



OPEN LETTERS

Railroad Employee Relief Associations.

A NEW movement in the industrial world, fraught with great consequences, is the establishing of associations for the relief of employees when unable to work, or of their families after death, sustained by the joint contributions of employed and employer.

Workingmen, while admitting that they ought to make some provision for the day of misfortune, are too often unwilling to deprive themselves of present enjoyments. So their earnings are spent as soon as they are received, in many cases in advance; and when they are incapacitated by sickness or accident from work they must rely upon the generosity of their fellow-workers or employers for support. So long as they believe that aid will be thus rendered whenever overtaken by misfortune, there is no inducement to mend their ways. Again, those who are inclined to save have a weaker inducement to follow their inclination if a considerable portion of their savings is likely to be drawn from them, through sympathy, to support others who have an equal opportunity to save with themselves.

The creation of railroad relief associations radically changes the conditions of the provident and the improvident. The latter class can no longer expect aid from their employers and fellow-workers. The company has clearly made known in advance the terms on which it will grant aid when it is needed; and if a workman is unwilling to comply, he cannot expect to receive assistance. Thus the system tends strongly to promote the habit of saving, with all that this term implies—temperance, better health, greater capacity for work, and larger independence. As for the provident, this system protects their savings from the demands of other workmen.

Another reason for establishing these associations is that relief administered systematically, as it is by them, is usually much more effective than when administered in other ways. Again, such organizations are an answer to the accusation often made that railroad companies take no interest in their employees. Those who are most familiar with the conditions of employment in this country know that the charge that the largest employers of labor care the least about their men is not true. Regard for employees generally springs from a different condition—the prosperity of the employer. The most prosperous are generally the strongest inclined to alleviate distress, to build hospitals, to pension old and deserving workmen, to contribute money and medical attendance and the like. And it may also be said that the larger companies are more prosperous than the small ones. Many have feared that the supplanting of the small employer of labor, and consequently the sundering of the union which existed between him and his employees, would result disastrously to society.

Whatever may be the evils resulting from the change, it must be admitted that the largest and most prosperous employers of labor are doing the most to render the lot of their employees comfortable and happy.

The most important difference between the plans of railroad relief associations is the requirement or non-requirement of membership as a condition of employment by the railroad company. The Pennsylvania Company, for example, does not require its employees to join the association, while the employees of the Baltimore and Ohio Company must become members of the relief association established by that company. Some workingmen object strenuously to this feature of the Baltimore and Ohio organization, regarding it as an abridgment of their freedom; but the briefest analysis of the requirement shows that it does not. Has not every employer of labor a right to prescribe terms or conditions of employment? Has he not a right to refrain from employing persons under twenty years of age, or Americans, or Italians, or colored persons, or members of labor organizations? And has he not also the right to prescribe that a person must join a relief association and fulfil its requirements or contribute to a hospital fund? If an applicant for work dislikes the terms, he need not accept them; and if he does not his condition is not rendered worse; nor is his freedom in the least impaired by accepting or declining them. His conduct is purely voluntary. The case, perhaps, is somewhat different when a person already in the employ of a company is required to join as a condition of continuing. It is true that if the requirement to join is not enforced until the term of service has expired, whether it be weekly, monthly, or annually, the company cannot be accused of acting unjustly.

On the other hand, there are very strong reasons why membership should be regarded as a condition of employment. It should be done to protect those who wish to save, but who cannot save so easily or so much whenever a relief association does not exist.

Furthermore, a company may insist on such a condition in its own interest. All employees who are members of such an association must save enough to pay their dues, and to do this a company may properly assume that they will deny themselves the least necessary things, and by so doing will improve in efficiency of service. Surely a company has the right to select skilled workmen, or to reject those who become inefficient through any cause. The man who saves is, generally speaking, the superior man everywhere. In most cases he is to be found in the sober and industrious class, and possesses a stronger arm and a clearer head than the improvident, irregular workman. So, without considering the question of one's duty to prevent improvidence and its consequent results, there is ample justification for requiring all employees to become members

of relief associations whenever they have been established.

The contributions of the employees, by the terms of membership, are deducted from their wages, so that no inconvenience or loss is experienced in collecting them. From the fund thus collected the members are entitled to receive definite amounts, in proportion to their contributions, when disabled by accident or sickness; and in the event of their death definite amounts are payable to their relatives or designated beneficiaries. The employees are divided into classes determined by their earnings per month. Thus, in the Pennsylvania relief association there are five classes:

- 1st Class—Those at any rate of pay.
- 2d Class—Those receiving thirty-five dollars or more.
- 3d Class—Those receiving fifty-five dollars or more.
- 4th Class—Those receiving seventy-five dollars or more.
- 5th Class—Those receiving ninety-five dollars or more.

The members of the several classes contribute monthly the following sums:

First class, \$0.75 per month; second, \$1.50 per month; third, \$2.25 per month; fourth, \$3.00 per month; fifth, \$3.75 per month.

We may next inquire into the benefits to which the members are entitled.

1. Payments for each day while disabled by accident in the company's service:

	For 52 weeks.	After 52 weeks and until recovery.
1st class	\$0.50	\$0.25
2d "	1.00	0.50
3d "	1.50	0.75
4th "	2.00	1.00
5th "	2.50	1.25

2. Surgical attendance during disability from accident in the company's service.

3. Payments while disabled by sickness, or by injury other than accident in the company's service, for each day after the first three days' disablement:

	For 52 weeks.
1st class	\$0.40
2d "	0.80
3d "	1.20
4th "	1.60
5th "	2.00

4. Payments in the event of death:

1st class	\$250.00
2d "	500.00
3d "	750.00
4th "	1000.00
5th "	1250.00

In addition to the death benefits mentioned, an additional death benefit may be taken after passing a satisfactory medical examination. The following table shows the entire benefit which it is possible for a member in any class to create for his family or other beneficiaries:

	Death benefit of class.	Additional death benefit.	Total death benefit.
1st class	\$250.00	\$250.00	\$500.00
2d "	500.00	500.00	1000.00
3d "	750.00	750.00	1500.00
4th "	1000.00	1000.00	2000.00
5th "	1250.00	1250.00	2500.00

For the "additional death benefit" of the first class the rates are: for a member not over 45 years of age, 30 cents per month; for a member over 45 years of age and not over 60 years, 45 cents per month; for a member over 60 years, 60 cents per month. These rates apply to each single death benefit of \$250.00.

It may be inquired, What does the railroad company do toward sustaining the association? It manages the

business, guarantees the fulfilment of its obligations, becomes responsible for its funds, pays all the operating expenses, including the salaries of the officials, medical examiners, and clerical force, pays interest on the monthly balances in its hands, and approves the securities in which investments are made. Furthermore, if in a period of three years there is a deficiency, this is paid by the company; if there is a surplus, this is appropriated to a fund for the benefit of superannuated members, or in some other manner for the sole benefit of members.

The details of these associations differ, but their principal features are the same. The regulations of the associations can be easily obtained by those who desire to know what they are. Perhaps a few statistics of the associations which have been longest in operation may be profitably added. The following is the record of deaths, disabilities, and payments of the Pennsylvania association since it was established:

Years.	Number of deaths from accident.	Number of deaths from natural causes.	Number disabled by accident.	Number disabled by sickness.	Number of payments for disablements and deaths.	Amount of payments for disablements and deaths.
1886	32	116	1744	3653	5545	\$151,147.87
1887	49	198	3186	7186	10,619	264,605.78
1888	53	197	3849	7815	11,914	283,512.10
1889	64	219	4915	10,834	16,032	343,569.36
1890	81	260	6512	17,673	24,526	466,294.11
1891	79	291	7255	18,334	25,959	530,182.82
1892	109	327	9184	21,829	31,449	615,271.99
1893	136	316	9060	23,411	32,923	642,395.18
1894	79	304	7725	19,878	27,986	546,791.22
1895	99	343	8765	23,112	32,319	591,495.97
1896	92	331	8774	23,417	32,614	610,119.20
	873	2902	70,969	177,142	251,886	\$5,045,385.00

The total amount paid for all benefits for the eleven years is:

		No.	Average per man.
Accidents	\$ 954,360.90	70,969	\$ 13.45
Sickness	1,879,518.58	177,142	10.61
Deaths from accident	543,444.45	873	622.50
" " natural causes	1,668,061.67	2902	574.80
	\$5,045,385.60		

At the close of 1896, after eleven years of operation, the membership of the association numbered 40,852—more than half of the entire number of employees, and a much larger proportion of those who by reason of age and physical condition are eligible. During this period the total revenue from all sources was \$5,707,885.19, and the disbursements were \$5,045,385.60.

Soon after establishing the association it was discovered that many members remained disabled and without means of support in consequence of having exhausted their right to benefits on account of sickness. To relieve the distress of deserving members of this class, the railroad company, on proper representations concerning their necessities and length of service, has given during eleven years \$213,491.35. The company has also granted the use of the necessary offices, and paid all the expenses of operation, including the salaries of officers, medical examiners, and others employed in conducting the association, amounting to \$838,961.44.

The following table represents the benefits paid by the Baltimore and Ohio association since its establishment, May 1, 1880, to May 31, 1895:

RELIEF FEATURE.

	Number.	Cost.	Average per case.
Deaths from accident	1010	\$1,068,544.22	\$1053.94
Deaths from other causes	1983	903,940.50	455.84
Disabilities from accidental injuries received in discharge of duty	55,816	716,110.58	12.83
Disabilities from sickness and other causes than as above	79,614	1,172,358.45	14.72
Surgical expenses	32,411	157,310.76	4.85
Aggregate	370,834	\$4,018,264.51	\$23.52
Add disbursements for expenses, etc., during same period		570,585.74	
Total disbursements for all purposes		\$4,588,850.25	

PENSION FEATURE.

Total number pensioned since October 1, 1884	394
Number deceased since October 1, 1884	174
Total number on list May 31, 1895	220
Payments to pensioners last fiscal year	\$34,457.70
Total payments to May 31, 1895	270,310.37

The Baltimore and Ohio Railroad Company led in this movement seventeen years ago (May, 1880). The Pennsylvania Railroad followed in 1886, and the lines west of Pittsburg belonging to the company formed such an association in 1888, the Philadelphia and Reading Railroad Company the same year, and the Cumberland Valley Railroad Company in 1889. The Chicago, Burlington, and Quincy Railroad Company's association was established in 1890. The center of this movement, therefore, is in Pennsylvania, as associations already exist among all the principal railroad companies of the State. But the Baltimore and Ohio can rightfully claim to be the pioneer in this country, though similar associations have long existed in Great Britain and on the Continent.

Albert S. Bolles.

Arnold Toynbee and Ruskin's Road-Making Experiment.

A CORRESPONDENT having called our attention to the reference, in Mr. Bruce's article in the February CENTURY on "Ruskin as an Oxford Lecturer," to Mr. Ruskin's enterprise of enlisting his pupils in manual labor on the roads in the vicinity of Oxford, the inquiry has brought to us the following comment from Mrs. Arnold Toynbee, which will be of interest to many an admirer of her lamented husband, so well known in America as the pioneer in the work of college settlements among the poor. Mrs. Toynbee, replying to a query concerning his relations to the scheme, says in part:

"It is, I believe, quite correct to say that he acted as foreman over the work of Ruskin's road-making; he told me so himself; but I cannot inform you whether he was foreman for the whole time or only for a part. He mentioned to me that it was very nice to be foreman, because he went, in consequence, every time to breakfast with Ruskin, when the workers were invited, and not only in turn, as the others did. He was appointed foreman, I believe, because he was scarcely strong enough to do much of the hard work himself, and also because he was always good at leading men. His own opinion about the road-making was that, though of course it was impossible not to smile at it, yet it was not a bad thing altogether. The idea was to do a piece of work that was useful to the working-people

living in houses near the bit of road, and a piece of work that was *not* being taken up by any one else, either public or private; also, that it might give the *idea* of athletes using their muscles for some useful purpose. Of course the thing after a time became a joke. You are quite right: it was a road, not a ditch, which was worked at. I do not myself know which piece of road it is at Hinksey, though I dare say I have often walked by it.

"As for the influence of this intercourse with Ruskin on my husband himself, the writer of the letter you inclose rather exaggerates it. My husband came from an artistic family, and had been brought up to understand and care for art, so that he thought of Ruskin first as an art master. He was, of course, much interested in Ruskin's writings on social questions as well, especially in 'Unto this Task,' to which he often referred. But I should not say that on social questions he was very much influenced by Ruskin; he did not think Ruskin enough of an economist. I mean that he was not much influenced *himself*. He fully recognized the influence Ruskin had exercised over others on social questions, and thought the influence had been of great good, even if the economic theories were false.

"Quite a smaller point: I am always sorry that there is often exaggeration as to my husband's collapse after the lectures on 'Henry George.' 'Carried off more dead than alive' is scarcely accurate. I was there myself, and my husband came away with me in the ordinary way, though, of course, his fatal illness set in immediately, and those lectures were his last bit of work."

Notes on Burns's Manuscript and Portrait.

IN the article on "The Manuscript of 'Auld Lang Syne,'" by Cuyler Reynolds, in THE CENTURY for February, 1898, occur two misreadings of Burns's manuscript. In the note in Burns's handwriting, "O there is more of the fire of native genius in it" (p. 587), the "O" should be omitted, as it proves, on comparison, to be merely the flourish of the capital T. (See the facsimile itself.) On page 586, in referring to the letter addressed to Burns's friend, Mr. Reynolds was misled by Mr. Henry Stevens's misreading (p. 588) of the abbreviation "Dr.," which proves to have been intended for "Dear Richmond," and not "Dr. Richmond." The superscription of the letter reads: "Mr. John Richmond, writer, Mauchline."

A more serious error occurs in the statement by George M. Diven, Jr., concerning the portrait of Burns (p. 585). This statement, which came to us some years ago, was printed by inadvertence, a revised account of the family tradition having been sent to us, through Mr. Diven, by a granddaughter of the painter of the portrait, Mrs. Mary B. McQuhae Falck of Elmira, New York. This statement, made on November 14, 1896, which was mislaid at the time of going to press, includes interesting information. Mrs. Falck writes:

"The portrait of Robert Burns is now in my possession, and was bequeathed to me by my mother, who died last year. . . . With reference to your inquiries about my grandfather, who certainly painted the portrait, I can give you only such information as has come to my knowledge. William McQuhae, son of David and Jane McQuhae, was born in the parish of Balmaghie, Scotland,