



Industrial Insurance
Commission

1906

Minutes

Industrial Insurance Commission

Charles R. Henderson, Sec.
1736 Washington Ave.
Chicago, Ill.

P. 7. The Joint Resolution of General Assembly,
May, 1905, Creating the Industrial
Insurance Commission.

P. 8. Principles & conclusions reached by
Commission.

Ms. 942

The University of Chicago
Libraries



THE
CHARLES RICHMOND HENDERSON
LIBRARY

PRESENTED BY
MRS. CHARLES R. HENDERSON

The Resolution of the Legislature creating
the Commission, sec. 7

The Industrial Insurance
Commission, appointed by
Governor C. S. Deneen Jan. 29, 1906:

Charles H. Hulbert, President
131 Wabash Ave.
Tel. Central 131

Harrison F. Jones, 631 LaSalle Station.
335 Dearborn St.
R. 6817 Gale

Adolph E. Adloff.
1259 N. Maplewood Ave.

David Kinsley, Urbana.
Champaign, Ill.

Charles R. Henderson, Secretary.
5736 Washington Ave.
Tel. Hyde Park 2136.

— " —



Gift of Charles Richmond Henderson

Jan. 31, 1906, the Secretary sent a notice
 to all members of the Commission, that
 the President requested them to meet
 for organization and preliminary ar-
 rangement at the Midday Club
 rooms, First National Bank Building,
 Chicago, on Saturday, Feb. 3, at
 12:45. —

The first meeting was held in
 the Midday Club, in accordance
 with the hospitable invitation of
 the President of the Commission, who
 made the members his guests,
 at the time announced. All
 members were present.

The act of the Legislature
 creating the Commission was
 read and its scope discussed.

[See text of Resolution pp. 7 ff.]

~~HD 7102~~

~~U 5 I 3~~

~~1907a~~

~~ms
room~~

at the Request of the Commission
 The Secretary offered a general
 analysis of the chief topics of
 industrial insurance, and,
 after prolonged discussion,
 some of the chief aspects were
 assigned to members of the
 Commission for particular
 study and reports, as follows:

1. The methods employed or
 now under consideration by
firms and corporations, - aside
 from railroads; Mr. Hulburd.
2. Trade unions and voluntary
 associations, local and national; -
 Mr. Adelson.
3. ^(a) Railroad schemes, and
^(b) Employers' Liability Laws and
 Compensation Acts; Mr. Jones

4. German Insurance Systems;
Mr. Kinley.

5. The Secretary was instructed to correspond with each member, to suggest special fields of investigation and problems, to furnish bibliographies, and to study any aspects not provided for by assignments to other members, and to arrange the contributions with reference to further discussions in the Commission sessions.

Adjourned to meet at the call of the President; the President having invited the Commission to meet in his office at 131 Wabash Avenue.

Charles R. Hudson,

Feb. 3. 1906

Secretary.

The Secretary sent to the members

The following "Provisional statement of propositions for consideration of the Industrial Insurance Commission.

1. Can we unite in recommending the principle of Compensation, as illustrated in the recent English legislation & as recommended by the Massachusetts Committee of 1903?
2. Can we unite in recommending that, in case the Compensation Law is passed, that the Employer's Liability Law (provisions of Common Law in Illinois), be abolished or restricted to cases of flagrant neglect or malicious injury?

3. Can we agree in recommending to the legislature the principle that in occupations classed as "hazardous" that accident insurance be made obligatory, as in mines, railroad, steel works, etc.? Later we might take up details of division of cost, methods of collecting premiums, organization of mutual insurance associations, etc.

4. Can we unite in recommending that the state require of Fraternals insurance associations that they be placed on a sound basis of actuarial science, so that their promises to the insured may be fulfilled?

5. Could we go further & recommend, on the basis of French & Belgian and Italian experience, that the state

encourage & bring such associations under proper administrative control by a moderate subsidy, the advantage being confined to members with incomes under, say, \$600 a year?

6. Can we recommend a law which will both encourage & wisely direct the movement of employing firms & corporations to provide pensions for aged & incapacitated employees?

Members of Commission were asked to consider these propositions and send the suggestions to the Secretary.

Feb. 17. Secretary furnished Bibliography of Unlabeled Insurance to members of Commission; sent out by Mr. Hubbard.

Later; the Secretary sent to each
member of the Commission a copy
of the English Compensation Acts &
of the bill proposed to the Massachu-
setts Legislature; & also a form
of inquiry. These were printed
by the Johns Reproductive by the
courtesy of the Superintendent,
Mr. M. M. Mallory.

The Joint Resolution of the Legislature of
Illinois, adopted by the House May 2, 1905, & by
the Senate May 4, 1905.

Whereas, The limited time at the disposal of the present
Session of the General Assembly is insufficient to
take up, much less carefully & fully consider,
the important subject of industrial insurance
including provisions for accident workers
protection measures in the interest of working
men, which in other countries have found
of great value & benefit; &

Whereas, Men (men) in the most favored
countries the margin between work & want
is an exceedingly narrow one, besides there
can be no apprehension more keen or
pitiless than the constant clinging dread
shared equally by all wealth producers
that misfortune in the form of sickness,
the liability to become incapacitated there

accident or any (by) time's inevitable
advance, accompanied by waning
strength, then will be lacking the
means necessary for ordinary
maintenance. This most unfor-

lucky fact, of which all are con-
scious, poisons the present & fills
the future with tears (fears). The
so-called civilized industrialism of
our day can be subject to no stronger
criticism than the charge foisted
by universal experience, that the men
& women whose productive energy
have contributed so much to our
wealth, progress & development,
leading simple, unexpensive lives
become in their declining years
powerless principally because they
are penniless; &

Whereas, It ought to be the duty of the
Law-making power of the State to prevent
as far as legislation aid & encourage-
ment can modify this deplorable state of
affairs; therefore, be it

Resolved, by the House of Representatives,
the Senate concurring therein, That the
Governor is hereby authorized & re-
quested to appoint a Commission of
five representative men who shall serve
with all remuneration & whose duties
shall be to thoroughly investigate &
report to the Governor the draft of a bill
providing a plan for industrial in-
surance & workmen's old age
pensions for consideration & action by
the members of the 45th General Assembly.
Adopted by the House, May 2, 1905.
Concurred in by the Senate, May 4, 1905.

April 21, 1906

The Com^x met, as guests of the President, at the Midway Club at 12 m. All members were present. The minutes were read & approved.

After prolonged discussion it was resolved:

1. That it is the sense of this Commission, at this time, that the principles of "professional risk" ^{is} _{is} the obligation of each industry to carry the cost of production occasioned by injury & disease due to the industry, & so of compensation for such losses to wage workers, should be embodied in law.

(Details were discussed; such as objections to the English Act & the Massachusetts Bill, solution of the Compensation

tion to the liability principle, & others).

2. The President & Mr. Jones are asked to study & report on the legal difficulties in the way of introducing the Compensation principle under the Constitution & laws of Illinois.

3. It was voted that we should ask the legislature to embody in law the principle that heads of Causes of diseases & injuries should be kept by employers, & that the Factory Inspectors, under expert medical direction, should systematically investigate & report on these causes.

4. It was agreed that no statement be given to the press, as

Coming from this Commission, unless
it is signed by the President & Secretary.
C. R. Hudson, Secretary

May 26. 1906.

70

The Commission met at the Midway Club at the call of the President, at 12:30 p.m. All members present except Mr. Adeloff who sent an excuse.

Minutes of previous meeting read and approved.

Legal opinions, procured by Mr. Hulbert, were read from Mr. J. P. Wilson and Mr. S. S. Gregory; one from Mr. F. H. Jones, of the Commission; & a statement from Dr. M. d. Harris. (See files).

The Compensation Acts of Great Britain and the proposed Bill of 1903-24 in Massachusetts were discussed in some detail.

The Secretary was instructed to send the legal opinions to Governor Deneen.

It was voted that from this time
the Commission seek, in all
suitable ways, to furnish the
public with information on the
subject of insurance of workmen,
without committing the Commission
itself to any particular policy.

The Secretary was authorized to
confer with the Factory Inspector
of Illinois in relation to the
third resolution of our meeting of
April 21.

~~Also~~ It was announced that
Governor Deneen had expressed
interest in the work of the Commission
and had promised to ask Mr.
C. H. Hamill to cooperate in

61

framing a bill on industrial
insurance.

Adjourned to meet at call
of the President.

C. R. Hudson,
Secretary.

Oct. 27, 1906

The Commission met at Midway Club at
12:30 P.M. Mr. Adloff & Mr. Kirby absent.
Minutes read and approved.

Secretary reported labors in securing
information & publicity and read letters
giving information on various points.

After discussion the following
outline of the report to the Governor
was agreed to; full report to be appended
at a later meeting.

Int. Text of Law of 1905 Creating this
Commission

I Outline of a Social Policy, including
Information

Protection

Insurance

II Need of industrial insurance.

a) Statistics of wage earners in Illinois.

b) Need of accident insurance

c) " sickness "

d) " invalid "

e) " old age "

f) " life " widows & orphans

g) " unemployment "

III Sketch of contemporary methods

a) Employers' liability laws.

b) Compensation (English Law)

c) Mixed & transitional (France, Italy)

d) Obligatory insurance

Germany &c

IV. Recommended plan

- a) Covering only occupational accidents & diseases.
- b) A law based on the principle of obligatory insurance, or at least a law which by legalizing the not American methods and opening notions base them would probably make them general.

The drafts to be made by lawyers of highest ability & discussed by the Commission as soon as ready.

The Secretary to confer with the lawyers chosen.

The President & Mr Jones to recommend lawyers & arrange with them to do this work.

V. Alternations. With out recom-
mendation draft of a bill
embodying the Compensation
principles to be offered the
Governor & Legislature for
information only.

It was agreed that we should not
embody any recommendations
as to amending the employers'
liability law.

Advised,
C. R. Henderson
Secy

Copies of above sent to Mr. Adloff & Prof. Kinley
Prof. Kinley. "I agree with all points brought out, unless
it be on the advisability of obligatory insurance.
It is not clear to me whether your report

means to recommend that. It seems to me that, aside from the question of unconstitutionality, an obligatory law would be so far in advance of public opinion that it would lose most of its effect.

Mr. Adeloff wrote, Nov. 1:

"Your letter at hand. . . I endorse all of the propositions 1-2-3-4-5!"

Feb. 23, 1907

Met at Midway Club.

All members present.

Minutes read & approved.

Report read, discussed, amended
and approved.

~~In March~~ April 16, Commission
met to consider the Revision of
bill afterwards introduced by
Senator McShane. Present
Mr. Halburd, Jones & Henderson.

Addresses of persons interviewed & interested:

Mr. C. W. Price, International Harvester Co.

Mr. Dubois, Western Electric Light Co.

Mr. Abt. (Tailor) Employer.

March 8

Miss Munson, People's Light, Medical Aid & Benefit
Assn. 334 Dearborn St.

March 9. Dr. Arnold C. Klets, 19 Dearborn St.

The Ill. Ass. for Prevention of Tuberculosis.

(Wrote asking information of spread of tuberculous
infectious with wages & insurance).

Mr. M. A. Miller, (Consulting Ins.) Genl. Acct. Ins. Co.
of Philadelphia
Tel. Central 4923. 51 S. Clark

Mr. H. W. Chandler, Proprietor of Farmers' Review,
press his columns for articles on insurance.
May 19'06.



