

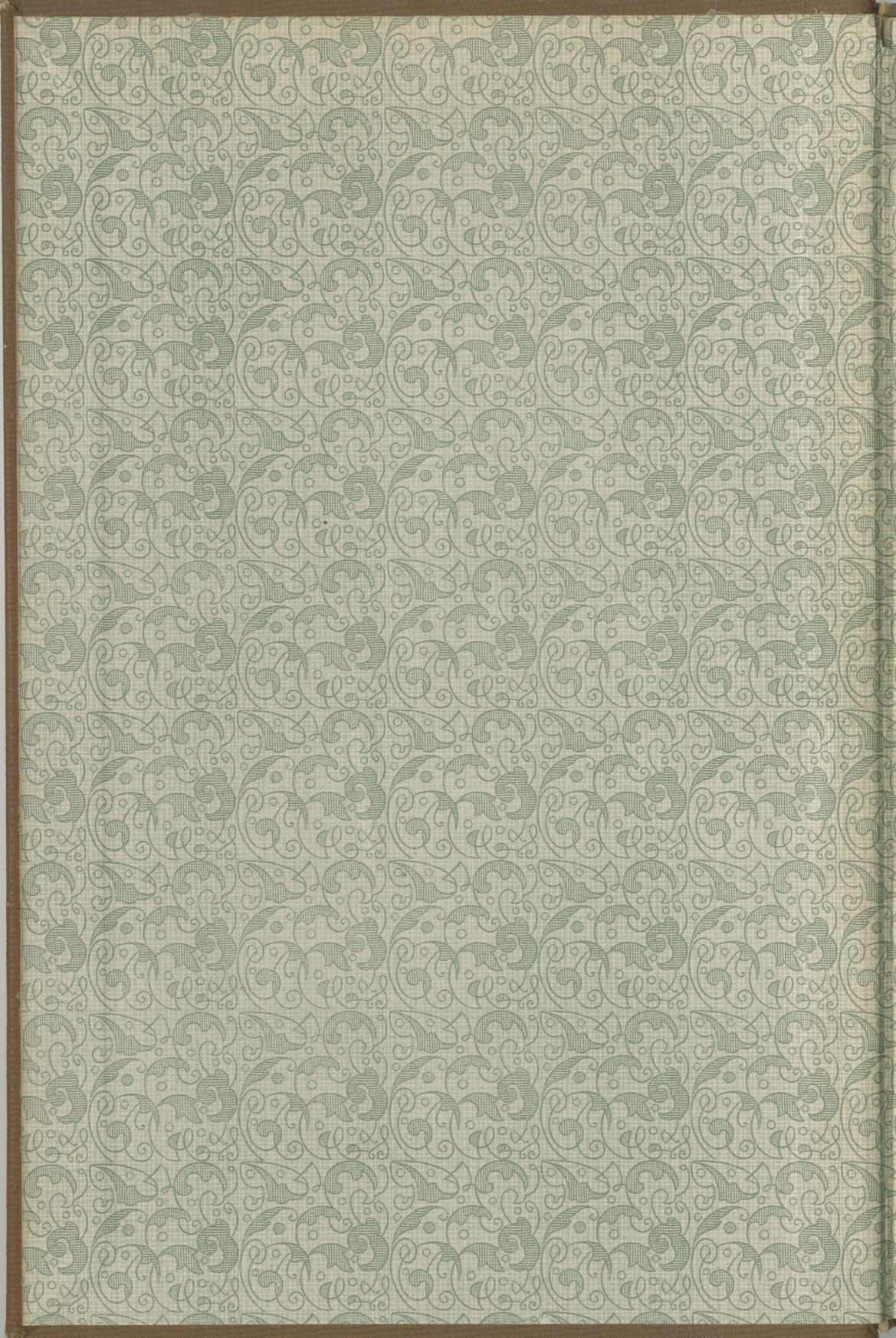
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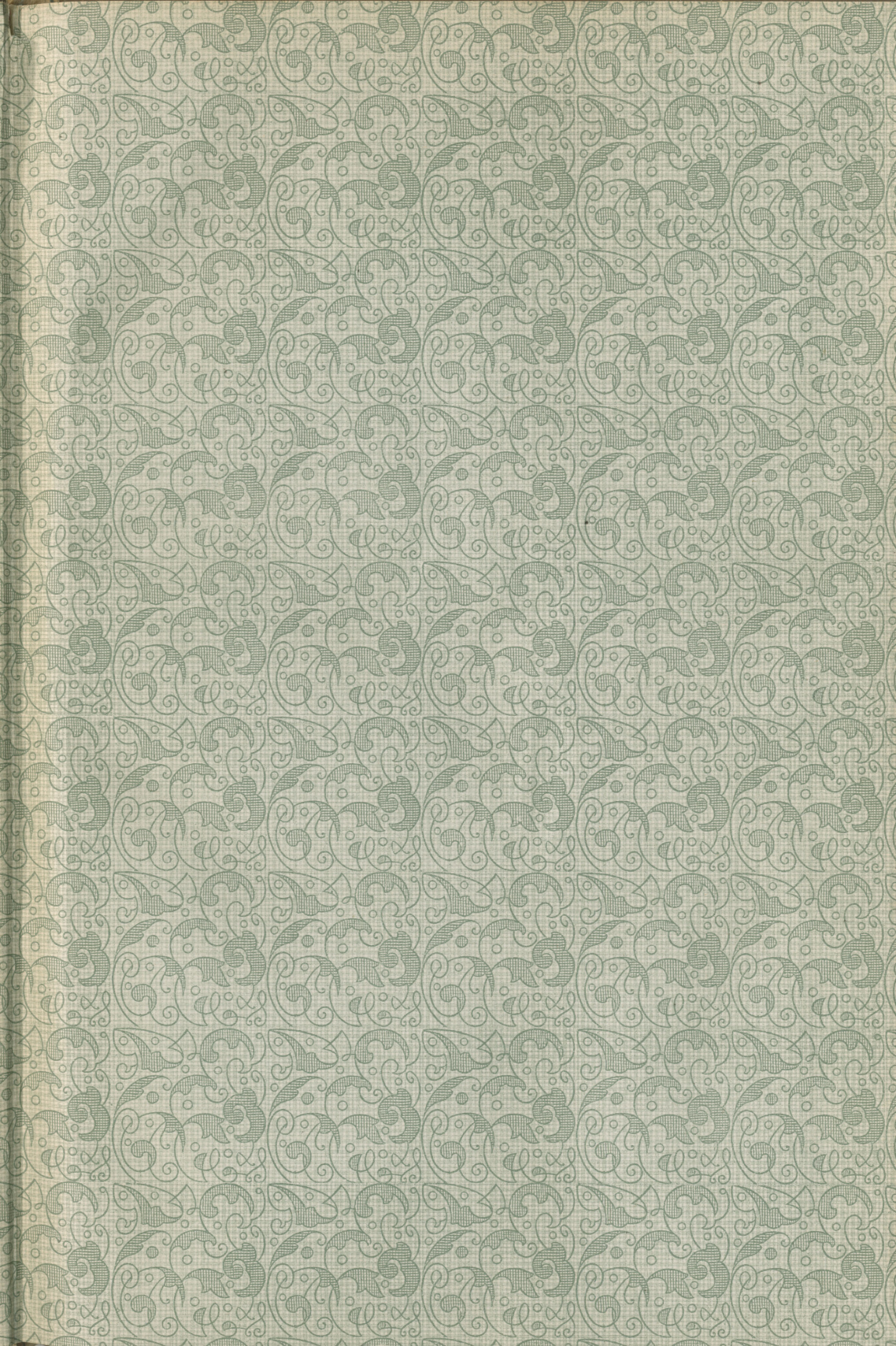
STATE OF WASHINGTON

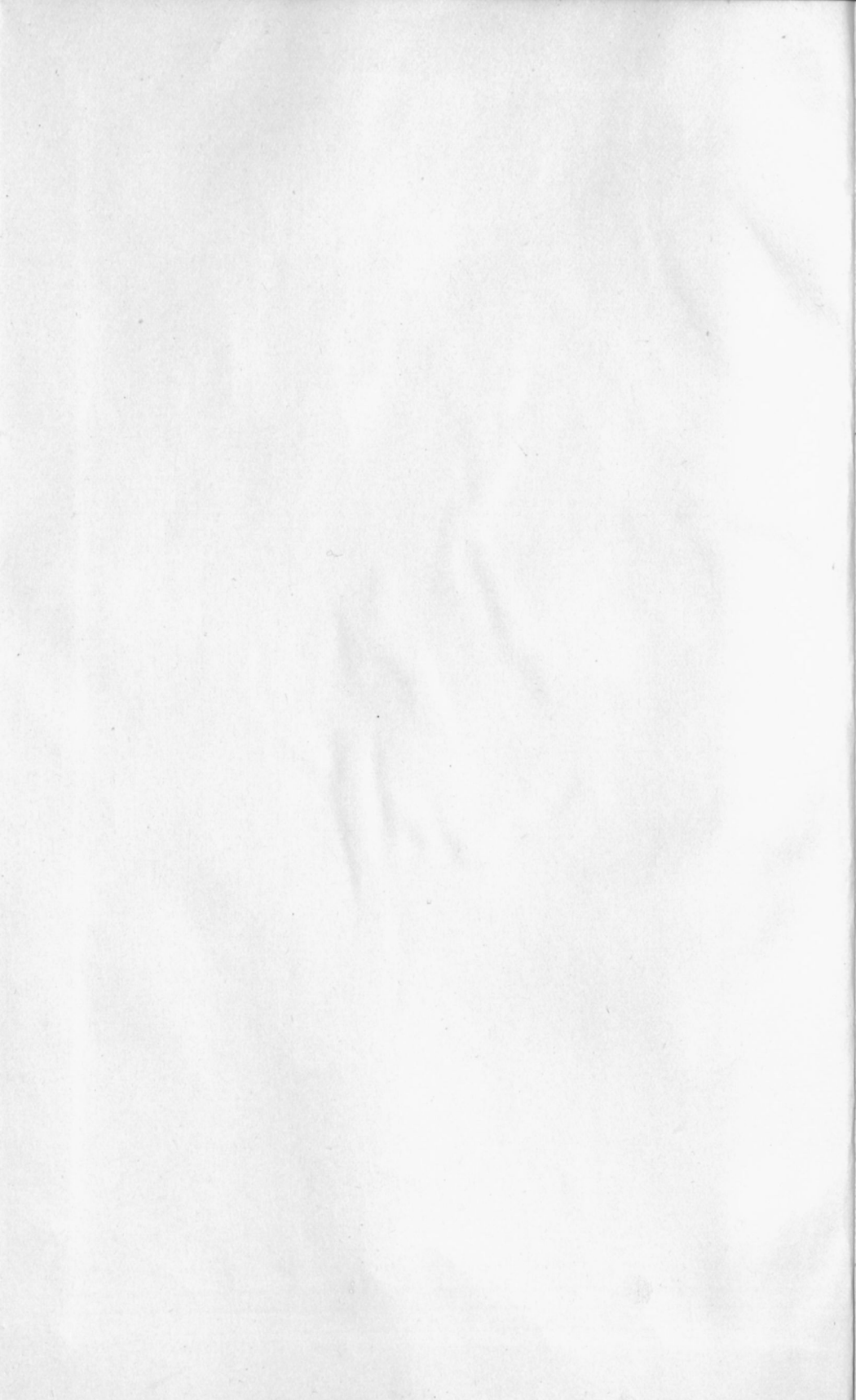
INDUSTRIAL INSURANCE AND MEDICAL
AID DEPARTMENTS

EIGHTH ANNUAL REPORT

1919







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STATE OF WASHINGTON

EIGHTH ANNUAL REPORT

OF THE

Industrial Insurance and Medical
Aid Departments

For the Twelve Months Ending September 30th

1919

The Workmen's Compensation Act

Commissioners:

H. L. HUGHES, Chairman

FRED W. LLEWELLYN

W. P. BROWN

PERCY GILBERT, Secretary

SAFETY FIRST

OLYMPIA

FRANK M. LAMBORN



PUBLIC PRINTER

1920

LETTER OF TRANSMITTAL.

OFFICES OF THE INDUSTRIAL INSURANCE COMMISSION.

OLYMPIA, WASHINGTON, DECEMBER 31, 1919.

To His Excellency, Louis F. Hart, Governor of the State of Washington.

Sir: In compliance with Chapter 74, Session Laws of 1911, we transmit herewith the Eighth Annual Report of this Department, covering the period from October 1, 1918, to September 30, 1919.

INDUSTRIAL INSURANCE COMMISSION,

HARLEY L. HUGHES,

W. P. BROWN,

FRED W. LEWELLYN,

Commissioners.

ACKNOWLEDGMENT.

By reason of the Legislature having made an appropriation for the expense of this Department for the present biennium more nearly approximating our needs than heretofore, it has been possible to raise the efficiency of the Department accordingly. The office organization has been greatly improved and the esprit of the entire force has become a matter of pride to the Commission.

We have also enjoyed splendid co-operation on the part of the contributing employers and the workmen coming under the act.

1919 LEGISLATIVE AMENDMENTS.

The 1919 session of the State Legislature enacted into law practically every legislative recommendation made by this Department in its Seventh Annual Report, including the State Safety Law, an outline of which was given in that report, and the Commission was given power to bring additional industries under the act where the same could be determined to be extra-hazardous upon a public hearing held by the Commission. Section 6604-2, Remington's Code, provides:

The Commission shall have power, after hearing had upon its own motion or upon the application of any party interested, to declare any such extra-hazardous occupation or work to be under this act. The Commission shall fix the time and place of such hearing, and shall cause notice thereof to be published once at least ten days before the hearing in at least one daily newspaper of general circulation, published and circulated in each city of the first class in this state. No defect or inaccuracy in such notice or in the publication thereof shall invalidate any order issued by the Commission after hearing had. Any person affected shall have the right to appear and be heard at any such hearing. Any order, finding or decision of the Commission made and entered under the foregoing provisions of this act shall be subject to review by the courts within the time and in the manner specified in section 6604-20, and not otherwise.

NEW INDUSTRIES BROUGHT UNDER ACT.

Under this new provision of the law several hearings were held during the year, following which the work of general teaming, truck driving, transfer and storage warehouses, washing buildings, washing windows and handling of junk were declared to be extra-hazardous in their character and brought under the Industrial Insurance Act. The findings of fact and orders in each case are quoted below for the information of all concerned:

TEAMING AND TRUCK DRIVING.

Before the Industrial Insurance Commission—In the Matter of General Teaming Operations, Auto Truck Drivers, etc.

Findings and Order.

It appearing to this Commission at a hearing on the 17th day of July, 1919, at the Senate chamber, State House, Olympia, Washington, that:

I.

On the 13th day of June resolution was made by this Commission that public hearing be held to consider bringing teaming operations under the compensation act and that notice thereof be published as required by section 2 of the act, and that the said hearing be held at Olympia, Washington, Thursday, July 17th, 1919.

II.

Pursuant to said resolution notice of said hearing was given by publication in newspapers published in each city of first class in the State of Washington, as follows, to-wit: In the Tacoma Daily Ledger, a daily newspaper published at Tacoma, Washington, from June 27, 1919, to June 29, 1919, inclusive; in the Spokesman-Review, a daily newspaper published at Spokane, Washington, from June 27, 1919, to June 29, 1919, inclusive; in the Everett Daily Herald, a daily newspaper published in the city of Everett, Washington, from June 26, 1919, to June 28, 1919, inclusive; in the American Reveille, a daily newspaper published at Bellingham, Washington, from June 26, 1919, to June 28, 1919, inclusive; in the Bellingham Herald, a daily newspaper published at Bellingham, Washington, from June 26, 1919, to June 28, 1919, inclusive; in the Seattle Union Record, a daily newspaper published in Seattle, Washington, from June 26, 1919, to June 28th, 1919, inclusive; and in the Seattle Post-Intelligencer, a daily newspaper published in the city of Seattle, Washington, from June 27th, 1919, to June 29, 1919, inclusive.

Said notice, according to the affidavits of publication, which are on file and attached to the minutes of this Commission, was given as is required by section 2 of the Industrial Insurance Act, as amended in 1919.

III.

The hearing was called at two o'clock p. m., Thursday, July 17th, 1919, and having heard the evidence adduced in favor of, and having heard the evidence adduced in opposition to, the bringing of general teaming operations, auto truck drivers, etc., under the Industrial Insurance Act, and being fully advised in the premises, the Commission finds that general teaming operations, auto truck drivers, chauffeurs of "for hire" vehicles, transfer companies, ore haulers, and any other operations of a like character, exclusive of teaming and auto truck driving in connection with agricultural pursuits, are extra-hazardous and should be declared to be under the act.

From the foregoing findings, it is ordered by this Commission that the business of ore hauling, auto truck driving, and general teaming, except where such operations are considered to be incidental to agricultural pursuits, is extra-hazardous in character and as such shall be listed in Class 11 of the Workmen's Compensation Act of the State of Washington, at a basic rate of two per cent., effective January 1, 1920, preliminary payments to be made on the basis of their October, November and December, 1919, pay rolls.

It is further ordered that this class shall also include safe moving at a basic rate of two per cent., which heretofore has been listed in Class 6 at a basic rate of three per cent.

It is further ordered that chauffeurs of passenger automobiles and milk wagon drivers delivering from dairies shall not be included to be extra-hazardous.

INDUSTRIAL INSURANCE COMMISSION.

H. L. Hughes, Chairman.

J. W. Brislawn, Commissioner.

Donald A. McDonald, Commissioner.

GENERAL STORAGE AND WHOLESALE WAREHOUSES.

Before the Industrial Insurance Commission of the State of Washington—In the Matter of General Storage and Wholesale Warehouse Operations.

Findings and Order.

The above entitled matter having come regularly on for hearing before the Industrial Insurance Commission of the State of Washington, in the Senate chamber of the State Capitol building at Olympia, Washington, on this 11th day of September, 1919, at the hour of 2 o'clock p. m., pursuant to resolution of said Commission and to notice of said hearing duly given, as hereinafter set forth; and it appearing to the Commission:

I.

That in accordance with the provisions of section 2, chapter 74, Laws of Washington of 1911, as amended by chapter 131, Laws of 1919, said Industrial Insurance Commission, by resolution duly and regularly adopted by it on the 12th day of August, 1919, called a public hearing to be held before it in the Senate chamber of the State Capitol building at Olympia, Washington, on said 11th day of September, 1919, at 2 o'clock p. m., for the purpose of considering and determining whether the above named businesses of general storage and wholesale warehouse operations, are extra-hazardous, and should be declared to be within the provisions of the so-called Workmen's Compensation law of said state (being chapter 74, Laws of 1911, and amendments thereof); and by said resolution said Commission directed that notice of said hearing be published in the manner provided in section 2 aforesaid.

II.

That pursuant to said resolution, notice of said hearing was given more than ten days before the date of said hearing by publication in newspapers published in each city of the first class in the State of Washington, as follows, to-wit: In the Seattle Post-Intelligencer, a daily newspaper published at Seattle, Washington, from August 25, 1919, to August 27, 1919, inclusive; in the Seattle Union Record, a daily newspaper published at Seattle, Washington, from August 22d, 1919, to August 25, 1919, inclusive; in the Tacoma Daily Ledger, a daily newspaper published at Tacoma, Washington, from August 22, 1919, to August 24, 1919, inclusive; in the Spokesman-Review, a daily newspaper published at Spokane, Washington, from August 22, 1919, to August 24, 1919, inclusive; in the Bellingham Herald, a daily newspaper published at Bellingham, Washington, from August 21, 1919, to August 23, 1919, inclusive; in the American Reveille, a daily newspaper published at Bellingham, Washington, from August 26, 1919, to August 28, 1919, inclusive; in the Everett Daily Herald, a daily newspaper published at Everett, Washington, from August 21, 1919, to August 23, 1919, inclusive; which said notice was given and published in all respects as required by said section 2; which said notice, together with affidavits of the publication thereof, are now on file in the office of said Commission, and attached to the minutes of the proceedings of said Commission.

III.

That at the time and place set forth in said notice, said hearing was duly and regularly held, full opportunity was given to any and all parties interested in or affected by the object of said hearing, to appear and be heard; evidence and arguments either for or against any or all matters relevant to the proper consideration and determination of whether the businesses of general storage and wholesale warehouse operations are extra-hazardous, and should be declared to be within the provisions of said Workmen's Compensation law, were submitted to and duly considered by the Commission.

Now therefore, after duly considering all the evidence and arguments submitted at said hearing, and being fully advised in the premises, said Commission finds and does hereby declare:

That the said businesses of general storage and wholesale warehouse operations (excepting and excluding, however, warehouses operated by any wholesale

or retail mercantile establishment, in connection with and as incidental to such mercantile business) are in fact extra-hazardous in character, and are therefore within the provisions of said Workmen's Compensation law.

From the foregoing findings, said Commission does hereby order, that said businesses of general storage and wholesale warehouse operations (excepting and excluding warehouses operated by any wholesale or retail mercantile establishment, in connection with and as incidental to such mercantile business) shall, on and after January 1, 1920, be treated and considered as extra-hazardous in character, and be subject to the provisions of said Workmen's Compensation law of the State of Washington, and shall be classified under said act as follows:

All general storage and wholesale warehouse operations, included above, which are not conducted as part of or in connection with any transfer and storage business, shall be listed under Class 21, as designated in said law, at a basic premium rate of one and one-half per cent.

All general storage and wholesale warehouse operations, included above, which are conducted as part of or in connection with any transfer and storage business, shall be listed under Class 11, as designated in said law, at a basic premium rate of two per cent.

INDUSTRIAL INSURANCE COMMISSION.

By H. L. Hughes,
W. P. Brown,
Fred W. Llewellyn,
Its Commissioners.

HANDLING JUNK, WASHING OF WINDOWS AND BUILDINGS.

Before the Industrial Insurance Commission of the State of Washington—In the Matter of Handling Junk, Washing of Windows and Buildings.

Findings and Order.

The above entitled matter having come regularly on for hearing before the Industrial Insurance Commission of the State of Washington in the office of said Commission in the State Capitol building, at Olympia, Wash., on the 18th day of November, 1919, at the hour of two p. m., pursuant to resolution of said Commission and notice of said hearing duly given as heretofore set forth, and the hearing relative to the washing of windows and buildings being continued at Seattle at two p. m., December 2, 1919, in the office of the Industrial Insurance Commission in the Alaska building, Seattle, Wash., and it appearing to the Commission:

I.

That in accordance with the provisions of section 2, chapter 74, Laws of Washington of 1911, as amended by chapter 131, Laws of 1919, said Industrial Insurance Commission, by resolution duly and regularly adopted by it on the 4th day of November, 1919, called a public hearing to be held before it in the office of said Commission in the Capitol building, at Olympia, Wash., on the 18th day of November, 1919, at two o'clock p. m., for the purpose of considering and determining whether the above named businesses of handling junk and washing of buildings and windows (excludes domestic servants regularly employed for other purposes) are extra-hazardous, and should be declared to be within the provisions of the so-called Workmen's Compensation law of said state (being chapter 74, Laws of 1911, and amendments thereof); and by said resolution said Commission directed that notice of said hearing be published in the manner provided in section 2 aforesaid.

II.

That pursuant to said resolution, notice of said hearing was given more than ten days before the date of said hearing by publication in newspapers published in each city of the first class in the State of Washington, as follows, to-wit: In the Seattle Post-Intelligencer, a daily newspaper published at Seattle, Washington, from November 8, 1919, to November 10, 1919, inclusive; in the Seattle Union Record, a daily newspaper published at Seattle, Washington, on November 7, 1919, November 8, 1919, and November 10, 1919; in the Tacoma Daily Ledger, a

daily newspaper published at Tacoma, Washington, from November 8, 1919, to November 10, 1919, inclusive; in the *Spokesman-Review*, a daily newspaper published at Spokane, Washington, from November 8, 1919, to November 10, 1919, inclusive; in the *Bellingham Herald*, a daily newspaper published at Bellingham, Washington, from November 7, 1919, to November 9, 1919, inclusive; in the *Everett Daily Herald*, a daily newspaper published at Everett, Washington, on November 7, 1919, November 8, 1919, and November 10, 1919; which said notice was given and published in all respects as required by said section 2; which said notice, together with affidavits of the publication thereof, are now on file in the office of said Commission, and attached to the minutes of the proceedings of said Commission.

III.

That at the time and place set forth in said notice, said hearing was duly and regularly held and the hearing relative to the washing of windows and buildings being continued at Seattle at two p. m., December 2, 1919, in the office of the Industrial Insurance Commission in the Alaska building, Seattle, Wash., full opportunity was given to any and all parties interested in or affected by the object of said hearing, to appear and be heard; evidence and arguments either for or against any or all matters relevant to the proper consideration and determination of whether the businesses of handling junk and the washing of buildings and windows (excludes domestic servants regularly employed for other purposes) are extra-hazardous, and should be declared to be within the provisions of said Workmen's Compensation law, were submitted to and duly considered by the Commission.

Now therefore, after duly considering all the evidence and arguments submitted at said hearing, and being fully advised in the premises, said Commission finds and does hereby declare:

That the businesses of handling junk and washing of buildings and windows (excludes domestic servants regularly employed for other purposes) are in fact extra-hazardous in character, and are therefore within the provisions of said Workmen's Compensation law.

From the foregoing findings, said Commission does hereby order, that said businesses of handling junk and the washing of buildings and windows (excludes domestic servants regularly employed for other purposes) shall, on and after January 1, 1920, be treated and considered as extra-hazardous in character, and be subject to the provisions of said Workmen's Compensation law of the State of Washington, and shall be classified under said act as follows:

All washing of buildings and all washing of windows (excludes domestic servants regularly employed for other purposes) shall be listed under Class 5 as designated in said law, at a basic rate of four per cent.

All washing of buildings inside (excludes domestic servants regularly employed for other purposes) shall be listed in Class 5 at a basic rate of one and one-half per cent.

All work in connection with the handling of junk included above shall be listed in Class 6, as designated in said law, at a basic rate of two per cent.

INDUSTRIAL INSURANCE COMMISSION.

H. L. Hughes,

W. P. Brown,

Fred W. Llewellyn,

Its Commissioners.

POWER-DRIVEN MACHINES EMPLOYED IN OPERATIONS NOT CLASSIFIED AS EXTRA-HAZARDOUS.

The decision of the Supreme Court in the case of *Gowey vs. Seattle Lighting Company*, Washington Decisions, Vol. 8, No. 11, page 344 (108 Wash. —), decided October 15, 1919, holding that a clerk hurt while operating a power-driven manifolding machine in a general office was entitled to compensation under the act, made it clear that the court would hold that the operator of any power-driven machine, such as stencil machine, adding machine, coffee grinder, sausage grinder, electrically-driven milk shaker, or any appliance of that character, would have a right to recover under the Industrial Insurance Act for an injury sustained in the course of employment. Acting upon this decision of the Supreme Court, the Department on October 29, 1919, entered the following order:

Moved by Mr. Llewellyn that where any power driven machinery is used by an employer of labor in a line not generally classified as extra-hazardous, any accident to any employee resulting from the operation of said machine shall be covered and the contributions of such employer shall be adjusted on the following rules:

(1) If the hazard of the machine is limited to the particular person or persons operating the same, the payroll shall be computed on the basis of full time for the number of employees required to operate the machine whether the machine is continuously in operation or not.

(2) If the hazard of the machine applies in any degree to the employees other than those actually operating the machine, the payroll taken shall be that actually paid all employees subject to the hazard.

Motion carried, all present voting aye.

These operations were placed in Class — at a basic rate of one-fourth of one per cent.

CHANGE IN SYSTEM OF FIELD AUDITING.

A serious defect in the system of auditing payrolls of contributing employers has been that the audits, being made after the close of a yearly period, or, in the case of transient operations, after the close of the latter, afforded the auditor no opportunity to see the operations actually in progress and to check the accuracy of the employer's classifications by inspection of the work. Under such circumstances the audit was reduced to the mere formal matter of comparing the voluntary reports of the employer with his books to ascertain any discrepancies which could be disclosed by that method.

Beginning with January 1, 1920, the auditors of the Department will be required to systematically visit and inspect operations in progress within their respective districts, sending a written report in each instance to be used as a check in the final adjustment of the account of the employer concerned.

In this way it is hoped to provide a better service to the employers in the way of information and advice in advance of the preparation of their voluntary reports, and also to insure that transient operations will not escape their proper contributions to the fund.

Under this system periodic voluntary payroll reports will be required of each employer every four months as heretofore, and at the end of the year or close of operations adjustments will be made upon such reports, using the auditors' reports as checks upon the correctness of classifications and figures in the employers' reports.

Complete book audits will also be made wherever the same become necessary.

The new system contemplates a rigid enforcement of the penalties provided by law for violations of the act or rules of the Department.

FURTHER LEGISLATIVE AMENDMENTS.

As experience grows under the Industrial Insurance Act, the Department continues to discover defects in the law. A number of these are now apparent. Since there will probably be no opportunity to present them for the consideration of the Legislature before its next regular session our recommendations in relation thereto will be embodied in our next annual report.

DEPARTMENT OUTGROWING APPROPRIATION.

Increase in the business of the Department incident to the natural growth of the industries of the state was greater than was anticipated when the 1919 appropriation was made. Already we are hard pressed to keep within the limits of the appropriation, and many of the employees of the Department are underpaid. If the tendency continues the Department will be faced with the disagreeable duty of asking for an emergency appropriation at the convening of the next session.

ACCIDENT REPORTS.

During the year new machinery has been created by which to expedite completion of claims on all accidents and at the same time to secure better information than was heretofore possible upon which to act in passing upon claims. This has been accomplished through an arrangement with the State Medical Aid Board and the State Safety Board, whereby claims will be assembled in the three District Local Aid Boards of the state and their several branch offices and forwarded thence at an early date to the Industrial Insurance Department in Olympia. For the purpose of carrying out this plan the following notice was prepared and sent out to all employers of the state coming under the act:

REPORT ALL ACCIDENTS IMMEDIATELY TO DISTRICT LOCAL AID BOARDS.

Olympia, Wash., Nov. 26, 1919.

Notice is hereby given that all reports of accidents to employees insured under the Industrial Insurance Act are to be made immediately on Form 21 (employer's report of accident) and forwarded at once to the District Local Aid Board, or the branch office of said board in the district where the accident occurred.

Form 22 (workmen's claim for compensation) and Form 23 (report of attending physician) are required to be made and forwarded immediately to the

District Local Aid Board or the branch office of said board in the district where the accident occurred.

In case of fatal accidents immediate notice must be given to the District Local Aid Board or branch office by telephone or telegraph prepaid. This notice is to be followed immediately thereafter by full written report on Form 21.

Location of District Local Aid Boards and their branch offices and telephone numbers are as follows:

Local Aid Board District No. 1—714 Hutton Bldg., Spokane. Telephone Main 431. (Jurisdiction over territory lying east of Cascade mountains).

Local Aid Board District No. 2—405 Maynard Bldg., Seattle. Telephone Main 2960. (Jurisdiction over King, Kitsap, Snohomish, Skagit, Whatcom, Island, San Juan, and Clallam counties and that portion of Jefferson county lying east of the west line of Mason county extended northward.)

Branch Offices Under District No. 2—308 Exchange Bldg., Bellingham. Telephone 349. (Jurisdiction over Whatcom, Skagit and San Juan counties.) 211 American Bank Bldg., Everett. Telephone Main 674. (Jurisdiction over Snohomish and Island counties.) Mt. Baker Bldg., Port Townsend. Telephone A-100. (Jurisdiction over Clallam county and that part of Jefferson county lying east of the west line of Mason county extended northward.)

Local Aid Board District No. 3—140 Perkins Bldg., Tacoma. Telephone Main 2896. (Jurisdiction over Pierce, Lewis, Klickitat, Skamania, Clarke, Cowlitz, Wahkiakum, Pacific, Grays Harbor, Thurston, Mason and the western part of Jefferson county.)

Branch Offices Under District No. 3—420 Finch Bldg., Aberdeen. Telephone 550. (Jurisdiction over Grays Harbor and the western part of Jefferson county.) Rooms 1 and 2, Blurock Bldg., Vancouver. Telephone 198. (Jurisdiction over Cowlitz, Clarke, Skamania and Wahkiakum counties, Klickitat county as far east as Lyle, and all points on Goldendale branch of S., P. & S., Pacific county. All points of Lower Columbia river.)

Compliance with the above instructions will insure a better handling of all Industrial Insurance claims and at the same time assist the State Safety Board in its effort to lessen accidents, thereby benefiting both the employee and employer.

Early and complete reports on all accidents would help to make fraud and imposition upon the Industrial Insurance fund impossible and at the same time make certain the prompt payment on all legitimate claims of injured workmen.

Please post this notice in a conspicuous place in your plant.

INDUSTRIAL INSURANCE COMMISSION.

H. L. Hughes, Chairman.

W. P. Brown.

F. W. Llewellyn.

Percy Gilbert, Secretary.

The Department recognizes that the State Industrial Insurance Act was passed primarily for the benefit of the workman who is so unfortunate as to be injured in the industries of the state. It recognizes that when he is injured he is in immediate need of the insurance provided, and the Department has worked unceasingly to perfect its plans for getting this money to him without any unnecessary delay.

The greatest obstacle that the Department has ever had to contend with has been the delay in receiving certain of the necessary reports which are required to complete a claim. It appeared to the Department that the above arrangement entered into with the State Medical Aid and Safety Boards promised the very best service in this respect. The District Boards and their branch offices are located at points where they will generally be within telephone communication with the employer, injured workman, and his doctor, so that the report of each of these three parties can be quickly assembled. At the same time this arrangement is mutually advantageous to the Medical Aid and Safety Boards, as it will furnish them with the

prompt information which they require in their respective departments. If in any case there should still be delay in sending in the necessary reports by reason of negligence or obstinacy of those required to make such reports, the Industrial Insurance Department will enforce compliance under the penalty provisions of the Industrial Insurance Act.

The Commission is glad to report, however, that the vast majority of persons required to report on injuries are complying with both the spirit and the letter of the law and are co-operating with all concerned in handling claims. Delays which have heretofore been exceedingly vexatious are now being reduced to a minimum.

THE PENSION RESERVE FUND.

The annual expert examination of the pension reserves of the Department for the fiscal year ending September 30, 1919, by the State Insurance Commissioner showed a net over-plus of \$251,237.69.

Twelve of the classes were \$28,911.02 under the requirements of the necessary reserve, and were forthwith leveled by the Department out of the current class accident funds, as of October 1, 1919.

Twenty-four of the classes were shown to have \$280,148.71 more than was necessary for the purpose of the pension reserve fund, and this amount was forthwith returned to the current class accident funds, as of October 1, 1919.

Net over-plus, \$251,237.69.

This is a remarkable showing, yet entirely in keeping with the steady growth and increasing strength of this fund covering the past three years. Prior to 1917, the law provided a maximum of \$4,000.00 as the amount that could be set up for any case. Also the unused portions of reserves in cases of remarriage of widows were returned to the current accident funds from which the reserve was originally taken. As a result of this condition the State Bureau of Inspection made the following comment after an investigation in 1916:

The provision of the law which provides "Any deficiency shall be made good out of, and any balance or overplus shall revert to the accident fund," completely does away with the chance of the industries of today providing for the accidents of today. There should be set aside a materially increased amount for all new pensions, and also an immediate call made for a sum of over \$500,000.00 in order to make the present reserve care for the accidents of today. From October 1st, 1911, to December 31st, 1915, we have some definite results from which we can form an opinion of what may be expected from subnormal lives, and also from remarriage of widows. Of the amount set aside as reserves, 9½ per cent has been returned to the accident fund. With about a 34.85 per cent shortage to start with, a safe estimate would be that the required amount could have been discounted 10 per cent. This cannot, however, be taken advantage of now, as the unrequired amounts resulting from deaths and remarriages have been or will be returned to the accident fund, as required by the present laws. A natural selection of long life risks is being made by this process.

The Legislature of 1917 amended the law by repealing the provision for a maximum of \$4,000.00 for reserve in any one case, and authorized the Department to set up whatever reserve was necessary in any case without limit. Return of unused portion of reserve on account of remarriage of widows of deceased workmen also ceased at this time, and these unused amounts were retained for the purposes of the reserve funds.

The first year, 1918, that the fund was experty by the State Insurance Commissioner, showed that the \$500,000.00 asked for by the State Bureau of Inspection had been overcome by \$325,994.22, leaving a net amount of \$174,005.88 to be transferred from the current accident funds in order to level the pension fund as of October 1, 1918.

His report for 1918 itemized showed that eight classes had \$31,242.42 more than required for their reserves, while twenty-eight classes required \$205,218.30 to level their reserves—net amount, \$172,965.88.

In 1918 the State Insurance Commissioner said: "If the present rate is continued in computing the reserve allotments and the funds receive the benefit of the excess interest earnings, these deficiencies will probably entirely disappear within a year or two and it is recommended that this plan be adopted and the funds be allowed to remain as at present, at least until the next annual valuation of October 1, 1919."

The Commissioner's prediction was more than fulfilled within one year, for while the net requirement for October 1, 1918, was \$172,965.88, the net surplus for October 1, 1919, was \$251,237.69. The Insurance Commissioner's suggestion, above quoted, could not be followed, however desirable it was, for the reason that the law requires the fund to be forthwith leveled upon completion of the expert report each year.

INSURANCE COMMISSIONER COMPLETE REPORT

The expert reports by the State Insurance Commissioner, for the two years 1918 and 1919, are herewith set forth in full, for more detailed examination:

EXPERT REPORT FOR 1918.

January 30, 1919.

Hon. H. O. Fishback, Insurance Commissioner, Olympia, Washington.

Dear Sir: Complying with your instructions, an examination and valuation of the funds set apart by the Industrial Insurance Commission providing for the payment of compensation annuities to the injured workmen, dependents, widows of deceased workmen and their children, all being contained in what is known as the reserve fund covering the amounts set apart in the various classified industrial occupations to pay the fixed indemnities, as provided in chapter 120 of the Laws of 1917.

This valuation is made covering all reserves required and on hand and annuities under payment, as of date of October 1, 1918, as required by chapter 28 of the Laws of 1917. The scope of the examination covers annuities declared and in course of payment to 89 injured workmen, 354 dependents of injured workmen, 634 widows of workmen killed in the various industries, and 1,170 minor children under the age of sixteen years who are to receive compensation until they become sixteen years of age. The compensation to be paid widows is to continue until death or remarriage.

For the purpose of designating the hazards referred to by the numbered classifications noted in the tables following in this report, we refer to the classifications defining the hazards fixed by law as follows:

CONSTRUCTION WORK.

Class 1. Tunnels; sewer; shaft sinking; drilling wells.

Class 2. Bridges; millwrighting; trestles; steeples, towers or grain elevators not metal framed; tanks; water towers, wind mills, not metal framed.

Class 3. Sub-aqueous works; canal other than irrigation or docks with or without blasting; pile driving; jetties; break-waters; marine railways.

Class 4. House moving; house wrecking; safe moving.

Class 5. Iron or steel frame structures or parts of structures; fire escapes; erecting fireproof doors or shutters; blast furnaces; concrete chimneys; freight or passenger elevators; fireproofing of buildings; galvanized iron or tin work; marble, stone or brick work; roof work, slate work; plumbing work; metal smokestacks or chimneys; advertising signs; ornamental metal work in buildings; carpenter work not otherwise specified; marble, stone or tile setting; mantel setting; metal ceiling work; painting of buildings or structures; concrete laying in floors or foundations; glass settings; building hot houses; lathing; paper hanging; plastering; wooden stair building.

Class 6. Electric light and power plants or systems, telegraph or telephone systems; cable or electric railways with or without rock work or blasting; water works or systems; steam heating plants; gas works or systems; installation of steam boilers or engines; placing wires in conduits; installing dynamos; putting up belts for machinery; installation of automatic sprinklers; covering steam pipes or boilers; installation of machinery not otherwise specified; installing electrical apparatus or fire alarm systems in buildings; house heating or ventilating systems.

Class 7. Steam railroads; logging railroads.

Class 8. Road making; street or other grading; concrete laying in street paving; asphalt laying.

Class 9. Ship or boat building with scaffolds; ship wrighting; ship or boat rigging; floating docks.

OPERATION (Including Repair Work).

Class 10. Logging; saw mills; shingle mills; lath mills; masts and spars with or without machinery.

Class 11. Omitted by the legislature.

Class 12. Dredges, dry or floating docks.

Class 13. Electric light or power plant or systems; steam heat or power plants or systems; electric systems not otherwise specified.

Class 14. Street railways.

Class 15. Telegraph systems; telephone systems.

Class 16. Coal mines.

Class 17. Quarries; stone crushing; mines other than coal.

Class 18. Blast furnaces; smelters; rolling mills.

Class 19. Gas works.

Class 20. Steamboats; tugs; ferries.

Class 21. Grain elevators.

Class 22. Laundries.

Class 23. Water works.

Class 24. Paper or pulp mills.

Class 25. Garbage works; fertilizer.

FACTORIES (Using Power-Driven Machinery).

Class 26. Stamping tin or metal.

Class 27. Bridge work, making steam shovels or dredges; tanks; water towers.

Class 28. Railroad car or locomotive making or repairing.

Class 29. Cooperage; staves; veneer; box; packing cases; sash, door or blinds; barrel; keg; pail; basket; tub; wood ware or wood fibre ware; kindling wood; excelsior; working in wood not otherwise specified.

Class 30. Asphalt.

Class 31. Cement stone with or without machinery; building material not otherwise specified.

Class 32. Canneries of fruits or vegetables.

Class 33. Canneries of fish or meat products.

Class 34. Iron, steel, copper, zinc, brass or lead articles or wares; hardware; boiler works; foundries; machine shops not otherwise specified.

Class 35. Tile; brick; terra cotta; fire clay; pottery; earthen ware; porcelain ware.

Class 36. Peat fuel brickettes.

Class 37. Breweries; bottling works.

Class 38. Cordage; working in wool, cloth, leather, paper, brush, rubber or textile not otherwise specified.

Class 39. Working in foodstuffs, including oils, fruits, vegetables.

Class 40. Condensed milk; creameries.

Class 41. Printing; electrotyping; photo-engraving; engraving; lithographing; making jewelry.

Class 42. Stevedoring; longshoring; wharf operation.

Class 43. Stock yards; packing houses; making soap, tallow, lard, grease; tanneries.

Class 44. Artificial ice, refrigerating or cold storage plants.

Class 45. Theatre stage employees.

Class 46. Fire works manufacturing; powder works.

Class 47. Creosoting works; pile treating works.

Class 48. Non-hazardous occupations, clerks; stenographers; office help, etc.

Complying with chapter 28 of the Laws of 1917, the Industrial Insurance Commission and State Treasurer's office were furnished standard annuity tables computed on the basis of four per cent. interest and commencing as of date of June 8, 1917, the Commission has been setting up the full reserves as called for by said tables. Since said date, upon the death or remarriage of a widow, the balances set aside have remained in the reserve fund, as contemplated by the table of annuities. Prior to June 8, 1917, it had been the practice upon the death or remarriage of a widow to transfer all unused balances of the individual reserves from the reserve fund of the class to the current accident fund of the class. The total repayment to the current accident fund from reserve funds from October 1, 1911, to June 8, 1917, amount in the aggregate to \$303,079.20. Had these reserve funds not been returned to the current accident funds, no deficiency in reserves would exist at this time.

NUMBER AND CHARACTER OF ANNUITIES.

The following table shows the number and character of claimants receiving compensation in the classified industries:

CLASS	Injured Workmen	Dependents	Widows	Children Under 16
1.....	1	6	7	16
2.....	1	3	7	17
3.....	2	.....	3	7
5.....	1	11	42	72
6.....	.....	7	15	27
7.....	12	35	59	102
8.....	3	9	21	33
9.....	2	10	34	33
10.....	32	175	243	504
12.....	1	2	3	2
13.....	.....	3	16	21
14.....	.....	6	11	6
15.....	.....	4	2	2
16.....	17	42	86	180
17.....	5	9	17	31
18.....	3	3	4	5
19.....	.....	.....	2	4
20.....	.....	1	.....	.....
21.....	1	4	8	11
22.....	.....	.....	2	1
23.....	1	1	4	6
24.....	.....	.....	5	5
29.....	.....	2	8	12
31.....	2	5	5	11
33.....	2	2	4	9
34.....	1	4	8	15
35.....	.....	3	2	6
37.....	.....	.....	2	5
38.....	.....	.....	2	.....
39.....	1	1	2	2
42.....	3	5	5	9
43.....	.....	.....	3	3
44.....	.....	1	.....	.....
46.....	.....	.....	1	3
48.....	.....	.....	1	1
Totals.....	80	354	634	1,170

TABLE OF RESERVES.

The following table shows the total reserve required to pay the annuities and the reserves actually on hand as shown by the books of the Industrial Insurance Commission and the State Treasurer's office, affecting the various classes showing the deficiency or excess existing in each class:

CLASS	Amount of Reserve Required	Amount of Reserve Credits	Deficiency in Reserve Funds	Excess in Reserve Funds
1.....	\$32,782 83	\$27,117 20	\$5,665 63	.....
2.....	36,428 02	36,181 35	246 67	.....
3.....	13,569 72	9,738 43	3,831 29	.....
5.....	156,277 60	153,062 46	3,215 14	.....
6.....	64,111 34	57,773 55	6,337 79	.....
7.....	277,093 36	275,179 59	1,913 77	.....
8.....	86,699 47	76,215 62	10,483 85	.....
9.....	125,359 60	125,708 60		\$349 00
10.....	1,131,232 44	1,072,081 07	59,151 37	.....
12.....	14,833 47	13,257 96	1,575 51	.....
13.....	56,118 85	66,978 66		9,859 81
14.....	36,656 17	34,644 47	2,111 70	.....
15.....	13,690 57	9,771 06	3,819 51	.....
16.....	412,716 19	361,735 06	50,981 13	.....
17.....	91,065 79	75,644 82	15,420 97	.....
18.....	25,008 77	24,500 85	507 92	.....
19.....	7,335 61	8,273 95		938 34
20.....	1,881 97		1,881 97	.....
21.....	33,460 62	29,085 28	4,375 34	.....
22.....	5,323 25	6,508 71		1,185 46
23.....	17,022 45	11,375 85	5,646 60	.....
24.....	17,103 91	13,592 85	3,511 06	.....
29.....	27,920 83	25,481 96	2,438 87	.....
31.....	33,051 36	26,125 30	6,926 06	.....
33.....	16,321 37	22,288 95		5,967 58
34.....	39,461 98	45,358 22		5,896 24
35.....	10,889 00	7,442 95	3,446 05	.....
37.....	7,377 68	3,642 38	3,735 30	.....
38.....	5,912 11	4,348 07	1,564 04	.....
39.....	14,981 98	13,761 43	1,220 55	.....
41.....		3,768 81		3,768 81
42.....	32,161 03	31,762 61	398 42	.....
43.....	12,418 80	8,910 67	3,508 13	.....
44.....	1,121 36	394 08	727 28	.....
46.....	4,906 25	8,183 43		3,277 18
48.....	3,187 12	2,110 74	1,076 38	.....
Totals.....	\$2,864,982 87	\$2,691,006 99	\$205,218 30	\$31,242 42

It may be stated that in the above table, the reserves required to pay the annuities of the 634 widows amount in the aggregate to \$1,800,258.96. This figure is arrived at by discounting the standard annuity table by the application of the Dutch State Insurance Fund Remarriage Table which is the recognized standard table for such computations. We have also taken into consideration the factor of the payment of \$240 to each widow at the time of remarriage. The figures given in the table show a net deficiency in the reserve funds on October 1, 1918, amounting to \$173,975.88.

The following table gives the classification of widows at their attained age at date of October 1, 1918:

AGES OF WIDOWS—Number 634.

Age.	Number.	Age.	Number.	Age.	Number.
16.....	1	37.....	22	57.....	6
18.....	1	38.....	23	58.....	11
19.....	1	39.....	16	59.....	6
20.....	6	40.....	14	60.....	7
21.....	5	41.....	18	61.....	1
22.....	7	42.....	31	62.....	2
23.....	6	43.....	22	63.....	3
24.....	10	44.....	19	64.....	3
25.....	11	45.....	6	65.....	1
26.....	15	46.....	14	66.....	2
27.....	10	47.....	18	68.....	2
28.....	14	48.....	16	69.....	1
29.....	21	49.....	13	70.....	2
30.....	20	50.....	10	72.....	1
31.....	20	51.....	18	73.....	1
32.....	35	52.....	13	75.....	1
33.....	15	53.....	9	81.....	1
34.....	31	54.....	12	83.....	1
35.....	15	55.....	13		
36.....	23	56.....	8	Total.....	634

The following table gives the classification of children up to sixteen years of age at date of October 1, 1918:

AGES OF CHILDREN—Number 1,170.

Age.	Number.	Age.	Number.	Age.	Number.
0-1.....	37	6-7.....	108	11-12.....	79
1-2.....	36	7-8.....	86	12-13.....	78
2-3.....	58	8-9.....	95	13-14.....	58
3-4.....	76	9-10.....	102	14-15.....	63
4-5.....	85	10-11.....	82	15-16.....	24
5-6.....	103				
				Total.....	1,170

To prepare the foundation for the annuities to be taken in account as of date of October 1, 1918, it became necessary for us to prepare original individual cards for each claim, the data therefor being taken from the original filing jacket of the Industrial Insurance Commission. After verifying the character of the claim, the number of dependents, amounts to be paid, etc., and verifying the ages of the annuitants, we then checked back against the pay rolls on record in the department and upon which was noted all monthly payments paid the annuitants. This became necessary in order to verify all cases receiving payment. The postings to the individual accounts of claims were not up-to-date and therefore the individual ledger accounts could not be used as a check to verify the live pensions as of October first. We found that the postings of the payments to the individual accounts were many months behind and for the reasons noted, we were compelled in all cases to go to the original first entries.

It would appear to us as though the Industrial Insurance Commission had been greatly handicapped through the lack of sufficient funds to secure adequate help, as many of their employees took outside positions at increased compensation. It is very important that both the bookkeeping and statistical departments of this department be supplied with enough experienced employees to properly keep the records. It is very necessary that a complete statistical department shall be installed and kept up-to-date.

The surplus funds are invested at good rates of interest and the total bond investments, as of date of October first, were returning approximately \$24,000 in excess interest earnings over and above the amount of interest required to keep the reserves level.

As shown by the preceding tables, small deficiencies exist in some of the classes. If the present rate is continued in computing the reserve allotments and the funds receive the benefit of the excess interest earnings, these deficiencies will probably entirely disappear within a year or two and it is recommended that this plan be adopted and the funds be allowed to remain as at present, at least until the next annual valuation of October 1, 1919.

If, however, it is deemed advisable to make up the deficiencies shown to exist in the various classes, by a further contribution from the current accident funds of said classes so as to bring the reserves up to an adequate basis, then in such case the future amounts to be set up to take care of widows' annuities could be materially discounted as shown by the remarriage tables.

The data given in this report contains what is believed to be an approximately correct exhibit of the industrial reserve funds and matters connected therewith. This being the first examination made of this fund under chapter 28 of the Laws of 1917, is for the purpose of making a survey and establishing a basis for future valuations. It is impossible to determine the extent this reserve fund has been benefited through the operations of the past two years under the changed plan of handling these reserves, as no valuation was made at the commencement of these changes. It will be easy to determine, however, the condition of this fund by the future annual valuations.

Under the plan in operation for this fund, the classification of the reserves and the amounts apportioned to each class is established and kept in the office of the Industrial Insurance Commission, the treasurer looking after the investment of the funds as a whole and filing a duplicate of the classifications in his office. At the date of the examination the treasurer had investments in interest bearing bonds of the Industrial Department more than sufficient to cover the entire reserve fund, a part of such investments belonging to the current accident fund.

This examination does not cover any of the transactions of the Industrial Insurance Commission other than matters pertaining to the reserves set up to pay annuities for deaths and partial and total permanent disability claims. No audit or examination of the general books and transactions of the department was made.

Acknowledgment is made of the efficient work of Mr. Stewart E. Smith, examiner of this department, in collating and establishing the claims under payment, and of the valuable services of Mr. J. O. Rummens, your assistant actuary, in carrying out the detail work necessary in computing the reserves.

Respectfully submitted,

F. T. HOUGHTON,

Deputy Commissioner.

EXPERT REPORT FOR 1919.

Olympia, Washington, December 29, 1919.

Hon. H. O. Fishback, Insurance Commissioner, Olympia, Washington.

Dear Sir: Pursuant to your instructions a valuation has been made of the annuity reserves of the Industrial Insurance Department as of October 1, 1919, and the accompanying tables set forth the reserves required in the various classes, the amount of the reserve credits in each class and the deficiency or excess existing in each class, as well as a classification of annuitants in the pension fund.

Respectfully submitted,

J. O. RUMMENS,

Deputy Insurance Commissioner.

ANNUITY RESERVES OF INDUSTRIAL INSURANCE DEPARTMENT.

As Valued by The Insurance Department of the State of Washington, October 1, 1919.

DESCRIPTION	Class	Amount of Reserve Required	Amount of Reserve Credits	Deficiency in Reserve Funds	Excess in Reserve Funds
CONSTRUCTION—					
Sewers and tunnels.....	1	\$37,051 56	\$45,481 33	.....	\$8,429 77
Bridges and towers.....	2	39,890 86	41,030 48	.....	1,139 62
Pile driving.....	3	17,023 31	12,870 98	\$4,152 33	.....
General construction.....	5	171,000 02	174,610 54	.....	3,550 52
Electric, gas and water.....	6	79,338 71	85,241 68	.....	5,902 97
Railroads.....	7	313,026 17	337,333 93	.....	24,307 76
Street and road work.....	8	100,232 40	89,350 93	10,881 47	.....
Shipbuilding.....	9	227,133 27	246,464 72	.....	19,331 45
OPERATIONS—					
Lumber, mills, etc.....	10	1,349,425 13	1,454,143 19	.....	104,718 06
Dredging.....	12	15,857 11	18,883 04	.....	3,025 93
Electric systems.....	13	69,290 22	73,081 09	.....	3,790 87
Street railways.....	14	50,765 61	52,853 23	.....	2,087 62
Telephone and telegraph.....	15	12,929 93	12,699 46	230 47	.....
Coal mining.....	16	444,912 52	513,906 79	.....	68,994 27
Quarries.....	17	108,235 54	101,799 66	6,435 88	.....
Smelters.....	18	37,803 94	39,533 31	.....	1,729 37
Gas.....	19	5,235 98	7,994 60	.....	2,758 62
Grain elevators.....	21	33,301 89	37,972 04	.....	4,670 15
Laundries.....	22	10,276 57	10,115 03	161 54	.....
Water works.....	23	14,450 47	18,215 46	.....	3,764 99
Paper mills.....	24	23,137 12	25,364 18	.....	2,227 06
FACTORIES—					
Woodworking.....	29	39,011 52	38,551 65	459 87	.....
Cement manufacturing.....	31	39,026 57	34,463 41	4,563 16	.....
Fish canneries.....	33	16,070 12	15,282 02	788 10	.....
Steel manufacturing.....	34	59,031 06	64,212 57	.....	5,181 51
Brick manufacturing.....	35	11,685 33	11,136 43	548 90	.....
Breweries.....	37	7,268 19	6,847 72	420 47	.....
Textile manufacturing.....	38	2,526 35	5,503 18	.....	2,976 83
Food stuffs.....	39	14,952 86	18,642 39	.....	3,689 53
Printing.....	41	.....	92 23	.....	92 23
MISCELLANEOUS—					
Longshoring.....	42	30,803 08	31,100 76	.....	297 68
Packing house.....	43	16,107 14	19,207 18	.....	3,100 04
Ice manufacturing.....	44	5,907 67	6,247 61	.....	339 94
Powder mills.....	46	4,927 21	4,724 87	202 34	.....
Creosoting works.....	47	7,190 44	11,232 36	.....	4,041 92
Elective adoption.....	48	3,070 89	3,004 40	66 49	.....
Totals.....	.....	\$3,417,956 76	\$3,609,194 45	\$28,911 02	\$280,148 71

CLASSIFICATION OF ANNUITIES OF INDUSTRIAL INSURANCE COMMISSION, OCTOBER 1, 1919.

CLASS	Required Reserve	INJURED WORKMEN		DEPENDENTS		WIDOWS		CHILDREN		Outstanding Warrants
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1.....	\$37,051 56	1	\$2,746 14	6	\$3,794 68	7	\$22,090 64	19	\$7,404 12	\$1,015 98
2.....	39,890 86	1	3,125 00	3	5,219 34	7	23,982 16	16	7,355 47	208 89
3.....	17,023 31	1	3,783 10	2	3,290 90	3	7,600 96	6	2,241 69	46 66
5.....	171,060 02	6	18,821 57	10	11,525 30	42	116,952 16	65	22,398 37	1,392 62
6.....	79,338 71	.....	.....	7	9,254 52	18	55,521 56	33	12,521 88	2,010 75
7.....	313,026 17	16	53,842 20	35	30,339 34	64	185,245 20	107	38,411 27	5,188 16
8.....	100,282 40	3	9,758 92	5	4,404 78	24	73,278 07	31	12,324 43	463 20
9.....	297,133 27	8	25,691 59	24	24,941 05	51	151,970 97	55	24,800 16	923 50
10.....	1,349,435 13	46	138,875 91	164	173,684 35	296	800,056 33	381	219,934 22	16,874 32
12.....	15,857 11	1	3,642 88	1	865 18	3	9,014 30	4	2,088 25	304 50
13.....	60,290 22	.....	.....	2	2,214 74	18	57,496 35	23	7,047 53	331 20
14.....	30,763 61	.....	.....	7	8,033 54	14	35,451 29	14	7,123 28	137 50
15.....	12,929 93	.....	.....	4	6,509 96	2	6,229 56	1	113 41	79 00
16.....	444,912 52	18	71,369 20	36	42,137 46	87	247,869 21	198	76,213 96	7,265 69
17.....	108,235 54	6	22,475 12	7	12,477 09	18	39,635 58	28	9,777 93	3,860 22
18.....	37,803 94	3	10,480 06	.....	.....	7	21,808 10	13	5,245 78	180 00
19.....	5,235 98	.....	.....	.....	.....	2	4,080 11	3	1,131 74	15 13
21.....	33,301 89	.....	.....	2	5,736 50	8	23,159 26	13	4,360 13	40 00
22.....	10,276 57	.....	.....	.....	.....	3	9,754 99	1	491 58	30 00
23.....	14,450 47	1	3,956 94	.....	.....	4	8,715 24	4	1,750 29	28 00
24.....	23,137 12	.....	.....	2	760 14	6	17,225 37	10	5,081 61	70 00
29.....	39,011 52	.....	.....	1	1,373 07	11	31,460 28	12	4,810 13	1,398 04
31.....	39,026 57	1	4,424 05	7	5,908 43	6	19,578 38	14	6,458 61	2,657 10
33.....	16,070 12	.....	.....	2	2,588 72	4	8,962 42	8	3,062 58	556 40
34.....	59,031 06	1	3,303 85	3	6,211 96	13	39,395 55	22	9,852 60	297 10
35.....	11,685 33	.....	.....	5	3,146 07	2	6,366 65	5	1,997 61	175 00
37.....	7,298 19	.....	.....	.....	.....	2	6,041 35	5	1,130 84	96 00
38.....	2,526 35	.....	.....	.....	.....	1	2,506 35	.....	.....	20 00
39.....	14,952 86	1	4,558 12	1	3,767 72	2	5,549 71	2	1,077 31	.....
42.....	30,803 08	3	10,167 92	3	5,485 20	5	13,114 35	5	1,884 01	151 60
43.....	16,107 14	.....	.....	.....	.....	4	13,062 11	8	3,000 03	45 00
44.....	5,907 67	.....	.....	1	1,024 36	1	4,724 66	.....	.....	158 65
46.....	4,927 21	.....	.....	.....	.....	1	3,243 88	3	1,472 33	211 00
47.....	7,100 44	.....	.....	.....	.....	2	6,709 39	1	451 05	30 00
48.....	3,070 89	.....	.....	.....	.....	1	3,070 89	.....	.....	.....
Totals.....	\$3,417,956 76	117	\$390,932 57	371	\$874,195 00	709	\$2,102,090 38	1,310	\$504,522 60	\$46,207 21

COMPARATIVE STATEMENT OF COST.

The following table shows the percentage of basic rate assessed each year for the first seven years' operation of the act, also the average yearly percentage for the same period.

Assessed and Average Yearly Rate per Class for Seven Years.

CLASS NUMBER	1912	1913	1914	1915	1916	1917	1918	Average Yearly Percent- age of Basic Rate Assessed
1.....	66.66	66.66	50.00	33.33	33.33	.....	33.33	40.47
2.....	66.66	66.66	50.00	50.00	50.00	100.00	66.66	64.28
3.....	66.66	75.00	100.00	83.33	83.33	83.33	33.33	75.00
5.....	66.66	50.00	50.00	50.00	66.66	50.00	33.33	52.38
6.....	66.66	50.00	50.00	33.33	.....	.....	33.33	33.33
7.....	50.00	33.33	83.33	50.00	50.00	50.00	50.00	52.38
8.....	66.66	50.00	50.00	50.00	50.00	50.00	50.00	52.38
9.....	25.00	50.00	50.00	.....	33.33	33.33	16.66	29.76
10.....	66.66	91.66	66.66	83.33	83.33	100.00	50.00	77.38
12.....	33.33	25.00	25.00	25.00	33.33	25.00	50.00	30.95
13.....	50.00	75.00	50.00	.....	.....	25.00	50.00	35.71
14.....	25.00	25.00	25.00	.....	25.00	25.00	25.00	21.43
15.....	50.00	50.00	50.00	25.00	.....	.....	8.33	26.19
16.....	50.00	75.00	91.66	150.00	100.00	83.33	75.00	89.28
17.....	33.33	75.00	75.00	100.00	100.00	100.00	91.66	82.14
18.....	25.00	75.00	50.00	50.00	50.00	50.00	33.33	47.62
19.....	25.00	25.00	25.00	.....	25.00	25.00	25.00	21.43
21.....	25.00	25.00	33.33	33.33	66.66	.....	33.33	30.95
22.....	8.33	16.66	25.00	25.00	25.00	.....	33.33	19.04
23.....	50.00	75.00	50.00	25.00	25.00	8.33	50.00	40.48
24.....	100.00	75.00	75.00	50.00	66.66	33.33	50.00	64.28
29.....	41.66	50.00	58.33	50.00	50.00	50.00	50.00	50.00
31.....	50.00	75.00	50.00	66.66	50.00	83.33	50.00	60.71
33.....	25.00	50.00	25.00	.....	.....	8.33	50.00	22.62
34.....	50.00	33.33	33.33	33.33	66.66	50.00	33.33	42.85
35.....	25.00	25.00	25.00	33.33	75.00	75.00	33.33	41.67
37.....	25.00	50.00	50.00	.....	25.00	50.00	33.33	33.33
38.....	25.00	25.00	25.00	16.66	16.66	75.00	50.00	33.33
39.....	25.00	25.00	25.00	33.33	25.00	66.66	83.33	40.47
40.....	8.33	16.66	16.66	16.66	25.00	25.00	25.00	19.04
41.....	8.33	4.16	8.33	.....	8.33	8.33	25.00	8.92
42.....	25.00	100.00	100.00	75.00	75.00	100.00	50.00	75.00
43.....	25.00	50.00	25.00	16.66	16.66	66.66	83.33	40.47
44.....	50.00	75.00	25.00	25.00	50.00	50.00	50.00	46.43
45.....	25.00	50.00	25.00	33.33	25.00	25.00	8.33	27.38
46.....	.....	.....	.....	.....	*12.50	25.00	25.00	8.93
47.....	41.66	75.00	50.00	50.00	25.00	25.00	50.00	45.24
48.....	25.00	50.00	50.00	50.00	25.00	.....	8.33	29.76

The basic rates for the subdivisions of the different classes vary and in order to get the true assessed rate in each subdivision of class it was necessary to use percentages. To find the cost per \$100.00 of payroll in any class or subdivision of class, multiply the basic rate by the percentage. Example: The basic rate in Class 31 is .025; the average yearly cost is 62.49% of the basic rate, therefore, $62.49 \times .025$ equals \$1.56; or in other words, the average yearly cost per \$100.00 payrolls for the past six years in Class 31 was \$1.56.

* Covering period from October 1, 1911, to December 31, 1916.

STATEMENT OF ACCIDENT FUND, OCTOBER 1, 1918, TO SEPTEMBER 30, 1919.

DESCRIPTION	Class	Balance October 1, 1918	Expense	Contributions	Interest on Daily Balances	Refunds	Claims Paid	Reserve to Secure Pensions	Returned from Reserve Fund Ac- count Excess Valuation of Industrial Insurance Commission	Balance September 30, 1919
CONSTRUCTION—										
Sewers and tunnels.....	1	\$46,150 44	\$8 65	\$6,905 74	\$2,498 45	\$2,497 97	\$1,493 85	\$20,247 26	.....	\$31,806 90
Bridges and towers.....	2	4,848 76	48 15	28,154 87	93 28	3,598 56	13,025 10	6,956 47	.....	9,405 63
Pile driving.....	3	10,174 27	36 48	16,919 30	410 26	2,623 35	6,865 35	3,831 29	.....	14,147 99
General construction.....	5	70,731 27	376 83	108,477 37	1,467 57	10,431 39	65,887 20	36,759 99	.....	67,220 83
Electric, gas, water.....	6	63,470 15	39 83	23,769 02	3,939 17	4,017 78	15,209 05	31,688 38	.....	43,569 90
Railroads.....	7	36,397 12	212 01	117,803 08	826 11	1,105 10	59,692 90	80,417 46	.....	13,658 84
Street and road work.....	8	52,281 72	83 04	76,360 72	1,089 27	3,312 75	21,753 55	17,285 29	.....	87,297 08
Shipbuilding.....	9	103,986 99	1,118 42	488,921 91	896 06	19,298 73	308,143 49	136,846 85	\$349 00	128,746 47
OPERATIONS—										
Lumber, mills, etc.....	10	250,802 32	2,125 64	1,212,380 95	3,695 72	4,020 17	595,543 94	471,661 23	.....	338,199 01
Dredging.....	12	3,209 23	2 65	6,254 82	192 05	1,097 57	5,749 40	6,543 11	.....	1,463 37
Electric systems.....	13	* 1,423 83	35 31	24,967 41	500 90	236 64	15,923 15	25,417 98	.....	2,404 16
Street railways.....	14	29,805 49	41 54	8,759 25	504 28	.....	639 55	3,319 51	.....	18 75*
Telephone and telegraph.....	15	5,036 06	.....	1,727 98	495 26	.....	80,369 54	180,943 88	.....	3,220 24
Coal mining.....	16	48,363 59	333 56	245,579 13	193 56	693 95	12,398 15	29,299 92	.....	92,892 05
Quarries.....	17	26,746 62	77 85	39,438 98	313 80	313 80	25,665 64	17,972 41	.....	34,696 12
Smelters.....	18	20,224 40	123 22	44,410 30	339 53	11 70	1,465 30	4,310 44	.....	11,311 26
Gas.....	19	2,618 72	.....	7,348 22	140 64	.....	8,271 00	12,969 03	.....	5,270 18
Grain elevators.....	21	2,595 08	66 63	98,271 76	432 02	241 11	7,549 30	5,000 97	.....	10,338 09
Laundries.....	22	2,171 53	20 60	11,995 21	212 23	34 80	3,158 10	8,178 55	.....	3,258 67
Water works.....	23	* 2,242 17	15 07	10,846 38	207 63	60 86	.....	.....	.....	2,398 66
Paper mills.....	24	414 88	19 63	28,404 36	137 79	.....	10,732 08	13,150 80	.....	5,654 52
FACTORIES—										
Wood working.....	29	20,630 84	154 72	62,756 59	286 23	169 65	62,478 12	14,822 31	.....	5,978 86
Cement manufacturing.....	31	5,828 47	18 60	16,074 23	5 18	17 02	4,551 75	9,770 02	.....	7,550 49
Fish canneries.....	33	5,993 48	35 55	7,493 52	622 46	225 19	6,609 90	337 65	.....	12,893 75
Steel manufacturing.....	34	18,092 66	163 06	130,502 55	773 75	595 23	55,778 45	26,807 98	.....	71,940 48
Brick manufacturing.....	35	6,056 17	8 65	3,783 19	58 76	2 83	5,818 25	4,653 46	.....	635 07*
Breweries.....	37	2,246 41	5 55	5,762 08	86 23	5 25	1,296 90	3,735 30	.....	3,111 72
Textile manufacturing.....	38	3,577 84	35 10	26,257 83	67 60	17 13	8,764 35	1,564 04	.....	19,522 65
Food stuffs.....	39	12,550 16	40 45	27,534 12	129 63	.....	12,442 90	6,223 20	.....	21,507 36
Creameries.....	40	7,210 95	24 81	3,281 33	124 53	176 32	4,380 80	.....	.....	6,034 88
Printing.....	41	5,002 29	4 40	5,289 70	60 77	4 71	3,595 50	.....	.....	10,516 96

* Overdraft.

STATEMENT OF ACCIDENT FUND—Concluded.

DESCRIPTION	Class	Balance October 1, 1918	Expense	Contributions	Interest on Daily Balances	Refunds	Claims Paid	Reserve to Secure Pensions	Returned from Reserve Fund Ac- count Excess Valuation of Industrial Insurance Commission	Balance September 30, 1919
MISCELLANEOUS—										
Longshoring	42	*\$12,582 68	\$104 30	\$47,698 30	.....	\$171 93	\$21,942 75	\$398 42	.....	\$12,498 22
Packing house	43	7,611 10	22 31	16,196 26	20 73	53	14,732 35	10,950 60	.....	1,877 70*
Ice manufacturing	44	3,121 56	14 07	5,744 62	59 34	787 34	5,598 80	5,863 97	.....	3,338 66*
Theatre employees	45	3,121 94	.....	697 75	137 11	4 24	59 05	.....	.....	3,863 51
Powder works	46	3,808 22	.....	7,984 99	65 67	.....	891 95	.....	\$3,277 18	14,244 11
Cresoting works	47	2,630 81	.....	1,744 23	116 37	.....	275 35	11,257 36	.....	7,041 25*
Electric adoption	48	5,362 42	21 33	1,068 56	297 42	6 81	1,518 10	1,076 38	.....	4,075 78
		\$892,874 64								\$1,085,653 74
		* 16,248 68								12,911 43*
Totals		\$876,625 96	\$5,438 01	\$2,913,057 21	\$21,743 29	\$52,044 59	\$1,479,581 41	\$1,232,862 56	\$31,242 42	\$1,072,742 31

* Overdraft.

STATEMENT OF RESERVE FUND, OCTOBER 1, 1918, TO SEPTEMBER 30, 1919.

DESCRIPTION		Class	Balance October 1, 1918	Required Reserve	Bond Investment Interest	Accident Fund Account Excess Valuation of Industrial Insurance Commission	Pensions Paid	Balance September 30, 1919
CONSTRUCTION—								
Sewers and tunnels.....	1	\$26,333 83	\$30,247 26	\$1,863 51			\$3,735 84	\$44,708 76
Bridges and towers.....	2	35,178 30	6,956 47	2,028 34			3,829 50	40,333 52
Pile driving.....	3	9,407 43	3,831 29	586 42			1,172 79	12,652 35
General construction.....	5	148,923 45	36,759 96	8,617 72			22,656 26	171,644 52
Electric, gas, water.....	6	56,136 45	31,688 38	3,657 60			7,688 71	83,793 72
Railroads.....	7	267,723 40	80,417 46	15,988 98			32,526 62	331,693 82
Street and road work.....	8	74,116 12	17,935 29	4,292 81			7,861 05	87,833 17
Shipbuilding.....	9	122,852 10	136,846 85	9,155 89		\$349 00	25,727 69	242,278 15
OPERATIONS—								
Lumber, mills, etc.....	10	1,042,524 89	471,661 23	64,316 35			149,061 19	1,429,441 28
Dredging.....	12	12,892 04	6,543 11	756 13			1,668 00	18,362 28
Electric systems.....	13	64,289 69	25,497 98	3,591 15			11,670 31	71,889 70
Street railways.....	14	33,651 11	23,211 08	2,350 45		9,859 81	7,257 20	51,955 44
Telephone and telegraph.....	15	9,476 41	3,319 51	587 32			899 50	12,483 74
Coal mining.....	16	351,351 63	180,943 88	23,052 97			50,171 15	505,177 33
Quarries.....	17	73,461 79	29,239 92	4,711 93			7,343 20	100,070 44
Smelters.....	18	23,890 31	17,972 41	1,514 09			38,861 78	38,861 78
Gas.....	19	8,058 60	4,310 44	483 34		938 34	4,055 24	7,558 80
Grain elevators.....	21	28,258 35	12,299 03	1,841 65			5,042 00	37,327 03
Laundries.....	22	6,395 61	5,000 97	384 49		1,185 46	593 40	9,943 21
Water works.....	23	11,010 85	8,178 55	728 31			2,011 67	17,906 04
Paper mills.....	24	13,177 32	13,150 80	992 21			2,387 00	24,933 33
FACTORIES—								
Woodworking.....	29	24,774 12	14,892 31	1,720 54			3,490 18	37,896 79
Cement manufacturing.....	31	25,351 18	9,770 62	1,692 27			2,845 47	33,878 00
Fish canneries.....	33	21,769 52	337 65	1,085 00		5,967 58	2,292 16	15,022 43
Steel manufacturing.....	34	44,215 64	26,807 98	2,741 30		5,896 24	4,746 86	63,121 82
Brick manufacturing.....	35	7,198 50	4,653 46	479 33			1,384 03	10,947 26
Breweries.....	37	2,492 25	3,795 30	258 85			756 00	6,731 40
Textile manufacturing.....	38	4,219 19	1,534 04	259 47			630 00	5,409 70
Food stuffs.....	39	13,375 37	6,223 20	941 40			2,212 25	18,225 72
Creameries.....	40							
Printing.....	41	3,722 44		137 03		3,768 81		90 96

STATEMENT OF RESERVE FUND—Concluded.

DESCRIPTION	Class	Balance— October 1, 1918	Required Reserve	Bond Investment Interest	Accident Fund Account Excess Valuation of Industrial Insurance Commission	Pensions Paid	Balance September 30, 1919
MISCELLANEOUS—							
Longshoring	42	\$30,942 06	\$328 42	\$1,716 59	.....	\$2,484 60	\$30,572 47
Packing house	43	8,639 45	10,360 60	743 37	.....	1,452 50	18,880 92
Ice manufacturing	44	375 23	5,863 97	74 29	.....	172 00	6,141 49
Theatre employees	45	.....	.....	.....	.....	.....	.....
Powder mills	46	8,020 64	.....	381 15	\$3,277 18	480 00	4,644 61
Cresosoting works	47	.....	11,257 36	219 70	.....	435 50	11,041 56
Electric adoption	48	2,045 68	1,076 38	131 31	.....	300 00	2,953 37
Less bond interest not apportioned to classes.....		.....	.....	.....	.....	.....	\$3,006,866 51
Totals.....		\$2,616,648 60	\$1,232,802 56	\$164,032 26	\$31,242 42	\$375,434 39	\$3,006,734 97

**STATEMENT OF MEDICAL AID FUND, OCTOBER 1, 1918, TO
SEPTEMBER 30, 1919.**

Class	Balance October 1, 1918	Payments First Aid	Expense	Refunds	Contri- butions	Penalties	Balance September 30, 1919
A *.....	\$16,929 54	\$18,371 84	\$1,898 89	\$245 32	\$24,017 11	\$533 09	\$20,963 69
B *.....	31,212 47	25,570 85	3,423 44	155 74	32,765 36	851 12	35,678 92
C *.....	35,744 69	42,079 34	3,959 46	426 09	48,047 22	1,092 11	38,419 13
D *.....	39,963 59	48,164 50	4,211 19	596 28	45,281 89	1,174 05	33,447 06
E *.....	37,365 04	31,717 94	4,475 91	512 51	54,167 24	1,188 15	56,014 07
Totals.	\$161,215 33	\$165,904 47	\$17,968 89	\$1,935 94	\$204,278 32	\$4,838 52	\$184,522 87
Less administration expense not apportioned.....							23,621 21
Balance in fund.....							\$160,901 66

A * \$4,164 83	Expense not apportioned until after October 1, 1918, hence de- ducted from class balances as shown by report of September 30, 1918.
B * 7,132 86	
C * 9,129 91	
D * 9,365 88	
E * 8,501 43	

COST OF INSURANCE.

Under the exclusive state fund plan of the Washington Industrial Insurance Act the following is the class average cost per \$100.00 of payroll for the years 1913, 1914, 1915, 1916, 1917 and 1918:

<i>Class.</i>	<i>Industries.</i>	<i>Cost.</i>
1	Tunnels, sewers, drilling wells, etc.....	\$2.75
2	Bridges and trestles, millwrighting, tanks, towers.....	4.05
3	Canals, pile driving, breakwaters, etc.....	4.44
5	Carpenters, elevators, plumbing, roof work, etc.....	1.85
6	Conduit work, electric apparatus, gas works, etc.....	1.39
7	Railroad construction, logging railroad operation.....	2.95
8	Brick and concrete paving, road work, etc.....	1.13
9	Ship building	1.23
10	Logging, saw mills, etc.....	1.92
12	Dredging, etc.	1.43
13	Electric light or power plant, steam heat plant, etc.....	1.37
14	Street and interurban railways.....	1.01
15	Telephone and telegraph.....	1.12
16	Coal mines	3.00
17	Quarries, gravel pits, etc.....	3.13
18	Smelters, rolling mills, etc.....	1.37
19	Gas works	0.47
21	Flour mills, grain elevators, etc.....	0.80
22	Laundry and dye works.....	0.35
23	Water works	0.54
24	Paper and pulp.....	1.04
29	Cooperage, sash and doors, tubs, etc.....	1.19
31	Building material, cement manufacturing, etc.....	1.58
33	Fish canneries	0.97
34	Auto repair, foundries, machine shops, etc.....	0.72
35	Brick and tile, briquettes, etc.....	0.91
37	Bottling works, breweries, etc.....	0.75
38	Textiles, cordage, etc.....	0.33
39	Food stuffs, bakeries, etc.....	0.41
40	Condensed milk, creameries, etc.....	0.27
41	Lithographing, printing, etc.....	0.11
42	Longshoring, etc.	1.86
43	Packing houses, tanneries, etc.....	1.02
44	Cold storage, ice plants, etc.....	1.17
45	Moving pictures, theatres, etc.....	0.16
47	Creosoting and pile treating.....	0.90
48	Elective adoption	0.30

This is industrial insurance at actual cost. Every dollar paid in by the employers of the state goes direct to their injured employees.

The payments for injuries are so thoroughly safeguarded that it is hardly possible in these days for a dollar to be obtained fraudulently.

To establish a claim in the Department, there must be a report filed by the employer (form 21), a claim (form 22) filed by the injured workman, and a report (form 23) by the physician and surgeon attending the injured man. After these reports are received, and before the first thirty days' insurance is paid, postcard notice (form 66) is sent to the employer advising him that the Department has a report from his establishment for such a claim and requesting him to certify to the Department that this report has been made by him or someone authorized to make such report.

For further protection the injured workman before receiving a payment must have his surgeon or employer file certificate of condition (form 36)

The employer is then notified of every payment made to an injured workman, and if the award is for final adjustment on a permanent partial or permanent total disability award, he is given five days' time in which to file notice of an appeal. So satisfactorily has the administration of the act worked out in this respect that it has given splendid satisfaction.

When it is considered that the Department handles on an average of about 2,000 claims per month, and the further fact that the workmen affected have met with misfortune that necessarily unsettles them, it is little to be wondered that many would be disappointed that the insurance benefits are not larger—especially in the matter of time loss and on awards for the loss of fingers, hands, arms, feet, legs, sight, hearing, etc.—losses that no amount of money can really compensate. Still from all these hundreds of claims, appeals from the awards by the Commission have averaged scarcely more than one per month, and in these few cases seldom has the Commission been reversed by the courts. From the employers' side it may be said that there has been but one appeal in the past year, which appeal is still pending.

Eight years of experience in this state has therefore established the Washington Industrial Insurance Act, with its compulsory state fund plan, as a definite success, giving general satisfaction to both employers and workmen.

Gradually session by session the Legislature is discovering and correcting defects and extending the scope and benefits of the act. The 1919 session of the Legislature increased the benefits to be paid in the aggregate between \$400,000.00 and \$450,000.00 per year through amendments to the law which were agreed to by both employer and employee. The bill thus agreed upon passed by a practically unanimous vote of both House and Senate.

A BIG SAVING TO EMPLOYERS.

The success of the act in its actual administration and cost indicates that the exclusive and compulsory state fund plan has resulted in a tremendous financial advantage to the employers of the state, when compared with the experience in some other states.

Pennsylvania and New York offer strong contrasts. Writing to this Commission under recent date, Mr. R. J. Hoage, former statistician to this Department, and now statistician to the United States Employees' Compensation Commission, says:

If you have not received a copy of the Statistical Analysis of the Pennsylvania Act, it will be to your interest to do so. I have been poring through the book for the last day or so getting some comparisons, and they seem to me to be very interesting. I have taken the rates both in the years 1916-1918, and then in the year 1918 separately, and, by applying the expense ratio of the state fund to the premiums earned in both instances, I find that the operation of a state fund would have saved the state of Pennsylvania something over \$3,600,000.00 per year, and, mind you, this includes the loading for catastrophe, and it also is based upon the expectation that the expense ratio would not decrease with the volume of increase in the business.

NEW YORK LOSES \$18,000,000.00.

"In four and one-half years more than \$18,000,000.00 has been paid the non-participating stock companies, alone, over and above what it would have cost in the publicly conducted state fund," for industrial insurance in the State of New York, says Mr. Miles M. Dawson, the consulting actuary aiding Hon. Jeremiah F. Conner, who was designated by the Governor of New York on February 21, 1919, to investigate the affairs of the State Industrial Commission of that state.

December 30, 1919, Mr. Dawson wrote this Commission as follows:

Under another cover I am sending you a copy of the "Report of Investigation" of the management and affairs of the State Industrial Commission by Mr. Connor, in which investigation I took part as counsel and actuary, joining in the report and also rendering my actuarial report which is given starting on page 58 and closing at the end of the document.

I think you will be interested both in the things which we found and also in the recommendation we have made.

Both the commissioner and myself recommend as regards medical treatment, that under proper supervision there be a free choice system—that is, that an injured employee be permitted to call his own doctor. We believe that it will work better; it will, in any event, be free from the evils which we have found in the present system, damaging to the interests of both injured workmen and of the medical profession.

As regards insurance carriers, we find there have been evils in the management of the state fund, partly growing out of inattention on the part of the management and partly due to failure to enlist employers in supplementing the management; nevertheless, the benefits to injured employees have been greater and the cost to insured employers materially lower than under other forms of insurance.

My recommendation is that all forms of insurance, excepting the public form, be done away with, but in case this cannot be accomplished at the present time, I concur in the recommendations for a reform of the present system, made by Commissioner Connor.

The industrial interests of a state so populous as New York are vast in proportion to those of our comparatively new state with its undeveloped resources, and her larger experience in handling industrial injuries and administering an insurance department of tremendous proportions are such that we might profitably study her experience in the light of the investigation made by Messrs. Connor and Dawson. We therefore quote as follows from Mr. Dawson's conclusions as regards some of the features of the medical treatment of injured workmen, self-insurers, insurance by private carriers, and by the optional state fund of New York:

BROKERAGE AND MEDICAL EXPLOITATIONS.

Though the State Fund does not pay, or allow, commissions upon premiums to brokers or agents, a single brokerage exploitation, the Wynkoop Service, has attached itself to the State Fund, deriving in all, as shown by the evidence before you, about \$112,000, composed of about \$74,000 diverted to it for guaranteeing medical service and about \$39,000 understood to have been withheld by it from dividends paid by the State Fund to policyholders, having contracts with it, by remittance, or allowance, in care of the Wynkoop Service.

This whole transaction, by reason of recognition by the State Fund of such arrangement, had created an atmosphere of favor and of attempts to obtain favor, which was most unfortunate. Obviously, the State Fund should deal only, and directly, with its insured employers in matters which interest them, in no way recognizing the right of an interested broker to act for them.

In like manner, an exploitation of medical service, by Dr. Meyer Wolff, has been permitted to intervene between the physicians who actually perform the service and the State Fund, to such a degree that, during the first six months of 1919, compensation was payable to Dr. Wolff by the State Fund, at the rate of about \$75,000 per annum—about 40 per cent of the fees for that period.

Both better service and cheaper service are alleged; but obviously the State Fund should deal directly with its physicians and such an exploitation cannot be tolerated. It is plainly the duty of the State Fund and of the medical societies of this state to find a workable method by which the best service, at the lowest cost consistent with the best service being rendered, can be secured.

The present conditions are offensive to the public's sense of what should obtain in a publicly conducted fund, and to the medical profession's ethical standards.

It has also caused this exploiting physician to show, very naturally, great interest in the matter of who should be appointed medical adviser of the State Fund—certainly a condition to be avoided, at all hazards.

SELF-INSURERS BY PERMISSION OF THE COMMISSION.

In all 384 employers have deposited the securities required and received permission to carry their own insurance; of these 358 are still so licensed. Five withdrew to insure in stock companies, four to insure in mutual companies, five to insure in the State Fund and twelve because either withdrawing from business or merging with another business.

The deposits required were equal to a six-months' premium in the State Fund, computed upon the payroll at the time application was made; under this requirement, \$5,713,125 in securities are on deposit. Of this, \$3,490,000 was deposited the first six months, and the average, deposit has been about \$4,600,000. The minimum and maximum deposit requirement, however, render it unlikely that this represents a close approximation to the correct amount of premiums; but, assuming it notwithstanding to be such the insurance company premiums, which were then one-eleventh higher, would have been \$3,800,000 in round numbers, the first six months, and the premiums in the year 1918 would also have been 60 per cent higher on account of increased wages, i. e., \$9,900,000 in round numbers for six months, and \$19,800,000 for the year 1918.

This is doubtless too low, also because of the great industrial increase and also because rates of premiums have been much increased. Indeed \$25,000,000 may probably be more nearly the figure represented by the premiums that the self-insurers would have paid in 1918, had they been insured in the insurance companies. This in comparison with the total of \$32,296,061 premiums for that year.

That is, under a compulsory insurance law, no less than 45 per cent of the entire volume of workmen's compensation is, by reason of this privilege, not guaranteed by insurance at all. This is due to the very largest enterprises being self-insurers.

Some of these self-insurers are now in receiver's hands.

In my opinion the reserves which should be carried to provide for the compensation payable injured workmen (and the dependents of those who were killed) of these self-insurers, are considerably in excess of \$25,000,000.

Payments to disabled or dependent persons which may, and in some cases will, continue for very long periods, 50 years or even 75 years, are to be made by these self-insurers.

That the claims are preferred debts does not insure the punctual, regular, unfailing payment, needed to prevent bitter distress.

These self-insurers as a rule set up no reserves for losses and set aside no trustee securities to assure their payment. They have, as a class, fought to the last ditch even the requirement to deposits with the State Fund, in trust, the commuted value of permanent disability, widows' and orphans' and long-term partial disability losses; and will, of course, also resist, in like manner, the new effort of the commission to bring the deposits up to what is necessary to assure the payment of compensation.

Some of them have introduced excellent means of prevention; but what they do in this regard is neither extended to others by reason of the visit of

safety engineers of the fund to different plants, including theirs, nor by demonstration of the advantage in resultant lower rates or bigger dividends.

By becoming employers in the State Fund they could benefit by their favorable experience, without avoiding taking their due part in this public matter of encouraging prevention and without asking to be excused from really providing for securing the payment of compensation.

SELF-INSURERS BY REASON OF HAVING VIOLATED THE LAW.

In addition to these self-insurers, licensed by the commission under the provisions of the law, who are usually, when licensed, financially strong and are extensive employers of workmen, there are literally thousands of employers—one investigation indicated more than 15,000—usually financially weak and often irresponsible and employing few workmen, who violate the law by failing to insure.

They thus become under the law self-insurers, directly liable, and are also, under the law, guilty of a misdemeanor. Until very recently, they were, however, rarely prosecuted; and it is doubtful that prosecution will do much to obviate this evil.

The Workmen's Compensation law, it should be said again, was enacted to make provision, beyond a peradventure, for injured workmen and the dependents of workmen who die of their injuries. To leave the workmen employed by any of these employers who do not insure and who may not be financially responsible, without such provision is, by so much, a failure to accomplish this public purpose.

Unquestionably, the law should be amended to make insurance in the State Fund attach automatically through the mere fact of an employer engaging in carrying on one of the specified employments, to the end that provision for injured employees and dependents shall in no event fail. Provision for the collection of premiums by a summary process, like taxes, should also be made, and penalties be added for failure to pay premiums promptly.

By this means, the public purpose can be served, i. e., provision be made, beyond a peradventure, for injured workmen and dependents of workmen who die of their injuries, in all cases, and without plunging small employers, often ignorant of the law and the duties imposed upon them, into financial ruin, which the award for a single injury or death now often does.

PROVISIONS FOR COMPULSION TO PAY PREMIUMS.

The Workmen's Compensation law now makes provision for collection of premiums, due the State Fund, by summary process in an action brought by the Attorney General upon premiums in default of being referred to him for collection.

This has not, so far, amounted to much—in good part through failure of the commission to refer such matters promptly to the Attorney General. It is doubtful, however, whether that overworked officer, busy with big matters, can readily function so as to collect expeditiously all sorts of sums, big and little.

Ought not the local tax collectors and the summary means of collecting other taxes—for this certainly is a special excise tax in nature—to be utilized?

That is the process in other countries and has proved most effectual of all the methods employed.

GENERAL CONCLUSIONS.

The wastefulness of insurance in insurance companies of the payment of compensation is demonstrated by this investigation.

In four and one-half years more than \$18,000,000 has been paid the non-participating stock companies, alone, over and above what it would have cost in the publicly conducted State Fund.

No less than 17½ per cent of the \$62,000,000 in premiums collected by these companies, being an aggregate of over \$10,500,000, was paid in commissions, which, in view of the purpose that insurance shall be compulsory, is a waste of money except from the standpoint of the agent who gets the commission for inducing employers to "insure in my company" instead of "the other agent's company."

Reserves of at least \$40,000,000, held by insurance companies, both stock and mutual, to secure the payment of compensation to injured workmen and the dependents of those who have died of their injuries, ought to be in the custody of the state of New York, in trustee securities, as a sacred trust for this high purpose. The failure of one stock insurance company has already caused great, and to a considerable extent, irremediable distress. The assurance that such provision for the helpless will be surely and promptly forthcoming ought not to be entrusted to private corporations.

This should be the more obvious in that the larger part of these reserves are maintained without the state by insurance companies which, if wound up, would be under the jurisdiction and control of the laws and the courts of the states in which they were incorporated. There is good reason, indeed, even as regards a New York company, and better reason as regards all others.

As regards insurance companies, compensation claims have no preference over those of other creditors. The insured employers, however, became personally liable. But that fact does not insure prompt and regular payment of the compensation nor, if the employer is not financially responsible, the payment of compensation at all; and it is an unnecessary and undeserved hardship for the employers, thus compelled to respond after having once paid in full for the protection.

The law should be made explicit that insurance companies and self-insurers be required to deposit the present value of compensation in permanent disability, widows' and children's and other long term awards.

The grave undesirability of permitting self-insurance, either under the law or in violation of the law, is also demonstrated. As regards self-insurers by permission, whose average deposit, \$4,600,000 in round numbers, is about six months' premiums for these employers at State Fund rates, at least \$25,000,000 in reserves are needed to provide the compensation payable to their injured workmen and the dependents of their workmen who have died from their injuries. This, also, should be in the custody of the state of New York, in trustee securities, as a sacred trust for this high purpose. There are already failures among them and, while these claims are preferred, that does not assure the payment of compensation promptly and regularly.

The usefulness of mutuality is demonstrated. There have been substantial savings to policyholders in both participating stock insurance companies, owned by employers, and in mutual insurance companies, the combined losses and expenses in 1918 being in the former only 61 per cent of the earned premiums and in the latter only 64 per cent. Yet the most conclusive demonstration of the benefits of mutuality was in the State Fund where the combined losses and expenses for 1918 were only 47 per cent of the premiums computed at insurance company rates.

THE SOLUTION OF THESE DIFFICULTIES WHICH WOULD REMOVE ALL THE CAUSES OF WASTE AND UNDER-PAYMENT IS, IN MY OPINION, TO MAKE INSURANCE IN THE STATE FUND OBLIGATORY UPON ALL EMPLOYERS, AUTOMATICALLY ATTACHING, AND PROVIDE FOR THE ASSESSMENT AND COLLECTION OF PREMIUMS FROM THESE EMPLOYERS BY SUMMARY PROCESSES LIKE OTHER TAXES. AT THE SAME TIME, THE MANAGEMENT OF THE STATE FUND SHOULD BE MADE MORE REPRESENTATIVE OF INSURED EMPLOYERS, MORE DIRECTLY RESPONSIBLE TO THEM AND MORE RESPONSIVE TO THEIR REQUIREMENTS; AND PROVISION SHOULD ALSO BE MADE FOR THE FULLEST CO-OPERATION IN THE PORTIONS OF THE ADMINISTRATION OF THE WORKMEN'S COMPENSATION LAW IN WHICH THEY ARE INTERESTED OF RECOGNIZED ORGANIZATIONS OF EMPLOYERS, WORKMEN, SAFETY ENGINEERS, COMPENSATION INSURANCE EXPERTS AND PHYSICIANS, IN ORDER TO SECURE GREATER ECONOMY AND EFFICIENCY, JUSTER DETERMINATION AND PROMPTER PAYMENT OF COMPENSATION, BETTER PREVENTION AND MORE EFFECTIVE MEDICAL CARE AND REHABILITATION.

AUDIT DIVISION.**SUMMARY OF ACCIDENT FUND.**

Balance in fund, October 1, 1918.....		\$876,625 96
Total contributions for year ending September 30, 1919.....	\$2,913,057 21	
Interest on daily balances.....	21,743 29	
Return to fund from reserve, account excess valuation of Insurance Commission	31,242 42	
Total	\$2,966,042 92	
Less refund of excess contributions.....	52,044 59	2,913,998 33
Total receipts		\$3,790,624 29
Claims paid for year ending September 30, 1919.....	\$1,479,581 41	
Traveling expense allowed claimants reporting for ex- amination	5,438 01	
Total claims paid.....	\$1,485,019 42	
Reserve set aside to secure pensions.....	1,232,862 56	2,717,881 98
Balance in fund, September 30, 1919.....		\$1,072,742 31

SUMMARY OF RESERVE FUND.

Balance in fund, October 1, 1918.....		\$2,616,648 60
Total awards, year ending September 30, 1919.....	\$1,232,862 56	
Interest received	164,032 26	1,396,894 82
Total		\$4,013,543 42
Pensions paid, year ending September 30, 1919.....	\$375,434 39	
Returned to accident fund, account excess valuation of Insurance Commission	31,242 42	
Bond interest on Victory Loan.....	131 54	406,808 35
Balance in fund, September 30, 1919.....		\$3,606,735 07

CASH FUND.

Accident Fund balance.....	\$1,072,742 31
Reserve fund balance.....	3,606,735 07
Total	\$4,679,477 38
Invested in bonds to secure reserves.....	3,429,050 00
Net cash balance.....	\$1,250,427 38

STATEMENT OF ADMINISTRATION EXPENSE.**From October 1, 1918, to September 1, 1919.**

Salaries—Commissioners	\$10,850 00
Salaries—Chief Medical Advisor.....	4,500 00
Salaries—All others	99,319 73
Transportation	8,143 44
Hotels, meals, etc.....	6,266 31
Physicians and special examiners.....	4,284 29
Stationery and office supplies.....	5,375 09
Telephone and telegraph.....	870 18
Postage	11,120 85
Printing	6,536 17
General expense	2,687 43
Rent	2,972 62
Court costs	971 21
Office furniture and equipment.....	6,406 61
Automobiles and equipment.....	2,513 00
Total.....	\$172,816 93

STATEMENT OF RECEIPTS AND EXPENSES.

From June 7, 1911, to September 30, 1919, by Fiscal Years.

	<i>Receipts</i>	<i>Expenses</i>
June 7, 1911, to September 30, 1912.....	\$980,445 75	\$107,868 08
October 1, 1912, to September 30, 1913.....	1,604,093 05	102,211 70
October 1, 1913, to September 30, 1914.....	1,647,772 49	106,948 15
October 1, 1914, to September 30, 1915.....	1,289,070 05	113,352 90
October 1, 1915, to September 30, 1916.....	1,302,576 61	115,172 00
October 1, 1916, to September 30, 1917.....	1,897,153 17	138,714 83
October 1, 1917, to September 30, 1918.....	2,608,356 69	130,273 92
October 1, 1918, to September 30, 1919.....	3,098,701 25	172,816 93
Total.....	\$14,428,169 06	\$987,358 51

RATIO OF EXPENSE TO TOTAL RECEIPTS.

June 7, 1911, to September 30, 1919.....	6.84%
October 1, 1918, to September 30, 1919.....	5.57%
October 1, 1918, to September 30, 1919, including Medical Aid contributions	5.22%

SUMMARY OF MEDICAL AID FUND.

Balance in fund, October 1, 1918.....		\$161,215 33
Total contributions, year ending September 30, 1919...	\$209,116 84	
Less refund of excess contribution.....	1,935 94	
Total receipts	\$207,180 90	
Less administration expense, year ending Sept. 30, 1919	41,590 10	165,590 80
Total		\$326,806 13
First Aid payments, year ending September 30, 1919.....		165,904 47
Balance in fund September 30, 1919.....		\$160,901 66

CLAIM DIVISION.

The number of accidents reported for the year ending September 30, 1919, total 22,273, a decrease of 18.4 per cent as compared to the previous year and only 203 less than the number reported for 1917. The decrease is undoubtedly due in part to the accident prevention work that has and is being done in the state and in part to the industries in general returning to a normal peace time basis.

Fatal accidents reported during the year total 368 as compared with 414 for the previous year. Logging operations are responsible for more fatal accidents than any other class.

There were 30 claims that were adjudged to be total permanent disability cases as compared with 18 for the previous year. Of these 30 claims, 27 had arisen in 1918 and were merely finished in 1919.

The number of claims rejected total 6,110; the number of claims suspended total 5,499. The majority of suspensions and rejections were due to the seven-day waiting period. The seven-day waiting period is the cause of a great deal of dissatisfaction on the part of the injured workman and subjects the Commission to much unmerited criticism.

It is impossible to satisfactorily explain to a workman who has been incapacitated for a period of eight days why he is only entitled to compensation for one. Naturally he believes he is being subjected to injustice at the hands of the state.

One of the problems to be met and solved has been delay in the routine handling of claims. A certain amount of delay is unavoidable owing to the careful scrutiny to which each claim is subjected to prevent fraud. However, when claims are filed promptly the necessary administration can be done with sufficient expedition to enable payment of allowances when due.

By making some changes in the routine handling of the claims within the Department we have practically solved this problem, and as a general rule allowances are being paid when due. Claims ready to be paid are not delayed by the reason of incomplete claims taking precedence. Claims under correspondence take an entirely different route from that of the claims ready for payment. Under the present system any material delay is usually chargeable to causes outside the office, in most cases to the injured workman himself.

To make prompt payment of compensation, expediting the handling of claims without destroying the efficiency of the necessary safeguards against fraud, is the function of the Claim Division.

INDUSTRIAL INSURANCE DEPARTMENT — CLAIM DIVISION.

Comparative Statement Showing the Number of Accidents Reported and Claims Adjudicated During Each Fiscal Year Since September 30, 1912; Also Fatal Accidents Which Are Included in the Total Number Reported by Months for Each Fiscal Year.

MONTH	FISCAL YEAR ENDING								
	September 30, 1912	September 30, 1913	September 30, 1914	September 30, 1915	September 30, 1916	September 30, 1917	September 30, 1918	September 30, 1919	Total September 30, 1919
October.....	547	1,242	1,489	1,276	1,285	1,961	2,078	2,101	.....
November.....	689	1,173	1,258	922	1,331	1,824	2,046	1,896	.....
December.....	769	1,198	1,146	962	1,290	1,735	2,017	1,701	.....
January.....	841	1,110	1,031	882	1,120	1,838	2,136	1,706	.....
February.....	836	1,206	1,039	834	1,142	1,650	2,070	1,410	.....
March.....	894	1,401	1,282	1,059	1,702	1,851	2,240	1,521	.....
April.....	965	1,428	1,367	1,041	1,650	1,846	2,148	1,750	.....
May.....	1,137	1,619	1,363	1,112	2,010	2,036	2,408	1,992	.....
June.....	1,396	1,488	1,404	1,289	2,079	2,023	2,477	1,994	.....
July.....	1,285	1,347	1,217	1,100	1,790	1,856	2,516	1,878	.....
August.....	1,455	1,550	1,366	1,423	2,120	1,964	2,682	2,203	.....
September.....	1,082	1,574	1,127	1,262	2,005	1,932	2,488	2,121	.....
Total accidents reported.....	11,806	16,336	15,080	13,162	19,494	22,476	27,306	22,273	148,032
Average per month.....	391	1,381	1,257	1,066	1,625	1,873	2,275	1,856	.....
Per cent. increase or decrease over previous year.....	.....	36.4 Increase	7.6 Decrease	2.7 Decrease	49.6 Increase	15.3 Increase	21.5 Increase	18.4 Decrease	.....
ADJUDICATED									
Claims allowed (total temporary disability; full and final award)	6,356	12,180	12,584	11,190	14,818	17,326	12,384	11,803	98,641
Fatal accidents	257	319	347	210	296	339	312	418	2,498
Total permanent disability (pensions).....	2	13	13	9	23	24	18	30	131
Claims rejected	378	747	807	570	1,016	2,262	6,415	6,110	18,145
Claims suspended—									
(a) Claims not made by workmen; injuries trivial.	1,552	2,980	1,914	1,224	1,693	2,601	5,346	5,469	22,199
(b) Unable to locate claimants, etc.....	348	519	356	259	291	265	132	182	2,183
Totals.....	8,893	16,767	16,021	13,462	18,136	22,817	24,607	24,042	143,797

COMPARATIVE STATEMENT—Concluded.

UNADJUSTED AT END OF EACH YEAR	FISCAL YEAR ENDING						
	September 30, 1912	September 30, 1913	September 30, 1914	September 30, 1915	September 30, 1916	September 30, 1917	Total September 30, 1919
Monthly payments (continued monthly account of temporary disability still existing).....	1,300	1,129	980	728	1,539	1,245	.....
Partial payments.....	2,659
Claims in process of adjustment.....
Files incomplete.....	1,576
Totals.....	6,004	148,032

FATAL ACCIDENTS.

MONTH	FISCAL YEAR ENDING						
	September 30, 1912	September 30, 1913	September 30, 1914	September 30, 1915	September 30, 1916	September 30, 1917	Total September 30, 1919
October.....	28	24	41	20	19	24	.....
November.....	45	12	24	13	46	20	.....
December.....	22	11	26	11	21	33	38
January.....	18	33	14	11	21	26	23
February.....	15	42	15	16	13	27	36
March.....	19	42	42	16	22	34	29
April.....	27	41	43	16	29	26	40
May.....	33	37	32	15	32	22	30
June.....	22	24	21	26	27	26	28
July.....	22	44	15	18	29	25	32
August.....	16	46	18	31	27	22	26
September.....	12	15	33	22	29	26	37
Totals.....	279	371	324	215	314	329	368
Average per month.....	23.3	30.9	27	18	26.2	26.6	30.6
							2,005

STATISTICAL DIVISION.

The tables for accidents and injuries are for the fiscal year ending September 30, 1919.

There has been much discussion advocating greater uniformity in reporting statistics for the various states having workmen's compensation acts. This we believe to be an important objective. Before uniformity in statistics can receive serious consideration there must be a greater uniformity of state laws. One factor which breaks up any attempt at comparison is the wide range of differences in the waiting period. This waiting period varies from nothing to two weeks. Some states have a waiting period of seven days for injuries involving a time loss of less than 26 days. Injuries carrying a disability greater than one month have no waiting period. A three-day waiting period for all injuries regardless of the length of time of disability is urged by some. Dr. Royal Meeker, Commissioner for the Bureau of Labor Statistics, United States Department of Labor, in a paper read before the sixth annual meeting of the International Association of Industrial Accident Boards and Commissions, Toronto, Canada, September, 1919, said: "This period [waiting period] should be made only long enough to exclude trivial injuries. The Federal Compensation Commission finds the three-day limit very satisfactory. Some favor granting compensation for the full period in case the disability persists more than a prescribed period. I think that it is much better to cut the waiting period down to three days, which has been demonstrated to be a workable limit, and give no compensation for that period." It will always be difficult to compare statistics before a uniform waiting period is adopted by the various states.

It will be possible with a uniform waiting period to make about 90 per cent of statistical matter uniform. A state that has a seven-day waiting period has no record of approximately 25 per cent of industrial accidents. Where the waiting period is two weeks, the state will have no record of about 50 per cent of industrial accidents. As it is one of the purposes of industrial legislation to reduce accidents and accident cost, long waiting periods should be abolished so as to insure the maximum number of accident reports. Some states face hazards peculiar to their respective localities. For instance, one of the most hazardous industries in this state is logging. It is going to require a careful and special study in this industry if accidents are to be reduced. In several works on safety, there is not a paragraph devoted to the prevention of logging accidents. This is due to the fact that logging east of the Rocky Mountains is as safe as farming.

The first purpose of our industrial accident statistics is to afford the basis for safety measures within our own state. Another purpose is to render our experience available for the information of other states.

Comparison of our own past experiences of different years is very unsatisfactory. This is due to numerous changes in the law and in the conditions surrounding industrial operations. The waiting period, prohibition, the eight-hour day, and the war, all had the effect of introducing elements precluding exact comparisons. The war caused an increase in the number of accidents. Many thousands were employed in work with which they were unfamiliar.

Although there was a decrease during 1919 in the number of accidents reported, the severity rate apparently increased. A special table has been made showing the causes of severe injuries. Shipbuilding and logging had many serious accidents. Power-driven saws are a frequent cause of severe injuries. In the woods falling trees, rolling or moving logs, cause many serious and fatal accidents.

The following is the average cost of industrial insurance to all contributors:

TABLE A.

CALENDAR YEAR	Payroll	Claims Paid and Pension Reserves	Cost Per \$100.00 of Payroll
1913.....	\$92,046,169 79	\$1,483,214 67	\$1.61
1914.....	85,691,829 73	1,218,823 47	1.42
1915.....	71,588,768 67	1,114,681 69	1.56
1916.....	103,240,665 54	1,430,855 22	1.39
1917.....	123,950,866 21	1,943,506 60	1.57
1918.....	217,371,427 00	1,922,766 11	0.90
Average cost 1913-1918.....			\$1.41

TABLE B.

COST OF NON-FATAL ACCIDENTS INCLUDED IN TABLE A.

CALENDAR YEAR	Payroll	Claims Paid	Cost Per \$100.00 of Payroll
1913.....	\$92,046,169 79	\$992,993 38	\$1.08
1914.....	85,691,829 73	968,710 22	1.13
1915.....	71,588,768 67	883,542 46	1.23
1916.....	103,240,665 54	960,948 94	0.93
1917.....	123,950,866 21	1,217,668 12	0.98
1918.....	217,371,427 00	1,135,727 70	0.52
Average cost of non-fatal accidents.....			\$0.98

In Table A the low cost of \$0.90 is partly due to the heavy shipbuilding payroll and also to the increase in wages in all industries. The shipbuilding payroll amounted to \$63,342,156.00. The claims paid totaled \$377,907.00, giving a cost of \$0.60 per \$100.00 of payroll. Subtracting the shipbuilding payroll from the reported payroll for 1918 gives a balance of \$154,029,271.00. Claims paid totaled \$1,544,859.00, giving a cost of \$1.00 per \$100.00 of payroll. This cost of one per cent is more nearly correct for purposes of comparative costs than \$0.90, the figure given. The factor of speeding up for war products must also be considered. Production for war purposes reached a maximum between May and November, 1918. Many serious accidents occurring in the latter part of this period were settled in 1919. The years 1915 to 1919 were affected by the war. In 1915 was a depression, in 1918 a great speeding up. We are now entering once more on normal times.

The industrial situation is in a state of readjustment. The shipbuilding industry as a war measure brought in 35,000 men. With some of the shipyards closing down and the demobilization of the army, all figures given

regarding the number of employees in any industry are constantly fluctuating. The following figures will convey some idea of the great change since this Department published its first report in 1912. There is a marked decrease in some of the construction classes, but factories all show a growth.

TABLE C.
NUMBER OF EMPLOYEES UNDER ACT.

CLASS	September 30, 1912	December 31, 1918	CLASS	September 30, 1912	December 31, 1918
1. Sewers and tunnels.....	3,018	642	24. Paper mills	734	1,243
2. Bridges and towers.....	2,048	642	25. Fish products N. O. S. (closed out)	163	.....
3. Pile driving	530	398	29. Wood working	4,304	5,895
4. Teamsters (closed out) ..	429	.....	30. City paving (closed out) ..	261	.....
5. General construction ...	10,601	7,807	31. Cement manufacture ...	981	839
6. Power plants	4,147	2,253	33. Fish canneries	3,687	2,488
7. Railroads (steam and logging)	11,215	4,787	34. Machine shops	4,488	12,643
8. Streets and roads.....	11,790	9,946	35. Brick and terra cotta... ..	1,703	722
9. Shipbuilding	949	38,419	37. Bottling works	1,045	408
10. Logging, saw mills, shingle mills, etc.....	42,164	50,748	38. Textiles	1,573	1,850
12. Dredging	441	175	39. Food stuffs	1,208	3,485
13. Electric systems	1,064	807	40. Creameries	552	1,659
14. Street railways	3,701	4,059	41. Printing	1,966	2,141
15. Telephone and telegraph.	830	384	42. Longshoring	6,849	2,447
16. Coal mines	4,277	5,849	43. Packing houses	824	1,524
17. Quarries	2,171	901	44. Ice manufacture	298	527
18. Smelters	881	2,306	45. Theatre	130	330
19. Gas works	937	507	46. Powder works	196	160
20. Steamboats (closed out) ..	169	.....	47. Creosote works	137	76
21. Grain elevators	1,923	2,233	48. Non-hazardous elective..	310	354
22. Laundries	3,184	3,659	Totals.....	138,431	176,521
23. Water works	553	1,208			

The following is the number of claims paid by the department for temporary total disabilities for the fiscal years 1913 to 1919, inclusive:

TABLE D.

Fiscal Year—		(Less than 7 days)	
1913.....	12,380	1,681	10,699
1914.....	12,586	1,816	10,770
1915.....	11,190	1,865	9,325
1916.....	14,818	3,087	11,371
1917.....	17,805	3,864	13,941
1918.....	12,384	.....	12,384
1919.....	11,807	.....	11,807

From 1913 to part of 1917 there was no waiting period. In 1917 the seven-day waiting period went into effect. The figures in the last column give a comparison of accidents based on the assumption of a seven-day waiting period for the seven years. During these years the number of employees increased from 138,431 to 176,521, an increase of 27½ per cent. The increase in compensable accidents was 10 per cent.

In considering the significance of these figures the effect of the waiting period enactment must be carefully borne in mind. There were 3,864 compensated claims in 1917 where time loss was less than seven days. The waiting period had the immediate effect of reducing the relative number of accidents reported from time to time, because in most instances where the loss of time was less than seven days, there being no compensation involved, neither employer nor employee could be induced to render any report.

This tendency was enhanced during 1918 and 1919 by the considerable increase in wages, which, by making time loss allowances under the act relatively insignificant, caused failure to report thousands of minor accidents, many of which would have been compensated more or less, even counting out the waiting period. The figures showing gross numbers of accidents reported are therefore valueless for purposes of general comparison because they do not approximate the actual number of accidents which occurred.

From the nativity table it can be seen that there is a steady increase in the number of native-born Americans in all industries. In all probability within five years 75 per cent of all men under the Workmen's Compensation Act will be native-born citizens.

Attention is called to Table No. 32, duration of disability according to nature of injury. This table gives an idea of the comparative severity of the different classes of injuries, and indicates the increase or decrease on the general severity rate. Table No. 34 gives the comparative severity ratings of the industrial classes.

Note.—In comparing this report with the earlier ones issued by this Department, it is necessary to keep in mind the following law, as it affects the duration of disability: "No workman injured after June 30, 1917, shall receive or be entitled to receive compensation out of the accident fund for or during the day on which his injury was received or the seven days following the same, but if at the end of thirty days following the day of receipt of his injury his incapacity shall still exist, there shall be included in the next payment to him out of the accident fund compensation for said omitted period."

Following claims were rejected for reasons given:

Rejection Number.	Reason for Rejection.	Time Loss.	Number Rejection.
1.	Applicant was compensated in full for time loss by employer (Rejection on this ground discontinued Nov. 1, 1919.)	....	40
2.	Applicant's loss did not exceed 5%.....	....	4
3.	Insufficient proof of an accident in the course of employment	....	69
4.	Applicant failed to comply with Sec. 14 of the Compensation Act, in not notifying his employer of the accident at the time same is alleged to have occurred.....	....	50
5.	Disability not the result of an accident.....	....	86
6.	Not in the course of employment when injured.....	....	46
7.	No disability account of accident.....	....	2
8.	Lost no time account of accident.....	....	2,677
9.	Condition not the result of an accident within the meaning of the Compensation Act.....	....	25
11.	Applicant was not an employee, but a member of the firm, and had not elected to bring himself under the Act, prior to the date of the accident.....	....	8
12.	Disability not established by medical proof of attending physician, as required by Sec. 12 of the Workmen's Com- pensation Act .....	....	221
13.	Employer was engaged in inter-state commerce and was not within the scope of the Workmen's Compensation Act	....	56
14.	Accident occurred under admiralty jurisdiction and not within the scope of the Compensation Act.....	....	155
15.	Employer's operations were within a Federal reservation and not within the scope of the Workmen's Compensa- tion Act .....	....	6
16.	Claimant elected to make settlement with third party, said settlement being made without the consent or knowledge of this Commission as provided in Sec. 3 of the Work- men's Compensation Act .....	....	12
17.	Workmen's time loss did not exceed the 7 days following the date of his injury.....	....	2,479
	Number days lost account number 17 rejection.....	9,106	.....
18.	Miscellaneous .....	....	174
	Days lost account of 7-day waiting period.....	9,106	.....
	Total number rejected.....	....	6,110

INDEX TO TABLES.

- No. 1. Statement of Final Awards on Account of Non-Fatal Accidents.
- No. 2. Permanent Total Disability. Statement of Awards.
- No. 3. Fatal Accidents. Statement of Awards.
- No. 4. Classification of Annuities. List of Dependents.
- No. 5. Immediate Cause of Death. Fatal.
- No. 6. Remote Cause of Death. Fatal.
- No. 7. Nativity Table. Fatal Accidents.
- No. 8. Dependents. Fatal Accidents. Pension Claims Only.
- No. 9. Permanent Total Disability. Agency and Injury.
- No. 10. Nativity Table. Years 1912-1919, inclusive.
- No. 11. Nativity Table. By Industrial Classes.
- No. 12. Conjugal Condition of Injured Workmen. By Industrial Classes.
- No. 13. Non-Mechanical Injuries. By Industrial Classes.
- No. 14. Mechanical Injuries. By Industrial Classes.
- No. 15. Rejections. Cause of Injury. Non-Mechanical.
- No. 16. Rejections. Cause of Injury. Mechanical.
- No. 17. Permanent Partial Disability. Cause of Injury.
- No. 18. Wages of Injured Workmen.
- No. 19. Wage Loss Table. By Industrial Classes.
- No. 20. Permanent Partial Disability. Range of Degrees.
- No. 21. Long Bone Fracture Table.
- No. 22. Amputations.
- No. 23. Fractures.
- No. 24. Dislocations.
- No. 25. Cuts.
- No. 26. Sprains.
- No. 27. Bruises.
- No. 28. Scalds and Burns.
- No. 29. Punctures.
- No. 30. Miscellaneous.
- No. 31. Summary of Injury Tables.
- No. 32. Duration of Disability Tables.
- No. 33. Nature of Injury. By Industrial Classes.
- No. 34. Severity Ratings of Industrial Classes.

TABLE NO. 1.—STATEMENT OF AWARDS ON ACCOUNT OF NON-FATAL ACCIDENTS.

OCCUPATION	Class	TEMPORARY TOTAL DISABILITIES				PERMANENT PARTIAL DISABILITIES (Degrees)				AWARDS TO PARENTS OF MINORS (10% of Perm. Partial Disabilities)		
		Num-ber Claims	Total Duration (Work days)	Average Duration (Work days)	Total Amount of Awards	Average Amount of Awards	Num-ber Claims	Total Amount	Average Amount	Num-ber Claims	Total Amount	Average Amount
Sewers and tunnels.....	1	23	425	18.5	\$644 80	\$28 03	4	\$425 00	\$106 25	.....	.....	.....
Bridges and towers.....	2	52	3,089	59.4	4,406 00	84 73	22	9,125 00	414 77	.....	.....	.....
Pile driving.....	3	40	2,230	55.8	3,023 00	75 59	11	4,200 00	381 82	.....	.....	.....
General construction.....	5	421	21,941	52.1	30,603 70	72 91	92	40,275 00	437 78	2*	\$27	\$13 50
Power plants.....	6	102	3,492	34.2	5,055 90	49 57	19	9,250 00	486 84	.....	.....	.....
Railroads.....	7	255	13,846	54.3	17,537 90	68 80	67	42,325 00	631 72	.....	.....	.....
Streets and roads.....	8	218	8,898	40.8	11,558 80	53 02	32	11,012 50	344 14	1	13	13 00
Steel shipbuilding.....	9.1	1,527	47,782	31.3	66,496 80	43 55	247	93,392 50	378 00	13	568	43 70
Wooden shipbuilding.....	9.2	910	39,389	43.3	57,880 00	63 60	236	85,950 00	364 20	9	250	27 78
Balance of class.....	9	10	382	38.2	632 00	63 20	1	12 50	12 50	.....	.....	.....
Logging.....	10.1	1,765	77,013	43.6	102,589 70	58 12	349	143,312 50	410 64	25	530	33 20
Saw mills.....	10.2	2,264	78,055	34.4	110,283 30	48 71	433	158,887 50	366 95	30	944	31 46
Shingle mills.....	10.3	376	10,055	26.7	15,001 50	39 90	112	34,187 50	305 24	3	137	45 67
Balance of class.....	10	142	5,322	37.5	7,349 00	51 75	49	25,492 50	519 64	6	303	50 50
Dredging.....	12	4	62	15.5	75 00	18 75	1	175 00	175 00	1	18	18 00
Electric systems.....	13	51	1,589	30.2	2,143 60	42 03	8	2,875 00	359 37	.....	.....	.....
Street railways.....	14	121	3,739	30.9	5,929 80	49 01	16	9,087 50	567 97	.....	.....	.....
Telephone and telegraph.....	15	19	482	25.4	800 90	42 15	.....	.....	.....	.....	.....	.....
Coal mines.....	16	694	25,736	37.1	37,502 40	54 04	96	49,162 50	512 11	3	265	88 33
Quarries.....	17	107	3,332	31.1	4,417 50	41 28	17	8,137 50	478 08	1	6	6 00
Steel plants.....	18	180	7,780	43.2	11,115 70	61 75	38	15,475 00	407 12	1	130	130 00
Gas works.....	19	31	385	12.8	607 60	19 60	2	925 00	462 50	.....	.....	.....
Grain elevators.....	21	86	2,413	28.1	3,545 70	41 23	11	4,537 50	412 50	.....	.....	.....
Laundries.....	22	60	2,502	41.7	3,551 40	59 19	14	3,687 50	263 40	.....	.....	.....
Water works.....	23	26	925	35.6	1,401 90	53 92	5	1,425 00	285 00	.....	.....	.....
Paper mills.....	24	172	4,047	23.5	5,433 80	31 59	21	5,075 00	245 48	2	11	5 50
Wood working.....	29	493	15,075	30.6	20,576 00	41 66	158	46,062 50	291 53	23	371	16 13
Cement manufacturing.....	31	37	1,127	30.5	1,689 60	45 66	9	2,587 50	287 50	.....	.....	.....
Fish canneries.....	33	74	1,421	19.2	1,836 10	24 81	14	4,375 00	312 50	.....	.....	.....
Machine shops.....	34	765	18,013	23.5	25,491 30	33 32	125	29,100 00	232 80	7	278	39 71
Brick and terra cotta.....	35	33	1,484	45.0	2,077 80	62 96	.....	.....	.....	.....	.....	.....
Bottling works.....	37	20	610	30.5	814 30	40 71	2	3,325 00	162 80	1	2	2 00
Textiles.....	38	69	1,924	27.9	2,886 50	34 60	30	5,612 50	280 62	4	97	24 25
Food stuffs.....	39	149	4,292	28.2	5,312 00	35 65	25	5,600 00	224 00	2	5	2 50

TABLE NO. 1—Concluded.

OCCUPATION	Class	TEMPORARY TOTAL DISABILITIES				PERMANENT PARTIAL DISABILITIES (Degrees)			AWARDS TO PARENTS OF MINORS (10% of Perm. Partial Disabilities)		
		Num-ber Claims	Total Duration (Work days)	Average Duration (Work days)	Total Amount of Awards	Average Amount of Awards	Num-ber Claims	Total Amount	Average Amount	Num-ber Claims	Total Amount
Creameries	40	78	1,898	24.3	\$2,866 80	\$36 76	11	\$1,700 00	\$154 55	.....	.....
Printing	41	42	969	23.1	1,181 90	28 14	11	1,850 00	168 19	1	\$7 00
Wharf operation	42	184	6,888	37.2	9,255 10	50 30	38	12,200 00	321 65	1	10 00
Packing houses	43	151	2,846	18.8	3,926 00	26 00	30	9,612 50	320 41	.....	.....
Ice manufacturing	44	35	1,701	48.6	2,540 90	73 60	9	3,387 50	376 39	.....	.....
Theaters	45	4	68	17.0	\$2 10	20 52	.....	.....	.....	.....	.....
Powder works	46	5	263	52.6	404 20	80 82	2	692 50	331 25	.....	.....
Crosote works	47	4	30	7.5	41 30	10 32	.....	.....	.....	.....	.....
Non-hazardous	48	8	266	33.3	388 50	48 56	4	1,275 00	318 75	.....	.....
Totals .....	.....	11,807	423,636	35.9	\$590,549 30	\$50 02	2,396	\$880,750 00	\$374 79	136	\$4,272
											\$31 41

*NOTE: Increase in apparent number of partial permanent disability awards in 1919 is due largely to the overlap of the 1918 cases carried into 1919 for final adjustment. The average period between date of accident and final award in P. D. cases is such that most of the expensive experience of the period, June 1, 1918, to September 30, 1918, was adjudicated after the later date and thus went into the figures for 1919 above set forth.

†NOTE: By comparison of this figure with the average P. D. award of 1916, the last year prior to the 1917 increase in schedule of awards, allowing for the increase in the schedule, it will be found that the average P. D. rating for 1919 was substantially the same as in 1916, showing there has been no material change in the average severity of partial permanent disabilities, nor in the methods employed by the department in rating such cases. Take the average P. D. award of 1916 which was \$283.00. Increase this figure by 30% to allow for increase in statutory rate of compensation, and the result is \$375.70, within one dollar of the experience of 1919.

TABLE NO. 2—PERMANENT TOTAL DISABILITY.

(Statement of Awards)

CLASS	Num- ber Claims	Total Monthly Pensions	Average Pension	Total Reserve	Additional Time Award	Totals
3.4 Pile driving	1	\$25 00	\$25 00	\$3,835 95	.....	\$3,835 95
5.5 Carpenter work	5	125 00	25 00	17,422 36	\$900 00	18,322 36
7.4 Logging railroads	3	75 00	25 00	14,027 86	.....	14,027 86
9.1 Steel shipbuilding	3	70 00	23 33	8,367 12	655 40	9,022 52
9.2 Wooden shipbuilding	2	45 00	22 50	6,947 84	32 30	6,980 14
10.1 Logging	4	99 05	24 76	15,001 72	1,440 00	16,441 72
10.2 Saw mills	7	223 79	31 98	33,674 42	320 00	33,994 42
10.3 Shingle mills	1	50 00	50 00	6,174 28	1,365 00	7,539 28
16.1 Coal mines	2	55 00	27 50	9,087 28	300 00	9,387 28
17.3 Quarries	1	20 00	20 00	3,265 76	.....	3,265 76
Totals.....	29	\$787 84	\$27 17	\$117,804 59	\$5,012 70	\$122,817 29

TABLE NO. 3.—STATEMENT OF AWARDS ON ACCOUNT OF FATAL ACCIDENTS.

OCCUPATION	Class	Claims Suspended and Rejected	Number Pensions	MONTHLY PENSIONS		RESERVES FOR PENSIONS		BURIAL AWARDS		IMMEDIATE PAYMENTS		ADDITIONAL PENSIONS	
				Total Amount	Average Amount	Total Amount	Average Amount	No.	Total Amount	No.	Total Amount	No.	Total Amount
Sewers and tunnels.....	1	.....	3	\$90 00	\$30 00	\$14,581 63	\$4,860 54	3	\$250 00	.....	.....	.....	.....
Bridges and trestles.....	2	.....	1	30 00	30 00	6,102 27	6,102 27	2	100 00	.....	.....	.....	.....
General construction.....	5	.....	6	105 83	17 64	16,388 80	2,731 47	8	600 00	.....	.....	.....	.....
Power line installation.....	6	.....	6	175 00	29 16	26,932 79	4,488 80	6	475 00	.....	.....	.....	.....
Railroads (steam and logging).....	7	.....	14	346 25	24 73	54,117 61	3,865 55	25	1,994 39	4	\$1,000 00	.....	.....
Street grading.....	8	.....	2	80 00	40 00	11,929 70	5,964 85	4	315 00	.....	250 00	.....	.....
Steel ships.....	9.1	.....	4	419 25	24 66	54,203 91	3,496 02	21	1,650 00	1	250 00	.....	.....
Wooden ships.....	9.2	.....	17	440 35	23 18	64,447 95	3,392 95	23	1,775 00	1	250 00	.....	.....
Logging.....	10.1	.....	19	1,543 59	23 04	200,922 21	2,998 84	120	9,322 00	8	2,000 00	3	\$607 53
Saw mills.....	10.2	.....	67	911 46	27 32	131,256 25	3,977 46	47	3,700 00	1	250 00	1	607 53
Shingle mills.....	10.3	.....	33	175 00	35 00	26,640 54	5,328 10	5	442 50	.....	.....	.....	.....
Balance.....	12	.....	2	55 00	27 50	9,975 21	4,987 60	4	245 00	.....	.....	.....	.....
Dredging.....	13	.....	1	40 00	40 00	4,967 60	4,967 60	1	96 50	.....	.....	.....	.....
Electric systems.....	14	.....	5	160 00	32 00	25,497 98	5,099 56	4	375 00	3	750 00	.....	.....
Street railways.....	15	.....	6	132 50	22 08	20,491 85	3,415 31	7	525 00	.....	.....	.....	.....
Coal mines.....	16	.....	14	705 56	27 13	110,606 98	4,254 11	39	3,022 50	1	250 00	1	607 53
Quarries.....	17	.....	1	30 00	30 00	5,297 04	5,297 04	.....	171 50	.....	.....	.....	.....
Smelters.....	18	.....	3	125 00	41 67	17,464 49	5,821 49	5	425 00	2	500 00	.....	.....
Gas works.....	19	.....	1	20 00	20 00	4,310 44	4,310 44	1	75 00	.....	.....	.....	.....
Grain elevators.....	21	.....	2	50 00	25 00	7,893 69	3,946 84	2	150 00	.....	.....	.....	.....
Laundries.....	22	.....	1	30 00	30 00	5,000 97	5,000 97	2	175 00	1	250 00	.....	.....
Water works.....	23	.....	1	20 00	20 00	2,513 95	2,513 95	1	75 00	.....	.....	.....	.....
Paper mills.....	24	.....	4	115 00	28 75	15,715 10	3,928 78	4	325 00	.....	.....	.....	.....
Wood working.....	29	.....	3	75 00	25 00	12,453 96	4,151 15	4	300 00	.....	.....	.....	.....
Cement manufacture.....	31	.....	1	50 00	16 71	8,947 99	8,947 99	2	150 00	.....	.....	.....	.....
Fish canneries.....	33	.....	3	20 00	20 00	337 65	337 65	1	75 00	.....	.....	.....	.....
Machine shops.....	34	.....	1	160 00	26 66	26,808 98	4,468 16	8	625 00	.....	.....	.....	.....
Brick manufacture.....	35	.....	6	20 00	20 00	1,207 41	1,207 41	3	225 00	.....	.....	.....	.....
Textile manufacture.....	38	.....	1	20 00	20 00	5,062 65	5,062 65	1	75 00	.....	.....	.....	.....
Food stuffs.....	39	.....	2	40 00	20 00	4,974 77	2,487 38	2	150 00	.....	.....	.....	.....
Sweveloring.....	42	.....	1	35 00	17 50	5,136 69	5,136 69	1	150 00	.....	.....	.....	.....
Packing houses.....	43	.....	2	20 00	30 00	11,297 36	5,628 68	2	175 00	.....	.....	.....	.....
Ice manufacture.....	44	.....	1	55 00	27 50	.....	.....	.....	.....	.....	.....	.....	.....
Croosoting.....	47	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Not classified.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	.....	171	247	\$6,284 79	\$25 44	\$906,551 87	\$3,670 37	362	\$28,384 39	23	\$5,750 00	6	\$3,759 62

**TABLE NO. 4—CLASSIFICATION OF ANNUITIES OF INDUSTRIAL INSURANCE
COMMISSION, OCTOBER 1, 1919.**

Injured workmen	117
Dependents (father and mother, etc.)	371
Widows	709
Children	1,310
Total dependents.....	2,507

TABLE NO. 5—IMMEDIATE CAUSE OF DEATH—FATAL.

Anemia and myocardis.....	1	Multiple fractures	3
Acute dilation heart.....	1	Neuralgia of chest.....	1
Appendicitis	1	Neck broken	17
Blood poison	6	Otitis and meningitis.....	1
Back sprained	1	Pneumonia	10
Burns	16	Peritonitis	2
Crushed	61	Pelvis fractured	2
Concussion of brain.....	5	Paralysis	2
Cerebral hemorrhage	5	Rupture	3
Chest crushed	11	Suffocation	5
Drowned	18	Skull crushed, fractured.....	136
Dismembered	6	Septicæmia	5
Epileptic fit	1	Spine fractured	16
Electrocuted	13	Scalded	3
Endocarditis	1	Tuberculosis	1
Fractures and meningitis.....	1	Tumor	1
Heart failure	8	Thigh fractured	9
Hematoma of chest.....	1	Incomplete	7
Internal injuries	34	Total.....	418
Influenza	3		

TABLE NO. 6—REMOTE CAUSE OF DEATH—FATAL.

Belts and pulleys.....	3	Fall from ladder.....	3
Band saw	1	Fall from scaffold.....	25
Boat capsized	1	Falling objects	8
Burns	2	Fall into openings.....	11
Caught between objects.....	5	Falling trees, snags, poles.....	46
Cave-in tunnel, coal, etc.....	14	Falls, other	23
Crushed by elevator.....	5	Flying or swinging objects.....	23
Caught on nails, splinters, etc.....	3	Gas, and gas explosions.....	14
Cables	16	Handling timbers	1
Caught in shaft, gears, etc.....	13	Hot iron	1
Caught in machine.....	1	Hooks, blocks, etc.....	9
Cut by axe.....	1	Hot metal	1
Collapse of shed.....	1	Lifting	5
Derfick, boom, cranes, etc.....	4	Rolling or moving logs.....	44
Drove off drawbridge.....	1	Struck by auto truck.....	2
Electrical wires, etc.....	13	Struck by trains, cars, etc.....	13
Electric motor exploded.....	1	Sawdust pile cave-in.....	1
Falling timber	11	Steam pipe, boiler explosions.....	2
Fall from bridge.....	2	Shaft broke	1
Fall from roof.....	4	Struck object	3
Falling pile of material.....	6	Scalded	1
Fall from window.....	2	Train wrecks, derailments.....	17
Fall from pole.....	3	Vehicles and animals.....	4
Fall into pond, lake, river.....	14	Incomplete	17
Fall under or between cars.....	16	Total.....	418

TABLE NO. 7—NATIVITY—FATAL ACCIDENTS.
(Pension claims only.)

United States	162	Austria	8
Canada	15	Italy	4
British Isles	14	Japan	6
Scandinavia	18	Greece	1
Finland	8	All others	3
Russia	2		
Germany	6	Total	247

TABLE NO. 8—DEPENDENTS—FATAL ACCIDENTS.
(Pension claims only.)

	Number Claims	Depend- ents		Number Claims	Depend- ents
Widow	57	57	Widow and nine children.....	1	10
Widow and one child.....	44	88	Father or mother.....	34	34
Widow and two children.....	32	96	Father and mother.....	29	58
Widow and three children.....	20	80	Other dependents	4	4
Widow and four children.....	8	40	Orphans	6	6
Widow and five children.....	7	42	Posthumous children		7
Widow and six children.....	3	21			
Widow and seven children....	1	8	Totals.....	247	560
Widow and eight children....	1	9			

TABLE NO. 9—PERMANENT TOTAL DISABILITY.
(Agency and injury.)

AGENCY	INJURY
Fall from staging.....	Spine fractured.
Fall from elevator.....	Leg fractured, multiple injuries.
Struck by heavy timber.....	Paralysis of lumbar muscles.
Falling iron column.....	Skull fractured, paralysis.
Fall from Staging.....	Back bruised, spine injured.
Sliver in hand, infected.....	Paralysis of arm.
Fall between cars.....	Arm and leg amputated.
Thrown from moving train.....	Skull fractured.
Caught between cars and landing.....	Fractured pelvis.
Struck by hot tongs.....	Burnt eye, other eye injured.
Struck by steel plate.....	Multiple bruises, ribs fractured.
Struck by heavy bar.....	Femur fractured, cerebral concussion.
Knocked from staging.....	Fractured lumbar vertebrae.
Backfire from torch.....	Face and hands burned.
Rolling log	Spine fractured, paralysis.
Falling tree	Compression fracture, lumbar vertebrae.
Falling lumber from truck.....	Temporal and occipital bone fractured.
Tongs slipped off log.....	Three ribs fractured, tuberculosis.
Fall from platform.....	Both legs fractured, back injured.
Fall against edge of platform.....	Spine injured, loss use of legs.
Fall from load lumber.....	Scalp cut.
Falling slab	Back injured, loss use of arms.
Falling lumber from truck.....	Femur fractured. Loss use of leg.
Peavy caught, causing fall on head.....	Fourth verticicle injured.
Slab caught, pushed against band saw.....	Right arm amputated, multiple cuts.
Fall through hole in floor.....	Paralysis, muscles of arms.
Falling coal in mine.....	Paralysis of legs.
Lifting on coal car.....	Fifth dorsal vertebrae.
Explosion dynamite	Eyes and head affected.

Total, 29 claims.

TABLE NO. 10—NATIVITY TABLE.
Per Cent. of All Injured Employees.

NATIONALITY	1912	1913	1914	1915	1916	1917	1918	1919
United States	50.1	51.0	52.1	50.9	53.94	56.63		62.29
Canada	3.9	3.6	3.9	4.2	6.77	4.00		3.88
British Isles	2.7	4.4	4.6	4.6	13.86	3.99	No	3.46
Scandinavia	11.6	10.3	10.6	12.3	6.24	9.85		9.14
Finland	3.6	3.3	3.5	3.8	4.61	3.03	rec-	2.71
Russia	1.6	1.8	2.9	3.0	2.07	2.19		1.88
Germany	3.2	3.0	3.3	2.7	1.94	2.50	ord	2.13
Austria-Hungary	6.2	7.1	6.6	6.1	2.55	4.94		3.43
Italy	3.3	3.9	4.7	4.5	1.03	3.94	made	3.14
Japan		1.2	1.4	1.2	1.26	1.47		1.79
Greece		1.8	1.7	1.8	.75	1.80		1.40
All others	13.8	8.6	4.7	4.9	4.98	5.66		4.65
Totals.....	100.0	100.0	100.0	100.0	100.00	100.00	.....	100.00

TABLE NO. 11—NATIVITY TABLE—BY INDUSTRIAL CLASSES.

Line Number	NATIVITY	OCCUPATION										Line Number				
		Sewers and Tunnels	Bridges and Towers	Pile Driving	General Construction	Power Plants	Railroads (steam and logging)	Streets and Roads	Steel Ship- building	Wooden Ship- building	Balance of Class 9		Logging	Saw Mills	Shingle Mills	Balance of Class 10	Dredging
		1	2	3	5	6	7	8	9.1	9.2	9	10.1	10.2	10.3	10	12
1	United States	9	34	25	279	60	136	157	1,028	578	10	1,062	1,386	285	96	2
2	Canada	..	7	6	21	6	7	11	55	47	..	74	83	25	10	..
3	British Isles	..	2	3	17	10	9	8	93	44	..	20	34	3	4	..
4	Scandinavia	3	7	8	57	8	34	18	131	117	..	212	206	23	8	2
5	Finland	..	..	2	5	2	7	2	17	39	..	121	45	2	3	..
6	Russia	1	..	..	2	1	4	1	23	15	..	46	43	4	2	..
7	Germany	1	1	1	18	3	11	1	14	12	..	33	52	9	1	..
8	Austria	1	..	..	4	2	6	4	25	13	..	78	54	4	1	..
9	Italy	6	..	1	1	3	7	10	33	9	..	13	44	4	2	..
10	Japan	..	..	..	..	..	12	..	25	2	..	14	144	4	4	..
11	Greece	..	1	..	16	5	10	..	25	1	..	14	63	2	5	..
12	All others	..	..	..	..	2	12	6	76	33	..	78	110	11	6	..
	Totals	23	52	40	421	102	255	218	1,527	910	10	1,765	2,264	376	142	4

TABLE NO. 11—Continued.

Line Number	NATIVITY	OCCUPATION															Line Number
		Electric Systems	Street Railways	Telephone and Telegraph	Coal Mines	Quarries	Smelters	Gas Works	Grain Elevators	Laundries	Water Works	Paper Mills	Woodworking	Cement Manufacturing	Fish Canneries	Machine Shops	
Class		13	14	15	16	17	18	19	21	22	23	24	29	31	33	34	
1	United States	39	79	15	180	68	80	19	63	50	15	120	348	20	44	524	1
2	Canada	2	5	.....	8	4	6	1	2	1	2	11	10	2	4	22	2
3	British Isles	3	7	2	58	3	7	1	2	3	.....	5	10	.....	1	28	3
4	Scandinavia	1	15	.....	28	14	12	4	8	.....	4	9	43	4	8	68	4
5	Finland	1	.....	.....	45	.....	.....	.....	.....	.....	2	.....	.....	.....	1	.....	5
6	Russia	1	2	.....	25	1	6	.....	3	.....	.....	1	5	.....	.....	11	6
7	Germany	2	3	.....	12	4	4	.....	2	.....	1	3	15	1	3	17	7
8	Austria	1	.....	1	147	2	19	.....	2	1	.....	4	14	6	2	14	8
9	Italy	1	5	.....	128	7	18	2	1	.....	2	2	6	2	.....	42	9
10	Japan	.....	1	.....	5	.....	5	.....	.....	2	.....	.....	5	.....	2	5	10
11	Greece	.....	1	11	9	.....	5	1	.....	1	.....	8	6	1	.....	3	11
12	All others	.....	3	1	49	4	17	3	3	1	.....	9	25	1	9	26	12
Totals.....		51	121	19	694	107	180	31	86	60	26	172	493	37	74	765	

TABLE NO. 11—Concluded.

Line Number	NATIVITY	OCCUPATION	Brick and Terra Cotta	Bottling Works	Textiles	Food Stuffs	Creameries	Printing	Longshoring	Packing Houses	Ice Manu- facturing	Theaters	Powder Works	Grosole Works	Non-hazardous	Total	Per Ct.	Line Number
		Class	35	37	38	39	40	41	42	43	44	45	46	47	48			
1	United States	.....	18	10	52	108	53	39	123	90	24	4	4	1	7	7,344	62.20	1
2	Canada	.....	1	1	2	3	3	.....	6	6	6	.....	.....	.....	.....	457	3.88	2
3	British Isles	.....	1	3	1	7	4	.....	13	2	2	.....	.....	1	.....	412	3.46	3
4	Scandinavia	.....	4	1	1	7	7	.....	16	9	.....	.....	1	.....	.....	1,088	9.14	4
5	Finland	.....	.....	.....	.....	.....	1	.....	7	.....	.....	.....	.....	1	.....	920	7.71	5
6	Russia	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	.....	.....	.....	921	1.88	6
7	Germany	.....	.....	5	4	2	1	.....	3	8	1	.....	.....	.....	.....	258	2.18	7
8	Austria	.....	.....	1	1	10	3	.....	1	3	.....	.....	.....	.....	1	411	3.48	8
9	Italy	.....	.....	1	1	.....	1	.....	1	1	1	.....	.....	.....	.....	371	3.14	9
10	Japan	.....	8	.....	.....	5	1	.....	.....	1	.....	.....	.....	.....	.....	211	1.79	10
11	Greece	.....	.....	.....	.....	1	1	.....	.....	3	1	.....	.....	.....	.....	166	1.40	11
12	All others	.....	.....	.....	.....	5	4	.....	10	16	3	.....	.....	.....	.....	548	4.65	12
	Totals	.....	33	20	69	149	78	42	184	151	35	4	5	4	8	11,807	100.00	

TABLE NO. 12—CONJUGAL CONDITION OF INJURED WORKMEN.

(By Industrial Classes.)

Line Number	CONJUGAL CONDITION															OCCUPATION															Line Number
	Sewers and Tunnels		Bridges and Towers		Pile Driving	General Construction	Power Plants	Railroads (steam and logging)	Streets and Roads	Steel Ship- building	Wooden Ship- building	Balance of Class 9	Logging	Saw Mills		Shingle Mills	Balance of Class 10	Dredging													
Class	1	2	3	5	6	7	8	9.1	9.2	9	10.1	10.2	10.3	10	12																
1 Single	13	23	25	151	43	129	105	745	834	2	1,056	1,057	149	73	3	1															
2 Married	8	10	6	113	25	30	44	372	294	4	179	428	61	12	.....	2														
3 One child	2	6	3	54	12	38	19	155	143	.....	162	236	51	15	1	3														
4 Two children	2	4	2	38	10	28	16	113	103	.....	115	216	46	19	.....	4													
5 Three children	1	3	3	28	2	9	11	64	57	2	102	131	28	13	.....	5														
6 Four children	1	3	.....	14	4	8	11	29	34	1	56	69	17	.....	.....	6												
7 More than four children .....	.....	3	1	15	4	6	7	19	23	1	56	62	10	6	.....	7													
8 Other dependents .....	.....	.....	.....	3	2	.....	.....	1	.....	.....	.....	.....	1	.....	.....	8				
9 Separated	1	.....	.....	5	.....	3	1	10	5	.....	.....	17	16	4	.....	9									
10 Widower .....	.....	.....	.....	.....	.....	4	4	19	7	.....	22	20	9	2	.....	10								
Totals	23	52	40	421	102	255	218	1,527	910	10	1,765	2,294	376	142	4																

TABLE NO. 12—Concluded.

Line Number	CONJUGAL CONDITION										OCCUPATION				Line Number			
	Class	Brick and Terra Cotta	Bottling Works	Textiles	Food Stuffs	Creameries	Printing	Longshoring	Packing Houses	Ice Manufacturing	Theaters	Powder Works	Geosote Works	Non-hazardous Elective	Total	Per Ct.	1	2
1	Single	12	9	44	70	29	27	105	79	19	3	2	3	3	5,593	47.37	1	1
2	Married	10	3	13	32	24	7	28	33	6	1	1	1	3	2,198	18.63	2	2
3	One child	4	4	3	3	15	4	18	15	4	1	1	1	1	1,374	11.63	3	3
4	Two children	5	2	2	12	5	4	13	13	3	1	1	1	1	1,068	9.04	4	4
5	Three children	2	1	2	7	4	1	7	4	1	1	1	1	1	821	5.87	5	5
6	Four children	1	1	3	4	1	1	2	1	1	1	1	1	1	350	2.96	6	6
7	More than four children	1	1	1	1	1	1	1	1	1	1	1	1	1	292	2.47	7	7
8	Other dependents	1	1	2	2	1	1	1	1	1	1	1	1	1	90	.06	8	8
9	Separated	1	1	1	6	1	1	3	1	1	1	1	1	1	7	.76	9	9
10	Widower	1	1	1	1	1	1	1	1	1	1	1	1	1	144	1.22	10	10
	Totals	33	20	69	149	78	42	184	151	35	4	5	4	8	11,807	100.00		

TABLE NO. 13—NON-MECHANICAL INJURIES.

Line Number	AGENCY	OCCUPATION															Line Number
		Sewers and Tunnels	Bridges and Towers	Pile Driving	General Construction	Power Plants	Railroads (steam and logging)	Streets and Roads	Steel Ship- building	Wooden Ship- building	Balance of Class 9	Logging	Saw Mills	Shingle Mills	Balance of Class 10	Dredging	
		1	2	3	5	6	7	8	9.1	9.2	9	10.1	10.2	10.3	10	12	
1	Explosion of powder and gases.....				1		5	4	2			3				1	
2	Explosion of boiler and steam pipes.....				2		1	1	1			5	6	2		2	
3	Steam, hot liquids, caustics.....				5		1	1	4	3		6	1	4		3	
4	Molten metal.....				3				3	2		4	2			4	
5	Electricity.....		1		3	6			1							5	
6	Fire and heat.....				1			1	5	2		4	3			6	
7	Fall from ladder, scaffold, plat- form, etc.....	1	4	4			4	2	100	90	3	10	64	5	2	7	
8	Fall from machinery, trucks.....			2	2	7	2	1	1			5	7	1	1	8	
9	Fall caused by collapse of support.....	1			31	3	1	1	14	20		5	21	2		9	
10	Fall in openings, shafts, stairs, etc.....				8	2	6		37	5		5	28	4		10	
11	Fall by slipping and tripping.....	1	4	6	25	10	18	10	140	104	1	128	148	15	7	11	
12	Other falls.....		9	1	21	3	23	9	22	10		132	80	7	3	12	
13	Fall from overhead, coal, rock, earth, caving-ins.....	4			3	1	8	8		1	1	1				13	
14	Falling pile of material.....		1		4		1			5		2	19	1		14	
15	Falling steel.....			1		1	2	2	142	11		4	7			15	
16	Falling lumber, timber, etc.....	2	8	6	35	3	13	12	64	133		34	368	17	10	16	
17	Rolling or moving logs.....	1	17				15	6	5	6		318	72	4	5	17	
18	Falling walls, doors, lids, etc.....		3	2	17	6	5	4	130	41	1	21	51	8	2	18	
19	Tools or weights dropped by persons.....					1			18	2		4	7	2		19	
20	Fall of material from trucks in transit.....		1				1	1	1	6		4	45		1	20	
21	Handling trucks, wheelbarrows, scrapers.....				5		5	10	6	7		5	32	3	2	21	
22	Handling heavy machinery, stone, etc.....			1	5	1		6	28	4		4	3	1	1	22	
23	Handling lumber and timber, etc.....			1	5	2	5	1	9	36		11	131	9	2	23	
24	Lifting and pulling.....			1	14	4	8	10	53	38		20	72	9	5	24	
25	Struck in eye by flying object.....		1		2	3	2	2	80	26		19	34	5	1	25	
26	Other injuries from flying objects.....				5		3	3	33	17		20	46	6	2	26	
27	Vehicles and animals.....	1	2			1	1	12	1	3	1	20	25	4	2	27	

TABLE NO. 13—Continued.

Line Number	AGENCY	OCCUPATION															Line Number
		Sewers and Tunnels	Bridges and Towers	Pile Driving	General Construction	Power Plants	Railroads (steam and logging)	Streets and Roads	Steel Ship- building	Wooden Ship- building	Balance of Class 9	Logging	Saw Mills	Shingle Mills	Balance of Class 10	Dredging	
		1	2	3	5	6	7	8	9.1	9.2	9	10.1	10.2	10.3	10	12	
28	Hand tools (hammers, knives, wrenches)																
29	Caught on nail or sharp projection.		1		20	2	4	5	63	45		18	19	4	3		
30	Cut on glass, axe, adz.	1		2	13	3	3	4	25	15		13	22	4	1		
31	Stepping on nails, etc.		2		18	3	10	5	6	47	1	242	20	4	1	1	
32	Cross-cut saws, peavy, pickaroon, etc.	1	1	1	20	3	1	5	7	6		2	11				
33	Puncture by splinter, cable strand, etc.			3	3	1	1	5	3	4		53	53	17	3		
34	Swinging plate or other object.			2	18	4	1	5	29	21		27	70	11	12		
35	Fall from deck.		3	1					41	4			1				
36	Constant using of tools.								13	14			4				
37	Falling objects, trees, etc.		1					2	2			1	2	1	1		
38	Struck by iron bar, rivet, etc.				4	3	7	9	5	1		187	62	8	3		
39	Run over by truck.				3	3	4	1	132	11		2	6				
40	Caught between objects.				2		12	2	12	7		6	23		3		
41	Not classified.	2	2		3	3	14	10	53	32		38	95	9	3		
42	Miscellaneous infections.				3	5	4	2	12	2		8	4	1			
						1			2	1		5	2	1			
	Totals.	21	45	33	378	85	179	161	1,306	782	8	1,406	1,672	169	76	3	

TABLE NO. 13—Continued.

Line Number	AGENCY	OCCUPATION	Brick and Terra Cotta	Bottling Works	Textiles	Food Stuffs	Creameries	Printing	Longshoring	Packing Houses	Ice Manu- facturing	Theaters	Powder Works	Cresote Works	Non-hazardous Elective	Total	Line Number
													46				
1		Explosion of powder and gases.....	1			2	1			1	1		1			70	1
2		Explosion of boiler and steam pipes.....								1						24	2
3		Steam, hot liquids, caustics.....				2	3		1	1						47	3
4		Molten metal.....		1		2			1	2						82	4
5		Electricity.....										1				34	5
6		Fire and heat.....							1	3						38	6
7		Fall from ladder, scaffold, platforms, etc.		2		4	1	1	2	1	2	1				461	7
8		Fall from machinery, trucks.....			1											34	8
9		Fall caused by collapse of support.....				1										108	9
10		Fall in openings, shafts, stairs, etc.		3		3		3	16	6						137	10
11		Fall by slipping and tripping.....	2	5	3	15	6	3	7	4	2	1	1			878	11
12		Other falls.....	3			1	2			1	1				1	393	12
13		Fall from overhead, coal, rock, earth, cave-ins.....	2						1							291	13
14		Falling pile of material.....				2	1		10	3						75	14
15		Falling steel.....						1	6	1						233	15
16		Falling lumber, timber, etc.				1			13	1						796	16
17		Rolling or moving logs.....														449	17
18		Falling walls, doors, lids, etc.	3	1	3	10	5	2	18	2	4					482	18
19		Tools or weights dropped by persons.....				1				2	1					53	19
20		Fall of material from trucks in transit.....			1	1			2	1						70	20
21		Handling trucks, wheelbarrows, scrapers.....	1	1	1	1			5	1						113	21
22		Handling heavy machinery, stone, etc.	1	2		1			7				1			101	22
23		Handling lumber and timber, etc.												1		253	23
24		Lifting and pulling.....	1	1	5	3	2	1	1	7	3					359	24
25		Struck in eye by flying object.....				1			11	1	1					259	25
26		Other injuries from flying objects.....				1			1	2						218	26
27		Vehicles and animals.....					3									102	27
28		Hand tools (hammers, knives, wrenches).....	1		3	12			4	54	3	1				340	28
29		Caught on nail or sharp projection.....	1	1	5	13	9	2	11	12	1				1	245	29
30		Cut on glass, axe, adz.....		2		1	2			2				3		419	30
31		Stepping on nails, etc.....	1	1	1	2	1		3	1						82	31
32		Cross-cut saws, peavy, pickaroon, etc.....							4							179	32

TABLE NO. 13—Concluded.

Line Number	AGENCY	OCCUPATION	Brick and Terra Cotta	Bottling Works	Textiles	Food Stuffs	Creameries	Printing	Longshoring	Packing Houses	Ice Manufacturing	Theaters	Powder Works	Cresote Works	Non-hazardous Plective	Total	Line Number
			35	37	38	39	40	41	42	43	44	45	46	47	48	Total	
33		Puncture by splinter, cable strand, etc.....														293	33
34		Swinging plate or other object.....			5	4	3	1	1	6						53	34
35		Fall from deck.....							1							32	35
36		Constant using of tools.....														17	36
37		Falling objects, trees, etc.....				2	4		3		6					325	37
38		Struck by iron bar, rivet, etc.....	3	1		1			4		1					214	38
39		Run over by truck.....				1	1		2							76	39
40		Caught between objects.....	2	1	4	4	6	2	20	9	3				1	436	40
41		Not classified.....				2	1			3						58	41
42		Miscellaneous infections.....				2			1	3						27	42
		Totals.....	22	19	33	95	53	17	168	128	29	3	3	3	4	8,955	

TABLE NO. 14—MECHANICAL INJURIES.

[illegible]

TABLE NO. 14—Continued.

Line Number	AGENCY	OCCUPATION															Line Number
		Sewers and Tunnels	Bridges and Towers	Pile Driving	General Construction	Power Plants	Railroads (steam and logging)	Streets and Roads	Steel Ship- building	Wooden Ship- building	Balance of Class 9	Logging	Saw Mills	Shingle Mills	Balance of Class 10	Dredging	
		1	2	3	5	6	7	8	9.1	9.2	9	10.1	10.2	10.3	10	12	
34	Automobile and motorcycle.....			1	4	3		9	2	1		5	21				
35	Drilling, milling, boring machines...							2	28	15		1	3	1			
36	Drop and power hammers.....			1					20	3		2	1				
37	Shears								4	1							
38	Cement mixers				2			4									
39	Grindstones, emery wheels, etc.....								11	2		1	1				
40	Bakeries and food stuffs machines...								12	4		3	5	1			
41	Machines, not otherwise specified...				2	1	7	3	10	7		68	24	4	2		
42	Struck by lever or hook.....								36	1					1		
43	Reamers								3	1							
44	Punch machine																
	Totals.....	2	7	7	43	16	76	57	221	128	2	359	592	207	66	1	

TABLE NO. 14—Continued.

Line Number	AGENCY	OCCUPATION										Line Number				
		Electric Systems	Street Railways	Telephone and Telegraph	Coal Mines	Quarries	Smelters	Gas Works	Grain Elevators	Laundries	Water Works		Paper Mills	Woodworking	Cement Manu- facturing	Fish Canneries	Machine Shops
Class																
1	Motors, engines, dynamos.....				9	1		1	2			1	1		1	11
2	Air fans, steam pumps, etc.....				4	3			1			1	5	1		1
3	Gearing, cogs, etc.....	1														16
4	Set screws.....												1			1
5	Shafting.....								2				3			3
6	Belts and pulleys.....	2			3	3			5				9	2		5
7	Cables.....	4			10								2			4
8	Conveying and hoisting.....				3				1			1				3
9	Elevators and lifts.....					1			3							8
10	Cranes and derricks.....				1							1	1			9
11	Shut and shaft conveyors.....															2
12	Hoisting and conveying apparatus.....					1	1					2				13
13	Steam shovels.....				1											11
14	Railway and rolling stock.....		2		6											12
15	Coupling cars.....		7		1											13
16	Fall from train.....				1											14
17	Struck by trains.....				1								1			1
18	Collisions and derailments.....		17	1		3							1			15
19	Hand cars, push cars, speeders.....				1							1				16
20	Coal cars, dump cars, etc.....		1		64							1				17
21	Other railway causes.....				1							1				18
22	Hand brakes.....		1													19
23	Saws, power driven.....				1											20
24	Planers, jointers, shapers, lathes.....		1		1				2				136			21
25	Log carriages.....											4	34			22
26	Live rolls, chains and blocks.....				2							7				23
27	Heading machines (cooperage, etc.).....															24
28	Other wood working machines.....											1	28			25
29	Paper making machinery.....											23				26
30	Printing presses, paper cutters, etc.....															27
31	Textile machinery.....															28
32	Laundry machinery.....												1			29
33	Leather working machinery.....															30
																31
																32
																33

TABLE NO. 14—Continued.

Line Number	AGENCY	OCCUPATION															Line Number
		Electric Systems	Street Railways	Telephone and Telegraph	Coal Mines	Quarries	Smelters	Gas Works	Grain Elevators	Laundries	Water Works	Paper Mills	Woodworking	Cement Manu- facturing	Fish Canneries	Machine Shops	
	Class	13	14	15	16	17	18	19	21	22	23	24	29	31	33	34	
34	Automobile and motorcycle.....	.....	3	3	1	1	.....	3	1	13	4	.....	3	2	.....	73
35	Drilling, milling, boring machines.....	.....	.....	.....	5	3	1	.....	1	1	.....	.....	1	.....	.....	21
36	Drop and power hammers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	.....	.....	35
37	Shears .....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	9
38	Cement mixers .....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	2	.....	38
39	Grindstones, emery wheels, etc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	40
40	Bakeries and food stuffs machines.....	.....	.....	.....	1	1	1	1	3	1	.....	1	3	.....	5	41
41	Machines, not otherwise specified.....	.....	.....	.....	1	1	1	1	.....	1	.....	5	2	1	.....	42
42	Struck by lever or hook.....	.....	2	.....	1	.....	2	.....	.....	1	.....	.....	.....	.....	.....	8
43	Reamers .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	43
44	Punch machine .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	2
	Totals.....	7	37	4	125	21	32	7	19	35	4	55	249	9	12	245	

TABLE NO. 15—REJECTIONS—CAUSE OF INJURY.

Non-Mechanical.

AGENCY	Rejec- tions	Table No. 13	Total
Explosion of powder and gases.....	18	70	88
Explosion of boiler and steam pipes.....	8	24	32
Steam, hot liquids, caustics.....	9	47	56
Molten metal	19	82	101
Electricity	22	34	56
Fire and heat.....	18	38	56
Fall from ladder, scaffold, platform, etc.....	37	461	498
Fall from machinery trucks.....	.....	34	34
Fall caused by collapse of support.....	15	108	123
Fall in openings, shafts, stairs, etc.....	18	137	155
Fall by slipping and tripping.....	171	878	1,049
Other falls	71	393	464
Fall from overhead, coal, rock, cave-ins.....	63	291	354
Falling pile of material.....	11	75	86
Falling steel	16	233	249
Falling lumber, timber, etc.....	134	796	930
Rolling or moving logs.....	45	449	494
Falling walls, doors, lids, etc.....	153	482	635
Tools or weights, dropped by persons.....	15	53	68
Fall of material from trucks in transit.....	2	70	72
Handling trucks, wheelbarrows, scrapers.....	14	113	127
Handling heavy machinery, stone, etc.....	6	101	107
Handling lumber and timber, etc.....	26	253	279
Lifting and pulling.....	76	359	435
Struck in eye by flying object.....	269	259	528
Other injuries from flying objects.....	117	218	335
Vehicles and animals.....	21	102	123
Hand tools (hammers, knives, wrenches).....	117	340	457
Caught on nail or sharp projection.....	81	245	326
Cut on glass, axe, adz.....	74	419	493
Stepping on nails, etc.....	64	82	146
Cross-cut saws, peavy, pickaroon, etc.....	48	179	227
Puncture by splinter, cable strand, etc.....	74	293	367
Swinging plate or other object.....	9	53	62
Fall from deck.....	.....	32	32
Constant using of tools.....	4	17	21
Falling objects, trees, etc.....	49	325	374
Struck by iron bar, rivet, etc.....	35	214	249
Run over by truck.....	17	76	93
Caught between objects.....	114	436	550
Not classified	34	58	92
Miscellaneous infections	8	27	35
Totals.....	2,102	8,956	11,058

NOTE: Rejection No. 17. That the workmen's time loss did not exceed the 7 days following the date of his injury.

8,956 Approved claims from Table No. 13.

TABLE NO. 16—REJECTIONS—CAUSE OF INJURY.

Mechanical.

AGENCY	Rejections	Table No. 14	Total
Motors, engines, dynamos.....	16	95	111
Air fans, steam pumps, etc.....	3	6	9
Gearing, cogs, etc.....	9	89	98
Set screws	2	10	12
Shafting	7	36	43
Belts and pulleys.....	14	90	104
Cables	29	230	259
Conveying and hoisting.....	5	32	37
Elevators and lifts.....	2	27	29
Cranes and derricks.....	2	76	78
Slab and spalt conveyors.....	.....	24	24
Hoisting and conveying apparatus.....	5	17	22
Steam shovels	1	1	2
Railway and rolling stock.....	3	13	16
Coupling cars	4	38	42
Fall from train.....	1	34	35
Struck by trains.....	1	16	17
Collisions and derailments.....	4	51	55
Hand cars, push cars, speeders.....	3	54	57
Coal cars, dump cars, etc.....	5	67	72
Other railway causes.....	1	3	4
Hand brakes	4	4	8
Saws, power driven.....	70	642	712
Planers, jointers, shapers, lathes.....	21	116	137
Log carriages	2	35	37
Live rolls, chains, blocks, etc.....	23	231	254
Heading machines (cooperage).....	.....	2	2
Other wood working machines.....	5	50	55
Paper making machinery.....	10	37	47
Printing presses, paper cutters, etc.....	8	20	28
Textile machinery	8	5	13
Laundry machinery	1	9	10
Leather working machinery.....	1	4	5
Automobile and motorcycle.....	34	179	213
Drilling, milling, boring machines.....	10	86	96
Drop and power hammers.....	1	41	42
Shears	5	15	20
Cement mixers	2	9	11
Grindstones, emery wheels, etc.....	7	33	40
Bakery and food stuffs machines.....	6	22	28
Machines not otherwise specified.....	16	106	122
Struck by lever or hook.....	23	151	174
Reamer	2	38	40
Punch machine	1	7	8
Totals.....	377	2,851	3,228

NOTE: Rejection No. 17. That the workmen's time loss did not exceed the 7 days following the date of his injury.

2,851 Approved claims from Table No. 14.

TABLE NO. 17—PERMANENT PARTIAL DISABILITY—AGENCY OF INJURY.

AGENCY	Total Number Injuries	Number Injuries Receiving \$300.00 and Up	AGENCY	Total Number Injuries	Number Injuries Receiving \$300.00 and Up
Explosives, powder, dynamite, etc.	8	6	Hand tools (hammers, knives, etc.)	44	7
Explosion and ignition gases	13	8	Caught on nail or sharp sharp projection	12	5
Explosion of boilers, steam pipes	5	2	Cut on glass, axe, adze....	60	5
Steam, hot liquids, caustics. Molten metal	2	2	Stepping on nails, etc.....	2	1
Electricity	10	5	Cross-cut saws, peavy, pick, etc.	14	1
Fire and heat.....	5	3	Puncture by splinter, cable strand, etc.	28	7
Fall from ladder, scaffold, platform	2	.....	Inhalation poisonous gases. Rolling stone or other object	4	1
Fall from machinery, trucks	93	57	ject	3	1
Fall caused by collapse of support	5	4	Suffocation	1	1
Fall in openings, shafts, stairs	22	13	Shooting	1	1
Fall by slipping and tripping	18	7	Swinging plate or other object	7	1
Other falls	69	27	Fall from trees.....	2	.....
Fall from overhead, coal, rock, cave-ins	13	4	Falling pole	7	5
Falling pile of material....	26	15	Fall from dck.....	11	8
Falling steel	11	4	Struck by iron bar.....	8	2
Falling lumber, timber, etc..	35	10	Falling trees, branches, limbs	36	20
Rolling or moving logs....	96	24	Fall from bridge.....	8	5
Falling walls, doors, lids, etc.	102	51	Injured from kneeling.....	1	.....
Tools or weights dropped by persons	56	10	Fall from log	11	5
Fall of material from trucks in transit.....	2	.....	Falling slab	10	2
Handling, trucks, wheelbarrows, etc.	16	7	Struck by rivet.....	6	6
Handling lumber and timber	13	5	Fall from roof.....	7	2
Lifting and pulling.....	31	7	Run over by truck.....	8	2
Struck in eye by flying object	6	2	Caught between objects....	76	13
Other injuries by flying objects	98	70	Fall from car.....	1	.....
Vehicles and animals.....	17	10	Falling cake of ice.....	3	1
	8	2	Caught in doors.....	4	1
			Fall from motor truck.....	2	2
			Fall from lumber pile.....	2	1
			Handling heavy machinery, stone, etc.	18	5
			Totals.....	1,179	466

TABLE NO. 17—Concluded.

AGENCY	Total Number Injuries	Number Injuries Receiving \$300.00 and Up	AGENCY	Total Number Injuries	Number Injuries Receiving \$300.00 and Up
Motors, engines, dynamos, etc.	27	5	Paper making machinery...	9	1
Air fans, steam pumps, etc.	1	.....	Printing presses, paper cut- ters, etc.	6	.....
Gearing, cogs, etc.	51	11	Textile machinery	1	1
Set screws	3	.....	Laundry machines	4	1
Shafting	10	5	Leather working machinery.	2	1
Belts and pulleys.....	26	11	Automobiles and motor- cycles	13	6
Cables	63	25	Drilling and milling ma- chines	18	2
Conveying and hoisting machinery	9	4	Boring machines	5	.....
Elevators and lifts.....	13	5	Drop and other power ham- mers	11	2
Cranes and derricks.....	16	5	Shears	8	1
Slab and spalt conveyors..	8	1	Cement mixers	1	.....
Hoisting and conveying ap- paratus N. O. S.....	4	.....	Grandstones, emery wheels, etc.	11	1
Railway and rolling stock..	5	3	Bakery machines	6	.....
Coupling cars	13	7	Machines N. O. S.....	43	7
Falls from trains.....	5	3	Wheel road graders.....	2	.....
Struck by trains.....	4	3	Struck by lever.....	4	1
Collisions and derailments..	13	8	Struck by hook.....	15	4
Hand cars, push cars, speeders	5	2	Reamer	7	1
Coal cars, dump cars, tram cars	15	8	Punch machine	3	.....
Other railway causes.....	1	1	Totals.....	926	277
Saws (power driven).....	280	92			
Planers	42	13			
Jointers	19	1			
Shapers	4	2			
Lathes	3	1			
Log carriages	13	7			
Live rolls, cables, blocks, chains, etc.	87	20			
Heading machines (coop- erage)	2	.....		
Other wood working ma- chines	15	5			

NOTE—

Table gives agency for 2,105 P. P. D's
not tabulated 261 (included in tables
13 and 14)
Total 2,366 P. P. D's.

TABLE NO. 18—WAGES OF INJURED WORKMEN.

DAILY WAGE	1916		1917		1918		1919	
	Number Injured	Per Cent.	Number Injured	Per Cent.	Number Injured	Per Cent.	Number Injured	Per Cent.
\$1.50.....	389	2.63	289	1.65	104	.84	69	.57
2.00.....	1,913	12.91	799	4.50	205	1.66	123	1.05
2.50.....	4,514	30.48	3,867	21.75	355	2.86	149	1.27
3.00.....	3,336	22.52	4,874	27.50	1,248	10.07	329	2.78
3.50.....	1,856	12.53	3,311	18.50	2,579	20.82	871	7.37
4.00.....	1,223	8.24	2,112	11.80	2,529	20.41	2,273	19.23
4.50.....	730	4.93	988	5.40	1,483	11.99	1,942	16.45
5.00.....	559	3.75	868	4.90	1,475	11.91	2,197	18.62
5.50.....	98	.67	248	1.40	667	5.39	848	7.19
6.00.....	124	.84	296	1.70	814	6.58	1,162	9.85
6.50.....	76	.50	153	.90	469	3.78	686	5.81
7.00.....	.....	.....	.....	.....	199	1.60	606	5.14
7.50.....	.....	.....	.....	.....	87	.71	140	1.18
8.00.....	.....	.....	.....	.....	170	1.38	244	2.07
9.00.....	.....	.....	.....	.....	.....	.....	90	.76
10.00 and over.....	.....	.....	.....	.....	.....	.....	78	.66
Totals.....	14,818	100.00	17,805	100.00	12,384	100.00	11,807	100.00
Average wage	\$2.93		\$3.24		\$4.24		\$4.95	

TABLE NO. 19—WAGE LOSS TABLE.

(By Industrial Classes.)

Class	OCCUPATION	Wage Loss	Class	OCCUPATION	Wage Loss
1	Sewers and tunnels.....	\$1,656	22	Laundries	\$3,996
2	Bridges and towers.....	3,407	23	Water works	2,577
3	Pile driving	6,054	24	Paper mills	10,853
5	General construction	49,475	29	Wood working	26,923
6	Power line installation.....	8,458	31	Cement manufacturing	1,952
7	Railroad(steam and logging)	25,790	33	Fish canneries	3,168
8	Streets and roads.....	20,413	34	Machine shops	59,412
9.1	Steel shipbuilding	169,162	35	Brick and terra cotta.....	3,052
9.2	Wooden shipbuilding	109,564	37	Bottling works	1,676
9	Balance in	2,415	38	Textile manufacturing	3,012
10.1	Logging	195,671	39	Food stuffs	7,633
10.2	Saw mills	190,195	40	Creameries	5,325
10.3	Shingle mills	28,832	41	Printing	1,905
10	Balance in	10,205	42	Longshoring	19,000
12	Dredging	90	43	Packing house	6,593
13	Electric system	4,888	44	Ice manufacturing	3,875
14	Street railways	11,091	45	Theatre stage	367
15	Telephone and telegraph....	2,098	46	Powder works	903
16	Coal mines	90,591	47	Croesoting	160
17	Quarries	8,029	48	Non-hazardous, elective	456
18	Smelters	16,149			
19	Gas works	1,447			
21	Grain elevators	6,313			
				Total.....	\$1,124,740

TABLE NO. 20—PERMANENT PARTIAL DISABILITY—DEGREES.

RANGE OF DEGREES (1 Degree=\$25)				1918		1919	
				Num- ber	Per Cent.	Num- ber	Per Cent.
$\frac{1}{2}$ to 4 inclusive,	\$12.50 to	\$100.00.....		626	34.55	724	30.60
$\frac{4}{16}$ to 8 inclusive,	112.50 to	200.00.....		379	20.92	463	19.56
$\frac{8}{16}$ to 12 inclusive,	212.50 to	300.00.....		238	13.13	347	14.66
$\frac{12}{16}$ to 16 inclusive,	312.50 to	400.00.....		137	7.56	165	6.97
$\frac{16}{16}$ to 20 inclusive,	412.50 to	500.00.....		101	5.57	156	6.58
$\frac{20}{16}$ to 24 inclusive,	512.50 to	600.00.....		36	1.99	75	3.16
$\frac{24}{16}$ to 28 inclusive,	612.50 to	700.00.....		47	2.59	70	2.95
$\frac{28}{16}$ to 32 inclusive,	712.50 to	800.00.....		44	2.42	64	2.70
$\frac{32}{16}$ to 36 inclusive,	812.50 to	900.00.....		64	3.53	71	3.04
$\frac{36}{16}$ to 40 inclusive,	912.50 to	1,000.00.....		31	1.71	46	1.94
$\frac{40}{16}$ to 44 inclusive,	1,012.50 to	1,100.00.....		7	.39	10	.42
$\frac{44}{16}$ to 48 inclusive,	1,112.50 to	1,200.00.....		31	1.71	36	1.52
$\frac{48}{16}$ to 52 inclusive,	1,212.50 to	1,300.00.....		12	.66	38	1.61
$\frac{52}{16}$ to 56 inclusive,	1,312.50 to	1,400.00.....		4	.22	8	.34
$\frac{56}{16}$ to 60 inclusive,	1,412.50 to	1,500.00.....		25	1.38	20	.84
$\frac{60}{16}$ to 64 inclusive,	1,512.50 to	1,600.00.....		9	.50	17	.72
$\frac{64}{16}$ to 68 inclusive,	1,612.50 to	1,700.00.....		6	.33	4	.17
$\frac{68}{16}$ to 72 inclusive,	1,712.50 to	1,800.00.....		4	.22	7	.30
$\frac{72}{16}$ to 76 inclusive,	1,812.50 to	1,900.00.....		8	.44	29	1.23
$\frac{76}{16}$ to 80 inclusive,	1,912.50 to	2,000.00.....		3	.15	16	.69
Totals.....				1,812	100.00	2,366	100.00

TABLE NO. 21—LONG BONE FRACTURES.

NAME OF BONE AND TREATMENT USED	No.	Days Duration Disability	Average	Amount of Time Loss Award	Average	P. P. D. Awards Including 10% to Parents	Grand Total of All Awards
THIGH							
FEMUR—							
Plated (removed)	1	114	114.	\$131 55	\$131 55	1	\$581 55
All others	48	9,887	205.77	13,447 70	280 16	38	36,804 20
Totals.....	49	10,001	204.1	\$13,579 25	\$277 13	39	\$37,385 75
LEG							
TIBIA—							
Plated (removed) .....	*	.....	.....	.....	.....	1	\$200 00
Internal malleolus	15	1,300	86.66	\$1,781 40	\$118 76	7	3,531 40
All others	70	7,801	111.44	11,476 11	163 94	30	18,856 11
Totals.....	85	9,101	107.07	\$13,257 51	\$155 97	38	\$22,557 51
FIBULA—							
Pott's fracture	40	3,678	91.95	\$5,195 15	\$129 88	21	\$10,720 15
External malleolus	5	199	39.8	302 85	60 57	1	452 85
External condyle	3	129	43.	168 10	56 03	.....	168 10
All others	50	4,992	99.84	7,019 31	140 39	11	9,834 31
Totals.....	98	8,998	91.82	\$12,685 41	\$129 44	33	\$21,175 41
TIBIA AND FIBULA—							
Wired (removed)	2	624	308.	\$261 70	\$430 85	2	\$895 00
Plated (removed)	6	2,342	380.33	2,531 70	421 95	7	4,835 00
Plated (not removed)	3	273	91.	337 20	112 40	3	572 20
Non-union	1	469	469.	420 80	420 80	1	500 00
All others	126	18,878	149.83	25,042 70	198 75	82	51,605 20
Totals.....	138	22,586	163.67	\$29,194 10	\$211 55	95	\$61,641 60
Grand Total Leg.....	321	40,685	126.74	\$55,137 02	\$171 77	166	\$105,404 52

TABLE NO. 21—Concluded.

NAME OF BONE AND TREATMENT USED	No.	Days Duration Disability	Average	Amount of Time Loss Award	Average	P. P. D. Awards Including 10% to Parents		Grand Total of All Awards
						No.	Amount	
ARM								
HUMERUS—								
Plated—Wired (removed)	2	287	143.5	\$333 85	\$166 93	1	\$400 00	\$733 85
All others	21	2,429	115.67	3,210 65	152 89	12	7,500 00	10,710 65
Totals.....	23	2,716	118.09	\$3,544 50	\$154 11	13	\$7,900 00	\$11,444 50
FOREARM								
ULNA—								
Plated (removed)	1	148	148.	\$170 75	\$170 75	2	\$820 00	\$990 75
Non-union	4	.....	.....	.....	.....	1	875 00	875 00
Styloid process	2	60	30.	69 20	34 60	.....	.....	69 20
Olecranon process	5	470	94.	818 50	163 70	3	825 00	1,643 50
All others	29	1,479	51.	2,042 35	70 43	9	4,450 00	6,492 35
Totals.....	37	2,157	58.32	\$3,100 80	\$83 81	15	\$6,970 00	\$10,070 80
RADIUS—								
Non-union	1	156	156.	\$317 70	\$317 70	1	\$500 00	\$817 70
Metal band	1	36	36.	41 55	41 55	1	350 00	391 55
Styloid process	3	222	74.	323 65	107 88	1	200 00	523 65
Collar	84	4,645	55.29	6,397 45	76 16	33	9,530 00	15,927 45
All others	90	4,488	49.87	6,059 35	67 33	16	4,177 50	10,236 85
Totals.....	179	9,547	53.34	\$13,139 70	\$73 41	52	\$14,757 50	\$27,897 20
RADIUS AND ULNA—								
Plated	2	172	86.	\$287 85	\$143 93	2	\$165 00	\$452 85
Plated (not removed).....	1	97	97.	111 90	111 90	2	900 00	711 90
Bone splint—Non-union	1	274	274.	270 75	270 75	1	1,750 00	2,020 75
All others	22	1,606	73.	2,327 75	105 81	11	6,187 50	8,515 25
Totals.....	26	2,149	82.65	\$2,968 25	\$115 32	16	\$8,702 50	\$11,700 75
Grand Total Forearm.....	242	13,833	57.25	\$19,238 75	\$79 49	83	\$30,430 00	\$49,668 75

Treatment is from October 1st, to May 31st—8 months.

TABLE NO. 22—AMPUTATIONS.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number	Amount Awards	Number	Amount Awards		
Ear	1	9	9.0	\$10 40	\$10 40	1	\$250 00	.....	.....	\$250 40	.....
Nose	1	.....	.....	.....	.....	1	50 00	.....	.....	50 00	.....
Ribs .....	.....	.....	.....	.....	.....	1	250 00	.....	.....	500 00	.....
Genital organs .....	.....	159	159.0	315 00	315 00	1	250 00	.....	.....	1,564 60	.....
Forearm	2	251	125.5	304 60	152 30	2	1,250 00	.....	.....	11,692 70	.....
Arm, general	6	697	116.1	807 70	134 62	6	10,625 00	1	\$170 00	17,941 70	.....
Hand	9	716	79.6	889 70	95 52	9	16,900 00	1	182 00	6,437 60	.....
Thumb, 1st phalange	4	234	58.5	287 60	71 90	4	6,150 00	.....	.....	805 90	.....
Thumb, 2nd phalange	8	209	26.1	268 90	33 61	8	525 00	1	12 00	15,968 20	.....
Thumb, entire	52	2,153	41.4	3,140 70	60 40	57	12,537 50	9	290 00	23,798 80	.....
Index (1st) finger	131	4,271	32.6	5,727 30	43 72	141	23,762 50	18	309 00	18,362 80	.....
Middle (2nd) finger	108	3,682	33.6	5,114 30	47 35	116	13,087 50	9	161 00	12,770 90	.....
Ring (3rd) finger	67	2,079	31.3	3,056 90	45 61	71	9,675 00	4	39 00	9,324 80	.....
Little (4th) finger	80	2,226	27.8	3,340 80	41 76	84	5,900 00	6	84 00	5,479 50	.....
Thumb and one finger	8	434	54.3	538 50	67 31	9	4,775 00	2	165 00	8,154 20	.....
Thumb and two fingers	8	495	61.9	661 20	82 65	8	7,325 00	.....	.....	3,109 70	.....
Thumb and all fingers	2	193	96.5	359 70	179 85	3	2,750 00	.....	.....	32,828 80	.....
Two fingers	90	4,095	45.5	5,573 30	61 92	91	26,812 50	17	443 00	20,234 10	.....
Three fingers	29	2,111	72.8	3,264 10	112 55	30	16,875 00	3	95 00	15,137 70	.....
Four fingers	15	949	63.3	1,340 20	89 35	15	13,637 50	1	160 00	4,457 30	.....
Upper leg (thigh)	2	574	28.7	657 30	328 65	2	3,800 00	.....	.....	43,110 20	.....
Leg	21	5,454	26.0	6,380 20	303 82	23	36,600 00	1	130 00	9,773 60	.....
Foot	7	1,249	178.4	1,831 10	190 16	7	8,312 50	1	130 00	2,610 00	.....
Great toe	16	1,018	63.6	1,265 30	79 08	16	2,562 50	2	47 00	1,886 80	.....
One other toe	18	638	35.4	1,904 00	59 22	18	1,700 00	1	6 00	757 60	.....
Two toes	9	548	60.9	811 80	94 20	9	1,075 00	.....	.....	.....	.....
Three toes	3	147	49.0	170 10	56 70	3	587 50	.....	.....	.....	.....
Totals	696	34,541	49.6	\$46,490 70	\$66 80	735	\$227,775 00	79	\$2,692 00	\$276,887 70	.....

* Reopened for additional awards.

TABLE NO. 23—Concluded.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
One other toe.....	34	670	19.7	\$854.30	\$28.07	.....	.....	.....	.....	\$954.30	.....
Two or more toes.....	21	599	28.5	\$85.40	41.21	.....	.....	.....	.....	1,415.40	.....
Five toes.....	2	84	42.0	109.90	59.95	.....	\$550.00	.....	.....	1,09.90	.....
Potts fracture.....	60	6,017	100.3	8,576.00	149.90	.....	9,050.00	.....	.....	17,696.00	.....
Multiple fractures.....	53	11,182	211.0	14,138.60	266.76	34	45,460.00	.....	.....	59,588.60	.....
Neuritis.....	1	147	147.0	296.20	296.20	43	500.00	.....	.....	796.20	.....
Totals.....	2,479	174,714	70.5	\$240,290.40	\$96.93	702	\$336,637.50	31	\$896.00	\$577,793.90	5

TABLE NO. 24—DISLOCATIONS.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Nose.....	*	21	21.0	\$36.30	\$36.30	.....	.....	.....	.....	\$36.30	.....
Lower jaw.....	1	4	4.0	8.00	8.00	.....	.....	.....	.....	8.00	.....
Vertebrae.....	1	162	162.0	164.00	164.00	* 2	\$1,960.00	.....	.....	2,114.00	.....
One rib.....	1	3	3.0	6.00	6.00	.....	.....	.....	.....	6.00	.....
Pelvis.....	1	52	52.0	105.00	105.00	1	500.00	.....	.....	605.00	.....
Clavicle.....	7	317	45.3	455.20	65.03	1	125.00	.....	.....	580.20	.....
Shoulder.....	60	2,764	46.0	3,772.30	62.87	18	9,350.00	.....	.....	13,122.30	.....
Elbow joint.....	14	392	28.0	534.30	38.17	5	1,725.00	.....	.....	2,259.30	.....
Wrist joint.....	12	887	74.0	1,163.20	96.93	2	1,400.00	.....	.....	2,563.20	.....
Hand.....	3	107	35.7	215.90	71.97	1	187.50	.....	.....	403.40	.....
Thumb.....	9	165	18.3	254.50	28.28	3	387.50	.....	.....	642.00	.....
Middle finger.....	5	90	18.0	113.50	22.70	1	25.00	.....	.....	138.50	.....
Ring finger.....	1	1	1.0	1.10	1.10	.....	.....	.....	.....	1.10	.....
Little finger.....	3	45	15.0	55.00	18.33	.....	.....	.....	.....	80.00	.....
Two fingers.....	5	153	30.6	188.00	37.60	3	187.50	.....	.....	375.50	.....

* Reopened for additional awards.

TABLE NO. 24—Concluded.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Three fingers	1	45	45.0	\$51 90	\$51 90	.....	.....	.....	.....	\$51 90	.....
Hip joint	8	649	81.1	789 40	96 18	.....	.....	.....	.....	2,019 40	.....
Patella	19	1,987	104.6	2,969 30	156 27	9	\$1,250 00	.....	.....	6,519 20	.....
Ankle	11	1,572	52.0	2,556 30	77 66	2	3,550 00	.....	.....	2,304 20	.....
Foot	8	171	57.0	252 80	84 27	1	1,450 00	.....	.....	702 80	.....
Great toe	1	29	29.0	33 40	33 40	.....	450 00	.....	.....	33 40	.....
Multiple	1	162	162.0	184 60	184 60	1	475 00	.....	.....	659 60	.....
Totals.....	167	8,778	52.6	\$12,187 80	\$72 98	53	\$23,037 50	.....	.....	\$35,225 30	.....

TABLE NO. 25—CUTS.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Scalp	153	3,336	21.8	\$4,687 10	\$32 60	6	\$2,850 00	.....	.....	\$7,837 10	5
Eye	60	620	10.3	915 90	15 27	2	275 00	.....	.....	1,190 90	5
Ear	3	17	5.7	21 00	7 00	.....	.....	.....	.....	21 00	.....
Forehead	24	295	12.3	359 90	15 00	1	500 00	.....	.....	859 90	.....
Eye lid	5	22	4.4	31 60	6 38	.....	.....	.....	.....	31 60	.....
Nose	74	818	17.4	123 10	24 60	.....	.....	.....	.....	123 10	.....
Face	5	87	11.0	1,186 10	16 08	.....	.....	.....	.....	1,186 10	1
Neck	3	28	8.7	33 40	11 13	.....	.....	.....	.....	33 40	.....
Back	8	370	46.3	394 10	49 26	1	900 00	.....	.....	594 10	.....
Chest	1	106	106.0	210 00	210 00	1	600 00	.....	.....	810 00	.....
Abdomen	1	9	9.0	18 10	18 10	.....	.....	.....	.....	18 10	.....
Groin	5	95	19.0	124 70	24 94	.....	.....	.....	.....	124 70	.....
Rectum	2	158	79.0	182 20	91 10	.....	.....	.....	.....	182 20	.....
Genital organs	3	88	29.3	160 10	53 37	.....	.....	.....	.....	160 10	.....
Shoulder	4	68	17.0	95 10	23 78	.....	.....	.....	.....	95 10	.....

TABLE NO. 25—Concluded.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Elbow	10	226	23.6	\$310 40	\$31 04	1	\$200 00	.....	.....	\$510 40	3
Forearm	72	2,471	34.3	3,444 40	47 84	13	11,400 00	.....	.....	14,844 40	10
Wrist	48	1,016	21.2	3,449 30	30 19	9	3,125 00	.....	.....	4,574 20	7
Arm, general	26	451	17.3	596 60	22 08	2	2,200 00	.....	\$95 00	2,891 60	4
Both arms	1	12	12.0	13 80	13 80	.....	.....	.....	.....	13 80	1
Hand	272	4,868	17.9	6,928 00	25 47	26	3,500 00	.....	.....	15,709 00	45
Hand, palm	36	510	14.2	721 80	20 06	3	537 60	.....	.....	1,259 30	10
Hand, back	30	392	13.1	588 60	19 60	2	125 00	.....	.....	713 60	3
Thumb	207	3,812	18.4	5,651 90	27 30	40	4,387 80	.....	2 00	10,039 70	22
Index finger	285	4,500	15.8	6,152 30	21 60	52	6,162 80	.....	35 00	12,350 10	30
Middle finger	174	3,444	16.4	4,989 60	28 34	40	5,575 00	.....	.....	10,565 60	23
Ring finger	88	1,441	15.6	1,955 50	22 22	11	875 00	.....	23 00	2,833 50	12
Little finger	104	1,626	15.6	2,489 30	23 93	21	1,062 60	.....	11 00	3,562 80	13
Thumb and one finger	13	333	25.6	529 30	40 72	3	1,175 00	.....	.....	1,704 30	.....
Thumb and two fingers	7	148	21.1	180 70	25 81	3	450 00	.....	20 00	650 70	1
Thumb and all fingers	4	246	61.5	449 10	112 17	1	1,162 60	.....	20 00	1,611 60	1
Two fingers	162	2,769	17.1	4,514 60	27 87	23	3,262 60	.....	31 00	7,797 10	8
Three fingers	60	1,235	21.1	1,856 60	30 94	17	3,737 60	.....	.....	5,625 10	.....
Four fingers	11	414	37.6	535 00	48 64	5	1,475 00	.....	.....	2,010 00	.....
Both hands	1	17	17.0	29 40	29 40	.....	.....	.....	.....	29 40	1
Hip or buttock	9	181	20.1	293 70	25 97	.....	.....	.....	.....	293 70	.....
Thigh	24	648	27.0	850 10	35 42	2	300 00	.....	.....	1,150 10	.....
Knee	168	2,093	19.4	2,831 90	26 22	3	375 00	.....	.....	3,206 90	7
Leg	136	3,277	24.1	4,618 90	33 96	4	1,125 00	.....	.....	5,743 90	12
Ankle	32	879	27.5	1,283 90	40 12	5	1,200 00	.....	.....	2,483 90	1
Foot	200	4,464	42.3	6,430 30	32 15	11	1,225 00	.....	5 00	7,660 30	13
Both feet	1	49	49.0	56 50	56 50	1	1,150 00	.....	.....	206 50	.....
Great toe	71	1,457	20.5	2,066 70	29 11	10	1,400 00	.....	.....	3,466 70	4
One other toe	15	326	21.7	468 70	31 25	.....	.....	.....	.....	756 20	1
Two toes	6	96	16.0	182 50	23 42	2	287 50	.....	.....	152 50	1
Multiple members	3	116	38.7	187 80	62 60	.....	.....	.....	.....	187 80	.....
Totals	2,567	49,671	19.3	\$71,350 60	\$27 80	321	\$66,450 00	21	\$524 00	\$138,324 60	248

TABLE NO. 26—SPRAINS.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
					Number Awards	Amount Awards	Number Awards	Amount Awards		
Neck	7	98	14.0	\$128 40	1	\$400 00	.....	.....	\$525 40	.....
Back	311	7,416	23.9	11,250 90	7	2,050 00	.....	.....	13,300 90	.....
Chest	8	135	16.9	182 70	22 84	.....	.....	.....	182 70	.....
Abdomen	12	346	28.8	442 90	35 24	.....	.....	.....	442 90	.....
Groin	10	387	38.7	617 00	61 70	.....	.....	.....	817 00	.....
Sacro-lum	5	339	67.8	542 00	1	200 00	.....	.....	1,217 00	.....
Genital organs	10	184	18.4	278 30	27 82	.....	.....	.....	278 30	.....
Shoulder	60	2,186	36.4	2,697 20	49 95	.....	.....	.....	6,297 20	.....
Elbow	8	248	31.0	364 00	45 50	3,300 00	.....	.....	1,164 00	.....
Forearm	17	378	22.2	886 80	34 50	1,200 00	.....	.....	1,783 50	.....
Wrist	115	2,137	18.6	3,025 30	26 31	200 00	.....	.....	3,225 30	.....
Arm	20	393	19.6	565 60	28 28	.....	.....	.....	565 60	.....
Hand	10	139	13.9	204 70	20 47	.....	.....	.....	204 70	.....
Thumb	7	89	12.7	107 80	15 40	.....	.....	.....	107 80	.....
Index finger	1	52	52.0	90 00	1	62 50	.....	.....	153 50	.....
Middle finger	2	14	7.0	26 20	13 10	.....	.....	.....	26 20	.....
Ring finger	2	30	15.0	35 70	17 85	.....	.....	.....	35 70	.....
Thumb and one finger	1	6	6.0	6 90	1	25 00	.....	.....	31 80	.....
Two fingers	1	31	31.0	62 60	62 60	.....	.....	.....	62 60	.....
Hip	24	779	32.5	1,121 20	46 72	1,325 00	.....	.....	2,446 20	.....
Thigh	4	437	109.2	475 50	118 88	.....	.....	.....	1,450 50	.....
Knee	133	6,222	46.7	9,198 90	69 16	8,575 00	.....	.....	17,773 90	.....
Leg	33	795	24.1	1,216 10	36 85	.....	.....	.....	1,216 10	.....
Both legs	1	64	64.0	92 30	92 30	.....	.....	.....	92 30	.....
Ankle	270	6,789	25.1	9,526 30	36 50	2,800 00	1	\$5 00	12,661 30	.....
Foot	50	1,020	21.9	1,949 30	26 99	.....	.....	.....	1,949 30	.....
Both feet	2	193	96.5	334 00	167 00	.....	.....	.....	334 00	.....
Great toe	3	46	15.3	73 20	94 40	.....	.....	.....	73 20	.....
Multiple members	3	230	76.7	246 70	82 23	.....	.....	.....	496 70	.....
Side	38	1,342	35.3	1,645 60	43 31	900 00	.....	.....	2,545 60	.....
Totals	1,103	82,566	27.8	\$47,124 70	68	\$23,737 50	1	\$5 00	\$70,867 20	.....

TABLE NO. 27—BRUISES.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Head	49	1,614	32.9	\$2,102 80	\$44 75	5	\$1,925 00	.....	.....	\$4,117 80	.....
Eye	29	464	16.0	800 40	27 60	.....	.....	.....	.....	800 40	.....
Ear	4	104	26.0	190 20	47 50	.....	.....	.....	.....	190 20	.....
Brain, concussion of	16	650	40.6	878 30	54 90	.....	.....	.....	.....	1,578 30	1
Forehead	5	266	53.2	382 10	76 42	2	550 00	1	\$150 00	382 10	1
Nose	1	30	30.0	34 60	34 60	.....	.....	.....	.....	34 60	.....
Face	32	790	24.7	1,065 90	33 31	2	950 00	.....	.....	2,015 90	1
Neck	4	257	64.2	303 60	75 90	1	950 00	.....	.....	1,253 60	.....
Back	210	7,558	36.1	10,011 00	47 67	9	4,600 00	.....	.....	14,611 00	3
Sternum	4	51	12.8	85 00	21 25	.....	.....	.....	.....	85 00	.....
Chest	82	2,702	33.0	3,515 90	42 88	2	450 00	.....	.....	3,965 90	1
Abdomen, external	21	498	43.7	672 70	32 03	1	300 00	.....	.....	972 70	1
Abdominal viscera	6	108	18.0	144 90	24 15	1	100 00	.....	.....	244 90	.....
Groin	31	1,209	39.0	1,829 70	42 90	1	750 00	.....	.....	2,079 70	3
Sacrum and coccyx	4	392	98.0	467 60	116 90	1	900 00	.....	.....	1,367 60	.....
Pelvis	10	991	96.1	1,032 10	103 21	3	1,875 00	.....	.....	2,907 10	1
Rectum	3	136	45.3	180 50	60 17	.....	.....	.....	.....	180 50	.....
Genital organs	29	824	28.8	1,133 40	39 08	1	600 00	.....	.....	1,733 40	1
Shoulder	132	4,367	33.1	6,471 70	49 02	14	7,050 00	.....	.....	13,521 70	1
Elbow	50	1,493	29.9	2,096 20	41 93	8	3,537 50	.....	.....	5,633 70	4
Forearm	52	1,355	26.1	1,947 70	37 45	2	950 00	.....	.....	2,897 70	5
Wrist	24	292	9.7	396 60	16 53	1	50 00	.....	.....	446 60	4
Arm, general	43	1,572	36.6	2,349 10	54 63	5	3,025 00	.....	.....	5,374 10	.....
Arm and leg	1	169	169.0	332 50	332 50	1	1,250 00	.....	.....	1,582 50	.....
Hand	178	3,146	17.7	4,529 30	25 45	3	2,600 00	.....	.....	7,139 30	35
Hand, palm	10	100	10.0	117 50	11 75	.....	.....	.....	.....	117 50	7
Hand, back	8	58	7.3	80 90	10 12	.....	.....	.....	.....	80 90	1
Thumb	111	1,858	16.7	2,594 80	23 38	11	1,475 00	.....	.....	4,069 80	19
Index finger	138	2,023	14.7	2,763 60	20 02	14	1,787 50	.....	.....	4,551 10	25
Middle finger	100	1,685	16.8	2,369 30	23 99	16	1,600 00	1	5 00	4,004 30	14
Ring finger	54	581	10.8	751 50	13 92	4	157 50	.....	.....	1,939 00	5
Little finger	51	815	15.1	1,206 00	23 66	3	75 00	.....	.....	1,281 00	7
Thumb and one finger	1	38	38.0	43 80	43 80	1	87 50	.....	.....	131 30	.....
Thumb and two fingers	3	48	16.0	61 40	20 47	.....	.....	.....	.....	61 40	.....
Thumb and all fingers	2	63	31.5	127 20	63 60	2	400 00	.....	.....	527 20	.....
Two fingers	83	1,492	18.0	2,025 00	24 42	9	1,225 00	.....	.....	3,250 00	5
Three fingers	17	388	22.8	502 90	29 58	2	525 00	.....	.....	1,027 90	1
Four fingers	4	88	22.0	172 20	43 05	2	737 50	.....	.....	909 70	1
Hip or buttock	78	2,079	26.6	3,102 30	39 77	.....	.....	.....	.....	3,102 30	2

TABLE NO. 27—Concluded.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Thigh	77	1,335	16.7	\$2,033 20	\$26 41	17	\$8,150 00	.....	.....	\$2,033 20	2
Knee	208	5,890	28.3	8,391 00	40 34	8	2,225 00	.....	.....	16,541 00	18
Leg	414	10,957	26.5	15,723 00	37 98	.....	.....	.....	.....	17,948 00	46
Both legs	11	176	16.0	268 40	24 40	.....	.....	.....	.....	268 40	.....
Both legs and arms	2	21	10.5	24 20	12 10	.....	.....	.....	.....	24 20	.....
Ankle	80	2,246	28.3	3,133 30	39 16	8	1,075 00	1	\$10 00	4,218 30	3
Foot	486	10,614	21.8	14,922 80	30 71	1	1,475 00	.....	.....	16,397 80	8
Both feet	3	969	89.7	929 40	97 47	3	225 00	.....	.....	962 40	.....
Great toe	152	2,768	18.1	4,084 20	26 87	.....	.....	.....	.....	4,309 20	6
One other toe	20	239	11.9	368 50	18 43	.....	.....	.....	.....	368 50	1
Two toes	* 22	333	15.1	408 90	18 59	.....	.....	.....	.....	408 90	1
Three toes	13	182	14.0	316 40	24 34	.....	.....	.....	.....	316 40	.....
Four toes	6	133	22.2	190 80	31 80	.....	.....	.....	.....	190 80	.....
Five toes	3	48	16.0	88 20	29 40	.....	.....	.....	.....	88 20	.....
General shock	1	37	37.0	74 70	74 70	.....	.....	.....	.....	74 70	.....
Side	125	2,335	17.7	3,651 40	29 21	.....	.....	.....	.....	3,651 40	.....
Multiple members	61	4,769	78.2	6,446 30	105 68	12	6,050 00	.....	.....	12,496 30	1
Totals.....	3,364	84,857	25.2	\$118,910 50	\$35 35	184	\$60,412 50	3	\$165 00	\$179,488 00	238

* Reopened and deduct one count, account duplicates.

TABLE NO. 28—SCALDS AND BURNS.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Eye	30	351	11.7	\$504 80	\$16 82	1	\$75 00	.....	.....	\$579 80	.....
Ear	2	23	11.5	26 50	13 25	.....	.....	.....	.....	26 50	.....
Forehead	2	16	8.0	27 10	13 55	.....	.....	.....	.....	27 10	1
Face	37	687	18.6	926 70	25 05	2	1,025 00	.....	.....	1,951 70	3
Neck	3	87	29.0	167 50	55 83	1	500 00	.....	.....	667 50	.....

TABLE NO. 28—Concluded.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Back	8	123	15.4	\$148 30	\$18 54	.....	.....	.....	.....	\$148 30	.....
Chest	1	12	12.0	13 80	13 80	.....	.....	.....	.....	13 80	.....
Abdomen	1	34	34.0	68 60	68 60	.....	.....	.....	.....	68 60	.....
Groin	1	30	30.0	34 60	34 60	.....	.....	.....	.....	34 60	.....
Genital organs	2	32	16.0	62 80	31 40	.....	.....	.....	.....	62 80	.....
Shoulder	4	33	8.2	39 70	9 92	.....	.....	.....	.....	39 70	.....
Elbow	3	189	63.0	314 40	104 80	.....	.....	.....	.....	1,189 40	1
Forearm	95	402	15.4	511 70	19 68	1	\$875 00	.....	.....	761 70	4
Wrist	12	173	14.4	528 60	19 08	1	250 00	.....	.....	228 00	2
Arm, general	12	314	26.2	505 90	42 16	.....	.....	.....	.....	505 90	.....
Both arms	8	60	7.5	80 10	26 70	.....	.....	.....	.....	80 10	.....
Hand, general	64	1,196	18.7	1,632 80	25 51	3	525 00	.....	.....	2,157 80	8
Hand, palm	6	122	20.3	224 00	37 33	.....	400 00	.....	.....	624 00	1
Hand, back	3	181	60.3	205 30	68 43	1	400 00	.....	.....	605 30	1
Thumb	4	34	8.5	51 50	12 88	.....	.....	.....	.....	51 50	2
Index finger	11	161	14.6	282 40	25 67	.....	.....	.....	.....	282 40	1
Middle finger	2	26	13.0	38 70	19 35	.....	.....	.....	.....	38 70	.....
Ring finger	1	2	2.0	4 00	4 00	.....	.....	.....	.....	4 00	.....
Little finger	1	9	9.0	13 00	13 00	.....	.....	.....	.....	13 00	.....
Thumb and one finger	2	14	7.0	22 80	11 40	.....	.....	.....	.....	22 80	.....
Thumb and all fingers	1	46	46.0	47 50	47 50	.....	.....	.....	.....	47 50	.....
Two fingers	2	28	14.0	32 30	16 15	.....	.....	.....	.....	32 30	.....
Three fingers	2	35	17.5	44 90	22 45	.....	.....	.....	.....	44 90	.....
Both hands	3	206	68.7	332 10	110 70	1	500 00	.....	.....	832 10	.....
Hip or buttock	3	187	62.3	257 40	85 80	1	500 00	.....	.....	757 40	.....
Thigh	9	178	19.8	213 70	23 74	.....	.....	.....	.....	213 70	.....
Knee	2	128	64.0	200 40	100 20	.....	.....	.....	.....	200 40	.....
Leg	17	753	44.3	976 10	57 42	1	950 00	.....	.....	1,236 10	4
Both legs	2	312	156.0	389 70	194 85	1	750 00	.....	.....	1,139 70	.....
Ankle	10	211	21.1	310 30	31 02	.....	.....	.....	.....	310 30	.....
Foot	48	1,189	24.9	1,600 00	33 33	2	225 00	.....	.....	1,825 00	5
Both feet	4	280	72.3	506 40	126 60	1	200 00	.....	.....	706 40	.....
General shock	1	14	14.0	28 20	18 46	.....	.....	.....	.....	28 20	.....
Side	2	32	16.0	36 80	18 40	.....	.....	.....	.....	36 80	.....
Multiple members	30	1,778	59.2	2,438 00	81 27	9	6,500 00	.....	.....	8,938 00	.....
Totals	377	9,697	25.7	\$13,549 40	\$35 94	27	\$12,975 00	.....	.....	\$26,524 40	33

TABLE NO. 29—PUNCTURES.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Eye	10	305	30.5	\$409 80	\$40 98	.....	.....	.....	.....	\$409 80	3
Face	2	7	3.5	14 10	7 05	.....	.....	.....	.....	14 10	.....
Neck	1	104	104.0	120 00	120 00	1	\$400 00	.....	.....	520 00	1
Back	1	4	4.0	5 70	5 70	.....	.....	.....	.....	5 70	.....
Chest	1	38	38.0	43 80	43 80	.....	.....	.....	.....	143 80	.....
Abdomen	2	18	9.0	23 90	11 95	1	100 00	.....	.....	648 90	.....
Rectum	2	92	11.0	33 10	16 55	.....	625 00	.....	.....	33 10	1
Genital organs	1	191	191.0	366 80	366 80	1	1,000 00	.....	.....	1,366 80	1
Shoulder	1	6	6.0	12 10	12 10	.....	.....	.....	.....	12 10	.....
Elbow	4	33	8.2	46 60	11 65	.....	.....	.....	.....	46 60	.....
Forearm	14	163	11.6	263 00	18 80	.....	.....	.....	.....	263 00	7
Wrist	14	240	17.1	234 50	21 04	1	800 00	.....	.....	1,094 50	10
Arm, general	3	61	20.3	72 30	24 10	.....	.....	.....	.....	72 30	1
Hand	105	2,036	19.4	2,963 50	28 22	8	3,775 00	.....	.....	6,738 50	72
Hand, palm	32	649	20.3	965 00	30 16	1	100 00	.....	.....	1,065 00	19
Hand, back	3	10	3.3	13 50	4 50	.....	.....	.....	.....	13 50	1
Thumb	53	967	18.3	1,278 80	24 13	5	375 00	.....	.....	1,653 80	43
Index finger	50	562	11.4	795 70	15 91	1	325 00	.....	.....	1,120 70	44
Middle finger	51	869	17.0	1,210 80	23 74	5	725 00	.....	.....	1,935 80	43
Ring finger	19	204	10.7	296 60	14 03	.....	.....	.....	.....	296 60	11
Little finger	208	10.9	308 90	16 26	39 72	2	87 50	.....	.....	386 40	15
Two fingers	4	103	25.8	158 90	39 72	.....	.....	.....	.....	158 90	4
Three fingers	2	14	7.0	16 10	8 05	.....	.....	.....	.....	16 10	1
Buttock	1	32	32.0	36 90	36 90	.....	.....	.....	.....	36 90	.....
Thigh	4	91	22.8	130 30	32 58	.....	.....	.....	.....	130 30	2
Knee	28	456	16.3	688 20	24 58	2	125 00	.....	.....	813 20	9
Leg	16	368	23.0	507 20	31 70	.....	.....	.....	.....	507 20	4
Ankle	2	17	8.5	27 60	13 80	.....	.....	.....	.....	27 60	1
Foot	110	1,352	12.3	1,967 80	17 89	5	650 00	.....	.....	2,617 80	17
Great toe	2	20	10.0	23 00	11 50	.....	.....	.....	.....	23 00	.....
Four toes	1	9	9.0	10 40	10 40	.....	.....	.....	.....	10 40	1
Nailitis	1	11	11.0	12 70	12 70	.....	.....	.....	.....	12 70	.....
Totals.....	559	9,170	16.4	\$13,087 60	\$23 41	34	\$9,087 50	.....	.....	\$22,175 10	312

TABLE NO. 30.—MISCELLANEOUS.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Eye—Loss of vision.....	24	1,489	62.0	\$2,311 70	\$96 32	* 27	\$25,137 50	.....	.....	\$27,449 20	1
Eye—Partial loss of vision..	81	3,773	46.6	5,341 70	65 94	* 96	50,900 00	.....	\$90 00	56,331 70	6
Eye—Foreign body	65	679	10.4	970 80	14 94	.....	.....	.....	.....	970 80	11
Eye—Enucleation	20	1,122	56.1	1,464 20	73 21	* 22	26,700 00	.....	.....	28,164 20	1
Eye—Ulcer of cornea.....	38	798	21.0	1,350 40	35 54	13	5,362 50	.....	.....	6,712 00	.....
Ear—Partial loss of hearing.	7	479	68.4	1,725 00	103 57	* 8	4,325 00	.....	.....	5,050 00	.....
Kidney removed	1	433	133.0	153 40	153 40	1	625 00	.....	.....	778 40	.....
Testicle removed	1	352	352.0	329 70	329 70	.....	.....	.....	.....	329 70	.....
Intestines, misplacement of.	1	312	312.0	595 00	595 00	.....	.....	.....	.....	325 00	.....
Intestines, Re-sected	1	247	247.0	437 50	437 50	1	2,000 00	.....	.....	2,437 50	.....
Intestine—Ruptured	1	68	68.0	141 30	141 30	1	625 00	.....	.....	706 30	.....
Bladder—Ruptured	1	241	241.0	245 40	245 40	1	400 00	.....	.....	645 40	.....
Injury from suffocation....	2	235	147.5	503 20	251 60	1	625 00	.....	.....	1,128 20	.....
Septic poison	3	35	11.7	41 40	13 80	.....	.....	.....	.....	41 40	.....
Poison oak	1	24	24.0	27 70	27 70	.....	.....	.....	.....	27 70	.....
Miscellaneous infection ..	2	57	28.5	72 60	36 30	.....	.....	.....	.....	72 60	.....
General shock	5	201	40.2	424 20	84 84	.....	.....	.....	.....	424 20	.....
Hernia—Inguinal (single)...	127	5,773	45.4	7,996 10	62 96	.....	.....	.....	.....	7,996 10	.....
Hernia—Inguinal (double)..	15	796	53.1	1,214 00	80 93	1	400 00	.....	.....	1,614 00	.....
Hernia—Umbilical	4	237	59.2	426 20	106 55	1	250 00	.....	.....	676 20	.....
Hernia—Strangulated	3	180	60.0	284 70	94 67	.....	.....	.....	.....	284 70	.....
Hernia—Femoral	1	31	31.0	62 60	62 60	.....	.....	.....	.....	62 60	.....
Hernia—Indirect	4	110	27.5	141 80	35 45	.....	.....	.....	.....	141 80	.....
Multiple members injured...	21	2,180	103.9	2,366 00	112 70	9	9,287 50	.....	.....	11,653 50	.....
Totals.....	429	19,642	45.5	\$27,557 60	\$64 23	132	\$126,637 50	1	\$90 00	\$154,255 10	19

* Reopened for additional awards.

TABLE NO. 31—SUMMARY OF INJURY TABLES.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Head	40	1,614	32.9	\$2,192 80	\$44 75	5	\$1,925 00	.....	.....	\$4,117 80	.....
Scalp	133	3,236	21.8	4,987 10	82 60	6	2,850 00	.....	.....	7,837 10	5
Eye	129	1,740	13.5	2,680 80	20 40	3	350 00	.....	.....	2,980 90	8
Foreign body in eye.....	66	679	10.4	970 80	14 94	.....	.....	.....	.....	970 80	11
Eye lids	5	22	4.4	31 90	6 38	.....	.....	.....	.....	31 90	.....
Ucer of cornea.....	38	798	21.0	1,350 40	35 54	13	5,362 50	.....	.....	6,712 90	.....
Partial loss of vision.....	81	3,773	46.6	5,341 70	96 94	* 96	50,900 00	1	\$90 00	56,331 70	6
Total loss of vision.....	24	1,489	62.0	2,311 70	96 32	* 27	25,137 50	.....	.....	27,449 20	1
Enucleation of eye.....	20	1,122	56.1	1,464 20	73 21	* 22	26,700 00	.....	.....	28,164 20	1
Nose	16	283	17.7	417 00	26 06	2	150 00	.....	.....	567 00	.....
Ear	18	921	51.2	1,467 10	81 51	12	5,875 00	.....	.....	7,342 10	1
Forehead	32	720	22.5	1,020 30	31 90	3	800 00	.....	.....	1,820 30	2
Brain, concussion of.....	16	650	40.6	878 30	54 90	2	550 00	1	150 00	1,578 30	1
Skull	32	2,871	89.7	3,710 30	115 95	20	17,125 00	.....	.....	20,835 30	.....
Face	145	2,302	15.9	3,192 80	23 02	4	1,975 00	.....	.....	5,167 80	5
Upper jaw	3	76	25.3	130 90	43 63	.....	.....	.....	.....	130 90	.....
Lower jaw	22	1,151	52.3	1,647 10	74 87	4	1,350 00	.....	.....	2,997 10	.....
Neck	18	572	31.8	752 90	41 83	4	2,250 00	.....	.....	3,002 90	2
Back	538	15,501	28.8	21,810 00	40 54	17	6,850 00	.....	.....	28,660 00	3
Spinal column (vertebrae).....	15	3,476	231.7	4,282 50	282 16	14	14,650 00	.....	.....	18,882 50	.....
Sternum	7	166	23.7	279 10	39 87	.....	.....	.....	.....	279 10	.....
Chest	95	3,049	32.1	4,068 90	42 83	5	1,650 00	.....	.....	5,718 90	1
One rib	299	3,897	17.0	5,768 90	95 19	1	100 00	.....	.....	5,868 90	.....
Two ribs	176	4,273	24.3	6,443 00	36 60	4	1,200 00	.....	.....	7,643 00	.....
Three or more ribs.....	14	2,075	47.2	3,096 00	70 60	5	1,195 00	.....	.....	4,291 00	.....
Abdomen (external).....	37	905	24.5	1,226 20	33 14	2	925 00	.....	.....	2,151 20	1
Abdominal viscera	6	108	18.0	144 90	24 15	1	100 00	.....	.....	244 90	.....
Groin	47	1,721	36.6	2,106 00	44 81	2	960 00	.....	.....	3,056 00	3
Sacrum and coccyx.....	12	902	75.2	1,219 60	101 63	2	1,675 00	.....	.....	2,794 60	.....
Pelvis	39	4,537	116.3	6,205 70	139 12	20	12,775 00	1	50 00	19,030 70	1
Rectum	7	316	45.1	385 80	56 54	.....	.....	.....	.....	385 80	2
Genital organs	47	1,580	33.6	2,305 90	49 06	4	2,850 00	.....	.....	5,155 90	.....
Kidney removed	1	133	133.0	153 40	153 40	1	625 00	.....	.....	778 40	.....
Testicle removed	1	352	352.0	330 70	330 70	.....	.....	.....	.....	330 70	.....
Intestine, misplacement of.....	1	312	312.0	525 00	525 00	.....	.....	.....	.....	525 00	.....
Intestine—Re-sected	1	247	247.0	437 50	437 50	1	2,000 00	.....	.....	2,437 50	.....

* Reopened for additional awards.

TABLE NO. 31—Continued.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Intestine—Ruptured	1	98	98.0	\$141 30	\$141 30	1	\$925 00	.....	.....	\$766 30	.....
Bladder—Ruptured	1	241	241.0	245 40	245 40	1	400 00	.....	.....	645 40	.....
Hernia—Inguinal (single)	127	5,773	45.4	7,996 10	62 96	.....	.....	.....	.....	7,996 10	.....
Hernia—Inguinal (double)	15	7,796	53.1	1,214 00	80 93	1	400 00	.....	.....	1,614 00	.....
Hernia—Umbilical	4	237	59.2	496 20	106 55	1	250 00	.....	.....	1,676 20	.....
Hernia—Strangulated	3	180	60.0	284 70	94 67	.....	.....	.....	.....	284 70	.....
Hernia—Femoral	1	31	31.0	62 60	62 60	.....	.....	.....	.....	62 60	.....
Hernia—Indirect	4	110	27.5	141 80	35 45	.....	.....	.....	.....	141 80	.....
Shoulder	261	9,424	26.1	13,388 10	51 29	39	19,790 00	.....	.....	33,088 10	.....
Scapula	22	1,499	68.1	1,976 20	89 83	5	2,750 00	.....	.....	4,726 30	.....
Clavicle	74	5,082	68.6	8,215 30	111 02	96	7,475 00	.....	.....	15,690 30	.....
Arm, general	113	3,507	31.0	8,199 20	43 80	16	22,125 00	.....	.....	27,351 20	.....
Forearm	246	10,196	41.4	13,962 80	56 51	49	41,100 00	2	\$277 00	56,182 80	5
Humerus	43	4,259	100.0	5,565 00	129 42	18	11,300 00	2	180 00	16,865 00	.....
Radius	137	7,452	54.4	10,251 20	74 82	31	11,257 50	.....	.....	21,550 70	26
Ulna	39	2,123	54.4	2,853 70	76 22	10	4,762 50	2	62 00	7,771 20	.....
Colles fracture	121	6,615	54.7	9,007 80	74 45	36	12,600 00	3	130 00	21,737 80	.....
Elbow	89	2,591	29.1	3,665 90	41 19	17	5,575 00	.....	.....	10,803 40	9
Wrist	225	4,685	20.8	6,568 40	29 14	14	27,437 50	.....	.....	12,133 40	23
Hand	702	14,640	20.9	21,259 20	30 28	59	1,037 50	8	281 00	48,977 70	161
Hand, palm	84	1,381	16.4	2,028 30	24 15	5	1,037 50	.....	.....	3,065 80	37
Hand, back	44	641	16.4	888 30	20 19	3	525 00	.....	.....	1,413 30	6
Both arms	5	221	44.2	308 80	61 76	1	1,600 00	.....	.....	1,908 80	1
Thumb	514	11,221	21.8	16,248 30	31 61	141	23,637 50	13	334 00	40,219 80	86
Index finger	683	13,087	19.2	18,010 80	26 37	225	34,387 50	21	347 00	52,065 30	100
Middle finger	498	11,154	24.4	15,947 30	32 02	103	22,675 00	12	200 00	38,822 30	85
Ring finger	266	5,062	19.0	6,988 50	26 27	96	11,825 00	7	62 00	18,875 50	28
Little finger	315	6,283	19.9	9,332 30	29 62	124	8,075 00	9	96 00	17,503 30	35
Thumb and one finger	25	825	33.0	1,141 30	45 65	14	6,062 50	2	166 00	7,369 80	.....
Thumb and two fingers	18	691	38.4	903 30	50 18	11	7,775 00	3	218 00	8,896 30	1
Thumb and all fingers	7	548	60.9	983 50	109 28	6	4,312 50	.....	.....	5,996 00	.....
Two fingers	372	9,695	26.1	14,012 30	37 67	144	35,392 50	18	462 00	49,827 80	18
Three fingers	119	4,399	36.0	6,411 00	53 80	57	22,735 00	5	137 00	29,973 00	2
Four fingers	30	1,451	48.4	2,047 40	68 95	22	15,850 00	1	100 00	18,057 40	1
Both hands	1	223	55.8	361 50	90 38	1	1,500 00	.....	.....	861 50	.....
Arm and leg	637	169	169.0	332 50	332 50	1	1,250 00	.....	.....	1,852 50	.....
Leg, general	1	21,635	34.0	29,421 50	46 19	36	40,200 00	1	130 00	69,751 50	66
Hip or buttock	123	3,907	31.8	5,520 90	44 88	4	3,075 00	.....	.....	8,595 90	2

TABLE NO. 31—Concluded.

MEMBERS	Number	Days Time Loss	Average	Award Time Loss	Average Award	PERMANENT PAR- TIAL DISABILITY		10% AWARDS TO PARENTS		Total Awards	Number of In- fections
						Number Awards	Amount Awards	Number Awards	Amount Awards		
Thigh or femur.....	202	19,694	99.0	\$26,785 90.	\$132 60	62	\$47,362 50	4	\$132 00	\$74,280 40	4
Potts fracture	60	6,017	102.9	8,576 00	142 92	34	9,050 00	.....	.....	17,626 00	.....
Knee	479	14,789	30.9	21,310 40	46 57	48	17,225 00	.....	.....	38,535 40	34
Patella	39	3,808	97.6	5,665 50	145 27	21	8,175 00	.....	.....	13,840 50	.....
Tibia	109	12,157	111.5	17,524 40	160 76	47	14,500 00	1	5 00	32,029 40	.....
Fibula	110	7,337	66.7	10,466 80	95 43	16	4,500 00	1	15 00	15,011 80	.....
Tibia and fibula.....	192	34,061	177.4	44,069 40	229 53	129	54,575 00	7	275 00	98,919 40	.....
Both legs	18	1,484	82.4	1,714 80	95 15	5	4,750 00	.....	.....	6,464 80	.....
Both legs and arms.....	2	21	10.5	24 20	72 10	.....	.....	.....	.....	24 20	.....
Ankle	405	10,814	26.7	15,465 50	38 18	29	6,525 00	2	15 00	22,005 50	5
Foot	1,119	33,876	30.3	47,030 00	42 03	105	30,125 00	5	169 00	77,324 00	44
Both feet	13	1,417	109.0	2,118 60	162 97	6	4,000 00	.....	.....	6,118 60	.....
Great toe	387	9,016	23.3	12,805 10	33 00	42	5,350 00	2	47 00	18,202 10	10
One other toe.....	87	1,873	21.5	2,695 50	30 98	20	1,987 50	1	6 00	4,689 00	2
Two toes	† 37	977	26.4	1,373 20	37 11	9	1,075 00	.....	.....	2,448 20	2
Three toes	37	928	25.1	1,351 90	36 54	5	1,137 50	.....	.....	2,489 40	1
Four toes	7	142	20.3	201 20	98 74	.....	.....	.....	.....	201 20	2
Five toes	5	132	26.4	108 10	39 82	.....	.....	.....	.....	198 10	.....
Side	165	2,700	22.5	5,333 90	32 83	.....	900 00	.....	.....	6,233 90	.....
General shock	7	252	33.1	327 10	75 30	1	.....	.....	.....	527 10	.....
Neuritis	2	188	79.0	308 90	154 45	1	500 00	.....	.....	808 90	.....
Septic poison	3	35	11.7	41 40	13 80	.....	.....	.....	.....	41 40	.....
Poison oak	1	24	24.0	27 70	27 70	.....	.....	.....	.....	27 70	.....
Injury from suffocation.....	2	295	147.5	503 20	251 60	1	625 00	.....	.....	1,128 20	.....
Miscellaneous infection	2	57	28.5	72 60	36 30	.....	.....	.....	.....	72 60	.....
Multiple members	172	20,417	118.7	26,008 00	151 21	75	68,012 50	.....	.....	94,020 50	.....
Grand Totals.....	11,806	423,636	35.9	\$500,549 30	\$50 02	2,366	\$886,750 00	136	\$4,272 00	\$1,481,571 30	855

† Reopened and one count deducted.

TABLE NO. 32—DURATION OF DISABILITY.
(According to nature of injury.)

NATURE OF INJURY	1913	1914	1915	1916	1917	Average for Years 1913-1917	1918	1919	Average for 1918-1919
Amputations	42.8	43.6	51.4	48.2	45.5	46.3	44.5	49.6	47.0
Fractures	65.5	65.4	73.2	65.0	65.8	67.0	56.1	70.5	63.3
Dislocations	39.9	45.6	51.0	54.9	51.2	48.5	41.3	52.6	47.0
Cuts	18.5	18.2	18.5	17.6	18.1	18.1	16.6	19.3	18.0
Sprains	20.6	23.2	22.5	21.6	24.9	22.5	21.8	27.8	24.8
Bruises	18.1	19.6	20.9	19.4	19.5	19.5	19.5	25.2	22.8
Scalds and burns	23.1	21.7	23.7	20.4	19.3	22.0	21.4	25.7	23.5
Punctures	12.8	14.8	12.0	12.0	12.1	12.7	11.9	16.4	14.1
Average duration disability...	30.2	31.3	34.4	32.4	32.0	32.1	29.2	35.9	32.5

NOTE: No waiting period, 1913-1917. Seven days waiting period, 1918-1919. An average of the years 1913 to 1917, inclusive, gives a very close approximation of the duration of disability in days, in normal times.

TABLE NO. 33—SUMMARY—NATURE OF INJURY BY INDUSTRIAL CLASSES.

Line Number	OCCUPATION										Line Number				
	Sewers and Tunnels	Bridges and Towers	Pile Driving	General Construction	Power Plants	Railroads (steam and logging)	Streets and Roads	Steel Ship- building	Wooden Ship- building	Balance of Class 9		Logging	Saw Mills	Shingle Mills	Balance of Class 10	Dredging
Class	1	2	3	5	6	7	8	9.1	9.2	9	10.1	10.2	10.3	10	12
1 Amputation	1	2	2	15	3	13	9	61	44	.....	72	137	76	26	1
2 Fractures	5	17	9	113	23	73	52	355	227	2	437	478	52	19	.....
3 Infections .....	.....	.....	.....	.....	.....	1	1	.....	1	.....	.....	2	.....	.....	2
4 Dislocations .....	.....	.....	.....	.....	.....	2	1	21	12	.....	36	35	5	.....	1
5 Infections .....	.....	.....	.....	8	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
6 Cuts	1	6	13	67	15	37	34	251	176	2	490	444	128	36	6
7 Infections .....	.....	1	2	6	3	1	3	19	16	.....	30	21	4	3	7
8 Sprains	2	4	4	54	16	33	25	193	133	2	132	266	19	16	8
9 Infections .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
10 Bruises	13	20	9	104	26	80	81	454	254	4	505	761	75	33	10
11 Infections .....	.....	1	2	11	3	2	10	48	12	.....	31	44	5	3	11
12 Scalds and burns .....	.....	.....	.....	15	4	8	2	84	12	.....	19	18	4	.....	12
13 Infections .....	.....	1	.....	1	.....	.....	.....	14	.....	.....	2	1	.....	.....	13
14 Punctures	1	2	3	45	8	9	12	103	47	.....	69	118	16	12	14
15 Infections	1	1	1	17	5	3	6	31	26	.....	36	59	6	9	15
16 Multiple injuries .....	.....	.....	.....	.....	3	.....	2	5	5	.....	5	7	1	.....	16
17 Infections .....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	17
18 Unclassified .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18
Totals	23	52	40	421	102	255	218	1,527	910	10	1,705	2,264	376	142	4
Infections	1	3	5	35	11	7	19	112	56	.....	99	127	15	15	.....
Average severity (see Table 31).....	30.9	35.9	30.9	33.3	32.3	34.7	31.9	31.9	32.9	29.3	32.4	29.3	36.6	30.1	33.1

NOTE: Average severity for class equals, the number of amputations, fractures, etc., multiplied by average for years 1913-1917 in Table No. 30; this sum to be divided by total number of nature of injury by class, as given in this table.

TABLE NO. 33—Continued.

Lane Number	OCCUPATION															Lane Number
	Electric Systems	Street Railways	Telephone and Telegraph	Coal Mines	Quarries	Smelters	Gas Works	Grain Elevators	Laundries	Water Works	Paper Mills	Woodworking	Cement Manu- facturing	Fish Canneries	Machine Shops	
Class	13	14	15	16	17	18	19	21	22	23	24	29	31	33	34	
1 Amputation .....	.....	2	.....	17	4	9	1	4	3	.....	8	89	3	4	48
2 Fractures	11	27	3	115	17	39	5	19	10	9	22	57	6	12	151	
3 Infections .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
4 Dislocations	3	.....	.....	8	.....	2	.....	2	4	.....	1	4	1	1	6
5 Infections .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
6 Cuts	9	21	2	139	25	30	7	7	5	3	47	105	6	29	189	
7 Infections .....	.....	2	.....	14	4	2	2	1	2	.....	6	13	1	11	21
8 Sprains	4	18	4	82	12	15	9	18	10	1	31	37	4	4	66	
9 Infections .....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	9
10 Bruises	9	36	8	257	44	59	5	30	16	13	48	100	15	11	177	
11 Infections .....	.....	2	.....	9	3	3	.....	3	1	1	8	9	2	1	19
12 Scalds and burns.....	12	11	1	36	1	23	2	2	10	.....	5	5	2	.....	84
13 Infections	1	.....	.....	1	.....	.....	1	.....	1	.....	.....	.....	.....	.....	9
14 Punctures	2	6	1	32	4	3	2	4	2	.....	10	36	.....	13	43
15 Infections .....	.....	3	.....	14	.....	1	1	1	2	.....	3	23	.....	12	20
16 Multiple injuries	1	.....	.....	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
17 Infections .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
18 Unclassified .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18
Totals	51	121	19	694	107	180	31	86	60	26	172	493	37	74	765	
Infections	1	7	.....	38	7	6	4	6	6	1	17	45	3	24	70
Average severity (see Table 31).....	32.0	30.6	27.3	23.3	27.8	31.7	28.3	32.2	31.3	39.7	26.8	29.4	30.4	27.5	30.6	

NOTE: Average severity for class equals, the number of amputations, fractures, etc., multiplied by average for years 1913-1917 in Table No. 30; this sum to be divided by total number of nature of injury by class, as given in this table.

TABLE NO. 33—Concluded.

Line Number	OCCUPATION	Class	Brick and Terra Cotta	Bottling Works	Textiles	Food Stuffs	Creameries	Printing	Longshoring	Packing Houses	Ice Manufacturing	Theaters	Powder Works	Grease Works	Non-hazardous Elective	1919		1918		Line Number		
																Total Number of All Injuries	Total Number of All Infections	Total Number of All Injuries	Total Number of All Infections			
1	Amputation	.....	1	.....	11	12	3	4	4	8	2	.....	1	.....	1	701	.....	620	7	1
2	Fractures	.....	6	4	10	21	12	5	35	9	9	.....	2	.....	2	2,480	.....	2,132	14	2
3	Infections	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	5	.....	.....	.....	3
4	Dislocations	.....	.....	1	.....	1	2	.....	2	3	.....	.....	.....	.....	.....	166	.....	158	1	4
5	Infections	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5
6	Cuts	.....	1	5	23	47	23	10	35	78	5	2	1	4	3	2,622	.....	3,027	224	6
7	Infections	.....	.....	.....	6	13	9	2	6	21	.....	1	.....	2	2	248	.....	.....	.....	7
8	Sprains	.....	7	4	4	12	8	2	30	5	6	1	.....	.....	1	1,294	1	1,215	.....	8
9	Infections	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
10	Bruises	.....	17	3	11	39	22	17	66	23	10	.....	.....	.....	1	3,457	.....	3,793	237	10
11	Infections	.....	2	.....	.....	3	1	1	3	7	.....	.....	.....	.....	.....	250	.....	.....	.....	11
12	Scalds and burns	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12
13	Infections	.....	.....	1	1	7	4	2	5	9	1	1	1	.....	.....	393	34	359	28	13
14	Punctures	.....	1	2	9	9	4	2	7	14	2	.....	.....	.....	.....	613	.....	634	299	14
15	Infections	.....	.....	1	3	8	3	1	3	11	1	.....	.....	.....	.....	.....	312	.....	.....	15
16	Multiple injuries	.....	.....	.....	.....	1	.....	.....	.....	2	.....	.....	.....	.....	.....	41	5	.....	20	16
17	Infections	.....	.....	.....	.....	1	.....	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	17
18	Unclassified	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	426	.....	18
Totals			33	20	69	149	78	42	184	151	35	4	5	4	8	11,807	12,384	830			
Infections			2	1	9	26	13	4	13	43	1	1	2	855			
Per cent of infection...					
Average severity (see Table 31)			29.3	30.1	29.5	28.1	28.3	27.3	29.4	23.3	33.2	20.2	44.1	18.1	34.6	7.24	6.70		

NOTE: Average severity for class equals, the number of amputations, fractures, etc., multiplied by average for years 1913-1917 in Table No. 30; this sum to be divided by total number of nature of injury by class, as given in this table.

TABLE NO. 34—SEVERITY RATINGS OF INDUSTRIAL CLASSES.

OCCUPATION	Class	Number of Employees	Total Number of Accidents	Per Cent. of Employees Injured	Fatal Accidents	Per Cent. Fatal Accidents to All Accidents	See Tables Nos. 32 and 33	Severity Rating
Sewers and tunnels.....	1	642	26	4.05	3	11.54	30.9	1,444
Bridges and towers.....	2	642	53	8.25	3	1.89	35.9	559
Pile driving	3	398	41	10.30			30.9	318
General construction	5	7,807	435	5.57			33.3	384
Power plants	6	2,253	108	4.79	6	2.07	32.3	860
Railroad construction	7	4,787	286	5.97	28	1.70	34.7	2,027
Streets and roads	8	9,946	222	2.23	4	1.80	31.9	128
Steel shipbuilding	9.1	24,424	1,552	6.35	21	1.36	31.9	275
Wooden shipbuilding	9.2	13,964	938	6.71	26	2.77	37.9	611
Balance of class.....	9	31	10					
Logging	10.1	29,371	1,897	9.31	128	9.75	32.4	2,036
Saw mills	10.2	24,122	2,320	9.61	46	2.11	29.3	594
Shingle mills	10.3	4,560	382	8.37	5	1.31	36.6	401
Balance of class.....	10	1,695	146	8.61	4	2.73	30.1	707
Dredging	12	175	5	2.85	1	20.00	33.1	1,886
Electric systems	13	807	56	6.95	5	8.93	32.0	1,980
Street railways	14	4,069	128	3.15	7	5.47	30.6	527
Telephone and telegraph	15	384	19	4.94			27.3	135
Coal mines	16	5,847	737	12.60	40	5.43	28.3	1,396
Quarries	17	901	109	12.00	2	1.84	27.8	618
Smelters	18	2,396	185	8.00	5	2.71	31.7	687
Gas works	19	507	33	6.50	1	3.03	28.3	557
Grain elevators	21	2,233	88	3.94	2	2.27	62.2	288
Laundries	22	3,659	62	1.69	2	3.23	31.3	171
Water works	23	1,298	27	2.23	1	3.70	39.7	327
Paper mills	24	1,243	176	14.15	4	2.27	26.8	860
Woodworking	29	5,895	497	8.43	4	0.81	29.4	201
Cement manufacturing	31	839	41	4.87	3	7.32	39.4	1,084
Fish canneries	33	2,488	75	3.01	1	1.33	27.5	110
Machine shops	34	12,643	773	6.11	8	1.04	60.6	194
Brick and terra cotta	35	722	33	4.98	3	8.33	29.3	1,215
Bottling works	37	408	20	4.90			30.1	29.5
Textiles	38	1,850	70	3.78	1	1.43	29.5	159
Food stuffs	39	3,485	151	4.33	2	1.32	28.1	160

TABLE NO. 34—Concluded.

OCCUPATION	Class	Number of Employees	Total Number of Accidents	Per Cent. of Employees Injured	Fatal Accidents	Per Cent. Fatal Accidents to All Accidents	See Tables Nos. 32 and 33	Severity Rating
Creameries	40	1,659	78	4.70	.....	.....	28.3	133
Printing	41	2,141	62	1.96	.....	.....	27.3	54
Longshoring	42	2,447	185	7.56	1	0.54	29.4	120
Packing houses	43	1,524	153	10.03	2	1.31	23.3	306
Ice manufacturing	44	527	38	6.79	1	2.78	33.2	627
Theater employees	45	330	4	1.21	.....	.....	20.2	24
Powder works	46	160	5	3.12	.....	.....	44.1	137
Gresote works	47	76	8	10.52	2	2.50	18.1	476
Non-hazardous elective	48	354	8	2.26	.....	.....	34.0	78
Totals.....	.....	176,521	12,223	7.00	382	3.13	29.9	655

NOTE: Severity rating equals, severity, nature of injury, times per cent of employees injured, times per cent of fatal accidents to all accidents. This is an arbitrary method of comparing relative hazards.



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