...	+5	5 50	52	40	12	.....	1,020 00	45
" " ...	.....	3 75	12	.....	12	.....	826 00	46
" " ...	.....	3 50	157	92	65	.....	350 00	47
" " ...	+5	4 00	167	167	.....	.....	315 00	48
" " ...	+5	5 00	78	52	26	.....	728 34	49
" " ...	+5	5 50	26	.....	26	.....	1,200 00	50
" " ...	+5	5 40	40	27	13	.....	976 50	51
" " ...	+5	4 95	20	13	7	.....	1,056 00	52

Miscellaneous Workmen in Green Glass Factories.

Semi-monthly ...	.....	$2 66	8	.....	8	.....	$798 00	53
" " ...	+10	4 00	.....	.....	.....	.....	1,200 00	54
" " ...	.....	3 00	.....	.....	.....	.....	900 00	140
" " ...	.....	2 70	.....	.....	.....	.....	840 00	142

*Glass blowers do not work during July and August; these months are not included in the statement of lost time.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Miscellaneous Workmen in Green Glass Factories—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
55	New Jersey	Camden	Master shearer	15	15
56	" "	Clayton	" "	14	14
57	" "	Williamstown	" "	14	14
58	" "	Clayton	" "	14	14
59	" "	Bridgeton	" "	14	13
60	" "	Williamstown	" "	14	14
143	Ireland	Glassboro	" "	14	14
144	New Jersey	Bridgeton	" "	14	14
145	England	Malaga	" "	14	14
146	New Jersey	Winslow	" "	15	15
61	Germany	Camden	Night shearer	.....	14
62	Ireland	Clayton	Shearer	12	12
63	England	Williamstown	"	12	12
64	New Jersey	Glassboro	"	12	12
147	Maryland	Camden	"	10	10
148	Germany	Bridgeton	"	12	12
149	"	Winslow	"	12	12
150	England	Malaga	"	12	12
65	"	Camden	Packer	9	9
66	New Jersey	Woodbury	"	10	8
67	" "	Glassboro	"	9	9
68	" "	"	"	9	9
69	" "	Clayton	"	10	8
70	New Hampshire	"	"	8	8
71	New Jersey	"	"	8	8
72	Maine	"	Blacksmith	10	10
73	New Jersey	"	"	10	10
74	" "	"	Batch maker	6	6
75	" "	Glassboro	" "	9	9
76	Germany	Camden	" "	8	8
151	New York	Millville	" "	6	6

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Miscellaneous Workmen in Green Glass Factories—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade	Office number.
Semi-monthly ...	.....	$4 00	52	52	.....	.....	$1,000 00	55
" " ...	.....	3 08	.....	52	.....	.....	800 00	56
" " ...	.....	3 27	54	.....	2	.....	850 00	57
" " ...	.....	3 08	52	.....	.....	.....	800 00	58
" " ...	.....	3 40	128	100	28	.....	442 00	59
" " ...	.....	2 11	52	.....	.....	.....	550 00	60
" " ...	.....	4 00	118	118	.....	.....	750 00	143
" " ...	+25	4 00	104	104	.....	.....	928 00	144
" " ...	.....	3 50	104	104	.....	.....	720 00	145
" " ...	.....	4 00	82	82	.....	.....	875 00	146
" " ...	.....	.....	.....	.....	.....	.....	546 00	61
" " ...	.....	*45 00	.....	.....	.....	.....	450 00	62
" " ...	.....	*37 50	52	.....	.....	.....	375 00	63
" " ...	.....	*45 00	.....	.....	.....	.....	450 00	64
" " ...	.....	1 75	.....	.....	.....	.....	451 50	147
" " ...	.....	1 50	.....	.....	.....	.....	327 00	148
" " ...	.....	*50 00	82	82	.....	.....	437 50	149
" " ...	.....	2 00	102	.....	.....	.....	392 00	150
" " ...	.....	1 50	64	64	.....	.....	367 50	65
" " ...	.....	1 50	58	51	7	.....	405 00	66
" " ...	.....	1 35	.....	.....	25	.....	314 73	67
" " ...	.....	1 50	64	.....	12	.....	432 00	68
" " ...	.....	1 40	59	.....	7	.....	350 00	69
" " ...	.....	1 40	58	.....	6	.....	351 40	70
" " ...	.....	1 40	59	.....	7	.....	350 00	71
" " ...	.....	2 25	7	.....	7	.....	675 00	72
" " ...	.....	3 08	.....	.....	.....	.....	960 00	73
" " ...	.....	1 50	7	.....	7	.....	450 00	74
" " ...	.....	1 93	.....	.....	.....	.....	500 00	75
" " ...	.....	2 00	4	.....	4	.....	506 00	76
" " ...	.....	2 00	39	39	.....	.....	425 00	151

* Per month.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Miscellaneous Workmen in Green Glass Factories—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
77	Pennsylvania	Millville	Stopper grinder	9	8
78	"	"	" "	9	8
98	New Jersey	"	" "	9½	9
79	" "	Bridgeton	Presser	8½	8½
80	" "	"	Clay worker	10	.....
81	Germany	Williamstown	Mason	10	10
152	Vermont	Winslow	"	10	10
82	Pennsylvania	Camden	Manager	.....	.....
153	New Jersey	Millville	Box maker	10	10
97	" "	"	Take out ware	10	10
96	Pennsylvania	"	Leer tender	10	10

Flint Glass Blowers.

83	Pennsylvania	Glassboro	Blower	9	9
84	New Jersey	"	"	9	8
85	Maryland	Millville	"	9	7½
86	"	"	"	9	8½
87	New Jersey	"	"	9	8½
88	" "	Williamstown	"	9	7
89	Pennsylvania	"	"	9	8
90	New Jersey	"	"	9	7
91	" "	"	"	9	7
92	Pennsylvania	"	"	9	8
93	New Jersey	"	"	9	8
94	France	Millville	"	9	8½
95	Germany	"	Tube drawer	9	7

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Miscellaneous Workmen in Green Glass Factories—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly ...	.....	$3 60	.....	.....	.....	.....	$822 40	77
" " ...	.....	3 96	12	.....	.....	.....	862 40	78
" " ...	.....	4 00	12	.....	.....	.....	930 00	98
" " ...	.....	2 25	187	.....	.....	.....	157 50	79
" " ...	.....	1 25	52	.....	.....	.....	257 50	80
" " ...	.....	1 50	.....	.....	.....	.....	450 00	81
" " ...	.....	2 50	36	.....	.....	.....	680 00	152
.....	.....	.....	.....	.....	.....	.....	1,500 00	82
Semi-monthly ...	.....	3 00	64	.....	.....	.....	523 80	153
" " ...	.....	1 80	.....	.....	.....	.....	376 00	97
" " ...	.....	1 81	.....	.....	.....	.....	443 45	96

Flint Glass Blowers.*

Semi-monthly ...	.....	$4 50	12	.....	12	.....	$999 00	83
" " ...	.....	6 00	.....	.....	.....	.....	1,320 18	84
" " ...	.....	4 50	60	10	50	.....	800 00	85
" " ...	.....	4 50	.....	.....	.....	.....	1,028 00	86
" " ...	.....	4 50	6	.....	6	.....	1,066 75	87
" " ...	+5	4 50	26	.....	26	.....	812 00	88
" " ...	+5	4 95	2	.....	2	.....	1,108 80	89
" " ...	+5	4 50	78	.....	78	.....	630 00	90
" " ...	+5	3 87	36	.....	36	.....	668 22	91
" " ...	+5	4 50	18	.....	18	.....	960 00	92
" " ...	+5	4 50	13	.....	13	.....	980 00	93
" " ...	.....	4 50	18	.....	18	.....	1,015 75	94
" " ...	.....	5 45	.....	.....	.....	.....	1,517 00	95

*Glass blowers do not work during July and August; these months are not included in the statement of lost time.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Window Glass Blowers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
99	New Jersey	Elmer	Blower	*8	8
100	" "	Malaga	"	9	9
101	Pennsylvania	Millville	"	9	9
102	New Jersey	"	"	9½	.....
103	" "	"	"	9½	9½
104	Pennsylvania	Winslow	"	9½	9½
105	New Jersey	Bridgeton	"	9	8
106	New York	"	"	8	8
107	New Jersey	"	"	8	.....
108	" "	"	"	9	9
109	" "	"	"	9	9
110	" "	Winslow	"	9	.....
111	" "	"	"	8	8
112	" "	Glassboro	"	9	9
113	" "	"	"	9	9

Window Glass Gatherers.

114	New Jersey	Glassboro	Gatherer	9	9
115	" "	"	"	9	9
116	Germany	Winslow	"	8	8
117	"	"	"	8	8
118	New Jersey	Bridgeton	"	8	8
119	" "	"	"	9	9
120	" "	"	"	9	9
121	" "	Malaga	"	9	9
122	" "	Elmer	"	8	8

Window Glass Flatteners.

123	New Jersey	Glassboro	Flattener	12	12
124	" "	Elmer	"	12	12
125	Ireland	Malaga	"	11	11
126	New Jersey	"	"	11	11
127	" "	Bridgeton	"	12	12
128	" "	"	"	12	12
129	" "	"	"	12	12
130	" "	Quinton	"	11	11

* Window glass blowers work only five days per week.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Window Glass Blowers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.*					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
†Weekly	+5	$5 40	85	.....	.....	.....	$702 00	99
"	+5	5 40	53	45	8	.....	874 80	100
"	+5	6 75	45	.....	5	.....	1,113 75	101
"	+5	5 30	45	45	.....	.....	901 00	102
"	+5	5 20	50	50	.....	.....	887 50	103
"	+5	5 25	45	45	.....	.....	892 50	104
"	+5	5 00	75	57	18	.....	610 00	105
"	+5	5 50	55	55	.....	.....	880 00	106
"	+5	5 00	75	.....	20	.....	700 00	107
"	+5	5 50	75	40	35	.....	975 00	108
"	+5	10 00	85	.....	85	.....	1,235 00	109
"	+5	5 50	45	40	5	.....	935 00	110
"	+5	5 75	25	25	.....	.....	1,092 50	111
"	+5	5 40	55	55	.....	.....	864 00	112
"	+5	5 30	55	55	.....	.....	848 00	113

Window Glass Gatherers.

†Weekly	+5	$3 50	55	55	.....	.....	$560 00	114
"	+5	3 83	57	55	2	.....	605 93	115
"	+5	3 75	25	25	.....	.....	690 00	116
"	+5	3 70	25	.....	10	.....	666 00	117
"	+5	3 00	55	50	5	.....	480 00	118
"	+5	4 20	36	33	3	.....	751 80	119
"	+5	5 50	48	45	3	.....	578 00	120
"	+5	3 50	45	45	.....	.....	595 00	121
"	+5	3 83	85	85	.....	.....	497 90	122

Window Glass Flatteners.

†Weekly	+5	$4 00	70	66	4	.....	$752 00	123
"	+5	5 75	102	102	.....	.....	690 00	124
"	+5	4 60	54	54	.....	.....	938 40	125
"	+5	4 50	58	54	4	.....	800 00	126
"	+5	4 00	66	66	.....	.....	768 00	127
"	+5	5 50	90	40	50	.....	896 50	128
"	+5	6 00	73	66	7	.....	1,110 00	129
"	+5	5 07	54	54	.....	.....	1,034 28	130

*Glass blowers, gatherers, flatteners and cutters do not work during July and August; these months are not included in the statement of lost time. †Partly; in full, monthly.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Window Glass Cutters.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
131	New Jersey	Glassboro	Cutter	9	9
132	Maryland	"	"	10	9
133	New Jersey	Malaga	"	10	10
134	" "	Millville	"	12	11
135	" "	"	"	12	11
136	" "	"	"	11	11
137	" "	Bridgeton	"	11	11
138	" "	"	"	10	10
139	New York	Winslow	"	8	8

Hatters.

207	New Jersey	Newark	Finisher	10	7
208	" "	"	"	10	6
209	" "	"	"	10	8
210	Germany	"	"	10	8
211	New York	Millburn	"	10	9
212	New Jersey	"	"	10	8
213	" "	"	"	10	9
214	Masssachusetts	Orange	"	10	8½
215	Germany	"	"	10	8
216	Ireland	Newark	"	10	7
218	New York	Orange	" stiff hats	10	7
219	Ireland	Paterson	Maker	11	.....
220	"	"	"	10	.....
221	New Jersey	Millburn	"	10	9
222	" "	"	"	9	9
223	" "	"	"	10	9
224	" "	"	"	10	8
225	Ireland	Orange	"	10	.....
226	France	Newark	"	9½	9½
227	Austria	"	Sizer	9	9
228	New Jersey	"	"	10	8
229	Ireland	Orange	"	10	9½
230	"	"	"	10	7
231	New York	"	Pouncer	10	8
232	New Jersey	"	"	8	8
233	" "	Millburn	"	10	9
234	" "	"	"	10	8

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Window Glass Cutters.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.*				Yearly earnings from trade.	Office number.
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.		
†Weekly	+5	$4 00	70	66	4	.....	$752 00	131
"	+5	4 50	66	66	.....	.....	777 60	132
"	+5	4 25	60	54	6	.....	841 60	133
"	+5	4 20	54	54	.....	.....	785 40	134
"	+5	4 20	54	54	.....	.....	785 40	135
"	+5	3 96	54	54	.....	.....	740 52	136
"	+5	3 75	90	90	.....	.....	630 00	137
"	+5	4 00	90	40	50	.....	672 00	138
"	+5	4 00	30	.....	.....	.....	912 00	139

Hatters.

Weekly	.....	$4 00	40	40	.....	.....	$550 00	207
"	.....	3 25	60	.....	.....	.....	475 00	208
"	.....	4 25	90	60	30	.....	500 00	209
"	.....	3 50	30	30	.....	.....	684 00	210
"	.....	2 50	52	52	.....	.....	520 00	211
"	.....	3 50	104	104	.....	.....	416 00	212
"	.....	3 00	125	.....	.....	.....	375 00	213
"	+6	4 50	45	23	14	8	684 00	214
"	.....	3 00	90	90	.....	.....	450 00	215
"	.....	3 00	20	20	.....	.....	400 00	216
"	.....	3 50	104	104	.....	.....	450 00	218
"	.....	2 00	280	280	.....	.....	66 00	219
"	.....	2 00	.....	.....	.....	.....	626 00	220
"	—20	2 50	104	.....	.....	.....	400 00	221
"	.....	3 00	52	52	.....	.....	520 00	222
"	—20	3 00	104	102	2	.....	350 00	223
"	.....	2 00	15	15	.....	.....	416 00	224
"	.....	2 50	78	78	.....	.....	400 00	225
"	.....	2 50	18	18	.....	.....	450 00	226
"	.....	3 30	18	.....	.....	.....	700 00	227
"	.....	3 00	15	12	3	.....	550 00	228
"	.....	2 00	50	50	.....	.....	475 00	229
"	.....	4 00	50	50	.....	.....	750 00	230
"	.....	3 00	35	25	10	.....	650 00	231
"	.....	4 25	24	24	.....	.....	780 00	232
"	.....	2 33	52	52	.....	.....	450 00	233
"	.....	3 00	43	30	13	.....	580 00	234

*See before. †Partly; in full, monthly.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Iron Workers—Moulders.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
239	Scotland	Jersey City	Moulder	7	7
240	United States	" "	Hollow ware moulder	8	6
241	Ireland	" "	Moulder	.....	.....
242	United States	" "	Hollow ware moulder	.....	.....
243	New Jersey	" "	Moulder	9	9
244	" "	" "	"	10	10
245	Germany	Newark	Bench moulder	9	9
246	"	"	" "	9	9
247	Ireland	"	" "	9	9
248	New Jersey	"	" "	9	9
249	England	Florence	Pipe moulder	8	8
250	New Jersey	"	Green sand moulder	8	.....
251	" "	Gloucester	Pipe moulder	10	10
252	Pennsylvania	"	" "	10	10
253	Egypt	Paterson	Locomotive works	10	10
254	Scotland	"	" "	10	10
255	"	"	" "	10	10
256	Ireland	"	" "	10	10
257	"	"	" "	10	10
258	New Jersey	Elizabethport	Sewing machine moulder	9¾	9¾
259	Germany	"	" " "	9¾	9¾
260	New York	"	" " "	9¾	9¾
261	New Jersey	"	" " "	9¾	9¾
262	" "	Paterson	Machine shop	10	10
263	Germany	Elizabeth	Helper	9¾	9¾
264	England	"	"	9¾	9¾
265	Ireland	"	"	9¾	9¾
266	Germany	"	"	9¾	9¾
267	New Jersey	"	"	9¾	9¾
268	Ireland	Paterson	"	10	10
269	Pennsylvania	Gloucester	"	.....	.....

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Iron Workers—Moulders.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$4 00	40	40			$1,070 00	239
"			40	40			800 00	240
"		3 50	40	40			1,000 00	241
"		3 50	60	40		20	938 00	242
"		3 50					1,000 00	243
"		2 50	150	150			395 00	244
"		2 50	12		12		750 00	245
"		2 50	21	12			750 00	246
"		3 00	25	20	5		700 00	247
"		3 00	6				624 00	248
Semi-monthly		3 00	55		55		759 00	249
" "		2 25	10				670 00	250
" "		2 50	20		20		720 00	251
" "		2 50	18		18		725 00	252
" "		2 25	30			30	621 00	253
" "		2 25	90	42	18	30	508 25	254
" "		2 25	30			30	623 25	255
" "		2 25	158				321 50	256
" "	+4½	2 35	49		25	24	598 74	257
Weekly	—5	2 00	35		35		550 00	258
"	—5	2 75	30		30		775 00	259
"	—5	2 50	40		40		690 00	260
"	—5	2 50	35		35		700 00	261
Semi-monthly		2 25	120	120			416 50	262
Weekly		1 00	30				280 00	263
"		1 00	30				280 00	264
"		1 00	42		42		275 00	265
"		1 00	36		36		277 00	266
"		1 00	38				260 00	267
Semi-monthly		1 25					382 50	268
" "		1 50	12		12		444 00	269

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Iron Workers—Foundrymen.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
270	New Jersey	Jersey City	Core maker	10	10
271	New York	Paterson	" "	10	10
272	New Jersey	"	" "	10	10
282	Prussia	Bridgeton	Puddler	12	11
283	New Jersey	"	"	12	11
273	New York	Oxford	"	10	.....
274	Germany	"	"	10	.....
275	England	Passaic	Lubricator	10	.....
276	New Jersey	Florence	Blacking moulds	8	.....
277	England	"	Clay beater	8	.....
278	New Jersey	"	Cupola	10	10
279	Ireland	"	Crane runner	10	10
280	New Jersey	"	Rammer	8	8
281	" "	Millville	"	8	8

Iron Workers—Miscellaneous.

284	Ireland	Trenton	Hammerman	10	10
285	England	Jersey City	"	10	10
286	Ireland	Paterson	Pipe fitter	10	.....
287	New Jersey	Bridgeton	Pipe mills	10	9
288	Germany	"	Thread turner	10	10
289	New Jersey	"	Gas pipe	10	10
290	" "	Dover	Finisher	9	9
291	" "	Bridgeton	Sheet mills	8½	8
292	" "	"	Heater	12	11
293	Germany	"	Boiler maker	10	10
294	New Jersey	Jersey City	" "	10	10
295	Scotland	Paterson	Boiler maker's apprentice	10¼	10
296	New Jersey	Bridgeton	Nailer	10	10
297	" "	"	"	10	10
298	Germany	"	Nailer, feeder	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Iron Workers—Foundrymen.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$1 10	.....	.....	.....	.....	$345 00	270
" "	.....	2 00	7	.....	.....	.....	598 00	271
" "	.....	2 00	12	.....	12	.....	588 00	272
Weekly	.....	2 50	154	.....	.....	.....	308 00	282
"	.....	2 27	100	100	.....	.....	472 16	283
Monthly	—10	2 60	90	.....	.....	90	419 91	273
"	—10	2 60	144	50	.....	91	425 42	274
Semi monthly	.....	1 75	.....	.....	.....	.....	535 50	275
" "	.....	2 00	10	.....	10	.....	596 00	276
" "	.....	1 65	64	.....	64	.....	400 50	277
" "	.....	1 90	30	.....	30	.....	528 20	278
" "	.....	2 65	25	.....	25	.....	749 95	279
" "	.....	1 75	10	.....	10	.....	526 50	280
" "	.....	1 60	.....	.....	.....	.....	492 80	281

Iron Workers—Miscellaneous.

Weekly	.....	$4 25	90	.....	.....	.....	$945 00	248
"	.....	2 50	100	.....	.....	.....	532 00	285
Semi-monthly	.....	.....	10	.....	.....	.....	416 00	286
Weekly	.....	2 00	200	.....	.....	.....	196 20	287
"	.....	2 00	154	154	.....	.....	308 00	288
"	+10	1 20	191	191	.....	.....	140 40	289
Monthly	.....	2 50	.....	.....	.....	.....	307 22	290
Weekly	—10	3 50	108	99	9	.....	600 00	291
"	—10	4 50	100	100	.....	.....	832 00	292
"	.....	2 75	30	30	.....	.....	800 00	293
"	+5	2 50	13	13	.....	.....	750 00	294
Semi-monthly	.....	1 20	30	.....	30	.....	331 00	295
Weekly	—10	5 00	99	.....	.....	.....	836 00	296
"	—10	4 00	99	.....	.....	.....	780 00	297
"	—10	1 50	109	109	.....	.....	298 50	298

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Jute Mills Employes.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
621	Scotland	Paterson		10½	10
622	"	"	Weaver	10½	10
623	Ireland	"	"	10½	10
624	Scotland	"	"	10½	10
625	New Jersey	"	"	10½	10
626	Scotland	"	Measurer	10½	10
627	"	"	Finisher	10½	10
628	Ireland	"	Batcher	10½	10
629	"	"	"	10½	10
630	"	"	Pinner	10½	10
631	New Jersey	"	Dyer	10½	10
632	Scotland	"	"	10½	10
633	"	"	Spinner	10½	10
634	Ireland	"	Turn	10½	10
635	England	"		10½	10

Leather Workers.

391	New Jersey	Newark	Japanner	9	9
392	" "	"	"	9	9
393	Illinois	"	Colorer	10	9
394	Ireland	"	Beamsman	10	10
395	Scotland	"	Colorer	10	9
396	Ireland	"	Beamsman	10	10
397	"	"	Morocco finisher	10	10
398	France	"	" "	10	10

Machinists.

154	New Jersey	Bridgeton	Tool maker	10	10
155	" "	"	" "	10½	10
156	" "	"	Die maker	10½	10
157	" "	"	Tool maker	10½	10
158	Pennsylvania	New Brunswick	General machinist	10	10
159	Ireland	Paterson	Silk mills	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Jute Mills Employes.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$1 50	.....	.....	.....	.....	$468 00	621
" "	.....	2 00	42	42	.....	.....	396 00	622
" "	.....	1 50	36	36	.....	.....	394 00	623
" "	.....	1 50	24	24	.....	.....	412 00	624
" "	.....	1 00	20	20	.....	.....	286 00	625
" "	.....	1 50	18	.....	18	.....	432 00	626
" "	.....	1 50	18	.....	18	.....	422 00	627
" "	.....	1 50	18	.....	18	.....	432 00	628
" "	.....	1 50	20	20	.....	.....	429 00	629
" "	.....	2 00	18	.....	18	.....	594 00	630
" "	.....	1 33	24	24	.....	.....	376 00	631
" "	.....	1 33	36	36	.....	.....	320 00	632
" "	.....	1 05	.....	.....	.....	.....	331 00	633
" "	.....	2 00	18	.....	18	.....	594 00	634
" "	.....	1 00	15	15	.....	.....	320 00	635

Leather Workers.

Weekly	—20	$3 00	52	52	.....	.....	$522 00	391
"	—25	3 00	193	.....	.....	130	240 00	392
"	.....	2 50	30	15	15	.....	500 00	393
"	.....	2 00	7	7	.....	.....	649 00	394
"	+20	2 50	.....	.....	.....	.....	624 00	395
"	.....	2 17	.....	.....	.....	.....	649 00	396
"	.....	2 75	18	18	.....	.....	600 00	397
"	—25	2 00	100	100	.....	.....	428 00	398

Machinists.

Weekly	$+7\frac{14}{100}$	$2 80	9	.....	9	.....	$837 72	154
"	$+7\frac{14}{100}$	2 52	6	.....	6	.....	734 40	155
"	+4	2 80	.....	.....	.....	.....	862 40	156
"	.....	*85	8	.....	8	.....	255 00	157
"	.....	2 50	22	8	14	.....	600 00	158
Semi-monthly	.....	2 00	28	.....	28	.....	556 00	159

*Apprentice.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Machinists—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
160	England	Paterson	Locomotive works	10	10
161	Ireland	"	Machine works	10	10
162	New Jersey	"	Locomotive works	10	10
163	New York	"	" "	10	10
164	New Jersey	Plainfield	Lathe hand	*11	9
165	" "	"	" "	*11	9
166	England	"	" "	*11	9
167	New Jersey	"	Vise hand	*11	9
168	Ireland	Jersey City	Machinist	9	9
169	New Jersey	North Bergen	"	9	9
170	Pennsylvania	Glassboro	"	10	10
171	Missouri	Gloucester City	Cotton mills	10	10
172	England	Florence	Foundry	10	10
173	New Jersey	South Amboy	Pennsylvania Railroad	10	10
174	Pennsylvania	" "	" "	10	10
235	Germany	Elizabethport	Sewing machine	9¾	9¾
236	New York	"	" "	9¾	9¾
237	Germany	"	" "	9¾	9¾
238	New York	"	" "	9¾	9¾

Miners.

378	Ireland	Mount Hope	Miner	10	10
379	"	" "	"	10	10
380	"	" "	"	10	10
381	"	" "	"	10	10

Organ Makers.

405	New Jersey	Washington	Rubber	10	.....
406	New York	"	Filler	10	9
407	United States	"	Rubber	9	9
408	Denmark	"		9	9
409	New Jersey	"		10	10
410	" "	"	Finisher	10	10
411	" "	"	Filler	10	.....

*Five days weekly; do not work on Saturday.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Machinists—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$2 00	30	.....	30	.....	$554 00	160
" "	+12½	3 00	14	.....	2	.....	700 00	161
" "	.....	1 40	100	100	.....	.....	300 00	162
" "	.....	1 50	57	57	.....	.....	375 00	163
" "	.....	2 25	.....	.....	.....	.....	570 00	164
" "	.....	2 50	4	.....	4	.....	640 00	165
" "	.....	2 25	5	.....	5	.....	560 00	166
" "	.....	2 00	6	.....	6	.....	480 00	167
Weekly	.....	4 00	100	50	50	.....	830 00	168
"	.....	3 50	50	50	.....	.....	900 00	169
"	.....	3 00	.....	.....	.....	.....	936 00	170
Semi-monthly	.....	2 50	10	.....	10	.....	745 00	171
" "	.....	2 00	10	.....	10	.....	596 00	172
Monthly	.....	2 30	.....	.....	.....	.....	713 00	173
"	.....	2 30	.....	.....	.....	.....	710 00	174
Weekly	.....	1 83	30	.....	30	.....	530 00	235
"	—5	2 00	41	.....	.....	.....	540 00	236
"	—5	1 75	35	.....	35	.....	506 00	237
"	.....	2 33	30	.....	30	.....	650 00	238

Miners.

Monthly	*—$0 25	$1 50	56	.....	.....	.....	$378 00	378
"	.....	1 25	6	.....	.....	.....	360 00	379
"	.....	1 25	52	.....	.....	.....	270 00	380
"	.....	1 25	.....	.....	.....	.....	316 00	381

Organ Makers.

Semi-monthly	.....	$1 50	56	.....	.....	.....	$387 00	405
" "	+12	1 45	.....	.....	.....	.....	.....	406
" "	.....	1 25	.....	.....	.....	.....	.....	407
" "	.....	1 75	.....	.....	.....	.....	.....	408
" "	+5	1 50	18	.....	.....	.....	350 00	409
" "	.....	1 75	26	.....	.....	.....	.....	410
" "	.....	1 25	50	.....	.....	.....	300 00	411

* Per day.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Printers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
201	United States	Trenton	Compositor	10	.....
202	England	Newark	"	9	9
203	United States	"	"	8	8
204	New Jersey	Lambertville	Job and press	10	10
205	Pennsylvania	"	Compositor	10	10
206	"	"	"	10	10

Quarrymen.

359	Ireland	Newark	Quarryman	9	9
360	"	"	"	9	9
361	"	Greensburg	"	10	10
362	"	"	"	10	10
363	"	"	"	10	10
364	New Jersey	Stockton	"	10	10
365	" "	"	"	10	10

Railroad Employes.

499	New Jersey	Millville	Engineer	12	12
500	Switzerland	Newark	"	12	.....
501	Ireland	Jersey City	Brakeman	10	10
502	"	" "	Night watchman	12	12
503	"	New Brunswick	Flagman	16	16
504	Switzerland			12	12
505	Ireland	New Brunswick	Gate tender	16	16
506	"	Elizabeth	" "	16	16
507	"	"	" "	16	.....
508	"	"	" "	13	13
509	"	"	" "	13	13
510	"	"	" "	13	13
511	"	"	" "	13	13
512	New Jersey	"	" "	13	13
513	Ireland	"	" "	13	13

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Printers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$2 33	60	60			$572 00	201
"		3 50	12		12		1,000 00	202
"		3 00					936 00	203
"		2 00					600 00	204
"		2 00					600 00	205
"		2 00					600 00	206

Quarrymen.

Semi-monthly	*—$0 25	$2 25	120			26	$425 00	359
" "	*—$0 25	2 25	120			26	425 00	360
Monthly		1 75	78				400 00	361
"		1 75	93				375 00	362
"		1 75	93				350 00	363
"		1 75	104				375 00	364
"		1 75	91				400 00	365

Railroad Employes.

Monthly		†$85 00					$1,020 00	499
"		3 80					1,200 00	500
"		†47 90	70		70		419 00	501
"		†55 00					640 00	502
"		†35 00					420 00	503
"		1 58					492 00	504
"		†35 00					420 00	505
"		†35 00					424 50	506
"		†36 00					418 50	507
"		†30 00					360 00	508
"		†30 00					360 00	509
"		†30 00	2		2		360 00	510
"		†32 00	6		6		380 00	511
"		†36 00	3		3		382 00	512
"		†30 00					360 00	513

*Per day. †Per month.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Railroad Employes—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
514	Ireland	Elizabeth	Gate tender	16	16
515	"	"	" "	16	16
516	"	"	" "	16	.....
517	"	"	" "	16	.....
518	England	"	" "	13	13
519	Germany	"	Repairer	10	10
520	Ireland		Repairing track	10	.....

Rubber Workers.

399	New Jersey	Jersey City	Mixer	10	10
400	" "	" "	"	10	10
401	Ireland	" "	"	10	10
402	New Jersey	" "	Calender	10	10
403	" "	Trenton		10	10
404	Pennsylvania	New Brunswick	Boot maker	10	10

Sewing Machine Factory Employes.

421	New York	Elizabeth	Shaft turning	9 2/3	9 2/3
422	Ireland	"	" "	9 2/3	9 2/3
423	Germany	"	" "	9 2/3	9 2/3
424	England	"	Fitting up	9 2/3	9 2/3
425	New York	"	" "	9 2/3	9 2/3
426	New Jersey	"	Forging	9 2/3	9 2/3
427	Ireland	"	Hammerman	9 2/3	9 2/3
428	England	"	Die making	9 2/3	9 2/3
429	New York	"	" "	9 2/3	9 2/3
430	" "	"	Inspector	9 2/3	9 2/3
431	" "	"	"	9 2/3	9 2/3
432	Pennsylvania	"	Cabinet work	9 2/3	9 2/3
433	England	"	" "	9 2/3	9 2/3
434	Ireland	"	Wood turning	9 2/3	9 2/3
435	England	"	Fitting up	9 2/3	9 2/3
436	Ireland	"	Metal polishing	9 2/3	9 2/3
437	Germany	"	" "	9 2/3	9 2/3
438	New Jersey	"	" "	9 2/3	9 2/3

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Railroad Employes—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Monthly	.....	*$36 00	14	.....	14	.....	$411 00	514
"	.....	*36 00	.....	.....	.....	.....	432 00	515
"	.....	*36 00	6	.....	6	.....	423 00	516
"	.....	*36 00	8	.....	8	.....	420 00	517
"	.....	*30 00	.....	.....	.....	.....	360 00	518
.....	.....	1 40	.....	.....	.....	.....	350 00	519
.....	.....	*34 00	.....	.....	.....	.....	408 00	520

Rubber Workers.

Weekly	.....	$1 50	52	.....	.....	.....	$469 00	399
"	.....	1 50	50	.....	.....	.....	375 00	400
"	†+$0 50	1 75	6	.....	.....	.....	.....	401
"	‡+2 00	2 00	.....	.....	.....	.....	600 00	402
Semi-monthly	.....	1 50	.....	.....	.....	.....	.....	403
" "	.....	1 68	35	.....	.....	.....	375 00	404

Sewing Machine Factory Employes.

Weekly	—5	$1 75	30	.....	30	.....	$500 00	421
"	.....	1 83	34	.....	34	.....	517 00	422
"	.....	1 83	30	.....	30	.....	510 00	423
"	—10	2 00	32	.....	32	.....	560 00	424
"	.....	1 66	30	.....	30	.....	475 00	425
"	.....	1 66	34	.....	34	.....	465 00	426
"	.....	2 00	30	.....	30	.....	560 00	427
"	.....	2 75	30	.....	30	.....	778 00	428
"	.....	2 75	40	.....	40	.....	750 00	429
"	.....	2 00	24	.....	24	.....	575 00	430
"	‖+$0 02	2 00	26	.....	26	.....	575 00	431
"	.....	1 50	26	.....	26	.....	415 00	432
"	.....	1 50	26	.....	26	.....	410 00	433
"	.....	3 00	50	.....	50	.....	950 00	434
"	—10	2 00	30	.....	30	.....	566 00	435
"	.....	2 25	30	.....	30	.....	640 00	436
"	.....	2 25	30	.....	30	.....	610 00	437
"	.....	2 33	30	.....	30	.....	655 00	438

*Per month. † Per day. ‡ Per week. ‖ Per hour.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Shoemakers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
175	United States	Vineland	Cutter	10	10
176	England	Camden	"	10	10
177	New Jersey	"	"	10	6
178	Pennsylvania	"	"	10	10
179	New Jersey	Burlington	Laster	8	8
180	" "	Vineland	"	10	10
181	" "	"	"	10	10
182	Pennsylvania	Camden	"	10	10
183	New York	"	"	10	10
184	New Jersey	Burlington	"	10	8
185	" "	"	Finisher	8	8
186	New York	Camden	"	10	8
187	Ohio	Burlington	"	10	8
188	Illinois	"	Heeler	10	8
189	New Jersey	"	"	8	8
190	Ireland	Camden	"	10	10
191	Pennsylvania	"	"	10	10
192	Maine	Vineland	"	10	10
193	New Jersey	Burlington	"	8	8
194	Massachusetts	"	Edge-setter	10	8
195	Ireland	Vineland	Burnisher	10	10
196	New Jersey	Camden	"	10	10
197	Switzerland	Paterson		10	10
198	Ohio	Camden	McKay operator	10	10
199	United States			10	10
200	New Jersey	Millville	Hand-work	12	10

Ship Carpenters.

366	New Jersey	Camden	Ship carpenter	10	9½
367	Delaware	"	" "	10	9½
368	New Jersey	"	" "	10	9
369	" "	"	" "	10	10
370	New York	"	" "	10	9½
371	New Jersey	"	" "	10	9½
372	Delaware	"	" "	10	9
373	New Jersey	"	" "	10	8½
374	Pennsylvania	"	" "	10	9
375	New Jersey	"	" "	10	9½
376	Ireland	Bordentown	" "	10	10
377	New Jersey	Belvidere	Caulker	9	.....

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Shoemakers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$1 83	18			18	$550 00	175
"		2 50	20				710 00	176
"		4 00	24	24			681 00	177
"		3 00	66	66			505 00	178
"		3 00	24	24			824 00	179
"		1 50	84	24		50	339 00	180
"		2 25	24	10	14		617 00	181
"		3 00	108	100	8		500 00	182
"		3 00	12		12		900 00	183
"		3 00	30	24	6		672 00	184
"		2 00	10				568 00	185
"		3 00	58	40	18		600 00	186
"		2 22	39	24	15		683 52	187
"		4 00	54	24	30		812 80	188
"		4 50	44	24	20		1,188 00	189
"		3 00	30		6		695 00	180
"		2 75	158	150	6		375 00	191
"		1 65	30				440 00	192
"		3 00	32	24	8		828 00	193
"		3 50	44	24	20		739 20	194
"		2 00	50	6	20	24	500 00	195
"		3 00	8		8		750 00	196
"		1 75	160		160		219 00	197
"		4 50	8		8		1,200 00	198
"		1 80	120	50	18	52	300 00	199
"		3 96	102	102			679 80	200

Ship Carpenters.

Weekly		$3 00	68		25		$672 00	366
"		3 00	43		6		755 25	367
"		3 00	68	40	28		648 00	368
"		2 75	25		25		778 25	369
"		3 00	58		58		700 00	370
"		3 00	18		18		812 00	371
"		3 00	68	50	18		648 00	372
"		3 00	35		35		696 15	373
"		3 00	45		5		710 00	374
"		3 00	58	50	8		700 00	375
Semi-monthly		2 50					700 00	376
Weekly		3 25	180				575 00	377

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Silk Mills Operatives.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
796	France	Paterson	Ribbon weaver	10	10
797	England	"	" "	10	10
798	"	"	" "	10	10
799	New York	"	" "	10	10
800	England	"	" "	10	10
801	"	"	" "	10	10
802	"	"	" "	10	10
803	New Jersey	"	Broad silk weaver	10	10
804	" "	"	" " "	10¼	10
805	Scotland	"	" " "	10	10
806	"	"	" " "	10	10
807	New Jersey	"	" " "	9¼	.....
808	England	"	Warper	10¼	10
809	Ireland	"	Dyer	10	10
810	Italy	"	Finisher	10	10
811	Holland	"	Dyer's helper	10	10
812	Italy	"	" "	10	10

Tailors.

477	Germany	New Brunswick	Coat maker	10	10
478	Ireland	Newark	General work	8	8
479	Sweden	New Brunswick	Pantaloons	12	12
480	Germany	Paterson	.....	17	.....
481	"	.....	Trimmer	9	9
533	"	New Brunswick	Coat maker	12	12

Teamsters and Drivers.

579	Scotland	Paterson	Coal business	12	12
580	Ireland	"	Brewery	12	12
581	Scotland	"	"	12	12
582	"	"	Building	13	12
583	Ireland	"	Tea business	12	12
584	Massachusetts	"	Ice business	12	12
585	New Jersey	"	Planing mills	10	11
586	England	"	.....	11	11
587	Scotland	"	Coal business	12	12

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Silk Mills Operatives.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly ...	.....	$3 68	48	48	.....	.....	$580 50	796
" " ...	.....	2 70	12	12	.....	.....	793 00	797
" " ...	.....	2 70	36	36	.....	.....	731 00	798
" " ...	—10	3 00	90	90	.....	.....	648 00	799
" " ...	.....	2 30	12	.....	6	.....	676 00	800
" " ...	.....	4 75	12	12	.....	.....	749 00	801
" " ...	.....	2 50	23	23	.....	.....	707 00	802
" " ...	.....	2 00	48	.....	.....	.....	412 00	803
" " ...	.....	1 66	22	.....	.....	.....	476 00	804
" " ...	.....	2 35	49	15	24	.....	606 00	805
" " ...	.....	2 20	48	48	.....	.....	309 00	806
" " ...	.....	1 91	120	120	.....	.....	360 00	807
" " ...	.....	2 50	12	.....	12	.....	490 00	808
" " ...	.....	3 00	36	.....	.....	.....	575 00	809
" " ...	.....	2 00	54	54	.....	.....	504 00	810
" " ...	.....	1 50	.....	.....	.....	.....	459 00	811
" " ...	.....	1 50	30	30	.....	.....	464 00	812

Tailors.

Weekly	—25	$1 66	28	28	.....	.....	$440 00	477
"	.....	2 75	50	50	.....	.....	440 00	478
"	.....	2 50	60	60	.....	.....	450 00	479
"	.....	2 50	125	.....	.....	.....	468 00	480
"	.....	3 00	.....	.....	.....	.....	936 00	481
Semi-monthly ...	.....	2 50	18	.....	.....	.....	624 00	533

Teamsters and Drivers.

Weekly	.....	$1 50	6	.....	6	.....	$450 00	579
Semi-monthly ...	.....	2 00	7	.....	7	.....	598 00	580
" " ...	.....	2 00	18	.....	18	.....	576 00	581
" " ...	.....	1 33	.....	.....	.....	.....	408 00	582
" " ...	.....	1 50	.....	.....	.....	.....	459 00	583
Weekly	.....	1 75	40	40	.....	.....	465 00	584
Semi monthly ...	.....	1 25	20	20	.....	.....	357 00	585
" " ...	.....	1 50	.....	.....	.....	.....	459 00	586
" " ...	.....	1 50	14	14	.....	.....	438 00	587

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Teamsters and Drivers—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
588	Ireland	Paterson	Grocery	13	13
589	England	"	Stables	12	12
590	New Jersey	Jersey City	Horse car	12	13
591	Ireland	" "	Stableman	10	10
592	"	" "	Coal	10	.....
593	"	" "	Stableman	11	11
594	New Jersey	" "	Truck driver	10	10
595	Germany	" "	" "	10	12
596	New Jersey	" "	" "	10	10
597	Ireland	" "	" "	10	10
598	"	" "	" "	10	10
599	"	Newark	Brewery	12	12
600	"	"	Grocer	11	11
601	New Jersey	Elizabeth	Horse car	13	.....
602	" "	"	" "	13	13

Thread Mills Employes.

603	Scotland	Newark	Bleacher	9½	.....
604	"	"	Carder	10½	.....
605	Ireland	"	"	10½	.....
606	"	"	Spinner	10½	.....
607	England	"	"	10½	.....
608	Scotland	"	Dyer	10½	.....
609	New York	"	"	10½	.....
610	New Jersey	"	Stripper	10½	.....

Tin and Sheet Iron Workers.

483	Ireland	Jersey City	Roofer	9	.....
482	New Jersey	" "	"	9	.....
484	" "	" "	"	9	.....
485	" "	" "	"	9	.....
486	" "	" "	"	9	.....
487	New York	" "	"	9	.....

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Teamsters and Drivers—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$1 25	.....	.....	.....	.....	$382 00	588
" "	.....	2 00	.....	.....	.....	.....	626 00	589
Weekly	.....	2 00	.....	.....	.....	.....	675 00	590
Semi-monthly	.....	2 50	50	50	.....	.....	400 00	591
Weekly	.....	2 33	.....	.....	.....	.....	728 00	592
"	.....	2 33	.....	.....	.....	.....	730 00	593
"	.....	2 00	75	.....	.....	.....	465 00	594
"	.....	2 33	.....	.....	.....	.....	720 00	595
"	.....	1 50	60	.....	.....	.....	473 00	596
"	.....	2 00	.....	.....	.....	.....	616 00	597
"	.....	2 00	.....	.....	.....	.....	615 00	598
"	.....	2 50	90	.....	.....	.....	532 00	599
"	.....	2 00	.....	.....	.....	.....	624 00	600
"	.....	1 75	.....	.....	.....	.....	200 00	601
"	.....	1 75	.....	.....	.....	.....	620 00	602

Thread Mills Employes.

Semi-monthly	.....	$2 16	10	.....	10	.....	$630 00	603
" "	.....	1 63	5	.....	5	.....	540 00	604
" "	.....	2 00	2	.....	2	.....	600 00	605
" "	.....	2 50	40	.....	40	.....	650 00	606
" "	.....	2 50	10	.....	10	.....	725 00	607
" "	.....	2 50	20	.....	20	.....	670 00	608
" "	.....	2 50	40	.....	40	.....	660 00	609
" "	.....	1 63	20	.....	20	.....	500 00	610

Tin and Sheet Iron Workers.

Weekly	.....	$3 00	90	.....	.....	.....	$654 00	483
"	.....	3 00	60	.....	.....	.....	720 00	482
"	.....	2 50	80	.....	.....	.....	570 00	484
"	.....	3 00	50	.....	.....	.....	774 00	485
"	.....	3 00	80	.....	.....	.....	660 00	486
"	.....	3 00	60	.....	.....	.....	800 00	487

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Tobacco Workers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
453	New Jersey	Jersey City	Stripper	10	10
454	" "	" "	Press-room	10	8½
455	New York	" "	Stemmer	10	8½
456*	New Jersey	" "	Packer	10	.....
457	" "	" "	Knocking off	10	10
458	Ireland	" "	Fine cut department	10	10
443	New Jersey	Trenton	Cigar maker	9	.....
444	Germany	Jersey City	" "	9	9
445	New York	" "	" "	8	.....
446	New Jersey	" "	" "	8	8
447	New York	New Brunswick	" "	10	10
448	Germany	Newark	" "	8	8
449	"	"	" "	8	.....
450	New York	"	" "	8	.....
451	Germany	"	" "	8	8
452	"	"	" "	8	8

Wall Paper Factory Employes.

412	Swizerland	Plainfield	Block cutter	10	10
413	New York	"	" "	10	10
414	Germany	"	" "	10	10
415	New Jersey	"	" "	10	10
416	New York	"	" "	10	10
417	" "	"	" "	10	10
418	" "	"	" "	10	10
419	" "	"	" "	10	10
420	New Jersey	New Brunswick	Staining	11	10

Miscellaneous Skilled Workmen, not Classified.

534	Ireland	Trenton	Iron works	10	10
535	New Jersey	Jersey City	Bridge tender	12	12
536	New York	" "	Spring beds	10	10
537	New Jersey	Newark	Trunk maker	10	9
538	" "	New Brunswick	Sea captain	.....	.....
539	" "	Paterson	Riveter	10	10

*Female.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Tobacco Workers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$1 50	136				$220 00	453
"		2 12	165	10			610 00	454
"		1 50	75	8			300 00	455
"		1 60	40	40			480 00	456
"		1 25					390 00	457
"		1 50					450 00	458
"	†+$1 00	3 00					500 00	443
"		1 50					447 00	444
"							550 00	445
"		3 00	48	48			500 00	*446
"		2 00					442 00	447
"		2 10	50	50			524 00	448
"		2 50	30	30			564 00	449
"		1 60	130	130			275 00	450
"		1 75	50	40	10		420 00	451
"		1 60	85				272 00	452

Wall Paper Factory Employes.

Weekly		$2 33	12	12			$686 00	412
"		3 00	52	52			780 00	413
"		2 50	130	91		39	440 00	414
"		3 00	94	94			600 00	415
"	‡+$2 00	1 50	60	60			400 00	416
"		4 00	4		4		1,200 00	417
"	‡+2 00	1 50	60	60			375 00	418
"	‡+2 00	1 83	60	60			462 00	419
"		1 16	142				368 00	420

Miscellaneous Skilled Workmen, not Classified.

Semi-monthly	—10	$1 50	52		12		‖$450 00	534
Monthly		1 92					600 00	535
Weekly		2 50					780 00	536
"		3 00	52	52			635 00	537
		3 25	30				1,000 00	538
Semi-monthly		2 46	15				715 00	539

*Female. †Per 1,000. ‡Per week. ‖$100 overtime.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Miscellaneous Skilled Workmen, not Classified—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
540	New Jersey	Paterson	File grinder	10	10
542	Ireland	Jersey City	Cleaning harness	10	10
543	"	" "	Castor oil works	10	10
544	"	" "	Bottler	10	10
545	New Jersey	Newark	Jeweler	10	10
546	" "	Jersey City	Paint works	10	10
547	Pennsylvania	Vineland	Pearl buttons	10	10
548	Ireland	Paterson	Brick maker	9	9
549	Germany	Newark	Brewer	10	10
550	"	Jersey City	"	10	10
551	Pennsylvania	Newark	Tool maker	10	10
552	New Jersey	Paterson	" "	10	10
553	Ireland		Axle maker	10	10
554	New Jersey	Newark	Cabinet maker	9	9
555	Ireland	Paterson	Brass welter	10	10
556	Scotland	"	Brass cleaner	10	10
557	New Jersey	"	Brass moulder	10	10
558	" "	Trenton	Potter, kilnman	10	.....
559	Ireland	"	Potter, sanitary ware	10	10
560	New Jersey	"	Potter, kiln firer	10	10
561	" "	New Brunswick	Metal worker	10	10
562	Ireland	Jersey City	" "	10	10
563	Germany	" "	Plumbing and gas	9	9
564	New Jersey	New Brunswick	Tin and plumbing	10	10
565	" "	Jersey City	Steam fitter	8	8
566	Ireland	" "	Paver	10	10
567	"	New Brunswick	Well digger	10	10
568	New York	Newark	Barber	13	13
569	Germany	Jersey City	"	10	10
570	New York	" "	Foreman	10	10
571	Ireland	Paterson	"	10	10
572	"	"	"	10	10
573	"	New Brunswick	Pipe layer	10	10
574	"	Jersey City	Watchman	10	10
575	New Jersey	Bridgeton	Foreman	10	10
576	" "		Florist	....	.....
577	Ireland	Paterson	Janitor	10	10
818	Maryland	Millville	Painter	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Miscellaneous Skilled Workmen, not Classified—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly...	+5	$2 00	6	.....	6	.....	$600 00	540
Weekly.....	.....	2 33	.....	.....	.....	.....	750 00	542
"	.....	2 00	.....	.....	.....	.....	600 00	543
"	.....	2 00	.....	.....	.....	.....	624 00	544
Semi-monthly...	.....	3 00	21	6	15	.....	720 00	545
Weekly.....	.....	3 00	.....	.....	.....	.....	924 00	546
Semi-monthly...	.....	2 50	50	50	.....	.....	400 00	547
" " ...	—9	2 80	96	96	.....	.....	440 00	548
Weekly.....	.....	3 00	54	.....	.....	54	774 00	549
"	.....	2 00	.....	.....	.....	.....	615 00	550
"	.....	3 00	30	.....	12	.....	792 00	551
Semi-monthly...	.....	2 50	30	30	.....	.....	692 00	552
Weekly.....	—15	2 50	165	165	.....	.....	450 00	553
"	.....	3 25	.....	.....	.....	.....	1,014 00	554
"	.....	1 75	18	.....	.....	.....	480 00	555
"	.....	1 33	36	36	.....	.....	360 00	556
"	.....	2 25	60	.....	60	.....	553 00	557
"	.....	2 00	.....	.....	.....	.....	600 00	558
"	.....	3 50	60	56	6	.....	750 00	559
"	.....	2 50	.....	.....	.....	.....	700 00	560
"	.....	2 00	.....	.....	.....	.....	624 00	561
"	.....	3 00	60	20	40	.....	700 00	562
"	.....	3 50	100	100	.....	.....	725 00	563
"	.....	2 50	.....	.....	.....	.....	720 00	564
"	.....	4 50	60	.....	.....	.....	1,100 00	565
"	.....	2 00	50	.....	.....	.....	525 00	566
"	.....	2 00	90	90	.....	.....	432 00	567
"	.....	2 00	.....	.....	.....	.....	730 00	568
"	.....	1 50	.....	.....	.....	.....	465 00	569
"	.....	2 33	.....	.....	.....	.....	728 00	570
"	.....	1 80	60	60	.....	.....	430 00	571
Semi-monthly...	.....	1 80	.....	.....	.....	.....	637 00	572
" " ...	.....	2 90	.....	.....	.....	.....	900 00	573
" " ...	.....	2 31	.....	.....	.....	.....	675 00	574
Weekly.....	+6	3 00	.....	.....	.....	.....	924 00	575
"	.....	2 00	.....	.....	.....	.....	625 00	576
Monthly	.....	75	.....	.....	.....	.....	247 00	577
Semi-monthly...	.....	1 66	.....	.....	.....	.....	513 00	818

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
650	Germany	Jersey City	Oakum	10	10
651	Ireland	" "	Wheeling iron	10	10
652	"	" "	Zinc works	10	10
653	"	" "	Stone mason	10	10
654	New Jersey	New Brunswick	Laborer	10	10
655	Ireland	" "	Foundry	10	10
656	"	" "	Repairing railroad	10	10
657	"	" "	Water Commission	10	10
658	New Jersey	" "	Trimmer	10	10
659	" "	Hoboken		10	10
660	Ireland	Jersey City	General	10	10
661	"	" "	"	10	10
662	"	" "	"	10	10
663	"	" "	Hay and straw	10	10
664	"	" "	Pick and shovel	10	10
665	"	" "	Tobacco works	10	10
666	Germany	" "	Laundry	10	10
667	Ireland	" "	Railroad	10	10
668	"	" "	Abattoir	10	10
669	"	" "	Box factory	10	10
670	"	" "	Street and sewer	10	10
671	"	" "	Lumber yard	10	10
672	"	" "	Cellar digging	10	10
673	"	" "	" "	10	10
674	"	" "	Zinc works	10	10
675	"	" "	" "	10	10
676	"	" "	Cellar digging	10	10
677	Poland	" "	General	10	10
678	Ireland	" "	Zinc works	10	10
679	"	" "	" "	10	10
680	New York	" "	Spring bed	10	10
681	France	Glassboro	Glass works	10	10
682	New Jersey	Millville	" "	10	10
683	" "	"	" "	10	10
684	" "	Malaga	" "	10	10
685	" "	"	" "	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$1 50	50	50			$480 00	650
Monthly		1 60	40				428 80	651
"		1 45	60		60		360 00	652
Weekly		1 50	75	50	25		335 00	653
"		1 16	52	52			280 00	654
"		1 00	9				303 00	655
Monthly		1 20	182		182		144 00	656
"		1 75					550 00	657
Weekly		1 16	52		52		280 00	658
Monthly		1 70					550 00	659
Weekly		1 75	100	60	40		365 00	660
"		1 75	60	60			459 00	661
Semi-monthly		1 75	150		150		275 00	662
Weekly		1 35					415 00	663
Semi-monthly		1 50					459 00	664
Weekly		1 33	60	60			325 00	665
"		1 50					456 00	666
Monthly		1 20					360 00	667
Weekly		1 25	90		90		477 00	668
"		1 40					385 00	669
Semi-monthly		1 50	30		30		450 00	670
Weekly		1 50					469 50	671
"		1 50	40	50			395 00	672
"		1 37	100	100			291 00	673
Monthly		1 60					500 00	674
"		1 60					510 00	675
Weekly		1 50	28				429 00	676
Monthly		1 40	70				357 00	677
"		1 45	40				388 00	678
"		1 60	40				428 00	679
Weekly		1 33					416 00	680
"		1 25					385 00	681
"		1 37					382 00	682
"		1 37					420 00	683
"		1 35					415 00	684
"		1 35					360 00	685

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
686	Germany	Winslow	Glass works	10	10
687	New Jersey	Glassboro	" "	10	10
688	New York	Clayton	" "	10	10
689	New Jersey	Florence	Foundry	10	10
690	" "	Vineland	General	12	12
691	Ireland	Jersey City	Foundry	10	10
692	"	Paterson	Street	9	9
693	"	"	Machine shop	10	.....
694	Scotland	"	Quarry	9	9
695	Ireland	"		10	10
696	"	"	General	10	10
697	"	"	Steel works	10	10
698	"	"	Machine works	10	10
699	"	"	Soap works	10	10
700	England	"	" "	10	10
701	Ireland	"	Rolling mills	10	10
702	"	"	" "	10	10
703	"	"	" "	10	10
704	"	"	Brewery	10	10
705	Holland	"	Silk mill	10	10
706	Ireland	"		10	10
707	"	"	Locomotive works	10	10
708	Italy	"	Silk works	10	10
709	Ireland	"	Machine shop	10	10
710	Germany	"	Carpenter	9	9
711	England	"	General	10	10
712	"	"	"	10	10
713	Ireland	"	Telephone	10	10
714	"	"	Iron foundry	10	10
715	England	"	" "	10	10
716	Holland	"	Silk dyeing	10	10
717	"	"	Machine works	10	10
718	Switzerland	"	Silk dyeing	10	10
719	Italy	"	" "	10	10
720	"	"	" "	10	10
721	Ireland	"	Carpenter	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Weekly		$1 25	4				$381 00	686
"		1 33	12				400 00	687
"		1 25	25	15	10		352 00	688
"		1 35	10		10		402 00	689
"		1 00	43	12	7	24	300 00	690
"		1 83					560 00	691
Semi-monthly		1 50	100	100			310 00	692
" "		1 50	12	12			442 00	693
" "		1 50	67	67			361 00	694
Monthly		1 25					383 00	695
Semi monthly		1 50	30		30		415 00	696
" "		1 50	79	79			342 00	697
" "		1 50					460 00	698
" "		1 40	12	12			413 00	699
" "	+4	1 25	12	6	6		367 00	700
" "		1 60	25	25			393 00	701
" "		1 60	12	12			410 00	702
" "		1 50					573 00	703
" "		1 50	80		5		339 00	704
" "		1 25	30	30			345 00	705
		1 25	96	96			262 00	706
" "	—6	1 40	96	96			280 00	707
" "		1 50	46	46			390 00	708
" "		1 40	12		12		411 00	709
" "		1 35	24	11	13		365 00	710
" "		1 40	90	90			302 00	711
" "		1 30	28	28			361 00	712
" "		1 66					520 00	713
" "		1 50	28	28			525 00	714
" "		1 50	16	16			435 00	715
" "		1 25	70	70			295 00	716
" "		1 25	60	42	18		307 00	717
" "		1 50	35	35			406 00	718
" "	—10	1 30	60	60			332 00	719
" "	—6	1 30	36	36			360 00	720
" "		1 50	12		12		441 00	721

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
722	Ireland	Paterson	Silk dyeing	10	10
723	"	Elizabeth	Railroad	10	.....
724	"	"	Pennsylvania railroad	10	10
725	"	"	" "	10	10
726	"	"	" "	10	10
727	"	"	" "	10	10
728	"	"	" "	10	10
729	"	"	" "	10	10
730	New Jersey	Gloucester	Iron foundry	10	10
731	Maryland	Clayton	Glass works	10	10
732	New Jersey	"	" "	10	10
733	" "	Camden	" "	10	10
734	" "	"	Ship yard	10	10
735	Pennsylvania	"	Railroad	10	10
736	England	Millville	Cotton mill	10	10
737	New Jersey	Bridgeton	Glass works	10	.....
738	" "	Millville	" "	10	10
739	" "	Gloucester	Iron works	10	10
740	North Carolina	Bridgeton	Machine works	10	10
741	Virginia	"	" "	10	10
742	Ireland	Jersey City	Tobacco works	10	10
744	"	Paterson	Steel works	10	10
745	England	"	Locomotive works	10	10
746	.....	"	Machine shop	10	10
747	New York	"	Locomotive works	10	10
748	Ireland	"	Plumber	9	9
749	"	"	Print works	10	10
750	"	"	Building	9	9
752	"	"	Jute mill	10½	10½
753	New Jersey	Passaic	Print works	10	10
754	New York	Paterson	Machine shop	10	10
755	Massachusetts	"	Steel works	10	10
756	New Jersey	"	Digging cellars	10	10
757	Ireland	"	Railroad	10	10
758	Germany	Trenton	Pottery	10	10
759	New Jersey	Paterson	Rolling mill	10	10
760	Ireland	New Brunswick	Iron works	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+), or decrease (—), during the year.	For a full day's work, highest.	Total	From slackness of trade	From sickness, or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	—10	$1 25	72	72	.....	.....	$292 00	722
Monthly	.....	1 20	20	.....	20	.....	373 00	723
"	.....	1 20	12	.....	12	.....	368 00	724
"	.....	1 20	13	.....	13	.....	355 00	725
"	.....	1 20	7	.....	7	.....	360 00	726
"	.....	1 20	36	.....	36	.....	329 00	727
"	.....	1 10	15	.....	15	.....	351 00	728
"	.....	1 20	25	.....	25	.....	340 00	729
Semi-monthly	.....	1 50	8	.....	8	.....	450 00	730
" "	.....	1 25	12	.....	12	.....	368 00	731
" "	.....	1 25	7	.....	7	.....	375 00	732
" "	.....	1 50	25	.....	25	.....	424 00	733
Weekly	.....	2 00	50	.....	50	.....	516 00	734
Monthly	.....	1 25	8	.....	8	.....	375 00	735
Semi-monthly	.....	1 50	.....	.....	.....	.....	468 00	736
" "	.....	1 00	108	108	.....	.....	200 00	737
Weekly	.....	1 50	.....	.....	.....	.....	462 00	738
Semi-monthly	.....	1 66	10	10	.....	.....	496 00	739
Weekly	.....	1 50	8	.....	8	.....	450 00	740
"	.....	1 66	12	.....	12	.....	500 00	741
"	.....	1 50	40	40	.....	.....	400 00	742
Semi-monthly	.....	1 50	30	11	12	.....	415 00	744
" "	.....	1 25	12	.....	12	.....	367 00	745
" "	.....	1 50	18	12	6	.....	432 00	746
" "	.....	1 25	12	12	.....	.....	352 00	747
" "	.....	1 50	36	36	.....	.....	376 00	748
" "	.....	1 50	.....	.....	.....	.....	450 00	749
" "	.....	1 25	50	50	.....	.....	320 00	750
" "	.....	1 25	.....	.....	.....	.....	382 00	752
" "	.....	1 25	.....	.....	.....	.....	382 00	753
" "	.....	1 40	.....	.....	.....	.....	428 00	754
" "	.....	1 50	36	30	6	.....	406 00	755
" "	.....	1 33	54	54	.....	.....	340 00	756
" "	.....	1 25	48	48	.....	.....	322 00	757
Weekly	.....	1 25	21	21	.....	.....	*450 00	758
Semi-monthly	.....	1 50	.....	.....	.....	.....	459 00	759
" "	.....	1 25	7	.....	7	.....	340 00	760

*Make overtime.

TABLE 8—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers—Continued.

Office number.	Place of Birth.	Place of Employment.	Occupation.	Hours of Labor. For a full day.	Hours of Labor. Average time.
761	Ireland	Newark	Zinc works	12	12
763	"	Trenton	Pottery	10	10
764	"	Jersey City	Pennsylvania railroad	12	12
765	"	Trenton	Iron works	10	10
766	"	Jersey City	Spring beds	10	10
767	"	" "	" "	10	10
768	"	" "	Zinc works	10	10
769	"	" "	" "	10	10
770	Germany	" "	Corrugated iron	10	10
771	New Jersey	" "	White lead	10	10
772	" "	" "	" "	10	10
773	Ireland	" "	Foreman's helper	10	10
774	"	" "	Oakum	10	10
775	"	" "	Coal handler	10	10
776	"	" "	" "	10	10
777	"	" "	Chemical works	10	10
778	New Jersey	" "	Box maker	10	10
779	Pennsylvania	" "	Railroad	14	14
780	Germany	" "	Bologna sausage	10	10
781	Ireland	" "	Helping butcher	10	10
782	"	" "	White lead	10	10
783	New Jersey	Fanwood	Stableman	14	14
784	New York	Plainfield	Oil cloth	9	9
785	Ireland	New Brunswick		10	10
786	"	" "	Laying water pipes	10	10
787	Rhode Island	Camden	Ship yard	10	10

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—DAILY HOURS OF LABOR, WAGES AND LOST TIME—Continued.

Laborers—Continued.

WAGES.			NUMBER OF DAYS LOST TIME DURING THE YEAR, EXCLUDING LEGAL HOLIDAYS.					
When paid.	Per cent. increase (+) or decrease (—) during the year.	For a full day's work, highest.	Total.	From slackness of trade.	From sickness or other causes.	From strikes or lockouts.	Yearly earnings from trade.	Office number.
Semi-monthly	.....	$1 75	.....	.....	.....	.....	$564 00	761
Weekly	.....	1 50	.....	.....	.....	.....	*600 00	763
Monthly	.....	1 50	.....	.....	.....	.....	432 00	764
Semi-monthly	.....	1 10	25	.....	6	.....	*450 00	765
Weekly	.....	1 33	.....	.....	.....	.....	416 00	766
"	.....	1 50	70	.....	.....	.....	357 00	767
Monthly	.....	1 45	50	.....	.....	.....	475 00	768
"	.....	1 45	50	.....	.....	.....	375 00	769
Weekly	.....	1 50	.....	.....	.....	.....	468 00	770
"	.....	1 66	.....	.....	.....	.....	520 00	771
"	.....	1 66	.....	.....	.....	.....	520 00	772
"	.....	2 00	.....	.....	.....	.....	616 00	773
"	.....	1 50	.....	.....	.....	.....	341 00	774
"	.....	1 75	100	.....	.....	.....	375 00	775
"	.....	1 50	.....	.....	.....	.....	469 00	776
"	.....	2 25	14	.....	14	.....	675 00	777
"	.....	1 66	50	.....	.....	.....	340 00	778
"	.....	1 10	.....	.....	.....	.....	420 00	779
"	.....	2 00	.....	.....	.....	.....	†730 00	780
"	.....	1 85	20	.....	20	.....	532 00	781
"	.....	2 00	.....	.....	.....	.....	616 00	782
"	.....	1 50	.....	.....	.....	.....	540 00	783
Weekly	.....	1 50	90	90	.....	.....	300 00	784
Monthly	.....	2 00	.....	.....	.....	.....	650 00	785
"	.....	2 00	.....	.....	.....	.....	650 00	786
"	.....	2 00	47	40	7	.....	469 00	787

* Make overtime. † Work every day in the year.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY.

Occupation.	Number reporting.	Average hours of daily labor.		Wages. Number paid		
		For a full day.	Average time.	Weekly.	Semi monthly.	Monthly.
Bakers	5	12¼	12¼	5	.....	.....
Blacksmiths	12	10	10	9	3	.....
Helpers	5	10	.....	5	.....	.....
Building trades—						
Bricklayers	8	9	9	8	.....	.....
Carpenters	18	9½	9½	12	4	2
Hod carriers	14	9	9	7	7	.....
Painters	5	9	9	2	2	1
Plasterers	2	9	9	1	1	.....
Stone cutters, &c.	12	9½	9½	5	4	3
Stone masons	5	9	9	4	1	.....
Clerks and salesmen	11	12	12	11	.....	.....
Coopers	4	10	10	2	2	.....
Cordage works employes	14	10	10	14	.....	.....
Cotton mills operatives	17	10⅓	.....	.....	17	.....
Engineers, stationary	4	11	.....	2	2	.....
Flax mills employes	5	9½	9½	.....	5	.....
Freight handlers	9	10	10	2	6	1
Glass factory employes—						
Flint glass blowers	13	9	8	.....	13	.....
Green glass bottle and vial blowers	52	8⅔	7⅘	.....	52	.....
Stopper grinders	3	9	8⅓	.....	3	.....
Master shearers	10	14⅕	14⅕	.....	10	.....
Shearers	8	12	12	.....	8	.....
Pot makers	4	9½	9½	.....	4	.....
Pressers	1	8½	8½	.....	1	.....
Batch makers	4	7¼	7¼	.....	4	.....
Take-out-ware men	2	10	10	.....	2	.....
Packers	7	9	8½	.....	7	.....
Clay workers	1	10	.....	.....	1	.....
Helpers (masons')	2	10	10	.....	2	.....
Window glass blowers	15	8¾	.....	*15	.....	.....
Gatherers	9	8¾	8½	*9	.....	.....
Flatteners	8	11½	11½	*8	.....	.....
Cutters	9	10½	10½	*9	.....	.....
Hatters	27	9⅘	8¾	27	.....	.....
Jute mills employes	15	10½	10	15	.....	.....

*Partly; in full, monthly.

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY.

Occupation.	Wages. Number. Increased.	Wages. Number. Decreased.	Wages. Average for a full day's work, highest.	Average number of days lost time during the year, excluding legal holidays.	Average yearly earnings by trade.
Bakers	.....	.....	$2 66	26	$715 00
Blacksmiths	.....	.....	2 79	15	762 18
Helpers	.....	.....	1 92	42	467 32
Building trades—					
Bricklayers	1	.....	3 50	67	760 72
Carpenters	1	.....	2 36	34	649 50
Hod carriers	.....	.....	2 21	41	540 10
Painters	.....	1	2 50	89	566 70
Plasterers	.....	.....	4 00	75	916 00
Stone cutters, &c.	.....	.....	3 00	53	648 65
Stone masons	1	.....	2 95	67	559 55
Clerks and salesmen	.....	.....	2 22	.....	675 46
Coopers	.....	.....	2 62	12	603 75
Cordage works employes	.....	.....	1 22	52	300 90
Cotton mills operatives	.....	.....	1 85	9	543 35
Engineers, stationary	.....	.....	1 69	52	406 00
Flax mills employes	.....	.....	1 82	67	420 40
Freight handlers	.....	.....	2 04	34	499 00
Glass factory employes—					
Flint glass blowers	6	.....	4 67	21	992 74
Green glass bottle and vial blowers	50	.....	5 08	37	1,026 44
Stopper grinders	.....	.....	3 58	8	871 60
Master shearers	1	.....	3 44	73	771 50
Shearers	.....	.....	1 72	17	428 62
Pot makers	1	.....	3 09	.....	934 50
Pressers	.....	.....	2 25	187	157 50
Batch makers	.....	.....	1 86	13	470 00
Take-out-ware men	.....	.....	1 80	.....	409 72
Packers	.....	.....	1 44	51	367 23
Clay workers	.....	.....	1 25	52	257 50
Helpers (masons')	.....	.....	2 00	36	565 00
Window glass blowers	15	.....	5 75	57	900 75
Gatherers	9	.....	3 87	48	602 73
Flatteners	8	.....	4 93	73	873 65
Cutters	9	.....	4 09	63	766 27
Hatters	1	2	3 05	63	525 30
Jute mills employes	.....	.....	1 41	20	414 00

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY—Continued.

Occupation.	Number reporting.	Average hours of daily labor.		Wages. Number paid		
		For a full day.	Average time.	Weekly.	Semi-monthly.	Monthly.
Iron workers—						
Moulders	24	9	9	14	10	.....
Helpers	7	9¾	9¾	5	2	.....
Foundrymen	14	9¾	.....	2	10	2
Miscellaneous	15	10	9¾	12	2	1
Leather workers	8	10	10	8	.....	.....
Machinists	25	10	9¾	12	11	2
Miners	4	10	10	.....	.....	4
Organ makers	7	10	10	.....	7	.....
Printers	6	9⅔	9⅔	6	.....	.....
Quarrymen	7	9¾	9¾	.....	2	5
Railroad employes—						
Engineers	2	12	.....	.....	.....	2
Brakemen	1	10	.....	.....	.....	1
Gate tenders	14	14½	14½	.....	.....	14
Miscellaneous	4	12	12	.....	.....	4
Rubber workers	6	10	10	4	2	.....
Sewing machine factory employes	18	9¾	9¾	18	.....	.....
Shoe makers	26	9¾	9	26	.....	.....
Ship carpenters and caulkers	12	10	9¼	11	1	.....
Silk mills operatives—						
Weavers	12	10	10	.....	12	.....
Miscellaneous	5	10	10	.....	5	.....
Tailors	6	11⅓	.....	5	1	.....
Teamsters and drivers	24	11⅓	11	14	10	.....
Tin and sheet iron workers—						
Roofers	6	9	.....	6	.....	.....
Thread works employes	8	10⅓	.....	.....	8	.....
Tobacco workers	6	10	9	6	.....	.....
Cigar makers	10	8½	.....	10	.....	.....
Wall paper factory employes	9	10	10	9	.....	.....
Miscellaneous workmen, skilled	44	10	10	30	11	3
Laborers	135	10	10	51	58	26
Total	805	.....	.....	421	313	71

TABLE 8.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY—Continued.

Occupation.	Wages. Number Increased.	Wages. Number Decreased.	Wages. Average for a full day's work, highest.	Average number of days lost time during the year, excluding legal holidays.	Average yearly earnings by trade
Iron workers—					
Moulders	1	4	$2 68	47	$695 05
Helpers	.....	.....	1 10	27	314 07
Foundrymen	.....	2	2 37	46	427 21
Miscellaneous	2	5	2 48	89	544 82
Leather workers	1	3	2 49	50	526 50
Machinists	4	2	2 31	24	627 22
Miners	.....	4	1 31	28	331 00
Organ makers	.....	2	1 49	21	345 67
Printers	.....	.....	2 47	12	618 00
Quarrymen	.....	2	1 89	99	392 85
Railroad employes—					
Engineers	.....	.....	3 53	.....	1,110 00
Brakemen	.....	.....	1 84	70	419 00
Gate tenders	.....	.....	1 27	3	393 57
Miscellaneous	.....	.....	1 44	.....	417 50
Rubber workers	4	.....	1 65	24	455 00
Sewing machine factory employes	1	3	2 06	31	610 00
Shoe makers	.....	.....	2 83	52	649 52
Ship carpenters and caulkers	.....	.....	2 96	55	691 22
Silk mills operatives—					
Weavers	.....	1	2 65	43	587 25
Miscellaneous	.....	.....	2 10	26	498 40
Tailors	.....	1	2 48	47	559 00
Teamsters and drivers	.....	.....	1 85	16	525 00
Tin and sheet iron workers—					
Roofers	.....	.....	2 92	70	696 50
Thread works employes	.....	.....	2 19	18	622 00
Tobacco workers	.....	.....	1 58	67	4[illegible]8 00
Cigar makers	1	.....	2 12	39	449 00
Wall paper factory employes	3	.....	2 36	68	591 00
Miscellaneous workmen, skilled	2	3	2 42	25	631 00
Laborers	1	4	1 45	29	411 43
Total	125	38	.....	.....	.....

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY.

Bakers.

Office number.	Place of Birth.	Residence	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
387	New York....	Newark.....	Bread.....	4	1	1	2	1	...	...	...	$907 00
388	Ireland.....	"	Bread & cake..	14	5	7	2	3	...	2	1	1,286 00
389	"	Trenton.....	Bread.....	7	2	3	2	3	...	2	1	850 00

Blacksmiths.

459	New Jersey...	Glassboro.....	General work..	3	1	.....	2	1	...	...	...	$924 00
460	" ...	Florence.....	Pipe foundry...	6	.....	4	2	3	...	2	1	1,259 25
461	" ...	Bridgeton.....	Machine work	3	1	.....	2	1	...	...	...	720 00
462	" ...	"	"	4	2	.....	2	1	...	...	...	664 40
463	Ireland.....	Elizabeth.....	Sew'g machine	7	3	2	2	2	...	1	1	1,050 00
464	"	"	"	6	2	2	2	2	...	1	1	930 00
465	Scotland.....	"	"	6	3	1	2	1	...	...	...	690 00
466	New Jersey...	"	"	6	2	2	2	1	...	...	...	740 00
467	Ireland.....	"	Forg'g m'chine	5	1	2	2	1	...	...	...	775 00
473	New Jersey...	Newark.....	Horse shoeing.	2	....	....	2	1	...	...	...	883 50

Blacksmiths' Helpers.

468	New Jersey...	Jersey City...	Helper.....	4	1	1	2	1	...	...	...	$605 00
470	" ...	" ...	"	3	1	.....	2	1	...	...	...	580 00
471	" ...	" ...	"	4	2	.....	2	2	1	...	...	761 60
472	Connecticut...	" ...	"	3	.....	.....	3	1	..	...	...	471 00

Building Trades.

299	Newark.....	Newark.....	Bricklayer.....	3	1	.....	2	1	...	...	...	$846 00
300	Ireland.....	"	"	3	1	.....	2	1	...	...	...	800 00
302	Scotland.....	Paterson.....	"	5	3	.....	2	1	...	...	...	643 50
303	"	"	"	4	2	.....	2	1	...	...	...	615 00
304	Poland.....	Trenton.....	"	3	1	.....	2	1	...	...	...	900 00
305	United States	"	"	4	1	1	2	1	...	...	...	800 00
306	Germany.....	"	"	6	1	3	2	4	...	3	1	850 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY.

Bakers.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$907 00	.....	$907 00	+$207 00	...	No	$2,000	No	No	Yes	387
836 00	$450 00	1,300 00	—14 00	10	$150	No	No	No	Yes	388
400 00	450 00	850 00	.....	2	No	Yes	No	No	No	389

Blacksmiths.

$924 00	.....	$581 27	+$342 76	...	Yes	$1,000	No	Yes	No	459
659 25	$600 00	600 00	+659 25	2	No	100	Yes	Yes	No	460
720 00	.....	470 00	+250 00	...	No	Yes	Yes	No	No	461
664 40	.....	662 94	+1 50	1	No	No	Yes	Yes	No	462
850 00	200 00	750 00	+300 00	3	Yes	Yes	Yes	No	No	463
780 00	150 00	750 00	+200 00	1	No	Yes	Yes	Yes	No	464
690 00	.....	690 00	.....	3	No	Yes	No	Yes	Yes	465
740 00	.....	700 00	+40 00	3	No	Yes	Yes	Yes	Yes	466
775 00	.....	700 00	+75 00	2	No	Yes	Yes	Yes	Yes	467
858 50	.....	758 00	+125 50	...	No	No	No	Yes	Yes	473

Blacksmiths' Helpers.

$605 00	.....	$600 00	+$5 00	1	No	Yes	No	No	Yes	468
580 00	.....	580 00	.....	...	No	Yes	No	No	Yes	470
345 60	*$416 00	460 00	+300 00	...	No	Yes	No	No	No	471
396 00	.....	420 00	+51 00	...	No	Yes	No	No	No	472

Building Trades.

$846 00	.....	$746 00	+$100 00	...	No	$300	No	Yes	Yes	299
800 00	.....	800 00	.....	1	No	400	No	Yes	Yes	300
643 50	.....	500 00	+143 50	1	No	500	Yes	Yes	Yes	302
615 00	.....	450 00	+160 00	...	No	250	Yes	Yes	Yes	303
900 00	.....	500 00	+400 00	...	Yes	Yes	Yes	Yes	Yes	304
800 00	.....	.....	.....	2	Yes	Yes	No	Yes	Yes	305
650 00	$200 00	600 00	+200 00	1	Yes	Yes	Yes	Yes	Yes	306

*Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Building Trades—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total	Children.		Others.	Total	Wife.	Children.	Others.	Total.
					Under 12 years of age.	12 years and over.						
337	Germany.....	Jersey City...	Carpenter	2	.....	.....	2	1	...	...	...	$517 50
338	Delaware	Pitman Grove	"	6	2	2	2	2	...	1	1	758 50
341	New Jersey...	Glassboro.....	"	5	3	.....	2	1	...	...	...	616 00
342	Virginia.....	Camden.....	"	6	2	2	2	3	1	1	1	840 00
343	N. Hampshire	"	"	5	2	1	2	1	...	...	...	705 00
344	Vermont	Glouces'r City	"	5	2	1	2	2	...	1	...	1,070 00
345	New York.....	Paterson	"	4	2	.....	2	1	...	...	...	579 00
348	New Jersey...	Trenton.....	"	2	.....	.....	2	1	...	...	...	650 00
349	Mass'chusetts	Orange.....	"	5	2	1	2	1	...	...	...	575 00
439	New Jersey...	Jersey City...	Box maker.....	3	1	.....	2	1	...	...	...	860 00
440	Germany.....	" " ..	" "	5	.....	3	2	3	...	2	1	1,280 00
441	Ireland.....	" " ...	Sash and blinds	4	2	.....	2	1	...	...	...	659 00
442	Paterson.....	Paterson	Planer	3	1	.....	2	1	...	...	...	516 00
313	Ireland.....	Jersey City...	Hod carrier....	4	2	....	2	1	...	...	...	847 00
314	"	Greenville	" "	2	.....	.....	2	1	...	...	...	600 00
315	Pennsylvania	Camden	" "	5	1	2	2	4	1	2	1	966 00
316	Ireland.....	Paterson	" "	8	3	3	2	4	...	3	1	1,106 50
317	"	Passaic.....	" "	6	4	.....	2	1	...	...	...	393 60
318	Canada	"	" "	8	4	2	2	3	...	2	1	852 00
319	Ireland.....	Trenton.....	" "	4	2	.....	2	1	...	...	...	500 00
321	"	Jersey City...	" "	6	4	.....	2	1	...	...	...	407 50
324	"	Newark	" "	5	.....	.....	5	1	...	...	...	540 00
325	"	"	" "	9	5	2	2	3	...	2	1	660 00
352	New York.....	N. Brunswick	Painter.....	6	3	1	2	2	...	1	1	680 00
353	New Jersey...	Paterson	"	7	5	.....	2	1	...	...	...	615 00
354	" " ...	"	"	4	2	.....	2	2	1	...	1	620 00
355	Pennsylvania	Trenton	"	3	.....	.....	3	1	...	...	...	643 00
356	New Jersey...	Washington...	Varnisher	2	.....	.....	2	1	...	...	...	550 00
358	Ireland.....	Jersey City...	Plasterer.....	3	1	.....	2	1	...	...	...	632 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Building Trades—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$517 50	.....	$507 50	+$10 00	...	$200	No	No	Yes	No	337
660 00	$98 50	700 00	+58 50	2	No	$1,000	No	No	No	338
616 00	.....	700 00	—84 00	2	No	No	No	Yes	No	341
695 00	120 00 *25 00	600 00	+140 00	...	Yes	No	Yes	Yes	Yes	342
705 00	.....	612 00	+93 00	1	Yes	No	Yes	Yes	Yes	343
720 00	350 00	970 00	+100 00	1	No	100	No	No	No	344
579 00	.....	579 00	.....	...	No	Yes	No	No	Yes	345
650 00	.....	475 00	+75 00	...	50	No	No	Yes	Yes	348
575 00	.....	515 00	+60 00	2	.....	250	No	Yes	Yes	349
860 00	.....	880 00	—20 00	1	No	No	No	Yes	Yes	439
780 00	500 00	800 00	+480 00	...	Yes	Yes	No	Yes	No	440
659 00	.....	750 00	—91 00	2	No	Yes	No	Yes	Yes	441
516 00	.....	457 00	+59 00	...	No	No	No	Yes	No	442
847 00	.....	600 00	+245 00	...	Yes	Yes	Yes	Yes	Yes	313
600 00	.....	600 00	.....	...	No	No	No	Yes	Yes	314
536 00	362 00 *38 00	640 24	+325 76	1	No	No	No	Yes	No	315
381 50	700 00	1,146 50	—30 00	3	No	No	No	No	No	316
393 60	.....	393 60	.....	2	No	Yes	No	No	No	317
540 00	312 00	780 00	+72 00	4	No		No	No	No	318
500 00	.....	500 00	.....	2	No	No	No	Yes	Yes	319
407 50	.....	407 50	.....	1	No	No	No	No	Yes	321
540 00	.....	540 00	—Yes	...	No	No	No	Yes	Yes	324
600 00	60 00	666 00	.....	4	No	No	No	Yes	Yes	325
530 00	150 00	680 00	.....	2	No	No	No	Yes	Yes	352
615 00	.....	520 00	+95 00	2	Yes	100	No	No	No	353
570 00	*50 00	368 00	+252 00	2	Yes	Yes	No	No	Yes	354
643 00	.....	550 00	+93 50	...	No	2,000	No	Yes	Yes	355
550 00	.....	300 00	+150 00	...	Yes	No	No	No	Yes	356
632 00	.....	632 00	.....	...	No	No	No	No	Yes	358

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Building Trades—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
541	Scotland.	Newark.....	Stone cutter ...	5	3	.....	2	1	...	...	...	$650 00
326	Mass'chusetts	Trenton.....	" " ...	3	1	.....	2	1	...	...	...	793 35
329	Wales	Stockton	" " ...	5	1	2	2	2	...	1	1	900 00
330	New York.....	Trenton.....	" " ...	5	2	1	2	1	...	...	...	800 00
331	United States.	"	" " ...	8	4	2	2	2	...	1	1	825 00
332	New Jersey...	Plainfield.....	" " ...	3	.....	1	2	1	...	...	...	735 00
333	England	"	" " ...	5	3	.....	2	1	...	...	...	600 00
334	Ireland.....	"	Polisher.....	3	1	.....	2	1	...	...	...	570 00
335	New Jersey...	"	"	6	2	2	2	2	...	1	1	746 00
336	" " ...	"	Cutter.....	4	2	.....	2	1	...	...	...	702 00
307	Germany.....	Trenton.....	Stone mason...	2	.....	.....	2	1	...	...	...	700 00
308	Ireland.....	Bridgeton.....	" " ...	4	....	2	2	3	...	2	1	540 91
309	"	Trenton.....	" " ...	2	.....	.....	2	1	...	...	...	828 00
310	New Jersey...	Plainfield	" " ...	7	2	3	2	2	...	1	1	547 00
311	Ireland	Jersey City...	" " ...	5	2	1	2	1	...	...	...	680 00

Clerks and Salesmen.

495	New Jersey...	Newark.....	Clothing.....	2	.....	.....	1	...	...	...	...	$1,000 00
497	France.....	Paterson	Canvasser	3	1	.....	2	1	...	...	...	546 00
498	New Jersey...	Bridgeton. ...	Insurance	4	2	.....	2	1	...	...	...	400 00

Coopers.

382	New Jersey...	Jersey City...	Cooper.....	5	3	.....	2	1	...	...	...	$775 00
384	Ireland	" " ...	"	7	2	3	2	3	...	2	1	950 00
385	"	" " ...	"	5	3	.....	2	1	...	...	...	460 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Building Trades—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$650 00	.....	$650 00	.....	1	$125	$1,000	No	Yes	Yes	541
763 35	.....	.....	.....	...	No	3,000	No	Yes	Yes	326
550 00	$350 00	.....	+Yes	2	Yes	No	No	Yes	Yes	329
800 00	.....	.....	+Yes	1	No	No	No	Yes	Yes	330
750 00	75 00	.....	.....	4	No	Yes	No	No	Yes	331
735 00	.....	700 00	—Yes	1	No	Yes	No	No	Yes	332
600 00	.....	625 00	—$25 00	1	No	Yes	No	No	Yes	333
570 00	.....	650 00	—Yes	...	No	No	No	No	Yes	334
646 00	100 00	610 00	+136 00	2	No	Yes	No	No	Yes	335
692 00	.....	650 00	+42 00	...	No	Yes	No	No	Yes	336
700 00	.....	350 00	+350 00	...	Yes	No	No	Yes	Yes	307
342 70	120 00	600 00	—59 09	...	No	No	Yes	No	No	308
678 00	*150 00	400 00	+428 00	...	Yes	No	No	Yes	Yes	309
397 00	150 00	625 00	—78 00	2	No	No	No	No	Yes	310
680 00	.....	500 00	+180 00	2	Yes	Yes	Yes	No	No	311

Clerks and Salesmen.

$1,000 00	.....	$650 00	+$350 00	...	No	$1,000	Yes	No	Yes	495
546 00	.....	480 00	+66 00	...	No	No	No	No	Yes	497
400 00	.....	468 00	—68 00	...	No	No	No	No	No	498

Coopers.

$775 00	.....	$600 00	+$150 00	2	No	Yes	No	Yes	Yes	382
700 00	$250 00	600 00	+300 00	...	No	No	No	No	No	384
460 00	.....	460 00	.....	1	No	No	No	No	Yes	385

*Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Cordage Works.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
636	Russia	Elizabethport	Bag Tyer.....	2	.....	.....	2	1	...	...	...	$300 00
638	Ireland	"	" "	10	2	6	2	5	...	4	1	739 00
639	New Jersey...	"	Lapp-room	5	3	.....	2	1	...	...	...	450 90
640	" " ...	"	Tending frame.	2	.....	.....	2	1	...	...	...	262 50
641	Germany.....	"	Lapp-room	6	3	1	2	3	1	1	1	537 50
642	Ireland.....	"	" "	7	3	2	2	3	...	2	1	507 50
643	New York.....	"	" "	4	.....	2	2	1	...	..	...	348 50
644	Ireland.....	"	Scutch	6	.....	3	3	1	...	...	...	*491 00
646	Russia	"	"	5	2	1	2	2	1	...	...	208 00
648	New York.....	"	"	7	4	1	2	2	1	...	1	350 62
649	" "	"	Packing.....	7	5	.....	2	1	...	...	...	267 93

Cotton Operatives.

612	New Jersey...	Gloucester.....	Dyer	7	1	3	3	4	...	3	1	$1,127 00
613	England.....	"	"	2	.....	....	2	1	...	...	...	370 00
614	Germany.....	"	"	7	2	3	2	3	...	2	1	812 00
615	Maine	"	Boss weaver...	7	3	2	2	1	...	...	...	1,250 00
616	"	"	Boss carder.....	5	2	1	2	1	...	...	...	1,040 00
618	England.....	Millville.....	Packing	3	.....	1	2	3	1	1	1	712 00
619	Ireland	"	Finisher	2	.....	.....	2	1	...	...	...	428 00
620	Pennsylvania	"	Roller cover...	5	1	2	2	2	....	1	1	789 00
789	Massachusetts	Paterson	Weaver	6	4	.....	2	1	...	...	...	517 00
790	"	"	"	7	4	1	2	2	...	1	1	681 00
791	New Jersey...	Gloucester.....	"	5	1	2	2	3	...	2	1	782 00
792	" "	"	Loom fixer.....	6	1	2	3	3	...	2	1	1,072 00
793	Massachusetts	"	" "	4	1	1	2	2	...	1	1	768 00
794	New Jersey....	"	" "	5	2	1	2	3	1	1	1	775 00

*$200 from boarders.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Cordage Works.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—)	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$300 00	.....	$200 00	+$100 00	...	Yes	No	No	No	No	636
339 00	$400 00	750 00	—11 00	2	No	$70	No	Yes	No	638
450 90	.....	475 00	—25 10	1	No	Yes	Yes	No	Yes	639
262 50	.....	345 00	—82 50	...	No	No	No	No	No	640
332 50	125 00 *50 00	550 00	—12 50	2	No	125	No	No	No	641
282 50	210 00	550 00	—42 50	3	No	Yes	No	Yes	No	642
348 50	.....	450 00	—101 25	2	No	Yes	No	No	No	643
291 00	.....	600 00	—109 00	2	No	Yes	No	No	No	644
133 00	*75 00	250 00	.....	...	No	No	No	No	No	646
272 62	*78 00	380 00	—29 38	2	No	No	No	No	No	648
267 93	.....	300 00	—32 07	2	No	No	No	No	Yes	649

Cotton Operatives.

$377 00	$750 00	$1,027 00	+$100 00	1	No	$100	No	Yes	No	612
370 00	.....	345 00	+25 00	...	No	100	No	No	Yes	613
462 00	350 00	700 00	+112 00	2	No	No	No	No	No	614
1,250 00	.....	1,000 00	+250 00	3	No	1,000	Yes	Yes	No	615
1,040 00	.....	890 00	+150 00	2	No	1,000	Yes	Yes	No	616
462 00	200 00 *50 00	478 00	+234 00	...	No	No	Yes	Yes	No	618
414 00	.....	378 00	+50 00	...	No	140	Yes	Yes	No	619
439 00	350 00	689 00	+100 00	2	$250	No	Yes	No	Yes	620
517 00	.....	462 00	+45 00	2	No	Yes	No	No	No	789
525 00	156 00	600 00	+81 00	3	No	Yes	No	No	No	790
439 00	343 00	730 00	+52 00	1	No	100	No	No	Yes	791
592 00	480 00	872 00	+200 00	1	No	200	No	Yes	No	762
568 00	200 00	600 00	+168 00	1	No	No	Yes	No	No	793
660 00	100 00 *75 00	580 00	+195 00	2	100	195	Yes	Yes	Yes	794

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Engineers, Stationary.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
473	New Jersey...	Gloucester.....	Pipe foundry..	5	2	1	2	1	...	...	...	$586 00
474	England.....	Paterson.....	.....	7	.....	5	2	6	...	5	1	1,565 00
475	Pennsylvania	Stockton	.....	4	.....	1	3	1	...	...	...	425 00
476	Maine	Vineland.....	.....	2	.....	.....	2	1	...	...	...	350 00

Flax Mills Employes.

813	Scotland.....	Paterson	Hackler	11	5	4	2	4	...	3	1	$999 00
814	Ireland.....	"	"	2	.....	.....	2	2	1	...	1	482 00
815	England.....	"	Dresser	4	2	.....	2	1	...	...	...	600 00
816	Ireland.....	"	"	10	6	2	2	3	...	2	1	870 00
817	"	"	"	5	.....	3	2	4	...	3	1	1,304 00

Freight Handlers.

521	New York	Jersey City...	Machinery.....	4	.....	2	2	1	...	...	...	$442 00
522	Ireland.....	" " ...	Handler.....	5	1	2	2	1	...	...	...	475 00
523	"	" " ...	"	4	.....	2	2	1	...	...	...	*1,453 00
524	"	" " ...	"	8	3	3	2	3	...	2	1	617 00
525	"	" " ...	"	3	2	.....	1	1	...	...	...	600 00
526	"	" " ...	"	5	3	.....	2	2	1	...	...	823 00
531	"	" " ...	Longshoreman	4	2	.....	2	1	...	...	...	639 00
532	New Jersey...	" " ...	Freight.....	5	.....	3	2	3	...	2	1	850 00

Green Glass Bottle and Vial Blowers.

2	Pennsylvania	Glassboro	Blower.....	2	.....	.....	2	2	1	...	1	$1,891 25
3	Germany.....	"	"	4	2	.....	2	1	...	...	...	1,238 75
4	New Jersey...	Clayton	"	6	2	2	2	1	...	...	...	1,000 00
5	" " ...	Millville.....	"	4	1	1	2	1	...	...	...	1,381 37
6	" " ...	Salem.....	"	4	.....	2	2	2	...	1	1	1,494 00
7	" " ...	"	"	4	2	.....	2	1	...	...	...	1,325 40
8	Germany.....	Glassboro	"	3	.....	1	2	2	...	1	1	1,930 72
9	New Jersey...	Salem.....	"	2	.....	.....	2	1	...	...	...	1,050 00
10	Maryland	"	"	3	.....	1	2	1	...	...	...	1,322 25

*The rent of two houses, $1,100.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Engineers, Stationary.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$586 00	.....	$600 00	—$14 00	2	No	No	No	No	No	473
313 00	$1,252 00	1,415 00	+150 00	...	No	No	No	Yes	Yes	474
425 00	.....	375 00	+50 00	1	No	No	No	No	No	475
300 00	.....	300 00	+50 00	...	No	No	No	No	No	476

Flax Mills Employes.

$336 00	$663 00	$900 00	+$99 00	3	Yes	$100	No	No	Yes	813
232 00	*250 00	450 00	+32 00	...	.....	No	No	No	Yes	814
600 00	.....	650 00	—50 00	1	No	No	No	Yes	Yes	815
350 00	520 00	850 00	+20 00	4	No	No	No	Yes	Yes	816
584 00	720 00	1,100 00	+204 00	...	Yes	85	No	No	Yes	817

Freight Handlers.

$442 00	.....	$442 00	.....	...	No	No	No	No	No	521
475 00	.....	470 00	+$5 00	1	No	No	No	No	No	522
353 00	.....	750 00	+700 00	...	Yes	Yes	Yes	No	No	523
417 00	$200 00	600 00	+15 00	2	No	No	No	Yes	No	524
600 00	.....	600 00	.....	1	No	No	No	No	No	525
583 00	†240 00	600 00	+223 00	1	Yes	No	No	No	Yes	526
639 00	.....	500 00	+139 00	...	No	No	No	Yes	Yes	531
600 00	250 00	675 00	+170 00	1	Yes	Yes	No	Yes	No	532

Green Glass Bottle and Vial Blowers.

$1,176 00	*$715 25	.....	.....	...	No	.....	No	No	Yes	2
1,238 75	.....	$1,070 00	+$168 75	2	No	$2,000	No	No	Yes	3
1,000 00	.....	780 00	+220 00	2	No	.....	No	No	Yes	4
1,005 75	.....	962 25	+319 12	1	No	1,200	Yes	Yes	Yes	5
1,050 00	120 00	610 00	+884 00	1	No	.....	Yes	Yes	Yes	6
1,325 40	.....	816 50	+508 70	1	No	2,000	Yes	No	Yes	7
1,810 72	120 00	1,076 24	+854 48	1	No	.....	No	No	Yes	8
1,050 00	.....	800 00	+250 00	...	No	.....	No	No	Yes	9
1,106 25	.....	710 25	+612 00	1	No	2,000	Yes	Yes	Yes	10

* Wife. † Boarders.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Green Glass Bottle and Vial Blowers—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
11	Ohio	Clayton	Blower	6	2	2	2	2	...	1	1	$1,282 28
12	Maryland	"	"	5	2	1	2	1	...	...	...	850 00
13	New Jersey	"	"	6	2	2	2	3	...	2	1	1,638 82
14	" "	"	"	4	2	...	2	1	...	...	...	1,516 23
15	" "	"	"	3	1	...	2	1	...	...	...	1,154 31
16	" "	"	"	3	1	...	2	1	...	...	...	944 21
17	" "	"	"	4	1	...	3	1	...	...	...	1,349 62
18	" "	"	"	7	2	3	2	5	...	4	1	1,415 28
19	" "	"	"	4	1	1	2	1	...	...	...	1,345 34
20	" "	Woodbury	"	5	3	...	2	1	...	...	...	1,187 50
21	" "	Camden	"	5	3	...	2	1	...	...	...	1,152 60
22	" "	"	"	6	3	1	2	1	...	...	...	1,200 00
23	" "	"	"	4	2	...	2	1	...	...	...	1,200 00
24	" "	"	"	5	1	2	2	1	...	...	...	675 00
25	" "	"	"	8	6	...	2	1	...	...	...	858 00
26	" "	Woodbury	"	4	1	1	2	2	...	1	1	1,550 00
27	" "	Salem	"	5	2	1	2	2	...	1	1	1,656 50
28	" "	Bridgeton	"	3	1	...	2	1	...	...	...	300 00
29	" "	Pitman Grove	"	6	2	1	3	2	...	1	1	720 00
30	Pennsylvania	Millville	"	4	2	...	2	1	...	...	...	1,008 00
32	New Jersey	"	"	4	1	1	2	1	...	...	...	1,130 00
33	" "	"	"	4	1	1	2	2	...	1	1	1,126 00
34	" "	"	"	4	2	...	2	1	...	...	...	1,205 00
35	" "	Williamst'wn	"	4	2	...	2	1	...	...	...	1,075 00
36	" "	"	"	4	2	...	2	2	...	1	1	1,347 00
37	" "	"	"	7	2	3	2	3	...	2	1	1,850 00
38	" "	"	"	3	...	1	2	2	...	1	1	1,342 40
39	" "	Millville	"	5	3	...	2	1	...	...	...	970 00
41	" "	Bridgeton	"	2	...	...	2	1	...	...	...	899 50
42	Delaware	"	"	8	3	3	2	3	...	2	1	825 50
43	New Jersey	"	"	4	1	1	2	1	...	...	...	1,150 00
44	" "	"	"	5	...	...	5	1	...	...	...	1,100 00
45	Germany	"	"	2	...	...	2	1	...	...	...	1,020 00
46	New Jersey	"	"	3	1	...	2	1	...	...	...	826 00
47	Pennsylvania	"	"	2	...	...	2	1	...	...	...	350 00
48	New Jersey	"	"	4	1	...	3	1	...	...	...	515 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Green Glass Bottle and Vial Blowers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$1,162 28	$120 00	$900 00	+$382 28	3	No	$1,000	Yes	Yes	Yes	11
850 00	.....	850 00	.....	3	.....	.....	Yes	No	Yes	12
1,217 00	418 82	1,100 00	+538 82	2	No	2,000	Yes	Yes	Yes	13
1,396 23	.....	631 80	+884 43	1	No	1,000	Yes	Yes	Yes	14
1,154 31	.....	515 18	+639 13	1	No	2,000	Yes	Yes	Yes	15
920 21	.....	680 24	+253 97	1	No	.....	Yes	Yes	Yes	16
1,149 62	.....	713 45	+636 17	1	No	2,000	Yes	Yes	Yes	17
1,155 28	260 00	1,018 49	+379 79	4	No	1,000	Yes	Yes	Yes	18
1,345 34	.....	684 38	+560 96	2	No	.....	Yes	Yes	Yes	19
1,187 50	.....	687 50	+500 00	1	No	1,000	Yes	No	Yes	20
1,152 60	.....	810 00	+342 60	2	No	.....	Yes	Yes	Yes	21
2,200 00	.....	900 00	+300 00	3	No	.....	Yes	No	Yes	22
1,200 00	.....	742 26	+457 74	1	No	.....	Yes	No	Yes	23
675 00	.....	800 00	—125 00	2	No	.....	Yes	Yes	Yes	24
858 00	.....	858 00	.....	4	No	.....	Yes	No	Yes	25
1,000 00	400 00	750 00	+800 00	...	No	.....	Yes	No	Yes	26
1,156 50	500 00	1,371 50	+285 00	...	No	.....	Yes	Yes	Yes	27
300 00	.....	300 00	.....	...	No	.....	No	No	No	28
660 00	60 00	720 00	.....	3	No	.....	No	No	Yes	29
1,008 00	.....	797 79	+210 21	2	No	150	Yes	Yes	Yes	30
1,055 00	.....	905 00	+225 00	2	No	110	Yes	Yes	Yes	32
918 00	208 00	1,126 00	.....	1	No	200	Yes	Yes	Yes	33
1,055 00	.....	1,035 00	+79 00	1	No	2,100	Yes	Yes	Yes	34
1,075 00	.....	675 20	+400 00	...	No	.....	Yes	No	Yes	35
1,176 00	171 00	847 00	+500 00	2	No	2,000	Yes	Yes	Yes	36
1,200 00	400 00	950 00	+900 00	3	No	5,200	Yes	Yes	Yes	37
1,142 40	201 00	613 40	+726 00	...	No	.....	Yes	Yes	Yes	38
970 00	.....	789 76	+180 24	1	No	125	No	Yes	Yes	39
899 50	.....	500 50	+399 00	...	No	.....	No	No	Yes	41
717 50	108 00	620 00	+205 00	3	No	200	Yes	No	Yes	42
1,150 00	.....	700 00	+450 00	2	No	.....	Yes	No	Yes	43
1,000 00	.....	550 00	+550 00	...	.....	Yes	Yes	No	Yes	44
1,020 00	.....	800 00	+220 00	...	No	.....	Yes	No	Yes	45
826 00	.....	626 00	+200 00	1	No	.....	Yes	No	No	46
350 00	.....	350 00	.....	...	No	.....	No	No	No	47
315 00	.....	400 00	+115 00	1	No	.....	No	No	Yes	48

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Green Glass Bottle and Vial Blowers—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
49	New Jersey...	Woodbury....	Blower	2	.....	.....	2	1	...	...	...	$728 34
50	" " ...	"	"	3	1	.....	2	1	...	...	...	1,200 00
51	Pennsylvania	Williamst'wn	"	6	2	2	2	2	...	1	1	1,226 50
52	New Jersey...	Glassboro.....	"	3	1	.....	2	1	...	...	...	1,056 00

Flint Glass Blowers.

83	Pennsylvania	Glassboro	Blower.....	3	1	.....	2	1	...	...	...	$999 00
85	Maryland.....	Millville	"	3	1	.....	2	1	...	...	...	800 00
86	"	"	"	3	1	.....	2	1	...	...	...	1,028 00
87	New Jersey...	"	"	6	1	.....	5	1	...	...	...	1,066 75
88	" " ...	Williamst'wn	"	4	2	.....	2	1	...	...	...	812 00
89	Pennsylvania	"	"	2	.....	.....	2	1	...	...	...	1,108 80
90	New Jersey...	"	"	2	.....	.....	2	1	...	...	...	630 00
91	" " ...	"	"	3	1	.....	2	1	...	...	...	668 22
92	Pennsylvania	"	"	3	1	.....	2	1	...	...	...	960 00
93	New Jersey...	"	"	4	2	.....	2	2	...	1	...	1,180 00
94	France.....	Millville	"	10	2	4	4	1	...	...	...	1,015 75
95	Germany.....	"	Tube drawer...	6	2	2	2	3	...	2	1	1,817 00

Window Glass Blowers.

99	New Jersey...	Elmer.....	Blower.....	2	.....	.....	2	1	...	...	...	$812 00
100	" " ...	Malaga.....	"	2	.....	.....	2	1	...	...	1	874 80
101	Pennsylvania	Millville.....	"	3	1	.....	2	1	...	...	...	1,113 75
102	New Jersey...	"	"	6	4	.....	2	1	...	...	...	901 00
103	" " ...	"	"	5	3	.....	2	1	...	...	...	887 50
104	Pennsylvania	"	"	6	4	.....	2	1	...	...	...	892 50
105	New Jersey...	Bridgeton	"	5	.....	.....	5	2	...	1	1	785 00
106	New York	"	"	3	.....	1	2	1	...	...	...	880 00
107	New Jersey...	"	"	12	3	6	3	3	...	2	1	1,463 00
108	" " ...	"	"	3	1	.....	2	1	...	...	...	1,075 00
109	" " ...	"	"	3	.....	.....	3	1	...	...	...	1,235 00
110	" " ...	Winslow	"	5	3	.....	2	1	...	...	...	935 00
111	" " ...	"	"	5	3	.....	2	1	...	...	...	1,092 50
112	" " ...	Glassboro.....	"	7	3	2	2	2	...	1	1	914 00
113	" " ...	"	"	4	1	1	2	1	...	...	...	848 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Green Glass Bottle and Vial Blowers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$728 34	.....	$800 00	—$71 66	...	No	.....	No	No	Yes	49
1,200 00	.....	858 36	+341 64	1	No	$2,000	Yes	Yes	Yes	50
976 50	$250 00	976 50	+250 00	2	No	1,000	No	Yes	Yes	51
1,056 00	.....	656 00	+400 00	1	$250	138	Yes	Yes	Yes	52

Flint Glass Blowers.

$999 00	.....	.....	.....	1	No	No	No	Yes	Yes	83
800 00	.....	$700 00	+$100 00	...	No	$100	Yes	Yes	Yes	85
1,028 00	.....	778 00	+250 00	...	$250	No	Yes	Yes	Yes	86
1,066 75	.....	705 50	+360 00	1	No	No	Yes	Yes	Yes	87
812 00	.....	612 00	+200 00	2	No	No	Yes	Yes	Yes	88
1,108 80	.....	608 80	+500 00	...	No	No	Yes	Yes	Yes	89
630 00	.....	485 00	+145 00	...	No	No	Yes	Yes	Yes	90
668 22	.....	554 82	+113 40	...	No	No	No	Yes	Yes	91
960 10	.....	660 00	+300 00	...	.....	$2,000	No	Yes	Yes	92
980 00	$200 00	780 00	+400 00	2	No	No	No	Yes	Yes	93
1,015 75	.....	715 75	+300 00	6	No	No	Yes	No	Yes	94
1,517 00	300 00	1,275 00	+542 00	2	No	1,000	Yes	Yes	Yes	95

Window Glass Blowers.

$702 00	.....	$384 00	+$428 00	...	No	No	No	No	Yes	99
874 80	.....	605 24	+259 56	...	$125	$1,000	Yes	Yes	Yes	100
1,113 75	.....	802 28	+311 47	1	No	No	No	Yes	Yes	101
901 00	.....	901 00	.....	2	No	150	No	Yes	Yes	102
887 50	.....	853 19	+34 51	1	No	No	No	Yes	Yes	103
892 50	.....	892 50	.....	1	No	200	No	No	Yes	104
610 00	$175 00	785 00	—50 00	1	No	Yes	No	No	Yes	105
880 00	.....	620 00	+260 00	1	No	No	No	Yes	Yes	106
700 00	763 00	1,000 00	+463 00	3	No	1,000	No	Yes	Yes	107
975 00	.....	870 00	+205 00	1	No	No	No	Yes	Yes	108
1,235 00	.....	500 00	+735 00	...	No	No	No	No	Yes	109
935 00	.....	820 00	+115 00	2	No	No	No	Yes	Yes	110
1,092 50	.....	842 50	+249 00	2	No	No	No	Yes	Yes	111
864 00	50 00	864 00	+50 00	2	No	No	No	Yes	Yes	112
848 00	.....	648 00	+200 00	1	No	500	No	No	Yes	113

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Window Glass Gatherers.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
114	New Jersey...	Glassboro.....	Gatherer	4	2	.....	2	1	...	...	...	$560 00
115	" " ...	"	"	5	3	.....	2	1	...	...	...	605 93
117	Germany.....	Winslow	"	3	.....	.....	3	1	...	...	...	666 00
118	New Jersey...	Bridgeton	"	2	.....	.....	2	2	1	...	1	530 00
119	" " ...	"	"	2	.....	.....	2	1	...	...	...	751 80
120	" " ...	"	"	2	.....	.....	2	1	...	...	...	578 00
121	" " ...	Malaga.....	"	6	1	3	2	2	...	1	1	694 00

Window Glass Flatteners.

123	New Jersey...	Glassboro	Flattener.....	5	2	1	2	2	...	1	1	$860 50
124	" " ...	Elmer	"	2	.....	.....	2	1	...	...	...	802 80
125	Ireland.....	Malaga.....	"	7	2	2	3	2	...	1	1	1,053 90
126	New Jersey...	"	"	3	1	.....	2	1	...	...	...	800 00
127	" " ...	Bridgeton	"	4	2	.....	2	1	...	...	...	768 00
128	" " ...	"	"	6	.....	3	3	1	...	...	...	896 50
129	" " ...	"	"	3	.....	1	2	1	...	...	...	1,110 00
130	" " ...	Quinton	"	2	.....	.....	2	1	...	...	...	1,034 28

Window Glass Cutters.

132	Maryland	Glassboro	Cutter.....	2	.....	.....	2	1	...	...	...	$777 60
133	New Jersey...	Malaga.....	"	4	1	1	2	2	...	1	1	1,663 20
134	" " ...	Millville.....	"	3	1	.....	2	1	...	...	...	785 40
135	" " ...	"	"	5	3	.....	2	1	...	...	...	967 40
136	" " ...	"	"	4	2	.....	2	1	...	...	...	790 50
137	" " ...	Bridgeton	"	10	2	5	3	3	1	1	1	993 00
138	" " ...	"	"	2	.....	.....	2	2	1	...	1	732 00
139	New York.....	Winslow	"	5	1	2	2	2	1	1	1	1,034 50

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Window Glass Gatherers.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$560 00	.....	.....	.....	...	No	No	No	No	Yes	114
605 93	.....	$505 93	+$100 00	1	No	$154	No	No	Yes	115
666 00	.....	700 00	—34 00	...	No	No	No	No	Yes	117
480 00	*$50 00	430 00	+100 00	...	No	No	No	No	Yes	118
751 80	.....	525 00	+226 80	...	No	No	No	No	Yes	119
578 00	.....	500 00	+78 00	...	$200	1,000	No	Yes	Yes	120
595 00	99 00	694 00	.....	...	No	No	No	Yes	Yes	121

Window Glass Flatteners.

$752 00	$108 50	$611 50	+$249 00	1	No	$190	No	Yes	Yes	123
690 00	.....	502 80	+300 00	...	No	No	Yes	No	Yes	124
938 40	115 50	937 50	+116 40	2	No	200	No	Yes	Yes	125
800 00	.....	675 00	+125 00	...	No	200	No	Yes	Yes	126
768 00	.....	743 00	+25 00	2	No	190	No	No	Yes	127
896 50	.....	687 50	+209 00	...	No	Yes	No	No	Yes	128
1,110 00	.....	720 00	+390 00	...	No	No	No	Yes	Yes	129
1,034 28	.....	545 50	+478 88	...	No	500	No	Yes	Yes	130

Window Glass Cutters.

$777 60	.....	$452 60	+$325 00	...	No	$1,000	Yes	Yes	Yes	132
841 50	$821 60	1,000 00	+663 20	...	No	2,000	Yes	Yes	Yes	133
785 40	.....	512 29	+273 21	...	No	150	No	Yes	Yes	134
785 40	.....	806 41	+160 99	1	No	150	No	Yes	Yes	135
740 52	.....	539 45	+251 07	1	$1,000	1,000	No	Yes	Yes	136
630 00	128 00 *75 00	756 00	+237 00	2	No	150	Yes	Yes	Yes	137
672 00	*60 00	600 00	+132 00	...	No	No	No	No	Yes	138
912 00	122 50	834 00	+200 50	1	No	500	No	No	Yes	139

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Glass Factory Employes—Miscellaneous Workmen.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
53	New Jersey...	Bridgeton.....	Pot maker.....	4	2	.....	2	1	...	...	...	$898 00
54	Germany.....	Clayton	" "	2	.....	.....	2	1	...	...	...	1,200 00
140	New Jersey...	Glassboro	" "	5	3	.....	2	1	...	...	...	900 00
142	" " ...	Malaga.....	" "	2	.....	.....	2	1	...	...	...	840 00
55	" " ...	Camden.....	Master shearer	4	2	.....	2	1	...	...	...	1,000 00
56	" " ...	Clayton	" "	5	2	1	2	2	...	1	1	1,325 00
57	" " ...	Williamst'wn	" "	4	1	1	2	2	...	1	1	980 00
58	" " ...	Clayton	" "	4	2	.....	2	1	...	...	...	800 00
59	" " ...	Bridgeton	" "	6	2	2	2	1	...	...	...	592 00
60	" " ...	Williamst'wn	" "	4	.....	2	2	3	...	2	1	762 00
143	Ireland.....	Glassboro	" "	3	1	.....	2	1	...	...	...	800 00
144	New Jersey...	Bridgeton.....	" "	9	4	3	2	2	...	1	1	1,156 00
145	England	Malaga.....	" "	3	1	.....	2	1	...	...	...	1,117 00
146	New Jersey...	Winslow	" "	5	2	1	2	1	...	...	...	875 00
61	Germany.....	Camden.....	Shearer.....	5	2	1	2	2	...	1	1	666 00
62	Ireland	Clayton	"	5	1	2	2	3	...	2	1	870 00
63	England.....	Williamst'wn	"	5	3	.....	2	1	...	...	...	419 00
64	New Jersey...	Glassboro	"	5	3	.....	2	1	...	...	...	450 00
147	Maryland.....	Camden.....	"	4	2	.....	2	1	...	...	...	451 50
148	Germany.....	Bridgeton.....	"	7	4	.....	3	1	...	...	...	427 00
149	"	Winslow	"	6	2	2	2	3	...	2	1	699 50
150	England.....	Malaga.....	"	3	1	.....	2	2	...	...	...	517 00
65	"	Camden.....	Packer.....	4	1	1	2	2	...	1	1	517 50
66	New Jersey...	Woodbury	"	4	1	1	2	2	...	1	1	655 00
67	" " ...	Glassboro	"	4	1	.....	3	1	...	...	...	414 73
68	" " ...	"	"	6	1	3	2	4	...	3	1	802 00
69	" " ...	Clayton	"	3	1	.....	2	1	...	...	...	375 00
70	N. Hampshire	"	"	2	.....	.....	2	1	...	...	...	391 40
71	New Jersey...	"	"	2	.....	.....	2	1	...	...	...	390 00
72	Maine.....	"	Blacksmith.....	3	1	.....	2	1	...	...	...	675 00
73	New Jersey...	"	"	5	2	1	2	1	...	...	...	960 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Glass Factory Employes—Miscellaneous Workmen.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$798 00	.....	$425 00	+$473 00	...	No	No	No	Yes	No	53
1,200 00	.....	600 00	+600 00	...	No	No	Yes	No	No	54
900 00	.....	700 00	+200 00	1	No	$200	No	No	No	140
840 00	.....	578 00	+262 00	...	.....	500	No	Yes	No	142
1,000 00	.....	750 00	+250 00	2	No	No	Yes	Yes	No	55
800 00	$525 00	750 00	+575 00	2	No	No	Yes	Yes	No	56
850 00	130 00	729 75	+250 25	1	No	No	Yes	Yes	No	57
800 00	.....	800 00	.....	2	No	No	No	No	No	58
442 00	.....	592 00	.....	3	No	No	No	No	No	59
550 00	212 00	762 00	.....	1	No	No	No	Yes	No	60
750 00	.....	750 00	+50 00	1	No	No	No	No	No	143
928 00	128 00	968 00	+88 00	2	No	No	No	Yes	No	144
720 00	.....	417 00	+70 30	...	No	No	No	Yes	No	145
875 00	.....	700 00	+17 50	2	No	No	No	No	No	146
546 00	120 00	666 00	.....	1	No	No	No	No	No	61
450 00	320 00	690 00	+160 00	1	No	No	Yes	No	No	62
375 00	.....	400 00	+19 00	1	No	685	No	No	No	63
450 00	.....	400 00	+50 00	3	No	No	No	Yes	No	64
451 50	.....	451 50	.....	2	No	No	No	Yes	No	147
327 00	.....	440 00	—13 00	2	No	Yes	No	No	No	148
437 50	262 00	699 50	.....	2	No	No	No	No	No	149
392 00	.....	517 00	.....	...	No	No	No	No	No	150
367 50	125 00	517 50	.....	1	No	No	No	Yes	No	65
405 00	250 00	655 00	.....	...	No	No	No	No	No	66
314 73	*100 00	300 00	+114 73	1	No	No	No	Yes	No	67
432 00	370 00	820 00	—18 00	1	No	No	No	Yes	No	68
350 00	.....	375 00	.....	1	No	No	No	No	No	69
351 40	.....	350 00	53 60	...	No	No	Yes	Yes	No	70
350 00	.....	390 00	.....	...	No	No	No	Yes	No	71
675 00	.....	591 00	+84 00	...	No	No	Yes	Yes	No	72
960 00	.....	800 00	+160 00	2	No	No	Yes	Yes	No	73

*Sale of vegetables from small farm.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Glass Factory Employes—Miscellaneous Workmen—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children.		Others.	Total.	Wife.	Children.	Others.	Total.
					Under 12 years of age.	12 years and over.						
74	New Jersey...	Clayton.....	Batch maker...	6	1	4	1	2	...	1	1	$960 00
75	" " ...	Glassboro	" " ...	7	.....	5	2	6	...	5	1	1,233 40
76	Germany.....	Camden.....	" " ...	4	1	1	2	2	...	1	1	631 00
151	New York.....	Millville.....	" " ...	3	1	.....	2	1	...	...	...	425 00
77	Pennsylvania	"	Stopper grind'r	3	1	.....	...	1	...	...	...	822 40
98	New Jersey...	"	" "	3	1	.....	2	1	...	...	...	930 00
79	" " ...	Bridgeton	Presser	3	1	.....	2	1	...	...	...	212 50
80	" " ...	"	Clay-room.....	5	1	.....	4	1	...	...	...	457 50
81	Germany.....	Williamst'wn	Mason	9	2	4	3	3	...	2	...	710 00
152	Vermont.....	Winslow	"	3	1	.....	2	1	...	...	...	680 00
82	Pennsylvania	Camden.....	Manager.....	5	3	.....	2	1	...	...	...	1,500 00
153	New Jersey...	Millville.....	Box maker.....	2	.....	.....	1	...	...	...	...	573 80
97	" " ...	"	Take off ware..	7	2	2	3	2	...	1	1	697 00
96	Pennsylvania	"	Leer tender.....	6	4	.....	2	1	...	...	...	443 45

Miscellaneous Skilled Workmen.

534	Ireland.....	Trenton.....	.....	4	1	1	2	1	...	...	...	$450 00
535	New Jersey...	Jersey City...	Bridge tender..	4	2	.....	2	1	...	...	...	600 00
536	New York.....	" " ...	Spring beds.....	4	2	.....	2	1	...	...	...	780 00
537	New Jersey...	Newark.....	Trunk making.	5	3	.....	2	1	...	...	...	635 00
538	" " ...	N. Brunswick	Sea captain.....	3	1	.....	2	1	...	...	...	1,000 00
539	" " ...	Paterson	Riveter	9	7	.....	2	1	...	...	...	715 86
540	Ireland.....	"	File grinder....	4	2	.....	2	1	...	...	...	600 00
542	"	Jersey City...	Clean'g harness	5	3	.....	2	1	...	...	...	750 00
543	"	" " ...	Castor oil w'rks	9	4	3	2	3	...	2	1	685 00
545	New Jersey...	Newark.....	Jeweler	8	3	3	2	1	...	...	...	720 00
547	Pennsylvania	Vineland.....	Pearl buttons..	2	.....	.....	2	1	...	...	...	400 00
548	Ireland.....	Paterson	Brick maker...	2	.....	.....	2	1	...	...	...	440 00
549	Germany.....	Newark.....	Brewer	3	1	.....	2	1	...	...	...	774 00
550	"	Jersey City...	"	4	2	.....	2	1	...	...	...	615 00
551	Pennsylvania	Newark.....	Tool maker.....	4	2	.....	2	1	...	...	...	792 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Glass Factory Employes—Miscellaneous Workmen—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$450 00	$510 00	$960 00	.....	1	No	No	No	No	No	74
500 00	733 40	984 57	+$248 84	3	No	No	No	Yes	No	75
505 00	125 00	533 00	+98 00	1	No	No	Yes	Yes	No	76
425 00	.....	425 00	.....	...	.....	$125	No	No	No	151
822 40	.....	625 16	+197 24	1	No	125	Yes	Yes	No	77
930 00	.....	822 94	+127 06	1	No	200	Yes	Yes	Yes	98
157 50	.....	400 00	—187 50	...	No	No	No	No	No	79
257 50	*200 00	457 50	.....	...	No	No	No	No	No	80
450 00	260 00	710 00	.....	2	No	No	No	No	No	81
680 00	.....	500 00	+180 00	1	.....	190	No	Yes	No	152
1,500 00	.....	889 73	+711 27	2	No	No	No	Yes	No	82
523 80	.....	450 00	+123 50	...	No	750	No	Yes	.....	153
376 00	129 00	768 00	—51 00	3	No	200	No	Yes	No	97
443 45	.....	443 45	.....	1	No	No	No	No	No	96

Miscellaneous Skilled Workmen.

$350 00	.....	$400 00	+$50 00	2	No	No	No	No	Yes	534
600 00	.....	450 00	+150 00	1	Yes	Yes	No	Yes	No	535
780 00	.....	600 00	+180 00	2	Yes	No	No	Yes	No	536
635 00	.....	635 00	.....	...	No	Yes	No	No	Yes	537
1,000 00	.....	375 00	+625 00	...	No	No	No	Yes	No	538
715 86	.....	680 00	+35 00	4	No	Yes	No	No	Yes	539
600 00	.....	600 00	.....	2	No	No	No	No	Yes	540
750 00	.....	600 00	+150 00	1	Yes	No	No	Yes	No	542
625 00	$60 00	685 00	.....	4	No	No	No	No	Yes	543
720 00	.....	720 00	—Yes	...	No	$1,000	No	No	No	545
400 00	.....	375 00	+25 00	...	No	No	No	No	Yes	547
440 00	.....	450 00	—10 00	...	No	No	No	No	No	548
774 00	.....	774 00	.....	1	No	1,000	No	No	Yes	549
615 00	.....	375 00	+240 00	...	Yes	Yes	No	No	Yes	550
792 00	.....	767 00	+25 00	...	No	Yes	Yes	Yes	No	551

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Miscellaneous Skilled Workmen—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
552	Massachusetts	Paterson.....	Tool maker.....	5	3	.....	2	1	...	...	...	$692 00
553	Ireland.....	Newark.....	Axle maker....	7	5	.....	2	1	...	...	...	450 00
554	New Jersey...	"	Cabinet maker	7	4	.....	3	1	...	...	...	1,014 50
555	Ireland.....	Paterson.....	Brass melter...	4	2	1	1	2	...	1	1	688 00
556	Scotland.....	"	Brass cleaner...	6	4	1	1	2	...	1	1	620 00
557	New Jersey...	"	Brass moulder	4	2	.....	2	1	...	...	...	553 00
558	" " ...	Trenton	Pott'y kilnm'n	5	3	.....	2	1	...	...	...	600 00
559	Ireland.....	"	Pott'y presser..	6	4	.....	2	2	1	...	1	825 00
561	New Jersey...	N. Brunswick	Metal worker..	4	2	.....	2	2	1	...	1	774 00
562	Ireland.....	Jersey City...	" " ..	5	3	.....	2	1	...	...	...	700 00
563	Germany.....	" " ...	P'b'g & gas fit'g	7	3	2	2	1	...	...	...	725 00
564	New Jersey...	N. Brunswick	P'b'g & tinsm'h	4	2	.....	2	1	...	...	...	720 00
565	" " ...	Jersey City...	Steam fitting...	6	3	1	2	1	...	...	...	1,100 00
566	Ireland.....	" " ...	Paver.....	5	.....	4	1	2	...	1	1	875 00
567	"	N. Brunswick	Well digger.....	4	.....	2	2	3	...	2	1	692 00
568	New York....	.....	Barber	4	1	1	2	1	...	...	...	730 00
569	Germany	Jersey City...	"	4	2	.....	2	1	...	...	...	465 00
570	New York....	" " ...	Foreman.....	4	2	.....	2	1	...	...	...	728 00
571	Ireland.....	Paterson.....	"	8	.....	6	2	6	...	5	1	880 00
572	"	"	"	3	.....	1	2	2	...	1	1	567 00
573	"	N. Brunswick	Laying pipe...	8	3	3	2	1	...	...	...	900 00
574	"	Jersey City...	Watchman.....	4	.....	1	3	1	...	...	...	675 00
575	New Jersey...	Bridgeton	Ass't foreman..	3	1	.....	2	1	...	...	...	924 00
576	" " ...	Jersey City...	Florist	2	.....	.....	2	1	...	...	...	625 00
577	Ireland.....	Paterson.....	Janitor	8	2	4	2	4	...	3	1	715 38
818	Maryland	Millville.....	Painter.....	9	4	3	2	4	...	3	1	1,075 00

Hatters.

207	New Jersey...	Newark.....	Finisher	7	3	2	2	1	...	...	...	$550 00
208	" " ...	"	"	3	1	.....	2	1	...	...	...	475 00
209	" " ...	Orange.....	"	7	4	1	2	1	...	...	...	500 00
210	Germany.....	Newark.....	"	5	1	1	3	1	...	...	...	718 00
211	New York....	Millburn	"	6	1	3	2	3	...	2	1	870 00
214	Mass'chusetts	Orange.....	"	3	.....	.....	3	1	...	...	...	684 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Miscellaneous Skilled Workmen—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$692 00	.....	$692 00	.....	1	No	No	No	No	Yes	552
450 00	.....	500 00	—$50 00	2	.....	No	No	No	No	553
1,014 50	.....	750 00	+264 50	1	No	$1,000	No	Yes	Yes	554
481 00	$208 00	688 00	.....	2	No	No	No	No	Yes	555
360 00	260 00	620 00	.....	2	No	Yes	No	Yes	Yes	556
553 00	.....	500 00	+53 00	...	No	500	No	Yes	Yes	557
600 00	.....	450 00	+150 00	2	No	Yes	No	Yes	Yes	558
750 00	*$75 00	600 00	+225 00	2	No	Yes	No	No	Yes	559
624 00	*150 00	774 00	.....	2	No	No	Yes	No	Yes	561
700 00	.....	500 00	+200 00	2	Yes	Yes	No	No	No	562
725 00	.....	600 00	+125 00	2	Yes	Yes	No	Yes	No	563
720 00	.....	450 00	+270 00	...	Yes	No	Yes	No	No	564
1,100 00	.....	900 00	+200 00	2	Yes	No	No	No	Yes	565
525 00	110 00	700 00	+110 00	1	No	No	No	No	No	566
432 00	260 00	700 00	—Yes	...	No	Yes	No	Yes	Yes	567
730 00	.....	730 00	.....	2	No	1,000	No	Yes	Yes	568
465 00	.....	465 00	.....	...	No	No	No	No	Yes	569
728 00	.....	728 00	.....	2	No	No	No	No	No	570
430 00	450 00	668 00	+212 00	...	No	Yes	Yes	No	No	571
537 00	30 00	567 00	.....	...	No	No	No	Yes	Yes	572
900 00	.....	600 00	+300 00	...	No	No	Yes	No	No	573
675 00	.....	675 00	.....	1	No	No	No	No	No	574
924 00	.....	676 00	+248 00	...	No	No	No	Yes	No	575
625 00	.....	625 00	.....	...	No	No	No	Yes	Yes	576
247 38	468 00	715 38	.....	3	No	Yes	No	No	Yes	577
513 00	562 00	976 00	+99 00	2	No	150	No	No	Yes	818

Hatters.

$550 00	.....	$600 00	—$50 00	3	No	Yes	No	No	Yes	207
475 00	.....	525 00	—50 00	...	No	$300	No	No	Yes	208
500 00	.....	550 00	—50 00	3	No	500	No	Yes	Yes	209
684 00	.....	684 00	—34 00	...	No	1,300	No	Yes	Yes	210
520 00	$350 00	870 00	.....	2	No	7,300	No	No	Yes	211
684 00	.....	684 00	.....	...	$100	300	No	Yes	Yes	214

*Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Hatters—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children.		Others.	Total.	Wife.	Children.	Others.	Total.
					Under 12 years of age.	12 years and over.						
215	Germany	Orange	Finisher	4	2	.....	2	1	...	...	...	$450 00
216	Ireland	Newark	"	8	1	5	2	4	...	3	1	1,120 00
218	New York	Orange	"	3	1	.....	2	1	...	...	...	550 00
220	Ireland	Paterson	Making	9	1	6	2	2	...	1	1	782 00
221	New Jersey	Springfield	"	6	4	.....	2	1	...	...	...	400 00
222	" "	Newark	"	5	3	.....	2	1	...	...	...	520 00
223	" "	Millburn	"	3	1	.....	2	1	...	...	...	350 00
224	" "	Orange	"	7	4	1	2	2	...	1	1	666 00
225	Ireland	"	"	8	4	2	2	2	...	1	1	600 00
226	France	Newark	"	4	1	1	2	1	...	...	...	525 00
227	Austria	"	"	7	3	2	2	3	...	2	1	1,100 00
228	New Jersey	"	Sizing	8	4	2	2	1	...	...	...	650 00
229	Ireland	Orange	"	10	3	5	2	4	...	3	1	1,125 00
230	"	"	"	6	2	2	2	1	...	...	...	1,325 00
231	New York	"	"	6	1	3	2	1	...	...	...	650 00
232	New Jersey	Newark	"	7	3	2	2	3	...	2	1	1,080 00
234	Germany	Orange	Pouncing	9	4	3	2	3	...	2	1	580 00

Jute Mill Employes.

621	Ireland	Paterson	Trimmer	2	.....	.....	2	1	...	...	...	$468 00
622	Scotland	"	Weaver	2	.....	.....	2	2	1	...	1	606 00
623	Ireland	"	"	3	.....	1	2	2	...	1	1	674 00
624	Scotland	"	"	6	4	.....	2	1	...	...	...	412 00
626	"	"	"	6	3	1	2	2	...	1	1	672 00
627	"	"	Finisher	2	.....	.....	2	2	1	...	1	658 00
628	Ireland	"	Batcher	7	3	2	2	3	...	2	1	832 00
629	"	"	"	9	6	1	2	2	...	1	1	679 00
630	"	"	Pinner	4	2	.....	2	1	...	...	...	594 00
631	New Jersey	"	Dyer	5	3	.....	2	1	...	...	...	376 00
632	Scotland	"	"	6	3	1	2	2	...	1	1	500 00
634	Ireland	"	Turner	4	2	.....	2	1	...	...	...	594 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Hatters—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$450 00	.....	$450 00	—Yes	...	No	$450	No	Yes	Yes	215
400 00	$600 00	970 00	+$150 00	2	No	390	No	Yes	Yes	216
450 00	.....	550 00	.....	...	No	300	No	Yes	Yes	218
626 00	156 00	447 50	+334 50	2	No	No	Yes	No	Yes	220
400 00	.....	400 00	—25 00	3	No	No	No	No	Yes	221
520 00	.....	520 00	—85 00	1	No	150	No	No	Yes	222
350 00	.....	350 00	—Yes	...	No	175	No	No	Yes	223
416 00	250 00	666 00	—80 00	1	No	120	No	Yes	Yes	224
400 00	200 00	600 00	.....	3	No	No	No	Yes	Yes	225
450 00	.....	450 00	+75 00	2	No	No	No	Yes	Yes	226
700 00	400 00	1,050 00	+50 00	3	$60	1,500	No	Yes	Yes	227
550 00	.....	650 00	.....	...	No	190	No	No	Yes	228
475 00	650 00	1,125 00	.....	3	No	1,000	No	Yes	Yes	229
750 00	.....	700 00	+200 00	2	400	2,100	No	Yes	Yes	230
650 00	.....	650 00	.....	4	No	1,000	No	Yes	Yes	231
780 00	300 00	1,080 00	—Yes	2	No	No	No	No	Yes	232
580 00	.....	580 00	—100 00	4	Yes	1,000	No	Yes	Yes	234

Jute Mill Employes.

$468 00	.....	$375 00	+$93 00	...	Yes	$150	No	No	Yes	621
396 00	*$210 00	.....	.....	...	No	100	No	No	No	622
394 00	280 00	300 00	+374 00	...	Yes	1,000	No	No	No	623
412 00	.....	430 00	—17 00	2	No	No	No	Yes	Yes	624
432 00	240 00	672 00	.....	4	No	No	No	No	Yes	626
432 00	*226 00	.....	.....	...	No	Yes	No	Yes	Yes	627
432 00	400 00	600 00	+332 00	3	No	Yes	No	No	No	628
429 00	250 00	679 00	.....	3	No	175	No	No	No	629
594 00	.....	594 00	.....	...	No	No	No	No	No	630
376 00	.....	376 00	.....	2	No	100	No	No	No	631
320 00	180 00	500 00	.....	2	No	100	No	No	.....	632
594 00	.....	594 00	.....	2	No	Yes	No	No	No	634

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY.—Con.

Iron Workers—Moulders.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
239	Scotland.....	Jersey City...	Moulder	6	1	3	2	3	...	2	1	$1,370 00
240	United States.	" " ...	"	3	.....	1	2	1	...	...	...	800 00
241	Ireland.....	" " ...	"	4	2	.....	2	1	...	...	...	1,000 00
242	United States.	" " ...	"	5	2	1	2	1	...	...	...	938 00
243	" "	" " ...	"	4	.....	2	2	3	...	2	1	1,300 00
245	Germany.....	Newark.....	"	6	4	.....	2	1	...	...	...	750 00
246	"	"	"	7	3	2	2	2	...	1	1	1,082 00
247	Ireland.....	"	"	4	1	.....	3	1	...	...	...	832 00
248	New Jersey...	"	"	5	3	.....	2	1	...	...	...	624 00
249	England.....	Florence	"	5	3	.....	2	1	...	...	...	789 00
250	New Jersey...	"	"	5	3	.....	2	1	...	...	...	670 00
251	" " ...	Glouces'r City	"	4	1	1	2	1	...	...	...	720 00
252	Pennsylvania	" "	"	5	2	1	2	2	...	1	1	925 00
253	Egypt.....	Paterson.....	"	4	2	.....	2	1	...	...	...	621 00
254	Scotland.....	"	"	5	2	1	2	1	...	...	...	508 25
255	"	"	"	5	3	.....	2	1	...	...	...	623 25
257	Ireland.....	"	"	4	2	.....	2	1	...	...	...	598 74
258	New Jersey...	Elizabethport	"	5	2	1	2	2	...	1	1	700 00
259	Germany.....	"	"	6	3	1	2	1	...	...	...	775 00
260	New York.....	"	"	5	2	.....	3	1	...	...	...	690 00
261	New Jersey...	"	"	4	2	.....	2	1	...	...	...	700 00
262	" " ...	Paterson	"	8	5	1	2	2	...	1	1	572 50

Moulders' Helpers.

263	Germany.....	Elizabeth	Mould'r helper	5	2	1	2	2	1	...	1	$380 00
264	England.....	"	" "	6	1	3	2	3	...	2	1	630 00
266	Germany.....	"	" "	2	.....	.....	2	2	...	...	...	377 00
267	New Jersey...	"	" "	5	2	1	2	3	1	1	1	415 00
268	Ireland.....	Paterson	" "	4	.....	2	2	2	...	1	1	902 50
269	Pennsylvania	Gloucester.....	" "	4	1	1	2	1	...	...	...	444 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY.—Con.

Iron Workers—Moulders.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$1,070 00	$300 00	$750 00	+$320 00	2	Yes	Yes	No	Yes	No	239
800 00	.....	600 00	+200 00	...	Yes	Yes	No	Yes	Yes	240
1,000 00	.....	800 00	+200 00	1	Yes	Yes	No	Yes	Yes	241
938 00	.....	900 00	+38 00	1	No	No	No	Yes	No	242
1,000 00	300 00	800 00	+500 00	...	Yes	Yes	No	Yes	No	243
750 00	.....	675 00	+75 00	3	No	No	Yes	Yes	Yes	245
750 00	250 00	630 00	+160 00	2	No	$2,000	Yes	Yes	Yes	246
700 00	.....	450 00	+250 00	1	$75	130	No	No	Yes	247
624 00	.....	624 00	.....	2	No	260	No	No	Yes	248
759 00	.....	500 00	+289 00	2	No	No	No	No	Yes	249
670 00	.....	670 00	.....	...	.....	100	.....	No	.....	250
720 00	.....	625 00	+75 00	1	No	No	Yes	No	No	251
725 00	.....	675 00	+250 00	1	100	No	Yes	No	No	252
621 00	.....	590 00	+31 00	...	No	No	No	Yes	Yes	253
508 25	.....	508 25	.....	...	No	No	No	No	Yes	254
623 25	.....	630 00	—6 75	...	No	No	No	No	Yes	255
598 74	.....	598 74	.....	...	No	Yes	No	Yes	Yes	257
500 00	150 00	500 00	+200 00	...	No	Yes	Yes	Yes	No	258
775 00	.....	550 00	+225 00	2	Yes	Yes	Yes	Yes	Yes	259
690 00	.....	600 00	+90 00	...	No	Yes	Yes	Yes	Yes	260
700 00	.....	600 00	+100 00	1	No	Yes	Yes	Yes	Yes	261
416 50	156 00	572 50	.....	3	No	Yes	No	No	No	262

Moulders' Helpers.

$280 00	*$100 00	$400 00	—$20 00	3	No	Yes	No	No	Yes	263
280 00	300 00	450 00	+180 00	1	No	Yes	Yes	Yes	Yes	264
277 00	.....	350 00	+27 00	...	No	Yes	No	No	No	266
260 00	75 00 *80 00	400 00	+15 00	1	No	Yes	No	No	No	267
382 50	200 00	420 00	+482 50	1	Yes	$200	No	No	No	268
444 00	.....	444 00	.....	1	No	No	No	No	No	269

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Ironworkers—Foundrymen.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
271	New York.....	Paterson	Core maker	3	1	.....	2	1	...	...	...	$673 00
282	Prussia	Bridgeton	Puddler.....	4	.....	2	2	3	...	2	1	659 61
283	New Jersey...	"	"	5	2	1	2	1	...	...	...	472 16
273	New York.....	Oxford	"	3	1	.....	2	1	...	...	...	419 91
274	Germany.....	"	"	8	5	1	2	1	...	...	...	425 42
275	England.....	Paterson.....	Lubricator	2	.....	.....	2	1	..	...	...	535 50
276	New Jersey....	Florence.....	Bl'g moulds....	4	2	.....	2	1	...	...	...	596 00
277	England.....	"	Clay beater.....	5	3	.....	2	1	...	...	..	450 00
278	New Jersey...	"	Cupola.....	7	3	2	2	2	...	1	1	936 00
279	Ireland.....	"	Crane runner..	5	3	.....	2	1	...	...	...	799 95
280	New Jersey...	"	Rammer	2	.....	.....	2	1	...	...	...	521 50
281	" "	Millville.....	"	3	1	.....	2	1	...	...	...	492 80

Ironworkers—Miscellaneous.

284	Ireland.....	Trenton.....	Hammerman ..	8	5	1	2	1	...	...	...	$945 00
285	England	Jersey City...	" ..	3	1	.....	2	1	...	...	...	532 00
286	Ireland.....	Paterson	Pipe fitter.....	2	.....	.....	...	1	...	...	...	416 00
287	New Jersey...	Bridgeton	Pipe mill.....	3	1	.....	2	1	...	...	...	346 20
288	Germany.....	"	Thread turner.	6	3	1	2	...	...	...	...	488 00
290	New Jersey...	Dover.....	Finisher	7	4	1	2	2	...	1	1	499 22
291	" " ...	Bridgeton.....	Sheet mill.....	7	1	4	2	3	...	2	1	1,200 00
292	" " ...	"	Heater.....	2	.....	.....	2	1	...	..	...	832 00
293	Germany.....	.....	Boiler maker...	2	.....	.....	2	1	...	...	...	800 00
294	New Jersey...	Jersey City...	" " ...	5	1	.....	4	1	...	...	...	750 00
296	" ...	Bridgeton.....	Nailer.....	6	4	.....	2	1	...	...	...	981 00
297	" ...	"	"	3	.....	1	2	2	...	1	1	870 00
298	Germany.....	"	Nailer feeder...	3	1	.....	...	1	...	...	...	348 00

Leather Workers.

391	New Jersey...	Newark	Japanner.....	5	3	.....	2	1	...	...	...	$522 00
393	Illinois	"	Colorer	4	2	.....	2	1	...	...	...	500 00
394	Ireland.....	"	Beamsman	5	2	.....	3	1	...	...	...	649 00
396	"	"	"	2	.....	.....	2	1	...	...	...	649 00
397	"	"	Mor. finisher ..	3	.....	.....	3	1	...	...	...	600 00
398	France.....	"	" "	8	1	5	2	3	...	2	1	948 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Ironworkers—Foundrymen.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$598 00	.....	$450 00	+$220 00	...	Yes	Yes	Yes	No	No	271
308 00	$351 61	659 61	+116 33	...	No	$500	Yes	No	No	282
472 16	.....	500 00	—28 84	1	No	100	No	No	No	283
419 91	.....	396 27	.....	1	No	No	No	No	Yes	273
425 42	.....	400 00	.....	3	No	Yes	No	Yes	Yes	274
535 50	.....	390 00	+145 00	...	No	No	Yes	No	Yes	275
596 00	.....	596 00	.....	1	No	100	No	Yes	Yes	276
400 00	.....	400 00	+50 00	2	No	100	No	Yes	Yes	277
528 00	200 00	700 00	+136 00	2	No	100	No	Yes	Yes	278
749 95	.....	700 00	+99 95	...	No	100	No	Yes	Yes	279
521 50	.....	381 50	+140 00	...	Yes	100	No	Yes	Yes	280
492 80	.....	442 80	+50 00	...	No	No	No	No	No	281

Ironworkers—Miscellaneous.

$945 00	.....	$945 00	.....	4	No	No	No	No	Yes	284
522 00	.....	500 00	+$30 00	...	No	No	No	No	Yes	285
416 00	.....	446 00	—36 00	...	No	Yes	No	Yes	Yes	286
196 20	.....	624 00	—278 00	...	No	$150	Yes	No	No	287
308 00	.....	560 00	—72 00	...	No	No	No	No	No	288
192 00	.....	.....	.....	3	No	Yes	No	No	Yes	290
600 00	$600 00	.....	+Yes	2	Yes	No	No	No	No	291
832 00	.....	532 00	+300 00	...	No	No	No	No	No	292
800 00	.....	650 00	+150 00	...	No	Yes	No	Yes	Yes	293
750 00	.....	650 00	+100 00	...	No	Yes	No	Yes	Yes	294
836 00	.....	781 00	+200 00	2	No	No	No	Yes	No	296
780 00	90 00	554 00	+316 00	...	Yes	1,000	No	Yes	No	297
298 50	.....	348 00	.....	...	No	No	No	Yes	No	298

Leather Workers.

$522 00	.....	$522 00	.....	...	No	$360	Yes	Yes	No	391
500 00	.....	450 00	+$50 00	...	No	150	No	Yes	Yes	393
649 00	.....	619 00	+30 00	1	No	No	No	Yes	Yes	394
649 00	.....	500 00	+149 00	...	No	No	Yes	No	Yes	396
600 00	.....	600 00	.....	1	No	120	No	No	Yes	397
428 00	$520 00	832 00	+116 00	3	No	2,000	No	No	Yes	398

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Machinists.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
154	New Jersey...	Bridgeton	Tool maker.....	7	4	1	2	2	...	1	1	$1,037 72
155	" " ...	"	" "	3	1	.....	2	2	1	...	1	834 40
156	" " ...	"	Die maker.....	3	1	.....	2	1	...	...	...	862 40
158	Pennsylvania	N. Brunswick	Gen. machinist	2	.....	.....	2	1	...	...	...	600 00
160	England.....	Paterson.....	Loco. works....	4	.....	2	2	3	...	2	1	866 00
161	Ireland.....	"	Machine shop..	3	1	.....	2	1	...	..	...	700 00
162	New Jersey...	"	Loco. works....	4	2	.....	2	1	...	...	...	300 00
163	New York....	"	" "	5	3	.....	2	1	...	...	...	375 00
164	New Jersey...	Plainfield	Lathe hand....	5	2	1	2	1	...	...	...	770 00
165	" " ...	"	" "	4	2	.....	2	1	...	...	...	640 00
166	England.....	"	" "	3	1	.....	2	1	...	...	...	560 00
167	New Jersey...	"	Vise hand.....	5	1	2	2	2	...	1	...	730 00
169	" " ...	North Bergen	.....	3	.....	1	2	1	...	...	...	900 00
170	Pennsylvania	Glassboro	.....	7	1	4	2	2	...	1	1	1,090 25
171	Missouri	Glouces'r City	Cotton mill.....	5	2	1	2	1	...	...	...	745 00
172	England.....	Florence.....	Foundry	4	2	.....	2	1	...	...	...	596 00
173	New Jersey...	South Amboy	Penna. railroad	3	1	.....	2	1	...	...	...	713 00
174	Pennsylvania	" "	" "	5	3	.....	2	1	...	...	...	734 00
235	Germany	Elizabeth.....	Sewing mach...	5	.....	3	2	2	...	1	...	930 00
236	New York.....	"	" " ...	7	3	2	2	3	1	1	1	790 00
237	Germany	"	" " ...	4	2	.....	2	1	...	...	...	506 00
238	New York.....	"	" " ...	5	1	2	2	1	...	...	...	650 00

Miners.

378	Ireland.....	Mount Hope..	Miner.....	5	2	.....	3	3	...	2	1	$378 00
379	"	" " ..	"	8	1	5	2	4	...	3	1	1,188 00
380	"	" " ..	"	4	.....	2	2	1	...	...	1	270 00
381	"	" " ..	"	9	1	6	2	2	...	1	1	556 00

Organ Makers.

411	New Jersey...	Washington ..	Filler	8	3	3	2	2	...	1	1	$435 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Machinists.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$837 72	$200 00	$837 72	+$200 00	4	No	No	No	Yes	No	154
734 41	*100 00	624 00	+210 00	1	No	No	No	Yes	No	155
862 40	.....	512 40	+350 00	...	No	No	No	No	No	156
600 00	.....	600 00	.....	...	No	Yes	No	Yes	No	158
554 00	312 00	766 00	+100 00	...	No	$3,000	No	No	Yes	160
700 00	.....	700 00	.....	...	No	No	No	No	No	161
300 00	.....	300 00	.....	1	No	No	No	No	No	162
375 00	.....	390 00	+15 00	...	No	75	No	No	Yes	163
570 00	200 00	600 00	+170 00	2	Yes	Yes	No	Yes	Yes	164
640 00	.....	600 00	+40 00	1	No	Yes	Yes	Yes	Yes	165
560 00	.....	500 00	+60 00	...	No	Yes	Yes	Yes	Yes	166
480 00	250 00	600 00	+130 00	2	Yes	Yes	Yes	Yes	Yes	167
900 00	.....	800 00	+100 00	...	Yes	Yes	Yes	Yes	Yes	169
936 00	154 25	900 00	+190 00	3	No	No	No	Yes	No	170
745 00	.....	800 00	—55 00	1	No	No	Yes	No	No	171
596 00	.....	400 00	+196 00	...	No	No	Yes	Yes	Yes	172
713 00	.....	.....	.....	...	No	No	Yes	No	No	173
710 00	.....	600 00	+134 00	...	No	2,000	Yes	Yes	Yes	174
530 00	250 00	700 00	+130 00	...	Yes	No	Yes	Yes	Yes	235
540 00	150 00 *75 00	650 00	+140 00	2	No	No	Yes	Yes	Yes	236
506 00	.....	500 00	+6 00	1	No	Yes	No	Yes	Yes	237
650 00	.....	650 00	—Yes	2	No	Yes	No	Yes	Yes	238

Miners.

$378 00	.....	$378 00	—Yes	3	No	No	No	No	Yes	378
360 00	$828 00	.....	—Yes	2	No	No	No	Yes	Yes	379
270 00	.....	270 00	—Yes	...	No	No	No	No	Yes	380
316 00	240 00	556 00	—Yes	5	No	No	No	No	Yes	381

Organ Makers.

$300 00	$135 00	.....	—Yes	2	No	No	No	Yes	Yes	411

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Printers.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
201	United States	Trenton.....	Compositor.....	3	1	.....	2	1	...	...	...	$572 00
202	England.....	Newark.....	"	2	.....	.....	2	1	...	...	...	1,000 00
204	New Jersey...	Lambertville.	Job and press..	5	.....	.....	5	1	...	...	...	600 00
205	Pennsylvania	"	Compositor.....	8	3	3	2	2	...	1	1	725 00
206	"	"	"	6	2	2	2	1	...	...	...	600 00

Quarrymen.

359	Ireland.....	Newark.....	Quarryman.....	5	.....	3	2	3	...	2	1	$811 00
360	"	"	"	8	3	3	2	3	...	2	1	925 00
361	"	Greensburg...	"	5	1	2	2	2	...	1	1	650 00
362	"	" ...	"	7	1	4	2	3	...	2	1	775 50
363	"	" ...	"	2	.....	.....	2	1	...	...	...	350 00
365	New Jersey...	Stockton.....	"	3	1	.....	2	1	...	...	...	400 00

Railroad Employes.

499	New Jersey...	Millville.....	Engineer.....	4	1	1	2	1	...	...	...	$1,020 00
500	Switzerland ..	Newark.....	"	5	.....	3	2	1	...	...	...	1,200 00
501	Ireland.....	Jersey City...	Brakeman.....	4	.....	2	2	1	...	...	...	819 00
502	"	" " ...	Watchman.....	5	3	.....	2	1	...	...	...	640 00
503	"	N. Brunswick	Flagman.....	10	3	5	2	5	...	4	1	1,530 00
504	"	Harsimus	Switchman.....	3	.....	1	2	1	...	...	...	492 00
505	"	N. Brunswick	Flagman.....	3	1	.....	2	2	...	1	1	515 00
506	"	Elizabeth	Gate tender.....	5	1	2	2	3	1	1	1	574 30
507	"	"	" "	4	.....	2	2	2	...	1	1	573 50
508	"	"	" "	6	3	1	2	2	1	...	1	535 00
509	"	"	" "	4	.....	2	2	3	1	1	1	558 00
510	"	"	" "	4	2	.....	2	2	...	1	1	460 00
511	"	"	" "	6	2	2	2	3	...	2	1	780 00
512	"	"	" "	3	1	.....	2	2	1	...	1	432 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Printers.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$572 00	.....	$600 00	—$28 00	...	No	Yes	No	No	Yes	201
1,000 00	.....	1,000 00	.....	...	No	No	No	Yes	Yes	202
600 00	.....	600 00	—Yes	2	No	Yes	No	Yes	Yes	204
600 00	$125 00	.....	—Yes	3	No	No	No	No	Yes	205
600 00	.....	.....	—Yes	3	No	No	No	No	No	206

Quarrymen.

$425 00	$386 00	$825 00	.....	...	No	$1,000	No	Yes	Yes	359
425 00	500 00	925 00	.....	1	No	150	No	Yes	Yes	360
400 00	250 00	.....	.....	1	Yes	No	No	Yes	No	361
375 00	400 50	.....	.....	2	.....	No	Yes	Yes	No	362
350 00	.....	350 00	.....	...	No	No	No	Yes	No	363
400 00	.....	400 00	.....	1	No	Yes	No	No	Yes	365

Railroad Employes.

$1,020 00	.....	$848 38	+$171 62	1	No	$1,000	Yes	No	Yes	499
1,200 00	.....	1,100 00	+100 00	3	$800	600	Yes	Yes	Yes	500
419 00	.....	750 00	+70 00	1	Yes	Yes	Yes	No	No	501
640 00	.....	500 00	+140 00	1	No	Yes	No	No	No	502
420 00	$1,100 00	430 00	+1,100 00	2	No	No	Yes	No	No	503
492 00	.....	492 00	.....	1	No	Yes	No	No	Yes	504
420 00	95 00	515 00	.....	...	No	Yes	No	No	No	505
424 30	100 00 *50 00	600 00	—26 00	2	No	250	No	Yes	Yes	506
418 50	150 00	450 00	+123 50	...	No	Yes	No	No	Yes	507
360 00	*175 00	550 00	—15 00	2	No	Yes	No	Yes	Yes	508
360 00	48 00 *150 00	480 00	+78 00	1	No	Yes	Yes	Yes	Yes	509
360 00	100 00	450 00	+10 00	...	No	Yes	No	Yes	Yes	510
380 00	400 00	600 00	+180 00	2	No	Yes	Yes	Yes	Yes	511
382 00	*50 00	400 00	.....	...	No	Yes	No	Yes	Yes	512

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Railroad Employes—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
513	Ireland.....	Elizabeth.....	Gate tender.....	7	3	2	2	3	1	1	1	$635 00
514	"	"	" "	3	.....	1	2	1	...	...	...	421 00
515	"	"	" "	4	....	2	2	3	...	2	1	848 00
516	"	"	" "	6	3	1	2	2	...	1	1	527 00
517	"	"	" "	7	3	2	2	2	...	1	1	576 00
518	"	"	" "	3	.....	1	2	2	...	1	...	560 00
529	New York....	N. Brunswick	Laborer.....	5	3	.....	2	1	...	...	...	398 00
530	Ireland.....	" "	Gate tender.....	2	.....	.....	2	1	...	...	...	420 00

Rubber Workers.

404	Pennsylvania	N. Brunswick	Boot maker.....	2	.....	.....	...	1	...	...	...	$375 00

Sewing Machine Factory Employes.

421	New York.....	Elizabeth	Shaft turning..	4	2	.....	2	1	...	...	...	$500 00
422	Ireland.....	"	" " ..	9	1	4	4	3	1	1	1	917 00
423	Germany.....	"	" " ..	9	5	2	2	2	...	1	1	660 00
424	England.....	"	Fitting-up.....	5	3	.....	2	1	...	...	...	560 00
425	New York....	"	" "	8	3	2	3	3	1	1	1	735 00
426	New Jersey...	"	Forging.....	4	2	.....	2	1	...	...	...	465 00
427	Ireland.....	"	Hammerman .	4	2	.....	2	2	...	...	...	760 00
428	England.....	"	Die making....	3	1	.....	2	1	...	...	...	778 00
429	New York.....	"	" "	8	3	1	4	1	...	...	...	750 00
430	" "	"	Inspector.....	5	3	.....	2	1	...	...	...	575 00
431	" "	"	"	7	3	2	2	1	...	...	...	575 00
432	Pennsylvania	"	Cabinet.....	4	2	.....	2	1	...	...	...	415 00
433	England.....	"	"	5	3	....	2	1	...	...	...	410 00
434	Ireland.....	"	Wood turning .	5	2	1	2	1	...	...	...	950 00
435	England.....	"	Fitting.....	5	1	2	2	2	...	1	1	766 00
436	Ireland.....	"	Metal polishi'g	6	....	4	2	3	...	2	1	890 00
437	Germany.....	"	" "	5	3	....	2	1	...	...	...	610 00
438	New Jersey...	"	" "	2	.....	.....	2	1	...	...	...	655 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Railroad Employes—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$360 00	*$75 00 200 00	$600 00	+$35 00	2	No	$150	No	Yes	Yes	513
411 00	.....	450 00	—29 00	...	No	No	No	No	Yes	514
432 00	416 00	700 00	+148 00	...	No	No	No	Yes	Yes	515
423 00	104 00	500 00	+27 00	3	No	No	No	Yes	No	516
420 00	156 00	550 00	+26 00	2	No	No	No	Yes	Yes	517
360 00	200 00	380 00	+180 00	...	No	Yes	Yes	Yes	No	518
398 00	.....	398 00	.....	1	No	No	No	No	Yes	529
420 00	.....	420 00	.....	...	No	Yes	No	No	No	530

Rubber Workers.

$375 00	.....	$336 00	+$39 00	...	No	No	No	Yes	Yes	404

Sewing Machine Factory Employes.

$500 00	.....	$500 00	.....	1	No	Yes	Yes	Yes	Yes	421
517 00	*$250 00 150 00	850 00	+$67 00	2	Yes	No	Yes	No	No	422
510 00	150 00	650 00	+10 00	4	No	$250	No	No	No	423
560 00	.....	560 00	.....	...	No	Yes	Yes	Yes	Yes	424
475 00	*100 00 160 00	600 00	+135 00	2	No	Yes	Yes	No	Yes	425
465 00	.....	450 00	+15 00	1	No	150	Yes	No	Yes	426
560 00	†200 00	500 00	+260 00	...	No	Yes	Yes	Yes	Yes	427
778 00	.....	600 00	+178 00	...	Yes	No	Yes	No	Yes	428
750 00	.....	700 00	+50 00	3	No	Yes	Yes	No	Yes	429
575 00	.....	550 00	+25 00	2	No	Yes	Yes	Yes	Yes	430
575 00	.....	575 00	—Yes	2	No	Yes	No	Yes	No	431
415 00	.....	400 00	.....	...	No	Yes	Yes	Yes	Yes	432
410 00	.....	450 00	—40 00	...	No	Yes	No	Yes	Yes	433
950 00	.....	750 00	+200 00	2	Yes	Yes	No	Yes	Yes	434
566 00	200 00	750 00	+16 00	1	Yes	Yes	Yes	Yes	No	435
640 00	250 00	800 00	+90 00	...	No	No	Yes	No	Yes	436
610 00	.....	625 00	—15 00	2	No	75	Yes	Yes	No	437
655 00	.....	550 00	+105 00	...	No	Yes	Yes	Yes	Yes	438

* Wife. † From mother.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Ship Carpenters.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
366	New Jersey...	Camden.....	Ship carpenter	7	.....	5	2	4	...	3	1	$1,172 00
367	Delaware.....	"	" "	10	3	5	2	5	...	4	1	1,275 00
368	New Jersey...	"	" "	7	2	3	2	3	...	2	1	888 00
369	" " ...	"	" "	7	.....	5	2	4	...	3	1	1,678 25
370	New York.....	"	" "	3	1	.....	2	1	...	...	...	700 00
371	New Jersey...	"	" "	5	1	2	2	1	...	...	...	812 00
372	Delaware.....	"	" "	2	.....	.....	2	1	...	...	...	868 00
373	New Jersey...	"	" "	4	2	.....	2	1	...	...	...	696 00
374	Pennsylvania	"	" "	5	3	.....	2	3	...	2	1	1,061 00
375	New Jersey...	"	" "	2	.....	.....	2	1	...	...	...	700 00
376	Ireland.....	Bordentown..	" "	5	.....	3	2	3	...	2	1	700 00
377	New Jersey...	Belvidere.....	Caulker	4	1	1	2	1	...	...	...	575 00

Shoe Makers.

175	United States.	Vineland.....	Cutter	2	.....	.....	2	1	...	...	...	$550 00
176	England	Camden.....	"	7	3	2	2	3	...	2	1	1,210 00
177	New Jersey...	"	"	4	2	.....	2	1	...	...	...	681 60
178	Pennsylvania	"	"	3	1	.....	2	2	1	...	...	1,105 00
179	New Jersey...	Burlington ...	Second laster...	5	3	.....	2	1	...	...	...	824 00
180	" " ...	Vineland.....	" " ...	4	2	.....	2	1	...	...	...	350 00
181	" " ...	"	Laster.....	3	1	.....	2	1	...	...	...	617 00
184	" " ...	Burlington ...	"	4	2	.....	2	...	...	...	...	672 00
185	" " ...	" ...	Finisher.....	5	2	1	2	2	...	1	1	848 00
186	New York....	Camden.....	"	5	2	1	2	2	...	1	1	705 00
187	Ohio.....	Burlington....	"	5	2	1	2	2	...	1	1	783 52
188	Illinois	"	Heeler.....	6	3	1	2	3	1	1	1	1,049 20
189	New Jersey...	"	"	3	.....	1	2	2	...	1	1	1,344 00
190	Ireland.....	Camden.....	"	6	2	2	2	2	...	1	1	1,045 00
191	Pennsylvania	"	"	3	1	.....	2	2	1	...	1	425 00
192	Maine	Vineland.....	"	5	3	1	1	1	...	...	...	440 00
193	New Jersey...	Burlington ...	Edge setter.....	5	3	.....	2	1	...	...	...	828 00
194	Massachusetts	" ...	" "	4	2	.....	2	1	...	...	...	739 20
195	Ireland.....	Vineland.....	Burnisher	6	4	.....	2	1	...	...	...	500 00
196	New Jersey...	Camden.....	"	5	1	2	2	2	...	1	1	910 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Ship Carpenters.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$672 00	$500 00	$778 00	+$394 00	1	$400	No	No	No	Yes	366
755 00	520 00	1,275 25	.....	3	No	No	No	Yes	Yes	367
648 00	.....	780 00	+108 00	3	No	$2,000	Yes	Yes	Yes	368
778 25	900 00	1,300 00	+378 25	2	Yes	No	Yes	Yes	Yes	369
700 00	.....	450 25	+249 25	...	Yes	No	Yes	Yes	Yes	370
812 00	.....	600 00	+212 00	2	No	No	No	Yes	Yes	371
648 00	.....	416 00	+552 00	...	Yes	No	Yes	Yes	Yes	372
696 00	.....	696 00	.....	1	No	1,000	No	Yes	Yes	373
710 00	351 00	654 00	+407 00	2	Yes	1,000	No	Yes	Yes	374
700 00	.....	419 00	+281 00	...	No	1,000	Yes	Yes	Yes	375
700 00	250 00	.....	.....	1	No	No	Yes	Yes	Yes	376
575 00	.....	575 00	.....	1	No	Yes	No	No	Yes	377

Shoe Makers.

$550 00	.....	$325 00	+$225 00	...	No	No	Yes	No	Yes	175
710 00	$500 00	751 89	+458 11	1	Yes	No	Yes	Yes	....	176
681 60	.....	600 00	+81 00	2	No	No	Yes	Yes	Yes	177
505 00	*600 00	600 00	—Yes	...	No	$500	No	Yes	Yes	178
824 00	.....	752 00	+72 00	1	No	No	No	No	No	179
339 00	.....	350 00	.....	2	No	No	No	No	Yes	180
617 00	.....	350 00	+267 00	...	No	No	Yes	No	Yes	181
672 00	.....	600 00	+72 00	1	$50	No	No	Yes	No	184
568 00	280 00	698 00	+150 00	2	No	No	No	Yes	No	185
600 00	105 00	620 00	+85 00	2	No	No	No	Yes	No	186
683 52	100 00	633 00	+150 50	2	100	No	No	No	No	187
812 80	186 40 *50 00	861 92	+187 28	2	200	1,500	No	Yes	No	188
1,188 00	156 00	1,344 00	.....	...	No	1,000	No	No	No	189
695 00	350 00	700 00	+345 00	2	No	1,000	Yes	No	Yes	190
375 00	*50 00	450 00	—25 00	...	No	No	No	Yes	No	191
440 00	.....	440 00	.....	1	Yes	Yes	No	No	Yes	192
828 00	.....	828 00	.....	1	No	No	Yes	No	No	193
739 20	.....	539 20	+200 00	1	No	No	No	Yes	No	194
500 00	.....	500 00	.....	2	No	No	No	No	No	195
750 00	160 00	692 12	+217 88	1	Yes	2,000	No	Yes	No	196

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Shoe Makers—Continued.

Office number.	Place of Birth.	Residence	Occupation.	No in family.				Number working for wages.				Yearly
				Total	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
197	Switzerland...	Paterson	.....	7	4	1	2	3	1	1	1	$424 00
198	Ohio.....	Camden	McKay opera'r	5	.....	3	2	1	...	...	...	1,200 00
199	.....	.....	.....	5	3	.....	2	2	1	...	...	400 00
200	New Jersey...	Millville.....	Hand work	5	.....	1	...	2	...	1	1	1,379 80

Silk Workers.

796	France	Paterson	Ribbon weaver	2	.....	.....	2	1	...	...	...	$580 00
797	England.....	"	" "	4	2	.....	2	1	...	...	...	793 00
798	"	"	" "	4	.....	2	2	3	...	2	1	1,191 00
799	New York.....	"	" "	2	.....	.....	2	1	...	...	...	648 00
800	England.....	"	" "	2	.....	.....	2	1	...	...	...	676 00
801	"	"	" "	3	.....	1	2	1	...	...	...	749 00
802	"	"	" "	8	5	1	2	1	...	...	...	707 00
805	Scotland.....	"	B'd silk weaver	7	.....	5	2	4	...	3	1	1,026 00
808	England	"	Warper	6	4	.....	2	1	...	...	...	490 00
809	Ireland.....	"	Dyer.....	3	1	.....	2	1	...	...	...	575 00
810	Italy.....	"	Dyer, finisher..	5	3	.....	2	1	...	...	...	504 00
811	Holland.....	"	Dyer, helper...	3	1	.....	2	1	...	...	...	459 00
812	Italy.....	"	" "	4	2	.....	2	1	...	...	...	672 00

Tailors.

477	Germany.....	N. Brunswick	Coat maker.....	7	.....	5	2	4	...	3	1	$920 00
478	Ireland	Newark.....	General	4	.....	2	2	3	...	2	1	790 00
480	Germany.....	Paterson	.....	2	.....	.....	2	1	...	...	...	468 00
481	"	.....	Trimmer	5	3	.....	2	1	...	...	...	936 00
533	"	N. Brunswick	Coat maker.....	5	3	.....	2	1	...	...	...	624 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Shoe Makers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$219 00	$140 00 *65 00	$450 00	—$26 00	2	No	Yes	No	No	No	197
1,200 00	.....	672 28	+527 72	1	$300	$2,000	No	Yes	No	198
300 00	*100 00	400 00	.....	2	No	No	No	Yes	Yes	199
679 80	700 00	984 50	+395 30	...	No	1,000	No	Yes	No	200

Silk Workers.

$580 00	.....	$575 00	+$105 00	...	No	No	No	No	Yes	796
793 00	.....	650 00	+143 00	...	Yes	Yes	No	No	Yes	797
731 00	$460 00	664 00	+527 00	...	Yes	No	No	Yes	Yes	798
648 00	.....	648 00	.....	...	No	$500	No	No	Yes	799
676 00	.....	650 00	+26 00	...	Yes	Yes	No	No	Yes	800
749 00	.....	600 00	+149 00	...	No	210	No	No	Yes	801
707 00	.....	707 00	.....	3	No	No	No	No	Yes	802
606 00	360 00	730 00	+296 00	...	Yes	Yes	Yes	No	Yes	805
490 00	.....	490 00	.....	...	No	Yes	No	Yes	Yes	808
575 00	.....	575 00	—Yes	1	No	No	No	No	Yes	809
504 00	.....	450 00	+54 00	...	No	Yes	No	Yes	No	810
459 00	.....	300 00	+159 00	...	Yes	Yes	No	Yes	No	811
464 00	.....	550 00	+122 00	...	No	Yes	No	Yes	No	812

Tailors.

$440 00	$480 00	$874 00	+$46 00	...	Yes	No	No	No	Yes	477
440 00	350 00	750 00	+40 00	...	No	$225	No	Yes	Yes	478
468 00	.....	400 00	+68 00	...	No	No	No	No	No	480
936 00	.....	816 00	+120 00	...	No	1,000	Yes	Yes	Yes	481
624 00	.....	524 00	+100 00	1	No	Yes	Yes	No	No	533

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Teamsters and Drivers.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
					Children.							
				Total.	Under 12 years of age.	12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
579	Scotland.....	Paterson.....	Coal cart.....	6	3	1	2	2	...	1	1	$570 00
580	Ireland.....	"	Brewery.....	5	3	.....	2	1	...	...	...	598 00
581	Scotland.....	"	"	7	4	1	2	1	...	...	...	576 00
582	"	"	Driver.....	4	2	.....	2	1	...	...	...	408 00
583	Ireland.....	"	Tea wagon.....	5	3	.....	2	1	...	...	...	459 00
584	Massachusetts	"	Ice wagon.....	7	5	.....	2	1	...	...	...	465 00
585	New Jersey...	"	Planing mill...	5	3	.....	2	1	...	...	...	357 00
586	England.....	"	Truck driver...	3	1	.....	2	1	...	...	...	459 00
587	Scotland.....	"	Coal cart.....	5	3	.....	2	1	...	...	...	438 00
588	Ireland.....	"	Grocery wagon	4	2	.....	2	1	...	...	...	382 00
589	England.....	"	Stableman.....	6	4	.....	2	1	...	...	...	626 00
590	New Jersey...	Hoboken.....	Horse car	6	3	1	2	1	...	...	...	675 00
591	Ireland.....	Jersey City...	Stableman.....	3	1	.....	2	1	...	...	...	400 00
592	"	" " ...	"	4	2	.....	2	1	...	...	...	728 00
593	"	" " ...	.....	4	.....	2	2	1	...	...	...	730 00
595	Germany.....	" " ...	Truck driver ..	5	3	.....	2	1	...	...	...	720 00
596	New Jersey...	" " ...	" " ...	3	....	.....	3	1	...	...	...	473 00
597	Ireland.....	" " ...	" " ...	5	2	1	2	1	...	...	...	676 00
598	"	" " ...	" " ...	9	5	2	2	3	...	2	1	815 00
599	"	Newark	Brewery.....	4	....	.....	4	1	...	...	...	532 00
600	"	"	Grocery.....	9	3	4	2	4	...	3	1	1,074 00
601	New Jersey...	Elizabeth	Horse car.....	6	2	2	2	3	1	1	1	420 00
602	" " ...	"	" "	7	4	1	2	1	...	...	...	620 00

Thread Works Employes.

603	Scotland.....	Newark.....	Bleacher	6	.....	4	2	4	...	3	1	$1,230 00
604	"	"	Carder.....	6	4	.....	2	1	...	...	...	560 00
605	Ireland.....	"	"	7	5	.....	2	1	...	...	...	600 00
606	"	"	Spinner	8	4	2	2	2	...	1	1	900 00
607	England	"	"	5	3	.....	2	1	...	...	...	725 00
608	Scotland.....	"	Dyer	4	1	2	1	2	...	1	...	800 00
609	New York.....	"	"	5	3	.....	2	1	...	...	...	660 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Teamsters and Drivers.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$450 00	$120 00	$570 00	.....	2	No	Yes	No	No	Yes	579
598 00	.....	480 00	+$118 00	2	No	$400	No	Yes	Yes	580
576 00	.....	576 00	.....	3	No	200	No	No	Yes	581
408 00	.....	408 00	.....	...	No	180	No	No	.....	582
459 00	.....	459 00	.....	...	No	300	No	No	No	583
465 00	.....	465 00	.....	3	No	Yes	No	No	No	584
357 00	.....	357 00	.....	1	No	350	No	No	No	585
459 00	.....	400 00	+159 00	...	No	280	No	No	No	586
438 00	.....	438 00	.....	1	No	150	No	No	No	587
382 00	.....	382 00	.....	...	No	No	No	No	No	588
626 00	.....	500 00	.....	3	Yes	Yes	No	Yes	Yes	589
675 00	.....	600 00	+75 00	3	Yes	Yes	No	Yes	Yes	590
400 00	.....	400 00	.....	...	No	No	No	No	No	591
728 00	.....	650 00	+78 00	...	No	Yes	No	Yes	Yes	592
730 00	.....	700 00	+30 00	...	Yes	Yes	Yes	No	No	593
720 00	.....	580 00	+150 00	1	Yes	Yes	No	Yes	Yes	595
473 00	.....	450 00	+23 00	...	No	No	No	No	No	596
616 00	.....	550 00	+125 00	2	Yes	No	No	No	No	597
615 00	200 00	600 00	+215 00	3	No	Yes	No	No	No	598
532 00	.....	532 00	.....	...	No	No	No	No	Yes	599
624 00	450 00	950 00	+124 00	2	Yes	No	Yes	Yes	Yes	600
200 00	150 00 *70 00	420 00	.....	2	No	Yes	No	No	No	601
620 00	.....	650 00	—30 00	3	No	Yes	No	Yes	No	602

Thread Works Employes.

$630 00	$600 00	$1,100 00	+$100 00	1	No	Yes	No	Yes	No	603
540 00	.....	560 00	—Yes	2	No	$500	No	No	No	604
600 00	.....	600 00	.....	2	No	No	No	Yes	No	605
650 00	250 00	850 00	+50 00	3	No	150	Yes	Yes	Yes	606
725 00	.....	700 00	+25 00	1	No	No	No	Yes	Yes	607
670 00	130 00	800 00	.....	1	No	No	No	No	No	608
600 00	.....	600 00	+60 00	...	No	150	Yes	No	No	609

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Tin and Sheet Iron Workers.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total	Wife.	Children.	Others.	Total.
486	New Jersey...	Jersey City...	Roofer.....	3	1	.....	2	1	...	...	...	$660 00
487	New York.....	" " ...	"	3	1	.....	2	1	...	...	...	800 00

Tobacco Workers.

454	New Jersey...	Jersey City...	Press-room.....	4	2	.....	2	1	...	...	...	$610 00
455	New York.....	" " ...	Stemmer.....	2	.....	.....	2	1	...	...	...	300 00
458	Ireland.....	" " ...	Fine cut dep't	7	5	.....	2	1	...	...	...	450 00
444	Germany.....	" " ...	Cigar maker...	4	2	.....	2	1	...	...	...	447 00
445	New York....	" " ...	" " ...	3	1	.....	2	1	...	...	...	550 00
446	New Jersey...	" " ...	" " ...	2	.....	.....	2	1	...	...	...	500 00
447	New York.....	N. Brunswick	" " ...	6	1	3	2	5	1	3	1	1,028 00
448	Germany.....	Newark.....	" " ...	6	4	.....	2	1	...	...	...	524 00
449	"	"	" " ...	7	5	.....	2	1	...	...	...	564 00
452	"	"	" " ...	7	4	1	2	1	...	...	...	452 00

Wall Paper Factory Employes.

413	New York....	Plainfield.....	Block cutter...	3	1	.....	2	1	...	...	...	$780 00
414	Germany.....	"	" " ...	2	.....	.....	2	1	...	...	...	440 00
417	New York.....	"	" " ...	5	3	.....	2	1	...	...	...	1,250 00

Laborers.

650	Germany	Jersey City...	Oakum.....	4	.....	2	2	3	...	2	1	$880 00
651	Ireland.....	" " ...	Wheeling iron.	2	.....	.....	...	2	...	...	...	428 00
653	"	" " ...	Stone mason...	5	2	1	2	2	...	1	1	435 00
654	New Jersey...	N. Brunswick	Laborer.....	3	1	.....	2	1	...	...	...	280 00
655	Ireland.....	" "	"	3	1	.....	2	1	...	...	...	303 00
656	"	" "	Railroad.....	8	2	4	2	5	...	4	1	362 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Tin and Sheet Iron Workers.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$660 00	.....	$600 00	+$60 00	...	Yes	Yes	No	No	Yes	486
800 00	.....	600 00	+200 00	1	No	No	Yes	Yes	Yes	487

Tobacco Workers.

$610 00	.....	$510 00	+$100 00	...	No	No	No	Yes	No	454
300 00	.....	300 00	.....	...	No	Yes	No	No	No	455
450 00	.....	450 00	.....	1	No	.....	No	No	No	458
447 00	.....	445 00	+2 00	1	No	Yes	No	Yes	Yes	444
550 00	.....	550 00	.....	...	No	No	No	Yes	Yes	445
500 00	.....	400 00	+100 00	...	No	Yes	No	No	Yes	446
442 00	*$150 00 364 00	750 00	+278 00	1	No	Yes	Yes	No	Yes	447
524 00	.....	524 00	.....	3	No	$50	No	Yes	Yes	448
564 00	.....	564 00	—Yes	3	No	350	No	Yes	Yes	449
272 00	.....	452 00	—50 00	5	Yes	No	No	Yes	Yes	452

Wall Paper Factory Employes.

$780 00	.....	$780 00	.....	...	No	No	No	No	Yes	413
440 00	.....	440 00	.....	...	No	No	No	No	Yes	414
1,200 00	.....	800 00	+$450 00	...	Yes	No	Yes	No	Yes	417

Laborers.

$480 00	$300 00	$750 00	+$130 00	...	Yes	Yes	No	Yes	No	650
428 00	.....	400 00	+28 00	...	No	No	No	No	No	651
335 00	100 00	335 00	+100 00	1	No	Yes	No	Yes	No	653
280 00	.....	280 00	.....	...	No	Yes	No	Yes	No	654
303 00	.....	303 00	.....	...	No	Yes	No	No	No	655
144 00	218 00	.....	.....	2	No	Yes	Yes	No	No	656

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY.—Con.

Laborers—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children	Others.	Total.
658	New Jersey...	N. Brunswick	Laborer.....	4	2	2	2	1	...	...	...	$280 00
661	Ireland.....	Jersey City...	General.....	5	1	.....	4	1	...	...	...	459 00
664	"	" " ...	"	4	.....	2	2	3	...	2	1	659 00
665	"	" " ...	"	5	.....	.....	5	1	...	...	...	325 00
667	"	" " ...	Railroad.....	5	.....	2	3	3	...	2	1	872 00
668	"	" " ...	Abattoir.....	2	.....	.....	2	1	...	...	...	477 00
671	"	" " ...	Lumber yard...	3	1	.....	2	1	...	...	...	469 00
672	"	" " ...	Cellar digging..	5	.....	3	2	4	1	2	1	795 00
673	"	" " ...	" " ..	2	.....	.....	2	2	1	...	1	541 00
674	"	" " ...	Zinc works.....	3	.....	.....	3	2	1	...	1	740 00
675	"	" " ...	" "	4	2	.....	2	1	...	...	...	510 00
676	"	" " ...	Cellar digging..	6	2	2	2	3	...	2	1	579 00
679	"	" " ...	Zinc works.....	6	3	1	2	2	...	1	1	584 00
681	France.....	Glassboro	Glass works....	4	1	1	2	2	...	1	1	480 00
683	New Jersey...	Millville	" "	2	.....	.....	2	1	...	...	...	420 00
684	" " ...	Malaga.....	" "	4	2	.....	2	1	...	...	...	415 00
685	" " ...	"	" "	3	1	.....	2	1	...	...	...	360 00
686	Germany.....	Winslow	" "	4	2	.....	2	1	...	...	...	381 00
687	New Jersey...	Glassboro.....	" "	6	1	3	2	3	...	2	1	694 00
688	New York....	Clayton	" "	2	.....	.....	2	1	...	...	...	352 00
689	New Jersey...	Florence	Iron foundry...	8	4	2	2	2	...	1	1	552 00
690	" " ...	Vineland.....	.....	6	3	.....	3	2	...	...	1	360 00
692	Ireland.....	Paterson.....	Steel works.....	6	3	1	2	1	...	...	...	310 00
693	"	"	Machine works	5	1	2	2	1	...	...	...	442 00
694	Scotland.....	"	Quarry	8	5	1	2	1	...	...	...	361 00
696	Ireland.....	"	Building.....	7	4	1	2	1	...	...	...	415 00
697	"	"	.....	4	2	.....	2	1	...	...	...	342 00
698	"	"	Machine works	8	5	1	2	1	...	...	...	460 00
699	"	"	" "	8	4	2	2	3	...	2	1	772 00
700	England.....	"	Loco. works....	3	1	2	...	1	...	...	...	367 00
701	Ireland.....	"	Rolling mill....	4	1	1	2	1	...	...	...	393 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$280 00	.....	$220 00	+$60 00	...	No	No	Yes	Yes	No	658
459 00	.....	460 00	.....	...	No	No	No	No	Yes	661
459 00	$200 00	500 00	+159 00	...	Yes	No	No	No	No	664
325 00	.....	325 00	.....	...	No	No	No	No	No	665
360 00	512 00	754 00	+118 00	...	No	Yes	Yes	Yes	No	667
477 00	.....	477 00	.....	...	No	No	No	No	No	668
469 00	.....	469 00	.....	...	No	No	No	No	Yes	671
395 00	*300 00 100 00	550 00	+245 00	1	No	No	No	Yes	No	672
291 00	*250 00	315 00	+226 00	...	No	Yes	No	No	No	673
500 00	*240 00	600 00	+140 00	...	No	No	No	No	Yes	674
510 00	.....	500 00	+10 00	...	No	No	No	Yes	No	675
429 00	150 00	420 00	+159 00	...	No	Yes	No	No	No	676
428 00	156 00	500 00	+84 00	2	No	Yes	No	No	No	679
385 00	105 00	480 00	.....	...	No	No	No	No	No	681
420 00	.....	321 00	+97 00	...	No	$250	No	No	No	683
415 00	.....	465 00	+50 00	...	No	100	No	Yes	No	684
360 00	.....	400 00	—40 00	1	No	No	No	Yes	No	685
381 00	.....	480 00	—101 00	1	No	No	No	No	No	686
400 00	294 00	694 00	.....	1	No	No	No	No	No	687
352 00	.....	300 00	+52 00	...	No	No	Yes	Yes	No	688
402 00	150 00	552 00	.....	3	No	100	No	Yes	No	689
300 00	*60 00	450 00	+90 00	1	No	150	No	Yes	Yes	690
310 00	.....	345 00	—35 00	1	No	Yes	No	No	Yes	692
442 00	.....	442 00	.....	2	No	No	No	No	Yes	693
361 00	.....	380 00	—22 00	3	No	Yes	No	No	No	694
415 00	.....	424 00	—$8 00	2	No	No	No	No	No	696
342 00	.....	380 00	—38 00	...	No	No	No	No	Yes	697
460 00	.....	461 00	.....	3	No	No	No	No	Yes	698
413 00	359 00	745 00	+27 00	3	No	Yes	No	No	Yes	699
367 00	.....	361 00	+6 00	...	No	No	No	No	No	700
393 00	.....	318 00	+75 00	...	No	No	No	No	No	701

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children.		Others.	Total.	Wife	Children.	Others.	Total.
					Under 12 years of age.	12 years and over.						
702	Ireland.....	Paterson.....	Rolling mill...	5	3	.....	2	1	..	...	...	$410 00
703	"	"	Machine works	7	5	.....	2	1	...	...	...	573 00
704	"	"	Brewery.....	4	2	.....	2	1	...	...	...	339 00
705	Holland.....	"	Silk.....	6	4	.....	2	1	...	...	...	345 00
706	Ireland.....	"	.....	7	3	2	2	3	...	2	1	574 00
707	"	"	Loco. works....	2	.....	.....	2	1	...	...	...	280 00
708	Italy.....	"	Silk.....	3	1	.....	2	1	...	...	...	390 00
709	Ireland.....	"	Machine works	6	3	1	2	2	...	1	1	471 00
710	Germany.....	"	Carpenter.....	5	3	.....	2	1	...	...	...	365 00
711	England.....	"	Iron works.....	4	2	.....	2	2	...	...	...	562 00
712	"	"	.....	4	.....	3	1	2	...	...	...	480 00
713	Ireland.....	"	Telephone	2	.....	.....	2	1	...	...	...	664 00
715	"	"	Iron rolling.....	3	1	.....	2	1	...	...	...	435 00
716	Holland.....	"	Silk.....	2	.....	.....	2	1	...	...	...	295 00
717	"	"	Machine shop..	2	.....	.....	2	1	...	...	...	307 00
718	Switzerland...	"	Silk.....	5	3	.....	2	1	...	...	...	406 00
719	Italy.....	"	"	4	2	.....	2	1	...	...	...	332 00
720	"	"	"	5	3	.....	2	1	...	...	...	360 00
721	Ireland.....	"	Carpenter.....	5	3	.....	2	1	...	...	...	441 00
722	Italy.....	"	Silk.....	3	1	.....	2	1	...	...	...	292 00
723	Ireland.....	Elizabeth	Railroad.....	3	.....	.....	3	2	1	...	1	473 00
724	"	"	"	5	3	.....	2	1	...	...	...	368 00
725	"	"	"	7	2	3	2	3	1	1	1	580 00
727	"	"	"	6	.....	5	1	3	...	2	1	641 00
728	"	"	"	3	.....	1	2	1	...	...	...	351 00
729	"	"	"	7	3	2	2	2	1	...	1	390 00
730	New Jersey...	Gloucester	Iron foundry...	6	2	2	2	3	...	2	1	825 00
731	Maryland.....	Clayton	Glass works.....	5	1	2	2	2	...	1	1	1,040 00
732	New Jersey...	"	" "	6	2	2	2	3	...	2	1	1,139 00
734	" " ...	Camden.....	" "	4	2	.....	2	1	...	...	...	516 00
735	Pennsylvania	"	Railroad.....	7	2	3	2	3	...	2	1	707 00
736	England.....	Millville.....	Cotton mill.....	9	3	4	2	4	...	3	1	979 00
737	New Jersey...	Bridgeton	Glass works ...	2	.....	.....	2	2	1	...	1	250 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$410 00	.....	$410 00	.....	...	No	No	No	No	No	702
573 00	.....	573 00	.....	3	No	No	No	No	Yes	703
339 00	.....	339 00	.....	...	No	No	No	No	No	704
345 00	.....	360 00	—$15 00	2	No	No	No	No	No	705
262 00	$312 00	574 00	.....	3	No	Yes	No	No	No	706
280 00	.....	360 00	—80 00	...	No	No	No	No	Yes	707
390 00	.....	390 00	.....	...	No	No	No	No	No	708
411 00	60 00	471 00	.....	3	No	Yes	No	No	No	709
365 00	.....	335 00	+30 00	2	No	Yes	No	Yes	No	710
302 00	†260 00	540 00	+22 00	...	No	Yes	No	No	Yes	711
361 00	*119 00	480 00	.....	...	No	Yes	No	No	No	712
520 00	†144 00	485 00	+179 00	...	Yes	No	No	No	No	713
435 00	.....	455 00	—20 00	...	No	No	No	No	No	715
295 00	.....	295 00	.....	...	No	Yes	No	No	No	716
307 00	.....	307 00	.....	...	No	No	No	No	No	717
406 00	.....	406 00	.....	1	No	Yes	No	No	Yes	718
332 00	.....	350 00	—28 00	...	No	No	No	No	No	719
360 00	.....	360 00	.....	1	No	Yes	No	No	No	720
441 00	.....	441 00	.....	2	No	Yes	No	No	No	721
292 00	.....	310 00	—18 00	...	No	Yes	No	No	No	722
373 00	*100 00	500 00	—27 00	...	No	No	No	No	Yes	723
368 00	.....	400 00	—32 00	...	No	$55	No	Yes	Yes	724
355 00	150 00 *75 00	600 00	—20 00	2	No	No	No	Yes	No	725
329 00	312 00	600 00	+41 00	2	No	70	No	No	No	727
351 00	.....	351 00	.....	1	No	60	No	No	No	728
450 00	375 00	719 00	+106 00	1	No	No	Yes	No	No	729
340 00	*50 00	400 00	—10 00	4	No	No	No	No	Yes	730
368 00	672 00	620 00	+420 00	1	No	100	Yes	Yes	No	731
375 00	764 00	700 00	+439 00	2	No	Yes	No	No	No	732
516 00	.....	516 00	.....	...	No	1,000	No	Yes	No	734
375 00	332 00	707 00	.....	2	No	No	No	No	No	735
475 00	504 00	906 00	+73 00	4	No	Yes	No	Yes	No	736
200 00	*50 00	250 00	.....	...	No	No	No	No	No	737

* Wife. † Boarders.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children.	Others.	Total.
738	Pennsylvania	Millville.....	Glass works....	10	6	2	2	3	...	2	1	$702 00
739	New Jersey...	Gloucester.....	Iron works	5	1	2	2	2	...	1	1	671 00
740	N. Carolina...	Bridgeton	Machine works	2	.....	.....	2	2	1	...	1	500 00
741	Virginia.....	"	" "	4	1	1	2	3	1	1	1	660 00
742	Ireland.....	Jersey City...	Tobacco.....	4	2	1	1	1	...	...	...	400 00
744	"	Paterson	Steel works	9	4	3	2	2	...	1	1	495 00
745	England.....	"	Loco. works....	3	1	.....	2	2	1	...	1	567 00
746	New York....	"	Machine shop..	2	.....	.....	2	1	...	...	...	432 00
747	" " ...	"	Loco. works....	5	3	.....	2	1	...	...	...	352 00
748	Ireland.....	"	Plumbing	10	5	3	2	4	...	3	1	864 00
749	"	Passaic.....	Print works....	6	4	.....	2	1	...	...	...	450 00
750	"	Paterson	Buildings.....	2	.....	.....	2	1	...	...	...	320 00
752	"	"	Jute mill.....	3	1	.....	2	1	...	...	...	382 00
753	New Jersey...	Passaic.....	Print works....	5	3	.....	2	1	...	...	...	382 00
754	New York.....	Paterson	Machine shop.	7	3	2	2	3	...	2	1	676 00
755	Massachusetts	"	Steel works	4	2	.....	2	1	...	...	...	406 00
756	New Jersey...	Newark.....	Well digging...	2	.....	.....	2	1	...	...	...	340 00
757	Ireland.....	Paterson	Horse car.....	5	2	1	2	2	...	1	1	478 00
758	Germany.....	Trenton.....	Pottery	4	.....	1	3	3	1	1	1	800 00
759	New Jersey...	Paterson	Rolling mill ...	6	2	2	2	3	...	2	1	759 00
761	Ireland.....	Newark.....	Zinc works.....	7	5	.....	2	1	...	...	...	564 00
763	"	Trenton.....	Pottery	3	.....	1	2	2	...	1	1	850 00
764	"	Jersey City...	Railroad	4	1	2	1	2	...	1	1	532 00
765	"	Trenton.....	Iron works.....	7	2	3	2	4	...	3	1	750 00
768	"	Jersey City...	Zinc works.....	3	1	.....	2	1	...	...	...	475 00
769	"	" " ...	" "	2	.....	.....	2	1	...	...	...	375 00
770	Germany.....	" " ...	Corruga'd iron	6	3	1	2	1	...	...	...	468 00
771	New Jersey...	" " ...	White lead	3	1	.....	2	1	...	...	...	520 00
772	" " ...	" " ...	Corruga'd iron	4	2	.....	2	1	...	...	...	520 00
773	Ireland.....	" " ...	Iron works.....	5	3	.....	2	1	...	...	...	616 00
774	"	" " ...	Oakum	2	.....	.....	2	1	...	...	...	341 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—)	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$462 00	$240 00	$702 00	.....	5	No	$110	No	Yes	Yes	738
496 00	175 00	575 00	+$96 00	1	No	500	Yes	Yes	No	739
450 00	*50 00	400 00	+100 00	...	Yes	200	Yes	Yes	No	740
500 00	110 00 *50 00	450 00	+210 00	1	No	200	No	No	No	741
400 00	.....	400 00	.....	1	Yes	Yes	No	Yes	Yes	742
415 00	80 00	500 00	—5 00	4	No	No	No	No	No	744
367 00	*200 00	450 00	+117 00	...	No	Yes	No	No	No	745
432 00	.....	432 00	.....	...	No	Yes	No	No	Yes	746
352 00	.....	352 00	.....	1	No	Yes	No	No	No	747
376 00	488 00	800 00	+64 00	4	Yes	Yes	No	No	No	748
450 00	.....	450 00	.....	2	No	Yes	No	Yes	Yes	749
320 00	.....	320 00	.....	...	No	Yes	No	No	No	750
382 00	.....	382 00	.....	...	No	Yes	No	No	No	752
382 00	.....	382 00	.....	...	No	No	No	No	No	753
428 00	248 00	676 00	.....	2	No	Yes	No	No	No	754
406 00	.....	406 00	.....	1	No	Yes	No	No	No	755
340 00	.....	340 00	.....	...	No	Yes	No	No	No	756
322 00	156 00	450 00	—28 00	2	No	Yes	No	No	Yes	757
450 00	275 00 *75 00	500 00	+300 00	1	No	Yes	Yes	Yes	No	758
459 00	300 00	600 00	+159 00	2	Yes	Yes	No	No	No	759
564 00	.....	514 00	+50 00	2	No	250	No	Yes	Yes	61
600 00	250 00	500 00	+300 00	...	.....	Yes	Yes	Yes	Yes	763
432 00	100 00	432 00	.....	...	.....	No	No	Yes	No	764
450 00	300 00	400 00	+350 00	1	Yes	No	Yes	Yes	No	765
475 00	.....	475 00	.....	...	No	No	No	No	No	768
375 00	.....	375 00	.....	...	No	No	No	No	No	769
468 00	.....	468 00	.....	1	No	Yes	No	No	Yes	770
520 00	.....	520 00	.....	...	No	No	No	No	No	771
520 00	.....	520 00	.....	1	No	No	No	Yes	No	772
616 00	.....	616 00	.....	2	No	No	No	No	Yes	773
341 00	.....	340 00	.....	1	Yes	No	No	No	No	774

* Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

Office number.	Place of Birth.	Residence.	Occupation.	No. in family.				Number working for wages.				Yearly
				Total.	Children. Under 12 years of age.	Children. 12 years and over.	Others.	Total.	Wife.	Children	Others.	Total.
775	Ireland.....	Jersey City...	Coal handler...	7	3	2	2	4	1	2	1	$575 00
776	"	" " ...	" " ...	11	3	6	2	4	...	3	1	569 00
777	"	Newark.....	Chemical w'rks	9	4	2	3	3	...	2	1	901 00
779	Pennsylvania	Washington...	Gateman	8	3	3	2	4	1	2	1	978 00
780	Germany.....	Jersey City...	B. sausages	4	2	.....	2	1	...	...	...	730 00
782	Ireland.....	" " ...	Help'g butcher	5	2	1	2	2	...	1	1	632 00
783	New Jersey...	" " ...	White lead.....	3	1	.....	2	1	...	...	...	616 00
784	" " ...	Elizabeth.....	Horse railroad	7	3	1	3	2	1	...	1	615 00
786	Ireland.....	N. Brunswick	Water comm'n.	3	1	.....	2	1	...	...	...	650 00
787	"	" "	" "	6	1	3	2	3	...	2	1	770 00
788	Rhode Island.	Camden.....	Ship yard	4	2	.....	2	3	1	1	1	604 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SIZE OF FAMILY, YEARLY INCOME AND OUTLAY, SURPLUS OR DEFICIENCY—Con.

Laborers—Continued.

INCOME OF FAMILY.							MEMBER OF			
Head of family, from trade.	Children.	Yearly cost of living.	Surplus (+) or deficiency (—).	No. of children attending school.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.	Office number.
$375 00	$100 00 *100 00	$575 00	.....	...	No	No	No	No	No	775
469 00	100 00	570 00	.....	3	No	No	No	No	No	776
675 00	226 00	873 00	+$28 00	4	No	$2,000	No	Yes	Yes	777
420 00	313 00 *175 00	1,000 00	—22 00	3	No	No	No	No	Yes	779
730 00	.....	600 00	+130 00	1	No	Yes	No	Yes	No	780
532 00	100 00	530 00	+102 00	1	No	Yes	No	No	No	782
616 00	.....	615 00	.....	...	No	No	No	No	No	783
540 00	*75 00	600 00	.....	2	No	Yes	No	No	No	784
650 00	.....	360 00	+290 00	...	No	No	Yes	Yes	No	786
650 00	120 00	450 00	+320 00	1	No	No	No	No	No	787
469 00	75 00 *60 00	520 00	+84 00	1	No	No	Yes	Yes	No	788

*Wife.

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY.

Occupation.	Number of families reporting.	Average size of family.				Average number working for wages.				Highest income of family.	Lowest income of family.
		Total membership.	Children		Others.	Total.	Wife.	Children.	Others.		
			Under 12 years of age.	12 years and over.							
Bakers	3	8.3	2.7	3.7	2	2.3	.....	1.3	.....	$1,286 00	$850 00
Blacksmiths	12	4.7	1.5	2.5	2	1.3	.....	.3	.....	1,259 25	675 00
Helpers	4	3.5	1	.2	2.2	.....	.2	.....	.....	761 60	471 00
Building trades—											
Bricklayers	7	4	1.4	.6	2	1.4	.....	.4	.....	900 00	615 00
Carpenters	13	4.2	1.5	.7	2	1.5	.....	.4	.....	1,280 00	516 00
Hod carriers	10	5.7	2.5	.9	2.3	2	.1	.9	.....	1,106 50	407 50
Painters	5	4.4	2	.2	2.2	1.4	.2	.2	.....	680 00	615 00
Plasterers	1	3	1	.....	2	1	.....	.....	.....	632 00	632 00
Stone cutters, &c	10	4.7	1.9	8	2	1.3	.....	.3	.....	900 00	570 00
Stone masons	5	4	.8	1.2	2	1.6	.....	.6	.....	828 00	540 91
Clerks and salesmen	3	3	1	.....	1.3	1	.....	.....	.....	1,000 00	400 00
Coopers	3	5.7	2.7	1	2	1.3	.....	.7	.....	950 00	460 00
Cordage works employes	11	5.5	2	1.5	2.1	1.1	.3	.6	.....	739 00	262 50
Cotton mills operatives	14	5.1	1 6	1.4	2.1	2.1	.1	1	.....	1,127 00	370 00
Engineers, stationary	4	4.5	.5	1.8	2.2	2.2	.....	1.2	.....	1,565 00	350 00
Flax mills employes	5	6.4	2.6	1.8	2	2.8	.2	1.6	.....	1,304 00	482 00
Freight handlers	8	4.7	1.4	1.5	1.9	1.6	.1	.5	.....	1,453 00	442 00
Glass factory employes—											
Flint glass blowers	12	4.1	1.2	.5	2.2	1.2	.....	.2	.....	1,817 00	630 00
Green glass bottle and vial blowers	49	4.3	1.5	.7	2.1	1.5	.....	.4	.....	1,930 72	300 00
Stopper grinders	2	3	1	.....	2	1	.....	.....	.....	930 00	876 20
Master shearers	10	4.7	1.7	1	2	1.5	.....	.5	.....	1,325 00	592 00
Shearers	8	5	2.2	.6	2.1	1.6	.....	.6	.....	870 00	419 00
Pot makers	4	3.2	1.2	.....	2	1	.....	.....	.....	1,200 00	840 00
Pressers	1	3	1	.....	2	1	.....	.....	.....	212 50	212 50
Batch makers	4	5	.7	2.5	1.7	2.7	.....	1.7	.....	1,249 40	425 00
Take-out-ware men	2	6.5	3	1	2.5	1.5	.....	.5	.....	697 00	443 45
Packers	7	3.6	.7	.7	2.1	1.7	.....	.7	.....	802 00	375 00
Clay workers	1	5	1	.....	4	1	1	.....	.....	457 50	457 50
Helpers (masons')	2	6	1.5	2	2.5	2	.....	1	.....	710 00	680 00
Window glass blowers	15	4.7	1.7	.7	2.3	1.3	.....	.3	.....	1,463 00	700 00
Gatherers	7	3.4	.9	.4	2.1	1.3	.1	.1	.....	751 80	530 00
Flatteners	8	4	.9	.9	2.2	1.2	.....	.2	.....	1,100 00	800 00
Cutters	8	4.4	1.2	1	2.1	1.6	.2	.4	.....	1,663 20	732 00
Hatters	23	6.1	2.3	1.8	2.1	1.7	.....	.7	.....	1,325 00	350 00
Jute mills employes	12	4.7	2.2	.5	2	1.7	.2	.5	.....	833 00	376 00
Iron workers—											
Moulders	22	5	2.2	.7	2.1	1.4	.....	.4	.....	1,370 00	508 25
Helpers	6	4.3	1	1.3	2	2.1	.3	.7	.....	902 50	377 00
Foundrymen	12	4.3	1.8	.5	2	1.2	.....	.2	.....	936 00	419 91
Miscellaneous	13	4.4	1.6	.6	2	1.2	.....	.3	.....	1,200 00	346 20
Leather workers	6	4.5	1.3	.8	2.3	1.3	.....	.3	.....	948 00	500 00
Machinists	22	4.4	1.5	.9	2	1.4	.1	.3	.....	1,090 50	300 00
Miners	4	6.5	1	3.2	2.2	2.5	.....	1.5	.....	1,188 00	270 00
Organ makers	1	8	3	3	2	2	.....	1	.....	485 00	435 00
Printers	5	4.8	1.2	1	2.6	1.2	.....	.2	.....	1,000 00	572 00
Quarrymen	6	5	1	2	2	2.1	.....	1.1	.....	925 00	350 00
Railroad employes—											
Engineers	2	4.5	.5	2	2	1	.....	.....	.....	1,200 00	1,020 00
Brakemen	5	5	1.4	1.6	2	2	.....	1	.....	1,530 00	492 00
Gate tenders	15	4.6	1.6	1.2	2	2.1	.3	.8	.....	848 00	398 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY.

AVERAGE INCOME OF FAMILY.							SURPLUS.		DEFICIENCY.				NUMBER REPORTING				
		FROM WIFE.		FROM CHILDREN											MEMBERSHIP OF		
Total.	From head of family, from trade.	Number of families.	Earnings.	Number of families.	Earnings.	Average yearly cost of living.	Number of families reporting.	Average amount.	Number of families reporting.	Average amount.	Number reporting deficiency of income, from heads of families, over outlay.	Average number of children attending school per family.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association.	Labor organization.
$1,014 33	$714 33	...	.....	2	$450 00	$1,019 00	1	$207 00	1	$14 00	2	4	1	2	.....	.....	2
855 93	774 68	...	.....	3	316 66	671 10	11	225 64	...	.....	.....	1.4	...	...	.....	.....	.....
604 40	481 65	1	$416 00	...	.....	515 00	3	356 00	...	.....	2	.2	...	4	.....	.....	2
779 21	750 64	...	.....	1	200 00	599 33	5	201 30	...	.....	.....	.7	3	7	4	7	7
739 61	571 16	1	25 00	4	267 12	657 34	9	120 05	3	195 00	5	1.6	5	6	2	10	7
687 26	534 56	1	38 00	4	358 50	627 28	3	214 25	...	.....	4	1.7	1	3	1	6	6
621 60	581 60	1	50 00	1	150 00	483 60	4	147 62	...	.....	1	1.2	3	3	.....	2	4
632 00	632 00	...	.....	...	.....	632 00	...	.....	...	.....	.....	.....	...	...	.....	.....	.....
732 13	675 63	...	.....	3	175 00	647 50	3	378 00	...	.....	.....	1.2	2	7	.....	4	10
659 18	559 54	1	150 00	2	675 00	495 00	3	319 33	2	68 54	2	.8	3	1	2	2	3
648 67	648 67	...	.....	...	.....	474 00	1	66 00	1	68 00	1	.....	...	...	.....	.....	1
728 33	645 00	...	.....	1	250 00	553 33	2	225 00	...	.....	.....	1	...	1	.....	1	2
405 77	298 22	3	77 67	3	245 00	440 91	1	100 00	9	49 47	10	1.5	1	6	1	2	2
794 50	575 64	2	62 50	9	325 44	665 00	9	21 75	...	.....	8	1.4	2	10	7	7	4
731 50	406 00	...	.....	1	1,252 00	472 50	3	250 00	1	14 00	3	.7	...	...	.....	1	1
851 00	420 40	1	250 00	3	634 33	580 00	4	355 00	1	50 00	5	1.6	2	2	.....	2	5
737 37	513 62	1	240 00	2	225 00	579 62	6	608 66	...	.....	4	.8	3	2	1	3	2
1,007 12	965 46	...	.....	2	250 00	656 24	11	290 94	...	.....	.....	1.2	1	3	8	11	12
1,156 73	1,027 36	1	715 15	14	238 29	764 17	40	428 18	2	196 66	5	1.4	1	23	25	36	46
876 20	876 20	...	.....	...	.....	724 05	2	162 15	...	.....	.....	1	...	2	2	2	1
930 70	771 50	...	.....	4	248 75	721 87	7	185 86	...	.....	3	1.7	...	...	3	6	.....
562 50	428 52	...	.....	4	176 75	533 00	3	76 33	1	13 00	6	1.5	...	2	1	1	.....
959 50	934 50	...	.....	..	.....	575 75	4	383 75	...	.....	.....	.2	...	2	1	2	.....
212 50	157 50	...	.....	...	.....	400 00	...	.....	1	187 50	1	.....	...	...	.....	.....	.....
812 35	470 00	...	.....	3	456 13	725 64	2	173 42	..	.....	3	.5	...	2	2	2	1
1,140 45	819 45	...	.....	1	129 00	605 72	...	.....	1	51 00	1	2	...	1	.....	1	.....
506 52	367 23	...	.....	4	211 25	486 80	3	59 43	1	18 00	5	.6	...	...	1	5	.....
457 50	257 50	1	200 00	...	.....	457 50	...	.....	...	.....	1	.....	...	...	.....	.....	.....
1,390 00	1,130 00	...	.....	1	260 00	605 00	1	180 00	...	.....	1	1.5	...	1	.....	1	.....
980 65	900 75	...	.....	3	329 33	759 18	12	236 47	1	50 00	2	1.2	1	6	1	10	15
626 53	605 24	1	50 00	1	99 00	559 28	4	121 20	1	34 00	2	.1	1	2	.....	2	7
915 74	873 65	...	.....	2	112 00	677 85	8	236 66	...	.....	.....	.7	...	6	1	5	8
967 95	768 05	2	67 50	3	357 37	687 59	8	280 37	...	.....	3	.6	1	7	3	6	8
707 39	537 40	...	.....	8	363 25	658 76	5	161 90	8	59 25	11	1.7	4	18	1	14	23
589 58	439 91	2	218 00	5	270 00	512 00	3	266 33	1	17 00	5	1.5	2	9	.....	2	4
797 21	724 48	...	.....	5	231 20	629 47	16	159 56	1	6 75	2	1	7	14	8	13	14
525 58	320 58	2	90 00	3	191 66	410 66	4	173 62	1	20 00	5	1.2	1	5	1	1	2
581 82	503 94	...	.....	2	275 81	501 35	8	119 66	1	28 84	3	.9	2	9	3	6	8
692 88	575 05	...	.....	2	345 00	507 00	6	182 66	3	128 66	4	.9	2	6	1	6	6
644 66	558 00	...	.....	1	520 00	587 17	4	84 25	...	.....	1	.8	...	4	2	3	5
724 08	638 15	2	87 50	7	216 61	592 28	15	143 73	2	35 00	7	.9	3	11	9	15	12
598 00	329 50	...	.....	2	534 00	401 33	...	.....	4	.....	1	2.5	...	...	.....	1	4
435 00	300 00	...	.....	1	135 00	.....	...	.....	1	.....	.....	2	...	...	.....	1	1
699 40	674 40	...	.....	1	125 00	733 33	...	.....	4	28 00	4	1.6	...	2	.....	2	4
652 75	396 00	...	.....	4	384 12	625 00	...	.....	...	.....	2	.8	1	3	1	5	3
1,110 00	1,110 00	...	.....	...	.....	974 19	2	135 81	...	.....	.....	2	1	2	2	1	2
799 20	478 20	...	.....	2	597 50	517 40	3	366 67	...	.....	3	1	1	4	2	.....	1
553 18	393 92	5	90 00	10	186 40	501 87	9	86 39	3	23 33	13	.....	...	...	.....	.....	.....

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY—Continued.

Occupation.	Number of families reporting.	Average size of family.				Average number working for wages.				Highest income of family.	Lowest income of family.
		Total membership.	Children		Others.	Total.	Wife.	Children.	Others.		
			Under 12 years of age.	12 years and over.							
Rubber workers	1	2	.....	.....	2	1	.....	.....	.....	$375 00	$375 00
Sewing machine factory employes	18	5.5	2.2	1	2.3	1.5	.1	.3	.....	950 00	410 00
Shoe makers	24	4.7	2	.7	2	1.6	.2	.5	.....	1,344 00	350 00
Ship carpenters and caulkers	12	5.1	1.1	2	2	2.3	.....	1.3	.....	1,678 25	575 00
Silk mills operatives—											
Weavers	8	4	.9	1.1	2	1.6	.....	.6	.3	1,191 00	580 00
Miscellaneous	5	4.2	2.2	.....	2	1	.....	.....	.....	672 00	459 00
Tailors	5	4.6	1.2	1.4	2	2	.....	1	.....	936 00	468 00
Teamsters and drivers	23	5.3	2.6	.6	2.1	1.4	.....	.3	.....	1,078 00	357 00
Tin and sheet iron workers—											
Roofers	2	3	1	.....	2	1	.....	.....	.....	800 00	660 00
Thread works employes	7	6	3	1.1	2	1.7	.7	.....	.....	1,230 00	560 00
Tobacco workers	3	4.3	2.3	.....	2	1	.....	.....	.....	610 00	300 00
Cigar makers	7	5	2.4	.6	2	1.6	.1	.4	.....	1,028 00	447 00
Wall paper factory employes	3	3.3	1.3	.....	2	1	.....	.....	.....	1,250 00	440 00
Miscellaneous skilled workmen	41	5	2.1	.9	2	1.5	.5	.5	.....	1,110 00	400 00
Laborers	112	4.8	1.8	1	2	1.8	.....	.7	.....	1,139 00	280 00

TABLE 9.—COLLATED STATISTICS FROM INDIVIDUAL EMPLOYES—SUMMARY—Continued.

AVERAGE INCOME OF FAMILY.							SURPLUS.		DEFICIENCY.				NUMBER REPORTING				
		FROM WIFE.		FROM CHILDREN											MEMBERSHIP OF		
Total.	From head of family, from trade.	Number of families.	Earnings.	Number of families.	Earnings.	Average yearly cost of living.	Number of families reporting.	Average amount.	Number of families reporting.	Average amount.	Number reporting deficiency of income, from heads of families, over outlay.	Average number of children attending school per family.	Savings bank deposits.	Life insurance.	Building and loan association.	Beneficial association	Labor organization.
$375 00	$375 00	...	.....	...	.....	$336 00	1	$39 00	...	.....	.....	.....	...	...	.....	1	1
665 05	583 94	2	$225 00	5	$182 00	600 00	12	96 00	2	$27 50	7	1.2	4	15	14	11	13
792 93	644 87	5	193 00	10	267 74	631 33	15	229 23	2	25 50	12	1.2	7	9	7	13	8
927 10	699 52	...	.....	5	504 20	722 14	8	325 19	...	.....	4	1.3	5	5	6	10	12
795 12	686 25	...	.....	2	410 00	653 00	6	207 66	...	.....	1	.4	4	6	1	1	6
540 00	498 40	...	.....	...	.....	473 00	3	.....	1	.....	1	.2	1	4	.....	4	2
747 60	581 60	...	.....	2	415 00	673 00	5	74 80	...	.....	2	.2	1	3	2	2	3
573 96	528 30	1	70 00	4	230 00	526 83	10	108 00	1	30 00	3	1.4	6	17	2	7	9
730 00	730 00	...	.....	...	.....	600 00	2	130 00	...	.....	.....	.5	1	1	1	1	2
782 14	639 29	...	.....	3	326 67	658 57	4	235 00	...	.....	4	1.2	...	4	2	4	2
453 33	453 33	...	.....	...	.....	420 00	1	100 00	...	.....	.....	.3	...	1	.....	1	.....
580 86	471 29	1	150 00	1	364 00	526 43	3	126 67	1	50 00	2	1.8	1	5	1	5	7
827 33	806 66	...	.....	...	.....	660 00	1	45 00	...	.....	.....	.....	1	...	1	1	3
670 84	631 44	2	112 50	9	265 33	620 62	23	179 41	2	30 00	13	1.2	8	19	5	15	24
521 59	412 50	19	123 00	40	249 50	480 00	45	130 60	18	30 50	63	1	8	57	12	31	26

TABLE 10.—FEMALE OPERATIVES.

Cordage Works.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
164	New Jersey.....	19	Elizabeth	Spinner	S	5	13
165	New York.....	29	"	"	S	5	15
166	Germany.....	18	"	Cordage making ...	S	5	12

Corset Factory.

167	New Jersey.....	20	Elizabeth	Sewing.....	S	7	15
168	" "	26	"	"	S	9	17
169	" "	21	Newark.....	Joiner.....	S	8	16
170	" "	25	"	"	S	.....	16
171	" "	22	"	Examiner	S	5	13
172	" "	26	"	Embroiderer.....	S	10	16

Cotton Mills.

46	England.....	24	Paterson	Weaver	S	3	10
47	Ireland.....	23	"	"	S	4	12
48	England.....	24	"	"	S	5	12
49	"	21	"	"	S	6	12
50	"	28	"	"	S	5	12
51	Scotland.....	18	"	"	S	4	11
52	Delaware	24	Millville.....	"	M	7	15
53	New Jersey.....	22	"	"	S	8	14
54	" "	20	Passaic.....	"	S	9	14
55	Ireland.....	20	Paterson	Winder	S	4	10
56	England.....	24	"	"	S	3	10
57	"	25	"	"	S	3	10
58	New Jersey.....	18	"	"	S	6	12
59	Scotland.....	20	"	"	S	5	12
60	England.....	21	"	Drawer	S	3	11
61	"	20	"	"	S	.....	.....
62	Ireland.....	24	"	Carder.....	S	4	11
63	"	19	"	"	S	5	12
64	New Jersey.....	18	Millville	F. tender.....	S	8	14

TABLE 10.—FEMALE OPERATIVES.

Cordage Works.

Employed at piece or day work	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
P	10	Yes	.....	$0 70	9	H	.....	.....	Yes	Yes	164
P	10	Yes	.....	70	10	B	$3 00	.....	Yes	Yes	165
P	10	Yes	.....	70	8	B	3 00	.....	Yes	Yes	166

Corset Factory.

P	10	.....	.....	$0 50	12	H	.....	.....	.....	.....	167
P	10	.....	.....	50	12	H	.....	.....	.....	.....	168
P	10	.....	.....	45	12	H	.....	.....	.....	.....	169
P	10	Yes	.....	50	12	H	.....	.....	.....	.....	170
D	10	.....	.....	1 08	12	H	.....	.....	Yes	Yes	171
P	10	.....	.....	1 14	10	H	.....	.....	.....	.....	172

Cotton Mills.

P	10	.....	.....	$0 80	10	H	.....	.....	Yes	.....	46
P	10	.....	.....	85	10	B	$2 50	.....	Yes	.....	47
P	10	.....	.....	85	10	H	.....	.....	Yes	.....	48
P	10	.....	.....	90	10	H	.....	.....	Yes	.....	49
P	10	.....	.....	85	10	B	3 00	.....	Yes	.....	50
P	10	.....	.....	90	10	H	.....	.....	Yes	.....	51
P	10	.....	.....	1 16	11	B	4 00	.....	*Yes	Yes	52
P	10	.....	.....	1 10	11	H	.....	.....	.....	Yes	53
P	10	.....	.....	1 00	9	H	.....	.....	Yes	.....	54
D	10	.....	.....	80	12	H	.....	.....	Yes	.....	55
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	56
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	57
D	10	.....	.....	83	12	H	.....	.....	Yes	.....	58
D	10	.....	.....	83	12	H	.....	.....	Yes	.....	59
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	60
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	61
D	10	.....	.....	83	12	B	3 00	.....	Yes	.....	62
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	63
D	10	.....	.....	75	12	H	.....	.....	*Yes	.....	64

* Most of the time.

TABLE 10.—FEMALE OPERATIVES—Continued.

Flax Mills.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single	Number of years at school.	Age when leaving school.
104	Ireland	30	Paterson	Spinner	M	3	10
105	"	24	"	"	M	4	11
106	"	20	"	"	S	5	12
107	"	19	"	"	S	5	11
108	"	25	"	"	S	4	12
109	"	34	"	"	S	*	.....
110	"	36	"	"	W	3	10
111	"	23	"	"	S	.....	.....
112	"	48	"	"	M	2	9
113	"	23	"	"	S	5	12
114	"	38	"	"	M	*	.....
115	"	30	"	"	S	4	11
116	"	40	"	"	W	3	12
117	"	45	"	"	M	2½	9
118	"	35	"	"	M	2	9
119	"	23	"	"	S	7	12
120	"	36	"	"	W	*	.....
121	"	18	"	"	S	3	11
122	"	24	"	Baller	S	4	11
123	"	21	"	"	S	4	10
124	Scotland	23	"	"	S	5	12
125	Ireland	20	"	"	S	5	12
126	"	25	"	"	S	4	13
127	"	28	"	"	S	5	12
128	"	40	"	"	S	3	10
129	England	18	"	"	S	3	10
130	Ireland	45	"	Spreader	M	*	.....
131	"	37	"	"	W	2	10
132	New Jersey	22	"	"	S	6	12
133	Ireland	40	"	Rover	M	*	.....
134	"	38	"	"	W	5	13
135	"	25	"	"	W	7	13
136	"	32	"	"	M	8	13
137	"	34	"	"	S	3	10
138	"	20	"	"	S	6	13
139	"	22	"	"	S	6	12
140	"	50	"	Winder	M	3	10
141	New Jersey	20	"	Reeler	M	7	13
142	Scotland	30	"	Twister	S	9	16
143	New York	22	"	"	M	5	12
144	Ireland	20	"	"	M	2	10

*Never went to school.

TABLE 10.—FEMALE OPERATIVES—Continued.

Flax Mills.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
D	10	.....	.....	$0 83	10	.....	.....	*Yes	Yes	.....	104
D	10	.....	.....	83	11½	.....	.....	Yes	Yes	.....	105
D	10	.....	.....	95	11	H	.....	.....	Yes	.....	106
D	10	.....	.....	86	11	B	$3 00	.....	Yes	.....	107
D	10	.....	.....	95	11	H	.....	.....	Yes	.....	108
D	10	.....	.....	95	12	B	3 00	.....	Yes	.....	109
D	10	.....	.....	86	11	.....	.....	.....	Yes	.....	110
D	10	.....	.....	95	12	H	.....	.....	Yes	.....	111
D	10	.....	.....	86	11	.....	.....	.....	Yes	.....	112
D	10	.....	.....	90	11	H	.....	.....	Yes	.....	113
D	10	.....	.....	95	11	.....	.....	Yes	Yes	.....	114
D	10	.....	.....	86	11	B	3 00	.....	Yes	.....	115
D	10	.....	.....	95	11½	.....	.....	.....	Yes	.....	116
D	10	.....	.....	83	8	.....	.....	.....	Yes	.....	117
D	10	.....	.....	83	11	.....	.....	Yes	Yes	.....	118
D	10	.....	.....	95	12	H	.....	.....	Yes	.....	119
D	10	.....	.....	95	12	.....	.....	Yes	Yes	.....	120
D	10	.....	.....	86	11	H	.....	.....	Yes	.....	121
D	10	.....	.....	86	12	H	.....	.....	Yes	.....	122
D	10	.....	.....	83	11½	H	.....	.....	Yes	.....	123
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	124
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	125
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	126
D	10	.....	.....	90	12	B	3 00	.....	Yes	.....	127
D	10	.....	.....	93	11	.....	.....	.....	Yes	.....	128
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	129
D	10	.....	.....	83	11½	.....	.....	Yes	Yes	.....	130
D	10	.....	.....	83	11½	B	3 00	.....	Yes	.....	131
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	132
D	10	.....	.....	80	11	H	.....	Yes	Yes	.....	133
D	10	.....	.....	90	12	.....	.....	.....	Yes	.....	134
D	10	.....	.....	90	12	.....	.....	Yes	Yes	.....	135
D	10	.....	.....	90	12	B	3 00	Yes	Yes	.....	136
D	10	.....	.....	90	11	.....	.....	.....	Yes	.....	137
D	10	.....	.....	90	12	H	.....	.....	Yes	.....	138
D	10	.....	.....	86	11	B	3 00	.....	Yes	.....	139
D	10	.....	.....	95	11	.....	.....	.....	Yes	.....	140
D	10	.....	.....	94	10	H	.....	.....	Yes	.....	141
D	10	.....	.....	83	10	B	.....	.....	Yes	.....	142
D	10	.....	.....	87	11	.....	.....	Yes	Yes	.....	143
D	10	.....	.....	87½	11	.....	.....	.....	Yes	.....	144

*Most of the time.

TABLE 10.—FEMALE OPERATIVES—Continued.

Flax Mills—Continued.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
145	Ireland.....	23	Paterson	Twister	M	4	12
146	"	40	"	Reeler.....	M	*	.....
147	Massachusetts	22	"	Drawer.....	S	7	13
148	Ireland.....	14	"	Doffer.....	S	*	.....
149	"	12	"	Bobbin.....	S	5	10

Hat Factory.

273	New Jersey.....	27	Newark.....	Hatter	S	9	16
274	" "	25	"	Trimmer.....	S	7	15
275	" "	20	Orange	"	S	8	15
277	" "	26	"	"	S	7	14
278	" "	27	Elizabeth	Straw hats.....	M	.....	11
279	" "	24	"	" "	S	6	14
280	" "	19	"	" "	S	6	15

Jute Mills.

1	Scotland.....	26	Paterson.....	Spinner	S	2	9
2	Ireland.....	18	"	"	S	3	11
3	Scotland.....	22	"	"	S	4	11
4	Ireland.....	19	"	"	S	3	10
5	"	45	"	"	M	.....	.....
6	Scotland.....	20	"	"	S	4	11
7	"	36	"	"	S	3	11
8	Ireland..... .	28	"	"	S	4	12
9	"	22	"	"	S	3	10
10	New Jersey.....	20	"	"	S	7	13
11	Ireland.....	40	"	"	M	*	.....
12	"	36	"	Weaver	M	*	.....
13	Germany.....	24	"	"	S	5	13
14	Scotland.....	21	"	"	S	5	12
15	Ireland.....	38	"	"	M	2	8
16	New Jersey.....	43	"	"	M	5	12
17	Ireland.....	20	"	"	S	6	13
18	New Jersey.....	31	"	"	M	5	18
19	England.....	38	"	"	M	2	10
20	Scotland.....	40	"	"	M	4	10
21	"	24	"	Drawer.....	S	4	11

* Never went to school.

TABLE 10.—FEMALE OPERATIVES—Continued.

Flax Mills—Continued.

Employed at piece or day work	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
D	10	.....	.....	$0 87	11	.....	.....	.....	Yes	.....	145
D	10	.....	.....	94	11	.....	.....	.....	Yes	.....	146
D	10	.....	.....	83	11½	H	.....	.....	.....	.....	147
D	10	.....	.....	41	11	H	.....	.....	.....	Yes	148
D	10	.....	.....	41	12	H	.....	.....	.....	Yes	149

Hat Factory.

P	9	Yes	Yes	$1 20	12	H	.....	.....	.....	.....	273
P	9	Yes	Yes	1 17	11	B	$4 00	.....	.....	.....	274
P	10	Yes	Yes	1 00	12	H	.....	.....	.....	.....	275
P	10	No	No	1 50	12	H	.....	.....	.....	.....	277
.....	9	No	No	1 50	.....	.....	.....	.....	Yes	Yes	278
P	9	Yes	Yes	1 50	3	H	.....	.....	.....	Yes	279
P	9	No	No	1 50	3	H	.....	.....	.....	Yes	280

Jute Mills.

D	10	.....	.....	$0 91	11	B	$3 00	.....	Yes	.....	1
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	2
D	10	.....	.....	83	11	B	3 00	.....	Yes	.....	3
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	4
D	10	.....	.....	1 04	11	.....	.....	.....	Yes	.....	5
D	10	.....	.....	91	11	H	.....	.....	Yes	.....	6
D	10	.....	.....	83	10½	B	3 00	.....	Yes	.....	7
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	8
D	10	.....	.....	91	11	B	3 00	.....	Yes	.....	9
D	10	.....	.....	91	11½	H	.....	.....	Yes	.....	10
D	10	.....	.....	91	11	.....	.....	Yes	Yes	Yes	11
P	10	.....	.....	90	10	H	.....	.....	Yes	.....	12
P	10	.....	.....	1 15	10	H	.....	.....	Yes	.....	13
P	10	.....	.....	1 00	9	H	.....	.....	Yes	.....	14
P	10	.....	.....	1 00	10	.....	.....	Yes	Yes	Yes	15
P	10	.....	.....	1 00	10	.....	.....	Yes	Yes	.....	16
P	10	.....	.....	90	10	H	.....	.....	Yes	.....	17
P	10	.....	.....	90	9	H	.....	.....	Yes	.....	18
P	10	.....	.....	90	10	H	.....	.....	Yes	.....	19
P	10	.....	.....	90	9	H	.....	Yes	Yes	Yes	20
D	10	.....	.....	83	12	B	3 00	.....	Yes	.....	21

TABLE 10.—FEMALE OPERATIVES—Continued.

Jute Mills—Continued.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
22	Scotland	20	Paterson	Weaver	S	5	13
23	"	21	"	Winder.....	S	4	11
24	New Jersey.....	19	"	"	S	5	12
25	Ireland	36	"	"	S	2	8
26	New Jersey.....	18	"	Twister.....	S	5	13
27	Ireland.....	26	"	"	S	6	12
28	"	28	"	"	M	3	11
29	"	27	"	"	S	6	13
30	New Jersey.....	21	"	Tender.....	S	6	13
31	Ireland.....	36	"	Drawer.....	S	*	.....
32	"	51	"	Sweeper.....	M	1	7
33	"	42	"	Feeder	W	*	.....

Laundrying.

262	United States...	.....	Jersey City.....	Washing	M	.....	.....
263	New Jersey.....	17	" "	Ironing	S	5	12
264	" "	15	" "	Laundrying	S	5	12
265	England.....	17	" "	"	S	.....	13

Pantaloon Making.

173	New Jersey.....	50	Elizabeth	Finisher.....	M	.....	.....
174	" "	28	"	Operator	S	9	15
175	" "	.....	"	Finisher	M	8	16
176	New York.....	44	"	"	M	8	16
177	New Jersey.....	31	"	"	M	7	13
178	Germany.....	30	"	"	M	5	11
179	"	52	"	"	M	8	14
180	New Jersey.....	39	"	"	M	9	15
181	" "	38	"	"	M	7	12
182	" "	19	"	Operator	S	8	14
183	" "	42	"	Finisher	M	5	12
184	France.....	39	"	"	M	7	13
185	Germany.....	33	"	Operator	M	.....	.....
186	New Jersey.....	.....	"	Finisher	W	.....	.....
187	" "	.....	"	"	M	8	16

*Never went to school.

TABLE 10.—FEMALE OPERATIVES—Continued.

Jute Mills—Continued.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
P	10	.....	.....	$1 00	10	B	$3 00	.....	Yes	.....	22
P	10	.....	.....	1 00	11	H	.....	.....	Yes	.....	23
D	10	.....	.....	91	10	H	.....	.....	Yes	.....	24
P	10	.....	.....	1 00	11	H	.....	.....	Yes	.....	25
D	10	.....	.....	91	10	H	.....	.....	Yes	.....	26
D	10	.....	.....	91	9	B	3 00	.....	Yes	.....	27
D	10	.....	.....	91	11	.....	.....	.....	Yes	.....	28
D	10	.....	.....	91	11	H	.....	.....	Yes	.....	29
D	10	.....	.....	83	10	H	.....	.....	Yes	.....	30
D	10	.....	.....	90	12	B	3 00	.....	*Yes	.....	31
D	10	.....	.....	83	11½	.....	.....	Yes	Yes	Yes	32
D	10	.....	.....	91	11½	H	.....	.....	Yes	.....	33

Laundrying.

.....	.....	.....	.....	$1 00	8	H	.....	Yes	.....	.....	262
P	9½	Yes	Yes	1 00	11	H	.....	.....	.....	.....	263
P	10	No	No	80	.....	H	.....	.....	.....	.....	264
D	10	Yes	Yes	66	7	H	.....	.....	Yes	.....	265

Pantaloon Making.

P	†10	.....	.....	$0 48	6	H	.....	Yes	.....	.....	173
P	†12	.....	.....	50	9	H	.....	.....	.....	.....	174
P	†10	Yes	.....	50	8	H	.....	Yes	.....	Yes	175
P	†10	Yes	.....	50	9	H	.....	Yes	.....	Yes	176
P	†12	Yes	.....	50	8	H	.....	Yes	.....	Yes	177
P	†10	.....	.....	40	8	H	.....	Yes	.....	Yes	178
P	†10	.....	.....	40	8	H	.....	Yes	.....	.....	179
P	†8	.....	.....	38	8	H	.....	Yes	.....	.....	180
P	†10	.....	.....	40	8	H	.....	Yes	.....	.....	181
P	†12	.....	.....	55	10	H	.....	.....	.....	Yes	182
P	†11	.....	.....	45	11	H	.....	Yes	.....	Yes	183
P	†10	Yes	.....	40	8	H	.....	Yes	.....	.....	184
P	†13	.....	.....	60	11	H	.....	Yes	.....	Yes	185
P	†10	.....	.....	33	8	H	.....	Yes	.....	.....	186
P	11	.....	.....	50	8	H	.....	Yes	.....	Yes	187

*Most of the time. †Work at home.

TABLE 10.—FEMALE OPERATIVES—Continued.

Pantaloon Making—Continued.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
188	New Jersey.....	24	Elizabeth	Operator	S	7	13
189	" "	19	"	"	S	6	12
190	Germany.....	40	"	Finisher	W	.....	.....
191	New Jersey.....	19	"	Maker	S	10	17
192	Ireland.....	.....	"	Finisher	M	.....	.....
193	Germany.....	42	"	Maker.....	M	6	13
194	New Jersey.....	18	"	Operator	S	8	15
195	" "	18	"	Finisher.....	S	10	15
196	" "	24	"	Operator	S	9	17
197	Ireland.....	40	"	Maker	M	.....	.....
198	New York.....	37	"	"	M	7	17
199	.....	19	"	Operator	S	9	14
200	New Jersey.....	32	"	Maker	M	5	13
201	" "	26	"	Tailoress.....	M	5	12
202	" "	25	"	"	S	7	15

Print Works.

34	New Jersey.....	18	Passaic.....	Sunday work.....	S	6	13
35	" "	20	"	Folder.....	S	7	13
36	" "	21	"	Yarder.....	S	8	14
37	" "	18	"	Folder.....	S	8	13
38	" "	18	"	Yarder.....	S	8	13
39	Ireland.....	30	"	"	W	5	14
40	New Jersey.....	19	"	Folder.....	S	7	13
41	" "	19	"	"	S	6	13
42	Holland.....	24	"	Preparer.....	S	4	13
43	New Jersey.....	22	"	Folder.....	S	5	12
44	New York.....	30	"	Yarder.....	S	5	13
45	New Jersey.....	18	"	"	S	8	14

Rubber Garment Factory.

203	New Jersey.....	20	Elizabeth	Operator	S	7	15
204	" "	23	"	"	S	6	14
205	" "	19	"	"	S	7	17
206	" "	17	"	Button holes.....	S	.....	12
207	" "	18	"	Operator	S	6	13

TABLE 10.—FEMALE OPERATIVES—Continued.

Pantaloon Making—Continued.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
P	10	.....	.....	$0 58	8	H	.....	.....	.....	Yes	188
P	10	.....	.....	41	8	H	.....	.....	.....	.....	189
P	*10	.....	.....	50	8	H	.....	Yes	.....	.....	190
D	10	.....	.....	58	8	H	.....	.....	Yes	Yes	191
P	*11	.....	.....	46	8	H	.....	Yes	.....	.....	192
P	*10	.....	.....	36	8	H	.....	Yes	.....	.....	193
P	10	.....	.....	40	8	H	.....	.....	.....	Yes	194
P	*10	Yes	.....	20	8	H	.....	.....	.....	Yes	195
P	10	.....	.....	50	8	H	.....	.....	.....	Yes	196
P	*11	.....	.....	50	8	H	.....	Yes	.....	Yes	197
P	*8	.....	.....	25	7	H	.....	Yes	.....	.....	198
P	*10	.....	.....	40	10	H	.....	.....	.....	.....	199
P	*7	.....	.....	30	8	H	.....	Yes	.....	.....	200
D	10	Yes	.....	1 00	12	H	.....	.....	.....	.....	201
D	10	Yes	.....	1 00	12	H	.....	.....	.....	.....	202

Print Works.

D	10	.....	.....	$0 80	11	H	.....	.....	Yes	.....	34
D	10	.....	.....	80	11	H	.....	.....	Yes	.....	35
D	10	Yes	Yes	83	11	H	.....	.....	Yes	.....	36
D	10	.....	.....	80	11	H	.....	.....	Yes	.....	37
D	10	Yes	Yes	80	11	H	.....	.....	Yes	.....	38
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	39
D	10	.....	.....	80	11	H	.....	.....	Yes	.....	40
D	10	.....	.....	75	11	H	.....	.....	Yes	.....	41
D	10	.....	.....	75	11	H	.....	.....	Yes	Yes	42
D	10	.....	.....	80	11	H	.....	.....	Yes	.....	43
D	10	.....	.....	83	11	B	$3 00	.....	Yes	.....	44
D	10	Yes	Yes	80	11	H	.....	.....	Yes	.....	45

Rubber Garment Factory.

P	10	.....	.....	$1 00	7	H	.....	.....	.....	.....	203
P	10	.....	.....	75	8	H	.....	.....	.....	.....	204
P	10	Yes	.....	1 00	7	H	.....	.....	.....	.....	205
P	9½	No	.....	1 00	7	H	.....	.....	.....	.....	206
P	9½	.....	.....	1 50	7	H	.....	.....	.....	.....	207

*Work at home.

TABLE 10.—FEMALE OPERATIVES—Continued.

Rubber Garment Factory—Continued.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
208	New Jersey	19	Elizabeth	Operator	S	7	16
209	" "	22	"	"	S	9	16
210	" "	20	"	"	S	7	14
211	" "	22	"	Button holes	S	8	16
212	" "	20	"	Operator	M	5	13
213	" "	18	"	"	S	7	14
214	Nova Scotia....	16	"	"	S	5	14
215	New Jersey	28	"	Finisher	M	5	12
216	" "	20	"	Machine operator ...	S	6	14
217	" "	16	"	Operator	S	5	13
218	" "	19	"	Finisher	S	5	13
219	" "	29	"	"	M	3	12
220	" "	16	"	"	S	5	12
221	" "	18	"	"	S	.....	11
222	" "	24	"	Operator	S	6	13
223	" "	23	"	Button holes	S	8	16
224	" "	22	"	Operator	S	6	16
225	" "	27	"	"	S	9	.....

Sewing Machine Works.

226	New Jersey	19	Elizabeth	Needle making.....	S	8	16
227	" "	18	"	" "	S	9	16
228	" "	21	"	S. M. operating.....	S	9	15
229	" "	18	"	Needle maker.....	S	10	15
230	" "	19	"	Grinding needles...	S	12	17
231	New York	22	"	Operating	S	15	.....
232	New Jersey....	23	"	Grinding needles...	S	10	16
233	" "	21	"	Operating	S	8	16
234	" "	19	"	"	S	8	15
235	" "	21	"	"	S	9	14
236	Virginia.....	19	"	Ornamenting.....	S	9	14
237	New Jersey....	18	"	Inspecting	S	9	16
238	" "	18	"	Packing needles	S	10	16

TABLE 10.—FEMALE OPERATIVES—Continued.

Rubber Garment Factory—Continued.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
P	9½	.....	.....	$1 10	7	H	.....	.....	.....	.....	208
P	9½	.....	.....	1 50	8	H	.....	.....	.....	.....	209
P	9½	.....	.....	1 10	8	H	.....	.....	.....	.....	210
P	9½	.....	.....	75	7	H	.....	.....	.....	.....	211
P	9½	.....	.....	1 00	8	H	.....	Yes	.....	.....	212
P	9½	Yes	.....	1 00	8	H	.....	.....	.....	.....	213
P	9½	Yes	.....	70	8	H	.....	.....	.....	.....	214
P	10	.....	.....	1 00	7	H	.....	Yes	.....	.....	215
P	10	.....	.....	1 00	8	H	.....	.....	.....	.....	216
P	10	.....	.....	50	8	H	.....	Yes	.....	.....	217
P	10	.....	.....	75	8	H	.....	.....	.....	.....	218
P	10	.....	.....	1 00	8	H	.....	Yes	.....	.....	219
P	10	.....	.....	70	8	H	.....	.....	.....	.....	220
P	9½	.....	.....	75	8	H	.....	.....	.....	.....	221
P	9½	.....	.....	1 25	8	H	.....	.....	.....	.....	222
P	9½	.....	.....	1 25	8	H	.....	.....	.....	.....	223
P	9½	.....	.....	1 25	8	H	.....	.....	.....	.....	224
P	9½	.....	.....	75	8	H	.....	.....	.....	.....	225

Sewing Machine Works.

P	9¾	.....	.....	$0 80	11½	H	.....	.....	Yes	.....	226
P	9¾	.....	.....	50	.....	H	.....	.....	Yes	.....	227
D	9¾	.....	.....	96	11	H	.....	.....	.....	.....	228
P	9¾	.....	.....	1 00	11	H	.....	.....	.....	.....	229
P	9¾	.....	.....	1 00	11	H	.....	.....	.....	.....	230
D	9¾	.....	.....	1 00	11	H	.....	.....	.....	.....	231
P	9¾	.....	.....	1 00	11	H	.....	.....	.....	.....	232
D	9¾	.....	.....	86	11	H	.....	.....	.....	.....	233
D	9¾	.....	.....	96	10	B	$3 00	.....	.....	.....	234
D	9¾	.....	.....	83	11	H	.....	.....	.....	.....	235
P	9¾	.....	.....	1 00	11	H	.....	.....	Yes	.....	236
D	9¾	.....	.....	87	11	H	.....	.....	.....	.....	237
D	9¾	.....	.....	1 00	11	H	.....	.....	.....	.....	238

TABLE 10.—FEMALE OPERATIVES—Continued.

Shirt Factory.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
239	New York.....	21	Elizabeth	Shirt maker.....	S	6	13
240	Ireland.....	27	N. Brunswick..	" "	S	11	17
241	New Jersey.....	19	Elizabeth	" "	S	7	14
242	Germany.....	19	"	" "	S	7	13
243	"	21	"	Operator.....	S	7	13
244	New Jersey.....	18	"	"	S	8	14
245	" "	38	"	Shirt maker.....	W	9	17
246	" "	20	Rahway.....	" "	S	.....	17
247	" "	16	"	Bosom maker.....	S	6	14
248	" "	20	"	" "	S	8	16
249	" "	22	"	Shirt maker.....	S	4	12
250	" "	16	Elizabeth	Shirt finisher.....	S	8	15
251	" "	24	"	Operator.....	S	9	17
252	England.....	18	"	"	S	6	13
253	New Jersey.....	17	"	Shirt maker.....	S	7	16
254	Massachusetts.	20	"	" "	S	9	17
255	New Jersey.....	21	Rahway.....	" "	S	4	12
256	" "	19	"	" "	S	8	16
257	" "	20	"	Sleeves in shirts.....	S	7	15
258	" "	16	"	Plaiter.....	S	6	14
259	" "	25	"	Operator.....	S	8	16
260	" "	16	"	"	S	6	14
261	" "	18	"	"	S	5	14

Silk Mills.

65	England.....	23	Paterson	Weaver	S	2	13
66	New Jersey.....	18	"	"	S	8	13
67	" "	20	"	"	S	8	13
68	Scotland.....	19	"	"	S	6	13
69	England.....	21	"	"	S	4	14
70	Scotland.....	28	"	"	S	9	14
71	England.....	24	"	"	S	4	12
72	New York.....	25	"	"	S	8	13
73	New Jersey.....	23	"	"	S	7	13
74	" "	19	"	"	S	7	12
75	Scotland.....	17	"	"	S	7	14
76	England.....	20	"	"	S	3	13
77	New Jersey.....	16	"	"	S	6	12
78	" "	22	"	"	S	7	13

TABLE 10.—FEMALE OPERATIVES—Continued..

Shirt Factory.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
P	10	.....	.....	$1 00	11	H	.....	.....	.....	.....	239
P	10	.....	.....	1 00	10	H	.....	.....	.....	.....	240
P	10	.....	.....	90	11	H	.....	.....	.....	.....	241
P	10	.....	.....	1 00	11	H	.....	.....	.....	.....	242
P	10	.....	.....	1 00	11	H	.....	.....	.....	.....	243
P	10	.....	.....	60	10	H	.....	.....	.....	.....	244
P	10	.....	.....	67	10	H	.....	Yes	.....	.....	245
P	9½	.....	.....	1 00	12	H	.....	.....	.....	.....	246
P	10	.....	.....	80	12	H	.....	.....	.....	.....	247
D	10	.....	.....	1 00	12	B	$3 00	.....	.....	.....	248
P	10	Yes	Yes	1 30	12	H	.....	.....	.....	.....	249
D	10	.....	.....	50	11	H	.....	.....	.....	.....	250
P	10	.....	.....	80	8	H	.....	.....	.....	.....	251
P	10	.....	.....	1 16	9	H	.....	.....	.....	.....	252
P	10	.....	.....	50	11	H	.....	.....	.....	.....	253
P	10	.....	.....	80	9	H	.....	.....	.....	.....	254
D	10	.....	.....	1 00	12	H	.....	.....	.....	.....	255
P	10	.....	.....	1 25	12	H	.....	.....	.....	.....	256
P	10	.....	.....	90	12	H	.....	.....	.....	.....	257
P	10	.....	.....	80	12	H	.....	.....	.....	.....	258
P	10	Yes	Yes	1 25	12	B	3 00	.....	.....	.....	259
P	10	.....	.....	80	12	H	.....	.....	.....	.....	260
P	10	.....	.....	1 00	12	H	.....	.....	.....	.....	261

Silk Mills.

P	10	.....	.....	$1 50	8	B	$3 50	.....	Yes	Yes	65
P	10	.....	.....	1 00	9	H	.....	.....	Yes	.....	66
P	10	.....	.....	1 00	10	H	.....	.....	Yes	.....	67
P	10	.....	.....	1 25	9	H	.....	.....	Yes	.....	68
P	10	.....	.....	1 25	9	H	.....	.....	Yes	Yes	69
P	10	.....	.....	1 25	10	H	.....	.....	Yes	.....	70
P	10	.....	.....	1 00	4	H	.....	.....	Yes	.....	71
P	10	.....	.....	1 25	10	H	.....	.....	Yes	.....	72
P	10	.....	.....	1 00	10	H	.....	.....	Yes	.....	73
P	10	.....	.....	1 40	12	H	.....	.....	Yes	.....	74
P	10	.....	.....	1 25	10	H	.....	.....	Yes	.....	75
P	10	.....	.....	1 30	8	H	.....	.....	Yes	Yes	76
P	10	.....	.....	1 10	9	H	.....	.....	Yes	.....	77
P	10	.....	.....	1 50	10	H	.....	.....	.....	.....	78

TABLE 10.—FEMALE OPERATIVES—Continued.

Silk Mills—Continued.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
79	England	34	Paterson	Spinner	M	6	12
80	"	22	"	"	S	8	13
81	Pennsylvania	22	"	Warper	S	8	13
82	New York	19	"	"	S	9	14
83	" "	19	"	"	S	6	11
84	Switzerland	19	"	"	S	6	13
85	New Jersey	19	"	"	S	3	13
86	" "	19	"	Soft silk winder	S	9	14
87	Ireland	32	"	" " "	S	*	.....
88	England	21	"	Winder	S	2	14
89	New Jersey	25	"	"	S	5	10
90	Kentucky	20	"	"	S	5	11
91	Scotland	17	"	"	S	6	14
92	Alsace	16	"	"	S	8	14
93	New Jersey	15	"	"	S	7	12
94	Ireland	15	"	"	S	4	12
95	England	24	"	Picker	S	4	11
96	New Jersey	18	"	"	S	7	13
97	Germany	20	"	Filler	S	8	13
98	Alsace	20	"	"	S	6	11½
99	New Jersey	22	"	Doubler	S	5	11
100	" "	16	"	"	S	6	13
102	" "	16	"	Folder	S	6	14
103	Germany	16	"	Blocker	S	7	13

Shoe Factory.

268	New Jersey	18	Burlington	Fitter	S	9	15
269	" "	22	"	"	S	9	16
270	" "	23	"	"	M	9	17
271	New York	.....	Vineland	Operator	M	.....	14
272	Canada	45	"	Forelady	M	7	14

* Never went to school.

TABLE 10.—FEMALE OPERATIVES—Continued.

Silk Mills—Continued.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
D	10	Yes	Yes	$0 85	12	H	.....	*Yes	Yes	.....	79
D	10	.....	.....	83	10	B	$3 00	.....	Yes	.....	80
P	10	.....	.....	1 75	12	H	.....	.....	Yes	.....	81
P	10	.....	.....	1 50	11	H	.....	.....	Yes	.....	82
P	10	.....	.....	1 50	10	H	.....	.....	Yes	.....	83
D	10	.....	.....	1 25	9	H	.....	.....	.....	.....	84
P	10	.....	.....	1 25	10	H	.....	.....	.....	.....	85
P	10	.....	.....	1 00	12	H	.....	.....	Yes	.....	86
P	10	.....	.....	1 00	10	B	3 00	.....	Yes	.....	87
D	10	.....	.....	1 08	10	H	.....	.....	Yes	.....	88
D	10	.....	.....	1 08	10	H	.....	.....	Yes	.....	89
D	10	.....	.....	1 08	11	H	.....	.....	Yes	.....	90
P	10	.....	.....	90	11	H	.....	.....	Yes	.....	91
D	10	.....	.....	87	10⅓	H	.....	.....	Yes	.....	92
D	10	.....	.....	1 08	11	H	.....	.....	Yes	.....	93
D	10	.....	.....	83	11	H	.....	.....	Yes	.....	94
P	10	.....	.....	1 10	9	B	3 00	.....	Yes	.....	95
P	10	.....	.....	95	9	H	.....	.....	.....	.....	96
D	10	.....	.....	1 25	11	H	.....	.....	Yes	.....	97
D	10	.....	.....	1 16	10	H	.....	.....	Yes	.....	98
D	10	.....	.....	1 04	10½	H	.....	.....	.....	.....	99
D	10	Yes	Yes	1 00	11	H	.....	.....	.....	.....	100
D	10	.....	.....	68	12	H	.....	.....	.....	.....	102
D	10	.....	.....	91	11	H	.....	.....	.....	.....	103

Shoe Factory.

P	10	Yes	Yes	$1 20	10	B	$3 00	.....	.....	.....	268
P	10	Yes	Yes	1 25	10	B	3 00	.....	.....	.....	269
P	10	Yes	Yes	1 25	10	H	.....	Yes	.....	.....	270
P	8½	No	No	1 00	10	H	.....	.....	.....	.....	271
D	10	No	No	1 75	9	B	4 00	.....	Yes	.....	272

*Husband sick.

TABLE 10.—FEMALE OPERATIVES—Continued.

Thread Works.

Office number.	Place of Birth.	Age.	Place of Employment.	Occupation.	Married or single.	Number of years at school.	Age when leaving school.
150	England.....	20	Newark.....	Frame tender.....	S	6	12
151	New Jersey.....	25	"	" "	S	5	12
152	" "	19	"	" "	S	8	13
153	" "	18	"	Twister	S	10	14
154	" "	17	"	"	S	8	14
155	" "	17	"	"	S	7	13
156	New York.....	32	"	Picker	S	5	12
157	New Jersey.....	19	"	Winder.....	S	4	12
158	" "	16	"	Card tender.....	S	7	13
159	" "	28	"	Comber.....	S	7	13
160	Ireland.....	29	"	Cop. winder.....	S	3	8
161	New Jersey.....	25	"	Self spooler.....	S	7	13
162	New York.....	18	"	Taper tender.....	S	8	15
163	New Jersey.....	31	"	Box maker...	S	8	12

Miscellaneous—Not Classified.

281	United States...	20	Trenton.....	Pottery.....	S	5	12
282	New Jersey.....	17	Vineland	Type setter.....	S	11	16
283	" "	19	Jersey City.....	Tobacco	S	7	12
266	" "	23	Rahway	Scarf maker.....	S	8	14
267	" "	22	Newark.....	" "	S	8	14
284	" "	23	Millville.....	Clerk	S	10	16
285	Pennsylvania..	25	Gloucester.....	Weaver, cotton.....	W	8	15
286	Massachusetts.	21	Vineland.....	Clerk	S	10	16
287	New Jersey.....	20	Millville.....	School teacher.....	S	15	.....
288	Ireland	25	Jersey City.....	House keeper.....	S	14	18
290	England.....	28	Paterson	House work.....	S	5	12
291	New York.....	38	"	" "	W	6	13
292	Ireland	25	"	" "	S	8	14
293	England.....	34	"	Cook.....	W	9	14
294	New Jersey.....	19	Camden.....	Dress maker.....	S	10	18
295	" "	15	Paterson	*Core maker.....	S	6	12

* Core maker in brass and iron works.

TABLE 10.—FEMALE OPERATIVES—Continued.

Thread Works.

Employed at piece or day work.	Hours of daily labor.	OVERTIME. Required.	OVERTIME. Paid for extra.	Daily wages.	Number of months employed during year.	Do you board or live at home?	Board per week.	Are you obliged to support the family?	Are you required to stand while at work?	Has your health been injured by work?	Office number.
P	9½	.....	.....	$1 00	11	H	.....	.....	.....	.....	150
D	9½	.....	.....	1 00	11	H	.....	.....	.....	.....	151
P	9½	Yes	Yes	95	11	H	.....	.....	Yes	.....	152
D	9½	.....	.....	1 00	11	H	.....	.....	Yes	.....	153
D	9½	.....	.....	95	10	H	.....	.....	Yes	.....	154
D	9½	.....	.....	80	11	H	.....	.....	Yes	.....	155
D	9½	.....	.....	1 00	11	B	$3 00	.....	Yes	.....	156
D	9½	.....	.....	71	11	H	.....	.....	Yes	.....	157
D	9½	.....	.....	54	11	H	.....	.....	Yes	.....	158
D	9½	.....	.....	1 08	10½	B	3 50	.....	Yes	.....	159
D	9½	.....	.....	1 17	11	H	.....	.....	Yes	.....	160
P	9½	.....	.....	1 33	11	H	.....	.....	Yes	.....	161
.....	9½	.....	.....	96	12	B	3 00	.....	Yes	.....	162
P	9½	.....	.....	1 00	11	H	.....	.....	.....	Yes	163

Miscellaneous—Not Classified.

D	10	Yes	Yes	$0 80	11	H	.....	.....	.....	.....	281
D	10	Yes	Yes	66	.....	H	.....	.....	.....	.....	282
P	10	Yes	Yes	1 00	10	H	.....	.....	.....	.....	283
P	.....	.....	.....	2 00	6	H	.....	.....	.....	.....	266
P	.....	.....	.....	1 50	8	H	.....	.....	.....	.....	267
D	11	.....	.....	1 17	11½	B	$3 00	.....	Yes	Yes	284
P	10	.....	.....	1 66	11½	H	.....	Yes	.....	.....	285
D	11	.....	.....	1 00	12	H	2 00	.....	.....	.....	286
D	8	.....	.....	1 35	10	B	2 50	.....	.....	.....	287
D	.....	.....	.....	1 25	12	.....	.....	.....	.....	.....	288
D	.....	.....	.....	*8 00	12	.....	.....	.....	Yes	.....	290
D	.....	.....	.....	*10 00	12	.....	.....	.....	.....	.....	291
D	.....	.....	.....	*10 00	12	.....	.....	.....	.....	.....	292
D	.....	.....	.....	*12 00	12	.....	.....	Yes	Yes	.....	293
D	10	.....	.....	1 25	8	H	.....	.....	.....	.....	294
D	10	.....	.....	50	12	H	.....	.....	Yes	.....	295

* Per month and board.

TABLE 10.—FEMALE OPERATIVES—SUMMARY.

Employed at	Number reporting.	Average age.	Number		Average number of years at school.	Average age when leaving school.	Number employed at		Average hours of daily labor.
			Married.	Single.			Piece work.	Day work.	
Cordage works	3	22	.....	3	5	13	3	.....	10
Corset factory	6	23	.....	6	8	16	5	1	10
Cotton mills	19	22	1	18	5	12	9	10	10
Flax mills	46	29	15	31	4.5	11	.....	46	10
Hat factory	7	24	1	6	6	14	7	.....	9
Jute mills	33	29	10	23	4	11	12	21	10
Laundrying	4	16	1	3	5	12	3	1	10
Pantaloon making	30	32	18	12	8	14	28	2	10
Print works	12	21	.....	12	7	13	.....	12	10
Rubber garment factory	23	21	3	20	6	14	23	.....	10
Sewing machine works	13	21	.....	13	10	16	6	7	9.7
Shirt factory	23	21	.....	23	7	15	20	3	10
Shoe factory	5	27	3	2	8	15	4	1	10
Silk mills	38	18	1	37	7	14	23	15	10
Thread works	14	22	.....	14	6	13	4	10	9.5
Miscellaneous	16	23	.....	16	9	14	4	12	10
Total	292	.....	53	239	.....	.....	151	141	.....

TABLE 10.—FEMALE OPERATIVES—SUMMARY.

EMPLOYED AT	Number required to work overtime.	Average daily wages.	Average time employed (months).	NUMBER		Average board rates per week.	NUMBER		
				Living at home.	Boarding.		Required to stand while at work.	Impaired in health by work.	Obliged to support family.
Cordage works	3	$0 70	9	1	2	$3 00	3	3	.....
Corset factory	1	67	12	6	.....	.....	1	2	.....
Cotton mills	.....	87	11	15	4	3 12	18	2	.....
Flax mills	.....	86	11	38	8	3 00	46	.....	12
Hat factory	4	1 34	9	6	1	4 00	3	.....	.....
Jute mills	33	92	11	25	8	3 00	33	4	5
Laundrying	2	87	9	4	.....	.....	2	.....	1
Pantaloon making	7	99	8	30	.....	.....	1	14	19
Print works	3	80	11	11	1	3 00	12	1	.....
Rubber garment factory	3	99	8	23	.....	.....	4	.....	4
Sewing machine works	.....	91	11	12	1	3 00	3	.....	.....
Shirt factory	2	91	11	21	2	3 00	.....	.....	1
Shoe factory	3	1 29	10	3	2	3 33	1	.....	1
Silk mills	2	1 13	10	34	4	3 12	29	3	1
Thread works	1	96	11	11	3	3 16	11	1	.....
Miscellaneous	3	1 11	11	13	3	2 50	4	1	2
Total	67	.....	.....	253	39	.....	171	31	46

PART IV.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

PART IV.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

It was only 66 years ago, in 1822, that a Trenton newspaper greeted the establishment of the pioneer "New Jersey Savings Bank"* with the remark that "an institution like this, which affords the industrial and frugal of all classes an opportunity of safely and profitably investing their earnings, however small, has long been wanted in New Jersey, and, could the difficulties be surmounted, we should be glad to see savings banks spring up in every city and town in the State"—a contingency in which the New Jersey editor of that day put little faith. Savings banks then had not yet advanced beyond the experimental stage: the first incorporated under the authority of law in the United States was located at Boston, Mass., and that only dated back to December 13th, 1816. In this State, the first act of incorporation was secured for the "Newark Savings Fund Association," in 1828, which was authorized "to receive as deposits such small sums of money," not necessarily less than one dollar, "from tradesmen, mechanics, laborers, miners, servants and other persons as they shall save from their earnings, or otherwise lawfully acquire, and from time to time wish to deposit in the said fund for safe-keeping."

Only a few additional charters had been granted in this State up to the '50's; but between that period and 1876, when our general savings bank statute was enacted, many special acts of incorporation were passed. These earlier institutions do not, however, appear to have had very extended careers of usefulness or popularity. Only 2 of those which began business before 1850 are still in existence—the Provident, of Jersey City, which was organized in 1839, but did not go into operation until 1843, and the Trenton Savings Fund Society, which dates its incorporation back to 1844. As late as January 1st,

*At New Brunswick. See *True American*, March 23d, 1822.

1868, there were only 12 savings banks in New Jersey, with somewhat more than $9,000,000 deposits, 83 per cent. of which was due to the 23,241 depositors of 3 banks. Eight of the banks reported 28,867 depositors, and the total number in the State could not have exceeded 30,000. Four of the 12 banks have disappeared, and 2 for the past 10 years have been managed under the direction of the Chancellor.

A summary of the New Jersey savings bank statistics, from January 1st, 1878, to January 1st, 1888, inclusive, as reported annually to the Secretary of State, is as follows. It is interesting to note that both the number of depositors and the amount of deposits were larger in 1887 than at any time since the 1st of January, 1884, from which time dates the rapid increase in our building and loan associations:

On	Number of savings banks.	Depositors—open accounts.	Amount due to depositors.	Average deposit.	Total assets.	Total liabilities, except surplus.	Surplus.	Deposited during preceding year.
January 1, 1888.	*24	$105,895	$29,060,189	$275 00	$31,732,024	$29,249,894	$2,482,130	$26,680,394
" 1, 1887.	25	98,137	27,482,136	280 00	30,076,227	27,663,349	2,412,878	24,780,351
" 1, 1886.	29	91,681	25,335,780	276 00	27,502,708	25,530,923	1,971,785	21,271,094
" 1, 1885.	30	87,356	24,017,917	274 00	25,884,892	24,210,707	1,674,105	20,992,259
" 1, 1884.	30	98,760	29,323,428	297 00	31,336,714	29,497,222	1,839,492	23,009,891
" 1, 1883.	29	91,951	27,344,035	297 00	29,163,808	27,649,309	1,514,499	23,009,891
" 1, 1882.	29	86,448	25,321,713	293 00	26,874,861	25,499,362	1,375,499	.....
" 1, 1881.	31	74,965	19,863,639	265 00	21,083,962	20,047,894	1,038,081	17,890,983
" 1, 1880.	34	68,457	17,470,014	255 00	18,361,012	17,533,055	831,593	.....
" 1, 1879.	38	62,990	15,749,320	250 00	16,589,900	15,812,047	778,481	.....
" 1, 1878.	38	64,809	16,802,258	259 00	18,950,490	18,143,801	806,747	.....

OUR SAVINGS BANKS IN 1887.

In the report of the Secretary of State for the year ending December 31st, 1887, the statements of 27 savings banks were given, and of these 24 were in active operation. Three of the latter were doing business under the direction of the Chancellor.

The full list of the 27 banks, whose statements may be found in the official report mentioned, with date of commencement of business operations, number of depositors, amount of highest and lowest deposit, and, so far as reported, the rate of interest allowed in 1887, is as follows:

*Including three in hands of receivers, and exclusive of three practically out of business.

	Began business.	Depositors.	DEPOSITS.		Interest rate—per cent.
			Highest.	Average.	
Bloomfield	1871	510	$4,068 00	$214 00	3
Burlington	1857	1,723	4,943 00	178 00	2
Camden "Safe Deposit"	1873	4,783	23,525 00	295 00	1.66
*Woodbridge, "Dimes"	1871	157	520 00	29 00	.....
†Newark, "Dimes"	1866	7,955	7,150 00	83 00	3
*Elizabethport	1869	202	315 00	11 00	.....
†Jersey City, "Fifth Ward"	1883	506	4,115 00	156 00	3.5 and 3
Newark, "Franklin"	1884	968	5,000 00	388 00	3
"German"	1871	1,257	10,000 00	291 00	3
Orange, "Half Dime"	1870	3,200	12,330 00	172 00	3
Hoboken	1857	8,065	4,316 00	300 00	4 and 3
Newark, "Howard"	1857	22,275	15,577 00	320 00	3 and 2
Jersey City, "Hudson City"	1868	2,279	5,725 00	253 00	4
*Dover, "Miners'"	1873	11	30 00	7 00	.....
Morristown, "Morris County"	1874	3,269	5,014 00	247 00	3 and 2 5
New Brunswick, "Savings Institution"	1851	4,043	12,433 00	311 00	4 and 3
Orange	1854	3,934	8,535 00	195 00	3
Paterson	1869	10,770	16,440 00	279 00	3 5
Perth Amboy	1869	988	3,678 00	146 00	3
Princeton	1873	764	2,568 00	193 00	4 and 3
Jersey City, "Provident"	1843	15,683	9,345 00	363 00	2, 3 and 4
†Rahway	1878	399	6,372 00	218 00	.....
Raritan	1869	497	2,817 00	212 00	3
Newark, "Security"	1884	2,245	5,000 00	472 00	.....
Somerville	1871	363	3,872 00	251 00	4
Trenton	1847	8,751	9,969 00	186 00	3
Elizabeth, "Union County"	1884	668	3,950 00	155 00	3

Fifteen savings banks,‡ including 3 mentioned in the list given above, were reported by the Secretary of State, on January 1st, 1888, to be still in the hands of receivers or managers under the direction of the Court of Chancery, where many of them had been for a number of years past. These are in addition to those whose cases had been closed, or which had gone into voluntary liquidation, paying depositors in full. Taking into consideration the comparatively small number of savings banks in this State, and that they are managed, or supposed to be managed, by the leading business men in the communities in which they are located, such a record is by no means satisfactory, and does not make so favorable a showing as that of our more modest but more widely diffused building and loan associations. It is true that these associations have not escaped reckless and crim-

* Practically out of business.

† Under direction of Chancellor.

‡ Of these, 13 had been organized and doing business within the past 20 years.

inal mismanagement, but thus far such cases have not been many, at least in this State. This immunity is not due to any superior honesty or model business tact of those who conduct them, but is the result of the co-operative building loan system—its simplicity, its modesty and immaturity. Its development, until recently, has been slow in New Jersey, outside of those localities where it had taken root years ago. Now

CO-OPERATIVE SAVINGS AND LOAN ENTERPRISES

Are springing up all over the State, and especially in those parts where they were scarcely known a short time ago—for example, in Essex and Hudson counties. Sussex is the only one of our 21 counties which had no building and loan association within its limits on July 31st, 1888, although one had been organized there in 1869. Of those incorporated before August 1st, 1888, there were in active operation in this State, at the close of the year, 210, in which total are not included 2 Middlesex concerns practically out of business* and several land companies, or "lot and building" associations, at Sea Isle City, organized on the building society principle, but evidently only for the purpose of speculation in or of acquiring seaside summer resort lots. The clerk of Cape May county returned a list of these companies to this office, but the only additional information obtainable has been the following item from the Philadelphia *Building Association and Home Journal* of August, 1888:

"The 'Sea Isle City Land Association,' the first organized, sold all its lots the first year, and the society will run out in five months, when all the lots will have been paid for. The titles of the other two are 'The Sea Isle Lot and Building Association, No. 2,' and 'No. 3.' 'No. 2' will have a drawing for a choice of location on the 26th of this month. 'No. 3' has 1,800 lots, and during the six months of its life has disposed of 910 lots."

Three similar corporations were organized in Camden in 1884, 1885 and 1886, and mentioned in the Bureau report for 1886, but have run out. One in Paterson, started in 1886, has collapsed. The "Homestead" Association, Newark, reported in our tables below, is proceeding under a like plan, which is permitted by our statute authorizing the funds of the association to be invested "either in

* "Union" and "Empire," of New Brunswick.

loans to or in redemption of the shares of, or in purchasing lots and erecting dwellings for members, or in all of said modes, or in such other ways as the constitution of the particular association shall provide." Such schemes, however, do not appear to have been authorized when the incorporation of these co-operative societies was first permitted, in 1847. In that year the Legislature of New Jersey considered them entitled to

LEGISLATIVE "COUNTENANCE AND ENCOURAGEMENT,"

Under "An act to encourage the establishment of mutual savings associations," because such "associations for investing and accumulating the periodical and other contributions of the associators for the creation of a fund to be finally distributed equally among them have, in other States, been found highly conducive to public and individual prosperity, by encouraging and fostering the virtues of temperance, industry, economy and frugality." But a supplement of the following year provided that such associations might "invest their funds in the purchase of lots and the erection thereon of dwelling-houses, to be ultimately divided among the members." The act of 1849, "to encourage the establishment of mutual loan and building associations," somewhat extended these provisions by authorizing the investment of funds to be made "in either loans to, or in the redemption of the shares of, or in purchasing lots and erecting dwellings for, the members," the preamble of the statute affirming that the "establishment of associations for the purpose of assisting the members to purchase lots and erect dwelling-houses thereon, or to pay for houses and lots already purchased, by furnishing them with loans out of the funds of the association, to be repaid in some easy and convenient mode mutually agreed on, or by the redemption of shares upon equitable terms, has been found to be highly beneficial, enabling persons of limited means to acquire comfortable homes for themselves and families, without the necessity of taking any large amount from their business or earnings."

Probably these two statutes were the first general laws passed in this country providing for the incorporation of such associations,*

* A recent publication claims that the first Maryland act was passed as early as 1843. But a diligent search through the early statutes failed to discover any such legislation before 1850, when a number of special acts of incorporation of building associations was passed, and these were followed in 1852 by a general law.

but the pioneer legislation was the English "Act for the regulation of benefit building societies," enacted July 14th, 1836 (6 and 7 Wm. IV., Chap. 32), which remained in force in the United Kingdom until 1874, when it was supplanted by a more comprehensive law, Chap. 42 of 37 and 38 Victoria. The original English act, which formed the basis of the earlier enactments in the United States, was passed, as stated in the preamble, to afford encouragement and protection to certain societies called building societies, and the property obtained therewith, "which have been established in different parts of the kingdom, principally amongst the industrial classes, for the purposes of raising, by small periodical subscriptions, a fund to assist members thereof in obtaining small freehold or leasehold property." Until this legislation, these societies, of the existence of which there is authentic information as far back as 1781,* and which are believed to have been numerous in 1836, were simply organized as joint-stock companies or clubs, constituted by deeds of settlement.

In this country, the first society was formed in 1831, under the name of the "Oxford Provident Building Association," at Frankford, now a part of Philadelphia. Then followed others, and it is estimated that about 50 had been organized in Philadelphia between 1831 and 1849,† which did business as private, unincorporated associations through trustees, or under special acts of the Legislature. The first general law of Pennsylvania recognizing these institutions was not passed till April 22d, 1850, which was confined to two counties, including Philadelphia, and was succeeded by the statute of 1859, taking in the whole State.

These associations also may have existed in New Jersey prior to the legislation referred to above, but there is no record of such. Several special acts of incorporation are to be met with up to the statute of April 9th, 1875, now in force, entitled "An act to encourage the establishment of mutual loan, homestead and building associations,"‡ which substantially is a consolidation of the stipulations of the law of 1849, and of the "Act incorporating homestead and building companies" and supplements, passed in 1852 and the following years.§

* Mr. M. J. Brown, of the *Building Association and Home Journal*, in the report of the Pennsylvania Bureau of Industrial Statistics, 1888, refers to Dr. John Henry Gray's reference, in his "History of the Laws, Manners and Customs of the People of China," (London, 1874,) to some Chinese co-operative lending societies, called Lee Woee, instituted during the Hun dynasty, two hundred years before the Christian era.

† Dexter: "Co-operative Savings and Loan Associations," p. 43.

‡ Revision, p. 92.

§ 1856 and 1869.

Under it all our co-operative building associations must be organized. It is a very primitive enactment, far inferior to the more comprehensive statutes of other States, notably Massachusetts and New York, and contains only a few general provisions, which are the only restrictions on the adoption of any constitution that such an association may deem proper for the government and management of its business. The result is that, in addition to the so-called homestead or land companies, various schemes are being organized, some of which even the liberal provisions of our law hardly seem to authorize—for example, the exclusion of borrowing shareholders from rights of membership to the extent of their pledged shares; while the business of many associations is conducted on what are generally considered unsound or shaky principles, or by complicated methods which must be a sealed book to the vast majority of members.* That too much freedom in these respects is not conducive to their permanent success is evidenced by the unsatisfactory early history of these associations in New York, Connecticut and some other States. Their rapid increase in number in New Jersey during the past few years calls for the serious consideration of this subject by our legislators, and warrants the reproduction, in the appendix, of the New York and Massachusetts statutes, which constitute the most carefully drawn building and loan association legislation we have.

RECENT DEVELOPMENT IN NEW JERSEY.

An idea of the recent progress of the building and loan movement in this State, which is manifesting itself over the whole country, may be obtained from the following extract from the report of this Bureau for 1886:

"In 1880, when the Bureau first endeavored to collect information from the building and loan associations in this State, there were reported to be in existence 106 of these societies, but less than one-half (51) favored us with returns. These aggregated in net assets $4,092,647, and about 47,000 shares, or an average of $78,483 assets and 921

*The following sentence from a report of one of these associations is its own commentary: "*The office of the president has been burdened during 1888 with numerous complaints and inquiries which could be avoided, if the members would carefully study the constitution.*"

"Do you understand the system of division of profits in the ——— Association?" was asked a prominent building association authority. "No; and I believe no one else but its secretary does," was the reply.

Mr. M. J. Brown, a leading authority on building associations, condemns the so-called "national" associations and is afraid that "the introduction of national associations may injure the cause. In this respect I am in favor of 'a little farm well tilled.' I always advise those outside of Philadelphia not to send money here, but to invest it near at home, where they can watch where it goes and how it is cared for. So, when I advise our own people to invest their small savings near at home, I feel that I keep within the bounds of consistency."

shares to the association. Previous to the year mentioned no such statistics had been available, and, except in the immediate location where they flourished, no one had any idea of the extent or condition of New Jersey co-operative building enterprises—something which had much to do with intercepting their development. Our publication, incomplete as it was, met with much favor and attracted considerable attention throughout the State to this form of co-operation. And when two years later, in 1882, we again investigated the subject, 118 secretaries, without exception, cheerfully sent in replies. According to our estimate, there were during that year 128 New Jersey building and loan associations, of which 12 'terminating' ones were reported to be closing up—that is, their shares had matured. The aggregate returns from the 118 organizations, of which the majority were serial or perpetual, gave 102,075 shares owned by 20,000 members, of whom fully 6,000 were borrowers. The assets amounted to $6,748,775. The averages were, therefore, 864 shares, 170 shareholders and $57,-192 of assets—an apparent decrease, easily accounted for by the fact that very many small societies, not reporting in 1880, made returns. In 1884 there were said to be in existence 129 associations, a number of which had been organized since the statements for 1882 appeared, while several of the terminating societies running at that time had been 'wound up.' In Camden county there were 20, of which 17 belonged to Camden city; Middlesex had 18; Essex, 15; Burlington, 9; Hudson, 9; Gloucester, 8; Monmouth, 6; Cape May, 6; Atlantic, 5; Passaic, 4; Union, 4; Salem, 3; Mercer, 3; Hunterdon, Somerset and Warren, 2 each, and Bergen, 1. Complete returns were received from 121, whose net assets amounted to $6,956,351, or an average of $57,490. The capital was divided into 133,300 shares, distributed among 25,000 individuals; or an average of 1,100 shares and 205 shareholders to an association. It was estimated that the net assets of all the New Jersey associations in 1884 amounted to $7,000,000, and that of our wage-workers who had secured homes, at least 4,000 were engaged in paying off mortgages with assistance obtained as shareholders.

"The fourth census of our building and loan enterprises was made at the close of 1886, when 156 organizations were reported in active operation, a summary of the statistics of which shows the following results: 37,730 shareholders, holding 204,653 shares, or 5½ to each shareholder. The net assets foot up $9,349,517.46, or nearly $60,000 to an association. Of the members, nearly two-thirds (or 26,123) are wage-earners, and 8,562 (or over one-fifth) are borrowers. Of the latter, 5,354 (or over 60 per cent.) are workingmen. Over one-fifth of the shares (or 42,373) have been borrowed on; the profits of 142 associations (net assets $8,915,120) were $1,706,649, or an average of $12,018 for $50,764 paid in as dues. The incidental expenses have averaged, for 110 associations, $353 annually."

An effort was made to obtain more comprehensive information than in previous years from the 210 building and loan associations incorporated prior to August 1st, 1888, and reported to be in active operation, and, so far as the majority of secretaries were concerned, the blanks sent out by the Bureau near the close of the year were promptly returned, with fairly complete replies. In many cases, however, several reminders were necessary to secure even copies of the annual printed statements of the associations, and these left much to be desired in the way of information. Six of the associations neglected to make any returns whatever, viz., the "Harrington," Closter, Bergen county; "Workingmen's," Newark; "Ridgewood," Bergen county;* "Moorestown," Burlington county; "Workingmen's," Perth Amboy, and one of the Elizabeth associations. For the latter four, the data reported in 1884 or 1886 have been used, as far as practicable, in our tables. The first two are newly organized, and consequently no calculations could be made as to their condition, and no account has been taken of them in any of the summaries given below, or in the tables where the returns are reported in detail from 208 associations. It will also be noticed that the dates of the annual reports—that is, the close of the respective fiscal years—vary greatly, from December, 1887, to March, 1889. For reasons easily understood, all answers recorded in the Bureau tables are based on these reports,† and therefore the aggregates of the data tabulated do not show, strictly speaking, the exact condition of all our building and loan associations at any one time. But this is of no great practical consequence, as nearly all the reports cover the greater portion of the year 1888.

It appears that, of those now in existence, the "Mercer Building and Loan Association" is the oldest in the State, its first "class" having been started 34 years ago, or in December, 1854. The "Mechanics'," of the same place, is 27 years old. The "South Ward," Camden, issued its twenty-ninth annual report in June, 1888. The "Franklin," of Salem, has been in existence for 27 years. Thirteen in all have been running for over 20 years. One-half have been organized within the past 5 years, 46 of which had only made reports for periods of one year or less. Many of the older associations

*The returns from the "Ridgewood" have since been received, but too late for classification. The report for the year ending December 31st, 1888, shows 4 series running, with an aggregate of 830 shares, valued at $27,249.

†The secretaries were requested to follow this course in furnishing the data required, not only to save them extra labor, but to secure uniform statements respecting the same association.

began as "terminating," and since have adopted the serial or "permanent" system, the advantages of which are so many that few are now working under any other plan. Of the total number reporting only 37 are terminating, and 13 of these are in Middlesex county, which has 4 serial associations running, or 17 in all. Essex county has the largest number of associations, 44, of which 34 belong to Newark. Then comes Hudson, with 35, including 28 in Jersey City. Camden county, which in 1886 stood at the head of the list with 20, now takes third place with 21 associations, Camden city having 15. Next follows Middlesex, with 17; then Burlington, 17; Passaic, 11; Union, 11; Gloucester, 8; Monmouth, 8; Cape May, 7; Bergen and Cumberland, 6 each; Atlantic, 4; Mercer, Salem and Somerset, 3 each; Hunterdon, Morris and Warren, 2 each, and Ocean, 1.

Mr. Edward D. Page, of South Orange, has kindly furnished the following table, which is an attempt at geographical classification of the number of building and loan associations in New Jersey at different dates back to 1860, based on the information drawn from the Bureau returns. But the statistics here tabulated previous to 1882 are simply estimates. The classification has been made with a view of showing the two centers of the State from which the serial and terminating systems seem to have spread—Camden and Middlesex counties:

County.	1860.	1865.	1870.		1875.		1880.		1882.		1884.		1886.		1888.	
	S.	S.	S.	T.	S	T.	S.	T	S.	T.	S.	T	S.	T.	S.	T.
Sussex	.....	.....	...	1	...	1	...	...	...	...	...	...	.....	...	.....	...
Passaic	.....	.....	...	...	...	...	1	...	3	...	4	...	6	...	11	...
Bergen	.....	.....	...	...	1	...	1	...	1	...	1	...	2	...	*5	1
Morris	.....	.....	...	...	...	...	...	...	...	...	...	...	.....	1	2	...
Essex	.....	.....	1	...	3	...	5	...	7	1	13	3	15	8	*41	3
Hudson	.....	.....	...	...	2	...	2	2	2	2	5	5	6	14	28	7
Union	.....	.....	1	...	3	...	3	...	3	...	3	1	4	3	9	2
Middlesex	.....	.....	1	3	2	9	2	16	2	17	2	17	2	13	4	13
Somerset	.....	.....	...	...	...	2	...	3	...	3	...	2	.....	1	.....	3
Hunterdon	.....	.....	...	1	...	3	1	4	1	4	1	1	1	1	1	1
Warren	.....	.....	...	1	...	3	1	3	1	2	1	1	1	1	1	1
Mercer	1	2	2	...	2	...	2	1	2	...	2	1	2	1	2	1
Monmouth	.....	.....	2	1	4	2	4	2	4	2	4	2	4	1	8	...
Ocean	.....	.....	...	...	...	...	...	...	...	...	...	1	.....	1	.....	1
Burlington	.....	1	4	2	7	5	8	5	9	5	10	3	11	3	13	3
Camden	1	1	7	...	14	...	17	...	18	...	19	...	21	...	21	...
Gloucester	.....	.....	1	...	4	...	6	1	6	1	6	2	6	2	7	1
Atlantic	.....	.....	2	1	4	5	5	5	5	4	5	...	4	...	4	...
Salem	.....	1	3	...	3	...	3	...	3	...	3	...	3	...	3	...
Cumberland	.....	1	3	...	5	...	7	...	7	...	8	...	6	...	6	...
Cape May	.....	.....	2	...	4	...	5	...	6	...	6	...	6	...	7	...
	2	6	29	10	54	30	73	42	80	41	93	39	100	50	173	37

SOME LARGE ENTERPRISES.

Hudson county, which in July, 1884,† had but 9 associations, with a half million dollars in assets, now aggregates, in its 35 associations, $3,143,267 assets, 83,029 shares held by 9,971 shareholders; and Essex, which then had 8 associations and $448,700 in assets, has 44 associations with $2,712,202 assets, 77,705 shares and 10,903 shareholders. These two counties, with Camden and Middlesex, at present have more associations, assets, shares and shareholders than all the other localities combined; but Bergen, Passaic and Union show nearly as large a per cent. increase as Essex and Hudson. In the latter are located two of the largest associations in the State—the "People's," of Harrison, which is a suburb of Newark, Essex county, and the "Greenville," of Jersey City. The latter has 1,051 shareholders, holding 4,063 shares and $324,143 in assets, while in the former 7,774 shares are held by 1,344 shareholders, the net assets amounting

* Includes one not reported in our tables.

† No account was taken of those associations incorporated after July 31st, which explains the apparent discrepancy between these statements and those calculated in Mr. Page's table, in which all associations in existence up to the end of the respective years are included.

to $319,929. Even these are not as ambitious enterprises as the "Union," of Paterson, which, though running for only 7 years, has in its 7 series 8,971 shares, 1,240 shareholders and $365,819 assets. Besides those mentioned, only 4, the "Fourteenth Ward" and "Mutual," of Newark, the "Passaic Mutual," of Passaic, and the "Bayonne, No. 2," had over 4,000 shares running, 16 others exceeding 3,000 each. The smallest association is the "Progressive," composed of 17 colored people of Newark, who together hold 23 shares and $1,527 in assets. In all, 35 associations each reported 2,500 or more shares outstanding, 2 of these being terminating and located in New Brunswick; the balance, 33, are serial, of which 7 belong to South Jersey—Atlantic City, Mount Holly, Camden, Haddonfield, Bridgeton and Woodbury; 3 to Elizabeth; 1 each to Paterson and Passaic, and the balance to Newark and Hudson county, largely to Jersey City.

As a rule, however, these New Jersey enterprises are small, and wisely so, for they are not intended to be speculative concerns. To this is said primarily to be due the fact of their success in Pennsylvania, where from 1859 to 1874 the number of shares which a single association could issue was restricted by law to 2,500. "This limitation," observes Judge Dexter,* "of necessity kept the associations comparatively small in the number of their several memberships. No well-paid official places were at their disposal. There was no chance to organize large associations for the purpose of securing to the organizers lucrative positions in the management of the business. There was no opportunity for speculative organizations to come into existence under the name and guise 'building and loan associations,' and by reason of this limitation they have retained the characteristics essential for continued success, and have escaped many of the dangers which in many other localities finally brought disaster to the early attempts in this form of co-operative endeavor."

The New Jersey law places no limit to the share-issue, nor restricts the total number of shares to any one shareholder. In a number of our associations, these matters are regulated by their respective constitutions or by-laws; but this course is by no means generally followed, and thus far, as has already been shown, hardly seems to have been necessary. The average number of shares per association in the

*See article on "Co-operative Savings and Loan Associations," in *Quarterly Journal of Economics*, April, 1889.

whole State, according to our tables, is 1,632. This varies greatly in the different localities, being lowest in Cape May county (451) and highest in Paterson (2,382). The average number of shareholders per association is 253, and a little over 6 shares to a shareholder, running up to 8 in Jersey City and above that in Hoboken. In Camden city, where these associations have proved highly successful, this ratio is 5.7 shares to a shareholder. The 15 associations of that city average only 1,716 shares and 281 shareholders.

ASSETS AND LOANS.

Our tables show that for 208 of the 210 associations in existence in the State on August 1st, 1888, the total assets, averaging $70,862 to an association or about $280 to a shareholder,* amounted to $14,739,278, of which $2,569,853 was the net profit earned on the installment investments. An annual income of $4,000,000 is evidenced by the aggregate number of outstanding shares, 339,385½, held by not less than 55,600 shareholders, or, as already has been stated, an average of 6.1 shares to a shareholder.† Included among the shareholders were 123 associations or lodges. It is estimated that 75 per cent. of the shareholders are men, 20 per cent. women and 5 per cent. minors, whose stock is held in the name of guardians or trustees. The rough estimates respecting about one-third of the number leads to the conclusion that nearly two-thirds (65 per cent.) of the shareholders must be wage-workers, the balance working for salary or being in business for themselves. This was substantially the report two years ago; but too much reliance cannot be placed on this information, which at best is an approximation, for secretaries keep no record of such facts, and, especially in cities, have no very extended acquaintance with the members of their respective associations.

The case is somewhat different, so far as the borrowing members are concerned, of whom, according to our returns, there were 9,985, or a ratio, for the State, of 1 to every 4.7 shareholders—a ratio which ranges from 1 to 11.1 in Bergen to 1 to 2 in Warren county. Basing the calculations on the reports respecting about two-thirds of the total

* Our tables give but 52,587 shareholders, as some of the associations did not report this item. The total stated above is an estimate based on the ratio of shares to shareholders returned. The data as given above probably are a fair statement of the condition of the associations on August 1st, 1888, making allowance for the difference in the dates of the annual reports and the associations not reporting.

† The average amount of deposits in our 24 savings banks in 1887 was $273.

number, it seems that 80 per cent. of these borrowers are males and a little over 50 per cent. wage-workers. From our returns it appears that out of 35,711 shareholders, 5,304 are paying for homes through the associations, or 1 in 6.7, which would give about 7,600 in the State—that is, 76 per cent. of the borrowers. Altogether, $14,052,853 were invested on bond and mortgage. That would be $1,400 as the amount of the average real estate loan, if loans were made to members only, which is not the case. But outside borrowers are rare, as are also any other kinds of investments except those in real estate, on mortgage and stock. Although the New Jersey law permits practically unrestricted liberty of investment of funds, several associations, under constitutional restrictions, require first-mortgage security for all real estate loans, or confine them to property in the vicinity, or even to members. In two associations every shareholder is compelled to borrow a certain sum—a requirement which, whatever else may be said about it, hardly would be practicable in any but small concerns. Some allow members to borrow the full amount of their paid-in installments, without further security; but generally this is permitted only to the extent of 90 per cent. or less.

In all cases of loans to shareholders, the stock is, of course, pledged to the association; but, with the exception stated, the borrower then is usually advanced the matured or par value of the share or shares borrowed on. This is the unit of loan, and generally is $200. In two associations, at Hammonton and Pleasantville, which issue $200 shares, the loans are made at $100, which is also the practice with the three associations at Mount Holly, and those at Palmyra, Tuckerton, Woodstown, and the "Fidelity," Camden, whose shares mature at $100. The "Pamrapo," Hudson county, "Bergen Land Improvement," Jersey City, and the New Brunswick "Homestead" mature their shares at $300, the "Citizens'," of Elizabeth, at $240, and the two Greeenville associations, Jersey City, at $500. Half and quarter loans may be taken in many associations. There is also a tendency in some localities to limit the amount of loans allowed to be taken by any one shareholder at the same meeting. Of the total number of shares reported outstanding—339,385½—only 21 per cent.—67,291½—were borrowed on or pledged, which would give a little over 6.7 shares, or not much more than $1,300, to a borrower. The average amount of loan in the different associations is stated in our tables below, as returned by the respective secretaries.

It will be noticed that in many associations the aggregate investments exceed the net assets, which in some drop below the face value of the amounts placed on bond and mortgage. This is largely due to the practice, not to be commended, prevalent in some localities, of selling money before it has accumulated in the treasury from dues, and of borrowing money from the banks to satisfy the loans made. A number of associations adopt what is called "a scale of payments" —the successful bidder gets his loan by installments, at intervals depending upon the progress of the building he is erecting, but pays interest on the whole amount from the date of his bid. In cases where money is in demand, it frequently results, as above stated, that the association interested acts merely as a broker, borrowing money to lend to its own members. This, barring accidents, is an easy way of increasing the profits, but it is not conservative building and loan association management. While the practice possibly is not illegal,* it is speculation, and entirely foreign to the true design of these co-operative enterprises, whose funds are supposed to consist of nothing but the periodical accumulations of their members. The best and safest way is to provide, as it is expressed in one of the constitutions, that "no loans shall be made until the money is actually paid into the treasury." Possibly, in practice, the same end is attained by those associations which limit the amount of loan or loans permitted to any one shareholder at the same meeting, or on the same piece of property —a rule which is by no means general.

PREMIUM AND REBATE PLANS.

Loans are auctioned off at the periodical meeting of the directors, nearly always monthly, and go to the person bidding, in addition to the legal interest, the highest premium or bonus, except in the case of two associations, where the award is made to the one bidding interest in advance for the longest period of time. In none are loans made under par, and in a few the lowest premium limit at which money is sold is fixed. The latter provision, however, is of doubtful legality, and not favored, for, as a recent writer puts it, premiums are only justified because of competition: if there is a sum of money to loan and only one shareholder wishes to borrow it, he should have it with-

*See appendix.

out one cent of bonus.* And further, the bidding of large premiums should be discouraged, which is done in a very effective manner in at least two associations, which fix the highest premium limit by providing that "money shall not be sold for more than ten per cent. premium." The first general act of this State, that of 1847, for the incorporation of "mutual savings associations," only permitted loans at an annual 6 per cent. rate of interest, but provided that "in investing the funds of said associations preference shall always be given to the members thereof who shall offer the most satisfactory security." A supplement of 1848, and the subsequent enactments, permitted the bidding of a bonus for priority of loan, and our present usury law excepts building and loan associations from its prohibitions, so far as members are concerned. In at least two of our associations outsiders are placed on the same footing as shareholders in the bidding of premiums—a course which our statute hardly seems to warrant.†

There are several different methods of charging the premium, which, generally speaking, is either deducted in advance, or paid in periodical installments. The four principal schemes are known by the names of the "gross," "net," "installment" and "premium-interest" plans. The oldest system is that of deducting the bonus bid from the nominal loan, and charging interest on the *gross* amount. For example, one borrows $200 on a share, the matured value of which is that amount, at a 25 per cent., or $50, premium. He receives $150 from the association and pays interest on the gross sum of $200, which at 6 per cent. is $1 monthly, and of course pays in addition his $1 monthly dues as installment on the principal. This is the so-called *gross* plan, of which the *net* plan is but a slight modification. The premium in the latter system is also deducted in advance, but the borrower only pays interest on the *net* sum received—that is, taking the illustration given, on $150 instead of $200, which is apparently better for the borrower, provided, as Judge Dexter observes,‡ he is not induced, by reason of the apparent advantage to him in the way of interest, to run up the premium to too high a rate; but to the unthinking it has often proved a delusion and a snare. The *installment* plan was next to develop, and under it there are two ways of paying the premium. In the first, the borrower makes a

* Dexter on "Co-operative Savings and Loan Associations," p. 79.

† See appendix.

‡ See "Co-operative Savings and Loan Associations," p. 88.

bid, in the same manner as under the gross or net plan; but, instead of the lump sum being deducted at once, it is divided into as many equal parts as it is assumed that the shares will take months to mature, and paid up accordingly in monthly installments. Thus, if a borrower bids $50 for a $200 loan, and it is assumed that the share will mature in 10 years, the $50 is divided into 120 equal installments, one to be paid each month with each payment of dues and interest. The second form of the installment plan is that usually known as the Massachusetts plan, under which the premium bid is a certain fixed rate to be paid monthly until the loan shall be satisfied or the shares borrowed on matured, the continuance of payment not being dependent on any assumed time of maturity. This is the most popular of the two forms, as well as the simplest of any of the different systems mentioned, and is somewhat similar to another scheme recently developed in Massachusetts, the *premium-interest plan*, which the law of 1882 of that State authorizes building and loan associations, or "co-operative banks," as they are there called, to adopt—namely, that such a corporation may provide by its by-laws that the bid for loans "at its stated monthly meetings shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly installments. Such bids shall include the whole interest to be paid, at any rate not less than 5 per cent. per annum." In all the other schemes mentioned above, the premium and interest items are made in distinct payments.

There are no associations in New Jersey working under the premium-interest plan, but all the other schemes are to a greater or less extent in operation. The gross premium scheme is followed in at least 148;* 18 report the net plan in use, and in a like number monthly installments are charged, mostly under the second form or so-called "Massachusetts" system. In 6 associations there is a combination of the gross and installment systems, the premium, either alone or in connection with the interest, being added to the mortgage debt, which is repaid in equal monthly parts; and in 4 of these the borrower, so far as his pledged shares are concerned, loses his membership privileges. The balance of the associations did not report this item of information. In a few the method of charging the premium has been of little practical importance during the past year, as all loans were sold at par, although in the larger number a fairly good

*Including the two interest-in-advance associations.

premium-rate has been the rule; but it has varied greatly even in the same locality or association, as our tables and statements from secretaries show. The premium-rates—highest, lowest and average—are there stated in the gross sums received per share, as this seems to be the usual way of making bids; to change them into percentages is a matter of simple calculation.*

One great advantage of the installment plans of charging premiums is, that under them there is no system of rebates, which very much complicate the accounts of those associations that allow a discount on the premium bid according to the age of the series in which the loan is taken, or return a part in case of repayment of the loan before maturity of the shares borrowed on. The installment premium being paid only as it falls due, there is nothing to return to a repaying borrower for unexpired time, and no discount on premiums advanced upon the stock of the older series. The premium account is not a fictitious one, but shows the actual earnings. All complications arising from calculation of the "apparent" and "actual" profits, "earned" and "unearned" premiums, are avoided. The rebate system is too complex for the ordinary wage-worker, or for any one except an expert to understand. "The best plan," as Mr. Edward Wrigley puts it, "is that which obtains its end with the greatest simplicity and directness. It is the deliberate opinion of the writer, after many years of study and comparative examination of various methods and plans and practical experience in their working qualities, that the installment plan of monthly premiums comes nearer to the standard of excellence than any other method yet devised." †

On the other hand, Judge Dexter, in his excellent work already quoted, ‡ prefers what by him is termed the "New York premium plan," so called because it has been incorporated in the general law of New York State (1887) providing for the organization of building associations. It is the gross plan, with the rebate system eliminated, and is followed in nearly all the New Jersey associations in which the premium is deducted in advance. "The general scheme incorporated into the [New York] statute contemplates that the only object or purpose of a premium being paid by the borrower is to determine who shall become entitled to borrow the money where there are several

* For a $200 share, divide by 2; for a $300, by 3, and so on.

† "How to Manage Building Associations," p. 77c.

‡ "Co-operative Savings and Loan Associations."

bidding for it who are equally entitled to become borrowers; and that the selling of money at auction to the highest bidder is the most practicable manner of determining who shall borrow the money, assuming, of course, that each borrower has ample security to offer for his loan, according to the requirements of the scheme of the association. The borrower, at the time of his bidding, clearly understands that whatever premium he bids is in the nature of a bonus, and that the amount that he bids is deducted from his loan at the time, and he gives security to the association for $200 a share and pays interest thereon, and the whole premium transaction is closed. Under this system high rates of premium will not be bid, and a very large share of the loans made will pay no premium at all. * * * Under this plan, the face value of the securities represents their actual value. * * * No delusions nor snares are held out to the borrower to lead him to bid a high premium, on the ground that it will be returned to him."*

So far as the returns to the Bureau make clear, there are only 40 associations in this State where a rebate of some kind is allowed, including 17 in Hudson county which follow the "Ohio plan of net rebate,"† which gradually but materially reduces the interest a borrower pays on his loan, or, as it is worded in most of their constitutions:

"At the expiration of three months from date of loan on the whole principal sum, and at the expiration of each succeeding three months, the sum total of the monthly payments made by him on his shares borrowed on during the preceding three months shall be deducted from the principal sum, and he shall pay interest on the remainder, and so on during each succeeding three months until the loan is discharged or the association may terminate; provided, he may discharge the loan at any time by paying the full amount then unpaid on said mortgage, when all evidence of debt against him shall be returned or canceled."

In many of the associations, when the borrower repays his loan at any time before maturity of stock, the "holding value" of his shares may be credited to him; in some, only the "withdrawal value," and

*Ibid., p. 92. See further for some suggestions about the fallacy of high premiums.

†Also known as the "interest-reducing plan," and meeting with favor. In these and the four other Hudson county associations mentioned above, which add premium and interest to the mortgage debt, the holder of any pledged or appropriated share practically ceases to be a member, no account being taken of said shares in the division of profits. Query: Can this be legally done?

in the constitution of the "Homestead," Camden, it is provided that the borrower, at maturity of the shares, receives "the cash difference between the amount loaned and the par value of stock."

MATURITY OF SHARES.

The interest rate is, with a very few exceptions, fixed at 6 per cent., and this, with the premiums received, the profits on withdrawals and forfeitures and fines levied, materially aids the maturity of the respective series or the termination of the association. The initiation fees, which go to pay for organizing expenses, including pass-books, range from 25 cents to $1.25 per share. The usual fine charged shareholders for neglect to pay dues or interest is 10 cents per month per share; but this also varies from a maximum of 20 cents to 2 cents per share per month.* A heavy fine is not any more to be approved than a high premium rate, although both necessarily hasten maturity, which, nevertheless, is not always an unmixed good. The different practices in the several associations in these respects is somewhat reflected in the varying value of their respective shares,† which is also to be explained by the skill shown in management and the systems followed in the division of profits. Information on these matters, as well as on the general subject of loans, will be found further on, under remarks of the secretaries, or in the extracts reproduced from the various constitutions and by-laws.

To reach the ultimate value of shares is the goal of all associations, and the progress made towards this end to a certain extent tells the story of their management, although not necessarily of its efficiency, and at the same time is a gauge of the demand for money, or the business situation, at different periods. From the general summary, Table 1, it will be seen that 256, of the 1,219 series issued since the organization of the serial associations reporting, have matured. In the following 19 associations only were definite data as to the maturity of series reported;‡ the terminating association at Palmyra, which has been succeeded by a serial, wound up in 1884, or in 133 months. The association at Cape May reports that the shares of its latest matured series (tenth) ran out in 132 months, and the "Franklin,"

*Neglect of duties on the part of officials is generally punished by a fine.

†See table below.

‡See under secretaries' remarks for further information.

Camden (fifth), in 120 months. In 4 associations, where only 1 series thus far has been closed up at maturity, the time taken has been:

Rutherford	in 120 months.
Lambertville	in 141 "
Manasquan	in 126 "
Phillipsburg, "No. 4"	in 126 "

The secretary of the Trenton "Mercer," which has been in existence since 1854, writes that the shortest time taken to close up a "class" was 128 months—some years ago, when premiums were high—but that 153 months had been required for the latest; during 1888 no premiums were obtained, all moneys having been sold at par. The effect of the premium rate on maturity of shares is also seen in the following associations, in which two or more series have run out:

"Hammonton"	First series	(1879)	in 96 months.
	Seventh series	(——)	in 120 "
Pleasantville	First series	(1879)	in 114 "
	Second series	(——)	in 112 "
Beverly	First series	(1877)	in 110 "
	Seventh series	(1888)	in 139 "
"Camden"	First series	(1877)	in 116 "
	Ninth series	(1888)	in 145 "
Bridgeton, "Merchants'"	First series	(1880)	in 121 "
	Seventh series	(1887)	in 136 "
Newark, "Mutual"	First series	(1877)	in 118 "
	Twenty-first series	(1889)	in 130 "
Mullica Hill	First series	(1887)	in 135 "
	Second series	(1888)	in 137 "
Williamstown	First series	(1879)	in 109 "
	Sixth series	(1888)	in 139 "
Asbury Park	First series	(1884)	in 112 "
	Fifth series	(1888)	in 124 "
Freehold	First series	(1880)	in 124 "
	Second series	(——)	in 135 "
Long Branch	First series	(1880)	in 122 "
	Third series	(——)	in 136 "

ISSUING OF SERIES, MAKE-UP OF REPORTS, AUDITING AND MANAGEMENT.

In the permanent associations, the tendency is to issue series annually. That is now done in 105; in 13, semi-annually; in 6, biennially; in 7, quarterly, and in 31 the discretion is left to the board of directors of the association. In 3 there is either a monthly issue

or practically so, subscriptions to shares being allowed at every meeting night. With few exceptions, yearly reports of the financial condition of their respective associations are issued by the secretaries, and in addition to these the practice prevails in a few of making semi-annual, quarterly and even monthly statements of the valuation of shares. In Camden, special reports on the maturing of a series are the rule. In Newark, generally, and in a few associations elsewhere, the reports are published in both the German and English languages. There is, however, great divergence in the make-up of the vast majority of these reports, and a reform is earnestly to be desired, especially in the way of a uniform and better system.* There is also much diversity in the manner of auditing accounts, the rule being by a committee of three stockholders, annually. Monthly audits are made to some extent. As this is a matter of vital importance, it goes without saying that the overhauling of accounts and investments should be thorough and at frequent intervals, and not on the plan prevalent in one association, in which, as the secretary writes, the "auditing is inefficient; supposed to be by a committee of three stockholders." In a Mount Holly association, a bank treasurer assists a stockholders' committee—a caution which is worthy of imitation.

The price of security is vigilance by both directors and members. The failure of this in at least two Middlesex associations, virtually out of existence now, resulted in very serious losses to the stockholders therein. Those were due to peculations by their secretaries and treasurers. But such cases are, happily, rare; careless investments are a more frequent source of trouble, and are still less excusable. Yet as bad a case as that of the "Sea Grove," Cape May Point, all the net profits of which have been swallowed up in losses, is seldom met with. Its secretary reports two securities seriously in default, "one of which has been foreclosed during the year at a loss of $900." Besides this, 28 properties in foreclosure during the year have been reported by 17 associations. In the case of the "Mount Holly" Association this has resulted in a loss of $150. The "American," New Brunswick, was obliged to buy in the mortgaged property. In the "Mullica Hill" there has been a loss of $45, but no fore-

*The governing idea seems to be the saving of printer's ink. Space does not permit the reproduction of some specimen New Jersey reports. Secretaries will find some good suggestions on this subject in the 1888 report of the Pennsylvania Bureau of Industrial Statistics, in which are copied some very fair annual statements of Pennsylvania associations. The same volume also contains the draft of a model constitution.

closure, while the association at Kingston (terminating) has come to grief to the extent of $96.51 in 8 years.

Nevertheless, the New Jersey associations are as a whole managed both faithfully and economically. The average yearly current expenses in 184 of them have amounted to $328; while in 187 the salaries have averaged but $254. Few of the associations have more than 2 paid officials, the secretary and treasurer, the latter of whom is generally required to give bonds, although that is not obligatory under our statute. As the average amount of yearly income per association approximates $20,000, and the average amount of assets $71,000, prudence demands reasonable security from both of these officers. The recent New Brunswick case, where the peculations of the secretary came to from $15,000 to $20,000, and probably more, is a warning not to put too much trust in official honesty, or the scrutiny of directors and auditing committees. It is also a question whether too much economy in the way of salaries is advisable, for that may prove a penny-wise and pound-foolish policy.

In nearly all the associations the dues are $1 per month a share. The only exceptions to this rule are the 6 associations whose shares have a par value of $100, on which the installments are 50 cents a month, and in several where weekly dues of 25 cents are paid. The latter custom prevails in Jersey City, and in a few cases in Newark. In Elizabeth, in 5 associations, savings fund annexes, in which shareholders are allowed to deposit, at interest, small sums of money in addition to their share dues, form one of the peculiarities of building and loan management. Our law does not authorize this, but it hardly differs from the practice followed generally of allowing stockholders to pay dues in advance and crediting interest thereon. Another departure from the usual course is the issuing of reports and constitutions printed in the German language, followed especially in Newark; and in at least three associations, the "Central" and "Harmonia," of Elizabeth, and the "Washington," of Newark, the respective constitutions require the business meetings to be conducted in the latter language. The customary rule at the general meetings, mostly held annually, is to allow to any one stockholder only a single vote, without regard to the number of shares held. In a number of associations the voting is by shares, but in only a few are proxies permitted.

Further and more detailed information regarding our New Jersey

associations will be found in the tabulated returns in the appendix, as well as in the following statements from the secretaries, either made directly to the Bureau or contained in their annual reports, the allegations therein made not necessarily being indorsed:

STATEMENTS FROM SECRETARIES.

Atlantic City.—Average premiums on loans for six years ending with 1887: 1882, 10.5 per cent.; 1883, 13.3 per cent.; 1884, 16.1 per cent.; 1885, 10.7 per cent.; 1886, 10.56 per cent.; 1887, 10.4 per cent.; highest, 13 per cent.; lowest, 8 per cent.

Hammonton Loan and Building Association.—Eight series matured; the first in 8 years, the last in 10 years.

Hammonton Workingmen's.—Two series matured in 127 and 125 months, respectively. An auditing committee is appointed by the president, at the last meeting in each year, to examine, after the report is completed, all securities, locate the properties, see that margins are sufficient, make a thorough examination of the books and attest the report.

Pleasantville.—Two series have matured, 1 in 9 years and 6 months, and 1 in 9 years and 4 months. Series limited to 500 shares each.

Hackensack.—The association, at the quarterly meeting preceding the annual meeting, elects three auditors, not officers, to examine books, mortgages, notes, &c., and to report on the financial condition.

Englewood.—The constitution provides that—

"Dues must be paid to the secretary, at the rooms of the association, on the monthly meeting night. No moneys shall be received on any meeting night after the books have been declared closed; such declaration, however, shall not be made before 9 o'clock.

"No expense shall be incurred unless sanctioned by the board of directors. All expenses shall be paid out of the general fund monthly, and shall be posted on the black-board in the meeting-room at the next monthly meeting." [This provision of posting expenses is generally followed by Hudson county associations.]

As in most associations, the fines for every neglect to pay up dues is fixed by the constitution at 10 cents per month per share, or a total

of $8.10 for dues and fines on one share for six months. But in case a member who is in arrears for six months pays all arrearages, and also pays his obligations for six months in advance, all fines for the first six months shall be remitted.

"Each member, for neglecting or refusing to attend the annual meeting of the association, shall be fined 25 cents for every such neglect or refusal, unless an excuse is presented, satisfactory to a majority of the board of directors, at their next monthly meeting. No fines shall be charged to deceased member's account from and after his or her decease, unless their representatives shall continue to hold the stock for the benefit of his or her estate."

Rutherford.—This is a very successful "installment" association. Mr. Joseph W. Burgess, the treasurer, thinks its success is largely due to the installment plan, whose advantages are so great over the gross plan that its adoption by only a small number of New Jersey associations is inexplicable. There are three salaried officers—secretary, treasurer and recorder—whose aggregate salaries are fixed at one-twelfth of one per cent. of the capital of the previous month, the secretary getting five-tenths, the treasurer four-tenths and the recorder one-tenth. The auditing is done by a standing committee, which makes a thorough examination of the books monthly, the secretary furnishing a trial-balance sheet.

Only one series has matured, and that in 10 years. Besides the regular annual report, monthly statements are issued—an excellent custom, followed by a few of the other associations in the upper part of the State.

Beverly.—The association has matured series as follows: in 110, 111, 124, 129, 133, 136 and 139 months, respectively, from July, 1877, to June, 1888. The board of directors annually appoints a committee of three stockholders, not officers, to audit the accounts.

The constitution provides that—

"In the event of the funds of the association lying unproductive or uncalled for for the space of two months, the directors are empowered to loan what may be on hand to others than stockholders of the association, to be repaid within 1 year.

"When any series of the capital stock reaches the actual value of $200 per share, as shown by the statement-book kept by the secretary and approved by the board of directors, thereafter the preference in

payment shall be decided monthly, by putting the money on hand up at auction, 1 share with the privilege of as many as the bidder may be entitled to, but not exceeding 5 at the same bid, all gains so made to go to the remaining series. But in case no one is willing to pay anything for the preference, then the matter shall be decided by writing the names of all to whom payments are due on pieces of paper, 1 name on each piece of paper, and depositing them in some suitable place, when the president, or some one appointed by the board of directors, shall draw therefrom 1 name, and the name so drawn shall be paid the whole amount due him, provided that no one shall be paid over $1,000 on 1 drawing of his name. But if they have more shares than are so paid off, the name drawn shall not be placed in the lot again before another drawing. Money sold in advance on matured stock need not be taken unless ready within two weeks."

Bordentown.—No money loaned at less premium than 5 per cent. Every shareholder is required to borrow $10 per share, or to pay interest on that amount whether he borrows or not. At the beginning we had sufficient funds to give each $80 per share; 1 month later, $20, and afterwards $10 per share at two different times. Each shareholder, with one or two exceptions, has had at least $120 per share. It takes about 3 months to go through the list, which is done in alphabetical order, all being treated alike. This plan was adopted on account of the large amount of our funds ($30,600) invested in railroad bonds, which were bought at a high premium, and of which the association became somewhat afraid, some having depreciated in value. So it was resolved to sell them, and compel the members to take the money.

Mount Holly.—This is a $100 association, which has matured 7 series in from 10 to 11½ years. Two mortgages were foreclosed during the year, at a loss of about $150. In the whole history of 26 years there has only been 1 other foreclosure, and a total loss of about $550.

Mount Holly, Industry.—The auditing committee is a joint one of directors and stockholders, always including a bank treasurer. Three series have matured; time, about 11 years. Shares mature at $100.

Mount Holly, People's.—The par value of a share is $100, dues being 50 cents per month, as in the other 2 associations. The loans

probably average 75 per cent. of the value of the property, less margin being required when the borrower is sober, industrious and purchasing a home, than when he is buying for speculation. In case of loans on small houses, the association sometimes takes the deed instead of a mortgage, giving the borrower a lease for three or four years. This saves foreclosure expenses.

Moorestown, Workingmen's.—According to the constitution—

"The preference for a loan of 1 or more shares of stock shall be awarded to the stockholder who shall bid interest in advance for the longest period of time, and all profits and interest arising therefrom shall be applied to the mutual advantages of the stockholders.

"A loan shall not be considered a permanent loan if less than 72 months' interest is bid and paid for in advance."

Palmyra.—The par value per share is $100 at maturity. The auditing is inefficient—supposed to be by a committee of 3 stockholders. The shares of the terminating association of 1873 matured in March, 1884, or 133 months, and were at once paid off at $100.20 per share. Then the serial association was organized in April following. This has been very successful ever since the first year. In a number of instances, shares have been refused to non-borrowers in a new series after second meeting. Borrowers on good property can get shares at all times. Quite a number of new houses have been built since May, 1885, with funds borrowed from the association. All dues and interest have been promptly met. One-half of the shareholders reside in the adjoining county.

Riverton.—A new series is issued every October. Stock may be taken at any time in the year, but at par value only during the first 4 months. Premium is charged on gross plan, one-eighth earned every year. The yearly average premium bid since organization has been 10.7 per cent., 10.5 per cent., 9 per cent., 9.6 per cent., 9.3 per cent., 10 per cent., 8.2 per cent., 11.4 per cent., 8.5 per cent. and 3.4 per cent., respectively. All must borrow or submit to have their stock canceled before maturity at withdrawal value, thereby making every member a profit to the association.

Tuckerton.—Dues 50 cents per month and 50 cents initiation fee, the shares maturing at $100. The first series matured in November,

1887. Only 11 shares remain in the second series. The profit on the average investment during the year ending March, 1889, has been 8.13 per cent. in the second, 6 per cent. in the third and 25 per cent. in the fourth series.

Camden, Artisans'.—Heretofore the net plan of making loans has been followed, but the gross plan has now been adopted. One foreclosure during the year, but no loss. Five series have matured; time, about 12 years.

Camden, Camden.—No losses have occurred during the year, but 2 securities are in process of foreclosure—one ($500), on account of death of mortgagor, to settle the estate, and the other ($1,000), on account of fire, a settlement having been applied for. Nine series have matured, as follows: in 116, 115, 117, 121, 127, 132, 135, 139.63 and 144.73 months, respectively, from 1877 to 1888.

The association is a great favorite with beneficial associations to invest in. The 14 different societies hold 220 shares in the aggregate. I would like to show, continues Secretary Geiter, by a comparison between building association and private loans, that the building association is the cheapest and most independent place from which to borrow money. The borrower, having sufficient security, is under obligations to no one, but bids on the money as he would on a horse or anything else sold at auction. In a building association, a borrower who desires $900, bidding 10 per cent. premium, must own 5 shares (matured value $1,000), on which he pays $10 dues and interest per month or $120 per year, and if the shares mature in 12 years, $1,440—the cost of the $900.

A private loan would, at 5 per cent. interest per year ($45), cost in 12 years $540, or, with the principal added, $1,440—the same as in the association. But if shares in the latter mature in less time than 12 years, which is very probable, the borrower will get the difference. No one, however, will loan a poor man a small sum like $900 at only 5 per cent., unless his property is worth about $2,700. If this fact were better known the great fear of premiums would disappear, and borrowers would reap the advantage.

Camden, Franklin.—Foreclosing on 4 shares ($800), but no loss. Five series have matured, the last in May, 1888, in 10 years and 8

months. Like most of the other Camden associations, it issues special reports on the maturity of a series.

Camden, German Centennial.—Four series have matured, the first and second in 11 years and 6 months, the third in 11 years and 3 months and the fourth in 11 years.

Camden, Guarantee—The accounts are examined semi-annually. The securities are carefully examined at end of year. At least 1 new director is elected each year.

Camden, Homestead.—The amount of loan granted to a borrower is the par value of his stock ($200 per share), less the premium bid; but when the stock of any series matures, the borrower as well as the non-borrower receives its par value, *i. e.*, he receives from the association the securities (bond and mortgage) given for the loan, and cash for the difference between the amount loaned and the par value of his stock. The association, unlike all others in the vicinity, excludes from its profits all premiums bid for loans, and by so doing relieves itself of all estimates in the calculation of profits, so that at any time its exact financial standing may be ascertained. The plan adopted for the division of profits is the partnership plan, which is acknowledged by building association experts to be the only one that distributes profits equitably among the series, giving to each series the same percentage of profits for the actual time the money has been invested. Borrowers wishing to return their loans to the association repay the net amount received by them at the time of purchase, the amount of premium bid being in no way considered. Interest is charged on the gross amount of the loan.

Camden, North Camden.—One foreclosure occurred during the year for $700.

Merchantville.—Average rate of profit for the year, 7.37 per cent.; average rate of premium, 20½ cents per share. The audit is made by competent bookkeepers, just previous to annual report, by comparing stub of order-book with journal entries, then ledger postings. The value of stock is ascertained by allowing 6 per cent. interest on capital, and balance of profits distributed *pro rata.*

Cape May.—Ten series have matured, in from 9 years and 8 months to 11 years.

Cape May Court House.—The average time of maturity of 5 series has been 11 years and 3 months.

Cape May Point.—Two series have matured. The "Sea Grove" Association is closing up to begin anew, owing to losses. The total gross assets are reported by the secretary at $29,252, and the liabilities at $26,658. No net profits, which have been swallowed up in losses. Two securities seriously in default, one of which has been foreclosed during the year at a loss of about $900.

Tuckahoe.—One series has matured each year since 1881. There has been one security foreclosed during the year, and one is in foreclosure.

Bridgeton Saving Fund.—There have been no losses during the year; one security ($1,000) in foreclosure.

Bridgeton, Merchants' and Mechanics'.—There have been no foreclosures or losses during the year. Seven series have matured, as follows: 121 months (1880), 121 months (1881), 123 months (1882), 128 months (1883), 134 months (1885), 136 (1886) and 136 (1887). The auditing is done by a committee of three, appointed by the president at the meeting previous to the annual meeting. This meets after completion of annual report, collects all the books and securities from the secretary and treasurer, and examines and compares them.

Millville, Security Perpetual.—As in the other Millville associations, the premiums are paid in monthly installments, under the so-called Massachusetts or second form of the installment plan, called the "mutual" plan by the secretary of the Security Association in his report for the year ending October 12th, 1888. The advantages of that system are stated by him in the following "Notice to Borrowers:"

INSTALLMENT PLAN.*

$1,000 at $13.33⅓ per month, equals in 10 years, taxes and all..... $1,682 00

*Older form. See above.

MUTUAL PLAN.

$1,000 at 6 per cent., and 20 cents premium monthly on each loan of $200 running 11½ years	$1,518 00
$1,000 at 6 per cent., and 10 cents premium monthly on each loan of $200 running 11½ years	1,449 00

BORROWING MONEY OUTSIDE OF ASSOCIATIONS.

At 5 per cent. and taxes ($1.75 per hundred) in 11½ years	$1,776 25
At 6 per cent. and taxes ($1.75 per hundred) in 11½ years	1,891 25

"You will notice by the above table that it is far better to borrow money on the mutual plan from building associations than either of the other plans; also, the mutual pays all taxes, which in 11½ years on $1,000 amount to $201.25."

Two series have matured; time of maturity, 11 years.

Millville, Hope.—The president appoints one director and two of the shareholders, at the close of each year, to audit the accounts. A similar system is followed in the other Millville associations.

In all these associations, a borrower at any time has the privilege of rebidding in his loan at a lower premium. No new mortgage is required, but he must pay for the next succeeding month a double interest and premium rate—on the old and new loan.

Millville, Stock.—This is not a regular building and loan association, and consequently no account has been taken of it in our tables. The association does business under a special charter, its shares being held exactly like bank stock, fully paid up when taken, and semi-annual dividends declared and paid. Loans are made to any one on good security, to be repaid at fixed monthly installment rates, running any number of years not exceeding ten. The total net assets are $77,254; the average loan, $800, at a margin of 33⅓ per cent. One foreclosure in 14 years. There are 3 salaried officers, whose total salaries amounted during the year to $500. Other officers' expenses, $35.

Vineland.—Five series have matured, the time of maturity having been a little over eleven years. It seems to be one of the few associations in which the rebate system is followed under the gross premium plan, one-eighth of the premium being considered earned each year during the first eight years in any series. The auditing is done by a committee appointed by the president. All the pass-books of the

stockholders, as well as the books and accounts of the secretary and treasurer, are thoroughly examined annually.

Avondale, Franklin.—This association takes in Franklin township, Essex county, including Avondale, Nutley and Franklin.

Bloomfield.—Incorporated in January, 1885. Its third annual statement, December, 1888, has the following information:

"Loans are made to members only, on two plans:

"1st. On real estate security, every member is entitled to borrow $200, at any time after becoming a member, on each share he holds. As there is not money enough to accommodate all borrowers at one time, the money subject to loan is put up at auction at the regular monthly meetings and sold to the member paying the highest premium therefor. Interest always begins at the time of buying the loan. Usually loans are made about 90 per cent. of value of property loaned on.

"2d. Any member can borrow 75 per cent. of the amount actually paid in by him by pledging his stock as security.

"Shares of this association are always for sale at any monthly meeting, but as payment must commence from the date of commencement of the series, any one buying shares of long standing would have to pay a considerable amount of arrearage for dues and accrued profits; thus, to buy five shares in our first series on January 14th, 1889, it would cost $212.30. To avoid this, a new series is opened for subscription at our annual meeting in January, on which payments then commence."

Orange.—The books are examined monthly by the revision committee. All bills are referred to the finance committee before they are paid. Once every three months the latter committee examines the books and securities.

Orange Valley.—A semi-annual report is published.

Newark, Mutual.—This association was organized on June 20th, 1867, and is one of the oldest in the State. In 1886 a history was issued in pamphlet form, an abstract of which was published in the Bureau report for that year. All premiums are on the gross plan, which, writes the secretary, after 21 years' experience, we believe to be the best. During the year $45,700 were sold in six months at a premium of 4.75 per cent., which was the average. The year before it was 6⅛ per cent. The highest received since the beginning of the

organization was 40.25 per cent., and the lowest 2 per cent. Single loans have been made as small as $50 and as high as $8,000, but only $5,000 is ever loaned on a single piece of property. There was only one foreclosure during the past 8 years, for $2,500, but there will be no loss on that.

Of the 60 series issued, 21 have matured and 4 have been withdrawn. The first series matured in 118 months, and the twenty-second series will run out in 130 months. Some series took 152 payments to mature. That was from 1877 to 1881, and was owing to the panic and closing of the savings institution. Twenty-five thousand dollars' worth of property was thrown on the association, non-borrowers withdrew their stock, and the number of shares was reduced from 1,749 to 450½.* During those four years no money was sold, all being taken to pay off stock.

The system of auditing is as follows: Books are closed every three months, when the auditing committee appointed from the board of directors examine each stockholder's account in the stock-book, and his number, with the amount in arrears, is printed in the report. This makes every stockholder an auditor of his own account. The secretary is required to write in ink at the bottom of each credit column, every month, the amount of installments, interest and fines received in each series. The auditors go over these, to see that the footings are correct. Then they add each series by months. For these amounts the secretary should hold a receipt from the treasurer. The secretary's ledger and treasurer's cash-book should show the same amounts. The receipt and minute-books are also compared. The board of directors designate the bank in which to deposit moneys, the account being kept in the name of the association. All disbursements are made by checks drawn by the treasurer, on orders signed by the secretary and president. Checks have been drawn as low as 60 cents and as high as $8,000. The auditing committee examine the order-book, comparing the stub amounts with the secretary's ledger and treasurer's cash-book, and examine each voucher to see if indorsed correctly, and whether paid by the bank. Lastly, the loans are investigated as per the stock-book, to see that all mortgages are correct as recorded, and that the certificates of stock loaned upon have been assigned to the association with the policy of fire insurance, &c.

*The total amount of cash received since organization has been $587,649.92; amount loaned on bond and mortgage, $396,125; interest received, $99,314.11; fines, $5,314.88; expenses, $11,135.85.

It is the opinion of the secretary that a serial association should not receive more than 3,000 shares in the first series, and not more than 500 in each succeeding one, if opened yearly; 300 if a quarterly series is issued.

Newark, New Jersey.—The association issued its first annual report on August 15th, 1888, covering a period of ten months' business. The secretary presented his statement to the stockholders with these comments: No better plan can be devised by which a man may become his own landlord, as the association literally puts him into his own home, and allows him to pay for it in small monthly installments, about equal to what he would otherwise pay for rent. "Any one who can be a rent-payer can be a loan-payer; the rent pays for his house." One joining such an association gets the benefit of all he puts in, without waste in heavy salaries or other expenses. He can purchase a house already built, erect one on his lot, clear off a mortgage on his property, or use the money borrowed in his business. It is more profitable to deposit in a building association than in a savings bank, because the depositor receives all the earnings from his deposits—the earnings of such an association are his earnings.

Newark, Norfolk.—Shareholders have had the option of paying weekly or monthly, at the rate of 25 cents per week or $13 per year. But the plan is not a success and will be changed.

Newark, Passaic.—A revision committee annually compares association bank-books with those of the treasurer and secretary; paying orders with the ledger accounts, and journal with general ledger accounts, a trial balance being finally drawn from the latter.

Newark, Progressive.—The constitution provides—

"Whenever the funds in the treasury shall warrant, one or more loans shall be disposed of in such manner as the directors may determine.

"Shareholders shall not be entitled to borrow any of their monthly dues actually paid in by them; neither shall they be allowed to take any of their money out of the association, unless by the unanimous consent of the board of directors.

"The association may purchase lands, improved or unimproved, provided the same be unincumbered, and may erect buildings and

other improvements thereon. It may sell its lands, improved or unimproved, to any of the members of the association, payable in the shares of the association, or in periodical installments for a period of not over twenty years. The lands of the association may be sold to others than members, on terms according to or not inconsistent with the constitution of the association.

"No shareholder shall be permitted to withdraw from the association, unless by a two-thirds vote of the board of directors at any meeting when the question of withdrawal shall be before it; and if there should at any time be any danger of embarrassing the association by the withdrawal of a shareholder, the board of directors shall have power to decide at what time they will be able to pay the shareholder his or her withdrawal fund, after ten days' notice has been given in writing to the board of such intention to withdraw. This section shall not be amended or altered."

Newark, Reliable.—The average premium for four years has been 3½ per cent. The net gain computed as interest for average time gives 9 per cent. on investment.

Newark, Roseville.—Our rate of interest on loans is 5 per cent., payable in installments, each month except April and October.

Newark, State.—The first annual report gives $1,007.53 profits, which is stated to be an average gain on the original investment of 19.69 per cent. The auditing is done "by a committee of stockholders, who take any method they choose to satisfy themselves that the accounts, securities, &c., are right."

Newark, Homestead.—There are 24 members in this association, which was organized for the purpose of buying the property known as the "Old Shooting Park" for $20,000, which has been paid. At present only monthly payments are made when money for other purposes is necessary; for example, in July last, when the cost of cutting two streets through the grounds had to be covered.

Newark, Standard.—The constitution provides that—

"Should it be the wish of a member who paid the dues on his or her shares for the time of at least two years, the board of directors shall be empowered to buy a lot of land, selected by said member, at the market value, and to have a building erected thereupon, or to buy

a finished building with lot. In such case the deed of the property shall be recorded in the name of the association. After two more years, during which all dues, interest, taxes, assessments, &c., are paid promptly by the aforesaid member, the same shall have the right to request the transfer of the deed from the association to his own name, but a mortgage to the full amount of the first cost of the property shall be taken for the association. The member shall be entitled to the use of the property from the beginning."

Clarksboro.—The association closed at $164 per share, after $123 had been paid in. Not a penny has been lost on securities. Only about $15 has been collected in fines during the 10 years. Loans have been made by discounting interest at 6 per cent. to the one who bid the longest term from three months to six years, no premium having been charged. At one time there were 268 shares, held by 74 members; finally 84 shares and 21 shareholders. Fifteen have obtained houses through the association; and very many have been helped in business ways, the association discounting the notes. In this way $74,295 have been loaned; and on bond and mortgage $10,700. On withdrawals, $14,943 have been paid. Expenses during the whole time, $1,494.06. Those who withdrew received on an average 4 per cent. on investment, while 7 per cent. has been earned by those who remained till the close.

Mullica Hill.—Organized in January, 1876, and only one foreclosure, but there was no loss. The only loss occurred last year ($45.15), through an assignee's estate. Two series have matured—one, after 135 payments, in March, 1887; and the other in May, 1888, after 137 payments. The third series probably will mature in May or June, 1889. The first and second series were a great help to many wage-workers in the town; likewise the series soon to mature. "It is chiefly our aim," continues the secretary, "to help parties stop paying rent and to own their own homes. Some are slow to learn; still, we realize that much good has been done in this direction." The annual auditing is done by good accountants—cashier of bank, merchant and insurance agent—who take up the individual pass-books, compare them with the secretary's, and examine vouchers for all moneys received and disbursed.

Paulsboro.—Sixteen years in existence, but never had a loss. Three series have matured.

Williamstown.—The association, which is 18 years old, is in a prosperous condition and no bad debts. Six series have matured, in 109, 116, 121, 130, 134 and 139 months, respectively. The difference is caused by less bonus having been paid for loans, which have been sold as high as $2.96 per month. That was in the early years of the association.

Woodbury.—The Woodbury Real Estate Mutual Loan Association was organized May 5th, 1871, and has since then issued seventeen series of stock, the shares having been divided among the different series as follows: First, 483; second, 226; third, 310; fourth, 223; fifth, 276; sixth, 271; seventh, 350; eighth, 364; ninth, 593; tenth, 549; eleventh, 436; twelfth, 955; thirteenth, 807; fourteenth, 869; fifteenth, 773; sixteenth, 1,059; seventeenth, 1,239. In the eleven series still running, 8,554 shares were originally issued; and of these 3,429½ are now in force—897 pledged and 2,532½ unpledged. Six series of stock have matured and been paid off in full without delay or difficulty, in 123 (1881), 126, 130, 134, 138 and 141 months, respectively. There have been seven or eight foreclosures altogether, for about $5,000, involving a loss of about $1,000. The whole amount of business transacted since organization has been:

RECEIPTS.

Dues	$374,174 26
Interest	80,456 72
Fines	1,949 42
Increase on new shares	334 53
Loans paid off	71,790 38
Loans foreclosed	5,067 34
Rents	963 83
Sales of real estate	5,932 00
Miscellaneous	135 10
Total	$540,803 58

EXPENDITURES.

Loans invested	$287,814 08
Withdrawals	181,931 21
Expenses	9,589 69
Taxes	11,368 74
Return of premiums	3,014 49
Interest on advance payments	807 57
Foreclosure purchases	2,266 12
Furniture	297 50

Matured stock and interest	$41,946 76
Balance, cash on hand	1,767 42
Total	$540,803 58

The whole number of stockholders at the beginning of the year was 681, and at the end, 584. There were 788 shares withdrawn. Forfeitures, 19. The average premium on loans during the year (April 1887–88) was $9.83 per share of $200; since organization, $9.92; and for each year as follows: 1871, $19.73; 1872, $18.89; 1873, $16.86; 1874, $17.02; 1875, $16.21; 1876, $14.07; 1877, $10.52; 1878, $6.93; 1879, $4.50; 1880, $2.13; 1881, $6.53; 1882, $7.21; 1883, $7.76; 1884, $8.35; 1885, $9.57; 1886, $10.43; 1887, $9.83.

This statement is annexed to the latest report of the association:

"Five thousand dollars to eight thousand dollars will be offered for sale, in lots of $200 and upwards, as loans to stockholders, at eight o'clock in the evening, at each regular meeting of the board during the year, on the second Wednesday evening of every month. Loans may be repaid by borrowers, if, after the regular sale of loans, they can be resold, the loss of premium, if any, being borne by the shareholder whose loan is resold.

"This association offers many advantages to persons having mortgages on their property to remove the same, by easy monthly payments, extending over a period of about eleven years, and affords good facilities to those desiring to purchase or build, an excellent opportunity to acquire the ownership of a home by monthly payments amounting to little more than is usually paid for rent. No better method has ever been devised to enable persons of moderate means to secure ownership of their own homes; and this association has proved especially successful in that direction, as it now has 175 borrowing stockholders on its roll of membership."

Harrison, People's.—Organized in 1873; has at present 1,344 members, holding 7,774¾ shares, valued at $319,928.58. It is one of the largest associations in the State. Fifteen series have been issued, of which 4 have matured in about 11 years. The secretary gives the gain on the present shares at about 9 per cent. on the investment for the average time invested. The average per cent. premium on loans has been since organization: 1874, 27.97; 1875, 28.21; 1876, 30.88; 1877, 17.42; 1878, 18.25; 1879, 12.36; 1880, 13.57; 1881, 9; 1882, 4.72; 1883, 5.47; 1884, 5.12; 1885, 4; 1886, 1.25; 1887, 2.37; 1888, 2.50.

Harrison, Harrison and Kearny.—Auditing is done by checking cash-book from order and stock-books, ledger from journal and statement from ledger and cash-books, verifying all footings and balances, vouchers, papers, &c.

Bayonne.—This is a terminating association, and at the time of the tenth annual report (January, 1889,) was practically in liquidation, as the shares were worth $186.44. No loans have been made to members since 1886. The gross plan of charging premiums has been followed, but the secretary thinks the Massachusetts plan of paying monthly installments is the equitable one. It is one of the few associations in which more than one report is issued a year, the custom being to make brief quarterly statements. The secretary introduced his tenth annual report for the one hundred and sixteenth month, as follows:

"Before another year has elapsed the Bayonne Mutual Building and Loan Association will have accomplished its plans, and its members will realize the solid benefits that were promised at the beginning. It will be scarcely possible to terminate the association in just ten years from the first payment of dues, but unless losses, which are unlikely, should occur, there is a reasonable prospect that the August payment will be the final one; the investors and borrowers stand alike, and all shares and loans mature at one and the same time.

"The association has been prosperous, the management throughout has been liberal, and the success thus far illustrates the advantages of the co-operative building association scheme that gives to borrowers and investors equal participation in the whole earnings, to one and all without preference.

"Building associations were little understood in our county when the Bayonne Mutual Building and Loan Association was organized in 1879, and but little progress had been made in this line of business. The first sale of money by our association, June 9th, 1879, gave an impetus to the business, and at this time not less than one thousand persons in Hudson county, New Jersey, are buying their homes by monthly payments into building associations. This association has contributed in some measure to that result.

"The members of our association have been faithful to its objects, and to the obligations they assumed. Payments have been promptly made in general, and at this time the total arrearage of members is only $29, which includes $8 interest, and no member is more than one month in arrears. The association has never lost a dollar in dues, interest or fines; has never foreclosed a mortgage; owns no real estate, and has always paid high withdrawal values.

"No loans have been made on bond and mortgage within the year. Total loans refunded during the year amount to $19,650, and loans in the same time were $7,950, on call, with sufficient collaterals. The outstanding loans are $59,355. As the association is so near its end, some borrowing members may desire to cancel their mortgages. In such cases the payment at this time of $14.56 per $200 of original mortgage will release their properties from all claims by this association. The small amount necessary to cancel mortgages shows more strongly than any argument how successful the association has been; but its work is completed so far as loaning money is concerned.

"The withdrawals during the year are 111 shares, for which $19,041.63 were paid. Outstanding shares at this date are 325, of which 63 are investing shares held by 18 members. When the funds on hand are sufficient to pay $200 to each of the 63 investing shares, the association will terminate. The available assets for such purpose, cash and its equivalent, are, past-due mortgages, $4,600; call loans, $1,950; loans on dues paid in, $405, and cash, $1,139.66; total, $8,094.66.

"The business of the coming months will be merely liquidating the investing shares, and any investor who can use his money to advantage outside the association would do better to make an early withdrawal than to remain to the end; the withdrawal value per share at this date is $188.44."

Bayonne, No. 2.—This is also a successful association and conducted on the same plan as the preceding. Monthly statements, besides the annual report, are issued. In his fourth annual report (41 months) for the year ending June, 1888, the secretary observed:

"The business for the year amounts to the enormous sum of $100,794.70, of which there was $19,794 of refunded and annulled loans. There has been loaned on bond and mortgages during the year, $76,200. The total amount of interest received from both series, $7,940.51; bank interest on deposits, $267.92; loans on dues paid in during the year is $4,315. Total bonds and mortgages held by this association, $169,000. There have been 492 shares withdrawn during the year, total amount of which is $19,384.28."

Jersey City, Bergen Land Improvement Association.—This association, like the Pamrapo, issues $300 shares, and the free shares are the only ones considered in division of the profits. The money is sold at public auction to members who are entitled to $300 on each share held. The premium bid, if over $40 per share, is deducted on the gross plan; if $40 or under, it is added to the mortgage, which is paid in 144 monthly installments. No interest is charged. A sim-

ilar system is followed by the two Greenville associations, whose shares have a par value of $500. An auditing committee of stockholders make monthly reports to the board of management.

As a copy of the constitution was not furnished to this office, the following extracts from the first two reports must suffice to explain the workings of this association:

"Our association opened its first series January 1st, 1887; its second series, September 3d, 1887; its third series, April 7th, 1888, and its fourth series will be opened March 1st, 1889.

"The demand for money during 1888 has been unprecedented: our sales have brought premiums from $15 to $83 per share, the average premium being $40. During the two years we have been in existence we have granted 18 loans, covering mortgages to the amount of $43,000, and I am assured from present indications that during the coming year we will easily double that amount. Money is offered for sale whenever $300 is in the treasury; thus, all money is productive. Loans may be repaid in full at any time, and interest deducted. All subscriptions begin with the opening of a series, which is limited to 200 members; each can hold from 2 to 15 shares. Loans are made to the amount of 80 per cent. of the appraised value of any property accepted, excepting for improvement, when the lot or lots being free from incumbrance, the full value of the building is loaned, subject to the approval of the board of management.

"A person joins a series upon the payment of $1 entrance fee and thereafter 25 cents weekly in advance upon each share held by him or her. When a sale of money occurs the member attends and bids a premium upon the amount desired; after the money is bought, the member enters into negotiations with builders and makes a contract for the erection of such a building as the member desires. The association will then obligate itself to pay the contractor when the payments become due, and the association appraisers (composed of three gentlemen) will superintend the erection of the building to see that the terms of the contract are fully complied with.

"The borrowing member then executes a mortgage to the association for the amount borrowed, the premium up to $40 and ten years' subscription, which mortgage is divided into 144 payments (or 12 years), upon the payment of which amount the mortgage is canceled, the deed for the property being vested in the member from the beginning. A member can pay the whole amount at any time previous to the twelve years, and can sell his property to another person, subject to the mortgage, whenever desired."

Jersey City, Bergen Mutual, No. 2.—This and "No. 3" are distinct associations, but under the same officers. There is no value placed on

shares until the books show that the net assets amount to $200 per member. Withdrawals are allowed six per cent. per annum on the amount paid in. As is the case with the Jersey City associations generally, weekly dues of 25 cents are paid. In No. 3 the board of management has authority to issue an additional series of 2,500 shares, but all shares of the new series to be kept in separate accounts, and all credits, profits and liabilities to be separate and distinct. Shareholders may pledge shares held by them in both series. Expenses are divided.

Jersey City, Hudson County Caledonian.—One of the most important features of our association, writes the secretary, is its premium plan. The amount of premium bid for a loan is not deducted from the amount borrowed, which is a hardship on the borrower, as it deprives him of his money at the time when he most needs it, and compels him to continue paying interest on the amount deducted. We have adopted a plan whereby the borrower obtains the full amount bid for his loan ($200 per share), and is allowed to pay his premium in small monthly payments. The superiority of this plan over all others can readily be seen. The method gives rise to no false or inflated profits, and has obviated several difficulties with which borrowers in other associations have to contend. The total amount of the premium is added to the face of the mortgage and repaid by the borrower in 100 monthly installments. At the end of each three months the premium paid is deducted from the principal in the same manner as dues. The only portion of the premium deducted at the time of the loan is one hundredth part of the total amount for each month the series has run previous to the sale of the loan.

Jersey City, Fairmount.—The board of managers have adopted the following scale of payments on loans to members erecting buildings:

"FRAME BUILDINGS.

"1st payment, one-sixth ($\frac{1}{6}$) when frame is raised.

"2d payment, one-sixth ($\frac{1}{6}$) when frame is enclosed.

"3d payment, one-sixth ($\frac{1}{6}$) when floors are laid and partitions set, and one coat of plaster on.

"4th payment, one sixth ($\frac{1}{6}$) when the trimming is completed and ready to hang doors.

"5th payment, two-sixths ($\frac{2}{6}$), the balance, when the building is completed and accepted by the association.

"BRICK BUILDINGS.

"1st payment, one-sixth ($\frac{1}{6}$) when second tier of beams are laid.

"2d payment, one-sixth ($\frac{1}{6}$) when building is enclosed.

"3d payment, one-sixth ($\frac{1}{6}$) when floors are laid, partitions set and one coat of plaster on.

"4th payment, one-sixth ($\frac{1}{6}$) when the trimming is completed, and ready to hang doors.

"5th payment, two-sixths ($\frac{2}{6}$), the balance, when the building is completed and accepted by the association."

[This practice is followed in several associations.]

Jersey City, Greenville.—Books are audited every month. The matured value of shares is $500, but the first series liquidated in December, 1887, at $306, as the holders could make more profit by re-investing in a later series. Six series are now running. Each series is limited to 300 members, no one to hold more than 10 shares. Only free or unappropriated shares are allowed profits. All our money invested in real estate. The association owns its own building, which cost $4,857.93. The premium on loans, except the balance over $50 per share of $500, which is deducted in advance, is added to mortgage. No interest is charged, but mortgage is repaid in 120 monthly installments. The secretary has the following introduction to his thirteenth annual report:

"During the year our appropriation sales have amounted to $54,500, at an average premium of $109.33 per share; there are loans of the amount of $10,000 not consummated. We have liquidated six loans under the regular rules; we have paid off the first series of 14 members, representing 40 shares, subscriptions paid, $6,253.50, and premium thereon of $7,967.20.

"We have paid the following withdrawals:

		Subscriptions paid.	Premium.
Second series	12 shares	$1,650 90	$1,380 00
Third series	45 shares	4,857 60	2,471 00
Fourth series	28 shares	2,349 60	450 00
Fifth series	52 shares	4,043 49	395 00
Sixth series	53 shares	1,805 55	.....
Seventh series	97 shares	500 30	.....
	287	$15,207 44	$4,696 00

"We have issued a new series, entitled the eighth series, and can report that at this date there are 210 members, representing 1,040

shares, and confidently hope that the required number of 300 members will be taken in a short time. We have reclaimed the title to four dwellings through foreclosure for the year, and have disposed of the same advantageously for the association; we still hold one house in Elizabeth, and hope to dispose of the same in a short time, as negotiations are pending."

Jersey City, Greenville, No. 2.—The general plan of this association is about the same as that on which the preceding one is conducted. Shares are $500, payable in twenty-five-cent weekly installments. Sales are made every month, at auction, $100 of the premium bid per share being allowed to go in with the mortgage for 10 years. Anything over $100 is deducted from the appropriation, the mortgage being made up as follows:

Appropriation	$500 00
Twelve years' subscription, in lieu of interest	156 50
Premium	100 00
Total	$756 50

Payable in 120 equal payments of 6.30\frac{5}{12}$.

The great difference between these associations and other plans ($120, $200, $250, &c.), according to the secretary, is this: In the latter, the member continues to pay dues and interest an indefinite period, until his shares have matured, and by so doing participates in the profits, and losses, if any. In the Greenville associations, when the member buys, his shares are wiped out, and his only interest, unless he holds unappropriated shares, is that of a borrower owing money.

Jersey City, Improved Land and Loan.—A little circular issued by the association explains its plan, as follows:

"This association loans its money at five per cent. interest. It allows premiums to be paid in twelve equal monthly installments. It permits subscribers to take shares at any regular meeting without paying dues for the past. It credits shareholders with their proportion of profits accrued at the end of each fiscal year. It permits shareholders to withdraw at any time, with their share of profits to last annual dividend. It provides for temporary loans at six per cent. It is authorized to invest in lands, improved or unimproved, when it is deemed for the interests of the association so to do. Each share entitles its holder to a loan of $200. Loans are made to the extent of eighty per cent. of valuation approved by our board of management."

Trenton, Mercer.—Ten series have been issued, of which 5 have matured in from 128 to 144 months. Two mortgages are now being foreclosed: $500, for non-payment of interest and allowing the property to be sold for taxes; $200, mortgagor died, leaving two widows, neither of whom will pay the dues. When there is no demand for money on mortgage, the association can redeem shares at their value, less discount the holder may bid.

New Brunswick, Homestead.—The constitution provides:

"In the event of there being no bidders for the funds of the association at or above par, then the directors shall cause the names of all the shareholders who have not borrowed the amount of $300 on each share owned by them to be placed in a box and drawn therefrom by lot, and to the shareholder whose name shall be first drawn shall be returned the actual amount paid in by him or her, with such interest thereon as the board of directors may determine, and thenceforth he or she shall cease to be a member of this association, and such drawing of the names of shareholders shall be continued until enough shares are drawn to absorb all the funds of the association.

"Shareholders taking loans from the association shall pay interest monthly to the treasurer, at the rate of four per cent. per annum, payable in equal monthly payments (being $1 per month for every share of $300 borrowed)."

Asbury Park.—Five series have matured in 112, 108, 116, 129 and 124 months, respectively.

Freehold.—Two series matured in 123½ and 135 months, respectively.

Long Branch.—Maturity of first, second and third series in 122, 130 and 136 months, respectively.

Paterson, Manchester.—Three auditors examine receipts and expenditures every four weeks; the directors go over the same work every six months.

Paterson, Union Mutual.—The members have a tacit understanding that no other person bids against a five per cent. bidder. The books are examined every month, and a written report presented at the monthly meeting. Rate of profit during 1888 was 10¼ per cent. on average amount invested. The board of auditors in presenting the seventh annual report, December 26th, 1888, considered that—

"A well-managed building and loan association is the model institution of the age for saving money, both for the borrower and lender, and claim the foregoing statement of this association for the year 1888 is practical positive proof that this is true. A few of its superior advantages are these: It has no preferred shareholders, but each member shares ratably in all earnings. All officers that handle money are under heavy bonds for the faithful performance of their duties. All its meetings are public, and any member can investigate the books of the association and know the disposition of every dollar from month to month. Members can withdraw from the association any day of the year and get interest at the rate of six per cent. per annum to the date of such withdrawals, and members have availed themselves of this privilege during the year 1888 to the amount of $68,338.01, and every member has received his money *on demand.* A member can borrow at any regular monthly meeting as much as he has actually paid in, by merely assigning his pass-book as security. The association has proved scores of times that any member with a few hundred dollars' start can borrow on mortgage from the association, and by the monthly payment of no more than he previously paid rent, can, in about ten years' time, own his own home free of all debt; and this association has provided homes for many families who to-day would be homeless but for its help. Loans can be repaid any month, to suit the borrower's convenience, in sums from one dollar to the full amount of the loan. The amount of money paid in on shares, together with dividends earned, can at any time be applied by a mortgage borrower, at his option, towards payment of his mortgage, thus reducing his debt as well as his interest and monthly payments. All shares are exchangeable for any later shares, *free of cost,* the member receiving the difference in value in cash. Members can pay their dues or interest from six months to five years in advance, and for all such prepayments a rebate of six per cent. per annum is paid the member in cash, at the end of each year. This association has practically not one cent of unpaid interest at this time, and has never lost a dollar from bad debts or mismanagement. All these advantages prove that the building and loan associations meet the wants of the age."

Paterson, Riverside.—Other people than shareholders are entitled to bid for money at the regular meetings of the association, on their payment to the secretary of one month's interest on the amount applied for.

Passaic, Mutual.—The auditors, composed of three stockholders, examine the monthly reports of secretary and treasurer, and make a general quarterly examination. The sixth annual report, for the

year ending May 7th, 1888, showed the earnings for the year to be $13,396.99. After deducting $7,826.09, six per cent. interest on stock, there was a balance of $5,570.90, from which the auditors recommended a dividend of $1.15 per share. The total loans on bond and mortgage during the year amounted to $73,576, and also $11,395 on books.

Passaic, People's.—Semi-annual as well as annual reports are made. The first annual report is dated September 3d, 1888, and states that the association at that time had 224 members, holding 1,507 shares. The total earnings amounted to $2,088.31. In accordance with the provisions of the constitution, the directors set aside 70 per cent. of the earnings as a dividend on stock. The remaining 30 per cent. was equally divided among the borrowers and shareholders, 15 per cent. to each. This gave $308.59 to be divided among 13 mortgage and 9 book borrowers in proportion to amounts borrowed, or $1.39, within a small fraction, for each $100. The dividend on shares was $1.16, or a total of $1,748.78.

A borrower may repay a loan at any time, either in bankable money or in shares of the association of a declared value equal to such loan. He may also, in addition to his regular dues, pay installments of not less than $1 at any time, for which credit is given him in his interest account.

Salem.—Sixteen series have matured in from 10 to 12 years each. Discount allowed on premium bid from 5 to 98 per cent., according to age of stock pledged.

Elizabeth, Citizens'.—Every subscriber forms a series by himself, and the value of his shares depends on the amount and regularity of his payments during the period of membership. Quarterly, as well as annual, reports are issued, the accounts being audited annually by a committee elected by the association. As in the other Elizabeth associations, it has a savings fund attached, in which members may deposit money. At the date of the first annual report, in March, 1888, the following "scheme" of its system was issued:

"The object of this, as of other similar associations, is 'to provide a means for the regular, safe and profitable investment of the savings of its members, and for the purpose of making loans to shareholders,

whereby they may be enabled to build or provide for themselves dwelling-houses, or to purchase building lots or other real property, and to remove incumbrances therefrom.'

"The scheme of the association is briefly stated as follows:

"The par value of each share is $240, and when payments of one dollar per month, with their accumulation of interest and profits, shall reach that amount, then the share will have matured, and the shareholder be entitled to draw the full amount. It is estimated that shares will mature in about twelve years. No member is allowed to hold more than fifteen shares. The dues are one dollar per share per month, and must be paid at the regular monthly meetings, on the third Wednesday of each month, between 7:30 and 8:30 P. M. In case of failure to pay such dues, a fine of ten cents per share will be imposed.

"When a loan has been made to a shareholder, his payments from that time will be two dollars per share per month, to cover both principal and interest. Money will be sold at every monthly meeting to the members bidding the highest premium. Loans will be made on bond and mortgage, or on the shares held by members. The borrower may, upon sale of the property mortgaged to the association, transfer his shares to the purchaser, who may continue payments as before.

"At the end of each year the shareholder will be credited with interest on the value of his shares at the beginning of that year, at not over five per cent., and the profits will then be credited to each share in proportion to the amount paid in as dues for that year. Members may at any time (after due notice to the board of management) withdraw the amount paid in, and will (after three years) receive a share of the earned profits proportioned to the number of years for which they have paid dues. Minors may become members and participate in the profits, but have no vote.

"It is the experience of every one who, through the help of a building and loan association, builds or provides for himself a home, that instead of paying rent to a landlord, he pays it to himself, and at the end of 10 or 12 years he owns his home. And even should the worst happen, and through his failure to pay dues and interest his mortgage should be foreclosed, there will be an equity in the property for him, because his mortgage will have been reduced by his constant payments of dues; but even should this fail, he will be no worse off than before, because he will have paid no more than he otherwise would for rent of the same house.

"The particular features in which the "Citizens'" Association may be said to be more attractive than others to those who wish to borrow money, are:

"1st. Its low rate of interest (five per cent.)

"2d. Easy payments. The fact that the par value of the shares has been placed at $240 makes a long term, and therefore easy payments.

"3d. Its death clause. 'In case of the death of a member, it shall be discretionary for his legal representatives, within four weeks from the day of such death, to declare whether he or they will assume the obligations of the deceased towards the association, or will withdraw the money belonging to him. Should the latter be chosen, then they shall be allowed to withdraw the whole amount paid in on such shares, with accumulated profits thereon.'

"4th. The savings fund. 'Members may, at regular meetings, deposit in the savings fund sums of one dollar or more, on which interest will be allowed at the rate of three per cent. per annum, except that no interest will be allowed for fractions of a month, or on sums of over $500.'

"These deposits may be withdrawn at any regular meeting previous to the payment of dues, to the amount of one-half the funds in the treasury, and in the order of notice to the secretary.

"'When a member does not make payment of dues, and has money in the savings fund, the secretary is authorized to transfer the necessary amount therefrom to pay such dues, unless such member shall direct otherwise.'

"5th. Low premiums. The highest premium paid by any borrower during 1887 was 7 per cent., and the average, 5½ per cent., which we believe to be much lower than the premiums charged by any other association.

"6th. Members may bid for money immediately upon joining the association."

The board of management has power to fix the upset price at which money may be sold at any meeting, and must announce such price at the time of offering the money for sale.

Elizabeth, Excelsior.—Weekly payments are required. Nine-tenths of its members never were connected with a building association before joining the Excelsior, which also has a savings bank connected with it. Only stockholders of the association are allowed to deposit, and it is used as a convenient means of accumulating small sums to meet payments on shares held in the association. It has been very useful for this purpose. The money deposited in the savings fund is loaned to any one on good security, without bonus, at 6 per cent. per annum. A large majority of the shareholders of the building association are employes of the Singer Machine Company. All money thus far has

been loaned at 5 per cent. premium, it being understood that none will be given for less and that no one will be required to pay more. Where two or more desire to borrow, the value of the security to be given and priority of notice determine the right.

Elizabeth, Harmonia.—Every share has its own value in this association, shares being issued every meeting night. The accounts are audited every three months. A savings fund is attached, but only a member of the building and loan association has a right to deposit money in the savings bank. Such a deposit draws 4 per cent. interest per annum; provided, however, they are not withdrawn for at least three months. Money withdrawn before such a length of time has no claim for interest, nor is it lawful for any member to deposit more than $500.

No member has a right to take money on bond and mortgage, unless he has made at least three monthly payments on the shares subscribed for; nor is a member who is in the arrears with his monthly dues allowed to buy money at auction, unless he agrees to have the arrearage deducted from the amount bought.

Whenever the account of any member shows $50 over and above his mortgaged indebtedness to the society, and interest and costs, then such is entitled to have his mortgage canceled and all documents and papers relating thereto returned to him. Such member, however, is compelled to continue his monthly payments until every one of his shares amounts to $200 paid-up capital.

Other provisions of the constitution are—

"Should a member through sickness or similar causes be prevented from punctually paying his dues or other obligations with the association, then the board of directors shall be informed thereof, and the same shall investigate the case faithfully and conscientiously, and if it finds everything as represented, it may excuse the non-payment of dues, &c., for one month, and remit the fine for one month at a time.

"For all moneys loaned on notes, lawful interest must be paid until repaid. For every loan granted a note to the order of the surety must be given.

"For a loan of not more than $50 only one surety is required; over $50, two sureties have to sign the note. The sureties must be property-holders in Elizabeth, and shall not appear as such on more than two notes at a time."

Elizabeth, Elizabethport Mutual.—Issues a series quarterly; in 13 years, 55. Of these, 12 had matured at date of the 1888 report, in an average time of 10 years and 9 months. Only 1 foreclosure in 14 years.

Elizabeth, Union County.—A series is issued every month. One-eleventh of premium, on gross plan, is considered earned every year. There is no borrowing from banks, no selling in advance and no high premiums. The premium is reduced for each year the loan does not run; but no reduction of interest until it is paid.

Elizabeth, Central.—The premium bid for loans is added to the mortgage, and paid when that is due. No member is entitled to a loan unless he has paid installments for at least three months preceding. At each monthly meeting the sum of $600, more or less, at the discretion of the board of directors, in loans of $50, is placed at the disposal of members, who may take it in regular order, on giving their notes and at least one sufficient surety. Such a loan must be repaid inside of three months, at 6 per cent. interest per year.

From the profits obtained from premiums, interest, fines, &c., during the year, are first liquidated all necessary expenses, and the balance is appropriated to pay, first, 6 per cent. interest on the capital invested at the date of the last accounting, and the remainder is divided among the shares in proportion to the amount of dues paid in during the current fiscal year; but no one is entitled to a dividend who has not been a member for at least three months prior to the close of the year. All fines are deducted at the annual accounting. The board of directors may, in its discretion, permit members prevented through sickness, inability to obtain work, or similar misfortunes, from meeting their obligations, to suspend the payment of dues until the removal of such disability.

This association also has a savings bank annex, in which only members are permitted to deposit, not less than $1 nor more than $500, at such interest as the board of directors may from time to time determine. Interest is not reckoned for the fractional part of three months, and deposits can only be withdrawn at regular meeting nights, and after notice to the financial secretary.

SOME SUGGESTIONS AND WARNINGS.

Mr. Amos Fayram, one of the most expert accountants in Detroit, Mich., and greatly interested in the success of these enterprises, writes to the Bureau:

"I especially desire to see, as a member of a building and loan association, or as an auditor of one, a full and detailed statement of the receipts and disbursements since organization, and alongside said sums the amounts received and paid on each during the last financial year of the association. I would not pass or approve a sum entered as 'miscellaneous.' How could I tell from such a statement whether it belonged to 'capital' or to 'loss and gain' account? Again, I should require a full showing of the assets and liabilities in detail—not lumped under the headings of 'other' assets or 'other' liabilities. And right here let me say that it is all important that the reports should clearly show what sums have been received or paid out during the year for dues or installments on shares, paid in advance or before due as per rule; and on the contra side should be shown any such dues that may have been withdrawn or repaid before being due as installments on shares. The money borrowed, from bank or otherwise, during the year should also be stated, and how much of it was repaid in the year, and what amount of such borrowed money was owing at the end of the financial year. I would also require a full statement of loss and gain account, showing clearly and in detail the gains, expenses and losses. And lastly, I should want to see a 'summary of shares' of all series in force, just like the one on page 278 of your ninth report,* and it would be well to have another column showing the actual amount of cash advanced on borrowed shares in each series, *i. e.*, the par, less the premium, when deducted in advance.

"With such several statements fully and honestly given, and assuming the securities to be good and sufficient, any man of ordinary business capacity could tell whether the association was profitable and safe for its members."

Mr. Fayram also calls attention to the fallacy of considering high premiums an advantage to borrowers, because, as is maintained, the heavier the premiums the sooner the maturity of the shares and the less the aggregate dues to be paid thereon:

"I have no doubt whatever that large premiums, and the borrowing of money unlawfully, are a source of great danger to these associations, in that they tend to making loans to speculators in land and 'jerry' builders, at unusually high rates of interest, and to get the

*See annual statement of Harrison Building and Loan Association in Bureau report for 1886.

latter, insufficient securities are frequently taken. The old adage is true, viz., high interest means bad security.

"I am sorry to see that Bank Examiner Richards, of Maine, in his excellent report (1888), has given the weight of his official authority to the continuance of a sad mistake so often made by officers and others connected with building and loan associations, on this very subject of the actual rate of interest paid by borrowers. After stating certain figures, he says that the actual rate of interest paid is 'slightly more than 4¾ per cent., while the nominal rate would be 7½ per cent. per annum. The dividends credited to the shares thus reduce the rate of interest 2¾ per cent. per annum.'*

"Now, the case as stated, when correctly figured out, clearly shows that shares of $200, payable by $1 dues per month, would be a little over par at the end of 139 months, provided each dollar was invested at 6 per cent. per annum, and the interest was received and compounded monthly; while if a borrower of $1,000 (or a little over), paying dues, $5; interest, $5, and premium $1.25, or altogether, $11.25 per month for 139 months, would be paying 8.4 per cent. per annum for interest on the amount, or balance, of the principal actually owing to him in each month of the loan term. This hard fact of 8.4 per cent., instead of 4¾ per cent., will, I fear, some day be found out by the borrowers. Then woe betide all who have in any way started or fostered such statements.

"I have figured a little on shares maturing in *about* 8 years, and I find that if an investing (or non-borrowing) member pays 25 cents for entry fee, 25 cents for pass-book, and also pays 50 cents per month for dues, for 99 months, or 8¼ *years*, and then, at the end of said 8¼ years, he receives $99.75 (25 cents *less* than the *par* or face value of a share), his investment will have improved at the rate of 15 per cent. per annum or 1¼ per cent. compounded *monthly*. Now, if the investing members in the association referred to, receive interest at 15 per cent. per annum compounded monthly, what rate of interest (considering premiums paid as interest) will the borrowing members of said association have paid for their loans? Would they not have paid 15 per cent. *plus* working expenses of the association? If not, why not? Can any working man afford to pay 15 per cent for a money loan? Will any honest or intelligent man pay any such rate?"

Judge Seymour Dexter, on page 106 of his work on Co-operative Building Associations, already quoted, observes:

"If all the borrowers bid the same premium, and the premium

* "Let us consider, for convenience, a $1,000 loan, dividends to be credited to shares semi-annually. This amount would be loaned on five shares of stock. The actual payments per month would be—dues, $5; interest, $5; premium, $1.25; total, $11.25, making $135 annually. At the end of 11½ years, dues and dividends would amount to $1,002.21, and the loan would be canceled. The actual amount paid to the association during this time would be $1,552.50, thus making the actual amount of interest paid, in round numbers, $550, or at the rate slightly more than 4¾ per cent."—*Maine Bank Examiner's Report, p. xi.*

received by the association was distributed among the shares borrowed upon, then there would be an equality of benefits; but such is not the scheme. Premiums, as well as other items of profits, are bunched and divided among all the shares outstanding according to their holding value. It needs no array of figures to show that when the free shareholder receives 10 per cent. interest on his savings in a community where the legal rate is but 6, that the borrower has paid, either in premium or interest, far above the current rate. It is inevitable that if the association is one in which free shareholders obtain large interest, it is one in which the borrower will pay large interest, either under the name of interest or premiums. * * *

"From our investigation, and from the necessity of the scheme of these associations, we conclude that the ratio of non-borrowers to borrowers will, on the average, exceed four to one. From this it follows that excessive interest and premiums paid by the borrowers may be divided into four parts at least, and only one of these parts will be returned to the borrowers in dividends to their stock, while the remaining three parts will be divided to the free shares. While this conclusion is not accurate, it is approximately so."

Mr. C. F. Southard, who is connected with the *Building and Loan News*, New York City, and author of an interesting and useful little manual on the subject of building and loan associations,* writes:

"After four years of active work in this field of economics, and from close observation, I am satisfied that the principal reasons why people are poor are because they have neither encouragement, opportunity, inspiration or systematic inducements to save. Mutual building loan associations combine all these features, and thus their almost uniform success wherever organized. However, their progress is seriously impeded in every direction because of the wrong business methods employed in conducting the system, and a woful lack of knowledge of the great principles underlying this and other forms of co-operation.

"Let me say that the general course pursued by associations of deducting on paper the premium bid, hiding it away in the mortgage, compelling the borrower to pay interest on the amount called for in the mortgage and then declaring as earned the premium bid, is not only ridiculously unbusiness-like, but severly unjust. And because of these methods, building loan associations are questioned, their usefulness impaired and stability jeopardized.

"Again, the method mostly in vogue of compelling a borrower to pay interest on the full amount loaned until the maturity of the mortgage, when he is reducing that mortgage by monthly payments,

* "Own Your Home! Building and Loan Associations: How to Use and Not Abuse Them," by C. F. Southard, late *Star* commissioner.

is also manifestly unjust. It may be all right from a pawnbroker's standpoint but not from a co-operative standpoint, which means to 'share alike.' Eliminate these features, as some associations in the State have done, and you have the most magnificent and powerful agency for the upbuilding of men, women and children which can be devised.

"The reason why the State is doing a good work in compiling and disseminating this practical information is because it will protect the citizens from the scores of 'wild cat' schemes which are now doing business under the name of building loan associations, promising high rates of interest, but which are simply bucket shops. They are commencing to gull the wage-earners of New Jersey as they are doing elsewhere, and are using good men's names to do it, too. The following is a sample of the manner in which they proceed to obtain the people's hard-earned savings:

"WANTED, throughout New Jersey, responsible men to represent Interstate Building and Loan Association, of ———. Write State Agent, Box 87, ———, N. J.

"Let it be distinctly and emphatically understood that a genuine mutual building loan association cannot afford to employ agents. One of the main reasons for the establishment of an association in every town and village in New Jersey is that the people are brought together to transact their own business, all their money goes to build up their own neighborhood and all the profits are divided equally among themselves."

In the course of a paper read before the American Social Science Association, September 7th, 1888, on the "Dangerous Side of Building Associations," Mr. Southard said:

"In 1849–50, these associations sprang into existence in different sections of the country as if by magic; and thousands of mechanics, sewing-girls and washerwomen invested in them their scanty earnings. But the mysterious methods of the scheme and the losses resulting to many members finally led the New York legislature to appoint a committee of three to investigate the 124 associations then doing business in the State; and this committee reported in favor of revoking the charters of all, without distinction or reserve. This was never done, however.

"The associations became especially popular at the same time in Connecticut, but their methods caused the same results. A searching investigation was made by the legislature; and in 1860 saving and building associations were forbidden to receive deposits after January 1st, 1862. In 1865 they were required to return all deposits on or

before July 1st, 1866, which practically wound them up, and repealed the law authorizing them. This phase of the history of the co-operative savings bank movement in New York and other States will surely be repeated, unless the States, by acts of legislature, prevent it, as Massachusetts has done. The dangers which beset the system in every State except Massachusetts are that the organizers of associations either copy the general mistakes of the system, or else evolve brilliant financial theories, which are placed attractively before the public by advertisement, inviting people to deposit their savings with the prospects of large returns in the 'sweet by and by.'

"The three leading dangers which menace this plan of banking in all the States to-day are those which brought it into disrepute thirty years ago, namely—

"1. Permitting a single member to hold a large number of shares of stock and borrow on them. This leads to speculation, to stultification of the spirit of co-operation by the well-to-do and more venturesome members, who absorb the money, erect tenement-houses to rent, and crowd out modest borrowers who want homes. This condition of affairs leads to the final taxing of the capital stock, as in Illinois and in New York in 1886, thereby preventing organization.

"2. The plan in general use of deducting the bonus bid from the sum borrowed. This results in the borrower paying interest on money he does not receive, the holding of 'inflated' mortgages by the association, the yearly bankrupting of the concern by the declaration of profits not earned, and the robbing thereby of members who remain until the termination of the association, of their legitimate profit by those who withdraw at an early period.

"3. The almost utter lack of knowledge by the directors of the simple principles governing finance, and a criminal carelessness in the matter of informing themselves in reference to the same.

"The last and perhaps most dangerous fact attending the popularity of this form of co-operation is the fungus growth which attaches itself to the spread of the system, properly known under the terms 'real estate and money brokerage,' which bids for and secures the hard-earned money of hundreds of poor people daily under the specious guise of 'co-operative banking.'" *

Judge Dexter, in a paper before the same association, believed that—

"There is no financial co-operation of any kind which can be so utilized as an economic power in our social organization to advance the condition of the wage-working classes as these co-operative savings and building loan associations. To secure these results there should come to pass through the legislature a scheme, uniform in its essential

* See *Journal of Social Science*, December, 1888.

features throughout the State, upon which their business shall be conducted; and State supervision similar to that exercised over savings banks. In the scheme adopted, three fundamental principles must be adhered to:

"1. Simplicity of the scheme. It must be so simple that the ordinary wage-worker can understand it.

"2. Equity between borrower and non-borrower—the borrower obtaining his loan at legal rates of interest, and the non-borrower receiving a higher rate than the savings bank can pay.

"3. Security against loss of the funds. The danger against loss is reduced to the minimum when the funds are loaned only upon a bond with first-mortgage security upon unincumbered real estate, or secured by stock of the association which exceeds in value the sum loaned."

Mr. James R. Bowen, secretary of the Erie Building and Loan Association, Jersey City, makes the following suggestions:

"In the first place, it seems to me that the vast importance of building and loan associations in this State, and the great difference in their rules and methods of doing business, demand that the existing laws governing these associations should be carefully revised. The present act was passed when building and loan associations did not attract so much attention as they do now, and this act has been amended and amended as the necessities of amendment have become apparent, but if one general and comprehensive law were passed, laying down clearly the rules by which all associations should be governed, it would prove a great advantage over the present act and its amendments.

"If this be impracticable, then there are some particulars in which it seems to me that the present act should be amended.

"A limit should be placed on the power of the association or its officers to borrow money for the association. It may often happen that an association may have some money lying idle in bank, and if permitted to borrow an additional sum it could effect a loan; but there should be no chance left for the abuse of this power to borrow, and no association should be allowed to borrow money in excess of ten per cent. of the total amount of dues actually paid in. I am told that some associations sell money a year or more in advance, then raise the money to pay the loans by note, and rely upon incoming receipts to meet these notes. While this course may prove profitable it is not safe, and if one association were to fail it would injuriously affect every other building and loan association by shaking public confidence.

"Again, the officers of all associations should be required to make full and complete sworn reports, at stated times, to the State.

"It might also be proper to appoint some officer with power to

investigate the affairs of any association at any time, and to recommend to the Attorney-General proceedings to wind up any corporation whose affairs were not being conducted properly."

Mr. Edward D. Page, of Orange, who has given considerable attention to the subject of savings banks and building and loan associations, observes—

"It is a pity that so little notice is taken of building and loan associations by the State. It is quite a defect in the New Jersey system that no official reports are required, and that no approval or disapproval of the various schemes which are often embodied in the respective constitutions, is provided for. It should be; or I fear that our associations will fall into the disgrace and unpopularity, as well as into the ill-success, of the earlier Massachusetts, Connecticut and New York concerns. An association recently has been formed in Orange, which is to undertake life insurance as well as the formation of a building and loan fund. It ought to be understood that any departure from the simplicity of management and structure of the ordinary loaning of money on installments on neighborhood real estate security is financially dangerous to the scheme, which is likely to fall to pieces on account of the want of the necessary special and technical business knowledge presupposed by such an extension of functions, and not ordinarily to be found among the men composing the building and loan association management.

"It is also unfortunate that the law does not provide, as in Massachusetts and New York, for the compulsory withdrawal of unpledged shares, when necessary, and for the gradual withdrawal of matured shares. We already have run across these snags in Orange Valley Association, and will have to amend our constitution accordingly.

"It would also be desirable to prohibit the system of minimum premiums."

On the other hand, Mr. John Pardue, the efficient secretary of a very successful association, the "Mutual," of Newark, states that the members do not believe in any State regulation or supervision, "not because we are afraid to show our books, but because we believe it unnecessary in nine cases out of ten." The trouble is that that tenth case of mismanagement will throw the whole system into disrepute—an end which is just as likely to be the result of the erroneous systems followed, especially in the division of profits. There is some force in the objection against State supervision, but only because of its doubtful efficacy. "Fifty men in the State of New Jersey," writes Editor Brown, of the *Building Association and Home Journal*, "could not

do one-tenth of the work. In one society here [Philadelphia] we have three auditors at work all the year round, and they are obliged to make themselves very active in order to feel justified in swearing to the accounts." The mild sort of official supervision of even our few savings banks did not prevent the more or less serious maladministration of the fifteen at present in the hands of the Chancellor, and of many more which have been wrecked. Probably a law on the lines of the Massachusetts statute, a stricter legal responsibility of directors and sworn annual statements of accounts to a State department would be far more effective. But in the end the responsibility must and is intended to rest upon the shareholders, the co-operators, whose safety lies in vigilance and in conservative systems, managed on sound business principles and which cannot turn out golden harvests. Boards of directors and other officials have no excuse in being ignorant of the rules which should govern in the management of these co-operative savings fund and building associations, for there is plenty of literature on the subject:

In the *Building Association and Home Journal*, Philadelphia, the *Building and Loan News*, New York City, and many other periodicals now published all over the country, both the experienced and inexperienced will find a store of information, while more comprehensive instruction may be had from a perusal of some of the standard works issued on the subject of building and loan associations. One of the earliest of these books was Edmund Wrigley's "The Workingman's Way to Wealth; a Practical Treatise on Building Associations: What They Are and How to Use Them," first published in 1869, and since issued in several editions. This was soon followed by a more comprehensive volume on "How to Manage Building Associations," by the same author.* In 1882 G. A. Endlich's "The Law of Building Associations" was published, on which, to a large extent, is based the very full article on "Building Associations," in the new "American and English Encyclopædia of Law," Vol. 2. "The Manual for Building and Loan Associations" is a western (Cincinnati) book, prepared by Henry S. Rosenthal, and published in 1888; but up to the present time the "Treatise on Co-operative Savings and Loan Associations," by Judge Seymour Dexter,† is superior to anything in this line yet given to the public. Very full arti-

*Published by James K. Simon, Philadelphia. Third edition issued in 1884.
†Appleton & Co., New York, 1889.

cles by the same gentlemen have appeared in the *Quarterly Journal of Economics*, April, 1889, and in the *Journal of Social Science*, December, 1888. The latter pamphlet also contains several other interesting papers read before the September, 1888, meeting of the American Social Science Association.* The report of the Pennsylvania Bureau of Industrial Statistics for 1888 devotes a chapter to building and loan associations, written by Mr. M. J. Brown, the editor of the Philadelphia *Building Association Journal*, and Mr. Joseph H. Paist, his assistant. A modest but valuable little book on "Building Loan Associations: How to Use and Not Abuse Them," by Mr. C. F. Southard, of New York, has entered upon its second edition; and considerable information may also be obtained from the two pamphlets issued a short time ago by the American Economic Association on "Co-operation in New England" and "Co-operation in a Western City," by Prof. Bemis and Dr. Shaw, respectively.

These and some other publications are unmistakable evidence of the increased interest taken in this form of co-operation. Its development in our State has been traced in the preceding pages. But our record would be incomplete without some account of the building and loan association movement in other parts of the United States, over every part of which they are spreading with great rapidity.

THE BUILDING AND LOAN ASSOCIATION MOVEMENT IN OTHER STATES.

In Pennsylvania, their "breeding-place," according to Prof. A. S. Bolles' report of the Bureau of Industrial Statistics (1888), there are perhaps quite 1,000 building and loan associations, of 337 of which the yearly financial statements have been carefully analyzed. These showed $28,348,871 assets, $5,940,653 gains, 459,082 shares, 126,-243¼ being pledged, an estimated membership of 73,437, and of 22,953 borrowers—that is, over 1 in 3 shareholders was a borrower.

The averages per society were calculated to be as follows:

Shares	1,362
Shares borrowed on	374
Members, total	218
Members, borrowers	68
Shares per member	6¼
Shares per borrower	5½

*F. B. Sanborn, General Secretary, Concord, Mass.

Cash receipts	$34,830 98
Cash expenditures	32,907 48
Cash on hand	1,926 43
Withdrawals and matured stock	10,264 00
Current expenses	343 99
Assets	84,121 27
Gains	17,624 05

"Estimate for one thousand societies in the State:

Shares	1,362,500
Members	218,000
Borrowers	68,000
Borrowed shares	374,000
Assets	$84,121,270 00
Receipts, one year	34,830,983 50
Disbursements, one year	32,907,482 55
Cash on hand	1,926,438 93
Withdrawals and matured shares	10,263,997 41
Expenses	343,990 00
Gains	17,628,050 00

"To appreciate the enormity of the work accomplished by these building associations," comments the compiler, "it must be remembered that the present assets, say $84,000,000, are the accumulations from the savings of the past twelve years only. That is, all the shares that were started twelve years ago have been withdrawn or matured, or in plainer terms, the life of a society, or a series, is less than twelve years.

"The present capital, estimated at $84,000,000, will all be returned to the subscribers within twelve years from now. Although the capital twelve years hence may be greater than at present, it will represent new members admitted between now and then—the old gradually dropping out. During the past twenty-four years it is very probable that the building societies of the United States have turned over to members in cash, for withdrawals, matured shares and canceled mortgages, at least $600,000,000."

The number of "co-operative banks" in operation on October 31st, 1888, in Massachusetts, as reported to the Bank Commissioners, was 66, with assets of $5,505,072. Number of shares in force, 184,598, held by 27,943 members, of whom 4,870 were borrowers—that is, 6.9 shares to every shareholder; about 17 per cent. of the shareholders being borrowers, or nearly 1 in 6.

California, in 1888, had 60 building and loan associations, 17 of which are located in San Francisco. Of the total number, the Bureau of Labor Statistics stated that all but 7 are run on the serial plan. The aggregate number of subscribed shares, 109,373, is divided among 10,080 shareholders, or an average of nearly 10 to each. Total assets, $4,607,326.

The Commissioner of the Indiana Bureau of Statistics estimated the number of building and loan associations in active existence, in 1888, at 400, from 132 of which reports had been received by him. The combined assets of all the associations will aggregate something like $10,000,000.

In Maine, according to the Bank Examiner's report for 1888, there were 15 associations with an accumulated capital of $150,023; advance payments, $17,913; guaranty fund, $137; profits, $16,339; and other liabilities, $3,554. The loans on mortgages of real estate amounted to $176,897, and on shares, $775; number of shareholders, 2,129, of whom 287, or 1 in 7, were borrowers; shares, 5,020, of which 995 were pledged for loans; average number of shares per shareholder, 4½. The rate of interest charged on loans is fixed by law at 6 per cent. per annum; the average rate of premium paid is 1½ per cent. per annum; and the almost invariable rate of dividends credited to shares has been 6 per cent. per annum.

Ohio is said to rank next to Pennsylvania in the number and aggregate assets of these associations, the first of which in that State was started in 1867, in Cincinnati, where, we believe, previous to this time an attempt had been made to organize "people's banks" (*Volksbanken*), after the Schulze-Delitzsch system, in Germany. Mr. F. B. Sanborn, secretary of the special committee on provident institutions, reported to the American Social Science Association, in September, 1888, that it is supposed that the number of building and loan associations in Ohio exceeds 600, of which about 400 exist in Cincinnati, or at least in Hamilton county, and that they far outstrip the savings banks of that city in the amount of their investments and in the number of their depositors. They are also distributed among the other Ohio cities, there being in Dayton one of the largest of these associations in the United States, the "Mutual Home and Savings

Association," whose sixteenth annual report, for the year ending December 31st, 1888, stated the net assets at $1,512,756, and number of members 6,829. Mr. H. S. Rosenthal, of Cincinati, in his work, lately issued, "Manual of Building Associations," states the number of associations in the State at 750. Mr. M. J. Brown, editor of the *Building Association and Home Journal*, in the account given in the report of the Pennsylvania Bureau of Industrial Statistics,* estimates the total building and loan association assets for Ohio from $60,000,000 to $70,000,000.

The same experienced authority thinks that the assets in Illinois probably aggregate $50,000,000. Mr. Sanborn's Social Science Association report, which may be found in the *Journal of Social Science*, December, 1888, referring to the building associations of the latter State, puts Illinois next to Pennsylvania and Ohio in the number of these associations, which are nearly 300 in Chicago alone, and exceed 450 in the whole State. Chicago associations average 589 shareholders, of whom 164 are women. The loans to members in 24 Chicago associations, from which statistics were obtained, average in a year $210,690. The average loan to a member is $1,329, and in the rest of Illinois, $710. The whole amount of loans in the 24 Chicago associations is $5,056,578, and in 53 outside, $3,286,092. It is probable that the most prosperous associations made reports, so that the average loans to the amount of $108,350 in each association is doubtless too high for the 450 in Illinois. But at an average of only $80,000, this would give Illinois an aggregate of $36,000,000 as the yearly amount lent to shareholders by these associations. This is twice the amount of savings bank deposits in the State, while the building associations are increasing their business much faster than the savings bank business of the bankers of Illinois is increasing.

The report of the Illinois Bureau of Labor Statistics for 1888 refers to the remarkable increase in the number of these co-operative enterprises. All the records in that State in 1880 contained only 497 mortgages given to building associations, while in the records of 1887 there are found 6,733 such mortgages, or more than 13 times as many, and the gross amount represented was nearly 20 times as much, or $7,262,446. Assuming the total number now in operation to be those appearing on the mortgage record of 1887, and those which

* Report for 1888.

have since then been organized, there would be 482 building and loan associations now doing business in Illinois.

New York, perhaps, in the opinion of Mr. Brown, has 300 building associations, 150 of which belong to the two cities of Rochester and Buffalo. A rough estimate of the assets of the New York associations would be $20,000,000, which is $2,000,000 more than are credited by the same authority to Minnesota and its estimated 125 associations. In the latter State there is the "National Building Loan and Protective Association," with an authorized capital of $50,000,000, which has been in existence about two years and pushes its operations over the whole Union. Its methods, however, are not approved by the leading authorities on the co-operative savings and loan system. "A corporation of this character," observes Judge Dexter, "is no more entitled to the name of 'building and loan association' than a 'western loan and trust company,'" *

It is said that 100 of these associations exist in Iowa, with assets of $8,000,000, and there are at least 200 in Missouri, with estimated resources approximating $15,600,000. Twenty-five are put down for Delaware, aggregating $3,000,000 in assets; the District of Columbia investments at $6,000,000, and those of Michigan, $600,000 to $700,000. Oregon has quite a number; Kansas is said to have 100, and Wisconsin from 50 to 75.† In fact, they exist in all the States and Territories of the United States, as well as in Canada. "From all the information attainable by the committee," Mr. Sanborn concludes his report to the Social Science Association, "there is no reason to doubt that there are now above 3,000, perhaps even 3,500, co-operative building and loan associations in the United States, and that they provide for the investment, at any given time, of not less than $300,000,000. The accumulated investments in the form of houses and land, which have been paid for by the occupants or their families through the medium of these associations in a long series of years, must be much greater than $500,000,000. Twelve years ago, Mr. Doren, a competent authority, estimated this accumulation at $100,-

* See *Quarterly Journal of Economics*, April, 1889, p. 330.

† Report of Pennsylvania Bureau of Industrial Statistics, 1888. The Kansas Bureau of Industrial Statistics, report 1888, has returns from 43, which include nearly all the older and most successful associations in that State, and aggregate at least 75 per cent. of the whole. Those reporting had 3,297 shareholders (2,651 males and 646 females), and 22,704 shares, or 7 for each. The net assets of 35 associations averaged $12,615.

000,000 for Philadelphia alone, where the annual payments then exceeded $7,500,000. There must therefore be an accumulation in Philadelphia alone at this time of $180,000,000 at least; and in the whole country there are more than six times as many associations as in Philadelphia. We may, therefore, safely estimate the whole accumulations made by the aid of building associations at from $500,000,000 to $750,000,000 in a period of forty years. The savings banks of our country have provided for far greater accumulations in the same period; but it must be remembered that they are much older than building associations in the wealthiest portions of the United States. At the rate the building associations are now gaining, the time may come when their accumulated savings at any one time will exceed those of our savings banks, immense as those are and will be."*

Mr. Rosenthal, in his work† referred to above, estimated the number of building and loan associations in the United States at 5,000, which the editor of the *Social Science Journal* (December, 1888,) thinks is an overestimate. "My latest estimate (December 7th, 1888,) would be 4,000, but at least one or two associations are formed every week-day at present in the whole area of the country, so that 5,000 will soon be the number."

Mr. Michael J. Brown, in the article in the report of the Pennsylvania Bureau of Industrial Statistics, upon the basis of the 4,000 estimate, presents the following figures for the whole United States:

Shares	5,450,000
Members	872,000
Borrowers	272,000
Borrowed shares	1,496,000
Assets	$336,485,080 00
Receipts, one year	139,323,934 00
Disbursements	131,629,930 20
Cash on hand	7,705,755 72
Withdrawals and matured shares	41,055,989 64
Expenses	1,375,960 00
Gains	70,512,200 00

The Registrar's return of building societies in the United Kingdom, for 1887, ordered by the House of Commons, shows the following:

*They are in full operation in 13 States, which have 630 banks, 3,405,988 depositors, with $1,202,295,034 deposits.—*John B. Townsend, of New York, before American Social Science Association, September, 1888. See Journal of Social Science, December, 1888.*

†"Manual of Building Associations."

Number of societies	2,318
Number of members	605,421
Due to shareholders	£36,313,515
Due to depositors	15,606,408
Mortgage assets	50,302,684
In cash, &c	3,497,939

APPENDIX.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SUMMARY OF GENERAL STATISTICS BY COUNTIES.

LOCATION.	Number of associations July 31, 1888.	Number tabulated.	Terminating.	Serial.	NUMBER OF SERIES.			NUMBER OF SHARES.			Number of shareholders.	Average number of shares per shareholder.‡
					Issued since organization.	Outstanding.	Matured.	Outstanding.	Borrowed on.	Per cent. borrowed on.‡		
Atlantic County....	4	4	...	4	48	34	14	8,390½	2,639¼	31.5	1,924	4.4
Bergen County.....	6	5	1	4	25	21	4	4,765	482½	10	845	5.6
Burlington County.	16	16	3	13	110	81	29	18,215½	5,045¼	27.5	2,828	6.4
Camden County.....	21	21	...	21	265	192	47	33,186	8,008½	24	5,012	5.6
*Camden City.....	15	15	....	15	215	156	33	25,740½	6,430¼	25	4,212	5.7
Cape May County..	7	7	...	7	86	57	30	3,158	1,016½	32	726	2.5
CumberlandCounty	6	6	...	6	64	44	20	10,860¼	3,239¾	30	2,487	4.4
Essex County.....	44	43	3	40	190	151	30	77,705	12,379¾	16.6	10,903	6.8
*Newark.....	34	33	3	31	153	123	21	65,372½	10,935¼	17	9,036	7
Gloucester County..	8	8	1	7	80	53	17	7,283½	2,041¾	28	1,438	5.1
Hudson County.....	35	35	7	28	76	71	4	83,029¼	13,989½	17	9,971	7.5
*Hoboken.....	1	1	....	1	1	1	.....	2,500	250	10	298	8.4
*Jersey City.....	28	28	6	22	50	49	.....	63,817	10,484¾	16.4	7,079	8
Hunterdon County.	2	2	1	1	12	11	1	2,777	879	32	581	4.8
Mercer County.....	3	3	1	2	18	6	12	3,200	856	27	575	5.6
*Trenton.....	2	2	....	2	18	6	12	2,895	706	24	466	6.2
Middlesex County..	17	17	13	4	19	15	4	23,503	4,680	22	3,662	5.7
*New Brunswick..	7	7	6	1	2	2	.....	14,382	2,554	24	1,912	6.2
*Perth Amboy.....	5	5	4	1	8	8	.....	4,722½	1,034¾	22	911	5.2
Monmouth County.	8	8	...	8	42	31	11	8,974	1,353	16	2,134	4.2
Morris County.....	2	2	...	2	3	3	.....	2,164	110	9	412	5.2
Ocean County.....	1	1	1	.....	.....	.....	.....	693	230	33	184	3.8
Passaic County.....	11	11	...	11	42	42	.....	24,490	4,076	19	3,590	6.6
*Paterson.....	7	7	....	7	33	33	.....	16,678	2,232	16	2,608	6.4
*Passaic.....	3	3	....	3	8	8	.....	7,146	1,811	25	863	7.4
Salem County.....	3	3	...	3	42	23	20	3,962	970	31	1,057	3.8
Somerset County ...	3	3	3	.....	.....	.....	.....	2,647½	337¼	13	501	5.3
Union County.....	11	11	2	9	87	75	12	18,783	4,256½	23	3,489	5.4
*Elizabeth.....	7	7	1	6	†83	71	12	14,137	3,484	25	2,747	5.1
Warren County.....	2	2	1	1	12	11	1	1,599	701	44	268	6
Total	210	208	37	171	1,219	921	256	339,385½	67,291½	21	52,587	6.1

*Included in county totals. †For three associations. ‡Calculated only for those associations reporting data.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SUMMARY OF GENERAL STATISTICS BY COUNTIES—Continued.

Location.	Total net assets.	Total gains.	Investment of assets.			
			Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.
Atlantic County	$540,277	$121,220	$507,295	$10,067	$23,244	$20,108
Bergen County	93,416	10,516	81,880	30	6,257	2,987
Burlington County	832,024	167,664	629,151	19,908	14,411	112,203
Camden County	1,757,823	407,248	1,687,731	94,808	31,069	32,167
*Camden City	1,414,565	345,560	1,357,918	90,208	25,500	21,075
Cape May County	201,570	6,652	170,310	3,300	4,823	7,946
Cumberland County	670,453	123,153	650,845	2,518	14,988	2,571
Essex County	2,712,202	389,441	2,690,136	31,225	63,236	75,508
*Newark	2,459,385	359,020	2,428,079	29,233	47,767	65,333
Gloucester County	435,430	85,910	405,515	1,788	7,982	18,367
Hudson County	3,143,267	577,631	3,145,521	51,055	67,454	73,701
*Hoboken	36,125	6,125	40,400	.....	943	249
*Jersey City	2,435,223	461,054	2,445,969	31,451	58,049	61,872
Hunterdon County	194,687	31,583	206,488	936	1,850	4,924
Mercer County	196,271	19,901	166,900	6,025	.....	9,840
*Trenton	168,225	16,155	138,600	6,025	.....	6,900
Middlesex County	1,286,316	250,186	1,129,898	8,124	39,747	75,097
*New Brunswick	730,919	135,797	714,575	1,044	6,867	24,557
*Perth Amboy	270,742	50,215	186,300	1,699	21,827	14,862
Monmouth County	404,759	76,246	324,789	55,798	5,230	4,862
Morris County	35,185	2,184	33,967	.....	611	139
Ocean County	59,276	9,380	53,100	1,625	.....	.....
Passaic County	904,985	157,556	868,529	1,834	27,680	35,428
*Paterson	671,657	124,237	666,773	1,834	18,681	16,462
*Passaic	225,769	33,066	195,156	.....	7,371	18,812
Salem County	241,466	39,702	226,982	4,079	800	8,191
Somerset County	99,964	12,604	99,192	.....	2,271	809
Union County	826,039	66,920	836,450	17,118	14,400	15,042
*Elizabeth	680,322	40,066	695,550	17,118	12,150	7,299
Warren County	103,868	14,156	139,440	2,359	2,057	4,552
Total	$14,739,278	$2,569,853	$14,052,853	$262,597	$328,110	$504,442

*Included in county totals.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SUMMARY OF GENERAL STATISTICS BY COUNTIES—Continued.

Location.	Disbursements for last fiscal year for						Number of salaried officials.	
	Withdrawals, matured shares, etc.		Total current expenses.		Salaries.			
	Associations reporting.	Amount.	Associations reporting.	Amount.	Associations reporting.	Amount.	Associations reporting.	Total number.
Atlantic County	3	$37,200	4	$1,567	4	$1,112	4	8
Bergen County	1	8,319	3	885	3	824	4	6
Burlington County	10	52,185	15	2,861	14	2,367	15	28
Camden County	18	294,694	21	7,636	20	6,023	21	43
*Camden City	14	227,842	15	5,853	15	4,614	15	32
Cape May County	1	1,180	5	589	5	367	6	11
Cumberland County	6	88,827	6	1,709	6	1,497	6	35
Essex County	33	300,526	41	11,470	38	7,663	39	78
*Newark	26	289,377	31	9,026	30	6,435	30	61
Gloucester County	6	50,596	7	2,427	6	1,430	6	11
Hudson County	26	259,307	29	13,237	34	10,698	34	66
*Hoboken	1	322	1	230	1	200	1	2
*Jersey City	21	175,646	22	10,072	27	8,233	27	51
Hunterdon County	.....	.....	2	559	2	524	2	5
Mercer County	2	23,295	3	1,416	3	1,365	3	5
*Trenton	2	23,295	2	1,359	2	1,320	2	4
Middlesex County	12	78,037	16	5,488	16	4,580	16	32
*New Brunswick	7	49,959	7	3,741	7	3,150	7	14
*Perth Amboy	2	4,105	4	1,002	4	850	4	8
Monmouth County	4	17,152	7	2,075	7	1,660	8	16
Morris County	2	133	1	277	2	225	2	3
Ocean County	.....	.....	1	174	1	150	1	1
Passaic County	9	234,958	10	4,376	10	3,135	11	20
*Paterson	6	83,091	7	3,481	7	2,550	7	13
*Passaic	2	151,696	2	697	2	500	3	5
Salem County	.....	.....	2	580	2	505	3	8
Somerset County	1	6,334	2	319	3	325	3	3
Union County	3	13,251	7	2,352	9	2,701	10	33
*Elizabeth	2	10,218	5	1,354	5	1,581	6	26
Warren County	2	26,044	2	340	2	285	2	4
Total	139	$1,492,038	184	$60,337	187	$47,416	196	416

*Included in county totals.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SUMMARY OF GENERAL STATISTICS—AVERAGES PER ASSOCIATION.*

LOCATION.	Series.	Shares.	Shares borrowed on.	Shareholders.
Atlantic County	8.5	2,098	660	481
Bergen County	5.2	953	96	169
Burlington County	6.2	1,138	315	177
Camden County	9.1	1,580	381	239
Camden City	11.1	1,716	429	281
Cape May County	8.1	451	145	104
Cumberland County	7.3	1,810	539	414
Essex County	3.8	1,807	288	254
Newark	4.0	1,981	331	274
Gloucester County	7.6	910	255	179
Hudson County	2.5	2,372	400	285
Hoboken	1.0	2,500	250	298
Jersey City	2.2	2,279	381	253
Hunterdon County	11.0	1,388	439	291
Mercer County	3.0	1,067	286	192
Trenton	3.0	1,448	353	233
Middlesex County	3.8	1,383	275	215
New Brunswick	2.0	2,055	365	273
Perth Amboy	8.0	945	207	182
Monmouth County	3.9	1,122	169	267
Morris County	1.5	1,082	55	206
Ocean County	.....	693	230	184
Passaic County	3.8	2,226	371	326
Paterson	4.7	2,382	319	373
Passaic	2.7	2,382	604	288
Salem County	7.7	1,321	323	352
Somerset County	.....	882	112	167
Union County	8.3	1,708	387	317
Elizabeth	11.8	2,019	498	392
Warren County	11.0	799	701	134
Total	5.4	1,632	324	253

* Calculated only for those associations reporting data.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SUMMARY OF GENERAL STATISTICS—AVERAGES PER ASSOCIATION.*

Net assets.	Amount invested on bond and mortgage.	Cash on hand.	DISBURSEMENT FOR LAST FISCAL YEAR FOR			Number of salaried officials.
			Withdrawals, matured shares, &c.	Current expenses.	Salaries.	
$135,069 00	$126,824 00	$5,811 00	$12,400 00	$391 00	$278 00	2.0
18,683 00	16,376 00	1,252 00	8,319 00	295 00	275 00	1.5
52,001 00	39,322 00	901 00	5,218 00	191 00	169 00	1.8
83,706 00	80,368 00	1,479 00	16,372 00	363 00	301 00	2.0
94,304 00	90,528 00	1,700 00	16,274 00	393 00	308 00	2.1
28,796 00	24,330 00	689 00	1,180 00	118 00	73 00	1.8
111,242 00	108,474 00	2,498 00	14,804 00	285 00	249 00	6.0
63,074 00	62,561 00	1,471 00	9,106 00	280 00	201 00	2.0
74,527 00	73,578 00	1,447 00	11,129 00	291 00	214 00	2.0
54,429 00	50,689 00	998 00	8,433 00	232 00	238 00	1.8
89,808 00	89,872 00	1,927 00	9,973 00	456 00	314 00	1.9
36,125 00	40,400 00	943 00	322 00	230 00	200 00	2.5
86,972 00	87,356 00	2,073 00	8,364 00	458 00	305 00	1.7
97,343 00	103,244 00	925 00	.....	279 00	262 00	2.0
65,424 00	55,633 00	.....	11,648 00	472 00	455 00	2.0
84,112 00	69,300 00	.....	11,648 00	679 00	660 00	2.0
75,666 00	66,464 00	2,338 00	6,503 00	313 00	286 00	2.0
104,417 00	102,082 00	981 00	7,137 00	534 00	450 00	2.0
54,148 00	37,260 00	4,365 00	2,052 00	200 00	212 00	1.5
50,595 00	40,599 00	654 00	4,288 00	296 00	266 00	2.0
17,592 00	16,983 00	306 00	67 00	277 00	112 00	1.5
59,276 00	53,100 00	.....	.....	174 00	150 00	1.0
82,271 00	78,957 00	2,516 00	26,106 00	438 00	313 00	1.8
95,951 00	95,253 00	2,669 00	13,848 00	497 00	365 00	1.8
75,256 00	65,052 00	2,457 00	75,848 00	232 00	250 00	1.8
80,489 00	75,661 00	267 00	.....	290 00	252 00	2.7
33,321 00	33,064 00	757 00	6,334 00	159 00	108 00	1.0
75,094 00	76,041 00	1,309 00	4,417 00	336 00	300 00	3.3
97,189 00	99,364 00	1,733 00	5,109 00	271 00	327 00	4.3
51,934 00	69,720 00	1,029 00	13,022 00	170 00	143 00	2.0
$70,862 00	$67,514 00	$1,578 00	$10,734 00	$328 00	$254 00	2.2

* Calculated only for those associations reporting data.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

Office number.	Location, Name and Secretary of Associations.	Age in years.	Date of latest annual report.	Terminating or serial.	How often are series issued?	Number of series issued since organization.	Number of series now running.	Number of series matured.	Number of shares outstanding.	Number of shares pledged (borrowed on).
	ATLANTIC COUNTY.									
1	Atlantic City—T. C. Garret	19	Dec., 1887.	S	Annually	12	9	3	3,333½	1,014¼
2	Hammonton—W. R. Tilton	17	Dec., 1888.	S	Annually	17	10	7	2,024	555
3	Workingmen's, J. C. Anderson	12	Dec., 1888.	S	Annually	12	10	2	2,213	679
4	Pleasantville—Lemuel Conover	19	April, 1889.	S	Irreg'ly	7	5	2	820	391
	BERGEN COUNTY.									
6	Englewood—W. J. M. Byrne	1	June, 1888.	S	*Irreg'ly	1	1	...	939	59
7	Hackensack—Frank Pitcher	2	Mar., 1889.	S	Annually	2	2	...	1,546	141
5	Closter—Harrington, J. W. Mardle. No report	...	.....	.....	.....	.....	...	...	.....	.....
8	Oradell—Bergen County, C. H. Storms	1	†	T	.....	.....	...	...	691	37½
9	Ridgewood—O. W. Reed	3	April, 1886.	S	.....	.....	...	...	561	58
10	Rutherford—Charles Meyers	12	May, 1888.	S	Semi-an	22	18	4	1,028	187
	BURLINGTON COUNTY.									
11	Beverly—E. C. Reed	20	Oct., 1888.	S	Annually	18	11	7	884	270
12	Bordentown—Wm. H. Wilson	8	Mar., 1888.	T	.....	.....	...	...	689	595
13	Burlington—City, G. A. Allinson	20	Feb., 1888.	S	Annually	15	10	5	1,109	229
14	Farmers' and Mechanics', H. S. Haines	17	Mar., 1888.	S	Annually	17	11	6	1,114	304
15	Fieldsboro—Wm. H. Carter	7	Oct., 1888.	T	.....	.....	...	...	220	47
16	Florence—Robert Patterson	6	Mar., 1888.	S	*Irreg'ly	2	2	...	819	180
17	‡Moorestown—No report	20	Mar., 1884.	S	.....	.....	...	...	‡1,689	‡669
18	Workingmen's, Gilbert Aitken	1	Feb., 1888.	T	.....	.....	...	...	371	28
19	Mount Holly—H. C. Levis	16	Mar., 1888.	S	Annually	17	10	7	1,720½	§
20	Industry, J. B. Gaskill	14	April, 1888.	S	Annually	14	11	3	2,910	924
21	People's, J. C. Kingdon	5	Aug., 1888.	S	Annually	5	5	...	1,373	338
22	Palmyra—G. W. Spayd	1	Mar., 1888.	S	Annually	1	1	...	335	13½
23	Pemberton—J. B. Hankins	4	May, 1888.	S	Annually	4	4	‖	1,471	321
24	Riverside—H. K. Weiler	3	May, 1888.	S	Annually	3	3	...	618	64
25	Riverton—H. B. Hall	10	Oct., 1888.	S	Annually	10	10	...	2,027	886¾
26	Tuckerton—Francis French	15	Mar., 1889.	S	*Irreg'ly	4	3	1	866	176
	CAMDEN COUNTY.									
27	Camden City—Artisans', G. E. Fry	15	May, 1888.	S	Semi-an	28	22	5	1,658	269
28	Camden—H. F. Geiter	21	July, 1888.	S	Annually	21	12	9	2,687	796
29	City, E. K. Fortiner	14	June, 1888.	S	Annually	14	11	4	1,211½	458½
30	Economy, D. S. Risley	7	Dec., 1888.	S	Annually	7	7	...	2,304	532
31	Excelsior, Edmund May	18	July, 1888.	S	Annually	18	18	1	1,695	277¾
32	Fidelity, Wm. G. Heaney	5	Mar., 1888.	S	Annually	5	5	...	1,077	95½
33	Franklin, E. K. Fortiner	15	Sept., 1888.	S	Annually	15	10	5	2,481¾	822
34	German Centennial, A. J. Oberst	12	April, 1888.	S	Annually	15	12	4	1,018	210
35	Guarantee, G. M. Beringer	2	Sept., 1888.	S	Annually	2	2	...	1,197	134½
36	Homestead, G. C. Felton	4	Jan., 1888.	S	Annually	4	4	...	1,092	185½
37	Mechanics' and Workingmen's, G. C. Felton	17	Feb., 1888.	S	Annually	17	11	...	2,127	573½
38	Mutual, R. W. Birdsell	16	April, 1888.	S	Annually	16	11	5	967½	289½
39	North Camden, D. S. Risley	9	Nov., 1888.	S	Annually	9	9	...	2,512	623
40	People's, E. K. Fortiner	17	Mar., 1888.	S	Annually	17	10	...	1,955¾	621
41	South Ward, S. C. Newton	29	June, 1888.	S	Annually	27	12	...	1,757	542½

*At discretion of board of directors. †Organized in March, 1888. ‡Data from report made in 1884. § Not reported. ‖ Terminating association of 1873.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.

Per cent. of number of shares borrowed on.	Number of shareholders.	Average number of shares per shareholder.	Total net assets.	Total gains.	INVESTMENT OF ASSETS.				DISBURSEMENTS FOR FISCAL YEAR FOR			Number of salaried officials.	Office number.
					Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.	Withdrawals, matured shares, &c.	CURRENT EXPENSES. Total.	CURRENT EXPENSES. Salaries.		
30	*760	4.4	$235,062	$60,492	$202,900	$7,166	$19,681	$5,575	$5,961	$760	$375	2	1
27	307	6.6	110,477	15,790	110,718	.....	370	11,562	13,062	250	237	2	2
31	485	4.6	127,186	27,678	135,628	.....	283	2,301	18,177	360	325	2	3
48	372	2.2	67,552	17,260	58,049	2,901	2,910	670	.....	197	175	2	4
6¼	172	5.4	12,540	1,272	11,800	.....	1,674	220	.....	285	285	1	6
9	248	6.2	31,731	2,509	28,200	.....	3,337	75	.....	185	185	1	7
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...	5
5½	109	6.3	5,722	194	7,500	.....	.....	.....	.....	.....	.....	1	8
10¼	112	5 0	5,205	.....	.....	.....	.....	.....	.....	.....	.....	...	9
18	204	5.0	38,298	6,541	34,380	30	1,246	2,692	8,319	415	354	3	10
30¼	177	5.0	60,006	11,022	50,600	12,927	343	5,669	10,525	376	262	2	11
86	137	5.0	88,041	21,897	53,462	.....	1,395	29,184	.....	185	150	2	12
20½	256	4.3	58,413	10,748	51,161	1,519	3,299	2,699	9,962	252	200	2	13
27	248	4.5	71,677	15,697	61,400	2,500	1,763	6,091	7,868	264	225	2	14
21	61	3.6	23,503	5,023	18,600	.....	.....	‡5,447	.....	88	73	2	15
22	158	5.2	33,489	4,985	30,600	1,606	1,521	522	628	90	75	2	16
39	†243	7.0	†63,300	.....	.....	.....	.....	.....	.....	.....	.....	...	17
7½	73	5.1	4,597	145	5,328	.....	.....	1,192	.....	90	70	2	18
.....	*265	6.5	58,440	9,958	54,500	1,217	.....	2,723	.....	293	275	3	19
32	480	6.1	95,361	15,692	§92,400	25	434	2,501	5,130	281	250	2	20
24½	172	8.0	37,115	4,858	33,150	.....	627	3,338	2,845	29	150	2	21
4	66	5.1	4,160	140	2,700	.....	1,417	50	290	139	.....	...	22
22	197	7.5	29,327	3,943	27,100	.....	13	2,060	873	200	162	3	23
10¼	114	5.4	15,315	1,785	12,800	.....	.....	.....	.....	64	50	1	24
48½	‖	.....	170,533	58,741	117,950	.....	2,618	50,477	12,698	354	300	1	25
20¼	181	4.8	18,747	3,030	17,400	114	981	250	1,366	156	125	2	26
16	416	4.0	62,150	14,012	53,400	6,700	1,320	902	9,307	250	150	2	27
30	359	7.5	197,624	52,322	159,200	37,900	1,549	1,065	36,772	425	350	2	28
38	288	4.2	68,766	18,684	§93,800	3,100	786	1,201	16,398	355	300	2	29
23	400	5.8	122,787	27,887	§116,900	.....	4,065	2,016	6,066	478	350	2	30
16	223	7.6	66,558	24,206	55,550	2,500	5,812	3,053	6,636	550	400	3	31
9	*138	7.8	18,086	3,596	15,600	1,983	1,696	748	5,117	249	175	2	32
33	518	4.8	153,645	28,562	§168,210	.....	892	1,442	21,102	574	487	2	33
20	140	7.2	37,995	7,791	48,099	.....	.....	1,831	.....	230	194	2	34
11	219	5.5	26,220	1,764	26,900	.....	58	366	3,328	137	88	2	35
17	190	5.7	35,874	3,276	§35,154	.....	536	220	5,555	236	150	2	36
27	445	4.8	118,461	22,149	§117,700	3,800	1,697	1,589	25,831	566	497	3	37
30	149	6.5	67,388	25,274	58,000	10,200	80	1,429	16,608	440	350	2	38
25	340	7.4	179,477	42,743	177,605	.....	.....	2,053	16,797	618	510	2	39
32	387	5.1	127,751	37,595	123,300	5,825	2,069	2,064	32,217	475	413	3	40
31	‖	.....	131,783	35,699	108,500	18,200	4,940	1,096	26,108	270	200	1	41

* Estimated on basis of the number reported in 1886. These data were not reported for 1888.
† Data from report made in 1884. ‡ Including cash on hand. § Including all loans. ‖ Not reported.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	Location, Name and Secretary of Associations.	Age in years.	Date of latest annual report.	Terminating or serial.	How often are series issued?	Number of series issued since organization.	Number of series now running.	Number of series matured.	Number of shares outstanding.	Number of shares pledged (borrowed on).
	CAMDEN COUNTY—Con.									
42	Gloucester City—United Mutual, Henry Black	22	Aug., 1888.	S	Annually..	21	11	10	929½	419
43	Improvement, J. R. Whittington	1	July, 1888.	S	*Irreg'ly...	1	1	...	1,012	82½
44	Berlin—J. P. Harker	2	Mar., 1888.	S	Semi-an ...	4	4	...	207	49
45	Cheselhurst—J. E. Thompson	1	Sept., 1888.	S	Semi-an ...	2	2	...	46	2¾
46	Haddonfield—J. L. Rowand	15	Feb., 1889.	S	Annually..	15	11	4	3,172	†622
47	Merchantville—T. S. Nekervis	8	Nov., 1888.	S	Annually..	7	7	...	2,079	403
	CAPE MAY COUNTY.									
48	Cape May City—N. C. Price	21	Dec., 1888.	S	‡Annually	20	11	10	1,318	§470
49	Cape May Court House—J. Spalding.	16	Feb., 1889.	S	Annually..	14	9	5	469	§117
50	Cape May Point—E. Markley	12	Dec., 1888.	S	Annually..	8	6	2	‖290	109½
51	Dennisville, ——	8	Mar., 1889.	S	Annually..	8	8	...	215	71
52	Ocean City—Wm. Lake	2	Jan., 1889.	S	‡Annually	2	2	...	199	39
53	Tuckahoe—R. S. Robinson	18	Mar., 1888.	S	Annually..	18	10	8	435	168
54	South Seaville—F. Westcott	16	Mar., 1888.	S	Annually..	16	11	5	232	42
	CUMBERLAND COUNTY.									
55	Bridgeton—Savings Fund, T. U. Harris	23	June, 1888.	S	Biennially	12	5	7	2,584	930
55½	Merchants' and Mechanics', C. F. Dare	18	Mar., 1888.	S	Annually..	18	11	7	3,088	950
56	Millville—Security, E. B. Goodwin	14	Oct,, 1888.	S	Annually..	12	10	2	1,512¼	438¼
57	Hope, E. B. Goodwin	7	Nov., 1888.	S	Annually..	7	7	...	1,976½	566¼
58	Institute, E. C. Stokes	5	Sept., 1888.	S	*Annually	5	5	...	1,030½	201¼
59	Vineland—F. B. Potter	15	July, 1888.	S	Annually..	10	6	4	669	154
	ESSEX COUNTY.									
60	Avondale—J. H. White	2	Oct., 1888.	S	Annually..	2	2	...	922	91
61	Belleville—R. P. Scaine	15	Sept., 1888.	S	Annually..	19	10	9	830	169
62	Bloomfield—J. A. Peloubet	3	Dec., 1888.	S	Annually..	3	3	...	813	166
63	Essex County, F. E. Langstroth..	3	Oct., 1888.	S	Annually..	4	4	...	2,279½	270
64	East Orange—S. M. Long	1	Mar., 1888.	S	Annually..	1	1	...	827	134
65	Irvington—Franklin Kissam	1	July, 1888.	T	.....	....	...	...	876	.....
66	Montclair—C. A. Cook	3	Dec., 1888.	S	Annually..	3	3	...	2,155	369
67	Orange—W. H. Latimer	2	Dec , 1888.	S	*Irreg'ly...	3	3	...	2,102	171½
68	Orange Valley—O. S. Thompson	½	Sept., 1888.	S	Semi-an ...	1	1	...	1,185	52
69	South Orange—C. J. Barrett	1	Aug., 1888.	S	Annually..	1	1	...	343	22
70	Newark—Central, A. A. Sippel	7	July, 1888.	S	*Irreg'ly...	2	2	...	1,219	¶
71	Eighth Ward, Edward Hill	3	Dec., 1888.	S	Annually..	3	3	...	3,092	577
72	Enterprise, Thos. Gallacher	6	Mar., 1889.	S	Annually..	5	5	...	2,359½	†393
73	Excelsior, Julius Stein	9	June, 1888.	S	*Irreg'ly...	4	4	...	2,793	1,125¾
74	Fireside, E. C. Dunn	2	Feb., 1889.	S	*Annually	1	1	...	1,578	231½
75	Fourteenth Ward, A. M. Linnett..	3	Dec., 1888.	S	Quarterly..	12	12	...	4,982	692
76	Fraternal, B. H. Van Ness	1	April, 1888.	S	*Annually	1	1	...	1,259	83½
77	German, C. C. Lienau	7	June, 1888.	S	Biennially	3	3	...	3,541½	1,315
78	Home, Max Sachs	4	June, 1888.	S	Irreg'ly.....	2	2	...	2,395	815
79	Howard, Thos. Gallacher	4	Aug., 1888.	S	Annually..	4	4	...	3,714½	603½
80	Knights of Pythias, Rudolph Levi	2	April, 1888.	S	Annually..	2	2	...	1,661	†118
81	Lincoln, Ferdinand Grebe	2	Dec., 1888.	S	Annually..	2	2	...	1,484	143

*At discretion of board of directors. †Estimated on basis of number reported in 1886. These data not reported for 1888. ‡If 50 shares are subscribed for. §Estimated on basis of number reported in 1886. ‖In 1886; data not reported for 1888. ¶Not reported.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Per cent. of number of shares borrowed on.	Number of shareholders.	Average number of shares per shareholder.	Total net assets.	Total gains.	INVESTMENT OF ASSETS.				DISBURSEMENTS FOR FISCAL YEAR FOR			Number of salaried officials.	Office number.
					Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.	Withdrawals, matured shares, &c.	CURRENT EXPENSES. Total.	CURRENT EXPENSES. Salaries.		
45	234	3.9½	$80,362	$19,954	$85,180	.....	$195	$1,311	$10,175	$267	$225	2	42
8	151	6.7	14,321	1,949	16,400	.....	1	237	.....	271	125	2	43
23½	75	2.8	4,312	396	4,400	.....	613	106	1,639	103	90	2	44
6	46	1.0	608	64	550	.....	.....	58	.....	10	.....	...	45
20	*	.....	151,496	21,644	141,883	$4,600	3,800	1,763	27,360	794	750	3	46
19½	294	7.1	92,159	17,681	81,400	.....	960	7,617	27,678	338	219	2	47
36	*	.....	82,978	†	82,978	.....	.....	.....	.....	.....	.....	2	48
25	223	2.1	20,255	2,811	15,555	.....	314	4,386	.....	201	125	2	49
38	‡58	5.0	27,252	§	21,900	1,500	.....	.....	.....	42	35	1	50
33	104	2.1	15,554	†	14,100	.....	.....	1,400	.....	74	62	2	51
20	46	4 3	3,761	277	2,000	.....	.....	1,760	.....	.....	.....	...	52
39	140	3.1	36,076	†	22,977	1,800	.....	.....	.....	97	70	2	53
18	‖155	1.5	15,694	3,564	10,800	.....	4,509	400	1,180	175	75	2	54
36	605	4.3	193,883	36,523	188,300	.....	4,092	1,491	28,046	553	525	2	55
31	533	5.8	199,688	38,444	191,100	2,518	5,420	650	28,880	500	450	2	55½
29	414	3.7	90,088	16,014	87,650	.....	2,438	.....	10,684	183	162	9	56
29	455	4.3	113,295	20,871	113,250	.....	45	.....	10,761	177	159	9	57
19½	250	4.1	42,795	4,749	40,250	.....	2,882	132	4,497	160	120	11	58
23	230	2.9	30,704	6,552	30,295	.....	111	298	5,959	136	81	2	59
10	154	6.0	21,529	2,761	20,500	.....	.....	3,681	82	180	107	1	60
20	168	4.9	37,868	6,872	35,100	1,800	639	329	2,305	210	150	2	61
20	127	6.4	20,867	3,779	26,167	.....	1,166	335	756	150	75	2	62
12	387	5.9	47,792	5,477	51,450	.....	3,378	1,915	2,524	234	186	2	63
16	116	7.1	11,227	1,303	10,700	192	336	284	.....	275	250	2	64
.....	.....	.....	11,088	576	15,240	.....	3,903	206	1,372	188	.....	...	65
17	351	6.1	55,624	5,259	55,800	.....	2,829	2,431	4,018	281	200	2	66
8	329	6.2	34,515	3,413	34,300	.....	683	215	.....	411	150	2	67
4½	176	6.7	7,903	693	8,400	.....	1,690	638	92	393	100	2	68
6½	59	5.8	4,404	288	4,400	.....	845	141	.....	122	.....	2	69
*	172	7.1	117,230	22,082	¶117,936	.....	186	609	9,432	309	300	2	70
19	482	6.4	96,369	10,989	94,000	.....	1,411	1,954	7,151	319	258	2	71
12½	‖337	7.0	149,185	24,928	145,475	2,895	412	403	6,191	411	.....	...	72
40	300	9.3	264,588	67,320	261,660	.....	2,343	1,532	107,307	450	400	2	73
15	204	7.7	40,987	3,115	54,900	.....	905	172	.....	201	100	1	74
14	670	7.4	124,306	12.881	123,100	.....	4,733	3,447	5,892	515	400	2	75
6¼	186	6.8	16,241	1,133	16,700	.....	1,355	107	814	230	150	2	76
37	485	7.3	269,803	52,453	248,850	.....	7,022	16,945	43,964	300	300	2	77
34	392	6.1	124,533	15,161	119,290	2,038	.....	7,354	26,996	250	200	2	78
16	650	5.7	117,515	15,002	115,225	.....	1,673	616	10,870	403	300	3	79
7	‖200	8.3	36,204	3,312	35,300	.....	3,406	599	3,421	199	150	2	80
10	230	6.5	34,334	1,826	34,100	.....	34	896	6,224	200	200	2	81

*Not reported. †Sufficient data not reported. ‡In 1886; data not reported for 1888. §Swallowed up in losses. ‖Estimated on basis of number reported in 1886. ¶Including all stock loans.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	Location, Name and Secretary of Associations.	Age in years.	Date of latest annual report.	Terminating or serial.	How often are series issued?	Number of series issued since organization.	Number of series now running.	Number of series matured.	Number of shares outstanding.	Number of shares pledged (borrowed on).
	ESSEX COUNTY—Con.									
82	Newark—Mechanics', F. Tegen, Jr...	4	Sept., 1888.	T	.....	2	2	...	1,061	112
83	Mutual, John Pardue.....	22	Dec. 1888.	S	Quarterly.	60	35	21	4,645½	761½
84	New Jersey, L. J. Hopper.....	1	Aug. 1888.	S	Annually..	1	1	...	1,069	80½
89	Newark, G. W. Fry	5	June, 1888.	S	.....	2	2	...	1,603	**315
85	Norfolk, J. C. Eisele.....	1	April, 1889.	S	Semi-an....	2	2	...	915	82
86	Passaic, Max Sachs...	4	July, 1888.	S	Irreg'ly.....	2	2	...	1,416	293
87	Phœnix, C. C. Lienau.....	1	Jan., 1888.	S	Semi-an....	2	2	...	1,348	224
88	Progressive, I. B. Tenbrook.....	8	Jan., 1889.	S	Semi-an....	13	8	...	23	.....
90	Protection, G. W. Frey	2	Jan., 1888.	S	.....	2	2	...	2,819	**94
91	Reliable, Fred. Heichemer.....	4	Sept., 1888.	S	Irreg'ly.....	2	2	...	1,384	351
92	Roseville, J. S. Stewart.....	3	Nov., 1888.	S	Annually..	2	2	...	2,015	309
93	Savings, F. J. Burgdorf.....	3	Jan., 1889.	S	Annually..	3	3	...	2,337	**140
94	Security, C. B. Duncan.....	4	July, 1888.	S	Annually..	4	4	...	2,312½	535
95	Standard, Max Sachs.....	2	Oct., 1888.	S	Irreg'ly.....	2	2	...	2,567	435
96	State, E. A. Waterbury.....	1	Dec., 1888.	S	Annually..	1	1	...	782	68½
97	Tenth Ward, C. B. Duncan.....	2	Feb., 1889.	S	Semi-an....	4	4	...	2,471½	328
98	Union, D. P. Lozier.....	1	Sept., 1888.	S	‖Irreg'ly ...	2	2	...	1,208	87½
99	Washington, George Grimme.....	1	May, 1888.	S	Annually..	1	1	...	1,365	††
100	West End, H. T. Meyer.....	½	Nov., 1888.	S	‖Irreg'ly....	1	1	...	1,557	50
101	Woodside, H. E. Littell.....	4	Sept., 1888.	S	Annually..	4	4	...	2,328½	504
102	Workingmen's, J. P. Donnelly. No report.....	†	.....	.....	.....	.....	...	...	.....	.....
103	*Homestead, Charles Dreher.....	1	Nov., 1888.	*T	.....	.....	...	...	67	*67
	GLOUCESTER COUNTY.									
104	Clarksboro—J. H. Lamb.....	10	June, 1888.	T	.....	.....	...	...	¶84	15
105	Clayton, W. A. Williamson.....	9	Mar., 1889.	S	Biennially	6	6	..	1,067	366¾
106	Glassboro—Thomas Annadown.....	5	June, 1888.	S	Irreg'ly	2	2	...	538	152
107	Mullica Hill—E. L. Stratton.....	13	Dec., 1888.	S	Annually..	13	11	2	295	101
108	Paulsboro—W. J. Adamson.....	16	Oct., 1888.	S	Annually..	15	9	3	559	137
109	Swedesboro—Samuel Avis.....	17	May, 1888.	S	Annually..	12	5	...	534	122
110	Williamstown—H. K. Bugbee.....	18	Feb., 1888.	S	Annually..	15	9	6	777	251
111	Woodbury—G. E. Pierson.....	17	April, 1888.	S	Annually..	17	11	6	3,429½	897
	HUDSON COUNTY.									
112	Arlington—A. W. See.....	5	‡Feb., 1889.	S	Annually..	5	5	...	1,639	**200
113	Harrison—People's, J. A. Riordan....	15	Sept., 1888.	S	Annually..	15	11	4	7,774¾	1,623¼
114	Harrison and Kearny, Martin Mulvey.....	2	June, 1888.	S	Annually..	2	2	...	924½	87½
115	Hoboken—J. S. Parry.....	1	Mar., 1888.	S	Annually..	1	1	...	2,500	250
116	Bayonne—Mutual, C. S. Noe.....	10	Jan., 1889.	T	.....	.....	...	...	325	262
117	Bayonne, No. 2, J. H. Johnston...	4	Nov., 1888.	S	‖Irreg'ly....	2	2	...	4,911	992
206	Pamrapo—R. Routh.....	2	June, 1888.	S	Annually..	1	1	...	1,138	90
118	Jersey City—Bergen Land Improvement, Werner Benning...	2	Dec., 1888.	S	Irreg'ly.....	3	3	...	1,421	94
119	Bergen Mutual, J. J. M. Laney...	7	Feb., 1889.	T	.....	.....	...	...	388	269¾
120	No. 2, G. W. Laforge.....	5	Feb., 1888.	T	.....	.....	...	...	2,052	854
121	No. 3. G. W. Laforge.....	1	Feb., 1888,	S	.....	.....	...	...	2,356	195
122	Caledonian, F. W. Landregan.....	1⅛	Aug., 1888.	S	‖Irreg'ly....	3	3	...	1,341	94
123	Erie, J. R. Bowen.....	¾	§Oct., 1888.	S	‖Annually	1	1	...	909	54
124	Enterprise, R. A. Simpson.....	2	Mar., 1889.	S	.....	1	1	...	2,221	.....

* Organized for purpose of buying and improving a tract of property, for which $20,000 was paid. † Refused to report. ‡ Special, 10 months. § Third quarterly. ‖ At discretion of board of directors. ¶ At time of closing up. ** Estimated on basis of number reported in 1886. †† Not reported.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Per cent. of number of shares borrowed on.	Number of shareholders.	Average number of shares per shareholder.	Total net assets.	Total gains.	INVESTMENT OF ASSETS.				DISBURSEMENTS FOR FISCAL YEAR FOR			Number of salaried officials.	Office number.
					Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.	Withdrawals, matured shares, &c.	CURRENT EXPENSES. Total.	CURRENT EXPENSES. Salaries.		
10½	*	.....	$48,233	$6,689	$56,400	.....	$906	$997	$4,355	$150	$125	2	82
16¼	344	13.5	162,977	35,012	152,300	.....	7,516	3,161	4,108	670	500	3	83
7½	144	7.4	11,334	644	9,898	.....	1,040	79	553	274	150	2	84
19½	†200	8.0	103,362	15,198	89,400	.....	1,977	11,986	23,621	.....	.....	...	89
9	148	6.1	11,468	607	16,400	.....	20	626	1,224	405	225	3	85
21	226	6.3	70,687	8,500	68,504	.....	982	4,201	.....	230	225	2	86
17	230	5.9	14,461	649	16,000	.....	494	277	1,161	200	200	3	87
.....	17	1.4	1,527	21	.....	$4,300	146	35	466	56	36	1	88
3¼	†400	7.0	53,296	4,672	52,570	.....	1,555	803	2,218	356	.....	...	90
25	212	6.5	66,972	9,756	70,203	.....	1,674	224	8,163	150	125	2	91
15	223	9.0	65,315	5,567	61,800	.....	2,658	432	.....	273	200	2	92
6	425	5.5	74,563	7,339	70,700	.....	23	4,855	.....	270	200	2	93
23	423	5.5	108,484	12,694	107,125	.....	.....	.....	.....	300	260	2	94
17	357	7.2	57,247	4,828	79,500	.....	76	795	4,988	332	275	2	95
9	105	7.4	10,392	1,008	13,700	.....	103	281	639	370	150	2	96
13	412	6.0	58,258	4,918	61,750	.....	1,434	1,299	373	299	226	2	97
7	190	6.4	14,419	396	12,900	.....	1,282	.....	890	306	210	2	98
.....	*	.....	17,288	908	‡21,075	.....	.....	121	768	220	200	2	99
3	248	6.3	9,832	.....	10,000	.....	.....	.....	.....	.....	100	2	100
22	400	5.8	86,770	9,412	91,318	.....	2,401	538	7,588	345	260	2	101
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...	102
100	24	2.8	21,205	.....	.....	20,000	.....	.....	.....	33	10	1	103
18	§21	4.0	13,994	3,612	.....	.....	.....	.....	.....	.....	.....	...	104
34	195	5.5	74,077	16,304	71,750	.....	1,600	1,144	3,667	123	98	2	105
28	130	4.1	34,598	5,450	31,200	.....	756	2,600	.....	169	125	2	106
34	99	3.0	15,574	2,914	15,220	1,788	.....	9,110	10,035	393	.....	...	107
24½	145	3.8	35,657	7,946	32,850	.....	2,317	489	6,215	270	182	2	108
23	102	5.2	25,593	5,779	24,400	.....	785	408	1,295	99	75	1	109
32	162	4.8	52,106	8,926	50,695	.....	756	655	4,411	200	150	2	110
26	584	5.1	183,831	34,979	179,400	.....	1,768	3,961	24,973	1,173	800	2	111
12	268	6.1	54,440	7,336	52,202	.....	1,200	550	.....	288	210	2	112
21	1344	5.8	319,929	53,652	324,650	2,904	139	2,869	59,708	1,125	975	4	113
9½	142	6.5	16,330	1,288	.....	17,500	.....	.....	.....	185	150	2	114
10	298	8.4	36,125	6,125	40,400	.....	943	249	322	230	200	2	115
80	40	8.1	60,594	22,894	57,000	.....	1,140	2,447	1,942	123	100	1	116
20	800	6.1	181,729	25,282	198,300	.....	5,983	5,714	19,384	739	660	2	117
8	.....	.....	‖38,897	.....	27,000	.....	522	.....	2,305	475	170	2	206
7	286	5.0	‖27,454	.....	41,555	.....	1,625	500	3,182	.....	355	2	118
70	48	8.1	54,661	14,115	53,000	.....	91	1,570	9,420	157	125	2	119
42	185	11.1	169,137	34,186	170,800	.....	647	1,690	.....	317	200	2	120
8	250	9.4	41,076	4,148	39,000	.....	1,859	1,717	.....	302	200	2	121
7	230	5.8	13,638	1,533	18,884	.....	688	265	421	.....	128	1	122
6	89	1.0	9,563	1,388	10,305	.....	688	.....	.....	.....	135	1	123
.....	205	10.8	61,114	7,810	62,400	.....	8	1,565	4,723	.....	300	2	124

*Not reported. †Estimated on basis of number reported in 1886. ‡Including all stock loans. §At time of closing up. ‖Total assets. Profits divided only among unappropriated shares.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	Location, Name and Secretary of Associations.	Age in years.	Date of latest annual report.	Terminating or serial.	How often are series issued?	Number of series issued since organization.	Number of series now running.	Number of series matured.	Number of shares outstanding.	Number of shares pledged (borrowed on).
	HUDSON COUNTY—Con.									
125	Jersey City—Excelsior No. 1, Wm. G. Nelson	5	Jan., 1888.	T	.....	.....	...	...	2,218	879
126	Excelsior, No. 2, Wm. G. Nelson	3	Sept., 1888.	T	.....	.....	...	...	2,243	519
207	Fairmount, J. P. Landrine	1	Nov., 1888.	T	.....	.....	...	...	2,500	327½
127	Garfield, G. R. Hough	3	†Mar., 1889.	S	.....	2	2	...	2,589	**
128	Greenville, R. Routh	13	Dec., 1888.	S	Annually..	7	6	...	4,060	615
129	No. 2, G. F. Witt	4	Mar., 1888.	S	Annually..	2	2	...	1,842	141
208	Home, J. P. Landrine	4	Apr., 1889.	T	.....	.....	...	...	2,288	776
130	Hudson City, Fred. Klein	1	June, 1888.	S	Annually..	2	2	...	1,498	159
131	Industrial, Edw. W. Insley	2¾	‡Feb., 1889.	S	¶Irreg'ly...	3	3	...	2,235	359½
132	Jersey City, W. G. E. See	3	Nov., 1888.	S	Irreg'ly.....	2	2	...	3,033	507
133	Improved Land and Loan, C. C. Jewell	1	Mar., 1889.	§	.....	.....	...	...	589	40
134	Lafayette. J. W. Leonard	4	Feb., 1888.	S	¶Annual'y	3	3	...	3,969	745
135	Lincoln, T. R. Lewis	2	Sept., 1888.	S	Irreg'ly.....	2	2	...	3,926	631
136	Monticello, J. A. Knoeller	2	Feb., 1888.	S	Annually..	2	2	...	2,877	422
137	North Hudson, A. A. Franck	2	May, 1888.	S	Irreg'ly.....	1	1	...	2,953	399
138	Paulus Hook, W. G. E. See	4	Jan., 1889.	S	Irreg'ly.....	2	2	...	3,148	538
139	Pavonia, D. D. Clark	3½	Nov., 1888.	S	Annually..	3	3	...	3,032	484
140	Phœnix, J. S. Clarke	4	Dec., 1888.	S	Annually..	4	4	...	3,978	1,000
141	Security, G. W. Young	1	Dec., 1888.	S	Quarterly.	4	4	...	1,677	118
142	Star, C. W. Laws	3	May, 1888.	S	Annually..	2	2	...	1,674	219
209	Washington, F. G. Kittridge	1	June, 1888.	S	Annually..	1	1	...	800	45
	HUNTERDON COUNTY.									
143	Flemington—J. L. Connet	4	Dec., 1888.	T	.....	.....	...	...	709	††96
144	Lambertville—E. H. Holcombe	12	May, 1888.	S	Annually..	12	11	1	2,077	783
	MERCER COUNTY.									
145	Hopewell—J. S. Van Dike	5	Jan., 1888.	T	.....	.....	...	...	405	150
146	Trenton—Mechanics', P. W. Crozer	27	Dec., 1888.	‖S	‖Irreg'ly....	8	3	5	1,268	355
147	Mercer, P. W. Crozer	34	Dec., 1888.	‖S	‖Irreg'ly....	10	3	7	1,527	351
	MIDDLESEX COUNTY.									
148	New Brunswick—American, No. 1, P. G. Polhemus	7	June, 1888.	T	.....	.....	...	...	1,083	444
149	American, No. 2, P. G. Polhemus.	1	Mar., 1888.	T	.....	.....	...	...	2,504	‡‡
150	Excelsior, T. E. Townsend	1	Mar., 1888.	T	.....	.....	...	...	3,403	316
151	Homestead, Nahum Kent	2	June, 1888.	S	Annually..	2	2	...	2,020	405
152	Merchants', T. E. Townsend	5	Feb., 1888.	T	.....	.....	...	...	2,309	855
153	People's, D. F. R. Runyon	8	Feb., 1888.	T	.....	.....	...	...	1,187	‡‡
154	Workingmen's, Pat'k Hagerty	4	May, 1888.	T	.....	.....	...	...	1,876	534
155	Perth Amboy—Bi-Centennial, J. E. Chapman	3	May, 1888.	T	.....	.....	...	...	1,000	170
156	Crescent, J. E. Chapman	6	May, 1888.	T	.....	.....	...	...	653	240
157	Raritan City, J. E. Chapman	8	May, 1888.	T	.....	.....	...	...	700	354
158	*Workingmen's. No report	6	Feb., 1886.	T	.....	.....	...	...	665½	115

* Data for 1886. † Semi-annual report. ‡ Quarterly. § Shares may be taken at any time, and canceled at matured value of $200; profits are calculated per month on each dollar invested. ‖ Terminating by classes, which are issued at intervals of two or three years and are distinct from each other. ¶ At discretion of board of directors. ** No data reported. †† Estimated on basis of number reported in 1886. ‡‡ Not reported.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Per cent. of number of shares borrowed on.	Number of shareholders.	Average number of shares per shareholder.	Total net assets.	Total gains.	INVESTMENT OF ASSETS.				DISBURSEMENTS FOR FISCAL YEAR FOR			Number of salaried officials.	Office number.
					Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.	Withdrawals, matured shares, &c.	CURRENT EXPENSES. Total.	CURRENT EXPENSES. Salaries.		
40	244	9.1	$182,594	$35,199	$175,800	.....	$1,232	$8,470	$4,089	$273	$225	2	125
23	262	8.5	103,973	17,221	103,800	.....	1,877	2,379	8,669	276	225	2	126
13	266	9.4	39,280	6,780	55,700	.....	83	3,959	.....	473	250	2	207
.....	*	.....	82,149	13,890	85,100	$7,843	152	2,710	6,222	271	.....	...	127
15	1051	3.9	§324,143	86,650	279,764	21,329	28,879	170	34,202	1,345	1,150	2	128
7½	542	3.4	§89,717	20,400	87,011	.....	2,310	396	7,052	563	400	2	129
34	190	12.0	149,018	32,330	133,877	.....	507	14,650	9,498	454	350	2	208
11	199	7.5	15,093	3,310	31,800	.....	703	374	1,918	418	75	2	130
16	352	6.4	70,718	11,692	71,900	.....	3,099	691	1,115	457	450	2	131
17	225	13.5	96,694	14,631	101,300	.....	4,187	3,293	9,812	.....	300	2	132
7	75	7.8	5,142	407	7,400	.....	.....	110	.....	194	180	2	133
19	350	11.3	143,464	25,637	149,000	1,479	21	79	6,381	740	400	2	134
16	356	11.0	95,562	17,912	126,200	.....	258	2,441	8,438	510	410	2	135
15	317	9.1	77,233	12,320	84,400	.....	461	2,383	9,031	475	350	2	136
14	397	8.1	82,886	12,013	77,323	.....	1,046	1,615	2,613	745	425	2	137
17	*	.....	128,120	21,267	107,600	.....	.....	6,602	.....	400	300	2	138
16	238	12.7	102,440	15,692	96,800	.....	5,593	1,825	28,444	645	300	2	139
25	440	9.0	196,013	41,393	200,000	.....	.....	850	13,903	399	350	2	140
7	*	.....	22,456	2,648	23,600	.....	1,411	325	1,547	384	150	2	141
13	215	7.7	42,285	6,482	42,600	.....	102	723	4,966	274	250	1	142
5½	67	11.9	9,600	.....	9,050	.....	.....	520	.....	.....	250	2	209
14	‡116	6.0	37,109	3,509	‖35,088	.....	1,320	702	.....	100	100	2	143
38	465	4 3	157,578	28,074	171,400	936	530	4,222	.....	459	424	3	144
37	109	3.7	28,046	3,746	28,300	.....	.....	2,940	.....	57	45	1	145
28	212	6.5	85,318	9,178	69,800	6,025	.....	1,200	.....	682	660	2	146
23	254	6.0	82,907	6,977	68,800	.....	.....	5,700	11,812	677	660	2	147
41	179	6.0	115,188	24,216	91,490	800	1,905	21,092	1,466	432	425	2	148
.....	*	.....	33,729	3,681	31,330	.....	1,632	767	717	665	425	2	149
9	463	7.3	47,538	6,702	63,200	.....	19	331	1,570	795	550	2	150
20	491	4.1	103,808	13,088	102,900	.....	226	683	8,288	492	475	2	151
37	341	7.3	172,230	33,690	170,135	.....	1,378	717	6,971	545	500	2	152
.....	‡220	5.0	154,578	40,620	‖151,895	244	1,706	733	24,711	508	500	2	153
28	245	7.7	103,848	13,800	103,625	.....	1	234	6,236	304	275	2	154
17	117	5.6	43,075	7,075	33,100	.....	1,813	8,162	.....	179	150	2	155
37	124	5.3	59,941	12,925	51,650	.....	5,889	2,402	1,291	159	150	2	156
51	139	5.0	90,521	23,321	70,800	1,699	14,125	3,898	2,814	168	150	2	157
17	138	4.7	39,517	.....	.....	.....	.....	.....	.....	.....	.....	...	158

* No data reported. ‡ Estimated on basis of number reported in 1886. § Total assets. Profits divided only among unappropriated shares. ‖ Including all loans.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Office number.	Location, Name and Secretary of Associations.	Age in years.	Date of latest annual report.	Terminating or serial.	How often are series issued?	Number of series issued since organization.	Number of series now running.	Number of series matured.	Number of shares outstanding.	Number of shares pledged (borrowed on).
	MIDDLESEX COUNTY—Con.									
159	Homestead, J. S. Wright	2	Sept., 1888.	S	Quarterly	8	8	...	1,704	155¾
160	South Amboy—Enterprise, J. F. Fulton	15	Mar., 1888.	S	Irreg'ly	2	1	1	163½	66
161	South Amboy, Tobias Grace	6	Feb., 1888.	S	.....	.....	...	...	1,171½	347½
162	Dunellen—E. Runyon	1	Mar., 1888.	T	.....	.....	...	...	578	36¼
163	Jamesburg—J. D. Courter	20	Oct., 1888.	S	Biennially	7	4	3	2,276	448
164	Kingston—A. T. G. Colby	9	April, 1888.	T	.....	.....	...	...	209½	193½
	MONMOUTH COUNTY.									
165	Atlantic Highlands—J. E. Foster	1	Oct., 1888.	S	Annually	1	1	...	448	‖
166	Asbury Park—H. C. Winsor	15	Feb., 1888.	S	Annually	14	10	5	1,316	391
167	Freehold—A. C. Hartshorn	19	June, 1888.	S	Annually	6	4	2	1,946	197
168	Long Branch—Mathias Woolley	19	Dec., 1888.	S	Annually	12	9	3	1,378	363
169	Keyport—B. B. Ogden	8	Nov., 1888.	S	Irreg'ly	2	2	...	1,505	292
170	Manasquan—J. W. Borden	15	Dec., 1888.	S	Irreg'ly	5	3	1	871	70
171	Matawan—E. J. Brown	*	.....	S	Annually	1	1	...	499	9
172	Red Bank—Thos. Davis, Jr	1	Mar., 1888.	S	Annually	1	1	...	1,011	31
	MORRIS COUNTY.									
173	Dover—S. T. Smith	1	Nov., 1888.	S	Annually	1	1	...	1,000	‖
174	Morristown—I. R. Pierson	2	Aug., 1888.	S	Irreg'ly	2	2	...	1,164	110
	OCEAN COUNTY.									
175	Toms River—J. H. Birdsall	6	Mar., 1888.	T	.....	.....	...	...	693	230
	PASSAIC COUNTY.									
176	Paterson—Celtic, Hugh Sweeney	6	Mar., 1888.	S	Annually	6	6	...	1,653	265
177	Manchester, G. W. Allee	1	Jan., 1889.	S	Annually	1	1	...	415	‖
178	Mechanics', J. E. Tallman	5	Mar., 1888.	S	Annually	5	5	...	2,243	¶280
179	Mutual, Sidney Farrar	10	Dec., 1888.	S	Annually	11	11	...	2,201	‖
180	Provident, C. E. Jackson	2	Mar., 1888.	S	Annually	2	2	...	510	140
181	Riverside, A. A. King	1	July, 1888.	S	Annually	1	1	...	685	57
182	Union Mutual, Sidney Farrar	7	Dec., 1888.	S	Annually	7	7	...	8,971	¶1,490
183	Passaic—William Malcolm	6	May, 1888.	S	Annually	6	6	...	4,844	1,587
184	People's, W. H. Speer	1	Sept., 1888.	S	Biennially	1	1	...	1,507	191
185	Union, L. L. Grear	†	†	S	Semi-an	1	1	...	795	33
186	Little Falls—C. W. Matches	1	Feb., 1888.	S	Annually	1	1	...	666	33
	SALEM COUNTY.									
187	Quinton—William Patrick	18	June, 1888.	S	Irreg'ly	7	5	2	709	184
188	Salem—D. B. Bullock	27	Mar., 1888.	S	Annually	27	12	16	2,351	786
189	Woodstown—Franklin Flitcraft	18	‡June, 1888.	S	Biennially	8	6	2	902	‖
	SOMERSET COUNTY.									
190	Bound Brook—R. H. Brokaw	1	April, 1888	T	.....	.....	...	...	700	45
191	Raritan—J. S. Haynes	8	April, 1888.	T	.....	.....	...	...	447½	160
192	Somerville—G. V. Vanderveer	2	Feb., 1889.	T	.....	.....	...	...	1,500	132¼

*Organized June, 1888; first payment December, 1888. †In operation only five months. ‡Semi-annual. ‖Not reported. ¶Estimated on basis of number reported in 1886.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS—Continued.

Per cent. of number of shares borrowed on.	Number of shareholders.	Average number of shares per shareholder.	Total net assets.	Total gains.	INVESTMENT OF ASSETS.				DISBURSEMENTS FOR FISCAL YEAR FOR			Number of salaried officials.	Office number.
					Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.	Withdrawals, matured shares, &c.	CURRENT EXPENSES. Total.	CURRENT EXPENSES. Salaries.		
9	333	5.1	$37,688	$6,894	$30,750	.....	.....	$400	.....	$496	$400	2	159
40	46	3.5	22,216	†	12,250	$1,321	.....	4,097	.....	124	88	2	160
30	259	4.5	102,048	17,700	‡97,393	960	$2,362	1,333	$1,491	190	130	2	161
6	142	4.1	7,691	697	6,480	1,900	218	122	.....	130	100	2	162
20	336	6.8	117,594	33,298	106,100	1,000	8,460	2,033	21,912	247	225	2	163
91	56	3.7	35,106	12,479	6,800	200	13	28,093	570	54	37	2	164
.....	130	3.4	5,734	358	5,338	.....	343	53	5	191	75	2	165
30	386	3.4	81,029	19,095	17,000	2,000	.....	.....	.....	530	400	2	166
10	395	4.9	107,937	17,901	104,665	1,573	93	1,685	4,959	396	375	2	167
26	269	5.1	78,660	16,658	72,690	1,000	3,586	1,384	11,343	308	280	2	168
19	433	3.5	93,678	17,574	‡92,634	.....	544	618	.....	299	250	2	169
8	183	4.7	24,611	4,181	21,600	1,225	664	1,122	845	151	130	2	170
2	107	4.7	499	.....	.....	.....	.....	.....	.....	.....	.....	2	171
3	231	4.4	12,611	479	10,862	.....	.....	.....	.....	200	150	2	172
.....	207	4.8	12,682	682	12,600	.....	79	74	64	.....	100	1	173
9	205	5.7	22,503	1,502	21,367	.....	532	65	69	277	125	2	174
33	184	3.8	59,276	9,380	53,100	1,625	.....	.....	.....	174	150	1	175
16	287	5.8	60,809	7,805	52,880	1,834	2,808	3,960	7,314	324	250	1	176
.....	75	5.5	5,311	331	4,400	.....	474	331	66	164	75	1	177
12	*410	5.5	79,869	10,233	67,328	.....	5,700	6,840	7,063	518	300	2	178
.....	320	6.9	141,345	31,085	135,575	.....	5,769	.....	.....	494	350	2	179
27	170	3.0	9,699	831	9,006	.....	344	349	276	155	125	1	180
8	106	6.4	8,805	585	6,474	.....	2,396	55	34	295	150	1	181
17	1240	7.2	365,819	73,367	391,110	.....	1,190	4,927	68,338	1,531	1,300	5	182
33	639	7.6	201,961	31,317	176,299	.....	7,371	18,352	151,471	433	350	2	183
13	224	6.7	19,833	1,749	18,857	.....	.....	460	225	264	150	1	184
4	†	.....	3,975	.....	.....	.....	.....	.....	.....	.....	.....	2	185
5	119	5.6	7,559	253	6,600	.....	1,628	154	171	198	85	2	186
23	241	2.9	37,284	†	35,800	.....	800	.....	.....	.....	.....	4	187
33	616	3.8	171,910	33,398	159,700	4,079	.....	8,191	.....	467	400	2	188
.....	200	4.5	32,272	6,304	31,482	.....	.....	.....	.....	113	105	2	189
6½	135	5.2	9,220	820	9,010	.....	195	15	.....	199	100	1	190
36	86	5.2	53,002	10,042	‡53,182	.....	2,076	794	6,334	120	100	1	191
9	280	5.5	37,742	1,742	37,000	.....	.....	.....	.....	.....	125	1	192

* Estimated on basis of number reported in 1886. † Not reported. ‡ Including all loans.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.—Continued.

Office number.	Location, Name and Secretary of Associations.	Age in years.	Date of latest annual report.	Terminating or serial.	How often are series issued?	Number of series issued since organization.	Number of series now running.	Number of series matured.	Number of shares outstanding.	Number of shares pledged (borrowed on).
	UNION COUNTY.									
193	Elizabeth—Central, August Miller...	3	Oct., 1888.	T	.....	.....	...	...	326	52
194	Citizens', J. W. Hall, Jr.....	1	Mar., 1888.	S	†	.....	...	...	959	42
195	Excelsior, Christian Friederich..	1	May, 1888.	S	Quarterly..	4	4	...	1,398	22
196	Elizabeth, F. Engel.....	19	Mar., 1888.	S	Annually..	.....	...	...	2,804	‡930
197	Harmonia, R. Gerke.....	17	May, 1889.	S	†Monthly..	.....	...	...	‡3,700	1,295
198	Mutual, Martin Houlihan.....	13	Dec., 1888.	S	Quarterly..	55	43	12	3,248	1,014
199	Union County, Jas. MacMaster...	2	April, 1888.	S	Monthly...	24	24	...	1,702	129
200	Cranford—Kenyon Messick.....	1¼	*Oct., 1888.	S	Irreg'ly.....	1	1	...	506	82
201	Plainfield—Nathan Harper.....	5	Feb., 1889.	S	Irreg'ly.....	2	2	...	1,923	427
202	Home, S. R. Struthers.....	½	Oct., 1888.	S	Semi-an....	1	1	...	968	30
203	Rahway—G. H. Waters.....	2	Jan., 1888.	T	.....	.....	...	...	1,249	233½
	WARREN COUNTY.									
205	Phillipsburg—No. 4, S. C. Smith.....	12	May, 1888.	S	Annually..	12	11	1	1,167	526
210	No. 5, John Eilenberg.....	6	June, 1888.	T	.....	.....	...	...	432	175

* Quarterly. † In the Harmonia every share, and in the Citizens' every subscriber, forms practically a separate series. ‡ Estimated on basis of number reported in 1886.

TABLE 1.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GENERAL STATISTICS.—Continued.

Per cent. of number of shares borrowed on.	Number of shareholders.	Average number of shares per shareholder.	Total net assets.	Total gains.	INVESTMENT OF ASSETS.				DISBURSEMENTS FOR FISCAL YEAR FOR			Number of salaried officials.	Office number.
					Bond and mortgage.	Real estate.	Cash on hand.	Sundries, including stock loans, arrears, &c.	Withdrawals, matured shares, &c.	CURRENT EXPENSES. Total.	CURRENT EXPENSES. Salaries.		
16	89	3.7	$13,302	†	$10,930	.....	.....	.....	.....	$37	$35	1	193
4½	162	5.9	9,649	$864	6,720	.....	$4,060	$191	$126	193	.....	2	194
1½	130	10.7	5,376	.....	4,400	.....	.....	.....	.....	226	100	1	195
33	638	4.4	*166,315	†	184,900	$16,518	8,079	3,775	.....	.....	.....	...	196
35	738	5.0	268,400	.....	258,800	1,600	.....	.....	.....	.....	750	17	197
31	690	4.7	191,884	38,027	203,600	.....	11	101	10,092	599	500	3	198
7½	300	5.7	25,396	1,175	26,200	.....	.....	3,232	.....	299	196	2	199
16	146	3.5	9,629	2,039	9,000	.....	1,487	181	.....	.....	80	1	200
22	262	7.3	96,692	21,697	93,200	.....	.....	5,911	.....	640	540	2	201
3	134	7 2	6,302	.....	6,000	.....	.....	.....	.....	.....	250	2	202
18	200	6.2	33,094	3,118	32,700	.....	763	1,651	3,033	358	250	2	203
45	186	6.3	64,311	5,703	104,440	2,359	252	1,800	23,264	222	175	2	205
4½	82	5.1	39,557	8,453	35,000	.....	1,805	2,752	2,780	118	110	2	210

*A savings bank fund is connected with this association, the deposits in which amounted to $46,956 additional. † Data not reported.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SUMMARY—SHAREHOLDERS, BORROWERS, &c.

Location.	SHAREHOLDERS.													BORROWERS.									SHAREHOLDERS PAYING FOR HOUSES THROUGH ASSOCIATION.	
		SEX, ETC.							OCCUPATION.								SEX.							
			Males.		Females		Minors.										Males.		Females					
	Total number.	Number reported.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number reported.	Wage-workers.	Working for salary.	In business for themselves.	Per cent. wage-workers.	Total number.	Ratio to shareholders.	Total reported.	Number.	Per cent.	Number.	Per cent.	Wage-workers.	Ratio of wage-workers to borrowers.*	Number.	Ratio.*
Atlantic County	1,924	1,158	828	71	308	27	22	2	344	217	19	108	63	869	1 to 2.2	489	412	84	77	16	98	1 to 3	218	1 to 3.6
Bergen County	733	733	488	67	156	21	89	12	650	281	245	124	43	66	1 to 11.1	66	53	80	13	20	22	1 to 3	39	1 to 18.8
Burlington County	2,585	2,337	1,613	69	588	25	136	6	1,445	1,038	192	215	72	700	1 to 3.3	600	435	72	165	28	349	1 to 1.4	410	1 to 5
Camden County	5,012	2,641	1,907	72	561	21	173	7	1,379	807	272	300	59	1,952	1 to 3.8	777	602	78	175	22	73	1 to 7.5	190	1 to 15.3
Cape May County	668	668	560	84	98	14	10	2	268	61	10	197	23	173	1 to 3.8	173	155	90	18	10	40	1 to 1.9	118	1 to 3.8
Cumberland County	2,487	2,487	1,731	70	653	26	103	4	2,106	1,623	97	386	77	768	1 to 3.2	768	631	82	137	18	484	1 to 1.2	377	1 to 3.9
Essex County	9,761	6,160	4,915	80	989	16	256	4	2,950	2,045	421	484	69	1,338	1 to 7.3	1,114	933	84	181	16	496	1 to 1.5	717	1 to 9.5
Gloucester County	1,491	1,281	824	64	376	29	81	7	1,057	668	111	278	63	392	1 to 3.8	392	318	81	74	19	212	1 to 1.5	294	1 to 4.4
Hudson County	10,366	4,872	3,942	81	640	13	290	6	2,879	2,156	122	601	75	1,307	1 to 7.6	698	578	83	120	17	434	1 to 1.2	781	1 to 9.4
Mercer County	575	571	369	65	170	30	32	5	493	314	49	130	64	166	1 to 3.5	166	122	73	44	27	116	1 to 1.4	145	1 to 4
Middlesex County	3,302	2,876	2,008	70	770	27	98	3	1,515	964	238	313	63	815	1 to 3.6	620	480	77	140	23	352	1 to 1.8	458	1 to 5.5
Monmouth County	1,587	1,161	724	63	355	30	82	7	759	393	115	251	52	188	1 to 6.4	186	118	63	68	37	100	1 to 1.8	78	1 to 12
Morris County	412	412	329	80	58	14	25	6	175	175	.....	.....	100	26	1 to 7.9	26	24	92	2	8	23	1 to 8.9	31	1 to 13.2
Ocean County	184	184	120	65	61	33	3	2	128	58	16	54	45	52	1 to 3.5	52	36	70	16	30	.....	... .	12	1 to 15
Passaic County	3,759	2,859	2,131	75	613	21	115	4	927	442	58	427	47	647	1 to 5.2	242	205	85	37	15	80	1 to 1.3	530	1 to 6.3
Salem County	1,057	441	372	84	59	14	10	2	241	225	.....	16	93	323	1 to 2.6	.....	.....	...	.....	...	175	1 to 4.9	200	1 to 1.2
Somerset County	501	501	368	73	114	23	19	4	372	189	66	117	51	89	1 to 5.6	89	68	76	21	24	20	1 to 4.9	76	1 to 6.6
Union County	2,837	2,528	2,093	83	311	12	124	5	1,180	760	169	251	64	576	1 to 4.9	576	496	86	80	14	179	1 to 1.6	513	1 to 5.5
Warren County	268	268	198	74	67	25	3	1	192	135	16	41	70	138	1 to 2	138	99	72	39	28	102	1 to 2.3	117	1 to 2.3
Total	49,509	34,138	25,520	75	6,947	20	1,671	5	19,060	12,551	2,216	4,293	66	9,985	1 to 4.7	7,172	5,765	80	1,407	20	3,355	1 to 1.9	5,304	1 to 6.7

*So far as reported.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Highest.	Lowest.
	ATLANTIC COUNTY.																		
1	Atlantic City	*760	.....	.....	.....	.....	.....	.....	*380	.....	.....	.....	.....	.....	.....	Gross	$20 80	$26 00	$16 00
2	Hammonton	307	188	114	5	72	19	.....	98	73	25	27	67	$735 00	.....	Gross	15 50	28 00	2 00
3	Workingmen's	485	324	153	8	145	.....	108	206	164	42	71	151	400 00	25%	Mo. Instal.	‖64	1 49	50
4	Pleasantville	†372	316	41	9	.....	.....	.....	185	175	10	.....	.....	320 00	33⅓%	‖Mo. Instal.	¶6	41	1
	BERGEN COUNTY.																		
6	Englewood	172	86	43	43	104	34	34	7	6	1	1	7	1,685 00	25%	Gross	12 00	17 00	10 50
7	Hackensack	248	170	57	21	74	148	26	14	12	2	3	13	1,763 00	20%	Gross	3 60	7 00	1 00
8	Oradell	109	98	6	5	36	29	44	6	5	1	4	.....	1,077 00	.....	Gross	10 80	12 50	8 00
10	Rutherford	204	134	50	20	67	34	20	39	30	9	14	19	900 00	20–50%	Mo. Instal.	20	2 00	15
	BURLINGTON COUNTY.																		
11	Beverly	177	87	77	13	89	14	24	68	40	28	56	57	800 00	.....	Gross	9 00	20 00	5 00
12	Bordentown	137	90	47	.....	62	18	19	137	90	47	62	51	.....	.....	Gross	10 00	10 00	10 00
13	Burlington	256	163	78	15	202	17	37	68	45	23	68	68	700 00	33⅓%	Gross	12 00	15 00	10 00
14	Farmers' and Mechanics'	248	144	94	10	.....	.....	.....	.....	.....	.....	.....	.....	$800–1,000	25½%	Gross	10 25	17 00	10 00
15	Fieldsboro	61	43	11	7	36	2	5	42	32	10	26	24	440 00	33⅓%	Net	Par	.....	.....
16	Florence	‡158	119	29	7	.....	.....	7	44	34	10	31	32	800 00	.....	Gross	3 12	8 00	2 00
18	Moorestown—Workingmen's	73	60	8	5	42	8	23	5	5	.....	2	5	1,000 00	.....	Gross	.....	.....	.....
19	Mount Holly	*265	.....	.....	.....	.....	.....	.....	*100	.....	.....	.....	.....	.....	25–33%	Gross	¶2 50	5 00	Par
20	Industry	480	405	50	25	435	20	25	76	66	10	70	70	800 00	33⅓%	Gross	¶3 00	5 00	2 25
21	People's	§172	109	43	14	125	87	34	52	42	10	.....	36	650 00	25%	Gross	¶1 98	5 25	1 00

* Estimated on basis of data reported in 1886. † Six lodges included. ‡ Corporations included. § Six benevolent societies included. ‖ Per $100. Includes all interest and premium. ¶ $100 share.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Bid during year. Highest.	Bid during year. Lowest.
	BURLINGTON COUNTY—Con.																		
22	Palmyra	*66	48	14	3	.....	.....	.....	5	4	1	3	5	$540 00	25%	Mo. Instal..	$0 28	$0 38	$0 21
23	Pemberton	197	126	55	16	.....	.....	.....	40	31	9	21	33	729 00	.....	Gross	‖7 27	12 75	2 75
24	Riverside	114	83	20	11	47	26	41	25	15	10	10	10	500 00	25%	Mo. Instal..	20	36	9½
25	Riverton	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	6 80	36 00	6 00
26	Tuckerton	*181	96	62	10	.....	.....	.....	38	31	7	.....	19	460 00	33⅓–50%	Gross	‖6 11	32 50	1 00
	CAMDEN COUNTY.																		
27	Camden—Artisans'	416	338	51	27	351	42	23	98	87	11	76	92	600 00	25–33⅓%	⁑Gross	14 00	28 00	6 00
28	Camden	†359	228	117	.....	.....	.....	100	174	123	51	130	174	900 00	44%	Gross	9 60	21 00	Par
29	City	288	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	25%	Gross	11 60	21 00	Par
30	Economy	400	250	100	50	.....	.....	.....	77	53	24	.....	27	1,518 00	25%	Gross	20 00	.....	.....
31	Excelsior	223	182	33	8	.....	.....	.....	47	37	10	.....	47	1,180 00	25%	Mo. Instal..	21 50	28 00	10 00
32	Fidelity	‡138	.....	.....	.....	.....	.....	.....	14	9	5	14	.....	1,500 00	33⅓%	Gross	‖14 50	15 50	13 50
33	Franklin	518	.....	.....	.....	.....	.....	.....	‡154	.....	.....	.....	.....	.....	25%	Gross	9 20	24 00	Par
34	German Centennial	140	111	29	.....	115	.....	25	42	35	7	33	.....	1,150 00	33⅓%	Gross	.....	16 00	11 50
35	Guarantee	†219	158	47	8	105	.....	54	29	22	7	13	29	705 00	30–40%	Gross	12 64	22 00	Par
36	Homestead	190	.....	.....	.....	.....	.....	.....	36	.....	.....	.....	.....	975 00	33⅓%	Gross	.....	.....	.....
37	Mechanics' and Workingmen's	445	.....	.....	.....	.....	.....	.....	148	.....	.....	.....	.....	800 00	33⅓%	Gross	17 87	.....	.....
38	Mutual	149	94	49	6	75	50	24	63	40	23	42	47	920 00	25–33⅓%	Gross	11 50	13 00	10 00
39	North Camden	340	208	81	51	.....	.....	.....	107	84	23	.....	19	1,660 00	25%	Gross	20 00	.....	.....
40	People's	387	.....	.....	.....	.....	.....	.....	140	.....	.....	.....	.....	880 00	33⅓%	Gross	14 09	.....	.....
41	South Ward	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	.....	.....
42	Gloucester City—United Mutual	234	.....	.....	.....	.....	.....	.....	97	.....	.....	.....	97	875 00	33⅓%	Gross	37 40	45 00	14 00

* Corporations included. † Including corporations and societies. ‡ Estimated on basis of data reported in 1886. ⁑ Changed from net. ‖ $100 share.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
																	Bid during year.		
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Average.	Highest.	Lowest.
	CAMDEN COUNTY—CON.																		
43	Gloucester City—Improvement	151	.....	.....	.....	.....	.....	.....	27	20	7	20	26	$600 00	7%	Gross	$23 00	$33 00	$16 00
44	Berlin	75	64	8	3	45	10	20	8	8	.....	6	8	450 00	.....	Gross	12 00	24 00	8 00
45	Chiselhurst	46	46	.....	.....	46	.....	.....	7	7	.....	7	4	50 00	.....	Mo. Instal.	2 80	2 80	2 40
47	Merchantville	294	228	46	20	70	170	54	84	77	7	40	55	1,030 00	15%	Mo. Instal.	20½	45	5
	CAPE MAY COUNTY.																		
48	Cape May	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	.....	.....
49	Cape May Court House	223	161	62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	4 00	2 00
50	Cape May Point	.....	.....	.....	.....	.....	.....	.....	22	13	9	10	22	.....	25%	Gross	.....	.....	.....
51	Dennisville	104	73	24	7	50	10	12	45	37	8	30	30	.....	.....	Gross	20 00	20 00	20 00
52	Ocean City	46	37	8	1	11	.....	35	10	10	.....	.....	2	96 00	25%	Gross	.....	.....	.....
53	Tuckahoe	140	134	4	2	.....	.....	.....	74	73	1	.....	42	310 00	.....	Gross	14 00	20 00	9 75
54	South Seaville	155	155	.....	.....	.....	.....	150	22	22	.....	.....	22	490 00	.....	Gross	.....	6 50	1 00
	CUMBERLAND COUNTY.																		
59	Vineland	230	134	65	31	167	.....	63	55	50	5	50	45	800 00	33⅓%	Gross	20 00	31 00	14 00
55	Bridgeton—Saving Fund	605	378	212	15	203	18	90	182	152	30	.....	.....	1,000 00	.....	Gross	3 00	5 50	Par
55½	Merchants' and Mechanics'	533	341	153	39	373	21	95	162	127	35	125	135	1,000 00	50%	Mo. Instal.	11	40	Par
56	Millville—Security	414	320	86	8	365	13	36	135	114	21	123	.....	600 00	.....	Mo. Instal.	14	22	2
57	Hope	455	353	92	10	340	10	77	173	140	33	143	144	650 06	.....	Mo. Instal.	26	42	10
58	Institute	250	*205	*45	.....	175	35	25	61	48	13	43	53	674 00	33⅓%	Mo. Instal.	29	61	7

*Includes minors.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Bid during year. Highest.	Bid during year. Lowest.
	ESSEX COUNTY.																		
60	Avondale	154	125	12	17	135	15	4	16	15	1	16	16	$1,200 00	.....	Gross	$17 50	$21 00	$9 00
61	Belleville	†168	113	52	1	142	2	14	42	19	23	42	42	900 00	25%	Gross	.....	10 00	1 50
62	Bloomfield	127	96	30	1	.....	.....	22	20	14	6	18	9	1,000 00	.....	Gross	8 00	11 50	6 00
63	Essex County	387	274	113	.....	.....	.....	.....	53	48	5	.....	34	1,500 00	25%	Gross	8 00	13 50	2 50
64	*East Orange	214	200	12	2	147	46	21	19	19	.....	5	12	1,843 00	25%	Gross	22 50	24 12	16 00
66	Montclair	351	229	74	48	140	140	70	41	33	8	18	26	1,400 00	30%	Net	5 80	9 50	2 00
67	Orange	329	256	59	14	.....	.....	.....	15	9	6	.....	15	1,800 00	25%	Gross	15 00	18 00	11 50
68	Orange Valley	176	112	36	28	62	88	26	7	6	1	4	5	1,200 00	20%	Gross	20 00	31 00	12 00
69	South Orange	59	47	7	5	17	6	21	4	3	1	4	4	1,650 00	25%	Gross	10 50	14 00	10 00
71	Newark—Eighth Ward	482	.....	.....	.....	.....	.....	.....	51	.....	.....	.....	37	1,876 00	20%	Gross	8 40	14 24	2 00
73	Excelsior	337	.....	.....	.....	.....	.....	.....	102	.....	.....	.....	.....	2,500 00	.....	Net	2 00	5 00	Par
74	Fireside	204	175	26	3	.....	.....	.....	16	15	1	6	16	3,000 00	25%	Gross	5 00	10 00	4 00
75	Fourteenth Ward	670	600	25	45	500	50	50	46	44	2	17	40	3,300 00	20%	Gross	4 00	7 50	3 00
76	‡Fraternal	235	165	55	15	.....	.....	.....	20	15	5	17	17	1,800 00	30%	Gross	10 00	13 50	6 00
77	German	485	.....	.....	.....	.....	.....	.....	148	118	30	.....	.....	2,200 00	.....	Net	4 50	10 00	1 00
78	Home	392	287	95	10	.....	.....	.....	84	72	12	.....	52	1,600 00	25–33⅓%	Net	2 50	3 00	2 00
79	Howard	650	628	22	.....	.....	.....	.....	71	68	3	.....	.....	1,500 00	30%	Gross	9 10	16 00	4 00
81	Lincoln	280	§189	§41	.....	136	23	71	13	12	1	2	.....	2,600 00	.....	Gross	1 50	6 50	25
82	Mechanics'	.....	.....	.....	.....	.....	.....	.....	20	20	.....	20	.....	2,000 00	.....	Net	.....	6 50	2 00
83	Mutual	344	266	71	7	258	10	76	97	66	31	72	97	.....	10%	Gross	9 50	11 50	5 24
84	New Jersey	144	.....	.....	.....	.....	.....	.....	8	8	.....	8	8	2,000 00	25%	Gross	8 00	13 00	5 50
85	Norfolk	148	121	17	10	100	.....	25	8	8	.....	6	8	2,050 00	25%	Gross	3 66	5 00	2 00
86	Passaic	226	172	44	10	.....	.....	.....	38	36	2	27	.....	1,800 00	33⅓%	Gross	3 00	4 50	1 00

* As per special report, November, 1889. † Including corporations. ‡ As per special report of January, 1889. § Includes minors.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS.—Continued.

Office number.	Location and Name of Association.	Shareholders. Total number.	Shareholders. Male adults.	Shareholders. Female adults.	Shareholders. Minors.	Shareholders. Wage-workers.	Shareholders. Working for salaries.	Shareholders. In business for themselves.	Borrowers. Total.	Borrowers. Male.	Borrowers. Female.	Borrowers. Wage-workers.	Borrowers. Paying for houses through association.	Loans. Average amount per shareholder.	Loans. Margin required on real estate.	Premiums. Plan.	Premiums. Bid during year. Average.	Premiums. Bid during year. Highest.	Premiums. Bid during year. Lowest.
	ESSEX COUNTY—Con.																		
87	Newark—Phœnix	230	.....	.....	.....	.....	.....	.....	21	19	2	13	.....	$1,750 00	.....	Net	$4 74	$8 00	$1 50
91	Reliable	212	170	35	7	200	.....	10	64	54	10	62	44	.....	25%	Gross	7 00	9 00	1 00
92	Roseville	223	.....	.....	.....	.....	.....	.....	36	.....	.....	.....	31	1,800 00	25%	Gross	2 00	12 00	Par
93	Savings	425	.....	.....	.....	.....	.....	.....	37	.....	.....	.....	.....	1,800 00	.....	Gross	.....	6 00	2 44
94	Security	423	.....	.....	.....	.....	.....	.....	74	70	4	74	66	2,000 00	30–40%	Gross	4 10	8 50	1 00
95	Standard	357	283	62	12	.....	.....	.....	34	23	11	22	.....	2,300 00	50%	Gross	4 00	7 50	1 00
96	State	105	85	19	1	.....	.....	.....	6	2	4	6	6	1,957 00	25%	Gross	14 00	27 00	6 00
97	Tenth Ward	412	.....	.....	.....	.....	.....	.....	50	50	.....	.....	42	1,500 00	25–30%	Gross	7 00	11 50	4 00
98	Union	190	.....	.....	.....	.....	.....	.....	7	7	.....	.....	7	1,850 00	.....	Gross	3 50	8 50	1 00
100	West End	248	.....	.....	.....	.....	.....	.....	4	3	1	2	4	2,500 00	.....	Gross	6 00	10 25	4 00
101	Woodside	400	300	80	20	200	40	60	66	55	11	35	55	1,400 00	20%	Gross	9 00	14 50	4 00
103	Homestead	24	22	2	.....	8	1	14	.....	.....	.....	.....	‡24	.....	.....	.....	.....	.....	.....
	GLOUCESTER COUNTY.																		
104	Clarksboro	*74	50	24	.....	*	.....	.....	.....	36	30	6	15	500 00	.....	‖Gross	‖	.....	.....
105	Clayton	195	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	.....	.....
106	Glassboro	130	94	36	.....	62	14	21	50	49	1	21	15	825 00	25%	Gross	10 00	.....	.....
107	Mullica Hill	99	67	22	10	42	1	35	43	38	5	19	7	350 00	.....	Net	8 43	17 00	8 00
108	Paulsboro	145	125	20	.....	125	6	4	40	35	5	40	40	600 00	.....	Gross	17 00	21 00	15 00
109	Swedesboro	102	73	24	5	35	5	52	33	29	4	11	14	740 00	.....	Gross	17 53	20 00	15 00
110	Williamstown	162	114	32	16	.....	25	46	63	54	9	.....	60	800 00	.....	Mo. Instal.	.....	13¼	3
111	Woodbury	†584	301	218	50	404	60	120	163	113	50	121	158	1,100 00	§	Gross	9 83	12 50	8 00

*At one time; finally only 21; shareholders were nearly all farmers; association closed up. †Including lodges, &c. ‡All interested in the tract of land bought and to be improved. §Enough to secure expense of foreclosure. ‖No premium; loans made by discount to those who bid the longest term.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Highest.	Lowest.
	HUDSON COUNTY.																		
112	Arlington	268	.....	.....	.....	.....	.....	.....	43	.....	.....	.....	36	$1,099 00	.....	Gross	.....	$15 00	$3 00
113	Harrison—People's	1,844	.....	.....	.....	.....	.....	50	221	.....	.....	.....	.....	1,500 00	25%	Gross	$5 00	11 00	2 00
114	Harrison and Kearny	142	110	32	.....	112	14	14	17	.....	.....	15	16	1,050 00	33⅓%	Gross	7 54	.....	.....
115	Hoboken	477	373	70	34	.....	.....	.....	32	28	4	18	21	2,700 00	25%	Gross	.....	.....	.....
116	Bayonne	41	34	4	3	12	8	11	21	17	4	7	21	.....	.....	Gross	.....	.....	.....
117	No. 2	800	600	100	100	700	.....	50	100	81	19	100	100	2,700 00	15%	Monthly Instal.	.....	20	10
206	Pamrapo	.....	.....	.....	.....	.....	.....	.....	16	16	.....	10	16	2,400 00	.....	‡Gross, Mo. Instal	‡30 00	42 00	12 00
118	Jersey City—Bergen Land Improvement	286	.....	.....	.....	.....	.....	.....	16	13	3	16	16	2,700 00	25%	Gross, Mo. Instal.	§42 35	83 00	15 00
119	Bergen Mutual	48	36	12	.....	20	14	7	25	22	3	20	23	2,200 00	15%	Gross	.....	.....	.....
120	Bergen Mutual, No. 2	185	178	7	.....	.....	.....	18	.....	.....	.....	.....	.....	3,000 00	10%	Gross	.....	22 00	9 00
121	Bergen Mutual, No. 3	250	238	12	.....	13	.....	.....	.....	.....	.....	.....	13	3,000 00	10%	Gross	.....	25 00	11 00
122	Caledonian	*328	.....	.....	.....	.....	.....	.....	18	15	3	3	13	1,722 00	25%	Gross, Mo. Instal.	‖29 00	44 00	19 00
123	Erie	89	78	8	3	54	20	13	3	2	1	2	3	3,600 00	20%	Gross	24 03	26 25	22 50
124	Enterprise	205	.....	.....	.....	.....	.....	.....	19	.....	.....	.....	19	2,450 00	25%	Gross	.....	29 50	10 00
125	Excelsior	224	.....	.....	.....	.....	.....	23	68	.....	.....	.....	.....	2,700 00	30%	Gross	.....	.....	.....
126	Excelsior, No 2	262	.....	.....	.....	.....	.....	26	75	.....	.....	.....	.....	1,380 00	30%	Gross	.....	.....	.....
207	Fairmount	266	.....	.....	.....	.....	.....	.....	19	16	3	.....	19	3,500 00	25%	Gross	24 00	28 00	18 00
128	Greenville	1,051	950	61	40	950	.....	100	150	130	20	140	150	2,000 00	10%	Gross, Mo. Instal.	¶109 00	120 00	95 00
129	Greenville, No. 2	545	325	150	70	.....	.....	60	34	32	2	†	34	2,700 00	10%	Gross, Mo. Instal.	¶108 61	125 00	70 00
208	Home	207	.....	.....	.....	.....	.....	.....	35	21	14	.....	35	3,600 00	25%	Gross	23 75	27 50	17 50

*In August, 1888. †Great majority. ‡Per share of $300; no interest, premium added to mortgage, which is paid in equal monthly installments. §Share $300, no interest; premium bids and dues are the only payments; premium of $40 and under is added to mortgage, which is paid in 144 monthly installments. ‖Premium added to mortgage and repaid in 100 monthly installments, premium and dues paid being deducted every three months. ¶Shares $500; no interest is charged; premium bid below a certain sum added to mortgage, which is paid in 120 monthly installments.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Highest.	Lowest.
	HUDSON COUNTY—Con.																		
130	Jersey City—Hudson City	199	.....	.....	.....	.....	.....	.....	11	9	2	.....	11	$3,000 00	.....	Gross	$18 00	$25 00	$10 00
131	Industrial	352	.....	.....	.....	.....	.....	.....	38	.....	.....	.....	.....	1,925 00	25%	Gross	.....	31 00	15 00
132	Jersey City	225	.....	.....	.....	.....	.....	.....	39	.....	.....	.....	.....	2,600 00	30%	Gross	.....	17 00	.....
133	Improved Land and Loan	75	63	12	.....	45	13	17	2	1	1	.....	.....	3,700 00	20%	‡Mo. Instal.	.....	18 50	15 00
134	Lafayette	350	.....	.....	.....	.....	.....	.....	60	.....	.....	.....	.....	3,414 00	.....	Gross	18 23	22 50	12 00
135	Lincoln	356	315	34	7	200	50	6	30	21	9	21	30	4,200 00	20–25%	Gross	26 72	33 00	15 00
136	Monticello	317	.....	.....	.....	.....	.....	75	39	25	14	.....	39	2,400 00	20%	Gross	24 00	28 00	22 00
137	*North Hudson	514	371	115	28	.....	.....	97	51	43	8	.....	51	2,443 00	25%	Gross	13 25	20 50	11 00
138	Paulus Hook	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	.....	.....
139	Pavonia	238	215	18	5	.....	.....	20	28	24	4	17	28	4,000 00	10–25%	Gross	14 50	16 00	14 12
140	Phœnix	440	.....	.....	.....	.....	.....	.....	65	60	5	65	55	3,000 00	20%	Gross	15 93	21 50	1 13
141	Security	.....	.....	.....	.....	.....	.....	.....	9	.....	.....	.....	9	2,600 00	.....	Gross	.....	22 00	.....
142	Star	215	.....	.....	.....	.....	.....	.....	20	.....	.....	.....	20	2,130 00	20%	Gross	21 20	29 00	16 00
209	Washington	67	56	11	.....	50	3	14	3	2	1	.....	3	3,000 00	25%	Gross	12 50	13 25	11 00
	HUNTERDON COUNTY.																		
144	Lambertville	465	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	.....	.....
	MERCER COUNTY.																		
145	Hopewell	109	66	28	15	38	4	39	34	25	9	16	28	919 00	.....	Gross	2 00	.....	.....
146	Trenton—Mechanics'	†212	131	74	6	134	15	43	63	49	14	51	57	1,000 00	25%	Gross	.....	Par	.....
147	Mercer	†254	172	68	11	142	30	48	69	48	21	49	60	980 00	25%	Gross	.....	Par	.....

* January, 1889. † Including associations. ‡ In twelve during first year.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Highest.	Lowest.
	MIDDLESEX COUNTY.																		
148	New Brunswick—American	177	.....	.....	.....	.....	.....	.....	89	.....	.....	.....	.....	$1,250 00	.....	Gross	.....	.....	.....
149	American, No. 2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	$26 00	$5 00
150	Excelsior	463	305	140	18	308	102	53	31	21	10	18	31	2,000 00	33⅓%	Gross	$16 00	22 00	14 00
151	Homestead	491	350	139	2	.....	.....	.....	89	64	25	.....	88	1,150 00	.....	Gross	30 00	41 25	19 50
152	Merchants'	314	205	89	20	200	70	40	102	76	26	64	95	1,668 00	35%	Gross	10 00	10 00	10 00
153	People's	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Gross	.....	.....	.....
154	Workingmen's	245	173	70	2	.....	.....	50	87	68	19	64	71	.....	.....	Gross	4 36	5 50	4 00
155	Perth Amboy—Bi-Centennial	177	125	49	3	44	12	28	35	28	7	15	28	900 00	.....	Gross	7 00	28 00	1 00
156	Crescent	124	92	31	1	54	3	20	51	40	11	30	20	1,000 00	.....	Gross	Par	.....	.....
157	Raritan City	*139	98	38	2	44	5	35	*86	63	22	30	53	800 00	.....	Gross	Par	.....	.....
159	Homestead	333	250	83	11	275	26	32	50	45	5	25	49	708 00	.....	Gross	23 78	50 00	Par
160	South Amboy—Enterprise	46	31	15	.....	20	11	5	26	19	7	23	12	800 00	33⅓%	Gross	Par	.....	.....
161	South Amboy	259	.....	.....	.....	.....	.....	.....	105	.....	.....	60	.....	700 00	25–33⅓%	Gross	Par	.....	.....
162	Dunellen	142	99	29	14	.....	.....	22	8	6	2	4	1	1,000 00	.....	Gross	14 00	20 00	1 00
163	Jamesburg	336	230	81	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Net	.....	.....	.....
164	Kingston	56	50	6	.....	19	9	28	56	50	6	19	10	600 00	10%	Gross	20 00	20 00	.....
	MONMOUTH COUNTY.																		
165	Atlantic Highlands	130	92	23	15	.....	.....	.....	8	6	2	.....	4	650 00	50%	Gross	12 00	22 00	50
166	Asbury Park	386	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,000 00	25–50%	Gross	15 00	16 00	10 00
167	Freehold	*281	115	117	9	96	17	84	*62	43	17	20	52	1,060 00	33⅓%	Gross	1 20	2 00	Par
168	Long Branch	269	153	96	20	104	24	58	80	39	41	53	.....	1,000 00	.....	Net	9 50	16 50	4 00

*Including associations and corporations.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Bid during year. Highest.	Bid during year. Lowest.
	MONMOUTH COUNTY—Con.																		
170	Manasquan	183	133	42	8	136	27	38	24	24	.....	20	11	$900 00	33⅓%	Gross	$4 00	$22 00	$0 24
171	Matawan	107	71	27	9	.....	.....	.....	4	1	3	4	3	350 00	.....	Gross	.....	.....	.....
172	Red Bank	231	160	50	21	57	47	71	10	5	5	3	8	1,000 00	33⅓%	Gross	2 20	12 00	Par
	MORRIS COUNTY.																		
173	Dover	207	175	22	10	175	.....	.....	.....	.....	.....	.....	7	.....	25%	Net	Par	.....	.....
174	Morristown	205	154	36	15	.....	.....	.....	26	24	2	23	24	841 00	25%	Net	.....	.....	.....
	OCEAN COUNTY.																		
175	Toms River	184	120	61	3	58	16	54	52	36	16	.....	12	800 00	33⅓%	Gross	.....	1 00	Par
	PASSAIC COUNTY.																		
176	Paterson—Celtic	287	232	55	.....	212	.....	20	48	41	7	40	48	1,100 00	35%	Net	2 00	5 50	Par
177	Manchester	*130	121	9	.....	.....	.....	32	4	.....	.....	.....	4	2,000 00	.....	Net	.....	5 80	3 00
178	Mechanics'	410	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,000 00	25-33⅓%	Gross	4 00	5 50	2 50
179	Mutual	320	.....	.....	.....	.....	.....	.....	100	.....	.....	.....	100	.....	30%	Gross	10 00	.....	.....
180	Provident	†170	.....	.....	.....	.....	.....	.....	†20	16	3	13	14	712 00	25%	Net	5 00	10 00	1 85
181	Riverside	106	85	8	13	70	30	6	7	7	.....	7	7	1,420 00	.....	Net	.....	8 00	4 00
182	Union	1,240	800	370	70	.....	.....	250	300	.....	.....	.....	200	.....	30%	Gross	10 00	.....	.....
183	Passaic	‡753	632	112	9	.....	.....	47	137	112	25	.....	137	1,600 00	25%	Gross	8 00	15 00	2 00
184	People's	224	164	45	15	116	.....	47	24	22	2	18	13	1,000 00	25%	Gross	.....	12 50	2 00
185	Union	.....	.....	.....	.....	.....	.....	.....	3	3	.....	.....	3	2,000 00	30%	Mo. Instal.	33⅓	40	25
186	Little Falls	119	97	14	8	44	28	25	4	4	.....	2	4	1,650 00	20%	Gross	3 00	7 50	Par

*April, 1889. †Including associations and corporations. ‡October, 1888.

TABLE 2.—BUILDING AND LOAN ASSOCIATIONS—SHAREHOLDERS, BORROWERS, LOANS AND PREMIUMS—Continued.

Office number.	Location and Name of Association.	Shareholders.							Borrowers.					Loans.		Premiums.			
		Total number.	Male adults.	Female adults.	Minors.	Wage-workers.	Working for salaries.	In business for themselves.	Total.	Male.	Female.	Wage-workers.	Paying for houses through association.	Average amount per shareholder.	Margin required on real estate.	Plan.	Bid during year. Average.	Bid during year. Highest.	Bid during year. Lowest.
	SALEM COUNTY.																		
187	Quinton	241	222	19	.....	225	.....	16	220	.....	.....	175	200	.....	.....	Net	.....	.....	.....
188	Salem	616	.....	.....	.....	.....	.....	.....	103	.....	.....	.....	.....	$1,550 00	.....	Gross	$6 86	$12 50	$0 80
189	Woodstown	200	150	40	10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4 00	13
	SOMERSET COUNTY.																		
190	Bound Brook	135	108	27	.....	34	22	43	9	7	2	2	8	1,556 00	20%	Gross	13 20	18 00	2 00
191	Raritan	86	61	25	.....	29	17	.....	49	37	12	5	48	660.00	40%	Gross	Par	.....	.....
192	Somerville	280	199	62	19	126	27	74	31	24	7	13	20	900 00	17%	Net	.....	4 00	50
	UNION COUNTY.																		
193	Elizabeth—Central	89	71	4	14	56	.....	15	8	6	2	7	8	1,300 00	33⅓%	†Gross	.....	10 00	8 00
194	Citizens'	*162	128	13	12	33	48	52	6	6	.....	4	6	1,680 00	33⅓%	Gross	13 20	16 80	9 60
195	Excelsior	130	122	3	5	.....	.....	.....	3	3	.....	3	3	1,467 00	13%	Gross	10 00	10 00	10 00
197	Harmonia	738	604	122	12	582	32	96	184	155	29	125	184	1,400 00	.....	Net	18 00	18 00	18 00
198	Mutual	690	634	42	14	.....	.....	.....	260	244	16	.....	210	800 00	50%	Gross	15 50	20 00	10 00
199	Union County	300	.....	.....	.....	.....	.....	.....	26	15	11	22	25	700 00	33⅓%	Gross	12 66	18 00	4 00
200	Cranford	146	80	24	42	.....	.....	.....	9	6	3	2	9	1,800 00	25–50%	Gross	20 00	20 00	14 00
201	Plainfield	262	195	61	6	.....	.....	.....	38	30	8	.....	35	2,250 00	.....	Gross	.....	30 00	2 00
202	Home	134	116	15	3	39	53	27	6	5	1	6	6	1,000 00	20–35%	Mo. Instal.	26½	50	6
203	Rahway	186	143	27	16	50	36	61	36	26	10	10	27	1,190 00	.....	Gross	8 60	12 00	2 00
	WARREN COUNTY.																		
204	Phillipsburg, No. 4	186	135	48	3	135	16	23	96	70	26	80	90	800 00	.....	Gross	19 00	25 00	15 00
210	No. 5	82	63	19	.....	.....	.....	18	42	29	13	22	27	900 00	.....	Gross	70	1 00	50

*Including associations. †Premium added to mortgage and paid when latter is due.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ATLANTIC COUNTY.						
1	Atlantic City	4th	222	$120 00	$69 67	$189 67	.....
		5th	159½	96 00	44 64	140 64	.....
		6th	355	84 00	34 84	118 84	.....
		7th	500½	72 00	23 70	95 70	.....
		8th	417	60 00	16 46	76 46	.....
		9th	313	48 00	10 76	58 76	.....
		10th	209	36 00	6 29	42 29	.....
		11th	442	24 00	3 13	27 13	.....
		12th	715½	12 00	1 04	13 04	.....
	Total	.....	3,333½	$174,570	$60,492	$235,062	.....
2	Hammonton	8th	69	$120 00	$73 70	$193 70	$155 40
		9th	92	108 00	58 96	166 96	136 62
		10th	50	96 00	46 95	142 95	118 56
		11th	81½	84 00	32 31	116 31	101 22
		12th	88	72 00	23 37	95 37	84 60
		13th	131	60 00	17 80	77 80	68 70
		14th	246½	48 00	12 90	60 90	53 52
		15th	228	36 00	7 77	43 77	39 06
		16th	519	24 00	3 25	27 25	25 32
		17th	516	12 00	1 90	13 90	12 30
	Total	.....	2,024	$94,686	$15,790	$110,477	.....
3	Hammonton—Workingmen's	3d	38	$120 00	$61 51	$181 51	$155 70
		4th	146	108 00	47 96	155 96	136 89
		5th	70	96 00	38 32	134 32	118 80
		6th	143	84 00	29 12	113 12	101 43
		7th	180	72 00	19 59	91 59	84 78
		8th	199	60 00	13 18	73 18	68 85
		9th	241	48 00	8 76	56 76	53 64
		10th	213	36 00	5 00	41 00	39 15
		11th	443	24 00	2 35	26 35	25 38
		12th	540	12 00	60	12 60	12 33
	Total	.....	2,213	$99,508	$27,678	$127,186	.....
4	Pleasantville	3d	95	$120 00	$66 04	$186 04	$184 36
		4th	34	108 00	51 65	159 65	150 24
		5th	184	84 00	35 39	119 39	107 18
		6th	211	60 00	11 62	71 62	64 77
		7th	90	24 00	90	24 90	24 11
	Total	.....	820	$50,292	$17,260	$67,552	.....
	BERGEN COUNTY.						
6	Englewood	1st	939	$12 00	$1 25	$13 25	$12 00
	Total	.....	.....	$11,268	$1,272	$12,540	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	BERGEN COUNTY—Con.						
7	Hackensack	1st	970	$23 00	$2 23	$25 23	$23 74
		2d	576	12 00	60	12 60	12 15
	Total	.....	1,546	$29,222	$2,509	$31,731	.....
8	Oradell	.....	691	$8 00	$0 28	$8 28	$6 28
	Total	.....	.....	$5,528	$194	$5,722	.....
10	Rutherford	5th	11	$120 00	$71 37	$191 37	$190 51
		6th	17	112 00	57 23	169 23	166 16
		7th	34	102 00	44 12	146 12	140 73
		8th	5	96 00	37 56	133 56	126 92
		9th	4	84 00	26 88	110 88	101 97
		10th	17	77 00	21 74	98 74	88 62
		11th	18	72 00	18 46	90 46	81 23
		12th	21	66 00	14 97	80 97	73 49
		13th	25	60 00	11 85	71 85	65 93
		14th	30	54 00	9 29	63 29	58 65
		15th	56	48 00	7 06	55 06	51 53
		16th	29	42 00	5 12	47 12	44 56
		17th	23	36 00	3 61	39 61	37 81
		18th	127	30 00	2 30	32 30	31 15
		19th	115	24 10	1 35	25 45	24 78
		20th	147	18 10	66	18 76	18 43
		21st	198	12 10	20	12 30	12 20
		22d	151	6 10	.....	6 08	6 08
	Total	.....	1,028	$31,757	$6,541	$38,298	.....
	BURLINGTON COUNTY.						
11	Beverly	7th	56	$139 00	$61 00	$200 00	.....
		8th	34	132 00	54 87	186 87	$181 38
		9th	47	120 00	42 72	162 72	158 45
		10th	10	108 00	34 32	142 32	139 89
		11th	43	96 00	27 26	123 26	117 81
		12th	97	84 00	21 41	105 41	98 99
		13th	56	72 00	15 88	87 88	81 53
		14th	78	60 00	11 11	71 11	65 55
		15th	155	48 00	6 59	54 59	50 64
		16th	158	36 00	3 62	39 62	37 09
		17th	99	24 00	1 63	25 63	24 33
		18th	107	12 00	43	12 43	12 04
	Total, exclusive of 7th	.....	884	$48,984	$11,022	$60,006	.....
12	Bordentown	.....	689	$96 00	$31 78	$127 78	$121 00
	Total	.....	.....	$66,144	$21,897	$88,041	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	BURLINGTON COUNTY—CON.						
13	Burlington	5th	11	$131 00	$58 12	$189 12	$189 12
		6th	41	120 00	46 75	166 75	166 75
		8th	50	96 00	31 77	127 77	121 36
		9th	45	84 00	23 88	107 88	100 66
		10th	68	72 00	16 85	88 85	82 08
		11th	61	60 00	13 10	73 10	66 55
		12th	219	48 00	9 11	57 11	51 64
		13th	149	36 00	5 29	41 29	36 00
		14th	226	24 00	2 85	26 85	24 00
		15th	239	12 00	58	12 58	12 00
	Total	.....	1,109	$47,665	$10,748	$58,413	.....
14	Burlington—Farmers' and Mechanics'	7th	43	$132 00	$64 94	$196 94	$191 53
		8th	26	120 00	52 72	172 72	162 30
		9th	34	108 00	42 90	150 90	140 25
		10th	44	96 00	35 15	131 15	119 33
		11th	105	84 00	26 79	110 79	99 61
		12th	105	72 00	19 62	91 62	81 81
		13th	66	60 00	14 13	74 13	65 85
		14th	129	48 00	9 76	57 76	51 25
		15th	126	36 00	5 66	41 66	37 42
		16th	249	24 00	2 38	26 38	24 40
		17th	187	12 00	83	12 83	12 07
	Total	.....	1,114	$55,980	$15,697	$71,677	.....
15	Fieldsboro	.....	220	$84 00	$22 83	$106 83	$92 25
	Total	.....	.....	$18,480	$5,023	$23,503	.....
16	Florence	1st	343	$72 00	$16 85	$88 85	$78 92
		2d	476	8 00	49	8 49	8 00
	Total	.....	819	$28,504	$4,985	$33,489	.....
18	Moorestown, Workingmen's	.....	371	$12 00	$0 39	$12 39	$12 00
	Total	.....	.....	$4,452	$145	$4,597	.....
19	Mount Holly	8th	82	$60 50	$22 68	$83 18	*
		9th	87	54 50	17 48	71 98	
		10th	127	48 50	12 40	60 90	
		11th	161	42 50	8 50	51 00	
		12th	206½	36 50	6 36	42 86	
		13th	218	30 50	5 62	35 12	
		14th	143	24 50	3 38	27 88	
		15th	202	18 50	1 96	20 46	
		16th	190	12 50	1 23	13 73	
		17th	304	6 50	45	6 95	
	Total	.....	1,720½	$48,482	$9,958	$58,440	.....

*The value of share at last annual meeting, plus amount of dues paid since, and less premium bid. The share must be bought in in same way as a loan.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	BURLINGTON COUNTY—Con.						
20	Mount Holly—Industry	4th	57	$66 50	$27 32	$93 82	$93 82
		5th	59	60 50	21 60	82 10	82 10
		6th	151	54 50	16 82	71 32	69 63
		7th	203	48 50	12 88	61 38	58 80
		8th	125	42 50	9 72	52 22	49 30
		9th	318	36 50	7 52	44 02	41 01
		10th	358	30 50	5 26	35 76	33 13
		11th	374	24 50	3 62	28 12	25 94
		12th	488	18 50	1 41	20 91	19 22
		13th	359	12 50	1 25	13 75	12 75
		14th	418	6 50	40	6 90	6 54
	Total	.....	2,910	$79,669	$15,692	$95,361	.....
21	Mount Holly—People's	1st	801	$30 50	$5 02	$35 52	$30 50
		2d	114	24 50	3 43	27 93	24 50
		3d	113	18 50	2 22	20 72	18 50
		4th	100	12 50	1 32	13 82	12 50
		5th	245	6 50	61	7 11	6 50
	Total	.....	1,373	$32,256	$4,858	$37,115	.....
22	Palmyra	1st	335	$12 60	$0 41	$12 41	$12 04
	Total	.....	.....	$4,020	$160	$4,160	.....
23	Pemberton	1st	658	$24 50	$4 03	$28 53	$26 10
		2d	177	18 50	2 76	21 26	19 31
		3d	315	12 50	1 67	14 17	12 82
		4th	321	6 50	71	7 21	6 50
	Total	.....	1,471	$25,419	$3,906	$29,327	.....
24	Riverside	1st	206	$35 00	$3 60	$38 60	*4%
		2d	149	23 00	3 15	26 15	$23 00
		3d	263	11 00	2 10	13 10	11 00
	Total	.....	618	$13,530	$1,785	$15,315	.....
25	Riverton	1st	308	$120 00	$61 76	$181 76	$171 89
		2d	138	108 00	53 20	161 20	147 90
		3d	89	96 00	45 32	141 32	126 21
		4th	90	84 00	38 17	122 17	106 26
		5th	91	72 00	31 04	103 04	87 52
		6th	188	60 00	24 15	84 15	70 06
		7th	236	48 00	18 57	66 57	54 19
		8th	324	36 00	13 38	49 38	39 34
		9th	187	24 00	8 22	32 22	25 37
		10th	376	12 00	3 42	15 42	12 28
	Total	.....	2,027	$111,792	$58,741	$170,530	.....

* Four per cent. equated interest on stock two years old or over.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	BURLINGTON COUNTY—CON.						
26	Tuckerton	2d	11	$46 50	$20 17	$66 67	$63 03
		3d	536	24 50	4 75	29 25	26 40
		4th	319	6 50	82	7 32	6 58
	Total		866	$15,717	$3,030	$18,747	
	CAMDEN COUNTY.						
27	Camden City—Artisans'	6th	2	$138 00	$52 57	$190 57	*30%
		7th	5	132 00	49 94	181 94	
		8th	33	126 00	46 25	172 25	
		10th	7½	114 00	39 54	153 54	*27%
		11th	3	108 00	35 80	143 80	
		12th	11	102 00	34 66	136 66	*24%
		13th	20	96 00	32 80	128 80	
		14th	14	90 00	30 48	120 48	*21%
		15th	3	84 00	28 16	112 16	
		16th	3	78 00	25 37	103 37	*18%
		17th	39½	72 00	22 59	94 59	
		18th	3½	66 00	20 93	86 93	*15%
		19th	25	60 00	19 27	79 27	
		20th	44	54 00	16 93	70 93	*12%
		21st	65	48 00	14 60	62 60	
		22d	81	42 00	12 17	54 17	*9%
		23d	121½	36 00	9 75	45 75	
		24th	154½	30 00	7 68	37 68	*6%
		25th	191	24 00	5 61	29 61	
		26th	279½	18 00	4 37	22 37	*3%
		27th	278	12 00	3 13	15 13	
		28th	274	6 00	1 56	7 56	
	Total		1,658	$48,138	$14,012	$62,150	
28	Camden City—Camden	10th	70	$144 00	$50 69	$194 69	$187 20
		11th	80	132 00	43 90	175 90	171 60
		12th	71	120 00	37 52	157 52	156 00
		13th	124	108 00	35 61	143 61	137 16
		14th	144	96 00	32 30	128 30	119 04
		15th	200	84 00	29 66	113 66	101 64
		16th	188	72 00	26 95	98 95	84 96
		17th	261½	60 00	22 72	82 72	69 00
		18th	293	48 00	18 66	66 66	53 76
		19th	359½	36 00	13 96	49 96	39 24
		20th	428½	24 00	9 40	33 40	25 44
		21st	467½	12 00	4 44	16 44	12 36
	Total		2,687	$145,302	$52,322	$197,624	

* The amount paid in, and interest thereon as stated.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	CAMDEN COUNTY—CON.						
29	Camden City—City	4th	16	$132 00	$76 79	$208 69	$208 69
		5th	28	120 00	69 05	189 05	164 88
		6th	27	108 00	62 27	170 27	137 16
		7th	34½	96 00	53 28	149 28	119 04
		8th	70½	84 00	43 48	127 48	101 64
		9th	45½	72 00	31 70	103 70	84 96
		10th	118	60 00	21 10	81 10	69 00
		11th	131½	48 00	14 54	62 54	53 76
		12th	189½	36 00	8 99	44 99	39 24
		13th	196½	24 00	4 53	28 53	25 44
		14th	354½	12 00	1 41	13 41	12 36
	Total	.....	1,211½	$50,082	$18,684	$68,766	.....
30	Camden City—Economy	1st	469	$84 00	$33 31	$117 31	$101 64
		2d	50	72 00	23 50	95 50	84 96
		3d	265	60 00	16 03	76 03	69 00
		4th	142	48 00	9 96	57 96	53 76
		5th	357	36 00	5 42	41 42	39 24
		6th	507	24 00	2 34	26 34	25 44
		7th	514	12 00	58	12 58	12 36
	Total	.....	2,304	$94,900	$27,887	$122,787	.....
31	Camden City—Excelsior	1st	37	$107 00	$94 72	$201 72	$201 72
		2d	37	102 00	88 75	190 75	183 60
		3d	19	96 00	84 58	180 58	168 00
		4th	19	90 00	78 11	168 11	153 00
		5th	12	84 00	70 50	154 50	138 60
		6th	17	78 00	62 24	140 24	124 80
		7th	17	72 00	55 33	127 33	111 60
		8th	10	66 00	45 64	111 64	99 00
		9th	13	60 00	42 11	102 11	88 50
		10th	32	54 00	34 10	88 10	78 30
		11th	52	48 00	26 36	74 36	67 20
		12th	39	42 00	23 51	65 51	56 70
		13th	57	36 00	19 56	55 56	46 80
		14th	91	30 00	15 22	45 22	37 50
		15th	111	24 00	11 23	35 23	28 80
		16th	217	18 00	7 63	25 63	20 70
		17th	395	12 00	4 32	16 32	13 20
		18th	520	6 00	1 91	7 91	6 30
	Total	.....	1,695	$42,352	$24,206	$66,558	.....
32	Camden City—Fidelity	1st	88	$30 00	$6 46	$36 46	$34 32
		2d	83	24 00	5 79	29 79	27 00
		3d	195	18 00	4 46	22 46	19 80
		4th	347	12 00	3 19	15 19	12 90
		5th	364	6 00	1 54	7 54	6 30
	Total	.....	1,077	$14,490	$3,596	$18,086	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	CAMDEN COUNTY—CON.						
33	Camden City—Franklin	6th	121½	$120 00	$66 58	$186 58	$163 27
		7th	142	108 00	59 06	167 06	137 16
		8th	72	96 00	48 45	144 45	119 04
		9th	87	84 00	35 21	119 21	101 64
		10th	156	72 00	23 13	95 13	84 96
		11th	294	60 00	16 41	76 41	69 00
		12th	223	48 00	10 95	58 95	53 76
		13th	387	36 00	6 58	42 58	39 24
		14th	454	24 00	3 32	27 32	25 44
		15th	545¼	12 00	1 11	13 11	12 36
	Total	.....	2,481¾	$115,083	$28,562	$153,645	.....
34	Camden City—German Centennial	4th	8	$132 00	$68 36	$200 36	*6%
		5th	7	126 00	62 91	188 91	
		6th	11	114 00	52 46	166 46	
		7th	18	102 00	42 90	144 90	
		8th	14	90 00	33 81	123 81	
		9th	30	78 00	25 71	103 71	
		10th	46	66 00	19 49	85 49	
		11th	32	54 00	14 02	68 02	
		12th	162	42 00	9 24	51 24	
		13th	135	30 00	5 27	35 27	
		14th	219	18 00	2 40	20 40	
		15th	336	6 00	39	6 39	
	Total	.....	1,018	$30,204	$7,791	$37,995	
35	Camden City—Guarantee	1st	841	$24 00	$1 92	$25 92	$25 44
		2d	356	12 00	39	12 39	12 36
	Total	.....	1,197	$24,456	$1,764	$26,220	.....
36	Camden City—Homestead	1st	386	$48 00	†$6 17	$54 17	$51 84
		2d	100	36 00	3 47	39 47	38 16
		3d	248½	24 00	1 54	25 54	24 96
		4th	348½	12 00	38	12 38	12 24
	Total	.....	1,092	$32,598	$3,276	$35,874	.....
37	Camden City—Mechanics' and Workingmen's	7th	57½	$132 00	$58 00	$190 00	$175 56
		8th	41	120 00	47 94	167 94	156 00
		9th	73	108 00	38 83	146 83	137 16
		10th	69	96 00	30 68	126 68	119 04
		11th	168½	84 00	23 49	107 49	101 64
		12th	113½	72 00	17 26	89 26	84 96
		13th	197½	60 00	11 98	71 98	69 00
		14th	156	48 00	7 67	55 67	53 76
		15th	319	36 00	4 31	40 31	39 24
		16th	413½	24 00	1 92	25 92	25 44
		17th	518½	12 00	48	12 48	12 36
	Total	.....	2,127	$96,312	$22,149	$118,461	.....

*The amount paid in and interest thereon, as stated. †If premiums were counted as gain, the profits would be $9 76, $5.49, $2.44 and 61 cents, respectively.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	CAMDEN COUNTY—Con.						
38	Camden City—Mutual	6th	20	$132 00	$60 83	$192 83	$171 18
		7th	16	120 00	54 27	174 27	152 11
		9th	25	96 00	55 24	150 24	119 47
		10th	93	84 00	48 53	132 53	105 11
		11th	104½	72 00	42 38	114 38	88 48
		12th	61½	60 00	37 04	97 04	67 20
		13th	99	48 00	31 61	79 61	53 76
		14th	112	36 00	23 77	59 77	38 88
		15th	175½	24 00	16 59	40 59	25 44
		16th	261	12 00	7 31	19 31	12 36
	Total	.....	967½	$42,114	$25,274	$67,388	.....
39	Camden City—North Camden	1st	620	$108 00	$55 95	$163 95	$158 35
		2d	21	96 00	44 57	140 57	119 04
		3d	48½	84 00	33 68	117 68	101 64
		4th	78½	72 00	24 71	96 71	84 96
		5th	243	60 00	17 17	77 17	69 00
		6th	138	48 00	10 78	58 78	53 76
		7th	327	36 00	6 13	42 13	39 24
		8th	552	24 00	2 77	26 77	25 44
		9th	484	12 00	72	12 72	12 36
	Total	.....	2,512	$136,734	$42,743	$179,477	.....
40	Camden City—People's	8th	84	$120 00	$87 10	$207 10	$207 10
		9th	90	108 00	70 55	178 55	137 16
		10th	87	96 00	55 74	151 74	119 04
		11th	103	84 00	42 68	126 68	101 64
		12th	150½	72 00	31 35	103 35	84 96
		13th	179½	60 00	21 77	81 77	69 00
		14th	192	48 00	13 93	61 93	53 76
		15th	192	36 00	7 84	43 84	39 24
		16th	423¾	24 00	3 48	27 48	25 44
		17th	454	12 00	87	12 87	12 36
	Total	.....	1,955¾	$90,156	$37,595	$127,751	.....
41	Camden City—South Ward	16th	75	$144 00	$49 49	$193 49	*25%
		17th	68	132 00	43 74	175 74	24%
		18th	53	120 00	40 07	160 07	23%
		19th	55	108 00	37 16	145 16	22%
		20th	76	96 00	34 01	130 01	21%
		21st	119	84 00	31 34	115 34	20%
		22d	134	72 00	27 13	99 13	18%
		23d	182	60 00	23 19	83 19	15%
		24th	181½	48 00	19 00	67 00	12%
		25th	186	36 00	14 68	50 68	9%
		26th	267½	24 00	10 07	34 07	6%
		27th	360	12 00	5 00	17 00	3%
	Total	.....	1,757	$96,084	$35,699	$131,783	.....

* Percentage of profits allowed.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	CAMDEN COUNTY—CON.						
42	Gloucester City	11th	119½	$130 00	$55 10	$185 10	*
		12th	73	118 00	45 00	163 00	
		13th	78½	106 00	34 94	140 94	
		14th	66	94 00	27 35	121 35	
		15th	50	82 00	21 84	103 84	
		16th	63	70 00	15 59	85 59	
		17th	59½	58 00	11 74	69 74	
		18th	34	46 00	6 57	52 57	
		19th	82	37 00	4 47	41 47	
		20th	126	25 00	2 73	27 73	
		21st	154	12 25	1 63	13 88	
	Total	.....	929½	$60,408	$19,954	$80,362	.....
43	Gloucester City—Improvement	1st	1,012	$12 25	$1 90	$14 15	.....
	Total	.....	.....	$12,372	$1,949	$14,321	.....
44	Berlin	1st	90	$24 00	$2 40	$26 40	†
		2d	43	18 00	1 80	19 80	
		3d	28	12 00	1 20	13 20	
		4th	46	6 00	60	6 60	
	Total	.....	207	$3,916	$396	$4,312	.....
45	Chiselhurst	1st	44¾	$12 00	$1 40	$13 40	$12 00
		2d	1¼	6 00	60	6 60	6 00
	Total	.....	46	$545	$64	$608	.....
46	Haddonfield	5th	55	$132 00	$55 64	$187 64	‡
		6th	37	120 00	46 16	166 16	
		7th	30	108 00	37 00	145 00	
		8th	85	96 00	30 66	126 66	
		9th	90	84 00	22 22	106 22	
		10th	121	72 00	16 02	88 02	
		11th	329	60 00	9 98	69 98	
		12th	531	48 00	6 27	54 27	
		13th	616	36 00	3 31	39 31	
		14th	595	24 00	1 39	25 30	
		15th	683	12 00	58	12 58	
	Total	.....	3,172	$129,852	$21,644	$151,496	.....

* All withdrawals allowed part of profits after second year, to date from last annual report: one-half from second to fifth year, and two-thirds from fifth to eighth year. † Dues paid and one-quarter profits per each annual statement. ‡ Amount paid in and three-fifths of profits.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	CAMDEN COUNTY—CON.						
47	Merchantville	1st	390	$98 00	$31 03	$129 03	.....
		2d	58	66 00	15 70	81 70	.....
		3d	116	54 00	10 99	64 99	.....
		4th	120	42 00	6 88	48 88	.....
		5th	371	30 00	4 07	34 06	.....
		6th	321	18 00	2 02	20 02	.....
		7th	703	6 00	58	6 58	.....
	Total	.....	2,079	$74,478	$17,681	$92,159	.....
	CAPE MAY COUNTY.						
49	Cape May Court House	6th	5	$132 00	$56 86	$188 86	*10%
		7th	9	120 00	44 37	164 37	
		8th	8	108 00	30 66	138 66	
		9th	24	96 00	24 18	120 18	
		10th	13	84 00	19 77	103 77	
		11th	80	48 00	6 46	54 46	
		12th	83	36 00	3 70	39 70	
		13th	132	24 00	1 54	25 54	
		14th	115	12 00	42 00	12 42	
	Total	.....	469	$17,444	$2,811	$20,255	.....
52	Ocean City	1st	110	$22 00	$1 57	$23 57	.....
		2d	89	12 00	1 10	13 10	.....
	Total	.....	199	$3,484	$277	$3,761	.....
54	South Seaville	6th	6	$132 25	$62 22	$194 47	$194 47
		7th	8	120 25	50 60	170 85	170 85
		8th	11	108 25	41 82	150 07	145 88
		9th	15	96 25	32 75	129 00	122 45
		10th	14	84 25	26 37	110 62	102 70
		11th	24	72 25	29 68	91 93	84 05
		12th	31	64 25	14 55	78 80	69 52
		13th	17	48 25	10 66	58 91	52 51
		14th	20	36 25	7 05	43 30	38 36
		15th	30	24 25	3 99	28 24	25 04
		16th	56	12 25	1 78	14 03	12 43
	Total	.....	232	$12,130	$3,564	$15,694	.....
	CUMBERLAND COUNTY.						
55	Bridgeton—Savings Fund	8th	192	$121 00	$50 24	$171 24	.....
		9th	402	97 00	25 90	122 90	.....
		10th	659	73 00	15 42	88 42	.....
		11th	573	49 00	8 21	57 21	.....
		12th	758	25 00	2 11	27 11	.....
	Total	.....	2,584	$157,360	$36,523	$193,883	.....

† Ten per cent. of profits after first year.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	CUMBERLAND COUNTY—CON.						
55½	Bridgeton—Merchants' and Mechanics'	8th	80	$132 00	$58 30	$190 30	$184 47
		9th	90	120 00	45 31	165 31	160 78
		10th	149	108 00	33 78	141 78	138 41
		11th	227	96 00	26 25	122 25	117 00
		12th	244	84 00	21 77	105 77	99 23
		13th	176	72 00	16 22	88 22	81 73
		14th	251	60 00	11 31	71 31	65 65
		15th	444	48 00	7 71	55 71	51 08
		16th	465	36 00	5 13	41 13	37 53
		17th	348	24 00	2 82	26 82	24 56
		18th	614	12 00	1 48	13 48	12 00
	Total	.....	3,088	$161,244	$38,444	$199,688	.....
56	Millville—Security	3d	12	$120 00	$48 57	$168 57	.....
		4th	17	108 00	39 40	147 40	.....
		5th	75	96 00	31 18	127 18	.....
		6th	179½	84 00	23 86	107 86	.....
		7th	188¾	72 00	17 57	89 57	.....
		8th	165	60 00	12 20	72 20	.....
		9th	161	48 00	7 81	55 81	.....
		10th	244	36 00	4 40	40 40	.....
		11th	231½	24 00	1 96	25 96	.....
		12th	238½	12 00	52	12 52	.....
	Total	.....	1,512¼	$74,074	$16,014	$90,088	.....
57	Millville—Hope	1st	422	$96 00	$30 67	$126 67	$124 37
		2d	153½	72 00	17 44	89 44	86 04
		3d	127¼	60 00	12 16	72 16	69 06
		4th	193¼	48 00	7 80	55 80	53 34
		5th	276¼	36 00	4 44	40 44	38 77
		6th	363	24 00	2 00	26 00	25 13
		7th	441	12 00	1 54	15 54	12 27
	Total	.....	1,976½	$92,424	$20,871	$113,295	.....
58	Millville—Institute	1st	285¼	$60 00	$9 78	$69 78	$67 13
		2d	144½	48 00	6 24	54 24	52 54
		3d	187¼	36 00	3 54	39 54	38 19
		4th	191	24 00	1 60	25 60	24 89
		5th	222½	12 00	40	12 40	12 20
	Total	.....	1,030½	$38,046	$4,749	$42,795	.....
59	Vineland	5th	3	$96 00	$52 06	$148 06	*1½%
		6th	10	84 00	33 86	117 86	
		7th	25	60 00	23 28	83 28	
		8th	301	48 00	13 21	61 21	
		9th	134	36 00	14 99	50 99	
		10th	196	12 00	99	12 99	
	Total	.....	669	$24,152	$6,552	$30,704	

* Dues paid in, with 1½ per cent. interest thereon.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ESSEX COUNTY.						
50	Avondale	1st	642	$24 00	$3 66	$27 66	*4%
		2d	280	12 00	1 44	13 44	
	Total		922	$18,768	$2,761	$21,529	
61	Belleville	10th	5	$120 00	$60 97	$180 97	$174 84
		11th	5	108 00	58 40	166 40	154 72
		12th	27	96 00	42 76	138 76	123 79
		13th	45	84 00	31 45	115 45	101 29
		14th	19	72 00	20 47	92 47	81 21
		15th	81	60 00	13 17	73 17	64 60
		16th	126	48 00	7 72	55 72	40 93
		17th	125	36 00	4 94	40 94	36 98
		18th	137	24 00	2 57	26 57	24 26
		19th	260	12 00	90	12 90	12 04
	Total		880	$30,996	$6,872	$37,868	
62	Bloomfield	1st	264	$36 00	$6 46	$42 46	$37 44
		2d	183	24 00	3 29	27 29	24 96
		3d	366	12 00	74	12 74	12 24
	Total		843	$17,088	$3,779	$20,867	
63	Bloomfield—Essex County	1st	473	$36 00	$5 61	$41 61	$38 16
		2d	231	30 00	4 80	34 80	31 47
		3d	742	18 00	1 84	19 84	18 00
		4th	833½	6 00	41	6 41	6 00
	Total		2,279½	$42,315	$5,477	$47,792	
64	East Orange	1st	827	$12 00	$1 43	$13 43	
	Total			$9,924	$1,303	$11,228	
65	Irvington	1st	876	$12 00	$0 66	$12 66	
	Total			$10,512	$576	$11,088	
66	Montclair	1st	779	$35 00	$4 34	$39 34	*4%
		2d	549	24 00	2 30	26 30	*3%
		3d	827	12 00	74	12 74	†
	Total		2,155	$50,365	$5,259	$55,624	
68	Orange Valley	1st	1,185	$6 00	$0 58	$6 58	$6 00
	Total			$7,210	$693	$7,903	

*Dues paid, with interest thereon as stated. †Dues paid in.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ESSEX COUNTY—CON.						
69	South Orange	1st	343	$12 00	$0 84	$12 84	*
	Total	.....	.....	$4,116	$288	$4,404	.....
70	Newark—Central	1st	1,068	$84 00	$19 94	$103 94	.....
		2d	151	36 00	5 17	41 17	.....
	Total	.....	1,219	$95,148	$22,082	$117,230	.....
71	Newark—Eighth Ward	1st	1,539	$36 00	$5 12	$41 12	†5%
		2d	945	24 00	2 65	26 65	4%
		3d	608	12 00	98	12 98	$12 00
	Total	.....	3,092	$85,380	$10,989	$96,369	.....
72	Newark—Enterprise	1st	958	$72 00	$16 49	$88 49	.....
		2d	580	60 00	11 48	71 48	.....
		3d	194	48 00	7 64	55 64	.....
		4th	303¼	24 00	2 34	26 34	.....
		5th	324¼	12 00	85	12 85	.....
	Total	.....	2,359½	$124,257	$24,928	$149,185	.....
73	Newark—Excelsior	1st	1,056	$108 00	$42 65	$150 65	.....
		2d	804	84 00	25 79	109 79	.....
		3d	187	36 00	4 74	40 74	.....
		4th	746	12 00	87	12 87	.....
	Total	.....	2,793	$197,268	$67,320	$264,588	.....
74	Newark—Fireside	1st	1,578	$24 00	$1 97	$25 97	$24 00
	Total	.....	.....	$37,872	$3,115	$40,987	.....
75	Newark—Fourteenth Ward	1st	1,185	$36 00	$4 99	$40 99	$37 50
		2d	551	33 00	4 24	37 24	34 06
		3d	125	30 00	3 51	33 51	30 88
		4th	305	27 00	2 93	29 93	27 73
		5th	363	24 00	2 44	26 44	24 61
		6th	422	21 00	1 99	22 99	21 40
		7th	155	18 00	1 64	19 64	18 33
		8th	621	15 00	1 21	16 21	15 24
		9th	266	12 00	82	12 82	12 62
		10th	316	9 00	55	9 55	9 00
		11th	288	6 00	33	6 33	6 00
		12th	385	3 00	14	3 14	3 00
	Total	.....	4,982	$111,426	$12,881	$124,307	.....

*Dues paid in for first year; second year, 4 per cent. additional. †First year, dues returned; after that, with interest on average time invested.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ESSEX COUNTY—Con.						
76	Newark—Fraternal	1st	1,259	$12 00	$0 90	$12 90	$12 00
	Total			$15,108	$1,133	$16,241	
77	Newark—German	1st	1,314	$84 00	$23 91	$107 91	
		2d	1,486½	60 00	12 90	72 90	
		3d	741	24 00	2 40	26 40	
	Total		3,541½	$217,350	$5,245	$269,803	
78	Newark—Home	1st	2,188	$48 00	$6 65	$54 65	$51 36
		2d	207	21 00	2 95	23 95	21 00
	Total		2,395	$109,371	$15,162	$124,533	
79	Newark—Howard	1st	694	$48 00	$8 81	$56 81	$53 72
		2d	851¼	36 00	5 59	41 59	39 24
		3d	1,043¾	24 00	2 69	26 69	25 20
		4th	1,125½	12 00	1 17	13 17	12 24
	Total		3,714½	$102,513	$15,002	$117,515	
80	Newark—Knights of Pythias	1st	1,080	$24 00	$2 61	$26 61	
		2d	581	12 00	86	12 86	
	Total		1,661	$38,892	$3,312	$36,204	
81	Newark—Lincoln	1st	1,225	$24 00	$1 42	$25 42	
		2d	259	12 00	35	12 35	
	Total		1,484	$32,508	$1,826	$34,334	
82	Newark—Mechanics'	1st	670	$48 00	$8 48	$56 48	$51 84
		2d	391	24 00	2 57	26 57	24 96
	Total		1,061	$41,544	$6,689	$48,233	

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ESSEX COUNTY—CON.						
83	Newark—Mutual	22d	5	$117 00	$59 91	$176 91	*
		24th	5	111 00	54 26	165 26	.....
		26th	13	105 00	49 27	154 27	.....
		29th	3	96 00	42 05	138 05	.....
		30th	5	93 00	39 85	132 85	.....
		31st	30	90 00	37 65	127 65	.....
		32d	37	87 00	35 34	122 34	.....
		33d	82	84 00	33 42	117 42	.....
		34th	2	81 00	31 51	112 51	.....
		37th	8	72 00	25 87	97 87	.....
		41st	48	60 00	19 29	79 29	.....
		45th	106	48 00	13 68	61 68	.....
		49th	179	36 00	8 90	44 90	.....
		53d	318½	24 00	4 98	28 98	.....
		57th	298	12 00	1 98	13 98	.....
		58th	393	9 00	1 30	10 30	.....
		59th	359	6 00	72	6 72	$6 00
		60th	399½	3 00	33	3 33	3 00
	† Total	.....	4,645½	$127,965	$35,012	$162,977	.....
84	Newark—New Jersey	1st	1,069	$10 00	$0 60	$10 65	$10 00
	Total	.....	.....	$10,690	$644	$11,334	.....
85	Newark—Norfolk	1st	756	$13 00	$0 72	$13 72	‡
		2d	159	6 50	86	6 86	
	Total	.....	915	$10,861	$607	$11,468	.....
89	Newark—Newark	1st	1,436	$60 00	$10 51	$70 51	.....
		2d	167	12 00	63	12 63	.....
	Total	.....	1,603	$88,164	$15,198	$103,362	.....
86	Newark—Passaic	1st	1,221	$48 00	$6 75	$54 75	$48 00
		2d	195	18 00	1 32	19 32	18 00
	Total	.....	1,416	$62,118	$8,500	$70,688	.....
87	Newark—Phœnix	1st	954	$12 60	$0 60	$12 60	.....
		2d	394	6 00	20	6 20	.....
	Total	.....	1,348	$13,812	$649	$14,461	.....

* If stock is worth $10, 5 per cent. of profit; $30, 15 per cent.; $50, 25 per cent. † Thirty-five series in all. ‡ During first year, dues less 5 per cent.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ESSEX COUNTY—Con.						
90	Newark—Protection	1st	1,233	$24 00	$2 50	$26 50	.....
		2d	1,586	12 00	1 00	13 00	.....
	Total	.....	2,819	$48,624	$4,672	$53,296	.....
91	Newark—Reliable	1st	1,128	$48 00	$8 50	$56 50	*4%
		2d	256	12 00	65	12 65	
	Total	.....	1,384	$57,216	$9,756	$66,972	.....
92	Newark—Roseville	1st	1,482	$36 00	$3 63	$39 63	$38 17
		3d	533	12 00	36	12 36	12 18
	Total	.....	2,015	$59,748	$5,567	$65,315	.....
93	Newark—Savings	1st	1,469	$36 00	$4 27	$40 27	30%
		2d	327	24 00	2 27	26 27	
		3d	541	12 00	57	12 57	$12 00
	Total	.....	2,337	$67,224	$7,379	$74,563	.....
94	Newark—Security	1st	1,486	$48 00	$7 21	$55 21	†
		2d	520	36 00	3 41	39 41	
		3d	172	24 00	1 01	25 01	
		4th	134½	12 00	20	12 20	
	Total	.....	2,312	$95,790	$12,694	$108,484	.....
95	Newark—Standard	1st	1,411	$26 50	$2 96	$28 96	$26 50
		2d	1,156	13 00	1 16	14 16	13 00
	Total	.....	2,567	$52,519	$4,828	$57,247	.....
96	Newark—State	1st	782	$12 00	$1 28	$13 28	†12 00
	Total	.....	.....	$9,384	$1,008	$10,392	.....
97	Newark—Tenth Ward	1st	2,018	$24 00	$2 33	$26 33	†$24 00
		2d	112	18 00	1 12	19 12	18 00
		3d	140½	12 00	43	12 43	12 00
		4th	201	6 00	11	6 11	6 00
	Total	.....	2,471½	$53,340	$4,919	$58,258	.....

*Dues and interest thereon. †Actual amount paid in, less fines, *pro rata* share of expenses, &c.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	ESSEX COUNTY—CON.						
98	Newark—Union	1st	1,090	$12 00	$0 35	$12 35	$12 00
		2d	118	8 00	16	8 16	8 00
	Total	.....	1,208	$14,024	$396	$14,420	.....
99	Newark—Washington	1st	1,365	$12 00	$0 67	$12 67	.....
	Total	.....	.....	$16,380	$908	$17,288	.....
101	Newark—Woodside	1st	927	$48 00	$7 05	$55 05	$53 76
		2d	501½	36 00	3 99	39 99	38 70
		3d	334	24 00	1 80	25 80	24 96
		4th	566	12 00	46	12 46	12 00
	Total	.....	2,328½	$77,358	$9,412	$86,770	.....
	GLOUCESTER COUNTY.						
104	Clarksboro	.....	84	$123 00	$41 00	$164 00	.....
	Total	.....	.....	$10,332	$3,612	$13,994	.....
105	Clayton	1st	235	$108 00	$41 85	$149 85	.....
		2d	133	84 00	25 31	109 31	.....
		3d	123	60 00	12 92	72 92	.....
		4th	153	41 00	6 03	47 03	.....
		5th	271	24 00	2 07	26 07	.....
		6th	152	7 00	19	7 19	.....
	Total	.....	1,067	$57,773	$16,304	$74,077	.....
106	Glassboro	1st	451	$60 00	$11 69	$71 69	$62 92
		2d	87	24 00	2 05	26 05	24 00
	Total	.....	538	$29,148	$5,450	$34,598	.....
107	Mullica Hill	3d	5	$132 00	$60 50	$192 50	$189 47
		4th	10	120 00	47 35	167 35	162 61
		5th	15	108 00	38 42	146 42	140 65
		6th	11	96 00	28 72	124 72	118 97
		7th	9	84 00	22 27	106 27	99 58
		8th	13	72 00	16 29	88 29	81 77
		9th	19	60 00	11 32	71 32	65 66
		10th	37	48 00	7 52	55 52	51 38
		11th	28	36 00	4 66	40 66	37 86
		12th	61	24 00	2 36	26 36	24 82
		13th	87	12 00	74	12 74	12 22
	Total	.....	295	$12,660	$2,914	$15,574	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	GLOUCESTER COUNTY—Con.						
108	Paulsboro	6th	14	$116 00	$55 12	$171 12	.....
		7th	118	80 00	39 27	109 27	.....
		8th	33	72 00	23 14	95 14	.....
		9th	51	65 00	18 65	83 65	.....
		10th	53	60 00	15 58	75 58	.....
		11th	47	48 00	9 29	57 29	.....
		13th	61	36 00	5 59	41 59	.....
		14th	95	24 00	2 76	26 76	.....
		15th	87	12 00	1 60	13 60	.....
	Total	.....	559	$27,711	$7,946	$35,657	.....
109	Swedesboro	8th	20	$121 00	$63 38	$184 38	.....
		9th	216	49 00	11 30	60 30	.....
		10th	128	37 00	5 54	42 54	.....
		11th	72	25 00	2 56	27 56	.....
		12th	98	12 00	90	13 90	.....
	Total	.....	534	$19,814	$5,779	$25,593	.....
110	Williamstown	7th	45	$132 00	$50 37	$182 37	.....
		8th	33	120 00	36 13	156 13	.....
		9th	61	108 00	27 48	135 48	.....
		10th	52	96 00	20 71	116 71	.....
		11th	48	84 00	15 21	99 21	.....
		12th	107	72 00	10 82	82 82	.....
		13th	146	36 00	3 52	39 52	.....
		14th	109	24 00	1 73	25 73	.....
		15th	176	12 00	58	12 58	.....
	Total	.....	777	$43,180	$8,926	$52,106	.....
111	Woodbury	7th	68	$132 00	$50 13	$182 13	$176 46
		8th	48	120 00	40 30	160 30	154 52
		9th	123½	108 00	31 91	139 91	134 49
		10th	118	96 00	25 83	121 83	116 54
		11th	163	84 00	20 83	104 83	99 64
		12th	317	72 00	16 65	88 65	83 55
		13th	283	60 00	13 39	73 39	68 24
		14th	312	48 00	10 06	58 06	53 34
		15th	405	36 00	6 79	42 79	39 00
		16th	608	24 00	3 95	27 95	25 33
		17th	984	12 00	1 92	13 92	12 35
	Total	.....	3,429½	$148,852	$34,979	$183,831	.....
	HUDSON COUNTY.						
112	Arlington	1st	377½	$58 00	$14 12	$72 12	$65 74
		2d	110½	46 00	8 45	54 45	51 29
		3d	243	34 00	4 45	38 45	36 41
		4th	232	22 00	1 79	23 79	22 81
		5th	676	10 00	36	10 36	10 00
	Total	.....	1,639	$47,104	$7,336	$54,440	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	HUDSON COUNTY—CON.						
113	Harrison—People's	5th	10	$132 00	$64 95	$196 95	$193 35
		6th	102½	120 00	53 68	173 68	170 73
		7th	96½	108 00	43 48	151 48	146 92
		8th	185½	96 00	34 34	130 34	125 04
		9th	226¼	84 00	26 32	110 32	104 92
		10th	325	72 00	19 32	91 32	86 40
		11th	593	60 00	13 43	73 43	69 35
		12th	821	48 00	8 58	56 58	53 56
		13th	1,074	36 00	4 82	40 82	39 24
		14th	1,356½	24 00	2 14	26 14	25 20
		15th	2,984½	12 00	54	12 54	12 24
	Total	.....	7,774¾	$266,277	$53,652	$319,929	.....
114	Harrison—Harrison and Kearny	1st	329	$24 00	$2 69	$26 69	$25 20
		2d	595½	12 00	67	12 67	24 00
	Total	.....	924½	$15,042	$1,288	$16,330	.....
115	Hoboken	1st	2,500	$12 00	$2 45	$14 45	$12 00
	Total	.....	.....	$30,000	$6,125	$36,125	.....
116	Bayonne	.....	325	$116 00	$70 44	$186 44	$186 44
	Total	.....	.....	$37,700	$22,894	$60,594	.....
117	Bayonne—No. 2	1st	2,901	$47 00	$8 47	$55 47	$51 17
		2d	2,010	10 00	34	10 34	10 00
	Total	.....	4,911	$156,447	$25,282	$181,729	.....
119	Jersey City—Bergen Mutual	.....	388	$104 50	$36 38	$140 88	$126 50
	Total	.....	.....	$40,546	$1,411	$54,661	.....
122	Jersey City—Caledonian	1st	577	$14 00	$2 11	$16 11	.....
		2d	367	8 00	73	8 73	.....
		3d	397	3 00	12	3 12	.....
	Total	.....	1,341	$12,205	$1,533	$13,738	.....
124	Jersey City—Enterprise	1st	2,221	$24 00	$3 52	$27 52	.....
	Total	.....	.....	$53,304	$7,810	$61,114	.....
207	Jersey City—Fairmount	.....	2,500	$13 00	$2 71	$15 71	$13 33
	Total	.....	.....	$32,500	$6,780	$39,280	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	HUDSON COUNTY—Con.						
127	Jersey City—Garfield	1st	1,617	$35 00	$8 02	$43 02	.....
		2d	972	12 00	94	12 94	.....
	Total	.....	2,589	$68,259	$13,890	$82,149	.....
128	Jersey City—Greenville	2d	53	$143 00	$223 67	$366 67	$268 00
		3d	169	117 00	133 68	250 68	177 00
		4th	454	91 00	54 79	145 79	111 00
		5th	753	65 00	23 72	88 72	67 50
		6th	840	39 00	9 30	48 30	.....
		7th	1,176	13 00	1 37	14 37	.....
	Total	.....	*3,445	$165,659	$8,653	$252,312	.....
129	Jersey City—Greenville, No. 2	1st	718	$51 75	$25 23	$76 98	.....
		2d	983	13 00	2 32	15 32	.....
	Total	.....	*1,701	$49,886	$20,400	$70,286	.....
130	Jersey City—Hudson City	1st	971	$12 00	$3 30	$15 30	†4%
		2d	527	25	.....	25	.....
	Total	.....	1,498	$11,783	$3,310	$15,093	.....
131	Jersey City—Industrial	1st	1,256	$34 50	$7 81	$42 31	†4%
		2d	473	22 75	3 34	26 09	
		3d	506	9 75	61	10 36	
	Total	.....	2,235	$59,026	$11,692	$70,718	.....
132	Jersey City—Jersey City	1st	2,158	$36 00	$6 72	$42 72	$37 32
		2d	875	5 00	13	5 13	.....
	Total	.....	3,033	$82,063	$14,631	$96,694	.....
134	Jersey City—Lafayette	1st	2,012	$47 00	$11 82	$58 82	$52 52
		2d	957	18 00	1 73	19 73	18 81
		3d	1,000	6 00	19	6 19	6 09
	Total	.....	3,969	$117,827	$25,637	$143,464	.....
135	Jersey City—Lincoln	1st	2,510	$26 00	$6 72	$32 72	$27 30
		2d	1,416	8 75	74	9 49	8 75
	Total	.....	3,926	$77,650	$17,912	$95,562	.....

* Free shares only. † Dues paid in and interest thereon for average time invested.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	HUDSON COUNTY—CON.						
137	Jersey City—North Hudson	1st	2,953	$24 00	$4 07	$28 07	.....
	Total	.....	.....	$70,872	$12,013	$82,886	.....
140	Jersey City—Phœnix	1st	1,632	$60 00	$18 12	$78 12	$73 00
		2d	832	36 00	5 70	41 70	38 00
		3d	715	24 00	2 46	26 46	24 90
		4th	799	12 00	64	12 64	12 25
	Total	.....	3,978	$154,620	$41,393	$196,013	.....
141	Jersey City—Security	1st	1,263	$12 00	$1 90	$13 90	.....
		2d	149	9 00	1 07	10 07	.....
		3d	172	6 00	47	6 47	.....
		4th	93	3 00	12	3 12	.....
	Total	.....	1,677	$19,809	$2,648	$22,456	.....
	HUNTERDON COUNTY.						
143	Flemington	.....	700	$48 00	$15 01	$53 01	.....
	Total	.....	.....	$33,600	$3,509	$37,109	.....
144	Lambertville	2d	95	$132 00	$50 65	$182 65	.....
		3d	93	120 00	39 91	159 91	.....
		4th	143	108 00	30 77	138 77	.....
		5th	130	96 00	23 50	119 50	.....
		6th	299	84 00	17 97	101 97	.....
		7th	443	72 00	11 76	83 76	.....
		8th	67	60 00	8 00	68 00	.....
		9th	84	48 00	4 80	52 80	.....
		10th	105	36 00	2 52	38 52	.....
		11th	135	24 00	1 11	25 11	.....
		12th	483	12 00	31	12 31	.....
	Total	.....	2,077	$129,504	$28,074	$157,578	.....
	MERCER COUNTY.						
145	Hopewell	.....	405	$60 00	$9 94	$69 94	.....
	Total	.....	.....	$24,300	$3,746	$28,046	.....
146	Trenton—Mechanics'	6th	63	$153 00	$48 69	$181 69	.....
		7th	557	81 00	10 96	91 96	.....
		8th	648	33 00	1 94	34 94	.....
	Total	.....	1,268	$76,140	$9,178	$85,318	.....
147	Trenton—Mercer	8th	316	$105 00	$13 67	$118 67	.....
		9th	554	56 00	4 19	60 19	.....
		10th	657	18 00	35	18 35	.....
	Total	.....	1,527	$75,930	$6,977	$82,907	.....

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	MIDDLESEX COUNTY.						
148	New Brunswick—American	.....	1,083	$84 00	$22 36	$106 36	$96 96
	Total	.....	.....	$90,972	$24,216	$115,188	.....
149	New Brunswick—American, No. 2	.....	2,504	$12 00	$1 47	$13 47	.....
	Total	.....	.....	$30,048	$3,681	$33,729	.....
150	New Brunswick—Excelsior	.....	3,403	$12 00	$1 96	$13 96	.....
	Total	.....	40,836	$47,538	$6,702	$47,538	.....
151	New Brunswick—Homestead	1st 2d	1,760 260	$48 00 24 00	$6 93 2 81	$54 93 26 81	$48 00 24 00
	Total	.....	2,020	$90,720	$13,088	$103,808	.....
152	New Brunswick—Merchants'	.....	2,309	$60 00	$14 59	$74 59	.....
	Total	.....	.....	$138,540	$33,690	$172,230	.....
153	New Brunswick—People's	.....	1,187	$96 00	$34 22	$130 22	*5%
	Total	.....	.....	$113,952	$40,620	$154,578	.....
154	New Brunswick—Workingmen's	.....	1,876	$48 00	$7 35	$55 35	$51 50
	Total	.....	.....	$90,048	$13,800	$103,848	.....
155	Perth Amboy—Bi-Centennial	.....	1,000	$36 00	$7 00	$43 00	$36 00
	Total	.....	.....	$36,000	$7,075	$43,075	.....
156	Perth Amboy—Crescent	.....	653	$72 00	$19 50	$91 50	$86 50
	Total	.....	.....	$47,016	$12,925	$59,941	.....
157	Perth Amboy—Raritan City	.....	700	$96 00	$32 50	$128 50	$123 50
	Total	.....	.....	$67,200	$23,321	$90,521	.....
161	South Amboy	.....	1,171½	$72 00	$15 10	$87 10	$72 00
	Total	.....	.....	$84,348	$17,700	$102,048	.....

* Dues and 5 per cent. thereon.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	MIDDLESEX COUNTY—CON.						
162	Dunellen	.....	578	$12 10	$1 20	$13 30	.....
	Total	.....	.....	$6,994	$697	$7,691	.....
163	Jamesburg	3d	58	$138 00	62 00	$200 00	.....
		4th	199	108 00	38 73	146 73	$143 63
		5th	292	84 00	24 73	108 73	104 03
		6th	746	48 00	9 51	57 50	52 56
		7th	1,039	12 00	1 22	13 22	12 00
	*Total	.....	2,276	$84,296	$33,298	$117,594	.....
164	Kingston	.....	209½	$108 00	$59 33	$167 33	$160 66
	Total	.....	.....	$22,627	$12,479	$35,106	.....
	MONMOUTH COUNTY.						
165	Atlantic Highlands	.....	448	$12 00	$0 80	$12 80	$12 00
	Total	.....	.....	$5,376	$358	$5,734	.....
166	Asbury Park	5th	43	$120 00	$72 49	$192 49	$185 24
		6th	49	108 00	47 08	155 08	145 66
		7th	72	96 00	37 30	133 30	122 11
		8th	108	84 00	31 45	115 45	102 87
		9th	109	72 00	23 24	95 24	83 62
		10th	181	60 00	14 37	74 37	65 74
		11th	50	48 00	6 94	54 94	51 28
		12th	138	36 00	4 96	40 96	36 98
		13th	245	24 00	2 72	26 72	24 27
		14th	321	12 00	69	12 69	12 00
	Total	.....	1,316	$61,934	$19,095	$81,029	.....
167	Freehold	3d	553	$96 00	$26 72	$122 72	$113 82
		4th	620	36 00	3 46	39 46	37 15
		5th	446	24 00	1 87	25 87	24 63
		6th	327	12 00	45	12 45	12 15
	Total	.....	1,946	$90,036	$17,901	$107,937	.....
168	Long Branch	4th	98	$108 00	$47 73	$155 73	$143 79
		5th	51	96 00	34 06	130 06	118 67
		6th	120	84 00	24 73	108 73	98 42
		7th	119	72 00	19 46	91 46	81 73
		8th	82	60 00	13 43	73 43	65 60
		9th	100	48 00	8 92	56 92	50 97
		10th	260	36 06	5 05	41 05	37 26
		11th	244	24 00	2 20	26 20	24 00
		12th	304	12 00	1 31	13 31	11 85
	Total	.....	1,378	$62,002	$16,658	$78,660	.....

* Exclusive of third series

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	MONMOUTH COUNTY—Con.						
169	Keyport	1st	691	$96 00	$24 97	$120 97	.....
		2d	814	12 00	39	13 39	.....
	Total	.....	1,505	$76,104	$17,574	$93,678	.....
170	Manasquan	2d	82	$108 00	$37 68	$145 68	$120 56
		4th	152	51 00	6 81	57 81	53 27
		5th	637	6 00	10	6 10	6 03
	Total	.....	871	$20,430	$4,181	$21,600	.....
172	Red Bank	.....	1,011	$12 00	$0 48	$12 48	$12 00
	Total	.....	.....	$12,132	$479	$12,611	.....
	MORRIS COUNTY.						
173	Dover	1st	1,000	$12 00	$0 68	$12 68	.....
	Total	.....	.....	$12,000	$682	$12,682	.....
174	Morristown	1st	799	$24 00	$1 84	$25 84	*3%
		2d	365	5 00	08	5 08	.....
	Total	.....	1,164	$21,001	$1,502	$22,503	.....
	OCEAN COUNTY.						
175	Toms River	.....	693	$72 00	$13 53	$85 53	$72 00
	Total	.....	.....	$49,896	$9,380	$59,276	.....
	PASSAIC COUNTY.						
176	Paterson—Celtic	1st	217	$72 00	$16 09	$88 09	.....
		2d	152	60 00	11 20	71 20	.....
		3d	142	48 00	7 19	55 19	.....
		4th	180	36 00	4 07	40 07	.....
		5th	285	24 00	1 80	25 80	.....
		6th	677	12 00	47	12 47	.....
	Total	.....	1,653	$53,004	$7,805	$60,809	.....
177	Paterson—Manchester	1st	415	$12 00	$0 78	$12 78	.....
	Total	.....	.....	$4,980	$331	$5,311	.....
178	Paterson—Mechanics'	1st	352	$60 00	$12 13	$72 13	.....
		2d	409	48 00	7 86	55 86	.....
		3d	231	36 00	4 48	40 48	.....
		4th	463	24 00	2 23	26 23	.....
		5th	788	12 00	85	12 85	.....
	Total	.....	2,243	$69,636	$10,233	$79,869	.....

* Dues and 3 per cent. thereon.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	PASSAIC COUNTY—CON.						
179	Paterson—Mutual	1st	224	$122 00	$55 80	$177 80	.....
		2d	5	120 00	53 74	173 74	.....
		3d	123	108 00	41 14	149 14	.....
		4th	138	96 00	30 94	126 94	.....
		5th	58	84 00	22 71	106 71	.....
		6th	130	72 00	16 17	88 17	.....
		7th	148	60 00	11 01	71 01	.....
		8th	163	48 00	6 94	54 94	.....
		9th	260	36 00	3 86	39 86	.....
		10th	310	24 00	1 69	25 69	.....
		11th	612	12 00	41	12 41	.....
	Total	.....	2,201	$110,260	$31,085	$141,345	.....
180	Paterson—Provident	1st	229	$24 00	$2 43	$26 43	.....
		2d	281	12 00	1 01	13 01	.....
	Total	.....	510	$8,868	$831	$9,699	.....
181	Paterson—Riverside	1st	*685	$12 00	$0 88	$12 88	.....
	Total	.....	.....	$8,220	$585	$8,805	.....
182	Paterson—Union	1st	557	$84 00	$45 47	$129 47	.....
		2d	631	72 00	29 11	101 11	.....
		3d	906	60 00	17 62	77 62	.....
		4th	564	48 00	10 76	58 76	.....
		5th	926	36 00	5 89	41 89	.....
		6th	1,735	24 00	2 25	26 55	.....
		7th	3,652	12 00	62	12 62	.....
	Total	.....	8,971	$292,452	$73,367	$365,819	.....
183	Passaic	1st	464	$72 00	$18 99	$90 99	.....
		2d	325	60 00	13 75	73 75	.....
		3d	779	48 00	9 60	57 60	.....
		4th	1,223	36 00	5 82	41 82	.....
		5th	926	24 00	2 93	26 93	.....
		6th	1,127	12 00	1 15	13 15	.....
	Total	.....	4,844	$170,644	$31,317	$201,961	.....
184	Passaic—People's	1st	1,507	$12 00	$1 16	$13 16	$13 16
	Total	.....	.....	$18,084	$1,749	$19,833	.....
186	Little Falls	1st	666	$11 00	$0 32	$11 32	.....
	Total	.....	.....	$7,326	$253	$7,559	.....

*Only 662 free shares entitled to dividends.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	SALEM COUNTY.						
188	Salem	16th	106	$144 00	$56 20	$200 20	.....
		17th	97	132 00	47 10	179 10	$179 00
		18th	138	120 00	38 60	158 60	158 60
		19th	123	108 00	31 62	139 62	127 44
		20th	133	96 00	25 56	121 56	111 36
		21st	159	84 00	19 78	103 78	95 76
		22d	154	72 00	14 54	86 54	80 64
		23d	146	60 00	10 00	70 00	66 00
		24th	195	48 00	6 66	54 66	51 84
		25th	300	36 00	3 81	39 81	38 16
		26th	414	24 00	1 72	25 72	24 96
		27th	386	12 00	52	12 52	12 24
	Total	.....	2,351	$138,512	$33,398	$171,910	.....
189	Woodstown	3d	117	$66 00	$25 40	$91 40	.....
		4th	83	54 00	15 75	69 75	.....
		5th	142	42 00	8 72	50 78	.....
		6th	126	30 00	4 13	34 13	.....
		7th	118	18 00	1 51	19 51	.....
		8th	316	6 00	25	6 25	.....
	Total	.....	902	$25,968	$6,304	$32,272	.....
	SOMERSET COUNTY.						
190	Bound Brook	.....	700	$12 00	$1 17	$13 17	.....
	Total	.....	.....	$8,400	$820	$9,220	.....
191	Raritan	.....	447½	$96 00	$22 44	$118 44	.....
	Total	.....	.....	$42,960	$10,042	$53,002	.....
192	Somerville	.....	1,500	$24 00	$1 16	$25 16	.....
	Total	.....	.....	$36,000	$1,742	$37,742	.....
	UNION COUNTY.						
194	Elizabeth—Citizens'	.....	959	$12 00	$1 17	$13 17	*$12 00
	Total	.....	.....	*$8,785	$864	$9,649	.....
198	Elizabeth—Mutual	14th	3	$126 00	$65 06	$191 06	‡
		15th	10	123 00	60 38	183 38	.....
		16th	10	120 00	57 48	177 48	.....
		20th	41	108 00	46 56	154 56	.....
		24th	26	96 00	36 79	132 79	.....
		28th	44	84 00	28 14	112 14	.....
		32d	183	72 00	20 69	92 69	.....
		36th	137	60 00	14 37	74 37	.....

* Less fines and expenses. † Every subscriber forms a series by himself; the value of his shares depends on amount and regularity of payments and earnings for the period during which they run. ‡ A certain per cent. of net profits, beginning at end of third year with 50 per cent.

TABLE 3.—BUILDING AND LOAN ASSOCIATIONS—VALUE OF SHARES, &c.—Continued.

Office number.	Location and Name of Association.	Number of series.	Whole number of shares outstanding.	Amount paid per share (dues).	Total profits per share.	Value per share.	Withdrawal value per share.
	UNION COUNTY—CON.						
	Elizabeth—Mutual (Continued)	44th	395	$36 00	$5 17	$41 17	.....
		48th	83	24 00	2 28	26 28	.....
		52d	93	12 00	57	12 57	.....
		54th	114	6 00	14	6 14	.....
		55th	140	3 00	04	3 04	.....
	*Total	.....	3,248	$153,857	$38,027	$191,884	.....
199	Elizabeth—Union County	1st	416	$24 00	$1 58	$25 58	.....
		7th	101	18 00	85	18 85	.....
		13th	132	12 00	33	12 33	.....
		19th	93	6 00	06	6 06	.....
		20th	41	5 00	04	5 04	.....
		21st	53	4 00	02	4 02	.....
		22d	74	3 00	.....	3 00	.....
		23d	85	2 00	.....	2 00	.....
		24th	37	1 00	.....	1 00	.....
	†Total	.....	1,702	$24,221	$1,175	$25,396	.....
200	Cranford	1st	506	$15 00	$1 25	$16 25	‡4%
	Total	.....	.....	$7,590	$2,039	$9,629	.....
201	Plainfield	1st	938	$60 00	$14 86	$74 86	‡4%
		2d	985	19 00	7 86	26 86	
	Total	.....	1,923	$74,795	$21,697	$96,692	.....
203	Rahway	.....	1,249	$24 00	$2 50	$26 50	.....
	Total	.....	.....	$29,976	$3,118	$33,094	.....
	WARREN COUNTY.						
204	Phillipsburg—No. 4	2d	54	$132 00	$64 53	$196 53	$190 07
		3d	44	120 00	54 48	174 48	168 83
		4th	42	108 00	45 98	153 98	149 38
		5th	98	96 00	38 83	134 83	127 06
		6th	152	84 00	32 14	116 14	106 49
		7th	42	72 00	25 83	97 83	87 49
		8th	53	60 00	19 82	79 82	69 91
		9th	52	48 00	13 93	61 93	53 57
		10th	82	36 00	9 29	45 20	38 78
		11th	105	24 00	5 35	29 35	25 07
		12th	443	12 00	2 29	14 29	12 23
	Total	.....	1,167	$58,608	$5,703	$64,311	.....
211	Phillipsburg—No. 5	.....	432	$72 00	$19 56	$91 56	$83 73
	Total	.....	.....	$31,104	$8,453	$39,557	.....

* Forty-three series in all. † Twenty-four series in all. ‡ Dues and interest thereon for average time invested.

Distribution of Profits.

The following information on this subject is extracted from Judge Seymour Dexter's treatise on "Co-operative Savings and Loan Associations,"* to which frequent allusion has already been made:

The gross profits of the association will consist of interest, premiums, share of profits left by withdrawing shareholders, fines, transfer and entrance fees. The principal item, of course, will be interest. It is not desirable that premiums should amount to a large sum, because large premiums mean that the borrower will, in effect, pay large interest; and when he does so it works injustice as between the borrower and the holder of free shares, by giving to the latter large profits at the expense of the former. Dues paid cannot, of course, be reckoned as profits; they are capital.

For the purpose of illustration, we will first describe the distribution of profits, at the close of the first fiscal year, in an association which issues a yearly series only. The expenses of conducting the business should always be paid in full up to the time when the distribution is made. We will assume that the association has issued during the year 1,100 shares of stock; that some of these have been withdrawn, so that at the end of the fiscal year only 1,000 shares are outstanding. Upon each of these shares there has been paid during the year $12 in dues, making the total upon all shares $12,000. It may prove that the dues are in arrears on some shares; if so, the amount so in arrears, and the fines thereon, should be treated as an asset, because it is a sum due the association and will be paid. The assets of the association will consist of loans, for which it holds securities, cash on hand, dues, interest in arrears, and fines accrued thereon. The sum of these will constitute the assets on hand; but to be absolutely accurate and just in the distribution, there is another item that should be included in the assets for the purpose of the distribution of profits, namely, the interest on the loans for the last month of the fiscal year; that is, the fiscal year for convenience should commence with the first meeting in the year and will end at the beginning of the first meeting in the next fiscal year. The interest paid at the first meeting of the next fiscal year accrued during the last month of the old fiscal year, and should be counted among the

* Pages 27-34.

assets of that year in ascertaining the exact profits of the year. Adding the interest upon the loans to be paid at the next meeting to the assets above named, we have the total assets for the purpose of distribution. Deduct the $12,000 liability for dues paid, which constitutes in fact the capital of the association, and the remainder will show the net profits of the year's business. Now, if we divide this net profit by the number of shares outstanding, viz., 1,000, the quotient will be the sum that should be added to each share as a dividend in the distribution of profits.

This is a simple method, but another method may be pursued, viz., dividing the net profits by the total amount of capital—namely, the $12,000—and the quotient will then be the percentage to be added to each dollar of the capital as a dividend. In case of an association having several series outstanding at the time of the distribution, this method must be followed. When the dividend has been added to the $12 dues paid during the year, their sum constitutes the "holding value" of each share of stock at the beginning of the next fiscal year, and the sum of such "holding value" of all the shares will constitute the capital of the association at the beginning of the next year. In this distribution we have assumed that there were no liabilities except the capital stock. If the association owes borrowed money, the amount would be treated as a liability in making the statement, to find the net profits for distribution.

We will next illustrate the distribution of profits, in an association issuing a yearly series, at the end of its third fiscal year. The association will have outstanding three series of stock. The holding value of each share of the first and second series was determined at the last distribution of profits, and if we take the holding value of one share in the first series and multiply it by the total number of shares outstanding in that series at the end of the third fiscal year, we have the total holding value of the first series. Performing a like operation in reference to the outstanding shares in the second series, we ascertain the total holding value of that series at the beginning of the year. By adding together these two results, we have the total holding value of the first and second series, which constitute the total capital of the association at the beginning of the third fiscal year, and upon which monthly interest has been received during the year.

Upon each of these shares outstanding at the close of the third year, there has been paid $12 of dues. There has also been paid

$12 of dues on each share outstanding in the third series of stock. These dues are not only a liability, but they have been added to the capital, and are entitled to share in the profits, and we must treat them in this double aspect. The treatment of them as a liability in making up the statement of liabilities and assets is simple. By multiplying the total number of shares outstanding in all three series by twelve, we have their sum total as a liability. We also have it as capital. By adding their sum total to the total holding value of the first and second series, as above found, we have the total liability of the association on account of capital. If there are any other liabilities of any kind, they should still be added to this total, for the purpose of making the statement of liabilities and assets.

Having ascertained the total liabilities, the next step is to ascertain the total assets. These will usually consist of securities for loans, dues, interest, fines unpaid and cash on hand. As explained in our illustration of distribution, when there was but one series of stock to share in the dividend, we must include in the statement of assets, to be wholly accurate, the interest which becomes due and payable at the first meeting in the next year. This will be, of course, in the scheme we are outlining in this chapter ($200 shares), as many dollars as there are shares borrowed upon. In addition to these items, we should include in our assets the fair cash value of any real estate or other property that the association may chance to own. Having ascertained the total assets, we deduct therefrom the total liabilities, and the remainder is the net sum of profits for the year to be declared as a dividend upon the capital.

It is apparent that each dollar of the capital represented by the first and second series of stock is entitled to the same dividend. It has been invested during the whole year. That part of the capital made up of dues paid during the year has not been invested during the whole year. It has been paid from month to month during the year, and invested from time to time as it was received. We must find what sum invested for a year would be their equivalent. That the illustration may be simple and clear, we will first take the dues paid upon a single share, viz., $12. The first dollar, paid at the beginning of the year, has been invested twelve months; the next dollar eleven months, the next ten months, and so on to the twelfth dollar, which has been invested one month. Now, $12 + 11 + 10 + 9 + 8 + 7 + 6 + 5 + 4 + 3 + 2 + 1 = 78$. Thus, we find that the

$12 received and invested during the year in monthly installments, each installment being paid and invested at the beginning of each month, is equivalent to $1 invested for 78 months; and $1 invested for 78 months is equivalent to $6.50 invested for one year. Multiplying the total number of shares outstanding in all the series by $6.50, we have a sum which, invested for the whole year, would produce the same income that the total dues will produce when received in monthly installments and invested from month to month. By adding this equated sum, obtained as above described, to the total value of the first and second series, we have the total sum by which to divide the net profits, and the quotient will be the dividend percentage to be made upon each dollar of the capital invested during the whole year.

Taking now the holding value of a share in the first series at the beginning of the year, and multiply by the dividend percentage on $1, and we have the total dividend to be made on said share, except the dividend on account of dues paid during the year. To find this, we will multiply $6.50 (the reason of which was above explained) by the dividend percentage, and the result will give us the dividend to be made on account of the dues paid in during the year. Adding together the holding value at the beginning of the year, the dividend made thereon, the dividend on the dues paid during the year and the dues themselves, and we shall have the holding value, which is also the capital value, of the share at the beginning of the fourth fiscal year. Multiplying this value of one share by the number of shares in the first series, and we have the total holding value of the first series after the dividend has been added. Next, taking a share of the second series, and performing in reference thereto the same operations above given in reference to the share in the first series, and we shall obtain the same result in reference to the second series.

In reference to the third series, we simply multiply $6.50 by the dividend percentage, and add the result to the $12 of dues, and their sum constitutes the holding value of a share in the third series of stock at the beginning of the fourth fiscal year. Multiplying by the total number of shares in the third series, we have the total value of this series. Now, adding together the totals of the three series, we shall have a sum equal to the sum of the total assets with which we started, if our computations have been correct. If they balance, it

proves the correctness of the computations. If they do not balance, it demonstrates that we have committed errors, and we must find them.

The procedure here outlined is applicable to a distribution of profits in an association having any number of series outstanding. The same operations are to be performed with reference to each series, except the last series, which have been described with reference to the first and second series of stock in the foregoing discussion; and the operations with reference to dues paid during the year upon all series will be the same as above described, and they will be the same with reference to the last series. The same operations will also be pursued in case of a half-yearly or quarterly series scheme in the distribution of profits before the issuing of a new series. The only variations will be in equating the monthly payments. The equation will have to be made for the shorter term instead of for one year.

In ascertaining the dividend percentage, if there is a small fraction, it is often advisable not to use it, but carry over as undivided profit the sum to which it would amount. In the foregoing illustrations we have assumed a distribution of all the net profits. Some associations, and we deem it a wise course to pursue, deduct from the net profits a small percentage before making the distribution and carry it over as undivided profits, gradually increasing the amount thus carried over as undivided profits from year to year, and thereby making what may be properly called a "guarantee fund," and if any losses are sustained during the year, charge them up against this fund, thus distributing the effect of any loss that may occur in such a manner as not to impair seriously the steady distribution of a fair dividend at the close of each fiscal year, or before a new series is issued.

The following explanation of the division of gains is from the *Building Association and Home Journal*, Philadelphia:*

Numerous inquiries are at hand concerning the plan of dividing profits in building associations which is in most general use. This is believed to be the "partnership plan," or, as designated in arithmetic, "compound partnership," and the rule there given is as follows: *Rule*—Multiply each partner's capital by the time it was employed and divide the gain or loss in proportion to these products.

*Reproduced in the report of the Pennsylvania Bureau of Industrial Statistics for 1888, p. 117 A–120 A.

Two persons enter into partnership and gain $328. A. puts in $800 for 5 months, and B. $700 for 6 months. What was each man's share of the gain?

OPERATION.

$$\$800 \times 5 = \$4{,}000 = \text{A.'s for 1 month.}$$
$$700 \times 6 = 4{,}200 = \text{B.'s for 1 month.}$$
$$\$8{,}200 = \text{whole for 1 month.}$$
$$\tfrac{4000}{8200} = \tfrac{20}{41} = \text{A.'s share of capital.}$$
$$\tfrac{4200}{8200} = \tfrac{21}{41} = \text{B.'s share of capital.}$$
$$\$328 \times \tfrac{20}{41} = \$160, \text{ A.'s gain.}$$
$$328 \times \tfrac{21}{41} = 168, \text{ B.'s gain.}$$

There is much more work in the above than appears on the surface, and there are other processes which are believed to be easier in practice.

A building association, it may be assumed, has six series and 100 shares in each, and the net profit $6,678. This may be divided according to the following rule:

Multiply each series' investments (dues counted full paid) by the average time invested. Add results for product of results. Multiply each result by the total gain since organization, and divide in each case by product of results. The quotients will be each series' gain. Divide each series' gain by the number of shares in that series to find the gain per share.

OPERATION.

SERIES.	Number of shares.		Dues paid per share.		Total investment.		Average time in months.		Results.		Total gain.				Product of results.		Gain per series.		Shares.		Gain per share.
First	100	×	$72	=	$7,200	×	36	=	$259,200	×	$6,678	=	$17,310,557,600	÷	$655,200	=	$2,641 88	÷	100	=	$26 41.88
Second	100	×	60	=	6,000	×	30	=	180,000	×	6,678	=	1,202,040,000	÷	655,200	=	1,834 61	÷	100	=	18 34.06
Third	100	×	48	=	4,800	×	24	=	115,200	×	6,678	=	769,305,600	÷	655,200	=	1,174 14	÷	100	=	11 74 14
Fourth	100	×	36	=	3,600	×	18	=	64,800	×	6,678	=	432,734,400	÷	655,200	=	660 46	÷	100	=	6 60.46
Fifth	100	×	24	=	2,400	×	12	=	28,800	×	6,678	=	192,326,400	÷	655,200	=	293 53	÷	100	=	2 93.53
Sixth	100	×	12	=	1,200	×	6	=	7,200	×	6,678	=	48,081,600	÷	655,200	=	73 38	÷	100	=	73.38
Products of results									$665,200								$6,678 00				

The work is greatly shortened by issuing a formula which has been devised. It runs in numerical order for a society issuing series beginning with the last series, as follows: 1, 4, 9, 16, 25, 36, 49, 64, 81, 100, 121, 144, &c.

When the formula is used the shares are multiplied by the formula, instead of the investment being multiplied by the time. The rest of the rule remains unchanged.

OPERATION.

SERIES.	Shares.	Formula.	Results.	Total gain.			Gain per series.
First	100 ×	36 =	$3,600 ×	$6,678 =	$24,040,800 ÷	$9,100 =	$2,641 88
Second	100 ×	25 =	2,500 ×	6,678 =	16,695,000 ÷	9,100 =	1,834 61
Third	100 ×	16 =	1,600 ×	6,678 =	10,684,800 ÷	9,100 =	1,174 14
Fourth	100 ×	9 =	900 ×	6,678 =	6,010,200 ÷	9,100 =	660 46
Fifth	100 ×	4 =	400 ×	6,678 =	2,671,200 ÷	9,100 =	293 53
Sixth	100 ×	1 =	100 ×	6,678 =	667,800 ÷	9,100 =	73 38
Product of results			$9,100				$6,678 00

The formula or money-making power of a share is determined by squaring the number of months. The power of a share 132 months old is $132 \times 132 = 17{,}424$; that is, 17,424 times the power of $1 paid in one month. When the shares are issued yearly the formula is made by squaring the number of years, as above. The solution of the formula, while given some time ago, is repeated here to make the figures as useful as possible to those who intend to use them, namely: If a $12 share has the money-making power of *one* (arbitrary), average time six months, then a $24 share, with twelve months' average time, is the power of *four*, the latter being twice the money of the former, and twice the time ($2 \times 2 = 4$). Therefore, if the $12 share earns 36 cents, the $24 share earns $1.44, or four times as much.

When the foregoing plans are perfectly understood, a still shorter method may be used to prove the work of the secretary, namely: Proceed with the rule until the "product of results" is obtained (in this case $9,100), then divide the gain by it as follows:

$$\$6{,}678.00 \div 9{,}100 = 73.38.$$

This at once gives the gain of *one share* in the last series $73\frac{33}{100}$ cents. Now multiply this by the formula and the gain of a single share in each series is known.

OPERATION.

73.38 × 36 =	$26	41.68.
73.38 × 25 =	18	34.50.
73.58 × 16 =	11	74.08.
73.38 × 9 =	16	60.42.
73.38 × 4 =	2	93.52.
73.38 × 1 =		73.38.

The division of the gain, $244,046.00, between the 10,000 shares, using the formula of 1, 4, 9, 16, &c., would be as follows:

Series.	Shares.	Formula.	
First	1,000 ×	$100 =	$100,000
Second	1,000 ×	81 =	81,000
Third	1,000 ×	64 =	64,000
Fourth	1,000 ×	49 =	49,000
Fifth	1,000 ×	36 =	36,000
Sixth	1,000 ×	25 =	25,000
Seventh	1,000 ×	16 =	16,000
Eighth	1,000 ×	9 =	9,000
Ninth	1,000 ×	4 =	4,000
Tenth	1,000 ×	1 =	1,000
			$385,000

244,046.00 ÷ 385,000 = 63.38. That is $63\frac{38}{100}$ cents per one share in the last or tenth series.

Now multiply this by the formula and the gain of a single share in each series is shown.

Operation.	Shares.	Gains.
63.38 × 100 = $63 38.00	× 1,000	$63,380 00
63.38 × 81 = 51 33.78	× 1,000	51,337 80
63.38 × 64 = 40 56.32	× 1,000	40,563 20
63.38 × 49 = 31 05.62	× 1,000	31,056 20
63.38 × 36 = 22 81.68	× 1,000	22,816 80
63.38 × 25 = 15 84.50	× 1,000	15,845 00
63.38 × 16 = 10 14.08	× 1,000	10,140 80
63.38 × 9 = 5 70.42	× 1,000	5,704 20
63.38 × 4 = 2 53.52	× 1,000	2,535 20
63.38 × 1 = 63.38	× 1,000	633 80
		$244,013 00
Undivided		33 00
Total gains		$244,046 00

The real gain being a fraction over $63\frac{38}{100}$ of a dollar for the tenth series, accounts for an undivided balance of $33.

This plan of division is open to some disputes because it does not give to the older series as much gain as would appear to be due them in example society worked out upon strict mathematical progress. The rejection of the plan also involves many nice points of building society science, and it has been discussed at great length by experts in the business. These questions cannot be considered at this time and the plan is given for what it is worth. There is this to be said, however: If this serial society decided to cease issuing series, and gradually wind up its shares in the ordinary course of the business, it is not likely that any one of the series would have gained at the end of ten years more than the division given to the oldest series in this instance.

The following extracts from the respective constitutions of a number of New Jersey associations will show some of the methods of distributing profits followed in this State:

Gloucester City, Improvement.—The apportionment of profits among the several series shall be made in the following manner: First, give to each series more than one year old the installments paid in during the year, and legal interest on the bank value of its stock at the commencement of the year; then subtract the total amount of interest thus apportioned from the total amount of profits made during the year; divide the remainder by the amount of interest and monthly dues paid by all series added together, which will give the percentage of profit made after the interest has been deducted. Multiplying the installment paid and interest made by one share in each series by the percentage thus found, will give the proportion of the profits, outside of the interest, earned by one share of stock in each series. The total value of one share of stock may thus always be found by adding to the declared value at last report the installments paid during the year, the amount of interest on such previous value, and the proportion of profits earned by such installments and interest. The youngest series will only be entitled to its installments and the profits earned thereon.

Profits arising from withdrawals shall be distributed among all the series of the association contributing toward such payments.

Camden, Franklin.—The value of preceding series shall be estimated by taking the face of the bonds, and adding thereto all other assets at the time of issuing the new series; and the stock of the preceding shall always be this much in advance of the succeeding series. In computing the earnings of the association at the end of each year, the total value of the stock at the last annual report, with the addition of the stock installments actually paid in during the year, shall be deducted from the total assets, and the difference so ascertained shall be divided and shared among the stockholders in all the series, in the same proportion as the par value of each stockholder's stock bears to the total amount of said difference.

Camden, Guarantee.—The assets of the association to be ascertained annually by taking the face of the bonds and mortgages and other securities for loans, with other property of the association, less the liabilities (dues paid in advance, matured stock, unearned premiums, &c.); the value of each series to be calculated by allowing to each share of stock in each series but the last, five per cent. interest on the net amount paid in at the beginning of the year; deduct the aggregate sum of interest thus found from the net gain for the year; then divide the balance of the net gain equally among all the shares of stock.

When the stock of any series shall have attained the value of two hundred dollars, one-half of the receipts shall be appropriated by the board of directors exclusively to the liquidation of the same. Priority in payment shall be given to those willing to allow the highest premium; but one-half of one per cent. per month, payable semi-annually, shall be given on such money due, from the time value is ascertained until payment is made.

Stockholders desiring to withdraw unpurchased shares, shall be allowed the net amount of money paid in on their stock up to the end of the first year; three per cent. additional the second year; six the third year; nine the fourth; twelve the fifth; fifteen the sixth; and eighteen per cent. the seventh year; after which time the board of directors shall have the power to fix the amount to be allowed; the percentage to be calculated on the total amount paid in on stock. All moneys to be paid in rotation, according to their date of application, but all moneys due on sales or to other persons, shall be first paid.

All shares of stock thus returned to the association or withdrawn,

shall be offered at auction to the highest bidder, provided that no bid of less than the withdrawal value be accepted.

Any member purchasing his or her shares, and at any time thereafter desiring to pay off the association, may do so as follows: If paid off any time within the first two years after date of purchase, they shall pay the net amount received and five per cent. additional; but after two years they may return the net amount only; provided that the association shall retain as a profit each year or fraction of a year for which the stock has run, one-tenth of the premium paid by the said borrower, and that a rebate shall be allowed of one-tenth of the premium for each year that a borrower's stock shall have run; this section to apply equally to the first series of stock and all other series.

Members shall have the privilege of paying off part of their loans at the same rate as per above sections, and their payments be reduced in proportion.

Camden, German.—The value of the preceding series shall be estimated by taking the net amount of loans and adding thereto all other assets at the time of issuing a new report, the liabilities being deducted, leaving the amount of the net assets.

In computing the earnings, the total value of stock at the last report, with the addition of the stock installments actually paid in during the year, shall be subtracted from the net assets, and the differences so ascertained shall be divided and shared among the stockholders in all the series, in proportion to the amount paid in on account of the principal of each share.

When the stock of any series shall have attained the value of two hundred dollars each, one-half of the receipts shall be appropriated by the board of directors exclusively to the liquidation of such matured stock and the withdrawals.

Priority in payment of matured stock shall be given to those willing to allow the highest premium.

No interest shall be paid on matured stock.

Cape May Court House.—In computing the earnings of any particular series at the end of the year, six per cent. interest shall be allowed on the value of the series at the time of the preceding annual report.

Bridgeton, Saving Fund.—The accounts of each series of stock shall be kept separate by the secretary, so that the value of each share may be known at any time; but the sums paid as initiation fees, dues, fines and interest, shall be thrown into a common stock, to be loaned to the stockholders of any series. [Similar provision in the Bloomfield association.]

[At maturity] the shares of those who have not taken loans to the amount thereof shall be paid in full, without discount, to the shareholders, in the order of their names upon the list. Six per cent. per annum shall be given on such money due, from the time the value thereof is ascertained to be two hundred dollars per share until payment is made.

Newark, Eighth Ward.—Whenever the board of directors shall deem it for the best interests of this association that moneys remaining unloaned for more than two months shall be applied to the redemption of stock, the secretary shall notify all persons (holding stock of the earliest date of issue then outstanding) of the time and place of holding a meeting for that purpose.

At such meeting, the value of the shares of stock of such date of issue shall be announced by the secretary, whereupon the president shall proceed to receive from the shareholders present, by auction, bids of premium on such announced value of the stock; and the shareholder bidding the highest premium shall be entitled to receive the announced value of his or her shares of stock redeemed, less the rate of premium bid thereon, which stock shall thereupon be surrendered to this association and canceled.

[Similar provisions in the "Woodside" and "Fraternal" constitutions.]

Newark, Mutual.—The auditors, every three months, declare the value of shares, which is obtained by adding six per cent. interest to the value at the last report, and the three months' installments. In addition, the balance of profits from fines, premiums and surrendered shares is divided equally between the whole number of shares, excepting those in the latest series.

Newark, Franklin.—At each annual meeting of the association a dividend, based on the net earnings for the current year, shall be declared and credited *pro rata* for each share.

Orange Valley.—In order that no series of stock may be given a greater percentage of the earnings of the association than is due thereto, the net earnings of the association shall be distributed and the value of the shares shall be determined in accordance with the following rules: Give to each share of stock, in each series but the last, at the rate of six per cent. for the term, on the value of each share at the beginning of the fiscal term; each share of stock is credited also with the dues paid in. Having ascertained the value of all the shares, with the dues and interest added, subtract that amount from the value of the assets; this gives the amount of surplus to be divided as profits. Having ascertained the whole amount of dues and interest, divide that sum into the surplus, and thus obtain the rate per cent. of profit to be added, with the dues and interest to each share. The following statement illustrates clearly the above plan of division:

EXAMPLE.

Shares.	Number of series.	Value of one share at beginning of term.	Interest added, three per cent. six months.	Dues paid in to be added.	Total of dues and interest added.	Value of one share, dues and interest added.	Value of the whole number of shares, dues and interest added.
10	1	$180 00	$5 40	$6 00	$11 40	$191 40	$1,914 00
10	2	160 00	4 80	6 00	10 80	170 80	1,708 00
10	3	140 00	4 20	6 00	10 20	150 20	1,502 00
10	4	120 00	3 60	6 00	9 60	129 60	1,296 00
10	5	100 00	3 00	6 00	9 00	109 00	1,090 00
10	6	80 00	2 40	6 00	8 40	88 40	884 00
10	7	60 00	1 80	6 00	7 80	67 80	678 00
10	8	40 00	1 20	6 00	7 20	47 20	472 00
10	9	20 00	60	6 00	6 60	26 60	266 00
10	10	N. Series	.....	6 00	6 00	6 00	60 00
Total value of stock, dues and interest added							$9,870 00
Then suppose the total worth of the association to be							10,131 00
Subtracted, shows as surplus to be divided as profit							$261 00

The whole amount of dues and interest for the six months is $870, which, when divided into the surplus, shows a percentage of thirty cents on the dollar.

Then proceed with the operation thus:

Shares.	Number of series.	Value of one share at beginning of term.	Dues and interest added.	Thirty per cent. on dues and interest.	Final value of one share.	Total value of each series of stock.
10	1	$180 00	$11 40	$3 42	$194 82	$1,948 20
10	2	160 00	10 80	3 24	174 04	1,740 40
10	3	140 00	10 20	3 06	153 26	1,532 60
10	4	120 00	9 60	2 88	132 48	1,324 80
10	5	100 00	9 00	2 70	111 70	1,117 00
10	6	80 00	8 40	2 52	90 92	909 20
10	7	60 00	7 80	2 34	70 14	701 40
10	8	40 00	7 20	2 16	49 36	493 60
10	9	20 00	6 60	1 98	28 58	285 80
10	10	.....	6 00	1 80	7 80	78 00
Total value of stock, which equals the assets.....						$10,131 00

Woodbury.—The apportionment of profits among the several series shall be made in the following manner: First give to each series more than one year old the installments paid in during the year and also four per cent. interest on the book value of its stock at the commencement of the year; then subtract the total amount of interest thus apportioned from the total amount of profits made during the year; divide the remainder by the amount of the interest and monthly dues paid by all series added together, which will give the percentage of profit made after the interest has been deducted; multiplying the installment paid and interest made by one share in each series by the percentage thus found, will give the proportion of the profits, outside of the interest, earned by one share of stock in each of the series. The total value of one share of stock may thus always be found by adding to the declared value at the last report the installments paid during the year, the amount of interest on such previous value, and the proportion of profits earned by such installments and interest; the youngest series shall be entitled to its installments, average interest and the profits earned thereon. Should no profits be made in addition to interest received from loans, the expenses shall first be deducted before making distribution of interest, as above provided for, to the several series.

Profits arising from withdrawals shall be distributed among all the series of the association contributing towards such payments.

Transfers of stock forbidden unless free from indebtedness, and all

transfers must be made on the books of the association and approved by the secretary, who shall be entitled to a fee of twenty-five cents for each transfer, to be paid by the person making the same.

Clayton.—In computing the value of the shares in the different series, the gains shall be divided so that each series shall receive an amount proportionate to the amount invested and the time it has been invested. The stockholders of matured stock shall be entitled to four per cent. interest per annum on their stock remaining in the association after maturity.

Jersey City, Lafayette.—The profits of the association shall be divided and ascertained at the end of each fiscal year on the partnership plan, in the following manner: Each series' investment, being the amount paid in for dues, shall be multiplied by the average time invested and the results added together for a sum of results; each result shall be multiplied by the total earnings of the association from its institution to date, and this product divided by the sum of the results; the quotient in each case will show each series' share of the net earnings; add the net earnings in each series to the principal of that series' investment and divide the sum by the number of shares outstanding in such series, and the result will be the net value of each share in such series.

EXAMPLE.

First series 3 years old, second series 1 year old.

	Shares.		Months.		Principal Investment.		Av. Time.		Results.
First	2,500	×	36	=	$90,000	×	1½	=	$135,000
Second	1,000	×	12	=	12,000	×	½	=	6,000
			Invested,		$102,000				$141,000
			Net assets,		115,000				
			Net profits,		$13,000				

135,000 × 13,000 = 1,755,000,000 ÷ 141,000 = 12,446 80, first series profits.

90,000 00

2,500) 102,446 80

$40 97, first series shares.

6,000 × 13,000 = 78,000,000 ÷ 141,000 = 553 20, second series profits.

12,000 00

1,000) 12,553 20

$12 55, second series shares.

[This is the plan followed in the Harrison "People's," Newark "Woodside," Jersey City "Hudson County," Paterson "Celtic" and the Englewood "Mutual." See *Building Association and Home Journal* plan, above.]

Jersey City, Monticello.—The board of management shall at each quarterly meeting put an approximated value upon the shares of each series, which value shall be taken and accepted as a standard until the next quarterly meeting.

The approximated value of shares shall be ascertained and adjusted as follows: The shares of each series shall be given credit—

(1) For the approximated value of the shares of that series at the next preceding quarterly meeting.

(2) For the dues accrued on the shares of that series during the past quarter.

(3) For the interest paid during said quarter on loans as follows: The first series shall be given credit for all the interest paid during said quarter on loans made prior to the issuing of the second series; the first and second series together shall be given credit for all the interest paid during said quarter on loans made during the existence of the second series, and prior to the issuing of a third series, to be apportioned between said two series in proportion to the amount of accumulations of said two series respectively during the same period, as shown by the preceding quarterly statements, and so on for any number of series.

(4) The remainder of the receipts during said quarter, after deducting all expenses of the associations during said quarter, shall be apportioned among the several series in proportion to the amount of dues and interest hereinbefore directed to be credited to the respective series during said quarter.

Should any loan be paid off, the amount actually paid, exclusive of dues, premium, fines and interest, shall be immediately re-invested, and thereafter all the series which were in existence when the original loan was made shall be credited with interest at the rate of six per cent. per annum upon the amount so re-invested, to be apportioned in the same manner as interest on the original loan was apportioned, and the interest so credited shall be deducted from the interest to which the series in existence at the time of such re-investment would otherwise have been entitled; and the amount so paid off and re-invested

shall not be regarded as receipts of the current quarter to be apportioned among the then existing series, the same having already formed part of the value of the shares of the series which existed when the original loan was made.

If at the time of the issuing of any new series there shall not be sufficient funds in the treasury to meet all payments that may be due to borrowers upon loans made prior to the issuing of such new series, and all debts then due by the association, then the amount that shall be required to meet such payments shall bear interest at the rate of six per cent. per annum, which shall thereafter be credited to all the series in existence at the time of such payments, to be apportioned between said series in proportion to the amount of dues paid by each series during the quarter that said payments shall be made, and the amount of said interest so credited shall be deducted from the interest to which the series which existed prior to the issuing of such new series would otherwise have been entitled.

Should there be any funds in the treasury remaining uninvested at the time of the issuing of any new series, above the amount of debts of the association then outstanding, and not required to meet payments that may be due to borrowers upon loans already made, then the series which were in existence prior to the issuing of such new series shall be entitled to interest from the time of the investment of said funds, at the rate of six per cent. per annum upon the net amount of said funds, to be apportioned in the same manner as interest upon loans is hereinbefore directed to be apportioned, and the amount of said interest shall be deducted from the interest to which the series in existence at the time such funds shall be invested would otherwise have been entitled.

Should any shares be redeemed or canceled by the association, the money paid for such redemption or cancellation shall be deducted from the accumulations of the current quarter belonging to the series to which said shares so redeemed or canceled belonged, and the value of said shares shall be credited to the remaining shares of said series in equal proportions.

Should any loss occur on any loan, the amount of such loss shall be deducted from the value of the shares of the several series which were in existence at the time of the making of said loan, to be apportioned between said series in the same manner as the interest on such loan is hereinbefore directed to be apportioned.

Passaic, People's.—At each annual meeting of the association a dividend, based on the net earnings of the association for the current year, shall be declared and credited as follows: One-half of all premiums, profits and interest arising from loans and all other income shall be set aside as a reserve fund to be divided among the borrowers at the end of the year in proportion to amounts borrowed; the other half to be divided *pro rata* among the shareholders, first paying such dividend on the stock as the board of directors may deem proper.

Shares in any particular series may be subscribed for at any time, by paying the declared value of said series at the time of subscription.

Elizabeth, Citizens'.—Out of the fund obtained from sales of money, interest, fines, &c., during the fiscal year, are first taken all necessary expenses; then interest shall be allowed on the value of shares at the beginning of said year, for one year, at not more than five per cent. per annum; the remainder shall be divided to the shares in proportion to the amount of dues paid thereon during the fiscal year, after unpaid fines, interest and other charges are first deducted from such paid dues.

Elizabeth, Harmonia.—At the annual balancing of accounts, all profits arising from admission fees, fines or premiums paid on money sold at auction will be credited to the members in proportion to the amounts paid in by the same.

Only members of three months' standing at the time of the conclusion of the fiscal year have a claim to any dividends, providing the same shall have paid their monthly dues promptly.

Novel Building Association Systems.

As has been noticed already, there are a number of building and loan associations in Hudson county, in which shareholders who become borrowers to the full amount of their shares, cease to be members. In the John Bley Association, of Philadelphia, incorporated in 1883, while the pledged shares are not entitled to profits, their owners still retain their membership. The by-laws provide:

"The stockholders of this association shall be divided into two classes:

"A. Non-borrowing stockholders, among whose shares there shall be a *pro rata* division of all profits made by the association, after deducting expenses.

"B. Borrowing stockholders, who shall be entitled to a cancellation of their securities, whenever they shall have paid off their liabilities to the association, and who shall not be entitled to participate in a division of the profits made by the association, excepting to the time of making their loans and in the shares not loaned on, but who, in all other respects, except as hereinafter provided, shall be entitled to enjoy the privileges and be under the same liabilities and obligations as non-borrowing stockholders.

"Each non-borrowing stockholder, for each share of stock owned or held by him, shall pay the sum of one dollar a month, at the stated monthly meeting of the board of directors, and such payment shall continue in each series until the stock of that series shall be worth two hundred dollars per share.

"Each borrowing stockholder shall be entitled to receive, as a loan from the association, two hundred dollars in full on each share of stock held by him, and shall pay into the treasury, at the stated monthly meeting of the board of directors, in addition to the premium [at so many cents per share per month], the sum of one dollar per month per share, as dues, and six per cent. on the amount of his loan, provided, however, that any borrowing stockholder, should he so desire, may pay more than one dollar dues per month on each share, and provided further, that he shall be entitled to have the principal sum of his mortgage or other indebtedness reduced at the end of each and every year, by the amount of dues paid into the association during that year, and shall, for each succeeding year, be charged with six per cent. interest on the net balance only of his loan, so on from year to year, until he shall have repaid the whole sum borrowed, when he shall be entitled to receive his securities canceled."

The secretary, Mr. John Harper, in his latest annual report, explains the status of borrowing shareholders, as follows:

"Borrowers have the stock value of their dues at the close of the year preceding the time of borrowing placed to the credit of their loan account, and pay interest on the net balance only. The sum of dues paid and their stock value are withdrawn from the stock account and put to the credit of the loan account, and the subsequent dues do not enter the stock, but are simply installments paid on account of the loan. For example: If the owner of five shares in the first series should borrow at the meeting on July 9th, he would receive $1,000 in full. According to this report his stock is worth $88.77 × 5 shares =$443.85. This sum drawn from the stock account and put to his

credit would make the balance due the association $556.15; the monthly interest on this sum for the year would be $2.79; dues, $5; total monthly payments for the year, $7.79. At the close of every year thereafter his interest will be reduced in proportion to the amount of dues or installments he shall have paid off during the year. If he should desire to pay more than $5 dues in any month, the interest would of course be less, and the loan would be more rapidly repaid. Six per cent. on the net balances averages a little over three per cent. per annum on the full amount for the entire period loaned. The association will loan $1,000 for 5 years for $180, or for 10 years for $330. Some associations loan money at a trifle less interest, but the high premiums paid them make the interest, and consequently the monthly payments, larger."

At Clinton, Iowa, the "Workingmen's" association does not auction out its money, but a list of applications is kept, and each member is entitled to a loan in rotation. Dues are twenty-five cents weekly, besides which a borrower must pay twelve cents per week interest. A member is also allowed to borrow to the amount of his credit on the books of the association, on his note for thirty, sixty or ninety days, at six per cent. interest, deducted in advance. This association was organized in 1885, and is said to be very successful, so far as enabling workingmen to become owners of their own homes.

The following are some of the provisions of the by-laws relating to loans:

"Each member shall be entitled to a loan of $100 for each share he or she may have in the association, and shall pay twelve (12) cents extra as interest, weekly in advance, for each and every $100 thus borrowed, from the time said money is in the hands of the treasurer. Members shall receive the moneys of the association in the order in which their applications are made, except where a vote of the board shall otherwise direct.

"If a member has become entitled to an advance, he shall produce sufficient security within two weeks from the time on which the full sum he is to receive is in the hands of the treasurer; and no member can receive the amount until such security is laid before the board of directors. In case the above time should expire without security being given, the money shall fall back to the association, and the member fined fifty cents for every share.

"Should a member who has received an advance on his or her shares neglect to pay either the lawful installments, fines, interest, taxes or insurance for thirteen weeks, the board of directors, through the president, shall legally proceed against the mortgaged property.

And all mortgages received by the association shall stand as security for all fines on interest, fines on shares and insurance, as well as interest on installments.

"In case of foreclosure of mortgage, the attorney's fees shall not exceed $25.

"It shall be the privilege of every shareholder who has received an advance, to repay the said advance received, with accrued interest thereon, at any time, by giving thirty days' notice thereof.

"Shareholders shall have the privilege of borrowing any amount not exceeding their credit on the books of the association, by giving a note therefor, but first deducting the interest thereon, at the rate of six per cent. But in case such a member not being able to repay such a note, he or she shall be obliged to surrender his or her share or shares."

During the winter (1888–9) the Institute of Accounts, New York city, became interested in this method of co-operation, and the question of the accounting of building and loan associations formed a subject of discussion at several of its meetings. The general verdict was that the periodical statements by the officers of these associations left much to be desired in the way of giving exact information as to the financial relation of the members and the corporation; and that this was due principally to the method of accounts or the system of the association, or to both causes. It was thereupon proposed that systems should be offered by the members of the Institute, so that one might be found which would prove acceptable. This was done, and the one presented by Mr. Walter Hart was adopted. Under it the "Institute Building and Loan Association" was formed, of which Mr. Hart, the originator of the system, was elected secretary. At the request of the Bureau, he has kindly furnished a synopsis of the system, the salient points of which are given below:

HART'S PRECISE SYSTEM FOR BUILDING AND LOAN ASSOCIATIONS.*

The aim of the system is to bring borrower and lender closer together in the equitable formation and distribution of a surplus created by both; to state to both the exact amount of money required from each, and the precise time in which it has to be paid. These conditions are made free and independent (so far as being controlled by it) of those on which the ultimate value of the share depends, which is a

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reversal of the usual practice. Therefore, both the buyer of shares and the bidder for loans know precisely how much has to be paid in, and the length of time such payment covers. Quotations from intended by-laws will assist in explaining:

"ARTICLE II., Section 2. Shares of stock shall be of two kinds, to be known as 'paid-up shares' and 'installment shares.' A paid-up share is one upon which two hundred dollars has been paid, either in one sum or in installments, as provided in next section.

"ARTICLE II., Section 5. All payments on installment stock shall be made in accordance with annexed table of shareholders' payments."

Installment.	On account of $200.	Interest—cents.	Total.	Installment.	On account of $200.	Interest—cents.	Total.	Installment.	On account of $200.	Interest—cents.	Total.
1st...	$5 45	.....	$5 45	27th..	$3 41	21	$3 62	53d...	$1 56	5	$1 61
2d...	5 36	49	5 85	28th...	3 35	20	3 55	54th...	1 49	4	1 53
3d...	5 30	47	5 77	29th...	3 26	19	3 45	55th...	1 42	4	1 46
4th...	5 22	46	5 68	30th...	3 20	19	3 39	56th...	1 35	4	1 39
5th...	5 12	45	5 57	31st...	3 11	18	3 29	57th..	1 28	3	1 31
6th...	5 05	43	5 48	32d...	3 05	17	3 22	58th...	1 21	3	1 24
7th...	4 96	42	5 38	33d...	2 97	16	3 13	59th...	1 15	3	1 18
8th..	4 89	41	5 30	34th...	2 90	15	3 05	60th...	1 08	2	1 10
9th...	4 81	40	5 21	35th...	2 82	15	2 97	61st...	1 01	2	1 03
10th...	4 74	38	5 12	36th...	2 75	14	2 89	62d...	95	2	97
11th...	4 65	37	5 02	37th...	2 67	13	2 80	63d...	88	2	90
12th...	4 57	36	4 93	38th...	2 61	13	2 74	64th...	82	1	83
13th..	4 48	35	4 83	39th...	2 53	12	2 65	65th...	75	1	76
14th...	4 42	34	4 76	40th...	2 47	11	2 58	66th...	69	1	70
15th...	4 33	33	4 66	41st...	2 39	11	2 50	67th...	62	1	63
16th...	4 26	32	4 58	42d...	2 32	10	2 42	68th...	56	1	57
17th...	4 17	31	4 48	43d...	2 24	10	2 34	69th...	49	1	50
18th..	4 11	30	4 41	44th...	2 18	9	2 27	70th...	43	.....	43
19th...	4 01	29	4 30	45th...	2 11	8	2 19	71st...	36	.....	36
20th...	3 95	28	4 23	46th..	2 03	8	2 11	72d...	30	.....	30
21st...	3 86	27	4 13	47th...	1 97	7	2 04	73d...	23	.....	23
22d...	3 80	26	4 06	48th...	1 90	7	1 97	74th..	17	.....	17
23d...	3 71	25	3 96	49th...	1 83	6	1 89	75th...	11	.....	11
24th...	3 64	24	3 88	50th...	1 76	6	1 82	76th..	4	.....	4
25th...	3 56	23	3 79	51st...	1 69	6	1 75				
26th...	3 49	22	3 71	52d...	1 62	5	1 67				

The intending shareholder thus knows at the time of purchasing a share or shares that he can do so in one of two ways—by the single payment of $200 when he becomes possessed of a paid-up share, or by paying the $200, in 76 decreasing monthly installments, commenc-

ing with $5.45 and ending with 4 cents, with each monthly payment. After the first, there is added on the previous unpaid balance interest at the rate of three per cent. per annum. This payment for stock, either by one or more installments, is the basis for the equity of the account on which dividends are declared. Dividends can be withdrawn in part or in whole, or else allowed to remain, increasing the equity and compounding until, either by the amounts withdrawn or by increase in equity, the share shall have made a gain of $800, when, with the $200 paid in, it will have reached its par or face value of $1,000, at which time it is to be redeemed by the payment of the $1,000, or such less sum as it is entitled to by reason of previous withdrawals.

In loaning, the premium method has been adopted. Loans are made for ten years, and are paid by 120 equal monthly installments, being, with their premium and interest, secured by bond, mortgage and hypothecation of stock, the latter being at the rate of one share of stock to each $1,000 of loan and premium or fractional part thereof. The premium is not deducted from the loan; it is also divided in 120 equal monthly installments, and is a variable quantity, dependent on conditions too well known to require explanation. Interest is computed on the semi-annual balances of the loan; it is therefore a decreasing quantity, but with a constant factor of principal for periods of six months. A loan having been apportioned to the successful bidder, he must become a shareholder to at least the extent the loan demands, if he is not already so situated. Should he be the possessor of an equity, he can use it and his installments on shares as provided by the following by-laws:

"ARTICLE II., Section 11. Loans and premiums shall also be secured to the association by hypothecation of stock, on the basis of one share of stock for each $1,000 or fractional part thereof of loan and premium. All sums which have accumulated or may accumulate on such hypothecated shares, and all installments paid on said shares, may, at the option of the borrower, be used in liquidation—partial or otherwise—of payments on loan; or the borrower may elect to leave the accumulations arising from installments and dividends on said shares intact, liquidating his loan by separate and distinct payments.

"ARTICLE II., Section 12. All sums withdrawn from shares, whether accumulations or installments, used in liquidation of loan, shall work reduction of equity. When the accumulations on hypothecated shares are exhausted and the installments are not sufficient to

liquidate the sum due on loans, the borrower must complete the amount, in accordance with Article —, Section —.

"ARTICLE II., Section 13. Whenever an hypothecated share has become a paid-up share, and its equity is exhausted by having been applied to the payment of a loan (as per Art. II., Secs. 11 and 12), such share shall cease and be void, but the owner thereof can, at any time previous to such exhaustion, make good his share by a single payment sufficient to restore the equity of such share to $200."

By the action of these sections, the stockholder retains his vote, which he does not forfeit until he has allowed his entire equity to become absorbed, when his status is the same as one who has borrowed outside of membership of the association. This, however, does not affect his claim to such dividend as would come to him as a borrower.

In further explanation, the following loan statement or borrowers' payments is annexed, which is to be made in every instance at the time when the money is advanced. The statement is based on the following conditions and belongings:

Amount of loan, $6,500.00.

Estimated value of property, $8,000.00.

Premium bid, 10 per cent., $650.00.

Interest 6 per cent. per annum on half-yearly balances.

Liquidation by 120 monthly payments covering loan, premium and interest.

Loan liquidated by 119 monthly payments of $54.17; one last payment of $53.77.

Premium liquidated by 119 monthly payments of $5.42; one last payment of $5.02.

Interest liquidated by 120 monthly payments of from $32.50, gradually decreasing each six months to $1.62, there being six payments of each decreased sum.

BORROWER'S PAYMENTS

Periods of six months.	Loan and its one-half yearly basis for monthly interest.	Aggregate of interest for each six months.	Aggregate of premium for each six months.	TOTALS.	
				For each six months.	In the aggregate.
1st to 6th	Loan..... $6,500 00 On ac't loan.. 325 02	Interest... $195 00	Premium ..... $650 00 On ac't prem. 32 50	$552 54	$552 54
7th to 12th	Balance..... $6,174 98 On ac't loan.. 325 02	Interest... 185 22	Balance..... $617 48 On ac't prem. 32 52	542 76	1,095 30
13th to 18th	Balance..... $5,849 96 On ac't loan.. 325 02	Interest .. 175 50	Balance..... $584 96 On ac't prem. 32 52	533 04	1,628 34
19th to 24th	Balance..... $5,524 94 On ac't loan.. 325 02	Interest... 165 72	Balance..... $552 44 On ac't prem. 32 52	523 26	2,151 60
25th to 30th	Balance..... $5,199 92 On ac't loan.. 325 02	Interest .. 156 00	Balance..... $519 92 On ac't prem. 32 52	513 54	2,665 14
31st to 36th	Balance..... $4,874 90 On ac't loan.. 325 02	Interest .. 146 22	Balance..... $487 40 On ac't prem. 32 52	503 76	3,168 90
37th to 42d	Balance..... $4,549 88 On ac't loan.. 325 02	Interest... 136 50	Balance..... $454 88 On ac't prem. 32 52	494 04	3,662 94
43d to 48th	Balance..... $4,224 86 On ac't loan.. 325 02	Interest .. 126 72	Balance..... $422 36 On ac't prem. 32 52	484 26	4,147 20
49th to 54th	Balance.. ..... $3,899 84 On ac't loan.. 325 02	Interest... 117 00	Balance..... $389 84 On ac't prem. 32 52	474 54	4,621 74
55th to 60th	Balance..... $3,574 82 On ac't loan.. 325 02	Interest... 107 22	Balance..... $357 32 On ac't prem. 32 52	464 76	5,086 50
61st to 66th	Balance..... $3,249 80 On ac't loan.. 325 02	Interest... 97 50	Balance..... $324 80 On ac't prem. 32 52	455 04	5,541 54
67th to 72d	Balance..... $2,924 78 On ac't loan.. 325 02	Interest .. 87 72	Balance..... $292 28 On ac't prem. 32 52	445 26	5,986 80
73d to 78th	Balance..... $2,599 76 On ac't loan.. 325 02	Interest... 78 00	Balance..... $259 76 On ac't prem. 32 52	435 54	6,422 34
79th to 84th	Balance..... $2,274 74 On ac't loan.. 325 02	Interest... 68 22	Balance..... $227 24 On ac't prem. 32 52	425 76	6,848 10
85th to 90th	Balance..... $1,949 72 On ac't loan.. 325 02	Interest... 58 50	Balance..... $194 72 On ac't prem. 32 52	416 04	7,264 14
91st to 96th	Balance..... $1,624 70 On ac't loan.. 325 02	Interest .. 48 72	Balance..... $162 20 On ac't prem. 32 52	406 26	7,670 40
97th to 102d	Balance..... $1,299 68 On ac't loan.. 325 02	Interest .. 39 00	Balance..... $129 68 On ac't prem. 32 52	396 54	8,066 94
103d to 108th	Balance..... $974 66 On ac't loan.. 325 02	Interest... 29 22	Balance..... $97 16 On ac't prem. 32 52	386 76	8,453 70
109th to 114th	Balance..... $649 64 On ac't loan.. 325 02	Interest .. 19 50	Balance..... $64 64 On ac't prem. 32 52	377 04	8,830 74
115th to 120th	Balance..... $324 62 On ac't loan.. 324 62	Interest... 9 72	Balance..... $32 12 On ac't prem. 32 12	366 46	9,197 20
Totals.....	..... $6,500 00	.....$2,047 20	..... $650 00	.....	$9,197 20

Dividends can only arise from a surplus of assets over all liabilities. The following by-law explains their distribution:

"ARTICLE VI., Section 5. The stock shall first receive a dividend at the rate of seven per cent. per annum. Dividends shall be declared on the net equity of the shares, &c. The profits remaining after the shareholders have received seven per cent. per annum as above set forth, shall be divided into two equal portions; one of which shall be divided among the shareholders in the same manner as provided above, and the other shall be distributed among the borrowers, to be apportioned on the basis of the amounts of their respective premiums as paid in by them on their loans subsequent to the last previous distribution, as herein provided."

The following will assist in making the foregoing clear: A., B. and C. are non-borrowing stockholders, D. and E. are borrowing stockholders, while F. is a borrower who has exhausted his equity. A dividend has been declared; it yields the seven per cent. per annum and a surplus; that surplus, when divided in two equal portions, yields the stockholders an additional three per cent. and the borrowers as will be shown:

Stockholders.	Equity.	Seven per cent. per annum.	Three per cent. on premium.		Total.
A	$150 00	$5 25	$4 50	.....	$9 75
B	68 00	2 38	2 04	.....	4 42
C	35 00	1 22	1 05	.....	2 27
D	20 00	70	60	$2 16	3 46
E	5 45	18	16	2 59	2 93
F is not one,	None.	.....	.....	3 60	3 60
		$9 73	$8 35	$8 35	$26 43

Law of Building Associations—New Jersey Decisions.

If a building and loan association by the sale of loans at a premium, or the purchase of shares at a discount, cause the shareholder to pay more than the legal rate of interest for the money he borrows, it is not usurious.*

A provision in the constitution of a building and loan association that "a stockholder, for refusing or neglecting to pay his or her monthly interest, as often as the same shall become due, shall, for each and every such monthly neglect, forfeit and pay a fine of ten cents for each loan of $200 by him or her held," is valid. The law

* Franklin Building Ass'n *v.* Marsh, 5 Dutch. 225.

creating such corporations gives them power to impose fines of limited amount.

Such provision does not violate the usury laws and taint a mortgage given to the association by the stockholder. The mortgage is not intended to secure the repayment of a loan. If the mortgagor performs his obligation as a stockholder of the corporation, no principal sum is to be repaid. The sum he receives from the corporation on the execution of the mortgage, is a payment by anticipation of what will be the value of his stock in the corporation on its dissolution and distribution of assets among the proprietors. Having received the ultimate value of his stock in advance of the other stockholders, and long before the period fixed for the final distribution of assets, and being liable to pay monthly installments on his subscription to the stock of the corporation, he executes a mortgage, not to secure the repayment of a loan, but the performance of his contract with his fellow-stockholders.*

The money is not advanced by way of a loan, but in redemption of the defendant's (mortgagor's) share, a mode of investment provided for by the constitution of the association authorized by the act of incorporation. It is declared by the statute that no premium given for priority of loan or acquisition of a building, or discount given on the redemption of shares, shall be deemed to be usurious. All contracts made under the authority of the statute are exempted from the operations of the statute against usury.†

A mortgage to such an association, by a holder of its stock, is not usurious because the interest is payable monthly, besides fines and impositions, in accordance with the provisions of its constitution.‡

Where the condition of the obligation given to the association to secure the payment of the loan was "to pay three dollars per month during the existence of the association, and all fines incurred," &c., the monthly payments were held to be on account of the principal, and not as interest-money.§

When the principal sum of a mortgage becomes due by the mortgagor's default, he is not entitled to any deductions for monthly installments paid by him on stock, where he was a shareholder, nor for fines paid by him. The monthly payments are made, not upon

* Clarksville Building Ass'n *v.* Stephens, 11 C. E. Gr. 351.
† Hoboken Building Ass'n *v.* Martin, 2 Beas. 430.
‡ Red Bank Building Ass'n *v.* Patterson, 12 C. E. Gr. 223.
§ Savings Ass'n *v.* Vanderveer, 3 Stock. 382.

his mortgage debt, but go into a general fund, the benefits of which are to be shared by every member of the association. And while he may reap great profits from premiums, fines and high rates of interest, he incurs the hazards of losses from dishonest officials, defaulting members and ill-secured loans, so that he may actually repay the whole amount loaned, with a high rate of interest, and yet be a debtor to the association. The debt is, in fact, never discharged until it is either actually paid according to the terms of the mortgage, or until the accumulation shall be sufficient to redeem every mortgage given by a shareholder, and cancel every share of members who have taken no loan at its par value. The undertaking of the member to repay the loan is absolute, and he must perform his engagement. He can only redeem the mortgage by paying its full amount. He can have no credit for the value of his shares until the scheme closes, and there are funds sufficient to divide the full amount of the shares among all the shareholders according to the terms of the scheme.*

The mortgagor's obligation to pay is absolute. By the terms of his bond he assumes the hazard of all losses sustained by the corporation, either by fraud, accident or the defalcation of its members. Every shareholder must of necessity incur that hazard. He cannot escape that hazard, and is not relieved from liability by reason of the refusal of other members of the corporation to pay their monthly dues, even though this necessarily increases the extent of his liabillty. Nor can his liability to loss be diminished by entering into an obligation and giving security for the payment of his dues to the corporation.†

If the association hold the stock of the mortgagor as collateral, it must be sold before recourse is had to the land.‡

Where the mortgagor also transferred to the association some of its shares as additional security, and afterwards executed a second mortgage on the same lot, such second mortgagee cannot require the amount realized from the sale of such shares to be applied to the payment of the first mortgage, if they have been transferred to a *bona fide* purchaser without notice.§

A building and loan association may lawfully lend its money to its members or other persons, on adequate and proper security, in the ordinary way, instead of the way peculiar to such associations, which

* Mechanics' Building Ass'n *v.* Conover, 1 McCart. 219.
† Hoboken Building Ass'n *v.* Martin, 2 Beas. 428.
‡ Red Bank Ass'n *v.* Patterson, 12 C. E. Gr. 223.
§ Reiley *v.* Meyer, 1 Beas. 55.

is to require the borrower to assign his shares as collateral to the mortgage.

Where several building and loan associations had made concurrent loans on the same building and some failed to obtain collateral security in stock, such failure was obviously to the disadvantage of the latter to the extent of the failure, for they have so much less security for their debt; but in the absence of any agreement there was no obligation upon them, in equity, as between them and the other mortgagees, to obtain such security. There was no implied agreement arising from the nature of the organization, business and objects of the lenders of the money. The equality of such as obtained collateral security was not affected by the failure of the others, who have the right to have the assigned stock sold in market, and applied first on the mortgage.

Fines for delinquency (secured by the mortgage) in paying monthly installments on such stock, after assignment as collateral security for the mortgage-money, do not cease on filing a bill to foreclose the mortgage to which the stock is collateral.*

The fund which has accrued from monthly payments on shares, from premiums and interest on loans, and from fines, is the full amount of the capital stock and accumulated surplus of such association; the former being the aggregate of the monthly payments on stock, which, by the fundamental law of the association, are made obligatory on all stockholders alike, while other payments, which are in effect optional with those who make them, represent the profits of the scheme and make up the accumulated surplus.†

Mutual loan and building associations are to be assessed and taxed at the full amount of their capital stock and accumulated surplus.‡

The Washington Building and Loan Association was taxed in 1876, on the return of the secretary, for assets, in the shape of notes, bonds and mortgages, to the amount of $120,700. *Held*, that under the act requiring the property of such corporation to be assessed as the estate of an individual, the amount of loans to stockholders which these notes, bonds and mortgages represent, are assets, and assessable as property of the corporation.§

The property of loan and building associations is assessable under

* Union Building Ass'n *v.* Masonic Hall Ass'n, 2 Stew. 389.
† Wash. B. and L. Ass'n *v.* Creveling, 10 Vr. 465.
‡ *Ibid.*
§ Washington Ass'n *v.* Hornbaker, 12 Vr. 519; 13 Vr. 685.

the supplement to the act concerning corporations, approved March 7th, 1878, like that of individuals, at its full and actual value.*

The corporation having failed to exhibit, clearly and accurately, to the assessor, or to the commissioners of appeals, the true particulars of its property subject to taxation, is not entitled to relief in a court of equity.†

A court of equity will not, on a bill for specific performance, compel a building and loan association to lend money to one of its members who has bid off such loan at an auction thereof, where the title to the lands offered by such member as security therefor, by way of mortgage, is pronounced by the association's solicitor to be defective, and the directors, for that reason, decline to make the loan.†

Where the office of a treasurer of a corporation is annual or limited, the sureties on his official bond will not be liable for a breach of the duties of such officer beyond the definite term, when the condition is for good behavior during his continuance in office; but if there is added thereto, "whether of the present term for which he has been elected, or of any succeeding terms to or for which he may be elected," their liability continues.‡

The monthly dues and fines of a building and loan association being payable in cash, the presence and acquiescence of the executive officers when promises to pay are given by members, or others for them, and accepted by the treasurer, will not discharge the sureties on his official bond from liability for credit given, and loss.‡

The unauthorized acts or laches of one agent of a corporation cannot annul its rules relating to the duties of another agent, nor discharge him or his sureties from liability for a breach of its regulations.‡

When the fines and dues are not actually received by the treasurer, the damage sustained thereby is the rule for making the assessment.‡

An agreement to wind up the association, by paying the owners of the unredeemed shares the sums they had advanced, with interest, and that the owners of the redeemed shares who had given mortgages for the price of redemption should be discharged upon paying the amount of their mortgages, with interest, is valid, and will be enforced.§

It will be of interest to compare the "premium" provisions in Pennsylvania with those in other States, and especially in our own.

* 13 Vr. 635.
† Conklin *v.* People's Building Ass'n, 14 Stew. 20.
‡ People's Building Ass'n *v.* Wroth, 14 Vr. 70.
§ Hoboken Ass'n *v.* Martin, 2 Beas. 428.

The Pennsylvania statute * provides that "the premiums taken by the said associations for the preference or priority of such loans [to stockholders], shall not be deemed usurious; * * * in case of non-payment of installments, premiums or interest, * * * payment of principal, premiums and interest, without deducting the premium paid, or interest thereon, may be enforced."

In Ohio, the Revised Statutes of 1880 † declare that "the premiums so paid by its members or depositors, although in addition to the legal rate of interest on loans taken by it [association], shall not be construed to make the loans so taken usurious."

The code of Iowa ‡ allows loans to members on notes or obligations; which "shall not be construed or held to be usurious by reason of any dues, fines or premiums paid in addition to the legal rate of interest; but the same shall be valid and binding in all respects, the payment of such dues, fines or premiums, in addition to a rate of interest not exceeding ten per cent. per annum, payable annually, or at a less period, notwithstanding."

In New Jersey, by amendments to the Revised Statutes,§ associations are permitted to take a premium for priority of loan, or acquisition of real estate, or discount on the redemption of shares; and "no premium or discount so taken for such purpose shall be deemed to be usurious."

The premium itself has been almost universally allowed, by statute, to be charged to members. || But it is not believed that, in the absence of statutory permission, it could be recovered; ¶ nor that it can be recovered from strangers to whom loans are made, unless this is expressly provided for by statute. The right to make loans to anybody outside of the association membership is even denied in some States; it is conceded in New Jersey.** But it is doubtful whether our statute authorizes "these corporations to blossom out as loan agencies and banking institutions, without limit as to the rate of interest they could receive and collect," as the Kansas court puts it.†† The principle appears to be that a building association can only lend to strangers

* Brightly's Purdon's Digest, §§ 2, 6.

† R. S., § 3833.

‡ Code of 1873, ¶ 1187.

§ February 29th and April 21st, 1876, Revision (1877), p. 1272.

|| In Ohio the statute has been held not to authorize the exaction of interest on the premium. 25 Ohio 208. So also in Maryland, Iowa, Kentucky and Tennessee.

¶ Endlich on Law of Building Ass'ns, § 383; Am. and Eng. Ency. of Law, Vol. 2, p. 612.

** Union Building Ass'n *v.* Masonic Hall, 2 Stew. 392. See above.

†† 19 Kansas 325.

when no member offering proper security applies for the loan, and that in making such loans the association holds to the stranger the same relation as any other money-lender, and can recover only the principal and legal interest on the loan. The immunities conceded to building associations in the matter of premiums, interest and all payments beyond the limits of what the usury laws allow in transactions between other borrowers and lenders, were intended to apply only to dealings between the association and its members, and not between it and outsiders.*

There is a practice followed by some associations of borrowing money whenever the funds in the treasury are not sufficient to meet the demands upon it. There is, of course, no legal objection to that, if expressly authorized by statute. Where the statute is silent upon the subject, but the members of the association are allowed, as by the English act of 1836, Chapter 32 of 6 and 7 Wm. IV., a fairly general power to adopt "wholesome rules and regulations for the government and guidance of the same," a limited power to borrow may be conferred by the constitution or by-laws. In the absence of such special provision in the constitution or by-laws, no such power can be implied. If the power so conferred is unlimited, it is void.† In America the point does not seem to have arisen frequently. In Maryland the capacity of associations to borrow money with a view to accomplish the purposes of their organization has been expressly recognized by the courts, while in Ohio and Pennsylvania it has been denied.‡ In New Jersey there have been no decisions on the matter, but as there is a general power to establish by-laws, it would seem that the English law holds good. But under no circumstances, either in the United States or in England, can the individual credit of members be pledged to lenders of money to the society, and a rule granting such power is *ultra vires*.§ All of this is important, because when a corporation has no power (*ultra vires*) to do a certain act, the corporation cannot be held to its contract, in which case it may happen that the directors may be held personally liable.||

* Endlich on Building Ass'ns 314; Am. and Eng. Ency. of Law, p. 616.

† Laing *v.* Reed, 21 L. T. (N. S.) 773; Re Victoria Building Society, 22 L. T. 777; Endlich on Building Societies 293–303; Am. and Eng. Ency. of Law, p. 615.

‡ Am. and Eng. Ency. of Law, p. 615; Endlich on Building Ass'ns, ¶ 303.

§ Am. and Eng. Law Ency., p. 615.

|| Endlich on Building Ass'ns, ¶¶ 198, 307.

The Law of Building Associations—Acts of Legislatures.

MASSACHUSETTS.*

1. Twenty-five or more persons who associate themselves together by an agreement in writing, with the intention of forming a corporation for the purpose of accumulating the savings of its members, paid into such corporation in fixed periodical installments, and lending to its members the funds so accumulated, shall be and remain a corporation upon complying with the provisions of the three following sections.

2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation, the name by which the corporation shall be known, the purpose for which it is formed, the town or city (which shall be within this commonwealth) in which it is located, and the limit of capital to be accumulated.

3. The name shall be one not previously in use by any existing corporation established under the laws of this commonwealth, and shall be changed only by act of the general court. The words "co-operative bank" shall form a part of the name.

4. The provisions of sections eighteen, twenty and twenty-one of chapter one hundred and six shall apply to such corporations,† except that, in the certificate signed by the secretary of the commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of capital, that the certificate required by said section twenty-one to be filed and recorded, may be signed and sworn to by the presiding and financial officers and a majority, at least, of the officers possessing the powers of directors, by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly or yearly series, in such amounts and at such times as the members may determine.

No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series. The limitation of capital to be accumulated shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars.

6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the time of their election, as well as the qualifications of electors, and the time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the

*See Chap. 117 of Public Statutes, and supplements (1882, 1883, 1885, 1887), entitled "An act relating to co-operative banks," previous to 1883 called "co-operative saving fund and loan associations." The principal statute was enacted in 1877. The Maine legislation of 1887, relating to this subject, is substantially similar to that of Massachusetts. See Bank Examiner's report, 1888.

†These sections (of the General Corporation Act) refer to the formation and organization of corporations.

time prescribed by the by-laws. The offices of secretary and treasurer may be held by one and the same person.

7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation as a contribution to its capital one dollar as dues upon each share held by him, until the share reaches the ultimate value of two hundred dollars, or is withdrawn, canceled or forfeited. Payment of dues on each series shall commence from its issue.

8. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows: from the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholder shall be paid the balance; *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members, without the consent of the directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series, at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years from date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per cent. of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may, in their discretion, retire such other unpledged shares as they consider the best interests of the bank to require; *provided*, that whenever the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *and provided also*, that shares pledged for share-loans shall be treated as unpledged shares.

9. Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in the preceding section, by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawal of shares shall be valid. When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and if no other notice of the existence and terms of such trust has been given in writing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made, or by his legal representatives.

10. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars therefor, with interest at the rate of six per cent. a year from the time of such maturity to the time of payment; *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; that before paying matured shares all arrears and fines shall be deducted; *provided further*, that when any series of shares, either pledged or unpledged, reaches maturity

between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall, in addition to the value thereof, be entitled to interest at the rate of six per cent. per annum for all full months from the date of the preceding adjustment.

11. The moneys accumulated, after due allowance made for all necessary and proper expenses, and for the withdrawal of shares, shall, at each stated monthly meeting, be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled, upon giving proper security, to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in the second clause of section twenty of chapter one hundred and sixteen, namely: in the public funds of the United States, of any of the New England states, or of the state of New York, in the bonds or notes of any city, county or town of this commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation; or in the notes of any citizen of this commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof. Any corporation organized as herein provided may provide in its by-laws that the bid for loans at its stated monthly meetings shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly installments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

12 Premiums for loans shall consist of a percentage charged on the amount lent, in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital, as hereinafter provided.

13. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares, shall be paid to the member.

14. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment at the stated meetings of the corporation of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise canceled and discharged; *provided*, that the shares, without other security, may, in the discretion of the directors, be

pledged as security for loans, to an amount not exceeding their value, as adjusted at the last adjustment and valuation of shares before the time of the loan.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

15. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly installments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan; *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of the stated meeting next succeeding such settlement; *and provided*, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said canceled loan.

16. Partial payments of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof; and for each two hundred dollars so repaid, one share of stock shall be released from pledge.

17. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months, shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the last adjustment and valuation of shares before said first default.

18. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited with the arrears of interest, premium and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may and after six months shall be enforced against the security, and be recovered as secured debts are recovered at law.

19. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of and to be held by the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him,

and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the "cash-book," to be provided by the corporation for the purpose; and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums, and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever, shall be by order, check or draft upon the treasurer, signed by the president and secretary, and indorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws; and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

20. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

21. At each periodical distribution of profits, the directors shall reserve as a guaranty fund, a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

22. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey, lease or mortgage, at pleasure, the real estate so purchased to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of title thereto.

23. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties and shall have the same powers as are required of or given to them in reference to savings banks, and shall annually make report to the general court of such facts and statements respecting such associations and in such form as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

24. Every co-operative bank organized in the commonwealth under general laws shall pay to the treasurer of the commonwealth a tax, on account of its shareholders, of one-quarter of one per cent. per annum on the amount of its monthly dues paid in by such shareholders, exclusive of fines, interest and premiums, to be assessed one-

half of said annual tax on the average amount of its monthly dues paid in for the six months preceding the first day of May, and the other on the average amount of its monthly dues paid in for the six months preceding the first day of November; and all property taxed under this section shall be otherwise exempt from taxation for the current year in which the tax is paid, and the provisions of sections twenty, twenty-one and twenty-two shall apply to such banks; ["*provided*, so much of the deposits as are invested in real estate used for banking purposes or in loans secured by mortgages of taxable real estate, shall be exempt from taxation under the provisions of this section, and that so much of said deposits as are invested in real estate, the title to which has been acquired by the completion of foreclosure, or by purchase under the provisions of section twenty of chapter one hundred and sixteen, shall be exempt from taxation under the provisions of this section, for the period named in said section."*]

NEW YORK.†

1. Any fifteen or more persons, being of full age, may form an association as provided in this act. All associations formed under the provisions hereof shall be known as co-operative savings and loan associations, and the name of every association, so formed, shall contain, as a part thereof, the words "Co-operative Savings and Loan Association."

2. The object and purpose of such associations shall be to encourage industry, frugality, house-building and savings among its members; the accumulation of savings, the loaning of such accumulations to its members; and the repayment to each member of his savings when they have accumulated to a certain sum, or at any time when he shall desire the same, or the association shall desire to repay the same.

3. Said associations shall become incorporated by the said fifteen or more persons making, signing and acknowledging, in the manner and form prescribed for the acknowledgment of deeds in this state, a certificate, wherein shall be stated the name of said association; that the association is formed under and for the purposes prescribed in this act; the town, village or city where the association is located within this state; and the limit of the number of shares of stock it shall have outstanding at any one time. When made as aforesaid said certificate shall be filed and recorded in the office of the secretary of state; and upon said certificate being so filed and recorded, the secretary of state shall issue a certificate, in proper and suitable form, declaring the facts contained in said original certificate, and the filing and recording thereof in his office, and which latter certificate shall thereupon be recorded in the county clerk's office of the county where said association is located, and upon the same being so recorded, the persons named in the certificate first above mentioned, their associates and successors, shall become a corporate body.

4. The officers of the association shall consist of a president, vice president, treasurer and secretary, who shall be ex-officio members of the board of directors, which shall consist of nine members, exclusive of said ex-officio members. Other officers may be authorized by the by-laws. The duties and compensation of the officers, their terms of office, the time of their election, and time of periodical meetings of the officers and

* See ¶ 11 above, and also pp. 661 and 662 of General Statutes (1882).

† Chapter 556, Laws of 1887: "Co-operative Savings and Loan Associations." This act does not repeal "An act for the incorporation of building, mutual loan and accumulating fund associations," Chapter 122, Laws of 1851.

shareholders shall be determined by the by-laws, except that the board of directors shall determine, each year, the compensation of the treasurer and secretary. Special meetings of the officers and shareholders shall be called and held as provided by the by-laws. Each shareholder shall be entitled to one vote, at all meetings of the shareholders, for each share owned by him or held by him as trustee, not in arrears for dues. All officers shall hold office until their successors are duly elected and assume the duties of their office. No association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

5. The capital of said association shall consist of the accumulated savings of its members, which it holds, and shall not exceed at any time one million dollars, and shall be divided into shares of the matured value of two hundred dollars each. The total number of shares outstanding, at any time, shall not exceed ten thousand. The shares shall be issued in yearly or half-yearly series, in such amounts in each series, and at such times as shall be determined by the by-laws of the association. No share of a prior series shall be issued after the issuing of shares of a new series. Shares which have not been pledged as a collateral security for the repayment of a loan shall be called unpledged shares. Shares that have been so pledged, shall be called pledged shares. No person shall hold more than ten unpledged shares in any one series, nor more than twenty pledged shares in one series.

6. Savings paid to the association upon shares shall be called dues. At or before each stated monthly or semi-monthly meeting of the board of directors, each shareholder shall pay to the board, or a committee thereof, one dollar dues upon each share of stock held by him until the share reaches the value of two hundred dollars, or it is withdrawn, canceled or forfeited. Payment of dues on shares of each series shall commence from its issue. The association shall have power to impose and collect a fine, not exceeding ten per cent., for each month in arrears, for every dollar of dues or interest which a shareholder shall refuse or neglect to pay at the time it is due. They shall also have power to charge an entrance fee of not exceeding twenty-five cents on every share of stock issued by the association.

7. The accumulations upon unpledged shares may be withdrawn and the shares canceled, after one month's written notice of such intention filed with the secretary at or before a stated monthly meeting of the board. If filed before such meeting, the one month's notice shall not be deemed to have commenced until the first regular meeting after the filing. The withdrawing shareholder shall be paid the amount of the withdrawal value of his accumulations, as determined under the by-laws, at the last distribution of profits before the notice of withdrawal, together with all dues paid since such distribution, and such interest on the value of the shares at the time of the last distribution and on the dues thereafter paid, as the by-laws shall determine, less any fines unpaid and a proportionate share of any unadjusted loss; *provided*, that at no time shall more than one-half of the receipts of the association, and when the association is indebted upon matured shares no more than one-third, shall be applicable to the payment of withdrawing shareholders, without the consent of the board of directors; and when the demands of withdrawing shareholders exceed the moneys applicable to their payment, they shall be paid in the order in which their notices of withdrawal were filed with the secretary. The board of directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing withdrawals of the same; *provided*, that the shareholders whose shares are to be retired

shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and proportionate part of any unadjusted loss.

8. When each unpledged share of a given series reaches the value of two hundred dollars all payment of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association two hundred dollars therefor, with such rate of interest as shall be determined by the by-laws, from the time the board of directors shall declare such share to have matured until paid, but at no time shall more than one-third of the receipts of the association be applicable to the payment of matured shares, without the consent of the board of directors. The order of the payment of the matured shares shall be determined by the board of directors.

9. At each monthly stated meeting, immediately following the receipt of dues and interest, the board of directors shall offer to members of the association desiring to borrow, all accumulations applicable to that purpose; the same shall be loaned in sums of two hundred dollars, the value of a matured share, or a multiple thereof, or the fractional parts of one-fourth or one-half thereof. If there shall be more than one member desiring to borrow, their right to a loan shall be determined by an open bidding of a premium per share; the member bidding the highest premium shall be entitled to the loan, upon giving proper security. From the sum loaned shall be deducted, at the time of loaning, the amount of the premium bid. The receiving of such premium or interest paid on the loan shall not be deemed a violation of the usury laws. No member can borrow a larger sum than shall be equal to the matured value of the shares held by him or them. A borrowing member, for each share or fractional part thereof borrowed upon, shall, in addition to the dues on his shares, pay monthly interest on his loan at the rate of six per cent. per annum, or such lower rate as the by-laws shall name, until the shares borrowed upon reach the matured value of two hundred dollars each, or the loan is repaid; and when such matured value is reached, the share shall cancel the loan upon it, and the proper surrenders and acquittances be made.

10. For every loan made, a bond secured by a first mortgage upon unincumbered real estate shall be given, accompanied by a transfer and pledge to the association of the shares borrowed upon, and all accumulations that have or shall accrue thereon, as a collateral security for the repayment of the loan; or, in lieu of the mortgage, the borrower, or another, may transfer and pledge to the association for the payment of the loan, unpledged shares, the withdrawal value of which, under the by-laws, at the time of such borrowing, shall exceed the amount borrowed and interest thereon for six months. If the borrower neglects to offer security satisfactory to the board of directors within the time provided by the by-laws, his right to the loan shall be forfeited and he shall be charged with one month's interest, and all necessary expenses incurred, if any, under the by-laws, in reference to his proposed loan. All bonds and mortgages given to the association shall be deemed conditioned upon the performance of the provisions of the act relating to the repayment of loans and interest thereon, and the by-laws of the association, although the same may not be fully expressed therein. A borrower may repay a loan and all arrears of interest and fines thereon, or one share thereof, that is, the sum of two hundred dollars, at any stated monthly meeting, or at any other time, but when not made at a stated meeting, he shall pay interest up to the first monthly meeting after such payment. He may repay his loan in full, thereby relieving his shares from liability upon the pledge thereof made to the association; or he may, by a proper notice and direction as to

the application, have the withdrawal value of the shares borrowed upon applied in payment or part payment of his loan.

11. Whenever any member shall be six months in arrears in the payment of his dues upon unpledged shares, the secretary shall give him notice thereof in writing, and a statement of his arrearages, by mailing the same to him at the last post-office address given by him to the association; and if he shall not pay the same at the next or second stated monthly meeting thereafter, the board of directors may, at their option, declare his shares forfeited; and at the time of such forfeiture, the withdrawal value thereof shall be determined and stated, and the defaulting member shall be entitled to withdraw the same, without interest, within one year, upon such notice as shall be required of a withdrawing shareholder.

12. Whenever a borrowing member shall be six months in arrears in the payment of his dues and interest, or either, the whole loan shall become due, at the option of the board of directors, and they may proceed to enforce collection upon the securities held by the association. The withdrawal value, at the time of the commencement of the action, of all shares pledged as collateral security for the loan, shall be applied upon the loan and arrearages of interest and fines thereon, and the shares deemed surrendered to the association.

13. Any association may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have any interest; and may sell, convey, lease or mortgage the same, at pleasure, to any person or persons.

14. Any association organized in pursuance of the provisions of this act, may borrow money for the purpose of making loans or paying withdrawals, not exceeding, however, two thousand dollars, so long as its accumulated capital does not exceed ten thousand dollars; and not exceeding six thousand dollars, so long as its accumulated capital shall be over ten thousand, and does not exceed sixty thousand dollars; and whenever its accumulated capital exceeds sixty thousand dollars, it may borrow money for the purposes aforesaid, not exceeding ten per cent. of its accumulated capital. No money borrowed shall be for a longer term than one year. Any association having a surplus in its treasury, for which there is no demand for loans, withdrawing shareholders, or matured stock, may loan the same to another association, organized under the provisions of this act, subject to the provisions of this section, on the part of the borrowing association. No association shall borrow or make loans herein authorized, except by a two-thirds vote of its board of directors. The vote to be recorded by ayes and nays in its regular minutes.

15. Profits and losses shall be distributed at least annually, and always before issuing a new series of stock, to the shares then outstanding. Profits and losses shall be distributed to all shares in all series outstanding at the time of such distribution, in proportion to their holding value, as distinguished from their withdrawal value, except that, in addition thereto, a distribution of not exceeding the amount of the entrance fee, in the discretion of the board of directors, may be made to each share outstanding in the last series issued prior to the distribution. At each periodical distribution of profits, the board of directors may reserve and carry as undistributed profits, in the nature of a guaranty fund, any sum from the net profits that, in their discretion, seems wise, to be applied upon any future losses that may occur from any cause whatsoever.

16. No transfers of shares shall be binding upon the association until the same have

been made upon the books of the association, and the transferee thereof shall take the same charged with all the liabilities and conditions attaching thereto in the hands of the one transferring the same. The association may require a "transfer fee" not exceeding twenty-five cents per share.

17. The association, as soon as duly incorporated, shall possess power to adopt by-laws, not inconsistent with the provisions of this act, regulating the due conduct of the business of the association, defining the duties of officers and committees, times of meetings, mode of determining and declaring the withdrawing value of shares, and in relation to all other matters having reference to the conduct of the business, although not specifically mentioned in this act. The board of directors shall have power to appoint and remove, at pleasure, an attorney for the association.

18. Any person of full age and sound mind may become a member of the association by taking one or more shares therein, and subscribing the by-laws, and annexing to his signature his post-office address; and whenever he desires his post-office address changed, he shall give written notice thereof to the secretary of the association, and for the purpose of giving any member notice by mail, the last post-office address given by him shall be deemed the proper one. A minor may hold shares in the name of a parent, guardian, or next friend as trustee for him. All accumulations upon shares in said association held by any person shall be exempt from execution and proceedings supplementary thereto, to the amount of six hundred dollars; and the association itself shall be deemed an institution for savings, and not taxable under any corporation tax law which shall exempt savings banks or institutions for savings from taxation.

19. Every association organized under the provisions of this act shall annually make a full report, in writing, of the affairs and condition of such corporation, on the first day of January, in each year, to the superintendent of the bank department, in such form and by such officers of the corporation as the said superintendent may designate. Such report shall be verified by the oath of the officer making the same. Every association shall make any further reports which the said superintendent shall require, and in such form and as to such matters relating to the condition and conducting of the business of the association as such superintendent shall designate. Any willful false swearing in making and verifying said reports shall be deemed perjury.

20. If any such association shall fail to furnish to the superintendent of the bank department any report required by this act, at the time so required, it shall forfeit the sum of ten dollars per day for every day such report shall be delayed or withheld; and the superintendent may maintain an action in his name of office to recover such penalty, and the same shall be paid into the treasury of the state and applied to the expenses of the bank department.

21. All associations organized under the provisions of this act shall be subject to the visitation and examination, at all times, by the superintendent of the bank department, his deputies or duly-appointed agents, upon the application of three or more members of said association. If it shall appear to said superintendent, from the report of any said associations, or from an examination made by him, his deputies or duly-appointed agents, that any such association is violating the provisions of this act, or is conducting its business in an unsafe or unauthorized manner, he shall, by an order, under his hand and seal, addressed to such association, direct the discontinuance of such illegal and unsafe practices; and whenever any such association shall

neglect or refuse to comply with such order, or make reports as required, he shall communicate such facts to the attorney-general, who shall thereupon be authorized to institute proceedings against any such association as is now or may hereafter be provided for by law in the case of an insolvent incorporation, or such other proceedings as the nature of the case may require.

22. Any association now existing and heretofore incorporated under the provisions of said chapter one hundred and twenty-two of the laws of eighteen hundred and fifty-one, may be entitled to the benefits of this act, on the majority vote of the shareholders of said association, directing the making and filing of the certificate mentioned in the third section of this act, and conforming the transactions of their business to the provisions of this act.

23. Associations organized under this act shall not be subject to the provisions of chapter one hundred and forty-three of the laws of eighteen hundred and eighty-six.

PART V.

SCHOOL STATISTICS.

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Our State legislators of nearly three-quarters of a century ago, when they passed, in 1816, the first general act for the incorporation of manufacturing associations, dimly perceiving some of the future evils of the not yet developed factory system, provided that the president and directors of factories established under the law, should cause all children therein employed "to be taught in reading, writing and arithmetic, at least one hour in each and every day."* There is little probability that our early manufacturers felt constrained to live up to this merely moral obligation; and the legislative injunction is only noteworthy because of the times—a time in which the subject of popular education had as yet received but little attention, and because the provision is unique: there has been nothing similar to it since. In fact, fifty years had passed before the second attempt at compulsory educational legislation. That was the illusory enactment of 1875, which was succeeded by the act of 1885. The latter statute was found necessary to make the factory legislation of 1883 and supplements effective, and requires that every child, between seven and twelve years of age, unless physically and mentally incapacitated, shall receive each year, at least twenty weeks' instruction in the common English branches; that none under fifteen years of age shall be employed unless, within twelve months immediately preceding such employment, such child shall have attended school during a period of at least twelve consecutive weeks; and that those between twelve and sixteen years of age, temporarily discharged, must be sent to school during the time unemployed. The enforcement of this law, with penalties for its violation, is provided for.

This later legislation is not of very comprehensive import and hardly can pass muster as an effective educational measure. It is a

* "An act relative to incorporations for manufacturing purposes," February 9th, 1816.

step in the right direction, however, and its enforcement will do much to mitigate, if not bar, the evils of child labor. Its effect should be visible in increased public school attendance in cities, for other things being equal, our State free-school system necessarily will attract the vast bulk of that class of children for whose benefit our factory legislation is being enacted. Any other result points to want of efficiency in our schools, want of proper accommodation, or the non-enforcement of our child-labor laws, or to all three causes combined. As a matter of fact, the following calculations from data in the annual reports of the State Superintendent of Instruction, show not only that the percentage of children enrolled and attending the city public schools has been comparatively small, but that with the exception of the year 1886, there has been a gradual, but very perceptible, falling off, since 1879. This has been noticeable in some of our larger cities during the past few years:

PER CENT. OF CENSUS OF SCHOOL CHILDREN IN CITIES ENROLLED IN THE PUBLIC SCHOOLS.

YEARS.	Between 5 and 10 years.	Between 10 and 11 years.	Between 11 and 12 years.	Between 12 and 13 years.	Between 13 and 14 years.	Between 14 and 15 years.	Over 15 years.	Total.	Per cent. of census attending. (Average.)
1888	55	68	66	62	54	37	14	48.5	31.7
1887	62	69	71	68	55	37	14	51.6	33.7
1886*	62	65	68	68	56	39	16	52.2	34.0
1885	.....	.....	.....	.....	.....	.....	.....	51.5	33.9
1884	.....	.....	.....	.....	.....	.....	.....	51.5	32.5
1882	.....	.....	.....	.....	.....	.....	.....	51.7	30.9
1880	.....	.....	.....	.....	.....	.....	.....	52.9	32.4
1879	.....	.....	.....	.....	.....	.....	.....	55.6	31.8
1878	.....	.....	.....	.....	.....	.....	.....	53.3	32.7
1877	.....	.....	.....	.....	.....	.....	.....	52.3	31.4
1876	.....	.....	.....	.....	.....	.....	.....	52.2	31.0
1875	.....	.....	.....	.....	.....	.....	.....	51.0	29.0

*Before this year these detailed data are not available.

YEARS.	Jersey City.	Newark.	Paterson.	Camden.	Hoboken.	Trenton.	Elizabeth.	New Brunswick.	Bridgeton.	Millville.
1888.....	39	44	56	62	45	50	43	46	69	87
1887.....	43	47	68	69	42	46	43	52	70	93
1886.....	46	49	67	65	44	50	43	52	70	89
1885.....	40	51	74	61	47	47	43	55	68	92

Every age-period has been affected, which is evidence that want of school accommodation, though a very potent factor, does not account for this apparent deterioration, for the facts elicited by a special investigation undertaken by the Bureau, go to show that the pressure for enrollment was felt mostly, if not entirely, in the lower grades, especially in the primary departments. In six of the eight cities from whose superintendents returns were received, 1,727 pupils were refused enrollment for the term ending December, 1888, as follows:

			Per cent. of enrollment.
Newark.....	Grammar department.....	11	.2
	Primary "	198	1.4
Camden.....	.....	*549	6.2
Hoboken.....	Grammar department.....	30	1.6
	Primary "	260	7.2
Trenton.....	.....	†595	10
Elizabeth.....	Primary department.....	36	1.4
Bridgeton.....	Intermediate department.....	4	4.3
	Primary "	44	3.1

In neither New Brunswick nor Millville were applicants for enrollment refused; and in both cities more could have been seated comfortably (9.5 and 5.3 per cent.) than actually were enrolled; but the falling off in those places has been as marked as elsewhere. It is also to be noticed that the largest enrollment, according to the data of the Superintendent of Instruction, is reached before the twelfth year, when there occurs a very rapid dropping off. This is also apparent in the daily attendance, as the following table, collated from information furnished to the Bureau, will show:

* Not stated. District schools.
† Departments not distinguished; but grades were lower than High School.

PER CENT. AVERAGE DAILY ATTENDANCE BY AGES FOR TERM ENDING DECEMBER, 1888.

CITIES.	Between 5 and 6 years.	Between 6 and 7 years.	Between 7 and 8 years.	Between 8 and 9 years.	Between 9 and 10 years.	Between 10 and 11 years	Between 11 and 12 years.	Between 12 and 13 years.	Between 13 and 14 years.	Between 14 and 15 years.	Between 15 and 16 years.	Between 16 and 17 years.	Between 17 and 18 years.	Over 18 years.
Newark.....	2.4	10.0	11.0	11.1	11.1	11.1	10.3	9.7	7.9	6.2	4.1	2.2	1.0	1.9
Camden.....	2.9	8.4	11.5	11.5	13.2	13.4	10.6	10.5	8.7	5.0	2.7	1.1	.4	.1
Hoboken.....	2.5	9.8	11.0	11.0	11.7	13.4	11.7	11.6	8.9	4.7	2.2	1.1	.4	.....
Trenton.....	4.5	7.6	9.6	12.9	12.9	12.9	11.6	10.3	7.8	4.9	2.5	1.6	.6	.3
Elizabeth	2.2	8.3	10.7	9.9	12.6	12.8	11.6	10.7	9.1	6.7	3.2	1.4	.6	.2
N. Brunswick	4.9	8.4	9.5	10.0	11.4	12.4	11.0	8.3	9.3	6.5	4.4	2.8	.7	.4
Bridgeton	5.3	7.0	10.3	13.2	12.2	12.0	10.5	10.5	8.1	5.7	3.2	1.3	.7	.....
Millville	10.8	11.2	12.1	13.0	12.0	11.9	10.1	7.2	4.2	2.7	2.4	1.7	.7	.....
Per cent. census by ages in all cities in State.*...	9.	9.0	9.0	9.0	8.0	8.0	8.0	8.0	7.0	7.0	6.0	6.0	6.0	.....

Worthy of study are also the detailed tables at the end of this chapter, and particularly that embodying the statistics of relative male and female enrollment and attendance, at the respective age-periods, for the term of about sixteen weeks, ending in December, 1888, a summary of which is here annexed. This is a line of investigation which it would be interesting to follow out for a number of years, and more completely than it has been possible for the Bureau to do; for, under a normal condition of things, the proportion of male and female pupils should be approximately equal, at least up to about fifteen years of age. Our data show nothing of the kind, but only great variations between the cities. If, as seems logical, excess of female over male enrollment of children between the prohibited factory ages points to a violation of the factory laws, what is the explanation when the contrary is true, as in Newark, Hoboken or New Brunswick—a larger attendance of boys at the evening schools, or the employment of girls in the so-called female industries?

* See report of State Superintendent of Instruction, 1888.

PERCENTAGE OF CENSUS ENROLLED.

	Between 5 and 10 years.			Between 10 and 15 years.			Between 15 and 18 years.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
Newark	43	41	42	59	53	56	47	43	45
Camden	57	52	54	63	71	67	51	55	53
Hoboken	42	42	42	55	50	54	41	41	41
Trenton	51	53	52	51	58	55	43	47	44
Elizabeth	41	43	43	51	52	52	39	40	40
New Brunswick	36	37	37	52	49	51	38	39	39
Bridgeton	67	79	74	58	60	59	50*	57*	58
Millville	92	88	90	53	68	60	59	68	64

* Not including one school.

TABLE 1.—NUMBER OF PUPILS BY DEPARTMENTS.*

Newark.

DEPARTMENTS OR DIVISIONS.			NUMBER OF PUPILS.															
						AVERAGE DAILY ATTENDANCE.			ENROLLED DURING TERM.					PER CENT. AVERAGE DAILY ATTENDANCE.			
NAME.	Number.	Number of teachers employed.	Largest class.	Smallest class.	Average per teacher.†	Male.	Female.	Total.	Male.	Female.	Total.	Refused admission.	Can be comfortably seated.	Male.	Female.	Total—relative by departments	Per cent. of enrollment attending.
Normal School	1	12	.....	.....	4	.....	43	43	.....	46	46	.....	45	.....	100	.23	94
High School	2	23	55	13	33	300	446	746	333	506	839	.....	959	40	60	3.94	89
Intermediate	1	4	54	48	47	80	109	189	95	118	213	.....	192	42	58	1.00	88
Grammar	15	96	70	31	45	2,079	2,258	4,337	2,368	2,649	5,017	11	5,338	48	52	22.91	86
Primary	39	239	79	33	50	6,015	5,878	11,893	7,299	7,111	14,410	‡198	14,328	51	49	62.82	83
Mixed	2	10	54	18	37	200	170	370	243	217	460	.....	514	54	46	1.95	80
Evening School	6	52	64	12	26	1,000	353	1,353	1,789	565	2,354	.....	.....	74	26	7.15	57
Total	67	‖384	79	12	43	9,674	9,257	⁑18,931	12,127	11,212	23,339	‡209	‡21,369	51	49	100.00	81

Camden.

¶Total	9	166	119	6	34	2,778	2,923	5,701	4,248	4,551	8,799	549	7,188	49	51	.....	65

Hoboken.

High School	1	4	.....	.....	36	39	103	142	41	113	154	.....	162	27	73	3.18	92
Grammar	4	54	56	20	29	768	783	1,551	893	890	1,783	30	1,770	49	51	34.68	89
Primary	5	56	119	28	50	1,515	1,264	2,779	1,800	1,768	3,568	260	2,888	54	46	62.14	78
Total	10	114	119	20	40	2,322	2,150	4,472	2,734	2,771	5,505	290	4,820	52	48	100.00	81

* During the term ending in December, 1888. † Of average attendance ‡ One hundred and sixty-one have since been accommodated by opening of another school. ⁑ Evening schools only twelve weeks in session; others, fifteen weeks. ‖ Exclusive of evening schools. ¶ Reports made by schools (9), not departments.

TABLE 1.—NUMBER OF PUPILS BY DEPARTMENTS—Continued.*

Trenton.

DEPARTMENTS OR DIVISIONS.			NUMBER OF PUPILS.															
						AVERAGE DAILY ATTENDANCE.			ENROLLED DURING TERM.					PER CENT. AVERAGE DAILY ATTENDANCE.			
NAME.	Number.	Number of teachers employed.	Largest class.	Smallest class.	Average per teacher.†	Male.	Female.	Total.	Male.	Female.	Total.	Refused admission.	Can be comfortably seated.	Male.	Female.	Total—relative by departments	Per cent. of enrollment attending.
High School	2	9	47	19	36	86	204	290	98	221	319	.....	335	30	70	6.1	91
All others	17	113	60	7	40	2,204	2,269	4,474	2,748	2,902	5,650	595	5,160	49	51	93.9	79
Total	19	122	60	7	39	2,290	2,570	4,764	2,846	3,123	5,969	595	5,495	46	54	100.00	80

Elizabeth.

High School	1	5	55	18	18	32	59	91	40	68	108	.....	188	35	65	2.13	85
Grammar	4	20	49	27	36	314	404	718	349	459	808	.....	826	44	56	20.92	89
Primary	5	38	173	25	58	1,155	1,063	2,218	1,370	1,289	2,659	36	2,034	52	48	76.95	83
Total	10	63	173	18	48	1,501	1,526	3,027	1,759	1,816	3,575	36	3,048	50	50	100.00	85

New Brunswick.

High School	1	6	90	13	30	79	103	182	81	108	189	.....	185	43	57	8.49	96
Intermediate	1	6	53	37	40	117	126	243	135	135	270	.....	271	48	52	12.56	90
Grammar	1	9	45	36	39	183	173	356	200	185	385	.....	476	54	46	19.66	92
Primary	6	27	73	30	40	552	513	1,065	638	633	1,271	.....	1,386	52	48	59.29	84
Total	9	48	90	13	39	931	915	1,846	1,054	1,061	2,115	.....	2,318	50	50	100.00	87

* During the term ending in December, 1888. † Of average attendance.

TABLE 1.—NUMBER OF PUPILS BY DEPARTMENTS—Continued.*

Bridgeton.

DEPARTMENTS OR DIVISIONS.			NUMBER OF PUPILS.															
NAME.	Number.	Number of teachers employed.	Largest class.	Smallest class.	Average per teacher.†	AVERAGE DAILY ATTENDANCE.			ENROLLED DURING TERM.			Refused admission.	Can be comfortably seated.	PER CENT. AVERAGE DAILY ATTENDANCE.			Per cent. of enrollment attending.
						Male.	Female.	Total.	Male.	Female.	Total.			Male.	Female.	Total—relative by departments	
Grammar School	3	6	28	3	30	62	118	180	‡29	‡67	§206	.....	234	34	66	10.76	87
Intermediate	1	2	24	19	41	41	41	82	46	47	93	4	101	46	54	18.58	84
Secondary	3	7	30	10	34	107	128	235	128	151	279	.....	304	50	50	7.12	89
Primary	4	16	48	13	47	366	388	754	491	523	1,014	44	844	49	51	63.54	73
Total	11	31	48	3	40	576	675	1,251	‡694	‡788	§1,599	48	1,483	46	54	100.00	78

Millville.

High and Grammar	3	7	57	8	33	95	133	228	106	173	279	.....	310	42	58	16.61	82
All others	9	26	53	9	39	477	550	1,027	668	680	1,347	.....	1,403	46	54	83.39	76
Total	12	33	57	8	38	572	683	1,255	774	853	1,626	.....	1,713	46	54	100.00	77

*During the term ending in December, 1888. †Of average attendance. ‡Not including one school. §For all schools.

TABLE 2.—AVERAGE DAILY ATTENDANCE BY DEPARTMENTS AND AGES.*

Newark.

Departments.	Number of pupils between 5 and 6 years.	6 and 7 years.	7 and 8 years.	8 and 9 years.	9 and 10 years.	10 and 11 years.	11 and 12 years.	12 and 13 years.	13 and 14 years.	14 and 15 years.	15 and 16 years.	16 and 17 years.	17 and 18 years.	Over 18 years.	Total.
Normal School	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11	32	43
High School	.....	.....	.....	.....	.....	.....	.....	15	72	160	226	158	71	44	746
Intermediate	.....	.....	.....	3	5	40	42	42	39	14	2	1	1	.....	189
Grammar	.....	.....	1	34	147	414	771	1,069	1,017	583	234	59	6	2	4,337
Primary	449	1,840	2,038	2,014	1,905	1,626	1,080	634	227	60	19	1	.....	.....	11,893
Mixed	13	42	37	57	37	46	50	34	23	18	6	5	1	1	370
Evening School	.....	.....	.....	.....	.....	.....	4	43	118	339	281	193	94	281	1,353
Total	462	1,882	2,076	2,108	2,094	2,126	1,947	1,837	1,496	1,174	768	417	184	360	18,931
Per cent	2.4	10.0	11.0	11.1	11.1	11.1	10.3	9.7	7.9	6.2	4.1	2.2	1.0	1.9	100

Camden.

Total	164	480	656	654	755	764	602	598	494	286	152	62	26	9	5,702
Per cent	2.9	8.4	11.5	11.5	13.2	13.4	10.6	10.5	8.7	5.0	2.7	1.1	0.4	0.1	100

Hoboken.

High School	.....	.....	.....	.....	.....	.....	.....	3	6	37	44	37	15	.....	142
Grammar	.....	.....	3	13	44	178	315	418	343	169	55	12	1	.....	1,551
Primary	111	437	489	481	481	420	208	96	50	5	1	.....	.....	.....	2,779
Total	111	437	492	494	525	598	523	517	399	211	100	49	16	.....	4,472
Per cent	2.5	9.8	11.0	11.0	11.7	13.4	11.7	11.6	8.9	4.7	2.2	1.1	0.4	.....	100

* During the term ending in December, 1888.

TABLE 2.—AVERAGE DAILY ATTENDANCE BY DEPARTMENTS AND AGES—Continued.*

Trenton.

Departments.	Number of pupils between 5 and 6 years.	6 and 7 years.	7 and 8 years.	8 and 9 years.	9 and 10 years.	10 and 11 years.	11 and 12 years.	12 and 13 years.	13 and 14 years.	14 and 15 years.	15 and 16 years.	16 and 17 years.	17 and 18 years.	Over 18 years.	Total.
High School	.....	.....	.....	.....	.....	.....	4	10	49	68	55	63	27	14	290
All other Schools	214	364	456	614	615	616	550	482	321	163	62	15	2	.....	4,474
Total	214	364	456	614	615	616	554	492	370	231	117	78	29	14	4,764
Per cent	4.5	7.6	9.6	12.9	12.9	12.9	11.6	10.3	7.8	4.9	2.5	1.6	0.6	0.3	100

Elizabeth.

Departments.	5 and 6 years.	6 and 7 years.	7 and 8 years.	8 and 9 years.	9 and 10 years.	10 and 11 years.	11 and 12 years.	12 and 13 years.	13 and 14 years.	14 and 15 years.	15 and 16 years.	16 and 17 years.	17 and 18 years.	Over 18 years.	Total.
High School	.....	.....	.....	.....	.....	.....	.....	.....	7	20	24	22	13	5	91
Grammar	.....	.....	.....	.....	2	33	67	148	208	168	68	20	4	.....	718
Primary	68	251	323	299	381	354	284	177	62	14	4	1	.....	.....	2,218
Total	68	251	323	299	383	387	351	325	277	202	96	43	17	5	3,027
Per cent	2.2	8.3	10.7	9.9	12.6	12.8	11.6	10.7	9.1	6.7	3.2	1.4	0.6	0.2	100

New Brunswick.

Departments.	5 and 6 years.	6 and 7 years.	7 and 8 years.	8 and 9 years.	9 and 10 years.	10 and 11 years.	11 and 12 years.	12 and 13 years.	13 and 14 years.	14 and 15 years.	15 and 16 years.	16 and 17 years.	17 and 18 years.	Over 18 years.	Total.
High School	.....	.....	.....	.....	.....	.....	1	3	19	51	50	40	11	7	182
Intermediate	.....	.....	.....	.....	.....	3	25	54	70	48	30	11	2	.....	243
Grammar	.....	.....	.....	1	22	85	100	61	68	19	.....	.....	.....	.....	356
Primary	90	155	175	183	189	141	78	35	15	3	1	.....	.....	.....	1,065
Total	90	155	175	184	211	229	204	153	172	121	81	51	13	7	1,846
Per cent	4.9	8.4	9.5	10.0	11.4	12.4	11.0	8.3	9.3	6.5	4.4	2.8	0.7	0.4	100

*During the term ending in December, 1888.

TABLE 2.—AVERAGE DAILY ATTENDANCE BY DEPARTMENTS AND AGES—Continued.*

Bridgeton.

Departments.	Average daily attendance.														
	5 and 6 years.	6 and 7 years.	7 and 8 years.	8 and 9 years.	9 and 10 years.	10 and 11 years.	11 and 12 years.	12 and 13 years.	13 and 14 years.	14 and 15 years.	15 and 16 years.	16 and 17 years.	17 and 18 years.	Over 18 years.	Total.
Grammar School	.....	.....	.....	.....	1	.....	4	24	45	49	32	16	9	.....	180
Intermediate	.....	.....	.....	1	5	14	19	22	15	3	3	.....	.....	.....	82
Secondary	.....	.....	1	1	30	39	57	57	30	16	4	.....	.....	.....	235
Primary	66	88	129	163	117	96	51	29	11	3	1	.....	.....	.....	754
Total	66	88	130	165	153	149	131	132	101	71	40	16	9	.....	1,251
Per cent	5.3	7.0	10.3	13.2	12.2	12.0	10.5	10.5	8.1	5.7	3.2	1.3	0.7	.....	100

Millville.

High and Grammar Schools	.....	.....	.....	7	25	26	31	32	28	24	27	20	8	.....	228
Secondary	.....	.....	8	30	36	37	36	26	7	3	.....	.....	.....	.....	183
Primary	83	68	88	61	40	31	9	1	.....	1	1	.....	.....	.....	383
Mixed	52	73	56	65	50	56	51	31	18	6	2	1	.....	.....	461
Total	135	141	152	163	151	150	127	90	53	34	30	21	8	.....	1,255
Per cent	10.8	11.2	12.1	13.0	12.0	11.9	10.1	7.2	4.2	2.7	2.4	1.7	0.7	.....	100

* During the term ending in December, 1888.

TABLE 3.—ENROLLMENT, AVERAGE DAILY ATTENDANCE AND CENSUS BY AGES AND SEX.*

Newark.

Ages.	Enrolled.			Average daily attendance.			Census—1888.†			Per cent. of census.					
										Enrolled.			Average daily attendance.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
5 and 6 years	361	305	666	256	206	462	1,867	1,943	3,810	19.34	16.33	17.5	13.71	10.60	12.1
6 and 7 years	1,132	1,177	2,309	902	980	1,882	2,612	2,718	5,330	43.34	43.30	43.13	34.53	36.06	35.3
7 and 8 years	1,250	1,264	2,514	1,017	1,059	2,076	2,737	2,848	5,585	45.67	44.31	45.0	37.16	30.16	37.1
8 and 9 years	1,208	1,213	2,421	1,068	1,040	2,108	2,490	2,590	5,080	48.51	46.62	47.4	42.89	40.15	41.5
9 and 10 years	1,182	1,223	2,405	1,045	1,049	2,094	2,236	2,326	4,562	52.86	52.58	52.7	46.73	45.09	45.9
10 and 11 years	1,276	1,199	2,475	1,084	1,042	2,126	2,067	2,151	4,218	61.73	55.74	58.7	52.44	48.44	50.4
11 and 12 years	1,122	1,201	2,323	933	1,014	1,947	2,066	2,088	4,154	54.31	57.52	55.9	45.16	48.56	46.9
12 and 13 years	1,119	1,097	2,216	952	885	1,837	1,769	1,841	3,610	63.25	59.59	61.4	53.81	48.07	50.9
13 and 14 years	1,064	862	1,926	817	679	1,496	1,642	1,708	3,350	64.80	50.46	57.5	49.76	39.75	44.6
14 and 15 years	828	721	1,549	609	565	1,174	1,692	1,756	3,448	48.34	41.06	44.9	36.00	32.18	34.0
15 and 16 years	631	434	1,065	414	354	768	1,316	1,368	2,684	47.94	31.73	39.7	31.46	25.88	28.0
16 and 17 years	344	239	583	232	185	417	1,294	1,346	2,640	26.58	17.75	22.1	17.92	13.74	15.8
17 and 18 years	176	110	286	103	81	184	1,165	1,211	2,376	15.11	9.08	12.0	8.84	6.69	7.7
Over 18 years	434	167	601	242	118	360	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	12,127	11,212	23,339	9,674	9,257	18,931	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total, exclusive of those over 18	11,693	11,045	22,738	9,432	9,139	18,571	24,953	25,894	50,847	46.86	42.65	44.7	37.97	35.29	36.5

Camden.

5 and 6 years	140	136	276	87	77	164	850	868	1,718	16.47	15.67	16.1	10.23	8.89	9.5
6 and 7 years	390	370	760	259	221	480	606	600	1,206	66.00	61.66	63.0	42.74	36.83	39.8
7 and 8 years	459	306	765	319	337	656	700	706	1,406	65.57	43.34	54.4	45.57	47.73	46.6
8 and 9 years	496	493	989	317	367	654	688	676	1,364	71.95	72.92	72.3	46.07	54.29	47.9
9 and 10 years	531	540	1,071	381	374	755	716	714	1,430	74.16	75.63	74.9	53.21	52.38	52.8

*Statistics of enrollment and attendance for term ending in December, 1888. †With the exception of Newark and Millville, the number of male and female children is estimated on basis of United States census returns of 1880.

TABLE 3.—ENROLLMENT, AVERAGE DAILY ATTENDANCE AND CENSUS BY AGES AND SEX—Continued.*

Camden—Continued.

Ages.	Enrolled.			Average daily attendance.			Census—1888.†			Per cent. of census. Enrolled.			Per cent. of census. Average daily attendance.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
10 and 11 years	509	524	1,033	401	363	764	599	594	1,193	84.98	88.21	86.6	66.94	61.11	64.0
11 and 12 years	409	478	887	269	333	602	666	659	1,325	61.41	72.53	67.0	40.39	50.53	45.4
12 and 13 years	458	527	985	287	311	598	720	718	1,438	63.61	73.39	68 5	39.86	43.31	41.6
13 and 14 years	380	430	810	233	261	494	569	573	1,142	66.78	75.04	70.9	40.95	45.55	43.3
14 and 15 years	235	250	485	129	157	286	589	570	1,159	39.89	43.86	41.9	21.90	27.54	24.7
15 and 16 years	154	148	302	76	76	152	494	496	·990	31.17	29.84	30.5	15.38	15.32	15.3
16 and 17 years	48	70	118	18	44	62	506	525	1,031	9.48	13.33	11.4	3.55	8.38	6.0
17 and 18 years	16	47	63	1	25	26	559	585	1,144	2.86	8.04	5.5	0.18	4.27	2.3
Over 18 years	23	32	55	2	7	9	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	4,248	4,551	8,799	2,779	2,923	5,702	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total, exclusive of those over 18	4,225	4,529	8,744	2,777	2,916	5,693	8,273	8,273	16,546	51.07	54.74	52.84	33.56	35.25	34.4

Hoboken.

5 and 6 years	72	67	139	57	54	111	654	658	1,312	11.01	10.18	10.6	8.72	8.21	8.4
6 and 7 years	280	243	523	216	221	437	638	630	1,268	43.88	38.57	41.2	33.85	35.08	34.4
7 and 8 years	303	338	641	248	244	492	590	596	1,186	51.36	56.71	54.0	42.03	40.94	41.5
8 and 9 years	315	333	648	251	243	494	632	620	1,252	49.84	53.71	51.7	39.71	39.19	39.4
9 and 10 years	321	306	627	301	224	525	596	593	1,189	53.86	51.77	52.8	50.50	37.77	44.1
10 and 11 years	357	379	736	311	287	598	542	538	1,080	65.68	70.44	67.2	57.38	53.34	55.4
11 and 12 years	330	319	649	264	259	523	538	532	1,070	61.34	59.96	60.6	49.07	48.68	48.9
12 and 13 years	324	311	635	278	239	517	520	518	1,038	62.31	60.04	61.2	53.46	46.14	50.0
13 and 14 years	239	207	446	243	156	399	467	470	937	51.18	44.04	47.6	52.04	33.19	42.5
14 and 15 years	145	145	290	104	107	211	471	457	928	30.79	31.73	31.2	22.08	23.41	22.7

*Statistics of enrollment and attendance for term ending in December, 1888. †With the exception of Newark and Millville, the number of male and female children is estimated on basis of United States census returns of 1880.

TABLE 3.—ENROLLMENT, AVERAGE DAILY ATTENDANCE AND CENSUS BY AGES AND SEX—Continued.*

Hoboken—Continued.

Ages.	Enrolled.			Average daily attendance.			Census—1888.†			Per cent. of census.					
										Enrolled.			Average daily attendance.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
15 and 16 years	34	73	107	38	62	100	393	395	788	8 65	18.50	13.5	9.67	15.70	12.7
16 and 17 years	13	43	56	10	39	49	315	327	642	4.12	13.15	8.7	3.17	11.92	7.6
17 and 18 years	1	17	18	1	15	16	372	390	762	0.27	4.36	2.4	0.27	3.84	2.1
Over 18 years	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	2,734	2,771	5,505	2,322	2,150	4,472	6,726	6,726	13,452	40.65	41.20	40.9	34.52	31.96	33.3

Trenton.

5 and 6 years	165	163	328	103	111	214	616	619	1,235	26.78	26.33	26.5	16.72	17.93	17.3
6 and 7 years	232	255	487	167	197	364	556	550	1,106	41.73	46.36	44.0	30.04	35.82	32.9
7 and 8 years	290	288	578	224	232	456	554	560	1,114	52.35	51.43	51.9	40.43	41.43	40.9
8 and 9 years	373	405	778	304	310	614	561	550	1,111	66.48	73.64	70.0	54.19	56.36	55.2
9 and 10 years	377	391	768	299	316	615	534	530	1,064	70.60	73.77	71.0	55.99	59.62	58.4
10 and 11 years	385	364	749	321	295	616	530	525	1,055	72.64	69.33	71.0	60.56	56.19	58.4
11 and 12 years	311	326	637	290	264	554	510	503	1,013	60.98	64.81	62.8	56.86	52.48	54.6
12 and 13 years	278	336	614	222	270	492	542	540	1,082	51.29	62.22	56.8	40.95	50.00	45.5
13 and 14 years	206	264	470	170	200	370	450	453	903	45.77	58.28	52.0	37.77	44.15	40.9
14 and 15 years	123	155	278	110	121	231	500	483	983	24.60	32.09	28.2	22.00	25.05	23.5
15 and 16 years	71	71	142	57	60	117	454	456	910	15.64	15.57	15.6	12.55	13.16	12.8
16 and 17 years	27	61	88	19	59	78	444	461	905	6.09	13.23	9.7	4.28	12.80	8.6
17 and 18 years	7	31	38	3	26	29	451	470	921	1.55	6.60	4.1	0.67	5.53	3.1
Over 18 years	1	13	14	1	13	14	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	2,846	3,123	5,969	2,290	2,474	4,764	6,701	6,701	13,402	42.47	46.60	44.5	34.17	36.92	35.5

*Statistics of enrollment and attendance for term ending in December, 1888. †With the exception of Newark and Millville, the number of male and female children is estimated on basis of United States census returns of 1880.

TABLE 3.—ENROLLMENT, AVERAGE DAILY ATTENDANCE AND CENSUS BY AGES AND SEX—Continued.*

Eizabeth.

Ages.	Enrolled.			Average daily attendance.			Census-1888.†			Per cent. of census.					
										Enrolled.			Average daily attendance.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
5 and 6 years	51	51	102	34	34	68	360	364	724	14.17	14.01	14.1	9.43	9.34	9.3
6 and 7 years	163	166	329	128	123	251	384	378	762	42.44	43.91	43.2	33.33	32.54	33.0
7 and 8 years	186	178	364	163	160	323	353	357	710	52.69	50.00	51.2	46.17	44.81	45.5
8 and 9 years	179	184	363	154	145	299	389	380	769	46.01	48.42	47.2	39.58	38.16	38.8
9 and 10 years	205	204	409	193	190	383	356	355	711	57.58	57.47	57.5	54.21	53.52	55.9
10 and 11 years	238	196	434	201	186	387	379	336	715	62.79	58.33	60.7	53.04	55.35	54.1
11 and 12 years	219	209	428	183	168	351	356	350	706	61.51	56.86	60.6	51.40	48.00	49.7
12 and 13 years	210	195	405	163	162	325	375	373	748	56.00	52.28	54.1	43.47	43.43	43.4
13 and 14 years	141	183	324	131	146	277	333	336	669	42.34	54.46	48.4	39.34	43.45	41.4
14 and 15 years	100	126	226	99	103	202	348	337	685	28.74	37.39	33.0	28.44	32.64	29.5
15 and 16 years	51	64	115	42	54	96	308	309	617	16.56	20.71	17.0	13.63	17.47	15.5
16 and 17 years	10	41	51	7	36	43	292	304	596	3.42	13.48	8.6	2.40	11.84	7.2
17 and 18 years	5	15	20	3	14	17	312	327	639	1.59	4.59	3.1	.96	4.28	2.6
Over 18 years	1	4	5	1	4	5	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	1,759	1,816	3,575	1,501	1,526	3,017	4,525	4,526	9,051	38.87	40.12	39.5	33.10	33.71	33.4

New Brunswick.

5 and 6 years	46	60	106	40	50	90	365	366	731	12.60	16.39	14.3	10.96	13.66	12.3
6 and 7 years	87	109	196	70	85	155	241	238	479	36.10	45.80	40.9	29.05	35.71	32.3
7 and 8 years	102	108	210	87	88	175	248	250	498	41.13	43.20	42.2	35.08	35.20	35.1
8 and 9 years	113	107	220	93	91	184	240	234	474	47.08	45.70	46.2	38.75	38.88	38.8
9 and 10 years	131	115	246	117	94	211	237	235	472	55.27	48.93	52.1	49.36	40.00	44.7
10 and 11 years	136	115	251	130	99	229	198	196	394	68.68	58.66	63.7	65.66	50.51	58.1

*Statistics of enrollment and attendance for term ending in December, 1888. †With the exception of Newark and Millville, the number of male and female children is estimated on basis of United States census returns of 1880.

TABLE 3.—ENROLLMENT, AVERAGE DAILY ATTENDANCE AND CENSUS BY AGES AND SEX—Continued.*

New Brunswick—Continued.

Ages.	Enrolled.			Average daily attendance.			Census–1888.†			Per cent. of census. Enrolled.			Per cent. of census. Average daily attendance.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
11 and 12 years	116	105	221	110	94	204	198	195	393	58.58	53.84	56.2	55.50	48.20	51.9
12 and 13 years	85	90	175	76	77	153	190	190	380	44.74	47.37	46.0	40.00	40.55	40.3
13 and 14 years	98	90	188	83	89	172	187	188	375	52.41	47.87	50.1	44.38	47.34	45.8
14 and 15 years	67	71	138	58	63	121	191	186	377	35.08	38.17	36.6	30.37	33.87	32.1
15 and 16 years	38	51	89	34	47	81	141	142	283	26.95	35.91	31.4	24.11	33.10	28.6
16 and 17 years	28	27	55	26	25	51	168	173	341	16.66	15.61	16.1	15.47	14.45	14.9
17 and 18 years	5	8	13	5	8	13	150	154	304	3.33	5.19	4.2	3.33	5.19	4.2
Over 18 years	2	5	7	2	5	7	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	1,054	1,061	2,115	931	915	1,846	2,745	2,746	5,491	38.38	38.64	38.5	33.91	33.32	33.6

Bridgeton.

5 and 6 years	42	53	95	29	37	66	112	113	225	37.50	46.90	42.2	25.89	32.74	29.3
6 and 7 years	54	71	125	38	50	88	111	109	220	48.65	65.14	50.7	34.23	45.87	40.0
7 and 8 years	70	97	167	57	73	130	109	110	219	64.22	88.18	76.2	52.29	66.36	59.3
8 and 9 years	117	98	215	95	70	165	108	105	213	108.33	93.33	100.9	87.96	66.66	77.4
9 and 10 years	81	109	190	64	89	153	102	99	201	79.41	110.10	94.5	62.74	89.90	76.1
10 and 11 years	95	84	179	77	72	149	102	100	202	93.13	84.00	88.6	75.49	72.00	73.7
11 and 12 years	79	83	162	61	70	131	107	106	213	73.83	78.30	76.0	57.01	66.04	61.5
12 and 13 years	74	75	149	63	69	132	118	117	235	62.71	64.10	63.4	53.39	58.97	56.2
13 and 14 years	42	53	95	45	56	101	108	110	218	38.89	48.18	43.1	41 66	50.90	46.3
14 and 15 years	25	31	56	29	42	71	111	107	218	22.70	28.97	25.7	26.12	39.25	32.6
15 and 16 years	14	21	35	14	26	40	108	108	216	12.96	19.44	16.2	12.96	24.07	18.5
16 and 17 years	1	10	11	4	12	16	93	96	189	1.08	10.41	5.8	4.30	12.50	8.4

*Statistics of enrollment and attendance for term ending in December, 1888. †With the exception of Newark and Millville, the number of male and female children is estimated on basis of United States census returns of 1880.

TABLE 3.—ENROLLMENT, AVERAGE DAILY ATTENDANCE AND CENSUS BY AGES AND SEX—Continued.*

Bridgeton—Continued.

Ages.	Enrolled.			Average Daily Attendance.			Census—1888.†			Per Cent. of Census. Enrolled.			Per Cent. of Census. Average Daily Attendance.		
	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.	Male.	Female.	Total.
17 and 18 years	.....	3	3	.....	9	9	91	95	186	.....	3.16	1.0	.....	9.47	3.0
Over 18 years	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	‡694	‡788	§1,599	576	675	1,251	1,378	1,377	2,755	‡50.36	‡57.22	§58.00	41.80	49.01	45.4

Millville.

5 and 6 years	85	106	191	59	76	135	122	140	262	69.67	75.71	72.9	48.36	50.43	51.5
6 and 7 years	97	105	202	64	77	141	112	117	229	86.61	89.74	87.8	57.14	65.81	61.3
7 and 8 years	103	112	215	66	86	152	101	101	‖202	101.98	110.89	106.9	65.34	85.15	75.6
8 and 9 years	95	92	187	80	83	163	108	96	204	87.96	95.83	91.6	74.07	86.46	79.9
9 and 10 years	102	77	179	69	82	151	79	106	‖185	129.11	72.64	96,7	87.34	77.36	81.6
10 and 11 years	89	88	177	69	81	150	111	108	219	80.18	81.48	80.8	62.16	75.00	68.5
11 and 12 years	77	84	161	61	66	127	85	84	169	90.80	100.00	95.3	71.97	78.50	75.1
12 and 13 years	55	58	113	45	45	90	109	88	197	50.46	65.90	57.4	41,29	51.14	45.7
13 and 14 years	33	50	83	26	27	53	100	84	184	33.00	59.52	45.1	26.00	32.14	28.8
14 and 15 years	19	32	51	16	18	34	111	92	203	17.11	34.78	25.1	14.41	19.56	16.7
15 and 16 years	10	26	36	10	20	30	98	69	167	10.20	37.68	21.5	10.20	28.98	18.0
16 and 17 years	7	16	23	6	15	21	89	82	171	7.86	19.51	13.4	6.73	18.29	12.3
17 and 18 years	2	7	9	1	7	8	83	83	166	2.41	8.43	5.4	1.20	8.43	4.8
Over 18 years	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total	774	853	1,627	572	683	1,255	1,313	1,245	2,558	59.2	68.24	63.5	43.56	54.86	49.0

* Statistics of enrollment and attendance for term ending in December, 1888. † With the exception of Newark and Millville, the number of male and female children is estimated on basis of United States census returns of 1880 ‡ Not including one school. § For all schools. ‖ The apparent discrepancies between census and enrollment probably is explained by the fact that the census was taken in May; the enrollment is at least six months later.

PART VI.

LABOR LEGISLATION.

PART VI.

LABOR LEGISLATION.

LAWS RELATING TO THE EMPLOYMENT OF LABOR AND AFFECTING THE INTERESTS OF WAGE-WORKERS IN THIS STATE.*

CHAPTER XXXVIII.

A supplement to an act entitled "An act to establish a system of public instruction," approved March twenty-seventh, one thousand eight hundred and seventy-four.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That the trustees of all public school districts within this state, be and they are hereby authorized and required to admit to such public schools, all pupils between the ages of five and twenty years, residing in their respective districts; *provided, always*, that attendance shall not be compulsory in the case of any pupil under the age of six or over the age of eighteen years; *and provided further*, that in taking the school census, only pupils between the ages of five and eighteen years shall be enrolled, as heretofore.

2. That this act shall take effect immediately.

Approved March 18th, 1889.

CHAPTER LI.

Supplement to an act entitled "An act to authorize the establishment of free public libraries in the cities of this state," passed April first, one thousand eight hundred and eighty-four.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That at any election for municipal officers in any city of this state or at any special election, the voters may place on their ticket, in addition to the officers to be elected thereat, the words "for a public library" or "against a public library," and if there should be at such election more votes cast "for a public library" than "against a public library," then in such city there shall be thereafter established a free public library under the provisions of the act to which this is a supplement, and all the provisions of said act and supplements, except as herein altered, shall apply to said city and the public library so established therein by this act and the acts to which this is a supplement.

2. That all acts and parts of acts inconsistent herewith be and the same are hereby repealed.

3. That this act shall take effect immediately.

Approved March 19th, 1889.

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*For the labor legislation of previous years, see eighth, ninth and tenth Bureau reports. In the report for 1885 (eighth), a comprehensive resume of the New Jersey labor legislation prior to that year is given.

CHAPTER LXXIII.

An act to provide for the adoption of labels, trade-marks and forms of advertising by associations or unions of workingmen, and to regulate the same.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That it shall be lawful for associations and unions of workingmen to adopt, for their protection, labels, trade-marks and forms of advertisement, announcing that goods manufactured by members of such associations or unions are as manufactured.

2. That all persons counterfeiting such labels, trade-marks or forms of advertisements, shall be guilty of a misdemeanor punishable on conviction by imprisonment for a term of not less than three months nor more than one year, or by a fine of not less than one hundred dollars nor more than five hundred dollars, or both.

3. That every person who shall use any counterfeited label, trade-mark or form of advertisement of such unions or associations, knowing the same to be counterfeited, after having been notified in writing by the owner thereof or his or its agent that the same is counterfeited, shall be guilty of a misdemeanor, punishable by imprisonment for a term of not less than three months nor more than one year, or by a fine of not less than one hundred dollars, or both; *provided*, that such notice in writing contains a copy, counterpart or fac-simile of such label, trade-mark or form of advertisement.

4. That every such association or union adopting a label, trade-mark or form of advertisement as aforesaid, shall file the same in the office of the secretary of state by leaving two copies, counterparts or fac-similes thereof, with said secretary of state, who shall, under his hand and seal, deliver to the association or union filing the same, a certificate of record, for which he shall receive a fee of twenty-five cents.

5. That every such association or union adopting a label, trade-mark or form of advertisement as aforesaid, may proceed, by suit, in the courts of this state, to enjoin the manufacture, use, display or sale of any such counterfeits, and that all courts having jurisdiction thereof shall grant an injunction to restrain and prevent such manufacture, use, display or sale, and shall award the complainants such damages resulting from such wrongful use as may be proved, and shall require the defendants to pay to the party injured the profits derived from such wrongful use, or both profits and damages; and the court shall also order all such counterfeits in the possession or under the control of the defendant in such case to be delivered to an officer of the court or to the complainant, to be destroyed.

6. That in like manner such unions or associations shall be authorized to proceed against all persons who shall wrongfully use or display the genuine labels, trade-marks or forms of advertisements of the respective associations or unions, not being authorized by such associations or unions to use or display the same.

7. That all acts and parts of acts inconsistent with the provisions of this act be and they are hereby repealed.

8. That this act shall take effect immediately.

Approved March 27th, 1889.

CHAPTER CVIII.

A further supplement to an act entitled "An act to limit the age and employment hours of children, minors and women, and to appoint an inspector for the enforcement of the same," approved March fifth, one thousand eight hundred and eighty-three.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That the governor shall have power to appoint six suitable persons as deputy inspectors

of factories and workshops, who shall each receive an annual salary of one thousand dollars, to be paid in monthly installments, and each of whom shall hold office for three years, and until his successor is appointed, unless sooner discharged by the inspector of factories and workshops as hereinafter provided, and who shall have like power as the inspector under the act to which this is a supplement and any supplement thereto, but shall at all times be governed by and subject to the control of the inspector; and the salary of said inspector of factories and workshops shall be twenty-five hundred dollars per year, and the said inspector of factories and workshops shall hold office for five years, and until his successor is appointed.

2. That the inspector of factories and workshops shall have power to discharge any deputy inspector for cause, and upon such discharge the term of the said deputy inspector shall cease; *provided*, that no deputy inspector shall be discharged without the consent of the governor.

3. That all necessary expenses incurred by the inspector and his deputies in the discharge of their duties shall be paid from the funds of the state, upon presentation of proper vouchers of the same by the inspector; *provided*, that not more than three thousand five hundred dollars shall be expended in any one year.

4. That all acts and parts of acts inconsistent with the provisions of this act, be and the same are hereby repealed.

5. That this act shall take effect immediately.

Approved April 3d, 1889.

CHAPTER CCLXXXVII.

A further supplement to an act entitled "A general act relating to factories and workshops, and the employment, safety, health and work-hours of operatives," approved the seventh day of April, one thousand eight hundred and eighty-five.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That every building now or hereafter used, in whole or in part, as a public building, public or private institution, school-house, church, theater, public hall, place of assemblage or place of public resort, and every building in which ten or more persons are employed above the second story in a factory, workshop or mercantile or other establishment, and every hotel, lodging house or tenement-house in which ten or more persons lodge or reside above the second story, and every factory, workshop, mercantile or other establishment, the owner, lessee or any one having control of such buildings, of which is notified in writing by the inspector of factories and workshops, or one of his deputies for the district in which any such building may be located, shall be provided with proper ways of egress or other means of escape from fire, sufficient for the use of all persons accommodated, assembling, employed, lodging or residing in such building or buildings, and such ways of egress and means of escape shall be kept free from obstruction, in good repair and ready for use; every room above the second story in any such building in which ten or more persons are employed shall be provided with more than one way of egress, by stairways on the inside or outside of the building; stairways on the outside of the building shall be kept clear of ice and snow and other obstructions; women or children shall not be employed in a factory, workshop or mercantile or other establishment, in a room above the second story, from which there is only one way of egress; all doors in any building subject to the provisions of this section shall open outwardly, if the inspector or

one of his deputies shall so direct in writing; no portable seats shall be allowed in the aisles or passage-ways of such building during any service or entertainment held therein; the proscenium or curtain opening of all theaters shall have a fire-resisting curtain of some incombustible material, and such curtain shall be properly constructed, and shall be operated by proper mechanism; the certificate of the inspector of factories and workshops, or one of his deputies, shall be conclusive evidence of a compliance with such requirements.

2. That it shall be the duty of such inspector of factories and workshops, or his deputies, to examine, as soon as may be after the passage of this act, and thereafter from time to time, all buildings within his district subject to the provisions of this act; a copy of this act shall be kept posted in a conspicuous place upon every floor of such building by the person occupying the premises covered thereby.

3. That upon an application being made to the inspector of factories and workshops for the granting of a certificate under this act, he shall issue to the person making the same an acknowledgment that such certificate has been applied for, and pending the granting or refusal of such certificate such acknowledgment shall have for a period of ninety days the same effect as such certificate, and such acknowledgment may be renewed by said inspector with the same effect for a further period not exceeding ninety days, and may be further renewed by the said inspector until such time as such certificate shall be granted or refused by him.

4. That in case any change is made in any premises for which a certificate has been issued under this act, whether in the use thereof or otherwise, such as terminates the effect of such certificate as above provided in section two, it shall be the duty of the person making the same to give written notice thereof forthwith to the said inspector of factories and workshops.

5. That in case any building or portion thereof subject to the provisions of this act is found by the said inspector or one of his deputies to fail to conform to the provisions of this act, or in case any change is made in such building or portion thereof, such as terminates the effect of a certificate formerly granted therefor as aforesaid, it shall be the duty of the inspector of factories and workshops to give notice in writing to the owner, lessee or person who may have control of such building, specifying and describing what additional ways of egress or means of escape from fire are necessary in the opinion of said inspector in order to conform to the provisions of this act and to secure the granting of a certificate as aforesaid; notice to any agent of such owner, lessee or occupant in charge of the premises, shall be sufficient notice under this section to such owner, lessee or occupant.

6. That in case any building subject to the provisions of this act is owned, leased or occupied, jointly or in severalty, by different persons, any one of such persons shall have the right to apply to any part of the outside of such building, and to sustain from any part of the outside wall thereof, any way of egress or means of escape from fire specified and described by the inspector as above provided, notwithstanding the objection of any other such owner, lessee or occupant; and any such way of egress or means of escape may project over any highway, street or alley.

7. That every story above the second story of a building subject to the provisions of section one, shall be supplied with means of extinguishing fire, consisting either of pails of water or other portable apparatus, or of a hose attached to a suitable water-supply, and capable of reaching any part of such story; and such means of extinguishing fire shall be kept at all times ready for use and in good condition.

8. That it shall be the duty of every owner, lessee or occupant of any building or

part thereof, subject to this act, to cause the provisions thereof to be carried out, and any owner, lessee or occupant failing to observe such provisions, shall be subject to a fine of not less than fifty nor more than five hundred dollars; but no prosecution therefor shall be brought until four weeks after written notice from the inspector of factories and workshops or one of his deputies, as above provided, of the changes necessary to be made in order to conform thereto, nor then, if in the meantime such changes have been made in accordance with such notification; notice to one member of a firm, of a corporation, or to the person in charge of the premises, shall be deemed sufficient notice hereunder, and such notice shall be given in person; any such owner, lessee or occupant shall be liable for all damages caused by his violation of the provisions of this act; any person using or occupying a building contrary to the provisions of this act may be enjoined from such use or occupation in a proceeding to be had before any court of competent jurisdiction at the instance of the inspector, and upon the filing of a petition or bill of complaint therefor, the court in which such proceeding is pending may issue a temporary injunction or restraining order, as provided in proceedings in equity and according to the practice of such court.

9. That each and every person employing labor, his officers, agents and employes, and any person or persons, owner or lessee of any building mentioned in section one of this act, located within this state, shall, on demand of the inspector of factories and workshops or any of his deputies, for admission to any such building, immediately admit thereto such inspector of factories and workshops or his said deputy, and such owner, lessee or occupant, his officers, agents and employes, shall afford such inspector or deputy full and free access to any room or apartment of any such building, and each of such persons hereby is required, if thereto requested by such inspector or deputy, to answer such questions as may be asked by such inspector or deputy, and if so requested by such inspector or deputy, to render a true account in writing to such inspector or his deputy, to the best of his knowledge, of every person or employe then belonging to such building, regarding the various matters mentioned in this act, and whoever shall willfully fail or refuse to immediately answer such questions or to render such written report to such inspector or deputy as aforesaid, shall be guilty of a misdemeanor, and upon conviction thereof shall forfeit and pay a sum not less than fifty dollars and not exceeding one hundred dollars, and every president, treasurer, secretary, general agent or managing director of any manufacturing corporation located and employing labor in this state, or the owner, lessee or occupant of any building or institution mentioned in section one of this act, from which answers to any questions or the rendition of a written report are herein required to be made, who shall willfully neglect or refuse to give true and complete answers to any inquiries or render a written report as required by this section, such person, officer or agent, shall forfeit and pay a sum not less than fifty dollars nor more than one hundred dollars, to be recovered in an action of debt, to be instituted by the prosecutor of the pleas of the proper county in any court of competent jurisdiction, in the name and for the use of the county wherein such violation occurs.

10. That all fines and penalties imposed by this act may be enforced by indictment or appropriate action at law in any court of competent jurisdiction of the county wherein such offenses have been committed or forfeitures incurred.

11. That all acts and parts of acts, general, special, local, public or private, inconsistent with the provisions of this act, be and the same are hereby repealed, and this act shall be a public act and shall take effect immediately.

Approved May 13th, 1889.

CHAPTER CLXXXVII.

An act to incorporate building associations formed by knights of labor or other societies of organized labor.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That in the several counties in this state in which there now are or hereafter may be two or more assemblies of the knights of labor or other societies of organized labor, it shall and may be lawful for two or more of such assemblies or societies to associate themselves together and become incorporated under and by the name of "the knights of labor building association of the county of ———," or under any other name which shall indicate the object of such association; and upon the recording of a certificate, in the form hereinafter provided, in the office of the clerk of the county in which the same may be located, and the filing of such certificate in the office of the secretary of state of this state, such persons shall, from and after the date of the filing thereof, become and be incorporated under and by the name aforesaid, as a body politic and corporate in law, and by such name shall have perpetual succession and continuance, and be capable of suing and being sued, complaining and defending in any court of law or equity, and may make and use a common seal and alter the same at pleasure, and may receive, take, hold, purchase and convey or mortgage, invest and re-invest real, personal and mixed estate, and may enter into, execute and enforce any contracts or agreements relating to, touching or concerning the objects of such corporation, and they and their successors, and all who shall associate themselves together with them, shall, as such corporation, be entitled to all the rights, powers, privileges, benefits, advantages and immunities which now are or hereafter may be conferred upon corporations generally under and by any law of this state; and the membership of such corporation shall consist of the members of the several assemblies of knights of labor or other societies of organized labor in any county of this state, who shall organize themselves into a corporation under the provisions of this act, and the whole body of membership of such corporation shall have the same rights therein as the charter members thereof.

2. That the president and secretary of such corporation, when elected as hereinafter provided, shall forthwith execute and sign a certificate, and cause the same to be recorded in the office of the clerk of the county in which the same may be located, which certificate, after being so recorded, shall be filed in the office of the secretary of state; and the said certificate or a copy thereof, duly certified by the county clerk or secretary of state, shall be evidence in all courts and places; and such certificate, in writing, shall set forth the election of the representatives authorized to organize such corporation, the election by such representatives of a board of officers and trustee, giving their names and official designations, the corporate name taken and chosen to designate such corporation, the location of such corporation and a reference to this act.

3. That on or before the first Monday in May in every year, each assembly of the knights of labor or society of organized labor in any county of this state, that may be members of any corporation organized under this act, may elect not more than three representatives, and the said representatives, when so elected by the several assemblies or societies, shall constitute the board of representatives of such corporation, and said board shall have and exercise the powers hereinafter committed to them, and shall hold office for three years from the date of their election and until their successors are elected; *provided, however*, that at the first election after the organization under this act, one representative shall be elected for one year, one for two years and one for

three years, but all subsequent elections shall be for a term of three years, as hereinbefore provided.

4. That the said board of representatives, on or before the first Monday in June in every year, shall elect by ballot, from among their own number, a president, vice-president, treasurer and a secretary, who shall constitute the board of officers of the corporation, and a board of trustees, to consist of five members; *provided, however*, that the failure to hold the election at the time specified, shall not work any forfeiture or dissolution of the corporation, nor shall such election be of none effect by reason of any delay in holding the same; and it shall be the duty of the president and secretary of such corporation, in case of any failure to hold any election at the time above provided, forthwith to give reasonable notice of a time and place for the holding of such election.

5. That the said board of representatives shall have the power to make the necessary by-laws for the government of the said associations, and for the regulation of the meetings of said representatives and the trustees.

6. That in case a vacancy shall occur in the office of representative, such vacancy shall forthwith be filled by the assembly or society by which he was elected, for the remainder of the term for which he was elected; and in case a vacancy shall occur in the board of officers or trustees, such vacancy shall be forthwith filled by the board of representatives for the remainder of the term for which such officer was elected.

7. That at any meeting of the board of representatives, they shall have the right to inquire into the management of the funds and property of the said corporation, and to suspend any officer or trustee charged with misconduct or malfeasance in office; and upon any representative or trustee being charged with misconduct or malfeasance in office, such charge shall at once be tried by the board of representatives, at which trial he may be heard in his own behalf or by counsel; and if he shall be found guilty by a majority vote of such board of representatives, his office shall be declared vacant.

8. That the object of the corporations formed under this act shall be the purchase of land, and the erection of a hall or other buildings, to be used for literary and social purposes, and for the general improvement of workingmen, by the establishment of libraries, reading-rooms and places of social entertainment; and no part of the funds of any such corporation shall be used in any way or manner save as provided by this act.

9. That if, before the passage of this act, moneys have been raised in any county of this state by the assemblies of the knights of labor, or other societies of organized labor, and lands and buildings purchased therewith, and conveyed to trustees in trust for the building fund of the knights of labor of such county, or other similar organization therein, that it shall and may be lawful for said trustees, upon the organization and due incorporation of an association pursuant to the provisions of this act, to transfer and convey, by good and sufficient conveyance or conveyances in the law, to such association, the said lands and buildings, the same to be held and enjoyed by said association for the purposes for which lands may be held by such association under the provisions of this act.

10. That this act shall take effect immediately.

Approved April 18th, 1889.

CHAPTER CCLXXIV.

A supplement to an act entitled "An act authorizing persons having liens for work, labor or materials employed in the repair and construction of any article, to enforce such lien" [Revision], approved February sixteenth, one thousand eight hundred and eighty-five.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That the lien which any person may have upon any goods or chattels in his possession for labor or materials bestowed or employed in the repair or construction thereof, and the amount due thereon, either in whole or in part, shall remain unpaid for the space of three months after the same became due and payable, it shall be lawful for the person having said lien to expose the same at public auction, upon a notice of said sale being first published for the space of two weeks preceding the day of sale in some newspaper published in the county in which said goods or chattels are located, and also five days' notice of said sale set up in five of the most public places in said city or township, and if the residence can be ascertained of the owner or owners of said goods or chattels, a copy of the printed notice be mailed to said owner or owners, at least five days before the day of sale; and the proceeds of said sale shall be applied to the payment of such lien and the expenses of such sale; and no more of such goods or chattels shall be sold, if they are of such nature as to be easily separated or divided, than shall be necessary, as near as may be, to pay such lien and expenses, and the balance, if any, shall be paid to the owner of such goods or chattels when the goods or chattels shall be taken away or settled for in full.

2. That this act shall take effect immediately.

Approved May 9th, 1889.

CHAPTER CLXXXII.

Supplement to an act entitled "An act to establish a bureau of statistics upon the subject of labor, considered in all its relations to the growth and development of state industries," approved March twenty-seventh, one thousand eight hundred and seventy-eight, and supplement thereto, approved March fourteenth, one thousand eight hundred and seventy-nine.

1. BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey*, That the secretary of the said bureau shall hold his office for the term of five years, and shall receive an annual salary of twelve hundred dollars, and he and such assistants as may be necessary to properly carry on the operations of the bureau shall be appointed by the governor.

2. That all acts and parts of acts inconsistent with the provisions of this act, be and the same are hereby repealed, and this act shall take effect immediately.

Approved April 18th, 1889.

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