

HELP FOR THE WORKINGMEN

Remarkable Progress Made in Foreign Countries is Shown.

REPORT OF THE BUREAU OF LABOR

Advance Made on the Subject of Employers' Liability and Workmen's Compensation, According to the Report.

The remarkable progress made in recent years by foreign countries on the subject of employers' liability and workmen's compensation is brought out by the first of two volumes comprising the twenty-fourth annual report, just issued by the United States Bureau of Labor, Department of Commerce and Labor, entitled "Workmen's Insurance and Compensation Systems in Europe." This volume treats of Austria, Belgium, Denmark, France, Germany, Italy, Norway, Russia, Spain and Sweden.

Although systems of insurance and compensation for cases of industrial accidents are the best known forms of workmen's insurance, the report shows that many European countries also possess a wide variety of insurance institutions for the relief of distress caused by sickness, invalidity, old age and unemployment. Besides the forms, the methods of providing maternity benefits for wage-earning women and the systems of pensions for widows and orphans of wage earners are described.

The country with the most complete system of workmen's insurance is Germany, where practically the entire wage-earning population is required by law to be provided with some form of insurance against industrial accidents, sickness, invalidity and old age. Benefits are also provided in case of maternity for wage-earning women, while for some industries there is a system of insurance to provide benefits for widows and orphans of wage-earners. Since a number of American states are considering the enactment of laws on employers' liability and accident compensation, the compulsory accident insurance system of Germany is of especial interest to American readers, and in this field the German system makes an impressive showing.

Employers Defray Cost.
The employers defray the entire cost of the accident insurance, and it includes practically all the industrial workers in the country. The most striking evidence of the wide scope of this system is contained in the figures for the operations of the year 1908. In this year the number of persons insured against accident was about 7,000,000; the total expenditures were about \$7,000,000; the total expenditures were about \$48,000,000, and the amount of the reserve was \$48,000,000. The number of workmen compensated for the first time in the year 1908 was 10,000. Separate laws provide a system of compulsory sickness insurance for wage earners in which the employers pay one-third and the workmen two-thirds of the expense. In 1908 the number of persons (not including agricultural laborers) insured against sickness was about 12,000,000, the receipts were \$65,000,000, and the expenditures were \$10,000,000. Besides these two branches there is a third national compulsory system relating to insurance for old age and invalidity, in which the employers and the workmen each pay equal amounts while the imperial government provides a liberal subsidy. In 1908 the number of persons insured under this branch was 15,000,000, the receipts were \$65,000,000, the expenditures were \$48,000,000, while the reserve amounted to \$35,000,000. The three systems of insurance have been in operation for nearly twenty-five years, and the experience under them has been so favorable that in response to a widespread demand the German government is now preparing to revise and extend the system, and it is expected that in a few years even greater results will be shown than those now obtained.

Cities Provide Subsidies.
A number of cities in Germany are now providing subsidies for organizations providing benefits in case of unemployment; this is usually done by repaying to trade unions and similar organizations a percentage of the expenditures they make for out-of-work, travel, etc., benefits.

In Austria the system of workmen's insurance is nationalized, and the workmen are insured against sickness, old age and invalidity insurance for manufacturing and similar industries, though there is a separate organization for the mining industries. The expense of the accident insurance is borne nine-tenths by the employers and one-tenth by the workmen, while the expense of the sickness insurance is defrayed in the proportion of one-third by the employer and two-thirds by the workmen. For the mining industry there is insurance for sickness, accident and old age. One feature of workmen's insurance in Austria which is of great interest to Americans is a national compulsory system of old age and invalidity insurance for salaried persons, such as clerical employees of all kinds; the expense of this is defrayed partly by the employer and partly by the insured person. In Austria the figures of the operation of the insurance system were also large; in 1907 the number of persons insured against industrial accidents was over 2,000,000; the total receipts were \$10,000,000, and 25,000 persons received compensation for industrial accidents sustained in the course of their employment during the year. Equally large are the figures of the sickness insurance in 1907; the number of persons insured was over 2,000,000; the receipts were over \$10,000,000, and the expenditures were about \$10,000,000. The miners' insurance in 1907 included 14,000 persons; the receipts were over \$5,000,000, and the expenditures were over \$2,000,000.

Different Types of Insurance.
While in Germany and Austria the workmen's insurance systems are highly centralized, in France the different types of insurance are provided by a great variety of institutions and regulated by a series of separate laws and decrees. The insurance of workmen against industrial accidents is regulated mainly by the law of 1898. The employer is required to provide at his own expense a specified system of benefits to injured workmen, and in order to protect himself he is allowed to insure his liability under the law in a variety of institutions, such as voluntary associations of workmen or of employers, private insurance companies, government insurance funds, etc. In some industries insurance against sickness is compulsory, but in the main the French government has preferred to grant certain privileges to mutual sickness insurance societies, and these companies, with certain requirements receive subsidies from the national government. In 1910 a law was enacted providing for a system of old age pensions, though a previous law of 1906 had already put into operation a system of relief for indigent and disabled aged persons. The activities of the French government also extend to the field of unemployment insurance. Since 1906 the government has made an appropriation of about \$3,000,000 annually to encourage trade unions and similar societies to assist unemployed members.

Belgium Similar to France.
The situation in Belgium resembles that existing in France; at the present time the various forms of workmen's insurance in

Close-Range View of Diaz and His Army



By Victor Rosewater

WHEN our Uncle Samuel celebrated his 80th birthday, the anniversary with the Philadelphia exposition, the big display culminated in the ringing of the original Liberty bell on Independence day. So in the celebration of the centennial anniversary of Mexico's first blow for freedom, the ceremonies have focused in the ringing again by the president of the republic of the self-same bell upon which the curate Hidalgo sounded forth his Grito de Dolores just 100 years before. By a peculiar coincidence, the birthday of President Diaz also falls upon the eve of this date, affording an opportunity to make the holiday honor the personality of the ruler as well as the idea of self-government which his rule is supposed to typify.

It was our fortune to witness from specially good vantage ground the principal headline acts on the centennial program. We were to have an audience with the president and view the historic pageant from the palace. Comparatively little difficulty was encountered in gaining admittance to the building, and only the usual waits for our turn for presentation. Of course we were not the only ones; in fact, we were the most sober among the early dressed diplomats and brightly uniformed officers, provincial dignitaries in native gala garb and palace attaches attired with equal brilliance. As the line moved slowly through one chamber after another, we could examine the rich furniture and handsome wall decorations. At the far end of the last room the visitors passed in front of a raised platform, on which the president stood with his cabinet members behind him. He shook hands as each person was presented by name, and usually added a word to the greeting. "You have my felicitations on your birthday," said, "I am very pleased," he replied.

The President's Appearance.
As I surveyed him hastily, he did not look 80 years old. His hair and mustache, to be sure, are growing white, but are strong reminders of the jet black they once were. His eye is keen and his facial features firm, but not noticeably lined by age. He wore simple evening dress, with a broad silk band of the Mexican tricolor—green, white and red—across the breast. He did not seem to be as tall as I had expected—probably five feet eight inches, but then, he looked more impressive the next day, when I saw him driving past in full military uniform and coat breast laden with glittering decorations and jeweled insignia of honorary rank.

We were not presented to the cabinet members, but could recognize many of them by their portraits or by having them pointed out by more knowing friends. For the most part they had strong faces, and would doubtless hold their own among men in similarly responsible positions in other countries. I met the administrative head of the federal district, Gov. Landá y Escandon, who has a courtly manner and speaks English most fluently. I also met Senor Romero, nephew of the late ambassador to the United States of that name, and himself now a prominent member of the Mexican Congress.

Pictures of Mexico's Progress.
All this was but a prelude to the grand historical pageant which was to portray the striking scene in Mexico's onward progress. In front of the palace, stretching as far as the eye could reach, was one dense mass of humanity. It would be a rash guess to hazard an estimate—surely not less than 100,000 people, and the efforts of police and soldiers to keep open the space in front of the reviewing windows were in vain. The Antics, headed by Montezuma, accompanied by their different tribal allies, were to march forth to receive Cortez and his Spanish invaders with their native auxiliaries. To get the costumes and appointments as nearly correct as possible, books and pictorial charts in the libraries of two worlds had been ransacked, and I have no doubt that the procession which we watched was as nearly a counterpart, except in numbers, as that famous historical company could have at this late day. Montezuma and his warriors were indeed resplendent in every color of the rainbow; they were not equipped, however, for combating the

operation relate to distress caused by accident, sickness, old age and invalidity, and unemployed. The Belgium law of 1902 requires employers to pay at their own expense a specified scale of benefits to workmen injured in the course of their employment. A government institution offers to workmen old-age insurance policies on favorable terms, while both the employers and the workmen have organized mutual aid societies to provide sickness insurance. The system of subsidizing unemployment insurance, now called the Ghent plan, originated in Belgium and has reached its greatest extent there; the cities, provinces, etc., in practically every country are now liberally subsidizing trade unions and similar organizations which provide systems of insurance for unemployed workmen.

In Denmark, the report shows that there are now in operation systems of accident insurance for the principal groups of wage-earners in the kingdom, systems of sickness insurance through mutual aid societies subsidized by the state, and systems of old-age relief for those not able to support themselves. In addition the laws of 1907 and 1908 permit the local and national governments to subsidize trade unions and other organizations providing relief in case of unemployment not due to the fault of the worker.

Award Fixed Sums.
In practically all of the countries just mentioned the accident insurance and compensation laws provide for the award of fixed sums to injured employees without the necessity of a law suit and without reference to the negligence of the workman, unless the employer can prove gross negligence on the latter's part. In practically every case the laws specify the amount of compensation to be paid and with but few exceptions the amount is based on the wages previously earned by the injured workmen. Compensation in the form of annuities is preferred to that of the award of a lump sum, in fact the lump sum award is given only in exceptional cases. It is usual also to provide that the employee must pay the expenses of medical and surgical treatment as well as a small sum to defray funeral expenses.

The information contained in the report shows that in no case has any country after having adopted a system of compensation or insurance ever gone back to the old plan, in practice all of these countries there is widespread demand for the improvement and extension of the existing systems and in the largest of these countries—Austria, France and Germany—government commissions are now at work planning for the revision and enlargement of the systems.

"Died of Pneumonia."
Is never written of those who cure coughs and colds with Dr. King's New Discovery. Guaranteed. 50c and \$1.00 per bottle by Beaton Drug Co.

By Victor Rosewater

Because of the timely interest in the personality of the Mexican president and the Mexican soldiery, this description written by the editor of The Bee last September during the Centennial celebration at the Mexican capital is here reproduced.

Spaniards, crúse as were their implements of war, and the stories of those frightful conflicts are more understandable after this ocular demonstration of the unequalled military forces.

Following the numbers came five or six allegorical floats emblematic of agriculture and industry and certain states of the federal union. These floats were more or less on the order of our Ak-Bar-Ben floats, yet without electrical illumination and being for daylight use, perhaps a little more finished in appearance. They were tastefully designed and not overloaded, and the living tableaux were at least attractively selected figures, as nature and not en masse.

Evening Festivities.
The evening demonstration found the plaza, if anything, still more crowded than did the morning pageant. The time to the festive hour of 11 was devoted to band concerts, illuminations and fireworks outside the palace, and to a sort of reception within it. The guests merely promenade up and down the long state chambers, talked in groups or clustered about the windows. It was an official gathering, such a party as may be seen at a diplomatic reception in our own White House, but I believe less brilliant. The women were luxuriously gowned and jeweled, but hardly up to our standards of feminine beauty.

Freely at the hour, the president waved a silk green-white-red flag across the window and pulled a gold cord that brought peals from the bell which the great Hidalgo had sounded. From the multitude below arose a tremendous shout, the bands began to play, rockets rained



PORFIRIO DIAZ, President of Mexico.

PAY OF SOME BRITISH MAYORS

They Govern Ancient Burghs, But Don't Get Much Money Out of Jobs.

The following information collected by the United States consul general at London refers to cities of the approximate population of 25,000, that being the population of the city in the United States whence the query came as to salaries of mayors in the cities of the United Kingdom.

The English city nearest in population to the foregoing number, as far as the investigation went, is Newcastle, the mayor of which receives \$1,500 per annum. Additional remuneration is sometimes given to cover expenses on exceptional occasions. There is also an annual allowance of £750 for horses and carriages.

The population of Dublin is 200,000. The lord mayor of Dublin for some time received about \$18,000 a year, but in November, 1910, this salary was reduced to about \$8,000 a year.

Bradford with a population of 230,000 makes no allowance to its lord mayor. On exceptional occasions appropriations are made, but no portion of it is ever used personally by the lord mayor.

Bristol, with a population of 230,000, allows its mayor £2,000 annually and \$500 towards defraying the expenses of a private secretary. The cost of the upkeep of the municipal coach, men's wages and livery are defrayed directly out of the public funds.

Edinburgh, having a population of 212,000, allows its lord provost, corresponding to a lord mayor of an English city, the sum of £1,000 a year.

Sheffield, with a population of 260,000, allows nothing whatever to its chief municipal executive. A special committee has recently been appointed to examine into the question and to report as to the desirability of providing some remuneration.

Leeds, with a population of 420,000; Belfast, with 245,000; and Hull, with 135,000, make no allowance for the remuneration of their mayors or lord mayors, as the case may be. In Hull, however, at the time of the coronation of Edward VII, an allowance was made to the lord mayor of £10,000.

Building Permits.
O. E. Berg, 111 South Thirty-eighth avenue, brick dwelling, \$1,000; J. H. Berg, 111 South Thirty-eighth avenue, brick double dwelling, \$1,000; R. R. Berg, Thirty-eighth and California, brick garage, \$1,000; Arthur English, southwest corner Thirty-eighth and California, brick dwelling, \$1,000; Rasmussen, Forty-first and Lafayette, frame dwelling, \$1,000; Armand Peterson, 211 North Sixteenth, brick store building, \$1,000; Louis Schaeff, 211 South Seventeenth, frame dwelling, \$1,000; Louis Schaeff, 211 South Seventeenth, frame dwelling, \$1,000; George Kelle, 163 St. Mary's avenue, brick store, \$1,000; H. F. Hamilton, 1500 Marjorie street, frame dwelling, \$1,000; H. F. Hamilton, 1500 Marjorie street, frame dwelling, \$1,000; H. F. Hamilton, 1500 Marjorie street, frame dwelling, \$1,000; H. F. Hamilton, 1500 Marjorie street, frame dwelling, \$1,000.

BILL OF FARE FOR BIG CITY

Variety, Quality and Value of Food Consumed in French Capital.

According to reliable statistics, Paris consumes in a year \$7,000,000 pounds of beef, veal and mutton. To this must be added 78,300,000 pounds of pork and 3,800,000 pounds of pork products. In the pork products are included the sausages, head cheese and various preparations and mixtures of meat.

In addition to this, says the consular and trade reports, the consumption of horse and mule meat is quite large. In fact, each year 20,700,000 pounds of horse and mule meat are consumed, representing about 61,000 animals. The total amount of meat of all kinds consumed annually in Paris reaches the significant figures of 455,400,000 pounds.

The amount of poultry eaten in Paris annually reaches 41,000,000 pounds, representing about 15,500,000 pieces. The consumption of game attains 2,500,000 pounds, corresponding to more than 2,000,000 pieces. Large numbers of rabbits are also fed and fattened for the market and form a considerable quantity of food.

That the Parisians are also formidable fish eaters is shown by the number of

from a regular meal in France, the annual consumption reaches 21,400,000 pounds and is divided among the following brands: Camembert, 30,000,000; Brie, 4,777,000; Coulommiers, 2,700,000; Livarot, 2,200,000; Gruyere, 2,100,000; Mont-Dore, 300,000; Port-Salut, 250,000; Roquefort, 60,000; Cantal, 61,000; Munster, 61,000; Divers, 2,255,000.

The total value of food products in the French capital in a year of the kinds mentioned in this report and not including wines and bread is as follows: Meats, \$13,711,000; fowls, \$9,738,000; game, \$708,000; fish, \$4,370,000; oysters, snails, etc., \$1,133,000; vegetables, \$1,010,000; butter, \$3,255,000; eggs, \$5,921,000; fruits, \$1,700,000; cheese, \$4,300,000; total, \$63,104,000. It can then be affirmed without any exaggeration that Paris spends annually for its nourishment the above total, not including the enormous sums paid out for bread and wine, these being the chief articles of diet of the poorer classes.

Bryan Plant Stays in Lincoln.
LINCOLN, Neb., March 15.—W. J. Bryan stated that the publishing plant of his newspaper would not be changed to Memphis, Tenn. An offer was received from that city yesterday.

The Key to the Situation—Don't Want Ads.

What will the unfair dealers do when you come to their salesrooms to SEE the advertised "Chickering," "Ivers & Ponds," etc.? Why, you will simply be told that "they've just been sold," etc. Even if you ARE shown pianos bearing the name you seek (second handed), the make will be "talked down"—the very piano that has brought you to the store. Of course, the piano man who resorts to methods of this sort will invariably have some "just-as-good-or-better" instruments of his own to offer you, but he could NEVER have brought YOU into his store advertising HIS makes and he KNOWS it.

SOMETIMES these dealers will sell their own instruments in cases like this, but OFTENER they do not sell ANY piano at all and simply leave the prospective purchaser with a "bad taste in his mouth" about the piano business in general.

Of course, this "confession" does NOT lay anything against the HONEST, FAIR dealers who really HAVE the instruments they advertise, if they ADVERTISE them for JUST what they are—"USED!" Such dealers are straightforward and a USED "Chickering," "Ivers & Ponds," etc., purchased from THEM, is as good as a USED one purchased from the makers' representatives.

But MY advice to you, if you want a piano, is: Be Guided by the Reputation of the Make and Buy Where the Make is Handled NEW. NEVER respond to the advertisements of dealers advertising makes they don't carry NEW, unless you have FULLY made up your mind to own a second hand or "USED" instrument.

The various abuses, tricks, subterfuges, etc., bearing on this subject, have become so numerous that THE NATIONAL PIANO MANUFACTURERS' ASSOCIATION OF AMERICA, of which THE BENNETT CO. of this city are members, ADOPTED THE FOLLOWING RESOLUTIONS on June 11, 1909:

"RESOLVED: That THE NATIONAL PIANO MANUFACTURERS' ASSOCIATION OF AMERICA condemns the objectionable practice which unhappily obtains among some unprincipled dealers in this country, of quoting low prices on instruments which they do not represent, for the purpose of discouraging buyers and unfairly injuring a competitor, and that this ASSOCIATION pledges itself to use every means in its power to discourage and prevent this abuse; and be it further

"RESOLVED: That this resolution be printed on a card with a heading reading as follows: 'Please post this conspicuously in your office,' and that copies be furnished at cost to the members for circulation among their customers; and be it further

"RESOLVED: That the co-operation of THE NATIONAL ASSOCIATION OF PIANO DEALERS be requested to stop this evil."

This Article Written for the League of Anti-Contest Piano Dealers.

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CONFESSIOINS OF A PIANO SALESMAN

Selling Pianos They "Haven't Got"

I've a lot of admiration for a "live" business house—whether it sells pianos or pickles, or wagners or wall paper; but it DOES seem—unfortunately—that some of the "sharpest of trade tricks" have been made use of by SOME piano houses.

When I first entered the piano business as a salesman, these "tricks" went against me as unpleasantly as my FIRST cigar; but I was FORCED to become proficient at these "tricks" by SOME concerns, just as I was later compelled to DROP them by the fair minded, legitimate establishments.

Of the latter, thank goodness, there are many, but the "questionable" will creep in just as a spoiled egg or two will creep into a crate of perfectly good ones.

For instance, I could never understand WHY the laws would allow a piano house to advertise competitive makes at a HUGE discount, and still NOT have a SINGLE one of the competitive makes on its floors.

We will speak, for instance, of such renowned makes as the old "Boston Chickering," "Ivers & Ponds," "Kurtzman," "Packard," "Huntington," "Harvard," etc.; these makes become VERY popular in a certain city or community; the dealer retaining the agency for them will advertise their names largely and deservedly, for they are fine, legitimately made, honorably qualified instruments, SWEET toned pianos worth EVERY cent asked for them.

These makes will command a STANDARD price; one family must purchase them at the SAME prices as another, and their immense and growing sale will become a thorn in the side of some opposition dealer.

Now then, what will SOME opposition dealers do? (We of course except the fair, honest, squarely inclined dealers.)

Why, THEY will insert a list of "Bargain Pianos" in an advertisement and include "Chickering," "Ivers & Ponds," "Kurtzman," "Packards," etc., at RIDICULOUSLY low prices. Chances are they HAVEN'T one of these makes upon their floors at all, but they wish to convey the impression that these makes are of questionable value; that they may be had easily at attractive figures.

Now HERE is where the unscrupulous part of it comes in; such dealers do not ALWAYS state in their advertisements whether the "Chickering," "Ivers & Ponds," etc., are USED or NEW; they leave their destructive statements to be GUESSED at, instruments advertised in such a manner MUST be "used," for only the RECOGNIZED agency in each city can secure the NEW ones.

In some cases that I have known, opposition dealers DID have the competing makes they advertised, but when looking into the matter it was found that the instruments were not only "used," but had been used for THIRTY years.

This Article Written for the League of Anti-Contest Piano Dealers.

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Hood's Sarsaparilla

Is the most effective medicine for the complete purification of the blood and the complete renovation of the whole system. Take it this spring.

Get it today in usual liquid form or chocolate tablets called Sarsabats.

\$200 Reward

I hereby offer a reward of \$200, good until next Thursday for the finding of the body of my son, R. A. Dutcher, 28 years old, who leaped into the Missouri river from the Union Pacific railroad bridge Saturday night, March 18. Send word to Omaha police. S. D. DUTCHER.

How to Avoid Street Car Accidents

IL--Alighting From a Car

WAIT until the car stops. Step squarely down onto the step or running board, holding to upright hand-rod in front of you with your left hand, then step to the ground with your right foot first, facing direction car is headed, and release your hold as soon as your foot reaches the ground.

Always look out for passing vehicles before you step to the street, and it is also well to look where you are stepping, as a depression in the street, or irregularity in the paving, may cause a bad fall.

Omaha and Council Bluffs Street Ry. Co.

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