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Unemployment insurance, including information about Richman Brothers Company plan to set up unemployment insurance system for its employees, 1934-1935.

C O P Y

OHIO STATE FEDERATION OF LABOR
320 Atlas Building
Columbus, Ohio

September 8, 1934.

Miss Elizabeth S. Magee,
Executive Secretary
The Consumers' League of Ohio,
341 Engineers' Building,
Cleveland, Ohio.

Dear Miss Magee:

I have your letter of September 4 and I wish you could have been present in Columbus when we had our conference with a number of Labor men and women who are advocating that certain provisions be placed in an Unemployment Insurance Bill.

Our Board met in the Neil House on Saturday afternoon, August 25, and there were quite a goodly number present. All of them except one were from Cleveland, with Mr. Lesco leading. The Board listened to everyone that wanted to discuss Resolution No. 37, which was introduced in our last Convention and referred to the Executive Board.

Following the conference with the persons above referred to the Executive Board went into executive session for the purpose of discussing and coming to a decision relative to an Unemployment Insurance Bill and the Ward Income Tax Bill, for which initiative petitions are now being circulated. A very free and lengthy discussion took place on the advisability of initiating this year an Unemployment Insurance Bill.

The Board members were of the opinion that without the Wagner-Lewis Federal proposition being enacted into law, and not knowing what its fate will be in the next session of Congress, that an Initiated Unemployment Insurance Bill would require a tremendous amount of work and money and it might be necessary to go to a referendum. Our members were of the opinion that the various groups interested in this legislation at the present time are largely without funds and that our Federation would be compelled to assume a very large part of the financing. They also thought that if this financial burden was assumed by our Federation it would wreck our treasury for the time being and perhaps cripple us very much in our legislative work on one or two other propositions in which we are vitally interested and which must receive attention by us.

The Board finally decided that it would be best to have a bill drafted and introduced in the General Assembly by some member, trusting to our ability to organize Unemployment Insurance Leagues, conduct an educational campaign and impress the Legislature with the advisability of enacting such a law. We felt that perhaps by the time our bill had progressed to a vote in the General Assembly there would be some action on the Wagner-Lewis proposition at Washington and it would strengthen us a great deal.

Another reason for our action not to initiate a bill was that there was a fear that if we initiated a bill and the Legislature refused to act upon it, we might find that the bill would not be the kind of a bill which we would want to take, or could take, to a referendum and be in accord with Federal legislation. In such an event we would have spent our money and our efforts would have been in vain.

Miss Elizabeth S. Magee.....2

Our Board members expressed the opinion that we could not measure the success we might meet with an Unemployment Insurance Bill without Federal legislation by the success met with on our Old Age Pension Bill. This success came about after fourteen years of agitation and there was considerable delay because we were unwise enough eleven years ago to take an Old Age Pension Bill to a referendum, in which we were defeated. This gave each member of the Legislature whose county voted against Old Age Pensions at that time a perfect alibi for voting against other Old Age Pension Bills. It is my opinion that our Executive Board wants to proceed with the organization of Unemployment Insurance Leagues and begin the campaign of education at as early a date as possible. Perhaps we may then be in a position to put an Unemployment Insurance Bill through the legislature.

Both candidates for Governor have stated that they favor such legislation when answering our Questionnaire, as have many candidates for the General Assembly.

Our Executive Board had a committee of four appear before the Platform Committee of the Republican Convention in an effort to have several Labor planks put in the party platform. Among these was one for Unemployment Insurance. We received very little from a Labor standpoint aside from declarations on workmen's compensation and factory inspection. The collective bargaining plank in the platform is nothing more than words to my mind, as we have succeeded through the National Industrial Recovery Act and the State Recovery Act in having sections in the law guaranteeing such right.

Kindly let me hear from you at your earliest convenience as to what you think of the action of our Board and as to how we may proceed to organize Unemployment Insurance Leagues upon a safe, sane and sound basis free from communistic complexion.

Sincerely yours,

(Signed)

Thos. J. Donnelly,
Secretary-Treasurer
Ohio State Federation of Labor.

C O P Y

OHIO STATE FEDERATION OF LABOR
320 Atlas Bldg., Columbus, Ohio

September 17, 1934.

Miss Elizabeth S. Magee, Executive Secretary,
The Consumers' League of Ohio,
341 Engineers Bldg., Cleveland, Ohio.

Dear Miss Magee:

I have your letter of September 13th in relation to another meeting of representatives of the organizations interested in Unemployment Insurance and note that Rabbi Silver suggests Saturday afternoon, September 29, as a possible time. This date will not fit in with my present arrangements. I am planning to be in Akron, Ohio, on Saturday and Sunday, September 29 and 30. From there I plan to go to Cleveland for the opening of the National Safety Congress. Perhaps the following Saturday would be a better date, as President Chapman is out of Ohio and will not return by September 29.

It occurs to me that it would be profitable for you and Rabbi Silver and others in Cleveland interested in the drafting of an Unemployment Insurance Bill to hold a conference in Cleveland with me while I am in your city. I do not know whether we can get Dr. Rubinow there on that date or not, but I would like to have yourself, Rabbi Silver and Senator Harrison talk matters over with me previous to the sending out of a call for a meeting in Columbus. I do not want to have to go through the Lesco performance again. It appears to me as pure insanity and is only muddying the waters.

If I remember correctly, Mr. Epstein had some suggestions which he made in relation to amendments to the Harrison Bill and which met your approval. I would like to have you look these up and have them if a conference is agreeable to you and the others mentioned while I am in Cleveland. I generally stop at the Hollenden Hotel.

Since writing the above I have the thought that perhaps there would not be sufficient time elapse between our meeting in Cleveland and the Saturday following to secure a good attendance for any conference we might hold in Columbus. It might therefore be necessary to hold the conference two weeks from September 29.

I have been instructed to undertake the organization of County Unemployment Insurance Leagues through our Central Labor Unions and Affiliated Organizations in the various sections of Ohio. I have not sent out a letter on this subject as yet, as I have been awaiting the holding of the two state political conventions. Tonight I shall appear before the Platform Committee of the Democratic Convention and endeavor to have them declare for Unemployment Insurance, as I did the Republican Platform Committee. When I send out a letter on the subject of organizing County Unemployment Insurance Leagues, I shall advise our organizations not to restrict membership therein to only members of Organized Labor.

Sincerely yours,

(Signed)

Thos. J. Donnelly, Secretary-Treasurer
Ohio State Federation of Labor.

HONORARY VICE PRESIDENTS THE CONSUMERS' LEAGUE OF OHIO

DR. ROBERT H. BISHOP, JR.
HENRY E. BOURNE
MRS. F. H. GOFF
DANIEL E. MORGAN
EMMA M. PERKINS
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341 ENGINEERS' BUILDING
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MAIN 3025

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ELIZABETH S. MAGEE	EXECUTIVE SECRETARY



September 18, 1934.

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Rabbi A. H. Silver,
The Temple,
Ansel Rd. & E. 105th St.,
Cleveland, Ohio.

Dear Rabbi Silver:

I have just this morning received the enclosed letter from Mr. Donnelly. I had held off on sending the call for the conference on the 29th until I had a reply from him since it seemed important to have him present.

I am writing to him today asking him to tell me just what days he will be in Cleveland during the first week of October, and suggesting that we have an evening conference. I am pretty sure that this is the only possible time for Mr. Harrison since he seems to be in Court so steadily.

I will let you know as soon as I hear from Mr. Donnelly again.

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Executive Secretary.

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October 9, 1934.

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Rabbi A. H. Silver,
The Temple,
Ansel Road & E. 105th St.,
Cleveland, Ohio.

Dear Rabbi Silver:

I am so sorry to hear that you have been ill,
and I hope that you will soon be feeling all right again.

In connection with our fall membership drive,
we are having a very informal dinner meeting of workers at
Goodrich House, Monday evening, October 22nd. There will prob-
ably be about fifty or sixty people present. Mr. Harrison will
preside. We will have a presentation of the legislative program
of the League, and we very much want you to be there to speak
briefly to the members.

We plan to be through about 8 o'clock so that
the meeting will not interfere with any evening engagements.

I do hope that this is a possible time for you
and that you can be with us.

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Executive Secretary.

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December 6, 1934

Rabbi Abba H. Silver
The Temple
Ansel Road
Cleveland, Ohio

Dear Sir:

Since you were a member of the Ohio Commission on
Unemployment Insurance, you may be interested in
seeing the enclosed issue of our Bulletin.

Very truly yours,

Rose L. Vormelker
Business Research Librarian

RLV:DL
Enclosure

December 18, 1934.

Miss Marie R. Wing,
The Consumers' League of Ohio,
341 Engineers' Bldg.,
Cleveland, Ohio.

Dear Friend:

Let me thank you for your kind letter of December 3. I hope that you will pardon the long delay in answering it. I have not stayed very close to my desk during the last few weeks.

I wish I could see my way clear to increase my contribution to the Consumers' League. Unfortunately the demands made upon me are so many and the effects of the much talked about depression are still so much in evidence that I must defer increasing my subscription to some future time. I am enclosing herewith my check for 1935.

With all good wishes, I remain

Very cordially yours,

AHS:BK
Enc.

HONORARY VICE PRESIDENTS THE CONSUMERS' LEAGUE OF OHIO

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December 21, 1934.

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HARVEY A. WOOSTER, OBERLIN

Dear Rabbi Silver:

Thank you so very much for your contribution of \$25 for the Consumers' League. I realize the heavy demands that must be made on you daily, and appreciate your continuing your subscription as of last year.

I want to take this opportunity of telling you how very much I am sure you have helped in connection with our appeal for an appropriation from the Beaumont Fund. I had a nice talk with Mr. Loeser last summer, at the time I asked your advice about making a request. He told me at that time that there would be no distribution of funds until the latter part of this year, so a few weeks ago I went back to him for a second interview and took him material about the League's purpose, etc. He then suggested that I see Mr. N. L. Dauby. I did so, and had a very nice talk with him though he did not commit himself and seemed to have some question as to whether a fund created for charitable and educational purposes could rightly be used for the League's work. I pointed out to him where I felt the work definitely came under both these heads. Afterwards I called Mr. Loeser and found that Mr. Dauby had discussed the matter with him and I could not help but feel encouraged by Mr. Loeser's friendly attitude in the matter. He told me that no action would be taken on any appropriations until after the first of the year.

I am telling you all this so that in case you might happen to see Mr. Dauby or Mr. Loeser there might be an opportunity for you to put in an additional word.

I mentioned to Mr. Loeser the sum of \$500; they gave that amount to the Anti-Tuberculosis League, and it would certainly be a wonderful thing if we could have that ~~sum~~ at least, to help in wiping out our \$1000.00 deficit, 90% of which is due Miss Magee for unpaid salary. Of course I did not talk deficit to Mr. Dauby or Mr. Loeser

Rabbi Silver.....2

12-21-34.

because meeting a deficit does not usually appeal to people who are just starting to give. However, I wanted you to know just how vital this contribution can be for us.

With sincere thanks and hearty good wishes for the holiday season, believe me

Cordially yours,

Marie R. Wing

Marie R. Wing,
Finance Chairman.

Rabbi A. H. Silver,
The Temple,
Ansel Rd. & E. 105th St.,
Cleveland, Ohio.



C O P Y

OHIO STATE FEDERATION OF LABOR
320 Atlas Building
Columbus, Ohio

December 29, 1934.

Miss Elizabeth Magee, Executive Secretary
Ohio Consumers' League,
341 Engineers Building,
Cleveland, Ohio.

Dear Miss Magee:

I have just written Mr. Keifer and urged him to get busy with the drafting of an Unemployment Insurance Bill such as we had in the last session of the Legislature. You will remember that there were a great many corrections made in the bill by amendments. I have asked Mr. Keifer to take care of these amendments in rewriting the bill.

The talk around here the past week is that there are a number of members of the Legislature who are going to introduce Unemployment Insurance Bills. I would not be surprised if some of these bills would be backed by the employers and providing for individual reserves rather than a State Insurance Fund.

I want to have our bill ready as early as possible, so that it may not trail the other bills. We can introduce our bill and if the Legislature is favorable we can at a later date have amendments made to it which time will have demonstrated are advisable. By introducing our bill early we will at least be on an even basis with other bills introduced and when our Unemployment Insurance Conference meets in Columbus in January we can consider amendments to it or the substituting of another bill for it.

I note in the newspaper that the Eagles are again going to forge to the front and try to seal the glory, if there is any, for the enactment of an Unemployment Insurance Bill. I don't like their methods. When we hold our Conference in Columbus I think that the Eagles should be invited to participate in it, but they should be given to understand that they will have to play ball in the regular way or that they can go to Halifax or some other place.

Sincerely yours,

(Signed)

Thomas J. Donnelly,
Secretary-Treasurer
Ohio State Federation of Labor.

C O P Y

COMMITTEE ON ECONOMIC SECURITY
Walker-Johnson Building
1734 New York Avenue NW.
Washington

December 31, 1934.

Miss Elizabeth S. Magee, Executive Secretary,
The Consumers' League of Ohio,
341 Engineers' Building,
Cleveland, Ohio.

Dear Miss Magee:

Unfortunately I cannot give you any real information on the administration of the unemployment insurance bill. The fact is that no final decisions have been reached. These will have to be made very soon, but I cannot now even give you a definite date.

My personal recommendation is that the federal legislation follow the lines of the Wagner-Lewis Bill with wide latitude to the states. In fact I would have far fewer restrictions than were in the Wagner-Lewis Bill, but would put in the restriction that if industry and company funds are permitted to be set up, at least one per cent must go into a state pooled fund. Also I would permit additional credits beyond the contributions actually made only after five years and only after accumulation of reserve equal to at least 75% of the theoretical maximum liabilities.

The confusing factor is the renewed agitation for a national system. This, I believe, comes from two groups; (1) perfectionists who are naive enough to believe that their particular ideas will be written into the federal law without change; and (2) big industrialists who think that under a national law or under the so-called subsidy plan they will be able to get a provision under which the national authorities can permit companies to set up their own reserve accounts whether the states wish them to do so or not. I think we can break up this game by bringing it out into the open but frankly cannot predict what will be the final outcome.

My suggestion is that you go ahead with your bill as if this Committee did not exist. On my part I want your state to be able to pass the very fine bill you had two years ago. I think that will be the attitude of the administration.

The only points on which you will probably have to make changes are that our federal bill contemplates a three per cent contribution rate from employers and also provides that all reserve funds must be deposited in the Treasury of the United States and invested and liquidated under control of the Treasury. Aside from that I do not believe that you will have to make changes in your Ohio bill - at least I hope not.

Wishing you every success and extending New Year's greetings, I am

Sincerely yours,

COMMITTEE ON ECONOMIC SECURITY

(Signed)

Edwin E. Witte,
Executive Director.

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Vol. 5, No. 4

Cleveland, Ohio

December, 1934

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COMPULSORY PUBLIC UNEMPLOYMENT INSURANCE

SOURCES OF INFORMATION

"We shall come to unemployment insurance in this country just as certainly as we have come to workmen's compensation."—*Franklin D. Roosevelt.*

Is It Needed?

COHN, F. M. Social responsibility.

In: *Taylor Society Bulletin*, June 1933, p. 67-8.

"The present situation can only be met by compulsory social legislation."

Do we need compulsory public unemployment insurance?

In: *Annals of the American Academy of Political and Social Science*, November 1933, p. 21-41.

"Yes," says Abraham Epstein. "No," says Noel Sargent.

GILSON, M. B. Unemployment insurance. 1933.
(Public policy pamphlets No. 3.)

Unemployment insurance is the best possible method developed thus far of relieving, not curing, unemployment.

OCHSNER, E. H. Social insurance and economic security. 1934.

Says social insurance is not in accord with justice and fair dealing.

RUBINOW, I. M. Unemployment. 1934.

In his: *The quest for security*. Book V.

Some of the chapter headings are: The line at the factory door; Who pays for the depression? Let Uncle Sam do it.

Has It Been Tried?

INDUSTRIAL RELATIONS COUNSELORS, INC. An historical basis for unemployment insurance. 1934.

A comprehensive study of the experiences of Great Britain, Germany, Belgium, and Switzerland with national schemes, and of existing and proposed schemes in the United States.

METROPOLITAN LIFE INSURANCE COMPANY. The administration of unemployment insurance. 1932.
(Social insurance series. Monograph No. 5.)

The essential administrative features of eleven European governmental plans.

Would It Be Practical?

DENBY, CHARLES, JR. Unemployment insurance.

In: *American Bar Association Report*, 1933, p. 548-58.

Unemployment reserves are of little benefit in the durable goods industries, where the unemployment problem is most serious.

HALL, T. H. Current conflicting views on unemployment insurance. 1931.

Excerpts from books and magazine articles arranged to give a cross section of opinion on various phases of the subject.

KEYES, N. B., JR. The futility of unemployment insurance.

In: *Automotive Industries*, July 8, 1933, p. 38-41.

"Foreign experience proves that cyclical unemployment is not an insurable risk."

LINCOLN, J. F. Discussion of the Ohio Unemployment Insurance Bill recommended by Governor's Unemployment Commission. 1933.

A Cleveland business man, the only representative of industry on the Ohio Commission, here records his opposition to the proposed bill and to unemployment insurance in general.

LINCOLN, L. A. Practicability of unemployment insurance. April 29, 1931.

"For certain types of unemployment, insurance is probably practical. Insurance in itself, cannot, however, furnish the major solution for the general problems of unemployment."

NATIONAL ASSOCIATION OF MANUFACTURERS. Unemployment insurance handbook. 1933.

"A reference book for the use of legislators, business executives, teachers, and students."

RUBINOW, I. M. Is the unemployment risk insurable?

In: *Annals of the American Academy of Political and Social Science*, November 1933, p. 40-52.

Actuarial difficulties of unemployment insurance are not insurmountable, according to Dr. Rubinow, who combines the experience of an actuary and a social worker.

UNITED STATES LIBRARY OF CONGRESS—Legislative Reference Service. Selected statements relative to unemployment insurance in the United States; pro and con. 1934.

What Would It Cost?

DONNELLY, J. L. Unemployment insurance would bankrupt industry.

In: *Manufacturers News*, April 1934, p. 16-17.

What England and Germany paid out in unemployment benefits up to 1929.

OVER

NATIONAL ASSOCIATION OF MANUFACTURERS. What have foreign unemployment insurance and related social insurance laws cost? What would be the cost of an American compulsory unemployment insurance system?

In its: *Unemployment insurance handbook*. 1933, p. 112-22.

TOLLES, ARNOLD. Unemployment rates, insurance benefit, and contribution scales in Germany and Great Britain.

In: *American Statistical Association Journal*, June 1934, p. 129-65.

A comparison of the costs of unemployment insurance in these countries in 1927 and 1933.

What Kind Should We Have?

AMERICAN ASSOCIATION FOR LABOR LEGISLATION. An American plan for unemployment reserve funds, with revised draft of an act. 1933.

Legislation based upon this proposal for compulsory reserves has been introduced in many states.

DEANE, A. L. & NORTON, H. C. Investing in wages. 1932.

The "Deane Plan" for eliminating the lean years.

DOUGLAS, P. H. Standards of unemployment insurance. 1932. (Social service monographs No. 19.)

What a properly managed system of unemployment insurance would do. Includes a note on the constitutionality of compulsory schemes.

HANSEN, A. H. & MURRAY, M. G. A new plan for unemployment reserves, based on Minnesota employment data. 1933.

The Employment Stabilization Research Institute of the University of Minnesota has devised this compulsory plan to meet the problem of prolonged unemployment. The State would administer the system, but would not be a contributor to the fund.

HANSEN, A. H. & others. A program for unemployment insurance and relief in the United States. 1934.

Outlines a tentative program based on the experience of Great Britain, Germany, Belgium, Switzerland; includes a plan for emergency benefits as well as the regular insurance.

HOAR, R. S. Unemployment insurance in Wisconsin. 1932.

A history and analysis of Wisconsin's unemployment reserves law, which exempts employers who guarantee steady employment or adopt satisfactory voluntary systems.

X OHIO COMMISSION ON UNEMPLOYMENT INSURANCE. Report, two parts. 1932-33.

Report prepared under the chairmanship of W. M. Leiserson, with the draft of a proposed bill for a state system in Ohio.

PRESIDENT Roosevelt plans to submit program of national unemployment insurance to next congress.

In: *Commercial and Financial Chronicle*, Nov. 3, 1934, p. 2762.

Proposals outlined by E. E. Witte, head of Committee on Economic Security.

RUBINOW, I. M. The Ohio idea: unemployment insurance.

In: *Annals of the American Academy of Political and Social Science*, November 1933, p. 76-87.

An analysis of the proposal of the Ohio Commission on Unemployment Insurance and of the arguments for and against it.

SHIDLE, N. G. Unemployment insurance—an immediate industrial problem.

In: *Automotive Industries*, Nov. 3, 1934, p. 556-558, 566.

SPEERS, W. C. "Nothing charitable about unemployment insurance."

In: *Retailing* "Executive edition," Oct. 8, 1934, p. 2.

Suggests a plan in which the employer, employee, and the federal government each contribute an equal share.

STANDARD STATISTICS COMPANY. Unemployment insurance—a problem for 1935.

In its: *Standard Trade and Securities*, Oct. 19, 1934, p. 374-6.

Warns against the danger of unsound legislation likely to be introduced in the near future.

WESTING, R. S. A plan for financial security for employees.

In: *Taylor Society Bulletin*, June 1934, p. 64-7.

Recommends personal reserve funds credited to individual employees.

WOLFENDEN, H. H. Unemployment funds: a survey and a proposal. 1934.

A study by a Toronto actuary of unemployment insurance and other types of funds for the financial assistance of the unemployed.

Should It Be a Federal-State Plan?

DOUGLAS, P. H. Toward unemployment insurance.

In: *World Tomorrow*, March 29, 1934, p. 160-2.

Praises the Wagner-Lewis bill as "federalism at its best."

KENNEDY, THOMAS. American labor and unemployment insurance. July 12, 1933.

The views of American labor on unemployment insurance, as presented by the Secretary-Treasurer of the United Mine Workers of America to the Institute of Public Affairs. Urges a federal law giving the states financial and other inducements, provided they meet certain standards.

PERKINS, FRANCES. An interstate authority for unemployment insurance.

In: *Survey Graphic*, March 1934, p. 116-17.

Suggests an Insurance Authority set up by a group of industrial states to underwrite insurance for those states.

PLAYER, C. A. Unemployment: American insurance plans.

In: *Barron's*, Nov. 19, 1934, p. 7, 13.

Federal government would set principles for states.

SAUNDERS, R. E. Uncle Sam's plan for fighting the unemployment plague.

In: *System*, September 1934, p. 407-9.

The social security program now being worked out in Washington will put a premium on stabilization of industry in each plant.

SEIDMAN, J. I. Federal promotion of state unemployment insurance.

In: *Editorial Research Reports*, Feb. 15, 1934, p. 119-32.

Sketches the provisions of the Wagner-Lewis bill and discusses its constitutionality.

HONORARY VICE PRESIDENTS THE CONSUMERS' LEAGUE OF OHIO

DR. ROBERT H. BISHOP, JR.

HENRY E. BOURNE

MRS. F. H. GOFF

DANIEL E. MORGAN

EMMA M. PERKINS

BELLE SHERWIN

RABBI A. H. SILVER

RT. REV. MONSGR. JOSEPH SMITH

341 ENGINEERS' BUILDING

CLEVELAND

MAIN 3025

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HELEN PHELAN

TREASURER

ELIZABETH S. MAGEE

EXECUTIVE SECRETARY



January 2, 1935.

Rabbi A. H. Silver,
The Temple,
Ansel Road,
Cleveland, Ohio.

Dear Rabbi Silver:

I am enclosing a copy of a letter which I have just received from Mr. Wittee of the Committee on Economic Security. This will be very helpful if his predictions come true.

I am enclosing also a copy of a letter from Mr. Donnelly since it makes more clear his statement in regard to Mr. Keifer and the redrafting of the Unemployment Insurance Bill.

I have sent out letters calling our meeting for Thursday, January 10, at 2 o'clock in the Neil House in Columbus, and suggesting that the meeting will run through the early evening.

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Executive Secretary.

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ELIZABETH S. MAGEE	EXECUTIVE SECRETARY



January 7, 1935.

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IRMA VOIGT, ATHENS
HARVEY A. WOOSTER, OBERLIN

Rabbi A. H. Silver,
The Temple,
Ansel Rd. & E. 105th St.,
Cleveland, Ohio.

Dear Rabbi Silver:

I believe I told you that we set the Unemployment Insurance Executive meeting for Thursday afternoon at 2 o'clock in the Neil House in Columbus. Dr. Rubinow writes that he may be able to arrive for the afternoon. This may mean that we will not have to continue as late in the evening as we had thought.

I had a note from Mr. Elliot saying that he is going to try to fly to Columbus for our meeting. If he cannot get there he may have someone from Mr. Witte's staff come out.

I am leaving for Dayton tonight and will go from there to Columbus.

I will look forward to seeing you on Thursday.

Sincerely yours,

Elizabeth S. Magee

Elizabeth S. Magee,
Executive Secretary,

unemployment

January 17, 1935.

Mr. George V. Sheridan, Executive Director,
Ohio State Council of Retail Merchants,
178 South High Street,
Columbus, Ohio.

My dear Mr. Sheridan:

Permit me to thank you for your thoughtfulness
in sending me the names of the people whom it is
important to contact in the interest of unemployment
insurance. I shall make an effort in the near future
to get in touch with them.

With all good wishes, permit me to
remain

Very sincerely yours,

AHS:BK

HONORARY VICE PRESIDENTS THE CONSUMERS' LEAGUE OF OHIO

DR. ROBERT H. BISHOP, JR.
HENRY E. BOURNE
MRS. F. H. GOFF
DANIEL E. MORGAN
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341 ENGINEERS' BUILDING
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S. BURNS WESTON	SECRETARY
HELEN PHELAN	TREASURER
ELIZABETH S. MAGEE	EXECUTIVE SECRETARY

33

January 21, 1935.

EXECUTIVE BOARD

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GERTRUDE UNDERHILL
MRS. S. H. WEST
LLOYD WHITE
IRMA VOIGT, ATHENS
HARVEY A. WOOSTER, OBERLIN

Dear Rabbi Silver:

I am enclosing a copy of a letter which has just come from Mr. Donnelly. I am trying to see Mr. Hesse this morning. This letter seems to give some hint that the State administration may back the bill.

I want to talk over with you soon the implications of the Wagner bill in relation to our situation.

Do you think it would be wise to begin to plan for another State Executive Committee meeting?

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Executive Secretary.

Rabbi A. H. Silver,
The Temple,
Ansel Road,
Cleveland, Ohio.

C O P Y

OHIO STATE FEDERATION OF LABOR
320 Atlas Building
Columbus, Ohio

January 19, 1935

Miss Elizabeth S. Magee,
Executive Secretary
Consumers' League of Ohio,
341 Engineers Bldg.,
Cleveland, Ohio.

Dear Miss Magee:

I have your letter of January 18. I have been wanting to write you the past day or two, but it has just been impossible to do it.

In answer to your inquiry I will say that I gave to Senator Hunter, Lucas County, our Unemployment Insurance Bill. He introduced it in the Senate on Tuesday, January 15. I would have had the bill introduced in the House but the Speaker and Democratic Floor Leader informed me in a conference I had with them last Sunday evening that they did not want any bills introduced in the House until Governor Davey had sent his message to the Legislature.

After checking up on Mr. Ward, and finding that the Democratic leadership had arranged to have Representative Hesse, Cuyahoga County, introduce the Unemployment Insurance Bill, I found that Representative Ward had voted against Unemployment Insurance in the last session of the Legislature, and therefore decided to go along with the Democratic leadership and have Mr. Hesse introduce the bill. I expect this will be done Tuesday.

I am writing to President Green for a copy of the Wagner bill. I think that we could very well in Ohio make the Ohio contribution 3% for employers and 1% for employees, thereby making possible longer benefit periods. I think that just as soon as we can do so we should have some sort of a conference to study out propositions such as this.

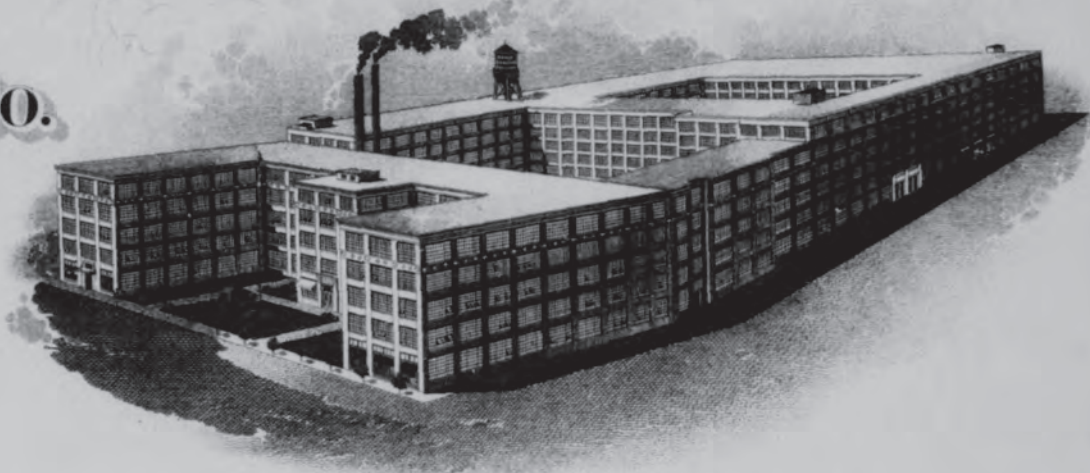
Sincerely yours,

(Signed) Thomas J. Donnelly
Secretary - Treasurer
Ohio State Federation of Labor.

P.S. The Unemployment Insurance Bill is Senate Bill No. 6 - Mr. Hunter.

THE RICHMAN BROTHERS Co.

CLEVELAND, OHIO



January 21,
1935.

1. \$150,000 reserve to be set up from surplus by the company.
2. Each week, starting with January 1, 1935, 2% of payroll to be added to this reserve by the company (employees to contribute nothing).
3. Payments to start after three weeks' waiting time. Payments to be 50% of normal, full-time pay, not to exceed \$18.75 a week.
4. To pay 16 weeks unemployment in any one year.
5. Fund to start functioning April 1, 1935.

- a. How long should an employee be in service before being eligible to participate in this insurance?
- b. Should a certain percentage be paid if an employee works less than 50% of a normal week? (36 hours is a full-time week, according to the Code.)

THE RICHMAN BROTHERS CO.,

By

[illegible]

Richman Brothers

FOUNDATION

Cleveland, Ohio



Incorporated under the laws of the State of Ohio
December, 1932

*If we can stop one heart from
breaking,
We shall not live in vain.
If we can ease one life the aching,
or cool one pain,
Or help one fainting robin into his nest
again,
We shall not live in vain.*

—Emily Dickinson.

THIS booklet is intended to assist the employes of The Richman Brothers Company to understand the aims and purposes of the Richman Brothers Foundation, and to acquaint them with the privileges and advantages to which they are entitled through their association with the Company.

The Richman Brothers Foundation was established in 1932 by Mr. Nathan G., Mr. Henry C. and Mr. Charles L. Richman. It was originally founded with a gift of 6,000 shares of stock from the three brothers. On the death of Mr. Henry C. Richman in 1934, the Foundation was bequeathed an added 4,000 shares of Richman Brothers stock by the terms of his will. The Foundation derives its entire income from these 10,000 shares of stock which, at the present time, amounts to \$30,000.00 a year.

Prominently displayed in the factory and in all the Richman Brothers Stores, is an enlarged photograph of the original

Charter issued to the Richman Brothers Foundation on December 30, 1932, by the Secretary of State of the State of Ohio. The Foundation is a tribute to its founders, one of whom, our beloved Henry, is no longer with us to see the results of his creation. We want the world to know of the Foundation. We want them to see this Charter. Speak of this deed of the Richman Brothers. Tell it to everyone you meet, so that they can repeat it to their friends and neighbors. Thus only can the work of these men become an incentive to others to follow in their footsteps.

The Foundation was established to provide and extend voluntary financial assistance to unfortunate, sick, aged, infirm or distressed and needy employes of The Richman Brothers Company both in the factory and on full time work in the Stores. As a protection against certain hazards of life, the Foundation provides voluntarily and without contribution from the employes, the following benefits:

I—DEATH BENEFIT

Upon the death of an employe who was in the service of The Richman Brothers Company until the last fatal illness, the Foundation will pay the sum of \$300.00 to the nearest relative of the employe for funeral expenses.

This is in reality a PAID UP LIFE INSURANCE POLICY for \$300.00, guaranteed to be paid by the Richman Brothers Foundation to every employe of The Richman Brothers Company in the factory and on full time work in the stores. At the time of death an immediate payment of money often relieves distress. It is the aim of the Trustees of the Foundation to assure the members of the Richman Family both in the factory and in the Stores that even in time of death, comfort and aid will be given to their families.

II—SICK BENEFIT

In most mutual benefit associations the employes pay a percentage of their

salary into a Fund and the employers meet this amount paid in, with an equal amount of their own. Many methods have been devised to raise money for such benefit associations. The Richman Brothers Foundation provides this protection to the employes of The Richman Brothers Company without cost to them.

The Richman Brothers Company has in its employ at the present time about 2,500 men, women, girls and boys. With this great number of people subject to sickness, accident and death, the Trustees of the Foundation must have rules to govern the payment of money that is entrusted to their care. These rules are few and easy to understand so that there should be no difficulty in aiding those who require assistance, and at the same time preventing the payment of money to those not entitled to it. These rules are subject to change as experience teaches better methods.

Rule 1.—Applications for benefit shall be referred to the Trustees for their consideration.

Rule 2.—Anyone becoming disabled by sickness or accident, in order to derive benefit must have a formal application presented within the first seven days of illness.

Rule 3.—As applied to the retail Stores, the store manager or committee that he may appoint shall investigate each case of sickness or accident and shall forward the result of this investigation to the Trustees for their consideration.

Rule 4.—Benefit shall commence at the beginning of the second week of disability.

Rule 5.—In all cases the Trustees may require a certificate furnished by the attending physician. However, such certificate shall not be construed as proof for the payment of benefits.

Rule 6.—The Trustees reserve the right to have an examination of the applicant made by its own

medical advisor, if it deems it advisable to do so.

Rule 7.—The amount of benefit because of sickness or accident is \$10.00 a week, beginning the second week of disability. The Trustees may at their discretion pay more or less.

Rule 8.—No benefits shall be paid for more than twelve weeks in any one calendar year, nor shall such benefits be paid in any case for more than twelve consecutive weeks.

Rule 9.—In every case where Hospital care is needed, the Foundation will pay the bill to the hospital for the use of the room up to the amount of \$75.00 beside the payment of the regular sick benefit. The Trustees may consider the payment of other Hospital expenditures as well, but in no case will the total payment exceed \$75.00.

Rule 10.—In case the applicant for sick benefit wishes to leave the city in which he or she resides and continue to receive the weekly payment of sick benefit, the Foundation must be notified before change of address and the applicant shall submit to a physical examination by the regular physician selected by the Trustees.

Rule 11.—The Foundation recognizes that in many instances within its immediate experience childbirth and the period preceding it have occasioned much worry and hardship. The Trustees desire to provide liberally for those who of necessity are compelled to leave the employ of the Company for this reason. Without any obligation on the part of the employee to return to work, a payment of \$10.00 a week will be made for a period not to exceed ten weeks.

Rule 12.—Everyone of the employes of The Richman Brothers Com-

pany, both in the factory and on full time work in the stores shall be eligible for benefit, excepting those employed earning \$4,000.00 or more per year.

Rule 13.—Accident cases that receive compensation through regularly appointed Industrial Commissions of the State shall not be eligible to benefit from the Foundation. To any employe so disabled, the Foundation will be pleased to advance money as a loan until such compensation has been paid.

Rule 14—Wherever they deem it advisable for the protection of the Richman Brothers Foundation, the Trustees may withdraw payment of the sick benefit for an indefinite period of time.

III—LOANS

Any employe who is in actual need can

apply for a loan from the funds of the Foundation. These loans will be made without interest, and arrangement can be made to deduct small amounts from the weekly salary as agreed upon before hand. Applications for a loan may be made on a regular form which will be supplied in the factory and to the store managers, so that a full inquiry can be made before being forwarded to the Trustees of the Foundation for their approval.

IV—GIFTS

At the discretion of the Trustees, funds may be used to relieve distress. Each individual case will be given thoughtful consideration and an intelligent effort will be made to assist.

V—SUMMARY

The following summary is published so that everyone will have a better understanding of what has been done with the money of the Foundation up to the present time.

SUMMARY OF INDIVIDUAL CASES

		1933		1934	
	Cases	Total	Cases	Total	
GIFTS	35	\$ 637.25	36	\$ 1,253.68	
SICK BENEFIT	18	400.00	86	4,160.15	
DEATH BENEFIT:					
Cleveland	6				
New York	1				
Dayton	1				
St. Louis	1				
Detroit	1	2	8	1,600.00	
LOANS	152	9,967.88	151	12,115.46	
TOTALS	207	\$11,405.13	281	\$19,129.29	

TOTAL GIFTS (1933 and 1934)	71 Cases	\$ 1,890.93
TOTAL SICK BENEFIT (1933 and 1934)	104 Cases	4,560.15
TOTAL DEATH BENEFIT (1933 and 1934)	10 Cases	2,000.00
TOTAL—January 1, 1933 to October 31, 1934		\$ 8,451.08
TOTAL LOANS MADE IN 1933 and 1934		\$22,083.34
TOTAL MONEY PAID BACK ON LOANS (To October 31, 1934)		14,385.91
NOTES RECEIVABLE (MONEY OUTSTANDING ON LOANS)		\$ 7,697.43

NOTE: Until now the death benefit has been \$200. The sick benefit is now increased by the allowance for hospital care and in cases of childbirth.

VI—CONCLUSION

In handing this booklet of the Richman Brothers Foundation to our associates of the Company, the Trustees wish to say that the plans are not perfect. The experiences since the incorporation of the Foundation two years ago have been varied and valuable. In time we will learn how to be of greatest service to the greatest number of people with the income at our disposal.

Excepting the trifling cost of stationery and postage and after setting aside a sinking fund to take care of possible emergencies, the entire income of the Foundation is available for the single purpose of rendering assistance and performing a service. There are no salaries, no rent, no expenses to pay. No one in the Company's employ need hesitate to speak to a Trustee or an officer of the Foundation in time of need. We will act as quickly and confidentially as it is possible.

It is our aim at all times to endeavor to carry out the fine purpose and spirit

of the founders, Mr. Nathan G., Mr. Charles, and our dear departed Mr. Henry Richman.

THE TRUSTEES OF THE RICHMAN
BROTHERS FOUNDATION

Cleveland, December 21st 1934.



January 22, 1935.

Mr. I. M. Rubinow, Secretary,
B'nai B'rith,
Electric Bldg.,
Cincinnati, Ohio.

My dear Mr. Rubinow:

Richman Brothers

A very large and important manufacturing concern in Cleveland is thinking of putting into operation immediately an unemployment insurance plan for its employees. It plans to set up immediately a reserve of \$150,000 from surplus by the company. It plans to add to this reserve, beginning January 1, 1935, two percent of the payroll. The employees are to contribute nothing.

Benefits are to start after three weeks waiting time to the amount of fifty percent of pay not to exceed \$18.75 a week, the unemployment benefit to continue over a period of sixteen weeks. The fund is to start functioning April 1, 1935.

Attached herewith is a summary of the total hours and the average weekly hours worked in each of the departments of this factory for the last ten years.

The concern asked my judgment on whether this plan was actuarially sound; furthermore, how long should an employee be in service before becoming eligible to participate in this insurance; and finally, should a certain percentage be paid if an employee works less than fifty percent of a normal week (36 hours for a full time week, according to the Code).

I did not want to assume responsibility in answering their questions and I suggested that I refer them to one who is an authority on the subject. I would greatly appreciate it if you would look into this matter and as soon as possible let me know your opinion. The company is rather anxious to

I.M. Rubinow

-2-

January 22, 1935.

proceed with the matter forthwith.

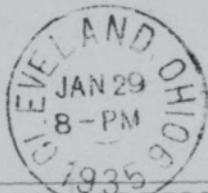
Thanking you in advance, and with all good wishes,
permit me to remain

Very cordially yours,

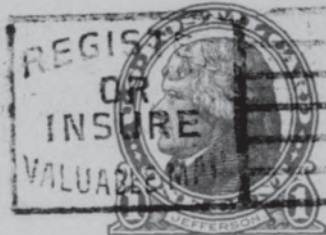
AHS:BK

Enc.





THIS SIDE OF CARD IS FOR ADDRESS



WRHS



Rabbi A. H. Silver,
The Temple,
Ansel Rd. & E. 105th St.,
Cleveland, Ohio.

341 Engineers Building, Cleveland.

To Members of the Cleveland Unemployment Insurance
Executive Committee

Rabbi Silver is calling a meeting of our committee for Saturday noon, February 2, at the Hotel Hollenden, at 12:30. The purpose of the meeting is to confer with Representative Sydney Hesse who has introduced an unemployment insurance bill in substantially the same form as the Harrison-Keifer bill which passed the House of Representatives in 1933. Luncheon will be served in one of the private dining rooms. (The location will be posted.) We hope very much that you can be present.

Sincerely yours,

Elizabeth S. Magee
Secretary.

January 29, 1935.

February 20, 1935.

Miss Elizabeth Magee, Exec. Sec'y,
Consumers' League of Ohio,
341 Engineers Bldg.,
Cleveland, Ohio.

My dear Miss Magee:

I am enclosing a letter which I received from Mr. Donnelly. I would suggest that you acknowledge this letter in my name indicating that the explanation of Mr. Donnelly is entirely unsatisfactory, that he had no right to introduce the Bill as the Ohio State Labor Bill, that the Bill is that of the Ohio Committee for Unemployment Insurance and should be known as such, that in view of the differences of opinion which have arisen within the Federation of Labor itself, our Bill would be definitely prejudiced if it were presented as the Federation Bill. Furthermore, other important organizations in the State which had a hand in drafting the Bill and in advocating it do not wish the Bill to be known as the Federation Bill. Please request him that hereafter in any announcements which the Ohio Federation of Labor will make in connection with this Bill, that they refer to it as the Bill of the Ohio Committee for Unemployment Insurance.

With all good wishes, I remain

Very sincerely yours,

AHS:BK
Enc.

Cleveland Committee for Unemployment Insurance

341 Engineers' Building

Cleveland, Ohio

Main 3025

33

EXECUTIVE COMMITTEE

PROF. HENRY M. BUSCH
PROF. FRANK T. CARLTON
REV. CYPRIAN EMANUEL
CLARA A. KAISER
ABRAHAM W. KATOVSKY
TRENT LONGO
JOSEPH MARTINEK
GRACE E. MEYETTE
PROF. THEODORE M. NEWCOMB
REV. ALMON R. PEPPER
HELEN PHELAN
JAMES A. REYNOLDS
CARL RUDOLPH
B. C. SEIPLE
WALTER L. SOLOMON
MARIE R. WING
REV. LOUIS C. WRIGHT
GORDON H. SIMPSON
HON. STEPHEN M. YOUNG

RABBI A. H. SILVER
CHAIRMAN

MARVIN C. HARRISON
ACTING CHAIRMAN

ALICE P. GANNETT
MAX S. HAYES
VICE-CHAIRMAN

LOUIS S. BING, JR.
TREASURER

MARJORIE MCFARLAND
SECRETARY

March 4, 1935.

Rabbi A. H. Silver,
The Temple,
Cleveland, Ohio

Dear Rabbi Silver:

Rabbi Silver is calling a meeting of the Cleveland Unemployment Insurance Executive Committee, together with representatives of organizations interested in unemployment insurance, for Saturday noon, March 9, in the private dining room of the New Amsterdam Hotel, 22nd and Euclid Avenue, at 12:30 o'clock. The purpose of the meeting is to discuss our campaign for unemployment insurance with Representative Sydney Hesse, who introduced our bill in the House. Luncheon is ala carte, from 55 cents up.

I am enclosing a statement regarding the status of the Wagner-Lewis Bill. If you or any organizations with which you are in touch can send letters about the bill I am sure it will be very helpful.

Can you let me know whether we can expect you at the meeting on Saturday?

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Secretary.

*For your information. I'm sorry that
you can't be with us in Columbus for
the hearing.*

Cleveland Committee for Unemployment Insurance

341 Engineers' Building
Cleveland, Ohio

Main 3025

33

EXECUTIVE COMMITTEE

HENRY M. BUSCH
FRANK T. CARLTON
REV. CYPRIAN EMANUEL ✓
MARVIN C. HARRISON ✓
ABRAHAM W. KATOVSKY
TRENT LONGO
W. H. McPHERSON
MRS. A. S. MARTIN
GRACE E. MEYETTE ✓
L. PEARL MITCHELL
E. JEAN ORAM
REV. ALMON R. PEPPER
HELEN PHELAN
JAMES A. REYNOLDS ✓
MRS. E. H. RINGLER
V. FREDA SEIGWORTH
B. C. SEIPLE
RITA SHEA
MRS. C. I. STAIGER
LOCKWOOD THOMPSON
MARIE R. WING
REV. LOUIS E. WRIGHT
HON. STEPHEN M. YOUNG

RABBI A. H. SILVER
CHAIRMAN

ALICE P. GANNETT ✓
MAX S. HAYES ✓
VICE-CHAIRMEN

LOUIS S. BING, JR.
TREASURER

ELIZABETH S. MAGEE ✓
SECRETARY

March 30, 1935.

Rabbi A. H. Silver,
The Temple,
Ansel Road,
Cleveland, Ohio.

Dear Rabbi Silver:

Miss Wing and I have been working over the lists for appeal letters for the Unemployment Insurance Committee. We have had the letter-head revised, as you see. I am enclosing a suggested draft of a letter to go to a selected list of retail merchants as you suggested. We can easily revise the letter to adapt it for our more general group of prospects.

Will you look this over and make some additional suggestions? I am sure you will have some ideas as to how to make the letter more effective.

At the rate that things are going both in Washington and in Columbus, I am inclined to think we will be campaigning for unemployment insurance for many months ahead. Mr. Harrison was in Columbus this week and says that the feeling there is that the Legislature will do nothing until Congress has acted.

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Secretary.

April 1, 1935.

Miss Elizabeth Magee,
341 Engineers' Bldg.,
Cleveland, Ohio.

My dear Miss Magee:

Thank you for your kind letter of March 30.
The suggested draft of the letter to be sent to the
retail merchants is excellent. I would suggest that an
additional sentence be included in the second paragraph
to indicate the purpose for which the fund is to be used.

With all good wishes, I remain

Very sincerely yours,

AHS:BK

Cleveland Committee for Unemployment Insurance

341 Engineers' Building
Cleveland, Ohio

Main 3025

33

EXECUTIVE COMMITTEE

HENRY M. BUSCH
FRANK T. CARLTON
REV. CYPRIAN EMANUEL
MARVIN C. HARRISON
ABRAHAM W. KATOVSKY
TRENT LONGO
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ELIZABETH S. MAGEE
SECRETARY

April 5, 1935.

Mr. A. B. C.
Cleveland,
Ohio.

Dear _____:

Knowing of the interest of the retail merchants in a sound plan for unemployment insurance, I am writing to ask your support of the Hunter-Hesse Bill now before the Legislature. This bill embodies the recommendations of the Ohio Commission on Unemployment Insurance, and is based on actuarial studies made by the Commission. It provides for joint contributions from employers and employees, and a pooled fund for the payment of benefits. Two other bills have been introduced this year which are without actuarial basis and which promise the payment of benefits in advance of collection of contributions. There is great need to rally support for the Hunter-Hesse Bill (S.B.6, H.B.23).

There are two ways in which you can help: by communicating with the Cuyahoga County Representatives in Columbus urging action on the bill; and by contributing financially to the fund being raised by our committee to assist in the campaign.

We trust that we may have your help.

Sincerely yours,

A. H. Silver,
Chairman.

C
O
P
Y

April 11, 1935

Miss Elizabeth Magee
341 Engineers' Building
Cleveland, Ohio

Dear Miss Magee:

I am sure you noticed the reports that the Unemployment Insurance Bill has passed the New York Senate. There are only slight differences now between the Bill as it passed the Senate and the Assembly which undoubtedly will be adjusted. New York has beaten us to it.

The action in New York is of tremendous importance for the entire country. Don't you believe that this is the time to make a real drive in Ohio? While we have already lost our priority there might still be an opportunity for us to keep in line. Incidentally the Byrne Act, which is passing in New York, is to a large extent an imitation of the Ohio Bill.

Cordially yours,

(Signed)

I.M. Rubinow

IMR:S

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April 24, 1935

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Rabbi A. H. Silver,
The Temple,
Ansel Road & E. 105th St.,
Cleveland, Ohio.

Dear Rabbi Silver:

I hope very much that you are going to be in the city on Thursday, May 2, for our annual meeting, at which your good friend Dr. Leiserson is to speak on "The Government in Relation to Collective Bargaining". We want very much to have you sit at the speakers' table. Will you let me know whether you can?

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee,
Executive Secretary.

April 26, 1935.

Miss Elizabeth S. Magee,
Consumers' League of Ohio,
341 Engineers' Bldg.,
Cleveland, Ohio.

My dear Miss Magee:

Thank you for your kind letter of April 24. I shall make every effort to attend the annual meeting of the Consumers' League on Thursday, May 2 although I am tremendously busy just now, having taken on the Chairmanship of the Jewish Welfare Fund Campaign.

With all good wishes, I remain

Very cordially yours,

AHS: BK