

tion. It extends this principle of co-operation for the consumer's benefit, to all the relations between capital and labour. It adopts the socialist's theory that the labourer should participate in the rewards of labour, leaving only the extent of participation for future adjustment. It implies the importance of individual incentive and the indispensability of the human mind, in industrial life. It suggests possible lines, along which a final solution may be worked out, with the industries efficiently organized and the producer equitably rewarded.

CHANGED ethical standards, the influence of socialistic propaganda, the awakening of public conscience, the new religion, and even muck-raking, have played their part no doubt. For sympathy and fair dealing are moral qualities rather than intellectual. But the big factor after all is economic. And far from being a flaw in the title, the economic aspect is the best guarantee of enduring results. From a pecuniary standpoint, all Welfare plans must be profitable for the industry and for labour, or they are profitable to neither. They must likewise be progressive. Who can doubt that iniquities like those exposed at Lawrence, Mass., or sweat-shop conditions that are a reproach to civilization, will be more quickly and more permanently remedied under this system than under one which gives free play to private greed?

An examination of the Welfare Work of upwards of two score representative corporations shows activity in one or more of the following directions:

across the Charles River in its rear, the hills and farms of New England stretch for miles. In front, and flanking each side, are parks city blocks in extent, bought and maintained by the company for the comfort and enjoyment of its operatives.

Question these ivied walls at Kodak Park, or the rose bushes at Garden City; question the windows that look out on trees, flowers and lawn, or on the hills of New England, and you discover a practical application, on broad lines, of the new economy, that a whole man is more efficient than a half man, that health, comfort and aesthetic enjoyment are as necessary to human efficiency as tools; that without the cheerful, personal happiness of the worker in his work, only the husk of service is rendered.

Kodak Park, which is typical of this new attitude, comprises a tract of 140 acres, situated on the outskirts of Rochester. Fifteen of these acres are laid out in trees, shrubs and lawn, and a further six acres is set aside for an athletic field. These grounds are always at the disposal of employees. Here, under the shade of the trees, the noon hour may be agreeably whiled away, or on its paths, lovers stroll to their hearts' content. The more strenuously inclined have at their disposal the athletic field, where baseball, tennis, soccer and other pastimes may be freely indulged in. A three-story building, 180 x 75 feet, has also been erected, for the sole use of employees. This building contains lunch rooms, reading rooms, smoke rooms, and a huge assembly hall, whose polished floor bespeaks

for promoting Social Welfare. Free classes in millinery, dressmaking and domestic science, for young women, are also maintained in connection with the social work. Emergency rooms, with two resident nurses, and beds maintained at the City Hospital, for the free use of operatives, are also included in their Welfare Plans. A Relief Association, with a nominal admission fee of twenty-five cents, and twenty-five cents per month dues, to which the company contributes annually, provides relief in case of sickness, and a sum to cover funeral expenses in the event of death.

In the Welfare Work of Morris & Co., of Beef Trust fame, are included a hospital, with free medical attendance, free dental service, and an employees' benefit association. The object of the latter is to afford relief to employees in case of accident or sickness, and to their dependents in case of death. The fund is made up of contributions from members, on a wage basis, and an annual contribution of \$10,000 from the company. Even the Beef Trust, we see, must have its due.

Concerns like the Public Service Corporation of New Jersey, Proctor & Gamble Co., the Gorham Co., and the Eastman Co., already referred to, maintain their insurance and pension systems out of corporation funds entirely. The Public Service Corporation, which includes public utilities, like railway, gas and electricity, has adopted the pension plan of leading American railroads, like the Lackawanna, Pennsylvania, Chicago and North Western, and, I believe, Canadian railroads. The voluntary retiring age is set at 65, provided the employee has been constantly in the service for 25 years. The compulsory retiring age is 70, after 20 years of service. Pension payments are computed on the basis of 1 per cent. for each year's service, of the average wage or salary received during the ten years immediately preceding retirement. Under the insurance plan of the Jersey Corporation, the sum of \$300 becomes payable at death to the relatives, dependents or designated beneficiaries of all their employees. Sick benefits to all employees earning not more than \$1,800, are allowed at the rate of \$1 per day for each day's disablement, \$90 being fixed as the maximum allowance for one year.

Proctor & Gamble, the Ivory Soap people, have in connection with their pension plan an arrangement whereby employees who are disabled, sick or have reached the retiring age, may be provided with work which they can readily perform, at a rate of wage suitable to such employment. This wage is then supplemented from the pension fund to an amount equal to 75 per cent. of the average wage earned in the last two years of service. This agreement was entered into between the company and its employees, and can be terminated at any time, on six months' notice, by either party.

The Bell Telephone Co. have set aside a fund of \$10,000,000 for pensions, sick benefits and life insurance, available to all employees of the Bell system, which includes also the Western Union Telegraph. The statement of the company, while somewhat oracular, may be taken as a sincere expression of the general attitude on the subject.

"It is but natural that every employee should desire to assume the normal responsibilities of life and to surround himself and those dependent upon him with the things that make life complete and enjoyable. Unforeseen happenings may make these responsibilities heavy burdens, and whatever may be put aside for the day of misfortune must in the beginning be small and accumulated slowly. A realization that obligations must be met in times of misfortune as well as in times of prosperity has made the need of something beside merely an old age pension appear absolutely vital."

The Bankers Trust have recently followed suit, setting aside \$75,000 as the nucleus of a pension fund, to be added to each year as the needs of the fund may require, or their profits warrant. Participation is voluntary, but no officer above the rank of assistant secretary or treasurer will be eligible. Participating employees will be required to pay three per cent. of their annual salary, and to be entitled to the benefits of the pension, are required to have rendered fifteen years of service. In case of retirement prior to that period of service, the employee will receive all that he has paid in, with four per cent. interest. Voluntary retirement is fixed at 60, compulsory retirement at 65. Pension payments are based on length of service, the annual amount being as many fiftieths of salary as years of service, provided it shall not exceed thirty-five fiftieths nor \$5,000 a year. For 25 years' service the pension continues until death, for less than 25 years, for as many years as years of service. The widow of an employee eligible for a pension will receive half the amount to which her husband was entitled.



Another Artistic Factory, With a Flower-garden Set in the Quadrangle Between the Two Wings. Publishing and Printing Plant of Doubleday, Page & Co., Garden City, Long Island, New York.

Environment, Social Welfare, Profit Sharing, Wage Dividends, Old Age Pensions, Accident Insurance, Sick Benefits, Saving Funds, Emergency Hospitals, Rest Rooms, Free Medical and Dental Service.

In the surroundings of the worker, much improvement has been made. The importance of sunlight, fresh air and sanitation are freely recognized by every modern industrial plant. They are the first steps to efficiency. But the business code, as written in its environment, is still a harsh code. The habitual severity of manufacturing industries, the forbidding aspect of their surroundings, are traditions not yet outworn. They conform to some vague idea of surroundings appropriate to the severely utilitarian aims of business, they prescribe the frame of mind for its approach, they frown like a fortress against the invasion of sentiment on its eminently practical domain.

Examine these traditions or conventions in the light of the beautiful home of the Eastman Kodak Co., in Rochester; the house of Doubleday, Page & Co., Garden City, L.I.; or the Waltham Watch plant in Waltham, Mass., and we discover that they are neither good psychology nor sound logic. Almost your first impression on approaching any of these places is of a new attitude toward business, a new psychology, and more human, come to take the place of the old and unhuman. In the case of Kodak Park, you will probably reflect its singular appropriateness in an industry, based as this is, on a recognition of man's aesthetic side. You will also appreciate the consistency with which this corporation is practising at home the love of beauty it cultivates abroad.

The home of the Country Life Press (Doubleday, Page & Co.) is set in a spacious garden of flowers, under the care of expert gardeners. The Waltham Watch plant offers a natural and an acquired setting that is probably unequalled anywhere. Looking

the winter gaieties provided for its youths and maidens. In addition to its Social Welfare Work, the Eastman Company have, for the past two years, declared a wage dividend to employees, based on the previous year's operations.

A fund of \$1,000,000 has also been set aside, the income from which goes to the payment of accidents, sick benefits and pensions.

A fully equipped hospital at the plant provides first aid for the injured or indisposed, and rest rooms are provided on all floors in which women are employed. A physician and experienced attendants are always on hand to render service.

THE spacious garden of Country Life Press serves utilitarian and aesthetic purposes. Besides the flowers, which employees are privileged to take home at certain times, vegetables are grown and furnished at cost to employees, at the co-operative grocery store, which is maintained at the plant. This store has materially reduced the cost of living to its employees—eighty per cent. of whom live in the locality.

Saving Fund plans, to encourage thrift among employees, while smacking somewhat of paternalism, have, nevertheless, much to commend them. Many industries, like Doubleday, Page & Co., and Du Pont Powder, have devised schemes whereby employees may regularly deposit a small portion of their earnings and receive a rate of interest considerably in excess of the bank rate, and to which the company, in most cases, contributes a like amount.

The Waltham ideal would seem to be relations that may be at once classed as "pleasant." Watch workers are naturally people of high intelligence and considerable refinement—and this fact, coupled with the segregation of the operatives, in practically a community of their own, offers unique advantages