

WA
331.25
In22a
1920
c.2

RESERVE COLLECTION
Wash. Documents

STATE OF WASHINGTON

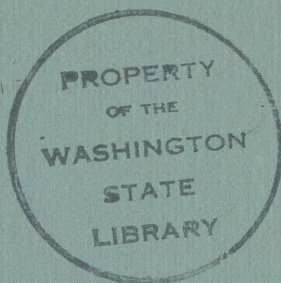
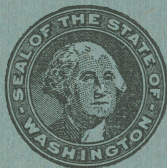
NINTH ANNUAL REPORT

OF THE

Industrial Insurance Department

For the Twelve Months Ending September 30th

1920



The Industrial Insurance Act

Commissioners:

H. L. HUGHES, Chairman

EARNEST A. SEABORG, E. S. GILL

PERCY GILBERT, Secretary

SAFETY FIRST

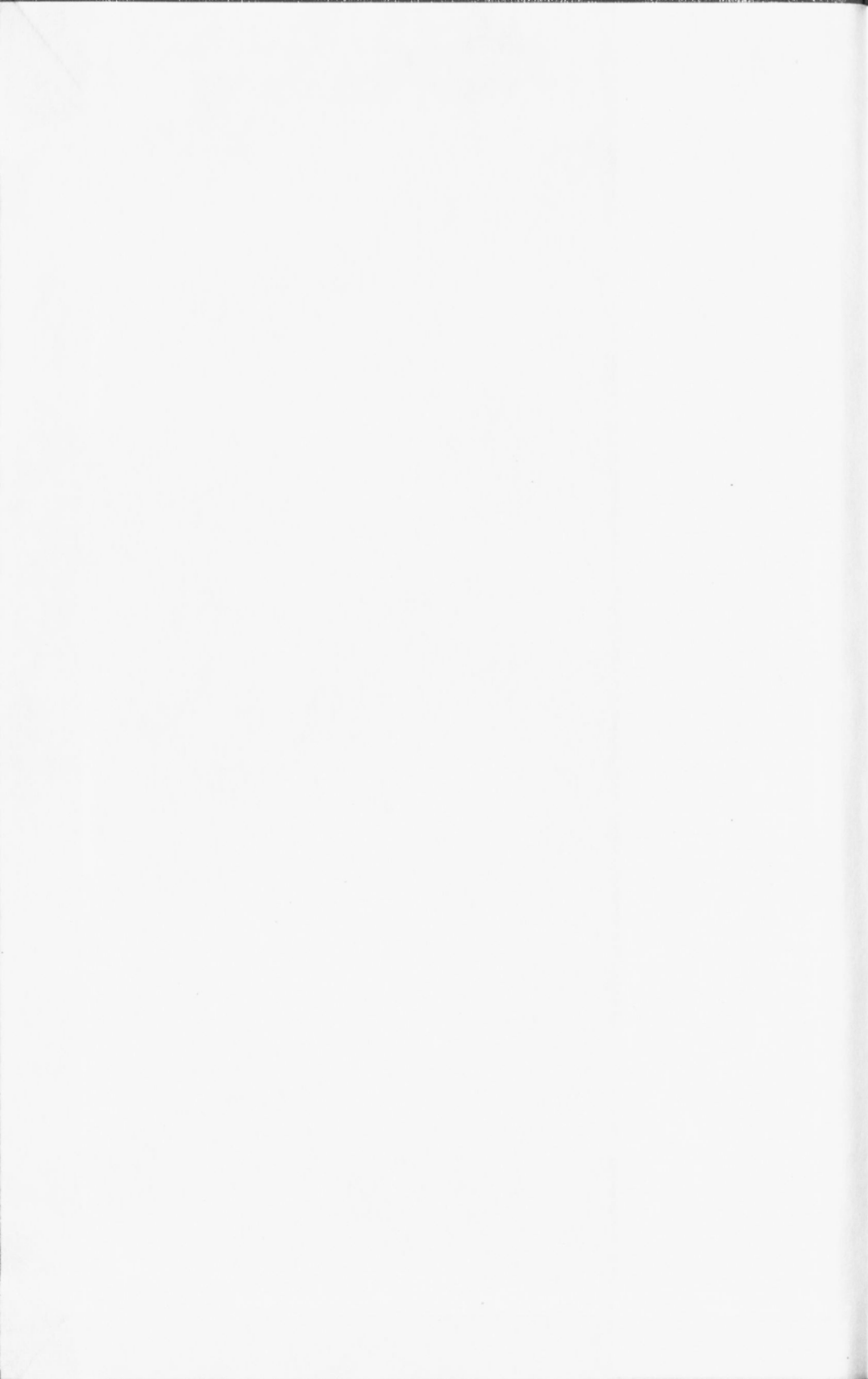
OLYMPIA

FRANK M. LAMBORN



PUBLIC PRINTER

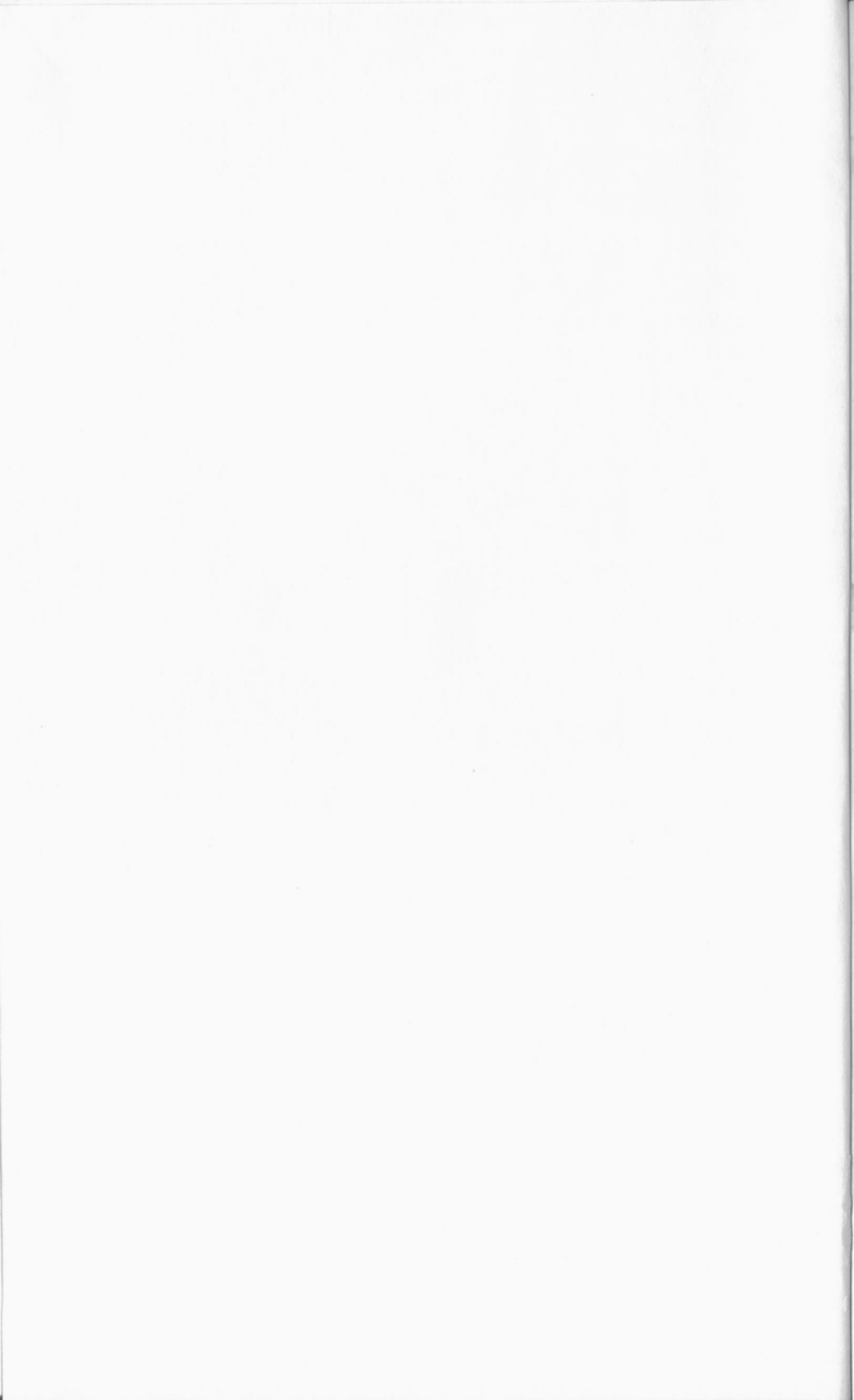
1920



WASHINGTON STATE LIBRARY



A60007 349417



STATE OF WASHINGTON

RECEIVED

APR 4 1921

COMMISSIONER

NINTH ANNUAL REPORT

OF THE

Industrial Insurance Department

For the Twelve Months Ending September 30th

1920



The Industrial Insurance Act

Commissioners:

H. L. HUGHES, Chairman

EARNEST A. SEABORG, E. S. GILL

PERCY GILBERT, Secretary

SAFETY FIRST

OLYMPIA

FRANK M. LAMBORN PUBLIC PRINTER

1920

RECEIVED
STATE OF WASHINGTON
APR 1 1921
COMMISSIONER
NINTH ANNUAL REPORT

LETTER OF TRANSMITTAL.

Office of the Industrial Insurance Commission of Washington.

Olympia, Wash., December 1, 1920.

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 Ninth Annual Report of this Department, covering the period from October 1, 1919, to September 30, 1920.

INDUSTRIAL INSURANCE COMMISSION.

Harley L. Hughes, Chairman,

Ernest A. Seaborg,

E. S. Gill,

Commissioners.

ACKNOWLEDGMENT.

The ninth year of the administration of the Industrial Insurance Department of the State of Washington has been an eventful one and, due to the splendid co-operation and good feeling exhibited toward the Department by the employers of the State and their thousands of workmen, together with the splendid co-operation that the Commissioners have had from the office force, the work of the year has been carried forward most successfully and without friction.

The Commissioners are not only grateful for this spirit of co-operation and helpfulness accorded by all with whom the Department comes in contact but we are exceedingly proud that such has been the record of the year's work.

MONTHLY BULLETIN.

Beginning with April of the present year the Department began the publication of a monthly Bulletin. The purpose of this publication was set forth in the foreword of the initial number as follows:

"This is the first number of a regular monthly Bulletin initiated for the benefit of all who are interested in the administration of the Workmen's Compensation Act.

"We want to establish a closer contact with those with whom we are doing business, CONTRIBUTORS AND BENEFICIARIES, EMPLOYER AND EMPLOYEE, ALIKE.

"Accordingly we shall give this Bulletin a wide distribution, and publish therein:

- New rules of the Department.
- Opinions of the Attorney General.
- Decisions of the supreme court.
- Unusual cases.
- Monthly experience sheets.
- Commentaries on appropriate topics.

"KEEP THE BULLETIN ON FILE. In time it will become very useful for ready reference on any question arising under the Act.

"If you do not receive the Bulletin and want it, please send in your name and address for our mailing list."

This Bulletin is accomplishing all that it set out to do, and today all those under the Act are in closer touch and have a better understanding of the work of the Department.

INCREASED BENEFITS NECESSARY.

The Commission desires to point out to the Legislature the great need for increasing the monthly payment of awards to workmen injured in the industries of the State.

At the time this Act was adopted in 1911 the monthly compensation provided was fairly adequate; but the tremendously increased cost of living

which has resulted from the war conditions renders these amounts woefully inadequate at this time.

The monthly payments should accordingly be increased to a sum that would enable these injured workmen to be reasonably comfortable during the period of disability. Experience shows that, where the injured persons are provided with sufficient funds to maintain them in comfort, that they effect a much more rapid recovery.

But even aside from this, the great commonwealth of Washington should not permit those who are injured in her useful pursuits to suffer for the want of ordinary comforts in the time of misfortune arising out of injuries while engaged in these pursuits.

REHABILITATION OF INJURED WORKMEN.

During the past three years this Commission has used all the powers and facilities it has at hand for the purpose of getting injured workmen back into lines of useful employment.

We have not had the advantage of any organized plan or legislative appropriation to enable us to carry the work on along any well-defined plans. We have, however, been able to do quite a little work by way of advising injured workmen of new occupations for which they would be able to qualify themselves with proper effort; and we have, in many instances, been able to take up the problem with the injured workman's former employer, and succeeded in interesting the employer in providing a place and opportunity in his plant for the injured workman.

In practically every instance our efforts have been successful, and today there are many of these workmen who are back in employment rendering useful service to their employers, and providing in comfort for themselves and those dependent upon them. The work that we have done, however, has been merely a beginning; but it has demonstrated a fertile field of opportunity, and has shown conclusively that the great majority of the serious injury cases of the State are capable of industrial rehabilitation.

This Department knows of no better work than that of bringing back to a life of usefulness and happiness the workman who has suffered serious disability. We trust that this coming session of the Legislature will appreciate the need of doing this work in a thorough manner, and that it will provide this Department with the necessary means.

We respectfully suggest that the plans already adopted by some of the states be provided here in the State of Washington, and that in the cases of all single men with no dependents who may meet with fatal injuries in the industries of this State, that a proper reserve be set aside just as in the case of married men or of other single men having dependents, and that these moneys be placed in a special fund and appropriated for the needs of this Department in carrying on a statewide plan for the rehabilitation of every industrial cripple who may require retraining to fit him for whatever line of work he would be capable of in his crippled condition.

The Congress of the United States has already recognized the need of rehabilitation for industrial cripples in the enactment of the federal rehabilitation act which was signed by the president on June 2d of this year. This

act places the work of industrial rehabilitation in the hands of the Federal Board for Vocational Education. An appropriation is provided for state aid to various states of the Union having industrial insurance legislation. The appropriation is apportioned to the various states of the Union, providing the individual state matches the appropriation of the federal government for this purpose. Washington's quota of this appropriation for the present fiscal year is in the neighborhood of \$12,000.

Unquestionably, the State of Washington should take advantage of this federal aid by providing the necessary appropriation, and officially accepting the federal government's plan for carrying on the work.

CONSOLIDATION OF DEPARTMENTS.

The Industrial Insurance Department, the Medical Aid Board, and the State Safety Board are all departments that have to do with the problem of industrial injuries. With these three separate boards there is necessarily much overlapping of duties and great duplication of office work, which renders the handling of the problem cumbersome to the departments and unnecessarily burdensome to the taxpayers of the State.

We therefore favor the consolidation of all three of these boards under one Commission, as was originally planned by the enactment of the Industrial Insurance Act.

MINNESOTA STUDIES OUR PLAN.

There has been such widespread discussion of the Washington plan of industrial insurance that the state of Minnesota sent a commission comprised of members of her state legislature out here in September to make a first-hand study of our Act and its administration. The proceedings of this hearing covered the work of the Department in quite a comprehensive manner. We believe that these proceedings will be of much interest and educational value, and they are therefore given in full in this annual report:

OFFICE INDUSTRIAL INSURANCE COMMISSION
OLYMPIA, WASHINGTON.

Thursday, September 23, 1920.

The Workmen's Compensation Commission of the House of Representatives, State of Minnesota, visited the Washington Industrial Insurance Commission at the Capitol building in Olympia for the purpose of gaining information regarding the operation of the Washington Industrial Insurance Act with its compulsory state fund plan of insurance.

The Commission was headed by Hon. W. I. Nolan, Speaker of the House of Representatives of the State of Minnesota. The other members of the committee were Hon. Ralph J. Parker, Hon. T. J. McGrath, Hon. W. I. Norton, and Hon. John I. Levin.

There were present for the Washington Commission Chairman H. L. Hughes, Commissioner Ernest A. Seaborg, and Secretary Percy Gilbert; and Dr. John W. Mowell, Chairman of the State Medical Aid Board.

Messrs. Harper, Eaton, and Sherman, eastern attorneys, were present to represent the casualty insurance companies.

Mr. Nolan: Gentlemen of the Industrial Insurance Commission of the State of Washington: We are a committee of five, appointed by the House of Representatives of the State of Minnesota to investigate the different state plans of industrial insurance legislation. At the last session of our legislature the house passed a bill providing for a state fund plan of industrial insurance, but the bill was defeated in the senate. Both the house and the senate then appointed committees to investigate the whole subject of industrial insurance. I might say to you that four of the five members of this committee voted in the house for the state fund plan. We come here today desiring an informal hearing. Are you in a position to provide a court reporter to take these proceedings?

Mr. Hughes, Chairman of the Washington Industrial Insurance Commission: Gentlemen.—We are glad, indeed, to have your committee from the Minnesota legislature here to investigate the advantage of our Industrial Insurance Act which is an exclusive and compulsory state fund plan of industrial insurance. We have not provided a court reporter for this occasion for the reason that we do not desire to have our statements taken informally. We shall be more than glad to go over the entire subject-matter with you, and following this meeting we will be pleased to submit formal written answers to your questions. We desire this for the reason that the Washington state fund plan has been maliciously misrepresented by the casualty companies, and we wish to be careful that no careless language enter into our statement, such as might be seized upon by the enemies of this plan to further misrepresent our law.

Mr. Nolan: Do you prefer not to be asked any questions during the discussion?

Mr. Hughes: Not at all. Ask all the questions you wish and at any time you wish, as we are anxious to make clear to you all possible information concerning our law and its workings.

Mr. Nolan: Our idea is to find out how your law is functioning.

Mr. Hughes: In this state we are wholly concerned about legislating in the interest of the injured workmen, and not for the profiteering private insurance companies. Washington was one of the very first states to enact an industrial insurance law, and the necessity for it grew out of the abominable abuses that existed in the days when our employers were compelled to buy protection against industrial accidents from the private insurance or casualty companies.

NECESSITY FOR INDUSTRIAL INSURANCE ACT.

The employer was charged a very high rate for this protection, the ostensible purpose of which was to secure for his injured workmen some compensation for lost time and disabilities suffered as a result of injuries, and to protect the employer himself against expensive personal damage suits in the courts.

It didn't work out that way; and both employer and workmen became the victims of the casualty companies. The employer paid a tremendously high rate for his insurance, and the injured workman got nothing better than a run for his money in the courts of the state against the highly specialized attorneys of the casualty companies; and the result was that he got little or nothing, and the little that he got was generally eaten up long before he received it. The insurance was limited, and if perchance a personal damage suit did succeed and the injured workman allowed an award in excess of the limit placed by the casualty companies, the employer had to dig deep for the balance. This condition bred ill will and industrial discontent in the industries of this state, and clogged the courts with expensive litigation. The employer, the workman, and the taxpayer became thoroughly disgusted with the condition and in 1910 the Governor of this state appointed a commission to work out a solution of the problem and submit some definite legislation to correct these evils.

The committee consisted of men of the highest type of employers and workmen in this state; and with the aid of Hon. Harold Preston, a leading attorney and public-spirited citizen, worked out a bill providing for compulsory state fund plan of insurance.

The bill was quite generally agreed to by the employers and workmen of the state. It was submitted to the legislature in January, 1911, passed both houses with a good majority, was signed by the Governor, and became a law of the state. It became operative October 1, 1911.

Reading this law from beginning to end you will find that the sole idea held in the minds of the men who framed it, and the legislature who passed it, was to enact a law in the interest of the injured workmen. We will read its clear-cut preamble and declaration of police power to show the full intent of the legislation:

SECTION 6604-1. DECLARATION OF POLICE POWER.

The common law system governing the remedy of workmen against employers for injuries received in hazardous work is inconsistent with modern industrial conditions. In practice it proves to be economically unwise and unfair. Its administration has produced the result that little of the cost of the employer has reached the workman and that little only at large expense to the public. The remedy of the workman has been uncertain, slow and inadequate. Injuries in such works, formerly occasional, have become frequent and inevitable. The welfare of the state depends upon its industries, and even more upon the welfare of its wage-worker. The State of Washington, therefore, exercising herein its police and sovereign power, declares that all phases of the premises are withdrawn from private controversy, and sure and certain relief for workmen, injured in extra hazardous work, and their families and dependents is hereby provided regardless of questions of fault and to the exclusion of every other remedy, proceeding or compensation, except as otherwise provided in this act; and to that end all civil actions and civil causes of action for such personal injuries and all jurisdiction of the courts of the state over such causes are hereby abolished, except as in this act provided.

\$17,600,000 SAVED BY STATE FUND.

In nine years of successful administration of this act the fund has paid out to injured workmen in this state more than fifteen millions of dollars. The purpose of the act is to collect from the employer as nearly as possible the accident cost of each year; and every dollar paid in by the employer is paid direct to the injured workmen coming under the provision of the act, and not one cent is diverted to any other purpose.

The cost of administering the fund is provided by general appropriation, and to date this cost has amounted to less than seven per cent of the moneys handled by the Commission. What it cost the taxpayer of the state to administer this act is a great deal less than the cost of litigation such as obtained before the law was enacted. We have heard it frequently stated

and we have never heard it disputed, that it costs the private insurance companies 54 cents out of every dollar for overhead expense, profits, etc., so that only 46 cents out of each dollar paid by the employer to them for industrial insurance ever gets to the injured workmen. On this basis the amount of benefits which have been paid to the injured workmen of this state in the past nine years, fifteen millions of dollars, would have cost the employers of the state \$32,600,000. It is therefore reasonable to say that the state fund plan of insurance in this state in nine years has resulted in a saving of \$17,600,000 to the employers of this state.

Right here let us observe the difference between the cost of medical aid under the state plan as compared to the cost under the contract plan. Our Medical Aid Law, which was passed subsequent to the Industrial Insurance Act, provides for two plans of insurance, the first of which is the state plan where the workman and the employers pay jointly on a 50/50 basis into the state fund and have all medical, surgical and hospital expense to an injured workman paid out of that fund. The other plan is known as the contract plan, where a majority of the workmen agree with the employer to enter into a contract with some surgeon, hospital, or hospital association, for the medical, surgical and hospital care of injured workmen.

CASUALTY INSURANCE EXPENSIVE AND UNSATISFACTORY.

The contract plan, over a period of three full years, has cost more than twice as much as the state plan. It doesn't look to us to be a very sensible proposition for the employer to hand out to some private casualty company one dollar in insurance that forty-six cents of the amount might reach some injured workman, when the state can function in a much more satisfactory way at a cost of less than seven per cent for the overhead expense. Gentlemen representing the private insurance companies might be disposed to question our statement that it cost them 54 cents overhead, profit, etc., to get 46 cents of insurance to the injured workmen. Let it be said right here that they are charging some such rates as that in this state right now. For instance, in the longshoring class where the work is divided between on-shore work which is under the jurisdiction of this act and off-shore work which is under maritime jurisdiction, the on-shore work is carried under this act while the off-shore or maritime work can only be covered by the private insurance companies.

The private insurance companies have been charging the employers—and they are charging them at this very moment—\$3.60 per \$100 of payroll, while the cost to the employer under this act for that part of the work which comes on shore has been \$1.86 per \$100 of payroll. If you want further confirmation of the excessive charges made by private insurance companies you can take the fact that the private carriers of protection against fire are today—and have for all the years that they have been in business in this state—taking out of the state three dollars for every dollar paid back in fire losses; and it is not reasonable to suppose that the private carriers of casualty insurance are going to do much better.

MEDDLESOME INTERFERENCE ELIMINATED.

Another reason why the State of Washington is committed to the state fund plan of compulsory insurance is that it simplifies the whole process of the transaction between the injured man and his employer, and leaves entirely out of the question the interest and profits of any third party. If our state permitted competitive insurance by the casualty companies we know very well that we would suffer from their meddlesome interference in the administration of the act, as well as in the legislation upon the subject. As it is now, we are rid of this meddlesome interference, and we are glad of it.

The only legitimate criticism of the act which you will hear is that the amounts provided in the schedule of insurance paid for time loss, for pensions, and for disabilities are too low. Naturally, every workman who is injured desires larger benefits; and, as a matter of fact, the legislature is from time to time increasing the amount of awards that can be paid under

the act; and eventually we trust that these amounts can be arranged to be as large as they should be. That, however, is another question, and one entirely aside from the consideration of the state fund plan as opposed to casualty insurance, and in fact most all of the states differ in the amounts paid under the schedule of awards, anyway.

STATE FUND MUST HAVE CLEAR FIELD.

It is hardly conceivable that it will be possible to have any adequate system of industrial insurance without providing for a state fund, even though competitive insurance is permitted, for the reason that industrial insurance to be worth while must carry with it a guarantee of protection to every workman in the state engaged in those occupations which are hazardous, and in order that the insurance guarantee be that far reaching there must of necessity be a state fund, and most states having an industrial insurance act provide for such a fund even though competitive insurance by private carriers is permitted. If competitive insurance is permitted your state fund never gets a fair start for the reason that the state cannot very well go out and solicit business while the private carriers go after the business of the state and get the larger and more desirable accounts, and leave only those small, undesirable accounts which it would be unprofitable for them to solicit to maintain the state fund. Consequently, your state fund never gets in a position where it has the strength or character to appeal to the large contributors. That is why your employer will pay the higher rate to the casualty company. But we feel quite sure that if you provide for him an exclusive state fund plan to which every employer in the state must of necessity contribute, that your state fund then becomes bigger and stronger and more safe than the fund of any private insurance company in the world, for the very good reason that no other agency or institution can be stronger or more safe than the state itself.

From this standpoint the law in this state has the unqualified support of both the employers and the workmen; and we feel quite sure that there is not the remotest possibility that the system of casualty insurance can ever again get a foothold in those industries here in Washington. Both the employer and the workman would resist any such intrusion to the utmost.

WASHINGTON ACT HIGHLY SATISFACTORY.

Generally speaking, the law is highly satisfactory to the working men of this state. As was said before, there is, of course, some objection to the fact that the schedules of award are not as high as the workmen think they ought to be. At the same time, the workmen realize the tremendous benefit that this law has been to them. The time has not been so long that he has been able to forget the intolerable condition that was imposed upon him in the days when the casualty companies had complete sway. He now knows that no matter how he receives his injury—whether it be the fault of the employer, his own fault, the fault of a fellow workman, or the fault of no one—his claim, when presented to the Commission with the proper proof, is promptly paid and no question ever raised on any of these points.

Generally speaking, the injured workers are very appreciative of the law, and are pleasant to deal with in the handling of their claims. We have from 2,000 to 2,500 new claims to act upon each month, and out of all this vast number of claimants we will hardly average one appeal per month; and in nine times out of ten these appeals arise wholly out of the injured workman's misunderstanding of his rights under the act, and seldom, indeed, is the Commission reversed by the courts.

HANDLING OF CLAIMS SIMPLIFIED.

Now, the handling of these claims by the Commission is something that is worth a few moments of consideration. The claims and the rights of the claimants are handled in the most informal manner possible, and it has been the desire of the Commission to get just as far away as possible from any semblance of court procedure. All that is necessary when a workman is injured is for him to notify his employer of that fact, and to file his claim

which contains a statement of the manner in which the injury happened, the day and date, whether in the course of employment or on the premises of his employer, and to have medical treatment for his injury. The employer is thereupon required to file a report of the accident, and the attending surgeon is required by the law to file a report of the condition found, and his treatment of the case. If the disability resulting from the injury continues for a period of thirty days a certificate from the surgeon or employer to that effect is required, and upon these reports the first month's insurance is paid to the workman, and continues so long as medical proof is furnished of the continued disability of the injured workman.

It is made the duty of everyone in the Department concerned in the handling of these claims to get this insurance to the injured workman promptly and without delay, for we realize that when a man is injured he is in great need of all compensation that is due him. He wants it badly enough, too, so that he is going to make a kick if he doesn't get it, and therefore if the Department is not prompt in handling these matters it is going to be kept in "hot water" and under criticism; and no publicly administered service can tolerate such kicks and criticism, nor will the responsible political head of the state permit his administration to be criticised by any laxity along these lines. Consequently, there must always be the highest efficiency in this respect.

It was the idea of the legislature in creating this Commission to set up an agency that would save the workmen of the state the expense of engaging attorneys to secure compensation for their disabilities arising out of injury, and that it should be the duty of the Commission and of the whole Department under them to be vigilant in securing for injured workmen all of their rights under the law and to assist them in getting their claims properly presented, and to gather evidence in support of their claims, for it very frequently happens that men are injured under such circumstances as to make the proof of their injury not easily obtainable.

HIGH CLASS MEDICAL DEPARTMENT.

Now, while this Commission is diligent in its efforts to assist every honest claim, it is equally diligent to ferret out all questionable claims, and thus protect the fund against fraud. For the purpose of the highest efficiency in the administration of the Department we have established a medical department presided over by a leading surgeon of the state, with an office equipped with every known appliance for examining and testing out all cases of injury, and of ascertaining the results of these injuries to the end that the proper award may be made in each case. We bring before the Commission all of the more difficult cases of personal injury so that a thorough X-ray examination may be made, to arrive at a proper valuation of each disability.

HELP AND ENCOURAGEMENT FOR INJURED WORKERS.

We also have designated a number of high class surgeons in all of the industrial centers of the state to whom we send men for examination. Not only are these examinations conducted for the purpose of determining the exact condition of the injured workmen, but also for the purpose of determining whether or not the injured men are receiving proper surgical attention; and if it is found that they are not receiving proper surgical attention, suggestions and recommendations are made for the purpose of securing the best possible surgical results. As a result of this, there has been a tremendously stimulated effort towards better industrial surgery throughout the state, and many of the higher class surgeons of the state are establishing laboratories and clinics for the better handling of these cases. We like, however, to bring as many injured men as we can to the head office in Olympia, and after they have been examined by the chief medical advisor, and a report made upon their cases, they are brought personally before the Commission, some member of which takes up the case with the injured man and goes over it. This gives us a large opportunity for advising and consulting these men. It brings them in close personal touch, and enables us

to clear up any misunderstandings or misgiving that they may have, and to make clear to them their rights under the law. By getting in close personal touch with these men it also enables the Department to be of inestimable benefit to them along many lines. Very frequently these men are practically recovered from their injury when brought here, and are ready to go back into employment again. Perhaps the disability resulting from the injury has prevented him from ever again engaging in the work he was doing at the time he received his injury. The Commission endeavors to make itself useful to such men by advising them concerning the opportunities for work along other lines—doing something for which their disability does not disqualify them—or perhaps aiding them in some way to retrain themselves for work. Frequently we help the man by writing to his employer before whom we lay his case, and ask him to get the man back into employment in some line of work that he would be qualified to do; and today there are a large number of these partially disabled men who are back at work as a result of this assistance rendered to them by the Department, and in almost every case they are making good, and in many instances they are doing even better than they were prior to the time of receiving their injuries.

In making the awards under this act we aim always to give the workman every dollar that is provided in the schedule for his case, and never do we consider anything in the nature of a compromise. Very frequently we have men come here and say they want a certain amount for the injury which they received. Generally, of course, what they ask for is in excess of the amount provided in the schedule. Sometimes, however, it is less; but regardless of that, the award is always the amount provided in the schedule just as near as it is humanly possible to determine the amount of the disability under the advice of the best skilled medical men of the state. Sometimes injured men try to bluff and bulldoze the Commission into paying them larger awards than they are entitled to, and they will even sometimes bring outside pressure to bear but it has never yet availed one of them anything.

The only way we know of measuring for disability is from facts submitted by medical science; and that the Department has succeeded fairly well in correctly valuing these disabilities is shown by the fact that over the period of nine years the ratings show a remarkable uniformity. This method of determining cases secures for the man with a legitimate injury just what he is entitled to under the law, and prevents the man with a fraudulent claim from securing compensation. We feel quite safe in saying that in this respect the Commission has given almost universal satisfaction to both employers and workmen.

Let it be said, since reference has been made that sometimes injured men try to "bluff and bulldoze" the Commission, and since we have also used the term "fraudulent claim," in justice to the injured workmen of the state we want to make it clear that these things have very, very seldom happened; with very rare exceptions has there ever been any attempt at putting through fraudulent claims, and rare, too, has been the attempt to "bluff."

FINE SPIRIT OF INJURED WORKMEN.

The spirit of the injured man is most generally fine, and they want only what is justly due them under the law; and they are exceedingly appreciative of the law and of the efforts of the Commission in administering it in their behalf.

Nine years' experience with the state fund plan of industrial insurance here has shown it to have many advantages and no disadvantages; consequently, we here in Washington are absolutely committed to it. It simplifies the problem of dealing with this question of industrial insurance with regard to the administration of the act itself—in dealing with the injured workers who come under its provisions—and in handling the problem of legislation upon the subject.

We are of the opinion, here, that this is a matter that affects primarily the injured worker and his employer, and that no outside interest should be permitted to meddle in the handling of the problem in this state. By having an exclusive and compulsory state fund plan of insurance your private

casualty companies with their highly paid attorneys and lobbyists are eliminated from the sessions of the state legislature, and that body has to listen only to the desires of the employees and the employers who are covered by the act.

PROMOTES INDUSTRIAL HARMONY AND CO-OPERATION.

The Commission always uses its efforts to keep the employees and the employers together—to get them to meet each other at the conference board to discuss amendments to the act for presentation at each successive session of the legislature. We have succeeded splendidly along this line. To begin with, nine years ago, this legislation was an untried thing in America. Naturally the employers had no means of knowing what the cost would be of providing a plan for the compensation of all injuries happening in the industries of the state. Theretofore only such injuries as were the fault of the employer received any consideration, now we were to compensate all injuries regardless of fault. Naturally the employers hesitated to start out with a high schedule of compensation. They did, however, establish a schedule which at that time was estimated to be sufficient to “keep the wolf from the door” of the injured workman. As we have gained experience in the years passed, the legislature has, from time to time, increased these rates, and these matters have received in a large measure the cooperative effort of each side.

The first important step was taken in 1917 when the State Medical Aid Act was passed which provides unlimited medical, surgical, and hospital attention to injured workers. At the same session of the legislature the maximum award for permanent partial disability was increased from \$1,500 to \$2,000. At the 1919 session of the legislature the workmen and the employers of the state had gotten together through the good offices of the Industrial Insurance Commission, and had mutually agreed upon a state safety bill which created a state-wide organization for carrying on an intensified safety work among the industries of the state for the purpose of reducing accidents. Also it was mutually agreed between the workers and the employers to ask the legislature for an increase in pension rates for the wives and children of deceased workmen. Also it was provided that artificial limbs should be purchased at the expense of the fund for all those who lost hands, arms, feet, or legs; also, that immediate payment of \$250 should be made to widows in addition to their regular pension allowance, this to be paid only in cases where the funeral expense was kept down to the amount allowed by the state.

Mr. Norton: Your Commission got the representatives together?

Mr. Hughes: The Commission did in this way: In September, 1918, the Commission called a general conference of those who come under the act, to be held in Seattle for the purpose of discussing safety regulations and merit rating. That conference listened for the day to addresses by men who had done effective safety work in their plants. Such splendid results had been accomplished that there was aroused a tremendous enthusiasm on that subject. At the conclusion of the conference a motion was unanimously passed that the Commission appoint a committee of seven working men and seven employers. This committee got together shortly thereafter and engaged Mr. Harold Preston, who was attorney for the Commission who drafted the original Industrial Insurance Act of the state, to prepare a state safety law.

The work of the committee and Mr. Preston met with the approval of this Commission. The whole program was endorsed, and we went before the legislature united for its enactment. It was passed by practically a unanimous vote in both the House and Senate, as were the other amendments to the law dealing with increase in awards and pensions.

PLACING DISABLED WORKMEN BACK INTO JOBS.

This matter of industrial insurance legislation is tremendously far-reaching, and it involves vastly more than the paying of a certain sum of money to the workman for an injury that he has received. We conceived

that to be the little end of the problem out here. We have still much to do; and while it is a good thing to take care of an injured worker during his period of temporary total disability—to take care of him through life where his injury is a permanent total disability and to care for his dependents with a proper pension where an injury takes his life—we want to go farther and provide that the great strong arm of the state shall reach down and take hold of each of these who have suffered from industrial injury and put them back into the way of successful lives and useful citizenship.

The Commission is already doing a large work in this respect, and today there are many workmen and workmen's families who have suffered such impairment as a result of industrial injuries that they would not otherwise have been able to get back into the ways of industry and prosperity, except by the aid extended through the state fund, who are now back on their jobs with which they have been provided—out on small ranches, or successfully engaged in some business enterprise.

We hope to work out a large program of rehabilitation for these people by which all who can be restrained for other work or put into other lines of activity will have this assistance from the state. It is a much better thing to get an injured man back into some line of successful work or business activity than it is to set him aside on a pension. Too frequently the pension works to his actual disadvantage—particularly so if the man is still left with any faculties that may be trained to useful activity.

We feel that we can best work out these problems where all other interests are eliminated except those of the injured worker himself and his employer. Of course we always have the interested support and assistance of the general public. What we mean is the elimination of all other interests that merely have an eye on the dollar mark—those who exploit the worker and his employer—such as the casualty companies who have never shown much interest in anything except to pull down large profits out of the business of carrying private insurance. That is all we ever got out of the casualty companies in this state when casualty insurance was the only protection the employers had. It was abominable—reprehensible!

Most of the larger employers in this state who have had experience under the old system of casualty insurance and under the present state fund plan of compulsory insurance will gladly testify as to the advantages and desirability of the state fund plan. Another thing—our law is compulsory; it isn't limited, and it reaches every employer in the state in all of the industries that have been brought under, no matter whether he employs five thousand men or one. It is the **work** that is covered, and the number of men involved is immaterial. For instance, if a man works at painting, or carpentering, or logging, or whatever the work may be—even though he is alone on the job in the most remote part of the state—he knows absolutely that he has the protection of this law, and that no private carrier of casualty insurance will ever be permitted to raise any question as to his rights.

Mr. Nolan: This law sets forth those industries which are hazardous?

INDUSTRIES THAT ARE COVERED.

Mr. Hughes: Yes. The industries are set forth in the act which are to be considered as extra hazardous. The last session of the legislature amended the act, giving the Commission power, upon proper hearing and the submission of the necessary facts showing an industry to be inherently and constantly dangerous, to declare it to be under the act, and to prepare a rate and classification for it.

Mr. Norton: In your state what employees come under the act? Except agricultural labor, domestic help, and casual labor, everything else comes under?

Mr. Hughes: The act declares the following work to be extra hazardous and included:

"Factories, mills and workshops where machinery is used; foundries, blast furnaces, mines, wells, gas works, water works, reduction works, breweries, elevators, wharves, docks, dredges, smelters, powder works, laundries operated by power, quarries, engineering works, logging, lumbering and ship-building opera-

tions; logging, street and interurban railroads; buildings being constructed, repaired, moved or demolished; telegraph, telephone, electric light or power plants or lines; steam heating or power plants, steamboats, tugs, ferries and railroads. If there be or arise any extra hazardous occupation or work other than those hereinabove enumerated, it shall come under this act, and its rate of contribution to the accident fund * * * established * * * by the department."

"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."

Several other industries have since been covered by hearings held by this Commission. We feel here that eventually practically every employment in the state will be covered by the act. Already the supreme court has held some lines of work where the hazard is almost nothing to be under the act, simply for the reason that the work was connected with power-driven machinery; for instance, such as stencil cutting, electrically-driven adding machines, and that sort of thing. These have been included at an exceedingly low rate. Accidents seldom indeed happen in those employments, yet if one does happen, both the worker and employer are covered by the act, and the rate of contribution has been made as low as one-fourth of one per cent; and under our system of annual adjustments of the basic rate this contribution or yearly average will be far less than half that amount. Even agricultural labor ought to be covered in time, for it is in reality quite hazardous, and accidents are very frequent.

Mr. Eaton: Have you any idea that agricultural labor could be brought under the act?

Mr. Hughes: Yes, we think it could. Already many of the large farmers of this state are getting interested in the subject, and after a few more years of education we feel that the farmers will come to see and understand that industrial insurance would be a good thing for them, too. It certainly will be a mighty good thing for the agricultural laborer, for he stands a poor chance, as a general thing, of getting much under existing conditions for his injury.

Agriculture has not been covered in this state heretofore, for the reason, as you gentlemen will probably all understand, that the subject of industrial insurance has been foreign and unknown to the farm owner and he has not been educated up to a point where he would welcome the coming; but with changed methods of agriculture, and more modern ideas of industrial relations in the farming country it is reasonable to suppose that it will not be long before the farmer will want to avail himself of the advantages of industrial insurance.

Mr. Nolan: And then those employments that are not mentioned in the act are under the old common law liability?

STATE FUND IS SOUND.

Mr. Hughes: Yes. Now, gentlemen, we happen to know that the private insurance men have criticised this act as being unsound, and have charged that the fund has failed. That is all "bosh"! The fund provided under this act is as firm and sound and strong as the great State of Washington itself! It always has taken care of itself in every emergency; it always will as long as the great State of Washington itself stands firm, and we will undertake to say that the great State of Washington with its population, its tremendous resources, and the loyalty of its people, is stronger, more substantial, and more lasting than any private insurance company on the face of the earth.

The lobbyists for the private insurance companies have particularly busied themselves with false statements about the reserve fund which is

established for the purpose of guaranteeing pensions to total permanent disability cases, and to the dependents of workmen killed in the industries of the state. They have seized upon a mere paper shortage of four years ago which had no existence in fact as a basis for their misrepresentation. Let me emphatically state that there has never been a shortage in reality—that the fund has been sufficient at every step of the way from its very inception.

Now, what is it that happened to bring about a condition that has enabled these people to urge this form of malicious misrepresentation? It is just this: In the original act, the legislature provided that in the case of the death of a workman as a result of his injury there should be a pension provided for his dependents to be paid for out of a special pension fund, or a pension to himself in the case his injury resulted in a permanent total disability. For each pension case the legislature authorized this Commission to set aside a reserve, in no case to exceed the sum of \$4,000. Now, necessarily, it happened in all of those cases requiring less or not more than \$4,000 the Commission could, of course, set aside a proper reserve. If, however, the expectancy in the case of the pensioner was such as to require a reserve larger than \$4,000 the Commission had no power to set aside a proper reserve—\$4,000 was the limit. Also, in cases of remarriage of widows the law provided that any unused portion of her reserve should be returned to the accident fund from which it was originally taken.

Now, naturally, under a condition of that kind it would be reasonable to suppose that the law did not provide for the setting aside of a pension fund that would be sufficient to take care of all of those cases. But what was in reality true was this: That the table on which these reserves were being set aside was so high that notwithstanding the fact that the \$4,000 limit and the return of the unused portion of widows who remarried—that notwithstanding all this, the fund as a whole was sufficient to take care of its obligation, and as a matter of fact was so taking care of these obligations; and there was no shortage or inadequacy in the fund.

Nevertheless, the law was faulty in these respects. It was so recognized by the men who were dealing with the problem here in the state, recognized by the legislature, and was set forth by the state government itself in an investigation of the matter made by the state bureau of inspection. Consequently, the session of the legislature held in 1917 corrected the law in this respect and provided that henceforth the \$4,000 limit was to be taken off and that a full and complete reserve be set aside for each individual case coming under the act. Also, it was provided that in case of remarriage of a widow that the unused portion of her reserve be retained in the fund so that all of these inaccuracies were to be corrected.

PENSION FUND RETURNS \$251,237 OVERPLUS IN 1919.

Now, we have made the positive statement to you that notwithstanding these inaccuracies in the law, that the fund was nevertheless ample to take care of all of its obligations. This has been fully proven by the history of the fund subsequent to that time, by the very fact that the overplus accumulated in the fund since 1917 has been so great as to wholly overcome the paper shortage within the time intervening between 1916 and 1920, and in addition thereto has returned to the current accident fund many thousands of dollars. We will submit the figures to prove this statement. The same session of the legislature provided that hereafter beginning with the year 1918 the State Insurance Commissioner should be charged with the duty of making an annual revaluation of the entire pension fund, and that if this annual revaluation showed the fund to be short for any one year, that the fund should immediately be leveled out of the current accident fund from which the pension fund originally comes, at all events.

If, on the other hand, the annual revaluation of the pension fund showed it to contain an overplus that the excess amounts likewise be returned to the current accident fund from which it was taken. Now, here is what happened—bear in mind that the first statement was made in 1916 of this paper shortage was to the effect that the fund was five hundred thousand dollars short; and we will take the figures from the statement made in the Eighth

Annual Report of this Department at pages 11 and 12, the statement quoted the record as taken from the Annual Reports of the Insurance Commissioner for 1918 and 1919 is as follows:

THE PENSION RESERVE FUND.

"The annual expert examination of the pension reserves of the department for the fiscal year ending September 20, 1919, by the State Insurance Commissioner showed a net overplus 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, 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, 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 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 fund."

"The first year, 1918, that the fund was experted by the State Insurance Commissioner, showed that the \$500,000 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, \$172,005.88."

"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, 1919.'"

"The commissioner's prediction was more than fulfilled within one year, for while the net requirement for October 1, 1918, was \$172,005.88, 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."

CLASSIFICATION OF INDUSTRIES.

Mr. Harper: Where is the distinction that it reverts to the accident fund?

Mr. Hughes: The current accident fund of the class to which the employer belongs. We have about forty different classes. We classify the industries, and get them in natural groups. For instance, in the lumbering industry, we have logging, booming, sawmilling, lath mills, shingle mills—in fact, every line of work in the lumber business was put in Class 10. Last March, however, upon petition of certain employers in Class 10, the class was divided as between logging operations and the manufacturing operations, so that we have now two classes in the lumber industry.

Mr. Nolan: Are all industries coming within a class subject to the same rate?

Mr. Hughes: No. We frequently have several different rates within a class, just as in Class 10 we now have saw mill operations, shingle mill operations, lath mill operations; and all of the different subclasses of the manufacture of lumber; we keep the experience of each class, and annually we adjust the rate as between them so as to get the proper basic rate for each subdivision of the work.

Mr. Norton: You fix the yearly rate, and call upon them if the money is needed?

Mr. Hughes: Yes. We have a rate of, for instance, two per cent for sawmill operations—two per cent is the basic rate—and we call upon them if the money is needed. For instance, if we were obliged to call for twelve full months it would be two per cent on the entire payroll for the year; but if we only required six months' call to take care of the accidents we would call for contribution upon 6/12ths of the annual payroll. In that case the cost of insurance, instead of being two per cent, the basic rate, it is in reality but one per cent of the entire payroll for the year. Generally speaking, the calls in all of the different classes are less than one-half of the basic rate.

We maintain the basic rate at the amounts established, for the reason that in the case of emergency, any unusual number of accidents, or catastrophe, that we will have plenty of margin upon which to collect all that would be necessary to meet the unusual conditions.

We are now carrying a combined accident fund for all the classes, of something over a million dollars. This is a few hundred thousand dollars more than is ordinarily necessary, but we carry the accident fund a little strong at all times just for the purpose of meeting the eventuality of catastrophe.

Mr. Nolan: How much catastrophe fund have you built up?

Mr. Hughes: We haven't set anything aside specially as a catastrophe fund. We simply carry a safe surplus in the accident fund to provide against contingencies.

Mr. Norton: The law doesn't require you to do that?

Mr. Hughes: No. There is no provision in the law for that; and as a matter of fact there have been no catastrophes in the state that we have not been able to meet, where the basic rate for the year was charged. The state has always been able to take care of these contingencies at the basic rate.

In 1915 we had a severe coal mine accident over at Ravensdale—as I remember, about thirty men killed—quite a large catastrophe for the extent of the mining industry in this state, and yet it was taken care of for that year out of the regular basic rate.

Mr. Harper: Didn't you have a catastrophe here where the class fund was unable to take care of it?

Mr. Norton: In the powder class?

Mr. Hughes: No. That condition did not arise out of the inability of the class to take care of the catastrophe; it was another question entirely. This happened along shortly after the act went into effect in this state.

There was a small powder mill that was wiped out by an explosion, and several people killed. The Du Pont powder people—who have a very large plant in this state which is built in accordance with all the modern methods of safety in view and in its operations divided into separate compounding houses where but two men are permitted to work under the hazard of an explosion, and every other method taken for making their plant safe—concluded that it was an injustice to them to be obliged to take care of disasters to plants that were constructed without regard to safety or reduction of hazard, refused to make their contribution and went into the courts in an effort to test the constitutionality of the law in this respect. The matter dragged out there for quite a long time; but in 1917 the company apparently came to the conclusion that their contention could not be sustained in the court, and so they came to the Commission to see in what manner this

problem could be most advantageously handled. They were not opposed to the Industrial Insurance Act as a whole; they were of the opinion that it was a splendid piece of legislation, and they were perfectly willing to be governed by it providing they would not be subjected to the great hazard of plants that were constructed and conducted along lines that had no regard for safety.

The Commission fully realized the contention of the Du Pont people. All of the plants in the state were given close inspection, and we took note of their methods of construction as regards safety. We found that some of these plants had no regard for safety whatever, and were maintaining an unnecessary hazard.

At that time we had no safety law, but we did have the power to take this hazard into consideration. So we increased the rate of contribution by 50 per cent against all these plants which were improperly arranged. This arrangement appealed to the Du Pont people as being eminently fair and correct; and they dropped their suit against the Commission and paid their contributions to the fund covering the entire period; and all claims in the powder class were thereupon taken care of.

This is a contingency that will not again arise in the State of Washington, for the State Safety Board is now taking care of all such questions as this.

Mr. Harper: Mr. Hughes—in Minnesota we have heard a great many versions of that powder mill episode, and we are very glad to have your version as to the true facts.

COST OF ADMINISTRATION LESS THAN 7 PER CENT.

Mr. Nolan: Is the administration expense of the Department paid from the accident fund?

Mr. Hughes: No; by appropriation.

Mr. Eaton: How much is the appropriation?

Mr. Hughes: Our present appropriation is \$387,000. That is for salaries, clerk hire, material services and supplies, and capital outlay.

Mr. Eaton: Biennially?

Mr. Hughes: Yes. The appropriation of \$387,000 is for the present biennium. Our administration cost has been less than 7 per cent. To be exact, the cost of administration for the nine years beginning October 1, 1911, has been 6.9 per cent. For the present biennium dating from April 1, 1919, it has been 6.1 per cent. Including the medical aid fund which this Department is charged with collecting for the State Medical Aid Board, the administration cost for the biennium beginning April 1, 1919, to date, has been 5.562 per cent. This we feel is a remarkable showing for economical administration.

Mr. Nolan: Do you have any trouble getting the legislature to make sufficient appropriation?

Mr. Hughes: Early in the history of the act the legislature seemed somewhat unwilling to make liberal appropriations. That situation has cleared up, and the last session made a very liberal appropriation, although unlooked-for conditions have since rendered that appropriation somewhat inadequate. The appropriation for the biennium beginning April 1, 1917, was made on a peace basis. The conditions of increased cost of wages and supplies arising out of the war made it quite difficult to get through on that appropriation, and at the end of the biennium we had to ask for a small amount—only \$6,000—to complete the biennium. The same will be true with the present appropriation; we will need to ask for perhaps \$25,000 or \$30,000. In these two instances, however, the fault was not that of the legislature. It was simply that the war condition produced a situation where we required more money; and yet we are free to say that we succeeded in getting by without reducing the efficiency of the Department in any particular. We think this is accounted for by the fact that the people working in the Department have a very keen appreciation of the tremendous importance of the work which they are doing. They have a feeling that they are

working in the interest and for the good of the unfortunate workers of the state who have been injured in industry; and they have been content to work here at less salary and to work much more earnestly than they would in any other department of state government. That is the big thing which has helped us through.

As to the future, we have no fear but that the legislature will always make a proper appropriation for the Department, for the law and its administration have now become so firmly founded and the conditions are being so well met and so generally satisfactory that we are sure to have always the very best of cooperation from the legislative branch of the state government.

Mr. Eaton: That 7 per cent overhead cost—how do you base that?

Mr. Hughes: I mean to say that we base that upon the amount of money handled by the Department.

Mr. Nolan: That is 6 per cent of what you pay out?

Mr. Hughes: Yes.

Mr. Eaton: Do I understand that this appropriation represents substantially 7 per cent of the premium income?

Mr. Hughes: Yes.

Mr. Eaton: So that all of your premium income is disbursed in compensation, and that all expenses are paid by the \$193,500 per year?

Mr. Hughes: Yes. Every dollar contributed to this fund is for the payment of injuries.

Mr. Seaborg: Except traveling expenses.

Mr. Hughes: It is necessary to bring many of these injured men here for examination. Of course, if the injuries result in clean-cut amputations our field adjusters may rate the disability; but so many of the injuries are too indefinite for a field adjuster to settle. All of these cases we either bring here to the Department in Olympia and have them examined by our chief medical advisor, or if not convenient to bring them here we direct them to go to some competent examining surgeon in some of the large cities of the state.

In all of these cases where the men are ordered in for examination their traveling expenses are paid out of the accident fund. That is the only instance in which anything is ever paid out of the accident fund except for the accidents themselves. This is a matter of some \$5,000 or \$6,000 per year.

Mr. Eaton: Is that expense charged to the man's claim?

Mr. Hughes: No. There is a schedule of compensation under the law, and the injured man is always paid that in full. No deductions are ever made from it for any purpose whatever.

Mr. Nolan: Is the medical aid paid for out of your accident fund?

Mr. Hughes: No. The medical aid fund is an entirely separate fund, to which both the employer and the workmen contribute on a 50/50 basis; and while the Industrial Insurance Department collects this fund, it is administered and disbursed by the State Medical Aid Board.

Mr. Levin: How is that fund made up?

Mr. Hughes: Doctor Mowell, chairman of the State Medical Aid Board, will tell you about that.

Mr. Nolan: This bringing the man to a central point—wouldn't that naturally come from the medical aid fund?

Mr. Hughes: Yes. Any expense on account of an operation is a matter for the State Medical Aid Board. What we refer to in bringing a man in for examination is to determine his condition as a basis for his compensation. We like to get as many as possible of these injured men personally before the Commission at the Olympia office to have them examined by our own medical man who is especially equipped with all the appliances necessary for testing out his condition; and then after the medical examiner has

given the man the examination and reported his condition, we like to have the injured man personally before the Commission. It gives us a splendid opportunity to keep in constant touch with the more serious accidents occurring in the state, and to see the results of the surgical attention given the men. It also enables us to meet the man face to face, and to talk over his problem with him.

REHABILITATION WORK.

We find in thousands of these cases that by meeting them in this manner we are enabled to render them a great deal of service in addition to the compensation that is paid out of the fund. For instance, it gives us a splendid opportunity to render him some form of rehabilitation service, which is the biggest and the best thing that the state can do for the injured workman. It is very good to hand him a piece of money for his disability; but it is much better to get him back to work again along some line of endeavor that he is still able to perform.

The injured man has lost an eye, or a leg, or both legs, or suffered many other forms of disability as a result of his injury that makes it impossible for him, perhaps, to go back to the work that he was doing at the time he received his injury. To that extent he is an industrial bankrupt unless he can, by his own force of character or by the assistance of others, revive himself. It is very likely that as a result of his injury he has become discouraged and has lost his hold on life. When a man comes here in that condition the Commission always takes hold of him, and uses its best efforts to bring back his courage and determination to get on his feet again.

Sometimes we are able to take his problem up with his employer, and to interest the employer in getting the man back into some form of work which he can do; and we generally find that an employer who has any considerable number of men in his establishment will have some place where he can put the disabled man at a work that he can do just as well as though he had never been disabled.

At other times we interest these men in taking their award and making an investment in a small piece of land—to go into the chicken business, truck gardening, or things of that kind; or perhaps to engage in some small line of business for which he would appear to be capable of handling, and in nearly every case these men succeed, too, when once we can arouse them to a determination to make the effort.

Just the other day we had a big, fine fellow here with a wife and one child. He took a job as a watchman, and was shot through the head, the bullet entering over the right eye and lodging in the back part of the brain. The bullet was removed, but the injury to the brain disturbed some of his centers, and now he has developed epilepsy, and we find him up against a very serious problem of life.

Mr. Eaton: Traumatic epilepsy?

Mr. Hughes: Yes. The man is left in such helpless condition as to require a constant attendant; his wife has to be with him all the time in order to be near him if he falls in a fit.

This fellow has been a workman all his life, and he hasn't had very much experience in doing for himself outside of working by the day. He had, however, built himself a home on a small tract of land near Seattle. His pension, including the \$20.00 provided for an attendant, amounted to a total of \$55.00. He can't do any kind of work, and his wife cannot leave the place to engage in employment, because she must remain near him to attend him when these fits of epilepsy come on.

We took his problem up with his employer, and after discussing it with them and his wife we decided that with a little improvement of their home place that they could engage in raising chickens and rabbits, for which there is a good market in Seattle. We accordingly made him a payment of \$2,000 for this purpose, and he is going into the chicken and rabbit business, and we are sure that he will succeed.

LUMP SUM SETTLEMENTS.

Mr. Nolan: Do you make any lump sum settlements?

Mr. Hughes: We do in cases of this kind. That is, we make **advances**; we do not always necessarily make full settlement, as we will advance a portion of a man's reserve for pension, such as we have outlined above, and then pay him the balance in pension. In the case above cited, for instance, the man has received an advance of \$2,000 and will continue to draw pension of something like \$40.00 a month.

Just the other day I had occasion to visit one of our pensioners whom we established in business some months ago. He is succeeding splendidly in the business, and his case is an intensely interesting one. At the time the man was injured he was a very fine, athletic type of workman—a clean, intelligent fellow, with a wife and two small children. His disability resulted from an infection after getting a small sliver in his finger. The infection became so serious that it involved his arms and back to such an extent that he lost the use of his arms, and had a very serious involvement of the spine. For two years he was kept in a cast so made that it could be laced in front and back, and thus removed for purposes of bathing and massage. He was given the very best of medical attention, and when the doctors had gotten as far as medical science could go with him, and he had reached a fixed condition, he asked us to judge him a permanent partial disability case, as he explained, so he could get a lump sum settlement of \$2,000 with which he hoped to get into some business activity in which he could succeed. We said to him: "No, that would be unfair to you." His disability is total permanent disability, and entitled him to a pension of \$35.00 per month for the rest of his life. "We will put you on a pension, and then you look around and find something in a business way that appeals to you, and we will then make you an advance of \$2,000 to set yourself up in business, and continue to pay you some pension."

The man was very conscientious about this matter and took plenty of time in which to find something that would be satisfactory. Some months ago he located a nicely equipped dairy store and delicatessen in a good neighborhood settlement of the city of Seattle which he could obtain for \$4,000. He had an old friend in whom he had confidence to enter into a partnership with him and put up half the money. We advanced him \$2,000 and the deal was made. Today this disabled workman is carrying on that business in a highly successful manner, and is thoroughly happy and contented with his lot in life. Where he was at the time of his injury receiving a wage of some \$5.00 or \$6.00 a day, his income is now double that, and we feel that he will continue to succeed. He is now doing much better financially than he was doing at the time and prior to receiving his disability.

It seems to us that these are some of the advantages of the compulsory state fund plan of insurance, by which we get the best results for the injured workmen. We get the enthusiastic support of the employer. This is his fund, in a sense, and he takes pride in it. He wants to make the law better all the time. He likes to see his injured workmen get the compensation that is due him, and he takes a real pride in cooperating with the Commission in the things it is always willing to do to help the men, in addition to the compensation that is paid.

EMPLOYERS CO-OPERATE.

Just to show you how splendidly we have received this cooperation, we have to say to you that, out of all the vast number of letters that we have written to the employers in behalf of some injured workman requesting that they take him back into employment in some department of their work where he can fit in, notwithstanding his disability, we have had practically their unanimous support. Only in one instance do we recall where an employer ignored our request. In all other cases they have cooperated with us.

Mr. McGrath: I was just going to inquire if that service is in any sense peculiar to the state fund plan?

Mr. Hughes: Yes. We think it is; that is, if you are to get the best results. We really believe that where the problem is narrowed down to the

two parties most directly concerned—the injured worker and his employer—that there is a much better opportunity to get substantial and whole-hearted support for the work from the employer; and we always need his strong backing to bolster up the efforts of the Commission.

Mr. Levin: If an employer's protection is carried by an insurer he feels that he is under some obligations to consult them.

Mr. Hughes: That would be a factor.

Mr. Nolan: Of course, if you had administration by a commission, assuming that there were various forms of insurance, don't you imagine that a commission of that kind could perform some of the services which you mention?

Mr. Hughes: Yes. But we don't think you would get that same sort of *enthusiasm* that you would under the state fund plan of insurance. Under the state plan the employer is necessarily getting his insurance much cheaper. He feels a more direct personal interest in the whole scheme of the administration of the act, and he enters more heartily into the work of doing the best thing possible with the problem.

BENEFITS PAID UNDER THE ACT.

Mr. Eaton: What is your maximum pension here per week?

Mr. Hughes: Pensions are paid monthly in this state. The maximum pension for a single man or for the widow of a deceased workman is \$30.00 per month. There are additional sums paid on account of children—the total for any case being \$50.00 per month.

Mr. Harper: You said something about a man getting \$70.00 per month.

Mr. Hughes: That man required an attendant. Where a workman is so badly disabled as to require the services of an attendant he is given an additional amount of twenty dollars per month for that purpose. So that in the case you refer to, Mr. Harper, the injured man had a family of four children, which made the maximum pension for his case \$50.00 per month, and then there is added to that the \$20.00 that is required on account of an attendant.

Mr. Harper: In these total permanent disability cases how long does the pension continue?

Mr. Hughes: For life. If the man dies, and he has a wife, the pension is transferred to her for as long as she lives.

Mr. Harper: In case of temporary total disability how long do pensions continue?

Mr. Hughes: For as long as the condition of temporary total disability continues. Now, in cases of temporary total disability the payments are the same as for pensions except that the maximum in this case is \$52.50 per month.

Mr. Harper: Where a man loses a hand, for instance, how is he paid?

Mr. Hughes: He is paid temporary total disability at whatever rate his dependency requires in the schedule, up to the time when his injury is surgically healed. He is then paid in an immediate lump sum settlement, for the permanent partial disability to which he is entitled as a result of the loss of the hand. His specific rating for the loss of a hand is \$1,600.

Mr. Harper: That is, he gets \$1,600 in addition to what was paid him for the time he lost on account of the accident?

Mr. Hughes: Yes. We pay his time loss insurance up to the time that his injury is surgically healed; then we pay him the permanent partial disability. The payments made him on account of the time which he lost have no effect upon his permanent partial disability award whatever. Those are two separate and distinct propositions.

Mr. Harper: The amount which you pay seems to be based upon the dependency, and not on the wage earned.

Mr. Hughes: Yes.

Mr. Eaton: You don't base the compensation payments on the wages at all?

Mr. Hughes: No.

Mr. Levin: How do you justify that?

Mr. Eaton: Take a man earning \$7.00 a day as a wage, and a man earning \$3.00 a day as a wage—do you pay each the same amount of time loss in case of injury?

Mr. Hughes: Each man gets the same amount—his time loss insurance is calculated to assist the man's living conditions during the period of his temporary total disability. In this state we take it that the living needs of a man earning \$3.00 a day will be just as great as the living needs of another workman earning \$7.00 a day. The insurance is simply intended to help them along during the period of their disability, and is based entirely upon the question of dependency.

Mr. Levin: Referring back to this question of pension: The wife of a deceased pensioner receives the pension even though his death is not caused by the injury?

Mr. Hughes: Yes.

Mr. Levin: How do you justify, as an industrial insurance matter, the payment to the widow of the deceased husband's pension, even though his death is not due to the injury? Is that justifiable?

Mr. Hughes: That is the law in this state, and we believe that it is correct. The injury which made the husband a pensioner deprived his wife of the support of an able-bodied husband; and, certainly, after his death she is justly entitled to that pension because of the fact that the injury thus deprived her of the support of an able-bodied husband. That is the way the legislature, the employers, and the workmen of this state who are responsible for this law, look at this matter; and so all such widows are being cared for in this way.

Mr. Harper: Is there any limitation of time placed upon this payment to her—the widow?

Mr. Hughes: No.

Mr. Harper: She receives it until she dies or remarries?

Mr. Hughes: Yes.

Mr. Nolan: One of the arguments that have been used with us in favor of the state fund plan was the fact that under the state fund plan the employer could get his insurance so much cheaper that the pensions could be increased. Have there been any increases in this state?

Mr. Hughes: Yes. The last legislature increased the amount of pension payable to widows and permanent total disability cases by 50 per cent, and at this time there is considerable discussion in favor of further increase in these pensions. In fact, several letters have been written in by large employers of the state, who have said that the present condition of the high cost of living will justify an increase in the amount of pension, and that the next legislature should act favorably in this direction.

Mr. Nolan: As a matter of fact, the state fund is largely dependent upon the support of the employers; that is, the employer is the big factor in keeping the state fund going.

INCREASES IN BENEFITS PAID.

Mr. Hughes: He is the fellow that is furnishing the money. We seek cooperation with the employer. We go to him and put the problem to him from the standpoint of the need of the injured workman, and the necessity of giving them proper industrial insurance. We can always make the argument to him that he is getting his insurance at actual cost, and that he is getting absolute protection under the provisions of the law; and that, with such a law upon the statute books of the state, he can well afford to pay a

little higher rate in order that the workman also may be amply protected. We are getting a very splendid attitude of cooperation from the employers.

Labor, too, is showing a better disposition at all times towards dealing cooperatively with the employer in this matter. We feel safe in saying that, speaking generally, the Commission has the hearty support and confidence of both the workers and the employers, and that in working in a spirit of this kind that the law can and will be gradually improved from year to year until it will eventually become all that an industrial insurance act should be.

Mr. Eaton: Have you never had any experience in any other form than the present form of insurance? Has your experience been wholly in Washington in this work?

Mr. Hughes: We endeavor to keep fairly familiar with the laws and methods of other states, and have had the opportunity of personally seeing the operations of various industrial insurance laws in other states. This, however, has been exceedingly limited, as the Commission of this state has been a pretty hard worked body, and it has been necessary for us to remain pretty close here to handle its affairs.

Mr. Eaton: Have you had any opportunity to look into the compensation laws in Minnesota and Illinois?

Mr. Hughes: No. We have not had an opportunity of personally visiting either of those states to get any first-hand information.

HOW CLAIMS ARE PAID.

Mr. Eaton: What period of time is your average lapsation of the time from the period of injury to the period of settlement?

Mr. Hughes: The average would not mean anything. The question cannot be answered satisfactorily in that way. If you narrowed your question down to the period of time necessary to pay the first month's compensation on claims that were properly before the Commission, we could give you an answer that would be of some value; but to undertake to give you an average of the period of lapsation covering all compensable claims before the Department—that would be of no value for this reason: There are always a lot of claims coming before the Department that are indefinite as to proof, and they have to be investigated and the validity of the claim established. In a case of that kind there would necessarily be a considerable lapse of time. If the claim were particularly hard to establish there would necessarily be a long lapse of time, but where a claim is promptly established in the Department—all the necessary reports sent in as they should be—then there will be no delay or lapse of time in payment; that is, we mean, of course, lapse of time from the date which the payment is due.

Our law provides for payment of monthly insurance during the period of temporary total disability. That insurance is due on the 30th day following the accident. If all the reports are in, the claim clearly established, and full proof of thirty days' disability, the claim is allowed and payment made immediately. Any delay in the payment of a claim is always due to the fact that some necessary report has not been promptly obtainable. Very frequently the workman himself has not filed his claim. In that case we are powerless to pay him until such time as he complies with the law. If the delay is caused by failure of the employer or physician to make their necessary reports on the injury, the law gives the Commission full power to force these parties to comply.

The reports necessary to establish a claim here consist, first, of the employer's report of the accident; second, the claim of the injured workman together with his statement of what the accident was, how it happened, and how he was injured; third, the report of the attending surgeon, giving date of injury, date of treatment, condition found, probable length of disability, etc. If the injury is slight and no clear proof that the disability would extend for a period of thirty days or more, a fourth report from either the employer or the attending surgeon is required, to establish finally the duration of disability. If, however, the report of the attending surgeon indicates that the injury is of such a serious character that there is *prima facie* evi-

dence that the disability will extend over the first thirty days, the claim will be allowed for first payment without this fourth report.

Mr. Eaton: You wouldn't pay until then?

Mr. Hughes: No. But if it was a condition that would exceed thirty days' duration the claim goes on for immediate payment on the expiration of the thirty days.

Mr. Eaton: No claim is paid under thirty days?

Mr. Hughes: No claim is paid under thirty days except for those injuries that recover in less than thirty days. Of course as soon as a man recovers his claim is due for immediate payment.

Mr. Nolan: Do you have a waiting period?

Mr. Hughes: Yes, we have a seven-day waiting period that applies to injuries where the disability does not extend to thirty days. If the disability does not extend to thirty days neither the day on which the man was injured nor the seven days following are paid.

Mr. Nolan: Your first payment is made thirty days from the date of injury?

Mr. Hughes: Yes. We endeavor to have all claims that are properly established paid promptly on the thirtieth day. Of course we cannot always pay on that day. Congestion of work in the Department may at times cause some delay. But it is the instruction of the Commission to the heads of the departments to see that these claims are always paid just as promptly as it is humanly possible, for we realize that the injured worker is nearly always in very great need of his insurance money, and we are ever anxious to get it to him with the least possible delay.

Mr. Eaton: Any penalty against the employer if he fails to make his report?

Mr. Hughes: Yes.

Mr. Harper: How is this machinery put in motion in order for the man to get his money?

Mr. Hughes: He files his claim.

Mr. Harper: Right there—suppose he is up in Eastern Washington in some isolated place, and doesn't know anything about how to proceed?

Mr. Hughes: If his injury amounts to anything he would necessarily have to go to a surgeon, and the surgeon is required to assist him in filing his claim.

Mr. Harper: Is every doctor or every surgeon in the state supposed to know about the law?

Mr. Hughes: Yes. Every surgeon in the state is supplied with the report blanks; and if a case of industrial accident comes to him the law requires him to not only report his treatment of the injury and the condition found, but he is also required to assist the workman in filling out and filing the workman's claim.

Mr. Nolan: He is required to do that under the law?

Mr. Hughes: Yes.

Mr. McGrath: Where does he get this blank claim?

Mr. Hughes: The surgeons of the state are all supplied with them from this Department.

DEPARTMENT CLEARS UP DOUBTFUL CLAIMS.

Mr. McGrath: Do you have any difficulty in getting the claims properly filled out and signed?

Mr. Hughes: Once in a while there is a case where we have a lot of trouble. As a general thing, the workmen of the state are pretty well informed about the law and how to make their report. Occasionally, however, some casual laborer is not so informed, and files his claim late and without very definite proof as to his injury. Whenever that happens we turn loose

the machinery of the Department to run down the necessary proof to establish his claim, providing any proof exists.

Let us take a concrete example—to show you the difficulty that sometimes happens in instances of this kind: A man was working on one of the large docks in Seattle. He claimed to have suffered a severe strain which disabled him. He went home, was laid up for some time. After quite a lapse of time he filed a claim with the Department. He did not, however, report his injury to his employer at the time of the injury, and no one connected with the employer had any information about what happened to the man, except that it was known that he had ceased work.

An investigator from the Department was put on this case, and visited the man at his home to find out if there were any eye-witnesses to his injury. His reply was that there were two other men working with him at the time, who knew that he was hurt. When asked for their names the only information that he could give was that one of them was called "Jack," and the other they called "Dick." He did not know where either of these men lived, so it became a very difficult matter to locate "Jack" and "Dick" on the payrolls of the company or to find out where they lived. After spending a great deal of time they finally discovered the names of these men by ascertaining what men were working on this particular part of the job at the time this man was injured. In the meantime both of these men had left that employment, and one of them had moved his place of residence; but after about three months' time these two witnesses were located, and statements were obtained from them to the effect that they had personal knowledge of this injury. The claim was then allowed, and compensation paid to the injured workman. Delay in payment of this claim is not justly chargeable to this Department. Neither would it be fair to take a claim of this kind to enter into the question of averaging up the date of payment of claims.

EMPLOYERS REQUIRED TO REPORT ACCIDENTS.

Mr. Nolan: Are all employers required to notify the state of all accidents, and if they fail to do so are they penalized?

Mr. Hughes: Yes. The employer is subject to a penalty of \$250 for a refusal to report an accident. Just as soon as anything is reported on an accident the Department immediately follows up for all the necessary reports that have not been received and we never let go of one of these claims until every necessary report is made.

This Commission is established for the purpose of securing for the injured workman the amount of industrial insurance due him for any injury received in the industries of the state, and it conscientiously and promptly fulfills that duty at all times.

Mr. Eaton: What happens if a workman don't file his claim?

Mr. Hughes: He is out.

Mr. Eaton: What is the limit of time on a claim?

Mr. Hughes: One year from the date of the accident, or from the date his right to compensation accrues.

Mr. Harper: When a claim has been filed within the thirty days' period, how long does it take for the settlement?

Mr. Hughes: Very shortly. If the injury is of such severity as to clearly indicate full thirty days' disability the claim will take its course for payment in sufficient time before the expiration of thirty days for the warrant to be on its way to the man on the thirtieth day. If the accident is so slight that there is a question about it going the full thirty days then the "certificate of condition" card is required, and this, should it be delayed, would necessarily cause some delay in the payment of the claim.

Mr. McGrath: In B. C. it requires five days.

Mr. Hughes: I feel sure that those claims which are reported in properly are paid here with less delay than that, as a matter of fact.

Mr. Nolan: Have the labor unions attempted to get many increases in benefits?

Mr. Hughes: Yes.

Mr. Nolan: Do the employers oppose that?

Mr. Hughes: Prior to the last two sessions of the legislature there has been a sort of a fight between the employers and the labor organizations over some features of the law—particularly in reference to the benefits. At the last two sessions, however, as has already been explained, there has been a disposition to get together and agree upon certain improvements in the act.

Mr. Nolan: It resulted in increased benefits?

Mr. Hughes: Yes. For instance, at the last session, by working together, the two sides agreed upon increases that amount in the aggregate to something more than \$400,000 per year.

HOW THE FUND IS COLLECTED.

Mr. Eaton: You have a rate book—then you make calls on that rate up to the maximum?

Mr. Hughes: Yes. We have what is called the established basic rate for each industry; and we can make as many monthly calls at the established basic rate as is found to be necessary for any one year.

Mr. Nolan: Your calls are monthly calls, are they?

Mr. Hughes: Yes.

Mr. Nolan: If more money is needed than the rate will bring in, provided you make the twelve monthly calls, are you permitted under the law to exceed that?

Mr. Hughes: We have never had occasion to exceed twelve full calls, and only in a few instances has it even been necessary to make twelve calls in any one class. As a matter of fact, only a few of the more hazardous of the employments have ever required more than half the number of calls that we have authority to make.

Mr. Eaton: In B. C. they told us they make as many as they want. Do you give the employer any benefit by compliance to a schedule?

SAFETY AND MERIT RATING.

Mr. Hughes: The state has a very comprehensive system of merit rating under the provision of the state safety law which is administered by a separate board known as the State Safety Board.

Mr. Eaton: Does this Commission do any safety engineering work?

Mr. Hughes: That is done by the State Safety Board. They have general supervision over all safety work within the industries of the state, and they require the maximum of safeguarding of gears, etc.; require the establishment of safety committees for educational work under the direction of competent safety engineers.

Mr. Eaton: The State Safety Board is paid out of the general funds of the state?

Mr. Hughes: One-half of the expense of the board is paid out of an appropriation, and the other half is paid out of the medical aid fund.

Mr. Nolan: One question I wanted to ask—that is, the cost of administration. I see your cost of administration is paid out of an appropriation by the state legislature. That is a matter we had a great deal of discussion about. Do you believe that to pay the expense out of general appropriation is better than collecting it from industry?

Mr. Hughes: As a matter of principle it might be more correct to pay it from industry, but there is a little expediency here. The general public, too, is interested in a welfare work of this kind. We see no reason why the general public should not contribute to it, as is being done in this state.

WHAT THE STATE HAS SAVED.

Dr. Mowell: The Commission that originally drafted this law in 1911 figured out court cost and jury cost in these casualty suits in the state, and it was found that the cost of these suits to the state was greater than the amount of the appropriation necessary to carry this Department.

Mr. Hughes: The cost to the people under the old system for court expenses arising out of litigation, was very much higher than the cost of the administration of the act.

Dr. Mowell: The state saved all of that cost of litigation by the enactment of this law; and so the taxpayers were willing to make an appropriation to carry the Industrial Insurance Department.

Mr. Levin: The fair way would be to charge the employers for the actual cost.

Mr. Nolan: Isn't the theory that an industry must, as a part of the expense of doing business, take care of the depletion of the human element, as well as the machine element?

Mr. Hughes: I think we will agree with you that that is correct in principle. Still, this legislation has been so tremendously beneficial to the whole state that our people out here have never objected to carrying their share of the burden out of the general fund; and since they have reaped so many benefits from it, it only seems just and fair that they should contribute to the maintenance of the Department.

Mr. McGrath: Do you believe in the employees making a contribution?

Mr. Hughes: No, I don't.

Mr. Harper: Isn't that an academic question?

Mr. Hughes: Oh, yes; but here in the State of Washington the people have been well satisfied with the act. Very few of the employers of the state have ever expressed any desire to have any part of the burden carried by the workers; and if it is true that industry must, as a part of the expense of doing business, take care of the depletion of the human element as well as the machine element, then certainly no part of that burden should be placed on the worker.

Mr. Nolan: As a matter of fact, the employers are the greatest beneficiaries, compared with other forms of insurance. The problem we are up against in our state is the almost complete opposition of the employers to the state fund.

Mr. Hughes: If your employers once had the experience of doing business under a state fund plan of insurance that opposition would soon die out, and they themselves would become the strongest believers in it. You can take, for instance, the people doing business in this state now where their operations are divided between on-shore and maritime work or where the work is divided between interstate and intrastate work where they participate in a state fund for that part of the work that is under state jurisdiction, and are obliged to buy casualty insurance for that part of the work which is maritime or interstate, you will find them all expressing a very great hope that at some time legislation can be enacted which will relieve them of the expensive and unsatisfactory burden of casualty insurance, and permit them to take exclusively in the state fund. We have previously pointed out that, on the waterfront where part of the work is on the dock, or on-shore work, and part of it on board ship, or under maritime jurisdiction, that we are carrying the on-shore work at a cost of \$1.86 per \$100 of payroll, as against \$3.60 per \$100 of payroll charged by the casualty companies for that part of the work which is under maritime jurisdiction.

Mr. Nolan: How about third party injuries?

Mr. Hughes: If the injured worker is away from the plant of his employer, and in the course of employment, receives his injury from causes due to the negligence or wrong of another not in the same employ, the injured worker shall elect whether to take under this act, or seek a remedy against such other, such election to be in advance of any suit; and if he take under

this act, the cause of action against such other shall be assigned to the state for the benefit of the accident fund. If the other choice is made, the accident fund shall contribute only the deficiency, if any, between the amount of recovery against such third person actually collected, and the compensation provided or estimated by this act for such case. Any such cause of action assigned to the state may be prosecuted or compromised by the Department at its discretion. Any compromise by the workman of any such suit, which would leave a deficiency to be paid out of the accident fund, may be made only with the written approval of the Department.

Mr. Harper: What is the liability of a third party if an election is made under the act?

Mr. Hughes: We would naturally presume that he would be liable for the full amount to the fund on account of the injury. However, this question has never yet been tried out in the courts.

Mr. Harper: In addition, if the injured man takes compensation under this act he can't take compensation and then elect to sue?

Mr. Hughes: No.

Dr. Mowell: He assigns so that the Commission can sue the third party.

Mr. Levin: Now, as to the Safety Board, do you consider the safety work that is being done by the department of value?

Mr. Hughes: Yes, sir! I think it is of the greatest value. In considering this problem the biggest thing of all is *safety*—the prevention of these injuries in the first place—compensation afterwards.

SAFETY WORK HAS GREAT VALUE.

Mr. Levin: The administration of the Safety Board is quite expensive. Would you consider dispensing with it at all?

Mr. Hughes: No, sir! This safety work must be done. We must realize more and more all the time the necessity of conserving the man power of our great industries; and this safety work comes first of all. Now, that doesn't mean to say that the law in its present form is just what it should be. It was a compromise measure and was so brought about that we all might get together to present the matter to the legislature for its enactment.

In the first place we did not like the creation of a separate board to do this work; yet we agreed to it in order to get the law passed and this splendid work under way. Personally, I am of the opinion that not only the Safety Board but the Medical Aid Department, as well, should be united under the head of one single department—that of the parent Department, the Industrial Insurance Commission. Originally, it was the intention of those who had to do with the movement in its pioneer stages to place the safety work under the jurisdiction of the Industrial Insurance Department; but when the committees representing the employers and the workmen got together the possibilities of this work loomed so large in view of what had already been accomplished for safety by some of the large plants of the state, that the idea fairly ran away with itself. The problem seemed so large and so far-reaching, and the possibilities of accident prevention so great that the employers, particularly, said that there should be a separate board who could give their whole time and thought to this one problem, and that they should be supplied with an abundant appropriation. So that was what was done.

The organization was given an appropriation of \$350,000, and three district safety boards established under the State Safety Board, and a large force of highly trained men employed for the work.

Mr. Levin: Is that an annual appropriation?

Mr. Hughes: No, that is the appropriation for the biennium, April 1, 1919, to April 1, 1921.

Mr. Levin: You say the work is worth it?

Mr. Hughes: There isn't any question in my mind about the value of this work. Of course, the law has not yet been in operation long enough to

show any very large surface results. Some have been discouraged because there are more accidents reported this year. That doesn't necessarily mean that the safety work is not getting results. This larger number of accidents is not due to any failure of their work, but is due to the tremendously increased employment in the state. The actual number of accidents being reported is just about the same as during the year previous to the enactment of the safety law, but employment has increased in the state somewhere from 25 per cent to 33 1/3 per cent. This will show very clearly that accidents have decreased when a proper analysis is made of the conditions. We are positive from the knowledge which we have of the actual condition that in nearly all of the industries there is a very large reduction of accidents. We hesitate to give any particular industry a black eye, but we do know that as a general comparison the logging industry has been the real black sheep. Logs have been a tremendous price, and the industry has been going at top speed. Bonuses have been paid to workers to get the logs out, and they have been taking tremendous chances and they have paid a tremendous toll in accidents.

Now, this is speaking generally. Logging is generally thought to be such a dangerous occupation that it cannot be made safe. That's all "bosh." Some organizations of loggers have demonstrated that it *can* be made reasonably safe, and that accidents can be prevented. There is one association of loggers of which we know, who have paid strict attention to safety work. Those people have obtained results because their accidents for the year have been exceedingly low; and if all the others could have been induced to do as much as these people, accident prevention work on the whole in this state would have made a tremendous showing of good results.

WHERE ACCIDENTS ARE REDUCED.

A large number of the industries of the state have organized their plants for safety by employing safety engineers, maintained safety committees, and a high standard of educational work. Singling these plants out that have complied with the law in letter and spirit, we find in practically every instance that they have succeeded in establishing a remarkable reduction in the number of accidents.

One year is not very much time to give a state department like the State Safety Board to show results; so we think the work has made remarkable progress for such a short time, and when given two or five years more of effort along these lines the State of Washington is going to be made one of the safest states in the Union.

Mr. Levin: Do you think educational work is necessary as well as artificial guards?

Mr. Hughes: Yes. It is our opinion that educational work is the big end of the safety movement. As a matter of fact, most of the industries now are safeguarded pretty well.

Mr. Nolan: Does a man who complies with all the recommendations—does that in any way affect his rating?

Mr. Hughes: Yes. He is rated a certain per cent of merit on all of the different requirements for safety with which he complies.

Mr. Nolan: That is your merit system?

Mr. Hughes: Yes.

Mr. Nolan: If he refuses to comply with these safety requirements, what do you do?

Mr. Hughes: He is penalized under the state safety law. You see, at the end of each year the State Safety Board files a report on each individual firm in the state. When these reports are received the employer is given certain merit ratings or penalties as the case may be, according as he has complied or failed to comply with the provisions of the state safety law.

CONSOLIDATION OF BOARDS FAVORED.

Mr. Levin: If those boards—the Medical Aid Board and the Safety Board—were consolidated with this Department the cost would be considerably increased?

Mr. Hughes: Oh, no; quite the contrary. There would be many economies in the consolidation.

Mr. Nolan: Do you have a civil service law in this state?

Mr. Hughes: No.

Mr. McGrath: Any politics here in Washington?

Mr. Hughes: Yes, I suppose Washington averages up pretty well with the other states, as far as politics is concerned; but politics has had mighty little to do with the Industrial Insurance Department.

While the Commissioners have generally reflected the politics of the appointive power, politics has in no wise been permitted to interfere with efficiency, nor has the Department ever been permitted to actively participate in politics in any partisan way. The work of the Department so closely touches all classes in the state coming under its provisions that any attempt to use it politically would bring down upon the state administration the severest condemnation. You take in the personnel of the Department at the present time, and personally I will undertake to say that for any time during the nearly four years I have been a member, you will find that there are all shades of political belief among the people in the Department. Efficiency is demanded at all times; and advancement is made here regardless of the politics of any of the people in the Department.

Mr. Nolan: How many members have you on the Board?

Mr. Hughes: We have three.

Mr. Nolan: Appointed by the Governor?

Mr. Hughes: Appointed by the Governor.

Mr. Nolan: For six-year terms?

Mr. Hughes: Yes, sir.

Mr. Nolan: All three terms don't expire at the same time?

Mr. Hughes: No, they do not. There is one expiration each two years.

Mr. Nolan: What salaries do the Commissioners get?

Mr. Hughes: Thirty-six hundred. The legislature last year increased the salary to forty-two hundred dollars per year. That will apply only as the terms expire. But one of the Commissioners is drawing that amount at this time. The other two are drawing pay under the \$3,600 provision of the old law.

Mr. Nolan: I admit your salaries are not high enough.

Mr. Hughes: You can't raise the salary of an appointive officer in this state during the term for which he is appointed.

Mr. Eaton: Has the 50-50 medical aid and safety law been explained?

Mr. Hughes: Yes, in part, but I would like to have you hear from Doctor John W. Mowell, chairman of the State Medical Aid Board.

Mr. Harper: Appeals being made—what do you mean by that?

Mr. Hughes: Any claimant feeling that he has not been properly classified has a right to appeal to the district court for the county in which he is a resident; and also, if the Commission has acted arbitrarily in making the award he has a right to appeal. We have, however, very few appeal cases.

Mr. Harper: I notice your rate book refers to forty-seven different classifications.

Mr. Hughes: We haven't that many classifications. Some numbers have been skipped.

Mr. Harper: How many groups have you, that is, classes?

Mr. Hughes: We have about forty groups combined in as many separate classifications; but within a class we have any number of subdivisions, each taking a sub-class rate according to its hazard within the class.

OPPOSED TO SO-CALLED "COMPETITIVE INSURANCE."

Mr. Harper: Has there been any effort here to make the fund competitive—to permit private carriers to do business here?

Mr. Hughes: No. That is to say, no amendments have ever been presented to the legislature. We understood that private carriers had an amendment ready to present to the last session of the legislature, but apparently they were unable to find anyone to stand sponsor for it, and so nothing ever came of it.

Mr. Harper: You haven't had an opportunity to find what the attitude of the leading employers would be?

Mr. Hughes: Yes, we have had plenty of opportunity. They are absolutely hostile to it. They have had their experience with the state fund, and they have found that it is so much cheaper for them that they are perfectly satisfied with it. The Washington employers are not going to take a chance on opening up this state to competitive insurance, with the certain end that in time they will have to pay two or three times as much for their insurance as they are now paying. We feel quite sure that no proposition of this kind would receive any serious consideration at the hands of the legislature of this state.

Mr. Eaton: Would you furnish us with a representative list of employers to whom we could send questionnaires?

Mr. Hughes: Yes, we would be very glad to do that. We will undertake to obtain lists showing the membership of some of the large safety councils of the state. These are the class of employers who are giving particular thought to the Industrial Insurance problem, and they are the men who can give you the best expression on the law in this state.

Mr. Harper: What is your annual interest income approximately?

Secretary Gilbert: It is approximately \$85,000 per year.

Mr. Harper: Do you cover occupational diseases?

Mr. Hughes: No.

Mr. Harper: Nor traumatic injury?

Mr. Hughes: Yes, we cover traumatic injury. We pay for traumatic conditions as distinguished from the contraction of disease. The exact language of the act is:

"The words *injury* or *injured* as used in this act refer only to an injury resulting from some fortuitous event as distinguished from the contraction of disease."

Mr. Nolan: Your fund is an exclusive fund, and it is compulsory?

Mr. Hughes: Yes. All employers that come under the law whose operations are classed as hazardous are required to report, and they are assessed on the amount of their payroll. Every workman in the state who is injured in any of these employments under the act receives his insurance covering the injury regardless of whether or not his employer has made contribution to the fund. The Commission is given full power to compel each employer to contribute. The employment is the thing which the Department considers. Any workman injured in any of the employments under the act is guaranteed his benefits. The matter of collecting from the employer is another question, and it is up to the Department to attend to that.

Mr. Nolan: If he fails to contribute have you any recourse whereby you can get judgment to collect it?

Mr. Hughes: Yes. We put the account in the hands of the Attorney General, who handles the legal affairs of the Department. The employer who refuses to pay his premium can be enjoined by the courts from operating; so you see we have full power to collect the premium.

Mr. Nolan: Is the state back of it in any way?

Mr. Hughes: Yes. The whole machinery of state is back of the Department, and we have ample powers to do anything that is necessary to collect the fund.

THE GILLIES' FRAUD CASE.

Mr. Nolan: In case of embezzlement of a large sum of money would the state make it good?

Mr. Hughes: The fund is now protected by having all of its responsible officers bonded sufficiently to take care of any matter of that kind.

We had a claim agent here several years ago who succeeded in defrauding the Department of \$20,000. The legislature made good most of this sum, for the reason that at that time this officer carried a bond of but \$2,000. The fund is whole, and the claim agent is serving a term in the state penitentiary at Walla Walla.

Mr. Harper: Wasn't that case due to inefficiency on the part of the administration of the Department?

Mr. Hughes: To be frank, it was, in a sense; but the Department was new at that time, and perhaps had not had the time or experience to throw about the fund every necessary safeguard. Today the method of transacting business here is so thoroughly checked and rechecked against the possibility of error that it is extremely improbable that any employee of the Department could succeed in working a fraud against the fund without immediate detection, and, on top of that, all are amply bonded. More than that, the Department looks well to the fact that those placed in responsible positions are people of the highest character, and clean in their personal lives. The claim agent who defrauded the Department five years ago is the type of man who should never be employed in a responsible position. On the outside he was known as quite a "sport" and "boozier," but we had lots of those fellows in the days before the prohibition law was passed in the state and the saloons done away with; and it was through leading that kind of a life that he devised schemes of defrauding the Department. His work was not closely enough checked up, so he succeeded in getting away with quite a little money.

The Department profited by this experience, and it immediately reorganized on a basis that would make it appear impossible for frauds of this kind to ever again be perpetrated here. Now, there is just this fact about this sort of a thing—no man can embezzle state money, public funds, without arousing tremendous criticism. Private funds may be pilfered, and little said about it, but whenever public funds are touched there is an immediate storm, and this is as it should be, and it is a guarantee that public funds—the funds for which the state government itself is responsible—are sure to be more honestly administered than any private fund. It is probably safe to say that no institution in this country handling the amount of money that is handled in this Department but has experienced greater losses than this loss of \$20,000. Yet frequently nothing is said about these cases where private funds are pilfered, and the matter is hushed up. But the cost of the pilfering, you may always be sure, is charged back to original sources.

MEDICAL AID DEPARTMENT.

Now, gentlemen, if you have no further questions to ask of the Industrial Insurance Commission, we suggest that you hear from Doctor Mowell, chairman of the State Medical Aid Board.

Dr. Mowell: In the first place I would like to ask a question about your law—who is going to pay your medical aid bills, or, in other words, who has supervision of their payment, the insurance carriers or the employer?

Mr. Nolan: In our state it is paid as part of the compensation.

Mr. Harper: In our state the employer pays it.

Dr. Mowell: Who dictates in regard to the manner of treatment that the employee is going to receive—let me make myself clear. A man has a broken leg, he is treated by a physician and non-union results and he has to be operated upon. Who, in this case, is going to decide who does the operating and what is necessary to be done? Who is going to have the authority

to see that this man is properly operated so that you may be able to give him the best results possible and get him off of the payroll?

(Not answered.)

Dr. Mowell: When our law was first passed it did not contain a medical aid clause and at that time a great many of the employers had a system whereby they collected from their employees and paid it to some physician or hospital for the care of the men injured in their employ. Others had no system at all and the men had to supply their own treatment and often had no money to get adequate treatment and as a consequence received poor treatment.

Mr. Nolan: The contract system?

Dr. Mowell: Under the contract system men get fair to good treatment owing to the individual that held the contract, but where there was no contract system in vogue, the men often received very inferior treatment, so when a man had a bad injury and it became apparent that it was a difficult surgical procedure to get the injured man anywhere, doctors were very reluctant to take the cases as private cases, because they didn't see any money in sight. So the Commission was often forced to pay for heavy disabilities that could have been reduced to a minimum by adequate surgical attention or reconstruction work, and this is the thing that brought about the Medical Aid Department. The legislature of 1917 passed the medical aid act whereby the employees contribute one-half and the employer one-half of a specified amount according to the hazard of the industry in which they are employed, this fund to supply medical, hospital and other attention made necessary by the accident.

Mr. Nolan: Is that a fixed amount that the employee pays?

Dr. Mowell: It is a specified amount. After the Medical Aid Board had classified the industries, it was left to the discretion of the board to place the industries in five classes, according to the hazard, running from one cent a day to three cents a day, of which the employee must contribute half. In 1917 the legislature passed the medical aid law making it a separate board from the Industrial Insurance Commission and provides that the chairman of the Medical Aid Board must be a physician and that the medical advisor for the Industrial Insurance Commission should be the chairman of the Medical Aid Board. This law provided for two systems of care for injured workmen: First, the one known as the state plan. The employer would pay 100 per cent of the collection into the medical aid fund and the injured workmen would have free choice of physician in the first instance. The board by its rules selects the physician in the second instance, provided it becomes necessary. Out of this 100 per cent all surgical, nurse, hospital and other bills are paid. Second, it provided for a contract system whereby the employer, by consent of a majority of his workmen, may enter into a contract with some physician or hospital for the care of his men and submit that contract to the Medical Aid Board for approval. Then the employer was required to pay 10 per cent of the amount into the medical aid fund and 90 per cent of it to be turned over to the contracting party for the care of the men. The Medical Aid Board never passes on the legality of a claim. Under the act, the Industrial Insurance Commission is charged with that duty, then the Medical Aid Board acts accordingly.

IMPROVED MEDICAL ATTENTION UNDER THIS ACT.

In the first two years, we found that under the contract system a great many of the parties holding contracts were very conscientious and did their work well. There were a large number, however, that did not. Some of them tried to slide along and give the man as little attention as possible. In some cases, it seemed that the thing uppermost in their minds was to get the man out from under their care. So the Medical Aid Board asked the legislature to put a clause in the law to the effect that where a man did not receive proper treatment, the Medical Aid Board in its discretion may place the individual under the care of some other physician. The board is charged with seeing that the injured man's treatment is "efficient"; the

Industrial Insurance Commission is charged with seeing that it is "suitable and wholesome," so through the Industrial Insurance Commission's medical advisor and the Medical Aid Board, we keep pretty close tab on the man and his condition and as to how he is getting along toward recovery. We have transferred quite a number that have been under contract. We charge the expense back to the employer and he may withhold it from the contracting party, that is, out of the 90 per cent he should pay, but the law provides that it is a direct charge against the employer. Under the state plan, the man has a right to choose his own physician. If he chooses one that is not competent to care for the case at hand or to give it such treatment as it should have, we reserve the right to transfer the injured man to some other surgeon of our own selection, so the man loses control of himself under this rule in the second instance, because the board is in a better position to choose the surgeon for the particular work at hand than any other person in the state. The law provided that the Medical Aid Board make rules and regulations governing treatment and a maximum fee bill, above which charges are illegal and any agreement as to the excess is illegal. The best thing that we see in the state plan is that we have a great many men turned out badly crippled in the first instance. We send them to a surgeon who is specially fitted to reconstruct the particular condition for the man's relief. We call it rehabilitation work. There is no limit as to the amount of money spent in any particular case if, in the opinion of the board, the man's condition can be improved. The most expensive case that has come under the act cost the board about \$3,500. We have had several running around \$2,000 and better. In the case of an injured workman whose condition is such that a reasonable operation will greatly relieve his disability or relieve it entirely, the board suggests to the claimant what he shall do under the circumstances and if he refuses to accept such surgical attention, his compensation is suspended until he complies with the request of the board. This went through the courts once in the case of removal of a semilunar cartilage from the knee, the board contending that it would relieve this man's disability and that it was a reasonable operation. The court upheld the board and the man submitted to the operation later and his disability was completely removed. Otherwise, he was a cripple.

Mr. Nolan: Then you suspend compensation if the man refuses to accept surgical attention as directed by the board?

Dr. Mowell: Yes. This is why I asked the first question. You must have some way to make them come through. Somebody must have authority or pay for a lot of things that a small surgical bill will relieve. The board intends to ask the next legislature to provide in the law that the contracting parties put up bond for good faith in carrying out treatment in the contract system, so in case they fail, the bond will take care of the cases. An illustration: We have a young physician take a contract with a little mill to take care of their men. Soon after they began operation a man receives a bad fracture of the tibia and fibula. He treats this man a while and has non-union as a result. Then the doctor leaves the state and goes to California and the mill people go bankrupt, leaving the old man with an ununited fracture and no money. The medical aid fund never received any contribution from this mill or its workmen so they are barred from having this man reoperated, so the Attorney General rules. This man had no money to supply the treatment so the Industrial Insurance Commission had to make this man an award for his leg and let him keep his ununited fractured leg. Now, in framing your law you must have better control of it than that.

STATE PLAN IS BEST AND ALSO CHEAPEST.

Ten years' experience here has convinced me that this phase of the contract system is so bad that you can't make the language strong enough to condemn it. It should not exist. To give you some idea of statistics on cost, during the year just passed, the contracting physicians and hospitals of the state received about a half million dollars for taking care of 74,516 men; that is, this number of men were under contract. Under the state plan, there were 115,000 men and the state took care of them, did rehabilitation

work and reoperative work necessary, at the expense of about \$300,000. You might think that the injured men would oppose the board stepping in and taking charge of their treatment, but this is not the case, or has not been our experience. The men so far have been perfectly satisfied and have commended the board very highly in their action of transfer and the end results have been very satisfactory, both to the board and the injured employees. There has not been a single instance that the injured man did not gladly accept the surgeon of the board's choice. We are quite familiar with the kind of work that every surgeon in the state is doing and what he is best fitted to do. We have no "pets." All we want is results, so in our transfer work, we send the injured man to some particular individual who is peculiarly fitted for the work at hand. This is one of the great advantages in the state system.

Mr. Eaton: Doctor, may I ask this: Do I understand that half the money is collected from the employer and half from the employees?

Dr. Mowell: Yes, sir.

Mr. Eaton: And it is divided into five classes—A, B, C, D, and E, and the rates are 1, 1½, 2, 2½, and 3 cents per day, respectively?

Dr. Mowell: Yes.

Mr. Nolan: How were the medical aid rules and regulations compiled?

Dr. Mowell: They were compiled after about eight years' experience here. We have the highest fee bill in the United States and that means the highest in the world. We are about 25 per cent higher than any other state except Oregon. Oregon and Washington at present have the same fee bill. The physicians are not entirely satisfied with the fees, especially since the war. However, the fees are fair, and in long protracted cases, we pay out a very large sum of money for treatment because the fees as set here carry a specified time. It is impossible to make a fee bill cover everything that comes up, so the last clause of the fee bill takes care of that. It reads: "For operation or other treatment not herein specified, a proportional fee on the above basis will be allowed at the discretion of the Medical Aid Board." So all reoperative work and reconstruction work is paid for on a basis of the amount of work done in proportion to other fees in the fee schedule.

Mr. Eaton: Mr. Gilbert, who made your rates?

Mr. Gilbert: They were made by the legislature.

Mr. Nolan: By a committee of the legislature?

Mr. Gilbert: Yes. By a committee that drafted the bill.

Mr. Nolan: Have you a regularly employed actuary?

Mr. Gilbert: We have a statistician regularly employed on that work.

Mr. Harper: I would like to get the doctor's views on this: The claim on the part of the insurance companies—is it to their financial interest to get a man back on the job to save compensation, and they employ the best physicians? Is that sound logic?

Dr. Mowell: I don't know what you do in the East but that is not what they do in California. The better class of physicians will not touch the compensation cases at all. They make arrangements with an inferior class of physicians and surgeons to do their work.

Mr. Harper: The insurance companies?

Dr. Mowell: Yes.

Mr. McGrath: Well, anyhow, they employ good attorneys.

Mr. Harper: Thank you.

Mr. Nolan: We want to thank the Commission for the courtesy and kindness they have taken to give us this information. We appreciate it very much, Mr. Chairman.

Mr. Hughes: Mr. Nolan, and gentlemen of the committee, we are glad indeed to have had you here today. If at any time we can be of assistance to you by way of giving you further information concerning the operation of the Washington Industrial Insurance Law, and the success of its application in this state, we shall be only too glad to comply with your request.

AUDIT DIVISION.

STATEMENT OF RECEIPTS AND EXPENSES, FROM JUNE 7, 1911, TO SEPTEMBER 30, 1920, BY FISCAL YEARS.

	Receipts	Expenses
June 7, 1911, to September 30, 1912	\$980,445 75	\$107,868 08
October 1, 1912, to September 30, 1913	1,604,693 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	130,278 92
October 1, 1918, to September 30, 1919	3,098,701 25	172,816 93
October 1, 1919, to September 30, 1920	2,818,635 17	203,595 10
Total	\$17,246,804 23	\$1,190,958 61

RATIO OF EXPENSE TO TOTAL RECEIPTS

June 7, 1911, to September 30, 1920	6.9 %
October 1, 1919 to September 30, 1920	7.22%
October 1, 1919, to September 30, 1920, including Medical Aid contributions	6.28%

CASH FUND.

Accident Fund balance	\$1,159,411 12
Reserve Fund balance	4,198,786 10
Total	\$5,358,197 22
Invested in bonds to secure reserves	4,338,750 00
Net cash balance	\$1,019,447 22

STATEMENT OF ADMINISTRATION EXPENSE, FROM OCTOBER 1, 1919, TO SEPTEMBER 30, 1920.

Salaries—Commissioners	\$11,400 00
Salaries—Chief Medical Advisor	6,000 00
Salaries—All others	122,925 95
Transportation	12,774 00
Hotels, meals, etc	9,063 53
Physicians and special examiners	5,429 00
Stationery and office supplies	6,199 17
Telephone and telegraph	1,238 59
Postage	8,504 11
Printing	9,478 53
General expense	4,410 67
Rent	3,705 37
Court costs	1,040 25
Office furniture and equipment	1,425 93
Total	\$203,595 10

STATEMENT OF RESERVE FUND, OCTOBER 1, 1919, TO SEPTEMBER 30, 1920, AND FOR PERIOD OCTOBER 1, 1911, TO OCTOBER 1, 1920.

Classes	PENSIONS PAID			TRANSFER TO ACCIDENT FUND			TRANSFER FROM ACCIDENT FUND			INTEREST			Balance Sept. 30, 1920	Classes
	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals				
1	\$4,104 67	\$26,404 41	\$8,429 77	\$10,465 89	.....	\$62,630 22	\$2,094 36	\$8,418 70	\$2,094 36	\$8,418 70	\$34,178 62	1	
2	5,700 71	30,993 66	7,018 34	7,018 34	.....	97,951 04	3,203 46	11,509 02	3,203 46	11,509 02	71,448 06	2	
3	25,079 95	124,114 19	3,550 52	31,460 15	33,957 41	302,481 04	4,279 84	41,483 64	4,279 84	41,483 64	188,551 30	3		
4	11,713 76	53,998 42	16,021 17	16,021 17	6,191 22	128,184 54	4,564 20	18,467 76	4,564 20	18,467 76	76,682 71	4		
5	18,824 45	59,408 11	24,307 76	59,408 11	24,067 20	182,782 25	6,359 46	72,804 53	6,359 46	72,804 53	313,873 25	5		
6	34,849 47	59,809 61	5,384 29	5,384 29	60,761 07	182,096 47	17,394 99	10,361 57	17,394 99	10,361 57	136,174 14	6		
7	18,815 09	59,809 61	10,331 45	10,331 45	69,314 04	337,344 10	14,151 02	25,701 15	14,151 02	25,701 15	276,724 41	7		
8	29,687 35	70,076 63	108,759 98	234,447 55	380,936 21	2,361,104 79	81,780 95	276,089 12	81,780 95	276,089 12	1,612,699 73	8		
9	100,770 29	69,076 63	108,759 98	234,447 55	380,936 21	2,361,104 79	81,780 95	276,089 12	81,780 95	276,089 12	1,612,699 73	9		
10	140 00	140 00	.....	.....	.....	5,870 93	49 98	49 98	49 98	49 98	5,780 91	10
11	1,058 50	5,388 05	3,025 93	3,025 93	5,870 93	17,296 97	742 63	2,417 13	742 63	2,417 13	11,300 12	11		
12	12,002 76	52,957 32	3,790 87	3,790 87	48,266 06	181,002 34	5,507 36	20,138 34	5,507 36	20,138 34	122,306 23	12		
13	5,414 26	26,390 35	2,087 62	2,087 62	48,266 06	98,214 11	3,412 65	9,926 24	3,412 65	9,926 24	70,602 38	13		
14	71,101 81	272,736 55	68,994 27	108,529 50	102,506 04	785,832 38	26,302 66	89,313 62	26,302 66	89,313 62	408,889 95	14		
15	8,809 98	51,186 60	4,992 78	4,992 78	26,787 94	150,977 66	6,301 26	20,530 68	6,301 26	20,530 68	124,327 96	15		
16	5,782 92	13,772 92	1,729 37	1,968 70	10,871 28	64,487 95	2,307 80	4,782 94	2,307 80	4,782 94	53,529 27	16		
17	1,827 88	9,346 76	2,758 69	4,352 72	.....	15,913 54	3,097 02	1,396 16	3,097 02	1,396 16	8,580 22	17	
18	6,540 50	19,189 96	4,670 15	7,095 05	2,652 11	50,888 29	1,806 13	5,971 29	1,806 13	5,971 29	30,574 62	18		
19	8,921 40	3,806 07	3,764 90	1,185 46	2,578 44	13,472 65	537 48	1,930 41	537 48	1,930 41	9,800 83	19		
20	1,355 33	9,701 01	2,227 06	3,764 90	253 77	23,080 73	745 43	2,769 65	745 43	2,769 65	13,277 38	20		
21	3,005 83	11,150 98	2,927 06	2,927 06	29,745 19	53,140 84	1,525 33	4,907 46	1,525 33	4,907 46	43,970 96	21		
22	3,715 61	18,415 34	2,927 06	2,927 06	11,922 67	61,687 79	2,278 92	7,065 70	2,278 92	7,065 70	47,682 77	22		
23	3,347 47	20,045 47	1,886 97	6,393 86	29,379 91	77,317 50	2,648 33	7,490 90	2,648 33	7,490 90	58,558 77	23		
24	1,886 97	12,273 42	.....	6,39									

* Overdraft for year only, caused by transfer from class to class.

STATEMENT OF ACCIDENT FUND, OCTOBER 1, 1919, TO SEPTEMBER 30, 1920, AND FOR PERIOD OCTOBER 1, 1911, TO OCTOBER 1, 1920.

Class	CLAIMS PAID		REFUNDS		EXPENSE		RESERVE TO SECURE PENSIONS	
	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals
1	\$10,996 25	\$73,003 91	\$2,063 34	\$25,976 98	\$25 42	\$37 52	\$22,189 05	\$62,630 22
2	7,743 60	128,372 87	1,845 60	13,250 72	21 41	158 03	97,951 04	302,081 00
3	79,983 90	532,904 40	9,580 64	49,046 28	310 61	94 04	35,957 41	128,184 54
4	10,269 40	110,614 18	1,697 65	15,194 69	23 03	90 36	6,191 22	488,782 25
5	31,963 83	457,279 34	3,363 65	14,734 76	80 61	370 05	24,097 20	182,096 47
6	44,533 06	275,331 46	3,070 29	22,310 07	145 12	337 53	60,761 07	337,344 10
7	106,618 18	700,755 44	5,528 73	25,601 34	172 63	2,200 11	69,314 04	2,361,104 79
8	606,716 43	4,491,091 29	9,115 21	19,811 03	2,860 94	6,490 49	389,936 21	5,870 93
9	11,164 20	11,164 20	843 21	843 21	19 69	19 69	5,870 93	17,296 97
10	1,209 45	16,689 30	607 21	2,292 92	5 55	12 25	48,269 06	181,002 34
11	11,065 20	116,291 56	27 40	596 51	45 22	93 83	31,796 17	98,214 11
12	15,408 20	639,833 52	.....	.....	676 33	1,181 70	102,506 04	785,832 38
13	93,114 50	135,763 20	174 10	1,155 03	104 33	221 83	26,787 24	159,377 66
14	18,447 45	132,810 09	18 00	37 57	40 31	227 38	19,871 28	15,913 54
15	13,956 65	12,556 75	.....	.....	3 03	3 03	2,652 11	50,888 29
16	1,775 55	103,686 32	233 67	614 84	26 66	105 52	161 54	13,472 95
17	11,381 95	54,665 95	257 11	562 33	36 01	70 08	253 77	23,980 73
18	10,965 80	74,337 73	.....	.....	66 67	104 30	22,745 19	53,140 84
19	6,217 80	21,103 98	.....	.....	327 99	558 00	11,222 67	61,087 79
20	12,322 65	382,918 00	491 08	1,294 85	40 12	60 87	25,379 91	77,517 50
21	61,243 75	44,200 60	50 10	769 15	10 12	788 10	13,200 43	102,925 48
22	9,463 50	46,469 02	189 67	208 29	41 43	65 98	6,220 57	23,286 93
23	72,163 65	365,952 71	1,890 32	2,981 93	235 27	483 94	2,112 69	9,627 60
24	1,163 41	35,577 35	.....	.....	69 44	75 89	420 47	12,155 77
25	1,597 10	43,076 06	122 84	2,926 11	22 37	112 23	5,841 70	29,601 04
26	10,672 90	53,078 98	192 77	329 81	66 44	145 57	11,425 26	5,732 28
27	14,558 23	93,738 39	7 47	240 09	14 02	46 03	5,159 54	9,951 05
28	10,824 40	90,505 33	50 10	185 86	10 56	15 96	5,230 05	6,530 46
29	92,983 53	290,407 41	31 06	636 12	105 16	274 82	.....	.....
30	11,734 80	70,361 93	30 29	433 30	22 46	56 67	.....	.....
31	5,455 50	29,343 73	8 35	861 41	.....	17 97	.....	.....
32	4,497 70	1,081 70	20 50	72 15	.....	.....	.....	.....
33	56 00	2,087 70	.....	.....	.....	.....	.....	.....
34	1,570 15	8,679 70	54 75	76 04	.....	.....	.....	.....
35	158,409 87	158,409 87	569 33	569 33	429 01	429 01	.....	.....
36	.....	.....	.....	.....	.....	.....	.....	.....
37	.....	.....	.....	.....	.....	.....	.....	.....
38	.....	.....	.....	.....	.....	.....	.....	.....
39	.....	.....	.....	.....	.....	.....	.....	.....
40	.....	.....	.....	.....	.....	.....	.....	.....
41	.....	.....	.....	.....	.....	.....	.....	.....
42	.....	.....	.....	.....	.....	.....	.....	.....
43	.....	.....	.....	.....	.....	.....	.....	.....
44	.....	.....	.....	.....	.....	.....	.....	.....
45	.....	.....	.....	.....	.....	.....	.....	.....
46	.....	.....	.....	.....	.....	.....	.....	.....
47	.....	.....	.....	.....	.....	.....	.....	.....
48	.....	.....	.....	.....	.....	.....	.....	.....
49	.....	.....	.....	.....	.....	.....	.....	.....
50	.....	.....	.....	.....	.....	.....	.....	.....
Totals	\$1,618,231 57	\$9,702,931 31	\$42,459 42	\$205,079 71	\$6,770 28	\$15,024 60	\$1,130,073 74	\$6,093,421 03

* Temporary overdraft.

STATEMENT OF ACCIDENT FUND—Continued.

Class	PREMIUMS		INTEREST AND PENALTY		TRANSFER FROM RESERVE	
	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals
						Balance Sept. 30, 1920
1	\$23,702 07	\$195,166 40	\$763 38	\$7,203 45	\$8,429 77	\$51,067 11
2	17,495 47	240,507 72	669 48	3,325 12	1,139 62	11,105 40
3	143,111 54	935,682 20	2,368 96	8,817 66	3,550 62	31,439 15
4	26,086 37	255,535 15	1,174 84	11,030 23	5,902 97	58,552 78
5	30,663 62	906,291 33	777 90	5,367 79	24,307 76	9,900 83
6	96,527 01	544,085 85	1,708 17	7,628 12	5,384 29	77,022 73
7	165,652 84	1,115,471 19	1,728 05	3,974 58	19,831 45	73,225 23
8	727,655 25	6,732,189 61	4,848 67	20,653 31	108,759 98	158,792 87
9	29,923 31	26,923 31	125 43	125 43	.....	9,150 41
10	993 70	39,894 89	73 44	975 21	3,025 93	7,654 59
11	68,911 20	236,252 21	296 02	3,055 67	3,790 87	19,225 61
12	56,918 39	232,261 72	50 29	2,084 10	2,087 62	11,746 07
13	89,626 55	1,302,918 84	428 16	2,060 09	68,994 27	*14,355 84
14	27,619 06	307,085 28	789 55	2,560 27	.....	108,529 50
15	45,742 01	239,781 81	164 61	873 49	.....	4,963 78
16	779 98	30,662 43	68 55	562 23	1,729 37	1,968 70
17	13,964 12	161,243 33	164 84	562 23	2,758 62	4,352 72
18	18,827 14	77,574 90	93 29	1,140 45	4,670 15	7,065 00
19	4,694 66	46,853 22	80 48	700 59	.....	1,185 46
20	15,074 31	112,228 95	14 82	392 96	3,764 90	5,909 96
21	484,390 58	484,390 58	380 52	1,731 55	2,227 06	*12,763 90
22	28,639 04	118,937 34	110 74	451 10	.....	32,318 80
23	8,792 66	85,629 65	348 74	2,510 40	.....	6,373 33
24	196,757 75	564,629 76	1,704 30	4,123 90	.....	18,026 64
25	20,423 63	65,454 04	18 34	648 72	5,181 51	118,183 37
26	2,283 76	43,627 15	84 09	786 79	.....	7,306 48
27	18,712 93	77,060 98	338 09	808 51	2,976 83	3,486 79
28	29,209 07	109,615 33	644 95	1,515 42	3,059 53	28,566 90
29	14,944 08	39,743 36	155 90	544 83	.....	34,441 75
30	17,801 19	47,578 75	280 68	842 38	.....	4,837 96
31	33,791 08	255,164 95	130 29	519 68	92 23	3,801 04
32	26,000 26	103,634 23	90 72	734 40	297 68	12,012 20
33	10,231 66	37,801 88	62 37	443 41	3,100 04	10,625 72
34	7,405 41	7,405 41	84 69	369 94	339 94	1,831 66
35	2,191 50	37,901 10	260 08	336 49	.....	5,721 50
36	7,040 50	16,760 59	95 62	553 40	.....	21,256 95
37	1,874 61	16,760 59	553 40	553 40	.....	4,354 62
38	551,621 17	551,621 17	1,026 40	1,026 40	.....	212,048 16
39	.....	.....	.....	.....	.....	1,186,530 86
40	.....	.....	.....	.....	.....	*27,119 74
41	.....	.....	.....	.....	.....	.....
42	.....	.....	.....	.....	.....	.....
43	.....	.....	.....	.....	.....	.....
44	.....	.....	.....	.....	.....	.....
45	.....	.....	.....	.....	.....	.....
46	.....	.....	.....	.....	.....	.....
47	.....	.....	.....	.....	.....	.....
48	.....	.....	.....	.....	.....	.....
49	.....	.....	.....	.....	.....	.....
50	.....	.....	.....	.....	.....	.....
Totals	\$2,590,758 20	\$16,456,696 61	\$22,296 91	\$101,309 65	\$280,148 71	\$618,552 11
						\$1,150,411 12

* Temporary overdraft.

STATEMENT OF MEDICAL AID FUND, OCTOBER 1, 1919, TO SEPTEMBER 30, 1920.

Classes	FIRST AID PAYMENTS		ADMINISTRATION EXPENSE		REFUNDS		CONTRIBUTIONS		INTEREST AND PENALTY	
	Year Ending Sept. 30, 1920	Totals	Medical Aid and Safety Board Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals	Year Ending Sept. 30, 1920	Totals
A	\$34,264 01	\$69,359 92	\$3,661 92*	\$12,285 16*	\$96 96	\$958 40	100% \$51,325 73	100% \$110,395 64	\$467 79	\$1,039 88
B	40,373 64	83,833 05	12,247 63†	12,247 63†	129 80	582 03	100% 1,659 47	100% 5,011 23	764 73	1,623 10
C	62,323 14	134,557 78	20,239 89†	20,239 89†	203 42	2,188 96	100% 71,496 33	100% 154,174 93	858 53	2,014 17
D	86,397 72	162,874 69	6,508 41*	24,272 95*	714 34	3,678 40	100% 2,372 03	100% 8,981 83	850 80	2,103 08
E	42,155 72	98,185 85	22,537 44*	22,537 44*	237 50	1,746 83	100% 83,069 40	100% 183,354 30	1,142 00	2,343 65
			4,547 44*	22,971 32†		Total....	100% 16,655 07	100% 40,943 21		
			14,954 90†	12,971 32†		Total....	100% 95,836 82	100% 196,337 01		
			8,438 14*	28,683 29†		Total....	100% 18,601 40	100% 43,314 09		
			29,399 41†	29,399 41†		Total....	100% 96,581 63	100% 145,150 53		
			29,103 97*	108,988 92*		Total....	100% 21,110 12	100% 57,870 44		
			100,054 23†	100,054 23†		Total....	100% 338,369 91	100% 789,412 41		
Total.	\$265,514 23	\$548,811 29	\$129,157 50	\$209,042 51	\$1,382 11	\$9,154 62	100% 60,398 69	100% 156,120 80	\$4,083 85	\$9,114 88
							\$418,708 00	\$945,533 21		\$187,639 67

* Medical Aid. † Safety Board.

CLAIM DIVISION.

The duty of the claim division consists of the assembling, classifying, investigating, computing, and, upon adjudication by the Industrial Insurance Commission, promptly paying all claims, at the same time observing that all the safeguards against fraud are maintained. This is a short but comprehensive statement of the function of the "disbursing" department as distinguished from the "collecting" department, which procures from the employer the required premium.

It will be noted from the accompanying schedule that since the institution of the Industrial Insurance Department to the end of the fiscal year ending September 30, 1920, there have been filed 174,325 claims. Hereafter, in this statement, such fiscal year ending September 30, 1920, shall be referred to as the present year, and the fiscal year ending September 30, 1919, shall be referred to as the past year. During the present year there were presented 26,393 claims, an average of 2,192 per month. Allowing twenty-six work days to the month, the department may be said to have received an average of 84.2 claims per day. The actual adjusted claims exceeded this, for at the end of the past year there were 4,235, and at the end of the present year, 3,527 unadjusted claims. These unadjusted claims are such as are, incomplete, in the process of adjustment, or carried on monthly time loss on account of continued disability.

There is an increase of 18 per cent in the number of claims received during the present year over those received during the past year. At the time of making this report the claim agent had no authentic information at hand as to: the number of men employed in industries under the Act; the labor turn-over in such industries; the number of aged men and children therein employed; the effects of the safety work as carried on under legislation enacted by the 1919 legislature; or the activity of the local aid boards in seeing to it that "all" accidents are reported, no matter how trivial; so far as such matters pertained to the present year. These are elements that would enter into the explanation for the increase.

A study of the accompanying table with relation to the claims adjudicated for the present year as compared with the past year shows:

An increase of 25.4 per cent for claims rejected (includes non-compensable claims).

An increase of 15.4 per cent in the claims suspended (No claim filed by the workman, or he failed to comply with rules of the department, or he could not be located).

An increase of 4.5 per cent in claims adjusted for time loss only.

A decrease of 8.8 per cent in fatals adjusted (The number of fatal claims received was practically the same, 369 for the present as compared with 368 for the past year).

A decrease of 6.6 per cent in total permanent disability cases adjudicated (28 for the present as compared with 30 for the past year).

A decrease of 16.7 per cent in the unadjusted claims.

These percentages indicate that the increase in claims for the present year falls in the rejected and suspended subdivisions. Rejected and suspended claims include trivial claims that are, however, compensable for medical treatment.

During the present year there were 3,268 claims rejected because the time loss did not exceed seven days following the date of injury, (waiting period);

and 3,482 were rejected because no time was lost. The sum of these is 6,750, and this is 88 per cent of the total rejected claims, namely 7,666. The other 12 per cent of rejected claims for the present year, contains the following interesting cases:

29 cases where there was not sufficient proof of an accident in the course of employment.

50 cases where the workman failed to notify the employer of the accident (usually trivial cases);

61 cases where the disability was found to not be the result of an accident;

53 cases where claims were presented for accidents not occurring in the course of employment;

22 cases where the workman had a condition which was found not the result of the accident claimed;

21 cases where members of firms presented claims, but not having included themselves by notice to the department prior to the injury the claims had to be rejected;

243 cases where there were apparently cognizable injuries, but the claimant failed to have medical attention or failed to have the attending physician submit the required medical proof;

28 cases where the employer was engaged in interstate commerce, which is not within the scope of the compensation act;

146 claims for accidents occurring in admiralty and therefore not cognizable by this department;

9 cases where the employers' operations were on Federal property and therefore without the scope of the act; and

7 cases where claimants settled with "third parties," which precluded their acceptance of further benefit from this department.

The tabulated statement of these facts, together with the cost of insurance, and the amount expended for the claims, and many other interesting comparisons will appear in the statistician's report.

Monthly time loss to claimants is due and payable at the end of each month, and permanent partial disability awards are payable generally when the claimant is surgically healed and his condition fixed so that the true disability may be measured. However, where it is clear that a certain amount of permanent partial disability is inevitable, as in case of an amputated leg, the commission will, in a necessitous case, make a cash advance on such disability. Claims ready to be paid are not delayed by reason of incomplete claims taking precedence. Every effort is made by the claim division to pay claims at the time due as anticipated by the law.

TOTAL ACCIDENTS REPORTED.

MONTH	FISCAL YEAR ENDING									
	Sept. 30, 1912	Sept. 30, 1913	Sept. 30, 1914	Sept. 30, 1915	Sept. 30, 1916	Sept. 30, 1917	Sept. 30, 1918	Sept. 30, 1919	Sept. 30, 1920	Total Sept. 30, 1920
October	28	24	41	30	19	24	28	37	36	.....
November	45	12	24	13	45	20	28	38	20	.....
December	22	11	26	11	21	33	21	23	18	.....
January	18	33	14	11	21	26	40	36	17	.....
February	15	42	15	16	13	27	34	29	40	.....
March	19	42	42	16	22	43	40	30	32	.....
April	27	41	43	16	29	26	28	34	31	.....
May	33	37	32	15	32	22	32	28	46	.....
June	22	24	21	26	27	26	45	26	31	.....
July	22	44	15	18	29	25	30	23	30	.....
August	16	46	18	31	27	22	32	37	43	.....
September	12	15	33	22	29	26	46	27	25	.....
Totals	279	371	324	215	314	320	414	368	369	2,974
Average per month	23.3	30.9	27.0	18.0	26.2	26.6	34.5	30.6	30.7	.....

INDUSTRIAL INSURANCE DEPARTMENT—CLAIM DIVISION.

Comparative Statement Showing the Number of Accidents Reported and of Claims Adjudicated Monthly for the Fiscal Year Ending September 30, 1920.

	Total to Sept. 30, 1919	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Total Year Ending Sept. 30, 1920	Total Oct. 1, 1911 to Sept. 30, 1920
Accidents reported	148,032	2,328	1,712	1,663	1,801	1,830	2,454	2,370	2,438	2,545	2,296	2,643	2,213	26,293	174,325
NUMBER OF CLAIMS ADJUDICATED															
Claims allowed; total temporary dis- ability; full and final award	98,641	1,041	942	1,096	1,015	852	1,066	1,146	945	1,064	1,088	1,145	969	12,349	110,990
Total permanent disability	131	1	1	3	4	2	1	2	4	3	1	3	3	28	139
Rejections	18,145	705	422	812	332	595	631	554	629	742	641	871	732	7,666	25,811
Suspensions	24,382	639	457	652	553	423	587	374	477	699	569	581	566	6,577	30,969
Fatals—															
(a) Pensions awarded	1,405	16	19	18	24	12	20	15	11	27	22	34	12	230	1,635
(b) Rejected	295	8	4	2	1	3	4	5	2	2	6	4	3	44	270
(c) Suspended (no dependents, etc.) ..	867	16	14	12	3	1	6	11	5	1	14	13	11	107	974
Totals	143,797	2,426	1,859	2,595	1,932	1,888	2,315	2,107	2,073	2,538	2,291	2,651	2,326	27,001	170,798
Unadjusted at end of each period	4,235	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,527
	148,032	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	174,325

SEPTEMBER

Finals 1,020, less 21 reopened during year—999
 T. P. D. 4, less 1 reopened during year— 3
 Fatals 14, less 2 reopened during year— 12

STATISTICAL DIVISION.

INDEX TO TABLES.

- No. 0. Index to classes.
- No. 1. Fatal accidents. Statement of awards.
- No. 2. Permanent total disability. Statement of awards.
- No. 3. Permanent partial disability. Statement of awards.
- No. 4. Temporary total disability. Statement of awards.
- No. 5. Miscellaneous expense.
- No. 6. Rejected claims.
- No. 7. Amputations.
- No. 8. Fractures.
- No. 9. Dislocations.
- No. 10. Cuts.
- No. 11. Sprains.
- No. 12. Bruises.
- No. 13. Scalds and burns.
- No. 14. Punctures.
- No. 15. Miscellaneous.
- No. 16. Summary. Nature of injury tables.
- No. 17. Remote cause of death.
- No. 18. Immediate cause of death.
- No. 19. Nativity. Fatal accidents.
- No. 20. Dependents. Fatal accidents.
- No. 21. Permanent total disability. Agency and injury.
- No. 22. Cause and cost non-mechanical injuries.
- No. 23. Cause and cost mechanical injuries.
- No. 24. Non-mechanical injuries. By industrial classes.
- No. 25. Mechanical injuries. By industrial classes.
- No. 26. Wages of injured workmen.
- No. 27. Nativity table.
- No. 28. Permanent partial disability. Degrees.
- No. 29. Conjugal condition of injured workmen.
- No. 30. Wage loss table. By industrial classes.

INDEX TO CLASSES.

INDUSTRIES.

Class and
Sub-Class No.

- 1—1 Ditches and canals, excavation, pipe laying, back filling.
- 1—2 Drilling Wells.
- 1—3 Shaft sinking.
- 1—4 Sewers.
- 1—5 Tunnels (N. O. S.).
- 1—6 Tunnels (railroad).
- 2—1 Bridges and bridge work, trestles, pile driving.
- 5—1 Galvanized iron or tin work (roof or cornice) roof work.
- 5—2 Brick work (construction) stone, marble, terra cotta (outside).
- 5—3 Plumbing, installation of heating and ventilating systems in buildings.
- 5—4 Painting structures, painting (outside) window washing.
- 5—5 Carpenter work, lathing, house wrecking, metal ceiling work.
- 5—6 Concrete construction, plain and re-inforced.
- 5—7 Interior decoration, plastering, kalsomining, painting (inside), tile and mantle setting.
- 5—8 Iron and steel structures (other than bridges), metal tanks, metal chimneys.
- 6—1 Electric apparatus (installing in buildings), electric wiring, fire alarm systems.
- 6—2 Electric railway construction, telegraph and telephone construction work.
- 6—3 Installation of machinery, boilers, engines, belts, pulleys, shafting.
- 6—4 Junk dealers.
- 7—1 Land clearing, clearing rights of way for railroads, streets, highways, etc.
- 7—2 Railroad construction (other than logging and electric railways).
- 8—1 Street and highway paving.
- 8—2 Street, highway, grading.
- 8—3 Street and highway maintenance, irrigation ditch maintenance, engineers and surveyors.
- 8—4 Gravel bunkers.
- 9—1 Steel shipbuilding.
- 9—2 Wooden shipbuilding.
- 9—3 Concrete shipbuilding.
- 9—4 Ferries (operation).
- 10—2 Saw-mills.
- 10—3 Shingle mills.
- 10—4 Wood saws (itinerant).
- 10—6 Cresote works.
- 11—1 Team and truck driving.
- 12—1 Dredging.
- 13—1 Electric light and power plants (operation).
- 13—2 Steam heat and power plants (operation).
- 13—3 Telephone and telegraph (operation).
- 14—1 Street railways.
- 14—2 Interurban railways.
- 14—3 Steam railroads (operation).
- 16—1 Coal mines.
- 17—1 Gravel pits.
- 17—2 Metal mines.
- 17—3 Quarries.
- 17—4 Stone crushing.
- 18—1 Blast furnaces, rolling mills.
- 18—2 Smelters.
- 19—1 Gas works.
- 21—1 Chop, feed or flour mills.

Class and
Sub-Class No.

- 21—2 Grain warehouse and elevators.
- 21—3 General warehouse and storage.
- 22—1 Laundries.
- 23—1 Water works.
- 24—1 Paper and pulp mills.
- 29—1 Cooperage.
- 29—2 Sash and doors, furniture, veneer, etc.
- 31—1 Building materials, lime, paint.
- 31—2 Cement manufacturing.
- 31—3 Stone handling (not quarry hazard).
- 33—1 Fish canneries.
- 33—2 Fish oil manufacture.
- 34—1 Auto repair shops, auto garages.
- 34—2 Machine shops.
- 34—3 Blacksmith shops, boiler works, foundries, etc.
- 34—4 Metal working trades (N. O. S.).
- 34—5 Aeroplane pilots.
- 35—1 Brick and tile, earthenware, terra cotta.
- 35—2 Briquettes.
- 35—3 Glass manufacturing.
- 37—1 Alcohol, ammonia, nitrogen.
- 37—2 Bottling works.
- 38—1 Brooms and brushes.
- 38—2 Textile.
- 38—3 Cordage.
- 38—4 Leather.
- 38—5 Paper products.
- 39—1 Bakeries, candy making.
- 39—2 Food stuff, fruit canneries.
- 39—3 Sugar refineries.
- 40—1 Condensed milk.
- 40—2 Creameries.
- 41—1 Electrotyping.
- 41—2 Printing.
- 41—3 Jewelry manufacture.
- 42—1 Wharf operation.
- 43—1 Packing houses, slaughtering.
- 43—2 Garbage works.
- 44—1 Cold storage, ice.

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

INDUSTRY	Class	Total No. Claims	MONTHLY PENSIONS			Reserves Paid by Lump Sum		Additional Pension Reserves		BURIAL AWARDS		IMMEDIATE PAYMENTS		Time Award Paid Before Death			
			No.	Total Amount	Average	Total Reserves	No.	Total Amount	No.	Total Amount	No.	Total Amount	No.		Total Amount		
Excavations, sewers Bridges, pile driving General construction Machine installation Land clearing Logging railroads* (3 mos.) Streets and highways Steel shipbuilding Wooden shipbuilding Logging* (3 mos.) Saw mills Shingle mills Balance of class Team and truck driving Dredging Electric power plants Electric railways Telegraph and telephones Coal mines Metal mines, quarries Steel works, smelters Gas works Feed mills, warehouses Waterworks Paper mills Wood working Building materials Metal working trades Textiles, leathers, etc. Condensed milk Printing Wharf operation Packing houses Cold storage Logging operations* (9 mos.) Not under the Act	1	3	8	\$105 00	\$35 00	\$14,200 78	3	3	\$225 00	3	\$750 00	3	\$750 00				
	2	5	10	266 00	26 60	88,008 63	3	12	1,075 00	7	1,750 00	1	\$150 00				
	5	14	8	72 50	24 17	10,722 48	1	4	325 00	1	250 00						
	6	4	3														
	7	2	6	135 00	25 83	17,076 70	1	2	\$1,367 23	15	750 00	3	750 00				
	7-4	14	6	245 00	35 30	34,949 40	1	13	1,136 25	4	1,000 00	1	315 00				
	8	12	7	192 13	24 02	25,544 19	1	17	1,490 00	5	1,250 00	1	37 50				
	9-1	16	8	92 23	23 06	11,565 15	1	6	500 00	1	250 00						
	9-2	5	4	92 23	23 06	11,565 15	1	75	6,084 75	16	4,000 00	4	396 35				
	10-1	79	42	1,188 83	28 30	141,260 75	4	61	5,250 00	21	5,250 00	2	515 00				
	10-2	58	39	1,157 50	29 68	141,015 39	2	3	175 00	1	250 00	1	250 00				
	10-3	2	1	48 58	24 29	7,033 31	1	1	100 00	1	250 00						
	10	1	1	40 00	40 00	5,156 29	1	1	100 00	1	250 00						
	11	2	1	40 00	40 00	5,870 93	1	1	75 00								
	12																
	13	11	11	340 00	30 91	44,887 76	1	14	1,300 00	8	2,000 00						
	14	6	6	185 00	30 83	27,264 91	1	6	575 00	5	1,250 00						
	15	1	1	30 00	30 00	3,101 50	1	1	100 00	1	250 00						
	16	19	14	525 00	37 50	73,879 18	3	23	2,621 90	10	2,500 00	1	14 40				
	17	10	5	170 00	34 00	29,193 05	1	12	1,025 00	5	1,250 00						
	18	2	2	55 00	27 50	6,097 14	1	2	150 00	1	250 00						
	19	1	1	20 00	20 00	588 59	1	1	75 00								
	21	1	1	40 00	40 00	5,107 47	1	1	75 00								
	23	1	1	40 00	40 00	12,160 24	1	1	72 75	1	250 00						
	24	3	2	85 00	42 50	10,762 80	3	3	275 00	2	500 00						
	29	3	3	90 00	30 00	20,816 69	3	3	300 00	2	500 00						
	31	6	5	145 00	29 00	12,873 44	3	4	375 00	3	750 00	1	30 00				
	34	3	3	100 00	33 33	9,112 09	3	3	300 00	3	750 00	1	105 00				
	38	1	1	30 00	30 00	5,222 61	1	1	100 00	1	250 00						
	40	2	1	35 00	35 00	5,922 61	1	2	175 00	1	250 00						
	41	2	2	50 00	25 00	5,732 28	1	2	175 00	1	250 00						
	42	1	1	20 00	20 00	3,207 82	1	1	75 00								
	43	1	1	30 00	30 00	5,220 05	1	1	100 00	1	250 00						
	44																
	50-1	73	36	1,190 00	33 06	156,188 36	2	89	9,300 00	20	5,000 00						
	Totals	387	222	\$6,742 77	\$20 37	\$875,139 99	11	7	\$3,462 94	7	\$4,446 57	387	\$34,724 75	130	\$32,500 00	15	\$2,370 75

* Class 7-4 and 10-1 consolidated into class 50-1, Jan. 1st, 1920.

TABLE NO. 2—PERMANENT TOTAL DISABILITY. STATEMENT OF AWARDS.

INDUSTRY	Class	Total Number Claims	Total Monthly Pensions	Average Pension	Reserve	Additional Pension Reserve	Time Award	Total Compensation
General construction	5	1	\$20 00	\$20 00	\$4,425 07	.....	.....	\$4,425 07
Logging railroads	7-4	1	45 00	45 00	4,390 31	.....	.....	4,390 31
Streets and highways	8	1	30 00	30 00	6,294 24	.....	.....	9,568 96
Steel shipbuilding	9-1	1	50 00	50 00	4,684 90	\$3,274 72	.....	4,973 20
Wooden shipbuilding	9-2	3	85 00	28 33	10,991 68	.....	287 30	11,787 88
Logging	10-1	6	180 00	30 00	39,428 93	.....	796 20	42,983 67
Saw mills	10-2	1	160 00	32 00	23,559 80	4,584 04	1,975 70	24,142 05
Shingle mills	10-3	5	47 72	47 72	11,092 68	.....	582 25	11,219 68
Coal mines	16	3	150 00	50 00	24,041 85	.....	477 30	24,519 15
Steel works, smelters	18	2	70 00	35 00	13,174 14	.....	180 00	13,354 14
Feed mills, warehouses	21	1	45 00	45 00	3,390 82	.....	60 00	3,450 82
Building materials	35	1	35 00	35 00	5,671 67	.....	.....	5,671 67
Condensed milk	40	1	30 00	30 00	6,202 65	.....	.....	6,202 65
Wharf operations	42	1	20 00	20 00	1,951 72	.....	103 88	2,055 57
Totals .....	.....	28	\$967 72	\$34 56	\$156,180 46	*\$7,858 76	\$4,672 60	\$168,711 82

* Accident sustained in former years.

TABLE NO. 3.—PERMANENT PARTIAL DISABILITY. STATEMENT OF AWARDS.

INDUSTRY	Class	Total No. Claims	Dura- tion Dis- ability (Days)	Aver- age	Time Award	Average	Permanent Partial Disability Award	Average	10% to Parents of Minors	Total Compensation
Excavations, sewers	1	14	1,330	95.0	\$1,779 15	\$127 08	\$5,042 50	\$360 17	.....	\$6,821 65
Bridges, pile driving	2	15	1,060	72.6	1,598 65	106 53	3,737 50	249 16	.....	5,335 55
General construction	5	110	10,460	95.1	15,888 50	144 44	43,892 50	389 02	2	59,794 75
Machine installation	6	21	1,869	89.0	2,552 25	121 53	5,337 50	254 16	.....	7,889 75
Land clearing	7	17	1,681	95.9	2,185 05	128 53	5,350 00	314 70	.....	7,535 05
Logging railroads *(3 mos.)	7-4	23	2,601	113.0	3,661 20	154 83	14,425 00	627 17	.....	17,980 20
Streets and highways	8	59	4,854	82.2	7,167 75	121 47	23,120 00	391 83	.....	30,287 75
Steel shipbuilding	9-1	203	16,708	82.3	24,022 90	118 33	73,620 00	392 66	12	97,866 65
Wooden shipbuilding	9-2	47	6,165	131.1	8,138 25	175 15	19,615 00	417 34	5	27,755 25
Logging *(3 mos.)	10-1	328	33,044	100.7	45,009 20	137 22	150,040 00	457 58	18	195,019 20
Saw mills	10-2	575	37,946	66.0	53,747 96	93 48	199,207 50	346 45	1	254,552 11
Shingle mills	10-3	192	1,336	66.8	1,880 65	67 90	51,082 50	298 05	11	64,408 16
Balance of class	10	20	1,336	66.8	1,880 65	67 90	51,082 50	298 05	.....	8,743 15
Rail and truck driving	11	16	646	37.8	846 05	52 87	3,275 00	204 68	.....	4,128 35
Predging	12	4	211	52.7	342 30	85 57	1,085 00	271 25	.....	1,427 30
Electric power plants	13	14	1,183	84.5	1,896 40	129 02	4,587 50	327 67	.....	6,393 90
Electric railways	14	23	2,145	93.2	2,977 95	129 47	8,520 00	370 43	4	11,569 20
Telegraph and telephones *(3 mos.)	15	.....	.....	.....	.....	.....	.....	.....	.....	.....
Coal mines	16	111	12,371	111.4	18,346 55	164 38	53,367 50	489 10	.....	72,274 35
Coal mines, quarries	17	31	2,277	73.4	3,070 95	99 06	10,600 00	341 93	2	13,763 45
Steel works, smelters	18	29	1,876	64.6	2,779 00	95 82	4,732 50	163 18	1	7,521 50
Gas works	19	4	330	37.5	321 25	80 31	5,975 00	143 75	2	7,922 50
Feed mills, warehouses	21	21	911	43.3	1,494 80	73 94	5,980 00	284 76	.....	7,574 80
Laundries	22	23	1,913	53.1	2,161 70	92 38	7,100 00	358 70	1	9,271 70
Waterworks	23	6	337	36.1	460 00	70 76	3,925 00	654 15	1	4,385 60
Paper mills	24	33	1,856	56.2	2,481 10	75 18	6,170 00	190 00	3	8,666 10
Wood working	29	156	6,398	41.0	9,139 03	58 58	38,715 00	248 17	28	48,522 80
Building materials	31	9	845	36.8	1,170 63	13 07	3,215 00	357 22	.....	4,385 65
Fish canneries	33	8	269	25.5	333 30	41 66	850 00	106 25	.....	1,183 30
Metal working trades	34	150	7,352	49.0	9,847 40	65 64	42,610 00	284 06	12	52,807 40
Brick and tile	35	6	388	64.6	599 30	99 88	3,487 50	581 25	1	4,096 80
Chemicals, bottling works	37	4	133	33.2	181 95	45 48	400 00	100 00	1	580 44
Textiles, leathers, etc.	38	22	1,258	57.1	1,955 40	88 88	6,050 00	275 00	3	8,020 46
Bakeries, foodstuffs	39	33	2,272	68.8	3,423 75	103 75	6,075 00	184 08	2	9,513 75
Condensed milk	40	8	588	73.5	984 65	123 08	1,612 50	201 56	.....	2,597 15
Printing	41	30	1,507	50.2	1,907 20	63 57	6,675 00	222 50	2	8,005 45
Wharf operations	42	36	3,526	97.9	5,383 00	149 52	12,502 50	347 29	.....	17,885 50
Packing houses	43	31	1,830	50.0	2,380 21	76 78	6,737 50	217 33	2	9,160 21
Cold storage, ice	44	6	520	86.6	621 35	103 55	2,875 00	470 16	1	3,503 85
Theaters	45	1	26	26.0	102 10	102 10	250 00	250 00	.....	352 10
Powder works	46	1	26	26.0	102 10	102 10	250 00	250 00	.....	352 10
Electric adoption	48	3	78	26.0	136 05	45 35	1,012 50	337 50	.....	1,148 55
Office machines	49	.....	.....	.....	.....	.....	.....	.....	.....	.....
Logging operations *(9 mos.)	50	214	12,871	60.1	17,501 95	81 31	74,480 00	348 03	8	92,219 45
Totals	*	42,657	193,453	73.7	\$273,355 33	\$102 90	\$919,475 60	\$346 66	170	\$1,197,384 48

* Class 7-4 and 10-1 consolidated into 50-1, Jan. 1st, 1920. † Includes 138 reopened claims from previous year.

TABLE NO. 4.—TEMPORARY TOTAL DISABILITY. STATEMENT OF AWARDS.

INDUSTRY	Class	Total Number Claims	Duration Disability (Days)	Average	Time Award	Average
Excavations, sewers	1	72	1,865	25.9	\$2,646 85	\$36 76
Bridges, pile driving	2	48	1,010	21.0	1,433 60	29 86
General construction	5	488	11,227	23.0	16,640 01	34 09
Machine installation	6	90	2,155	23.9	3,164 65	35 16
Land clearing	7	39	1,111	28.4	1,514 70	38 83
Logging railroads *(3 mos.)	7-4	53	1,109	19.1	1,521 80	26 22
Streets and highways	8	303	8,018	26.4	11,822 00	39 01
Steel shipbuilding	9-1	726	20,017	27.5	28,337 95	39 03
Wooden shipbuilding	9-2	63	2,168	34.4	3,201 00	50 80
Logging *(3 mos.)	10-1	913	23,819	26.0	32,293 40	35 37
Saw mills	10-2	2,252	46,286	20.5	67,931 55	30 16
Shingle mills	10-3	352	6,855	19.4	10,431 25	29 63
Balance of class	10	17	428	25.1	654 30	38 48
Team and truck driving	11	145	2,906	20.0	4,008 10	27 64
Dredging	12	6	137	22.8	224 10	37 35
Electric power plants	13	54	900	16.6	1,388 20	25 70
Electric railways	14	83	1,768	21.3	2,592 65	31 23
Telegraph and telephone *(3 mos)	15	3	123	41.0	162 00	54 00
Coal mines	16	391	9,652	24.6	14,539 61	37 18
Metal mines, quarries	17	93	1,675	18.0	2,280 35	24 51
Steel works, smelters	18	138	2,523	18.2	3,688 75	26 73
Gas works	19	24	445	18.5	636 80	26 53
Feed mills, warehouses	21	119	2,105	17.6	3,116 15	26 18
Laundries	22	64	1,160	18.1	1,592 70	24 85
Waterworks	23	27	627	23.2	981 10	36 33
Paper mills	24	159	2,188	13.7	3,107 45	19 54
Wood working	29	390	7,046	17.9	9,940 75	25 48
Building materials	31	40	863	31.5	1,293 05	32 32
Fish canneries	33	31	618	19.9	814 95	26 28
Metal working trades	34	596	10,169	16.8	15,062 10	25 27
Brick and tile	35	49	1,081	21.1	1,427 90	29 14
Chemicals, bottling works	37	27	402	14.8	659 30	24 41
Textiles, leathers, etc.	38	55	1,314	23.8	1,775 20	30 45
Bakeries, foodstuffs	39	169	3,524	20.8	4,754 80	28 13
Condensed milk	40	87	1,231	14.1	1,713 70	19 69
Printing	41	35	669	19.1	883 90	25 25
Wharf operations	42	126	3,510	27.8	5,198 75	41 25
Packing houses	43	124	1,778	14.3	2,431 65	19 61
Cold storage, ice	44	36	853	23.6	1,211 05	33 64
Theaters	45	1	26	26.0	52 50	52 50
Powder works	46	7	108	15.4	168 35	24 05
Elective adoption	48	6	79	13.1	119 60	19 93
Office machines	49					
Logging operations *(9 mos.) ...	50	1,324	26,532	19.9	36,867 95	27 77
Totals		9,830	212,080	21.6	\$304,286 52	\$30 95

* Class 7-4 and 10-1 consolidated into 50-1, Jan. 1st, 1920.

TABLE NO. 5.—MISCELLANEOUS EXPENSE.

INDUSTRY	Class	Trav'ling Expense	Guardian Expense		Leg		Foot		Arm and Hand		Eye		Spectacles		Total Expense
			No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Excavations, sewers	1	\$25 42													\$25 42
Bridges, pile driving	2	21 41													21 41
General construction	5	310 61													320 61
Machine installation	6	23 03													23 03
Land clearing	7	80 61			4	\$560 00			1	\$135 00					775 61
Logging railroads *(3 mos.)	7-4														
Streets and highways	8	145 12													307 62
Steel shipbuilding	9-1	386 31	3	\$75 00	7	975 00			1	135 00	2	20 00	1	\$7 50	1,755 31
Wooden shipbuilding	9-2	386 32	1	25 00	1	145 00			2	300 00	2	15 00	1	4 00	556 32
Logging *(3 mos.)	10-1	1,144 94	8	200 00	10	1,45 00									1,490 94
Saw mills	10-2	1,430 00	19	456 00	10	1,365 00			10	1,280 00	4	48 00	1	10 00	4,579 00
Single mills	10-3	283 00	1	6 00	1	145 00			4	500 00	2	18 00			955 00
Balance of class	10								1	135 00					135 00
Team and truck driving	11	19 99													19 99
Dredging	12	5 55													5 55
Electric power plants	13	45 22													45 22
Electric railways	14	87 11	1	25 00							2	18 00			130 11
Telegraph and telephones *(3 mos.)	15														
Coal mines	16	676 33	3	75 00	2	280 00			2	260 00	2	18 00	1	10 00	1,319 33
Metal mines, quarries	17	104 33	1	25 00											164 33
Steel works, smelters	18	40 31							1	\$35 00					175 31
Gas works	19	3 03							1	135 00					3 03
Feed mills, warehouses	21	96 66													96 66
Laundries	22	36 01													36 01
Waterworks	23	4 80													4 80
Paper mills	24	63 67	1	25 00					1	125 00					129 80
Wood working	29	327 99	9	201 00					1	135 00					226 67
Building materials	31	41 43							1	135 00	2	24 00			687 99
Fish canneries	33	10 12													41 43
Metal working trades	34	235 27	5	110 65	1	150 00			1	165 00	1	10 00			501 12
Brick and tile	35	235 27													607 92
Chemicals, bottling works	37	29 37			1	145 00					1	6 00			210 44
Textiles, leathers, etc.	38	70 23	1	25 00											29 37
Bakeries, foodstuffs	39	66 44													66 44
Condensed milk	40	14 02													66 44
Printing	41	105 16													14 02
Wharf operations	42	105 16													105 16
Packing houses	43	22 46													105 16
Cold storage, ice	44				1	145 00									22 46
Theaters	45														145 00
Powder works	46														
Electric adoption	47														
Office machines	48														
Logging operations *(9 mos.)	49														
	50	429 01	6	150 00	9	1,365 00			4	530 00	4	40 00			2,514 01
Totals		\$6,770 28	59	\$1308 65	38	\$5420 00	2	\$60 00	30	\$3970 00	24	\$230 00	4	\$31 50	\$17,880 43

* 7-4 and 10-1 consolidated into 50-1, Jan. 1st, 1920.

TABLE NO. 6—REJECTED CLAIMS.

Rejection No.	REASON FOR REJECTION	Time Loss	No. Rejections
1	Applicant was compensated in full for time loss by employer. (Rejection on this ground discontinued Nov. 1, 1919)		12
2	Applicant's loss did not exceed 5%		1
3	Insufficient proof of an accident in the course of employment		29
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.....		61
6	Not in the course of employment when injured		53
7	No disability account of accident		2
8	Lost no time account of accident		3,482
9	Condition not the result of an accident within the meaning of the Compensation Act		22
11	Applicant was not an employe, but a member of the firm, and had not elected to bring himself under the act, prior to the date of accident		21
12	Disability not established by medical proof of attending physician, as required by Sec. 12 of the Workmen's Compensation Act		243
13	Employer was engaged in inter-state commerce and was not within the scope of the Workmen's Compensation Act		28
14	Accident occurred under admiralty jurisdiction and not within the scope of the Compensation Act		146
15	Employer's operations were within a federal reservation and not within the scope of the Workmen's Compensation Act		9
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 Workmen's Compensation Act		7
17	Workman's time loss did not exceed the 7 days following the date of his injury		3,268
	Number days lost account No. 17 rejection	9,496	.....
18	Miscellaneous		232
	Days lost account of 7-day waiting period	9,496	.....
	Total number rejected		7,666

TABLE NO. 7—AMPUTATIONS.

MEMBERS	No.	Time Loss (Days)	Ave- rage	Time Award Amount	P. P. D.		Total Compens- ation	No. Infect- ions
					No.	Amount Awards		
Ear	1	36	36.0	\$41 55	1	\$500 00	\$541 55	.....
Forearm	11	1,218	110.7	1,825 40	11	19,375 00	21,200 40	.....
Arm, general	6	785	130.8	952 60	6	9,400 00	10,352 60	.....
Hand	15	1,247	83.1	1,623 55	15	22,212 50	23,836 05	.....
Thumb	90	3,934	43.7	5,505 15	90	17,827 50	23,332 65	5
First finger	151	4,824	31.9	6,914 21	151	28,460 00	35,374 21	6
Middle finger	116	3,896	33.5	6,026 40	116	11,912 50	17,938 90	8
Ring finger	76	2,038	26.8	3,106 05	76	6,475 50	9,581 55	1
Little finger	77	2,518	32.6	3,614 55	77	5,592 50	9,207 05	4
Thumb and one finger	6	356	59.3	489 70	6	2,580 00	3,069 70	.....
Thumb and two or three fingers	6	410	68.3	542 75	6	4,700 00	5,242 75	.....
Thumb and all fingers	5	452	90.4	770 00	5	6,650 50	7,420 50	.....
Two fingers	79	3,554	44.9	5,234 30	79	24,337 50	29,571 80	.....
Three fingers	37	2,647	71.5	3,456 80	37	21,042 50	24,449 30	.....
Four fingers	10	798	79.8	1,305 40	10	7,900 00	9,205 40	1
Upper leg (thigh)	2	609	304.5	818 00	2	3,800 00	4,618 00	.....
Leg	11	2,231	202.8	2,574 20	11	15,600 00	18,174 20	2
Foot	8	1,222	152.7	1,469 35	8	9,350 00	10,819 35	.....
Great toe	14	927	66.2	1,410 70	14	2,337 50	3,748 20	3
One other toe	24	1,037	43.2	1,414 70	24	1,567 50	2,982 20	.....
Two toes	7	445	63.5	608 40	7	1,892 50	1,995 90	.....
Three toes	3	213	71.0	272 30	3	1,412 50	1,684 80	.....
Four toes	4	551	137.7	945 50	4	1,762 50	2,708 00	.....
Testicle	1	168	168.0	193 80	1	250 00	443 80	1
Reopened claims .....	.....	621	.....	887 20	8	2,450 00	3,337 20	.....
Totals	760	36,737	48.3	\$51,997 56	768	\$228,887 50	\$280,885 56	31

TABLE NO. 8—FRACTURES.

MEMBERS	No.	Time Loss (Days)	Average	Time Award Amount	P. P. D.		Total Compensation	No. Infections
					No.	Amount Awards		
Ear (drum)	5	148	29.5	\$198 30	3	\$1,000 00	\$1,198 30	.....
Skull	39	4,003	102.6	6,076 50	29	20,750 00	26,826 50	1
Forehead	1	166	166.0	191 50	1	900 00	1,091 50	.....
Nose	20	196	9.8	302 20	3	425 00	727 20	1
Upper jaw	4	94	23.5	168 45	1	200 00	368 45	.....
Lower jaw	19	698	36.7	990 90	2	100 00	1,090 90	1
Neck	1	64	64.0	129 20	1	1,000 00	1,129 20	.....
Spinal column (vertebrae)	13	1,796	138.1	2,769 50	9	10,700 00	13,469 50	4
One rib	233	4,763	20.4	6,983 45	3	1,200 00	8,183 45	1
Two ribs	178	4,643	26.0	6,940 10	3	450 00	7,390 10	.....
Three or more ribs	44	1,721	39.1	2,635 70	5	1,250 00	3,885 70	.....
Sacrum and coccyx	2	265	132.5	438 10	2	2,100 00	2,538 10	.....
Pelvis	44	4,310	97.9	6,493 00	23	14,725 00	21,218 00	.....
Scapula	16	1,275	79.6	1,825 10	5	1,400 00	3,225 10	3
Clavicle	68	4,614	69.3	6,935 85	24	9,842 50	16,778 35	.....
Humerus	43	5,123	119.1	6,750 25	30	16,305 00	23,055 25	.....
Radius	118	5,434	46.0	7,488 45	32	8,037 50	15,525 95	2
Ulna	51	3,005	58.9	4,230 65	12	5,350 00	9,580 65	.....
Forearm	77	6,653	86.4	9,165 90	32	13,855 00	23,020 90	4
Hand	95	3,581	37.1	5,025 80	28	5,610 00	10,635 80	3
Thumb	76	1,970	24.2	2,765 70	26	2,902 50	5,668 20	1
First finger	76	2,101	27.6	3,003 35	26	3,317 50	6,320 85	2
Middle finger	57	1,580	27.7	2,246 10	19	1,450 00	3,696 10	2
Ring finger	39	1,017	26.0	1,523 50	10	712 50	2,236 00	.....
Little finger	63	1,449	23.0	2,133 10	22	942 50	3,075 60	1
Thumb and one finger	1	144	144.0	249 20	1	550 00	799 20	.....
Thumb and two or more fingers	1	53	53.0	61 10	1	300 00	361 10	.....
Two fingers	15	479	31.9	617 95	8	1,275 00	1,892 95	.....
Three fingers	7	321	45.8	488 15	4	830 00	1,318 15	.....
Four fingers	2	188	94.0	357 70	2	805 00	1,162 70	.....
Colles fracture	84	4,420	52.6	6,175 90	22	5,712 50	11,888 40	1
Femur (upper leg)	63	13,356	212.0	17,777 60	54	37,525 00	55,302 60	3
Knee-patella	21	2,346	111.7	3,583 10	17	5,577 50	9,160 60	.....
Tibia	82	7,252	88.4	10,319 25	30	9,700 00	20,019 25	1
Fibula	124	7,368	67.4	10,290 15	29	5,162 50	15,461 65	.....
Leg (tibia and fibula)	142	25,375	178.6	32,171 10	101	51,140 00	83,311 10	10
Both legs	4	1,016	254.0	1,349 55	4	4,000 00	5,349 55	1
Foot	230	11,248	48.9	16,681 45	55	13,340 00	30,021 45	1
Both feet	1	104	104.0	120 00	.....	.....	120 00	.....
Great toe	125	3,205	25.6	4,585 70	18	1,725 00	6,310 70	1
One other toe	38	882	23.2	1,333 50	6	350 00	1,683 50	.....
Two toes	12	361	3.0	503 45	1	50 00	643 45	1
Three toes	8	414	51.7	695 20	3	250 00	945 20	.....
Four toes	1	48	48.0	55 40	.....	.....	55 40	.....
Potts fracture	48	4,534	94.4	7,028 65	21	6,850 00	13,878 65	1
Multiple fracture	38	6,264	164.8	9,137 20	33	29,140 00	38,277 20	.....
Reopened claims .....	.....	3,333	.....	4,094 05	53	22,337 50	26,432 00	.....
Totals	2430	153,330	63.0	\$215,125 45	814	\$321,145 00	\$536,270 45	46

TABLE NO. 9—DISLOCATIONS.

MEMBERS	No.	Time Loss (Days)	Ave- rage	Time Award Amount	P. P. D.		Total Compensation	No. Infections
					No.	Amount Awards		
One rib	1	18	18.0	\$20 70	.....	.....	\$20 70	.....
Two ribs	2	36	18.0	41 50	.....	.....	41 50	.....
Coccyx	1	31	31.0	62 60	.....	.....	62 60	.....
Shoulder	53	3,067	57.8	4,280 20	22	\$9,007 50	\$13,287 70	1
Elbow	13	606	46.6	944 10	3	525 00	1,469 10	.....
Wrist	15	490	32.6	697 70	2	250 00	947 70	.....
Hand	1	88	88.0	126 90	1	1,200 00	1,326 90	.....
Thumb	9	195	21.6	328 75	3	350 00	678 75	.....
First finger	1	12	12.0	20 70	1	62 50	83 20	.....
Middle finger	2	33	16.5	38 05	1	50 00	88 05	.....
Ring finger	4	64	16.0	96 50	2	212 50	309 00	.....
Little finger	2	18	9.0	20 80	.....	.....	20 80	.....
Two fingers	2	112	56.0	189 20	2	175 00	364 20	.....
Hip-joint	14	1,006	71.8	1,590 26	7	1,750 00	3,340 26	.....
Patella	16	1,142	71.3	1,574 55	7	2,700 00	4,274 55	.....
Ankle	10	537	53.7	758 95	3	475 00	1,233 95	.....
Foot	2	65	32.5	90 00	.....	.....	90 00	.....
Great toe	2	13	6.5	17 20	.....	.....	17 20	.....
One other toe	1	2	2.0	2 90	.....	.....	2 90	.....
Kidney	1	1	1.0	1 40	.....	.....	1 40	.....
Reopened claims .....	.....	759	.....	765 60	4	1,637 50	2,403 10	.....
Totals	152	8,205	54.5	\$11,668 56	58	\$18,395 00	\$30,063 56	1

TABLE NO. 10—CUTS.

MEMBERS	No.	Time Loss (Days)	Average	Time Award Amount	P. P. D.		Total Compensation	No. Infections
					No.	Amount Awards		
Ear	11	154	14.0	\$211 10	.....	.....	\$211 10	.....
Scalp	147	2,581	17.5	3,749 80	4	\$1,500 00	5,249 80	9
Forehead	35	403	11.5	610 55	1	225 00	835 55	2
Eyelids	13	203	15.6	287 65	3	700 00	987 65	1
Nose	11	293	26.6	449 95	2	300 00	749 95	.....
Face	67	1,243	18.5	1,812 00	1	150 00	1,962 00	4
Neck	3	103	34.3	171 60	.....	.....	171 60	.....
Back	1	39	39.0	45 00	.....	.....	45 00	.....
Chest	5	115	23.0	155 65	.....	.....	155 65	.....
Abdomen	1	8	8.0	9 25	.....	.....	9 25	.....
Rectum	1	4	4.0	5 75	.....	.....	5 75	.....
Genital organs	3	66	22.0	79 35	.....	.....	79 35	.....
Shoulder	5	92	18.4	138 10	1	300 00	438 10	1
Elbow	21	530	25.2	822 00	3	2,000 00	2,822 00	3
Forearm	102	1,955	19.1	2,883 40	14	4,462 50	7,345 90	14
Wrist	84	1,380	16.4	2,056 80	7	3,520 00	5,576 80	16
Arm (upper)	4	291	72.7	338 35	1	1,312 50	1,650 85	1
Hand	59	1,243	21.0	1,822 60	10	2,862 50	4,685 19	13
Hand-palm	147	2,894	19.6	3,924 95	18	4,700 00	8,624 95	36
Hand-back	96	1,506	15.6	2,202 45	13	1,655 00	3,857 45	13
Thumb	239	4,364	18.2	5,970 76	39	5,392 50	11,363 26	40
First finger	264	4,058	15.3	5,828 65	57	5,617 50	11,446 15	53
Middle finger	136	1,946	14.3	2,756 35	14	975 00	3,731 35	28
Ring finger	106	1,523	14.3	2,020 45	14	950 00	2,970 45	26
Little finger	91	1,203	13.2	1,679 00	21	1,050 00	2,729 00	11
Thumb and one finger	23	395	17.1	516 40	3	400 00	916 40	.....
Thumb and two or three fingers	10	366	30.6	493 50	4	587 50	1,081 00	.....
Thumb and all fingers	4	120	30.0	187 00	2	862 50	1,049 50	1
Two fingers	161	3,468	21.1	4,820 70	40	5,712 50	10,533 20	7
Three fingers	48	962	20.0	1,367 25	8	2,100 00	3,467 25	3
Four fingers	7	349	49.8	560 10	5	987 50	1,547 60	.....
Both hands	1	44	44.0	88 80	1	100 00	188 80	1
Buttock	4	23	5.7	28 95	.....	.....	28 95	.....
Thigh	21	664	31.6	923 96	3	650 00	1,573 96	2
Knee	117	2,284	19.5	3,306 05	6	1,162 50	4,468 55	15
Leg	115	2,287	19.8	3,353 05	2	162 50	3,515 55	26
Both legs	1	15	15.0	30 30	.....	.....	30 30	.....
Ankle	49	1,425	29.0	1,787 20	5	437 50	2,224 70	6
Foot	182	3,757	20.6	5,065 45	10	1,800 00	6,865 45	12
Great toe	88	1,506	17.1	2,050 35	9	825 00	2,875 35	4
One other toe	30	393	13.1	544 55	1	37 50	582 05	2
Two toes	9	101	11.2	154 40	.....	.....	154 40	.....
Three toes	3	90	30.0	125 35	2	87 50	213 85	.....
Side	4	86	21.5	99 10	.....	.....	99 10	.....
Multiple injuries	4	159	39.7	204 75	.....	.....	204 75	.....
Reopened claims .....	.....	350	.....	527 30	28	5,882 50	6,409 80	.....
Totals	2533	46,921	18.5	\$66,267 02	352	\$59,467 50	\$125,734 52	350

TABLE NO. 11—SPRAINS.

MEMBERS	No.	Time Loss (Days)	Ave- rage	Time Award Amount	P. P. D.		Total Compen- sation	No. Infec- tions
					No.	Amount Awards		
Neck	10	247	24.7	\$352 30	.....	.....	\$352 30	.....
Back	329	7,130	21.6	11,200 51	13	\$4,250 00	15,450 51	.....
Chest	7	117	16.7	162 30	.....	.....	162 30	.....
Abdomen	9	127	14.1	154 50	.....	.....	154 50	.....
Sacro-iliac	3	103	34.3	200 80	.....	.....	200 80	.....
Side	49	1,055	21.5	1,570 50	.....	.....	1,570 50	.....
Genital organs	13	255	19.6	452 20	.....	.....	452 20	.....
Shoulder	63	1,598	25.3	2,523 55	4	550 00	3,073 55	.....
Elbow	15	460	30.6	500 70	3	425 00	1,015 70	.....
Forearm	17	165	9.7	242 55	.....	.....	242 55	.....
Wrist	127	2,049	16.1	3,007 60	5	737 50	3,745 10	1
Arm (upper)	1	6	6.0	8 60	.....	.....	8 60	.....
Hand	14	231	16.5	358 45	1	50 00	408 45	.....
Thumb	5	41	8.2	56 75	1	37 50	94 25	.....
First finger	2	24	12.0	33 70	.....	.....	33 70	.....
Little finger	2	64	32.0	109 00	1	37 50	146 50	.....
Four fingers	1	52	52.0	60 00	.....	.....	60 00	.....
Hip-joint	15	214	14.2	287 15	1	150 00	437 15	.....
Knee	114	4,290	37.7	6,315 15	21	4,325 00	10,640 15	1
Leg	30	678	22.6	1,096 40	1	12 50	1,078 90	.....
Both legs	1	15	15.0	25 95	.....	.....	25 95	.....
Ankle	255	6,752	26.4	9,613 65	15	2,800 00	12,413 65	1
Foot	28	432	15.4	634 65	2	300 00	934 65	.....
Great toe	1	4	4.0	6 90	.....	.....	6 90	.....
Reopened claims .....	.....	629	.....	805 30	10	2,725 00	3,590 30	.....
Totals	1111	26,747	24.0	\$39,809 16	78	\$16,400 00	\$56,299 16	3

TABLE NO. 12—BRUISES.

MEMBERS	No.	Time Loss (Days)	Average	Time Award Amount	P. P. D.		Total Compensation	No. Infections
					No.	Amount Awards		
Head	43	1,412	32.8	\$1,787 95	2	\$400 00	\$2,187 95	.....
Ear	4	136	34.0	224 35	2	800 00	1,024 35	.....
Brain, concussion of	21	684	32.4	1,100 10	3	800 00	1,900 10	.....
Forehead	6	129	21.5	153 05	1	125 00	278 05	.....
Nose	2	31	15.5	44 70	.....	.....	44 70	.....
Face	36	473	13.1	670 85	.....	.....	670 85	3
Neck	6	159	26.5	213 75	.....	.....	213 75	.....
Spinal column and cord	2	467	233.5	519 20	1	1,000 00	1,519 20	.....
Spinal column (vertebrae)	7	890	127.1	1,361 90	7	4,600 00	5,961 90	.....
Back (general)	227	5,242	23.0	7,745 90	8	2,200 00	9,945 90	1
Thorax (external—chest)	95	1,988	20.9	2,814 95	3	1,250 00	4,064 95	2
Abdomen (external)	33	870	26.3	1,206 70	2	300 00	1,506 70	.....
Abdomen (viscera)	10	730	73.0	1,146 65	3	950 00	2,096 65	.....
Groin	22	302	13.7	484 70	.....	.....	484 70	1
Side	154	3,087	20.0	4,596 90	1	200 00	4,796 90	1
Sacrum and coccyx	6	114	19.0	161 75	1	250 00	411 75	.....
Pelvis	8	209	26.1	266 45	.....	.....	266 45	.....
Rectum	3	120	40.0	190 30	.....	.....	190 30	1
Genital organs	38	828	21.7	1,206 20	1	200 00	1,406 20	.....
Shoulder	145	4,707	32.4	7,110 85	12	3,462 50	10,573 35	2
Elbow	57	1,575	27.6	2,286 70	3	200 00	2,486 70	6
Forearm	93	1,944	20.9	2,879 00	5	1,075 00	3,954 00	5
Wrist	28	407	14.5	597 65	2	125 00	722 65	3
Arm (upper)	10	654	65.4	824 45	4	2,737 50	3,561 95	.....
Arm and leg	1	75	75.0	86 50	.....	.....	86 50	.....
Hand (general)	76	1,504	19.7	2,329 80	8	1,525 00	3,854 80	14
Hand (palm)	72	1,030	14.3	1,368 20	4	512 50	1,880 70	59
Hand (back)	53	729	13.7	1,038 85	.....	.....	1,038 85	19
Thumb	140	1,720	12.2	2,295 85	12	862 50	3,158 35	30
First finger	145	2,081	14.3	2,876 55	17	1,500 00	4,376 55	43
Middle finger	137	2,131	15.5	2,893 10	16	1,002 50	3,895 60	32
Ring finger	73	925	11.8	1,264 05	7	425 00	1,689 05	21
Little finger	73	862	11.8	1,145 90	9	325 00	1,470 90	9
Thumb and one finger	1	31	31.0	35 70	.....	.....	35 70	7
Two fingers	97	1,589	16.3	2,101 95	11	662 50	2,764 45	7
Three fingers	16	343	21.7	477 55	3	550 00	1,027 55	1
Four fingers	3	106	35.3	186 30	1	137 50	323 80	1
Buttock	89	2,140	24.0	3,111 60	7	1,400 00	4,511 60	2
Thigh	69	1,833	26.5	2,691 30	3	800 00	3,491 30	2
Knee	245	6,157	25.1	9,467 75	21	3,787 50	13,255 25	30
Leg	367	9,256	25.2	13,295 75	11	1,525 00	14,790 75	46
Both legs	9	235	26.1	348 60	.....	.....	348 60	.....
Ankle	144	2,971	20.6	4,477 75	6	562 50	5,040 25	13
Foot	388	7,724	19.9	10,908 70	11	2,525 00	13,433 70	25
Both feet	5	145	29.0	204 80	1	150 00	354 80	.....
Great toe	126	1,742	13.8	2,600 50	4	225 00	2,825 50	15
One other toe	27	392	14.5	615 30	2	25 00	640 30	5
Two toes	27	614	22.7	960 80	1	37 50	998 30	2
Three toes	5	119	23.8	164 05	1	37 50	201 55	.....
Five toes	2	7	3.5	9 60	.....	.....	9 60	1
Multiple members	144	6,274	43.5	9,333 70	19	6,087 50	15,421 20	.....
Reopened claims .....	.....	3,081	.....	3,845 90	22	11,237 50	15,083 40	.....
Totals	3595	82,979	23.0	\$119,671 40	258	\$56,577 50	\$176,248 90	402

TABLE NO. 13—SCALDS AND BURNS.

MEMBERS	No.	Time Loss (Days)	Ave- rage	Time Award Amount	P. P. D.		Total Compen- sation	No. Infec- tions
					No.	Amount Awards		
Face	32	507	15.8	\$681 40	.....	.....	\$681 40	2
Neck	1	12	12.0	20 70	.....	.....	20 70	1
Back	4	56	14.0	76 45	.....	.....	76 45	.....
Chest	4	40	10.0	61 10	.....	.....	61 10	.....
Abdomen (external)	3	36	12.0	45 00	.....	.....	45 00	.....
Groin	1	186	186.0	214 60	.....	.....	214 60	.....
Rectum	1	13	13.0	26 20	.....	.....	26 20	.....
Shoulder	5	67	13.4	88 40	1	\$25 00	113 40	.....
Elbow	1	7	7.0	8 10	.....	.....	8 10	1
Forearm	39	504	15.2	965 30	1	500 00	1,465 30	8
Wrist	19	341	17.9	448 90	.....	.....	448 90	7
Arm (upper)	3	62	20.6	71 55	.....	.....	71 55	.....
Both arms	1	60	60.0	121 10	.....	.....	121 10	.....
Arm and leg	1	28	28.0	56 50	.....	.....	56 50	.....
Hand (general)	33	766	23.2	925 85	3	1,137 50	1,063 35	4
Hand (palm)	19	215	11.3	274 05	2	150 00	424 05	1
Hand (back)	15	216	14.4	333 30	1	200 00	533 30	3
Thumb	5	82	16.4	125 70	.....	.....	125 70	3
First finger	6	104	17.3	153 95	2	200 00	353 95	2
Middle finger	3	38	12.6	43 75	.....	.....	43 75	2
Ring finger	1	5	5.0	5 70	.....	.....	5 70	.....
Thumb and one finger	4	118	29.5	151 35	1	137 50	288 85	1
Two fingers	4	31	7.7	37 30	.....	.....	37 30	1
Three fingers	5	107	21.4	99 10	1	625 00	724 10	2
Four fingers	5	220	44.0	218 65	2	450 00	668 65	1
Both hands	18	598	33.2	947 85	2	525 00	1,472 85	.....
Buttock	2	24	12.0	33 45	.....	.....	33 45	.....
Thigh	6	89	14.8	152 75	.....	.....	152 75	.....
Leg	21	467	22.2	645 35	.....	.....	645 35	2
Both legs	4	116	29.0	150 55	.....	.....	150 55	.....
Ankle	7	118	16.8	151 00	1	50 00	201 00	1
Foot	41	1,223	29.8	1,952 90	1	1,625 00	3,577 90	5
Great toe	1	2	2.0	2 30	.....	.....	2 30	.....
One other toe	1	7	7.0	10 10	.....	.....	10 10	.....
Multiple members	29	2,243	77.3	3,317 90	9	5,925 00	9,242 90	1
Reopened claims .....	.....	78	.....	134 90	1	475 00	609 90	.....
Totals	345	8,876	25.7	\$12,753 05	28	\$12,025 00	\$24,778 05	48

TABLE NO. 14—PUNCTURES.

MEMBERS	No.	Time Loss (Days)	Ave- rage	Time Award Amount	P. P. D.		Total Compen- sation	No. Infec- tions
					No.	Amount Awards		
Face	1	5	5.0	\$8 60	.....	.....	\$8 60	.....
Neck	2	5	2.5	5 70	.....	.....	5 70	.....
Back	2	22	11.0	27 40	.....	.....	27 40	1
Chest	2	20	10.0	27 10	.....	.....	27 10	.....
Abdomen	1	37	37.0	53 35	.....	.....	53 35	.....
Rectum	1	84	84.0	109 60	1	500 00	669 60	1
Shoulder	5	97	19.4	143 60	1	500 00	643 60	.....
Elbow	3	196	65.3	349 50	2	1,742 50	2,092 00	1
Forearm	26	315	12.1	433 70	.....	.....	433 70	10
Wrist	18	206	11.4	284 55	1	50 00	334 55	10
Arm (upper)	5	83	16.6	154 55	.....	.....	154 55	2
Both arms	1	156	156.0	315 06	1	225 00	540 00	.....
Hand (general)	10	311	31.1	363 60	1	1,050 00	1,413 60	8
Hand (palm)	148	2,180	14.7	3,022 00	1	150 00	3,172 00	118
Hand (back)	18	315	17.5	456 80	1	75 00	531 80	11
Thumb	66	1,198	18.1	1,579 30	5	825 00	2,404 30	59
First finger	72	1,147	15.9	1,629 20	9	1,225 00	2,854 20	61
Middle finger	62	893	14.4	1,321 15	6	912 50	2,233 65	59
Ring finger	42	1,103	26.2	1,764 65	7	1,445 00	3,209 65	38
Little finger	21	436	20.7	626 40	1	75 00	701 40	18
Two fingers	1	8	8.0	13 85	.....	.....	13 85	.....
Buttock	2	14	7.0	20 20	.....	.....	20 20	.....
Thigh	9	145	16.1	220 40	.....	.....	220 40	.....
Knee	28	347	12.3	526 85	.....	.....	526 85	14
Leg	12	600	50.0	661 10	1	200 00	861 10	4
Ankle	11	112	10.1	179 45	.....	.....	179 45	4
Foot	138	1,609	11.6	2,196 60	2	175 00	2,371 60	43
Both feet	1	3	3.0	3 40	.....	.....	3 40	1
Great toe	4	23	5.7	30 00	.....	.....	30 00	.....
One other toe	3	38	12.6	56 70	.....	.....	56 70	1
Multiple members	1	6	6.0	8 60	.....	.....	8 60	.....
Slide	3	39	13.0	74 15	.....	.....	74 15	.....
Reopened claims .....	.....	194	.....	213 60	4	600 00	813 60	.....
Totals	719	11,947	16.6	\$16,940 65	44	\$9,750 00	\$26,690 65	464

TABLE NO. 15—MISCELLANEOUS.

MEMBERS	No.	Time Loss (Days)	Ave- rage	Time Award Amount	P. P. D.		Total Compen- sation	No. Infe- ctions
					No.	Amount Awards		
Eye (foreign body)	76	1,087	14.3	\$1,601 35	.....	.....	\$1,601 35	11
Eye (cut)	26	308	11.8	435 85	2	\$900 00	735 85	1
Eye (bruise)	31	322	10.3	462 36	.....	.....	462 30	.....
Eye (puncture)	4	51	12.7	69 10	.....	.....	69 10	1
Eye (burn)	26	268	10.3	393 15	3	550 00	913 15	.....
Ulcer of cornea	38	1,359	35.7	1,816 35	20	10,710 00	12,526 35	7
Loss vision (partial)	68	1,970	28.9	2,895 10	68	33,525 00	36,420 10	2
Loss vision (total)	78	3,566	45.7	5,410 45	78	69,257 50	74,667 95	1
Eye (enuclated).....	29	1,316	45.3	1,905 50	29	33,000 00	34,905 50	3
Both eyes (partial loss vision)	1	13	13.0	18 70	1	1,250 00	1,268 70	.....
Loss hearing (partial)	4	259	64.7	326 75	4	1,500 00	1,826 75	.....
Brain, concussion of.....	1	118	118.0	170 20	1	1,000 00	1,170 20	.....
Urethra or testicle ruptured.....	4	227	56.7	269 00	3	1,800 00	2,069 00	.....
Kidney (ruptured)	3	261	87.0	459 70	2	600 00	1,059 70	.....
Kidney (removed)	1	123	123.0	141 90	1	1,000 00	1,410 90	.....
Intestines ruptured	1	87	87.0	100 40	1	2,000 00	2,100 40	.....
Bladder ruptured	1	8	8.0	16 15	.....	.....	16 15	.....
Electric shock	1	11	11.0	15 85	.....	.....	15 85	.....
Gassed	2	132	66.0	264 80	.....	.....	264 80	.....
Hammer palsy	1	26	26.0	37 50	.....	.....	37 50	.....
Heart strain	1	28	28.0	56 50	.....	.....	56 50	.....
Miscellaneous infections	16	494	30.8	717 85	2	200 00	917 85	16
Poison oak	4	42	10.5	71 15	.....	.....	71 15	4
Cedar poison	1	24	24.0	48 45	.....	.....	48 45	1
Miscellaneous poisonous sub'cs....	7	243	34.7	357 09	.....	.....	357 00	5
Dye poisoning (eyes)	1	96	96.0	110 75	.....	.....	110 75	.....
Internal injury (inf.)	1	234	234.0	202 50	.....	.....	202 50	1
Senile dementia	1	196	196.0	323 85	.....	.....	323 85	.....
Frozen members	5	51	10.2	67 40	.....	.....	67 40	4
Hernia, inguinal single	187	8,989	48.0	13,103 20	1	200 00	13,303 20	.....
Hernia, inguinal double	11	634	57.6	891 35	.....	.....	891 35	.....
Hernia, strangulated	1	80	80.0	92 30	.....	.....	92 30	.....
Hernia, abdominal	4	219	54.7	316 40	.....	.....	316 40	.....
Hernia, femoral	6	172	28.6	273 95	1	500 00	773 95	.....
Hernia, indirect	17	768	45.1	1,314 75	.....	.....	1,314 75	.....
Multiple members injured	45	5,463	121.4	7,840 05	32	30,325 00	38,165 00	.....
Reopened claims .....	.....	456	.....	752 00	8	9,110 00	9,862 00	.....
Totals	704	29,701	42.1	\$43,319 55	257	\$196,827 50	\$240,147 05	57

TABLE NO. 16—SUMMARY—NATURE OF INJURY TABLES.

MEMBERS	No.	Time Loss (Days)	Average	Time Award Amount	P.P.D. Award		Total Compensation	No. Infections
					No.	Amount Awards		
Head	43	1,412	32.8	\$1,787 95	2	\$400 00	\$2,187 95	.....
Skull	39	4,003	102.6	6,076 50	29	20,750 00	26,826 50	1
Scalp	147	2,581	17.5	3,749 80	4	1,500 00	5,249 80	9
Forehead	42	698	16.6	955 10	3	1,250 00	2,205 10	2
Ear	25	783	29.3	1,092 05	10	3,800 00	4,892 05	.....
Nose	33	520	15.7	796 85	5	725 00	1,521 85	1
Face	149	2,431	16.3	3,460 50	4	850 00	4,310 50	9
Jaws (upper and lower)	23	792	34.3	1,099 35	3	300 00	1,399 35	1
Neck	23	590	25.6	893 25	1	1,000 00	1,893 25	1
Back	563	12,489	22.1	19,095 26	21	6,450 00	25,545 26	2
Spinal column	22	3,153	143.3	4,650 60	17	16,300 00	20,950 60	4
Chest	113	2,280	20.1	3,221 10	3	1,250 00	4,471 10	2
One rib	234	4,781	20.4	7,004 15	3	1,200 00	8,204 15	1
Two ribs	180	4,679	25.9	6,981 60	3	450 00	7,431 60	.....
Three ribs	44	1,721	39.1	2,635 70	5	1,250 00	3,885 70	.....
Sacrum and coccyx	12	513	42.7	863 25	3	2,350 00	3,213 25	.....
Pelvis	52	4,519	86.9	6,759 45	23	14,725 00	21,484 45	.....
Abdomen	57	1,808	31.7	2,615 45	5	1,250 00	3,865 45	.....
Rectum	6	221	36.8	391 85	1	500 00	891 85	2
Genital organs	59	1,544	26.1	2,200 55	5	2,250 00	4,450 55	1
Side or grain	233	4,755	20.4	7,039 95	1	200 00	7,239 95	2
Shoulder	276	9,028	34.8	14,284 70	41	13,845 00	28,129 70	4
Scapula	16	1,275	79.6	1,825 10	5	1,400 00	3,225 10	3
Clavicle	68	4,614	68.1	6,935 85	24	9,842 50	16,778 35	.....
Humerus	43	5,123	119.1	6,750 25	30	16,305 00	23,055 25	.....
Radius	118	5,434	46.0	7,488 45	32	8,037 50	15,525 95	2
Ulna	51	3,005	58.9	4,230 65	12	5,350 00	9,580 65	.....
Elbow	110	3,374	30.6	5,001 10	14	4,892 50	9,893 60	11
Arm (upper)	29	1,881	64.8	2,350 10	11	13,450 00	15,800 10	3
Forearm	365	12,844	35.2	18,395 25	63	39,267 50	57,662 75	37
Wrist	291	4,873	16.7	7,093 20	17	4,682 50	11,775 70	37
Hand (general)	303	8,921	29.4	12,576 55	67	35,647 50	48,224 05	43
Hand (palm)	386	6,319	16.3	8,589 20	25	5,512 50	14,101 70	214
Hand (back)	182	2,766	15.1	4,031 40	15	1,930 00	5,961 40	46
Both arms	2	216	108.0	436 10	1	225 00	661 10	.....
Arm and leg	2	103	51.5	143 00	.....	.....	143 00	.....
Colles fracture	84	4,420	52.6	6,175 90	22	5,712 50	11,888 40	1
Both hands	19	642	33.7	1,036 65	3	625 00	1,661 65	1
Thumb	631	13,504	21.4	18,627 96	176	28,197 50	46,825 46	138
First finger	717	14,351	20.6	20,460 31	263	40,382 50	60,842 81	167
Middle finger	513	10,517	20.5	15,324 90	172	16,302 50	31,627 40	131
Ring finger	346	6,675	19.2	9,780 90	116	10,220 50	20,001 40	86
Little finger	329	6,550	19.9	9,328 75	131	8,022 50	17,351 25	42
Thumb and one finger	35	1,044	29.8	1,442 35	11	3,667 50	5,109 85	8
Thumb and two or more fingers	26	1,341	51.5	2,054 35	18	13,100 50	15,154 85	1
Two fingers	359	9,181	25.5	13,015 25	140	32,162 00	45,177 25	16
Three or more fingers	141	6,098	43.2	8,577 00	73	35,427 50	44,004 50	9
Buttock	97	2,201	22.6	3,194 20	7	1,400 00	4,594 20	2
Thigh or upper leg	199	17,916	90.0	24,431 42	70	44,675 00	69,106 42	7
Knee	541	16,575	30.6	24,773 45	72	17,552 50	42,325 95	60
Leg	904	55,514	61.4	74,355 35	186	83,502 50	157,857 85	91
Both legs	19	1,397	73.5	1,904 95	4	4,000 00	5,904 95	1
Ankle	476	11,915	25.0	16,968 00	30	4,325 00	21,293 00	25
Potts fracture	48	4,534	94.4	7,028 65	21	6,850 00	13,878 65	1
Foot	1017	27,280	26.8	38,999 10	89	29,115 00	68,114 10	86
Both feet	7	252	36.0	328 20	1	150 00	478 20	1
Great toe	361	7,422	20.5	10,703 65	45	5,112 50	15,816 15	23
One or more toes	205	5,714	27.8	8,558 20	55	7,010 00	15,568 20	9
Multiple members	261	20,409	78.2	29,842 20	93	71,477 00	101,319 20	1
Kidney	5	385	77.0	603 00	3	1,600 00	2,203 00	.....
Eye injuries	377	10,260	27.2	14,977 85	201	148,592 50	163,570 35	26
Brain, concussion of	22	802	36.4	1,270 30	4	1,800 00	3,070 30	.....
Hernia, miscellaneous	226	10,802	48.0	15,991 95	2	700 00	16,691 95	.....
Infections, miscellaneous	36	1,380	38.3	1,898 95	2	200 00	2,098 95	31
Miscellaneous injuries	7	292	41.7	491 20	1	2,000 00	2,491 20	.....
Reopened claims .....	.....	9,501	.....	12,085 85	138	56,455 00	68,540 85	.....
Totals	12349	405,533	32.8	\$577,641 95	2657	\$919,475 00	\$1497,116 95	1402

TABLE NO. 17—REMOTE CAUSE OF DEATH—FATAL.

Motors, engines, dynamos, pumps, etc...	5	Fire and heat, hot rivets	5
Shafting	7	Fall from ladder, scaffold, platform	18
Belts and pulleys	3	Fall caused by collapse of support	6
Cables, chains, blocks	20	Fall in openings	5
Conveying and hoisting	2	Fall by slipping and tripping	7
Elevators and lifts	2	All other falls	9
Cranes and derricks	11	Fall of coal, rock, earth, cave-ins	14
Coupling cars	1	Falling lumber, timbers	8
Fall from train	5	Falling trees	49
Struck by train	12	Falling objects, N.O.S.	6
Collisions and derailments	15	Handling trucks, wheelbarrows, etc.	1
Hand cars, push cars, speeders	1	Lifting and pulling	2
Coal cars, dump cars, etc	6	Other injuries from flying objects.....	2
Saws, power driven	6	Rolling or moving logs	50
Log carriers	3	Vehicles and animals	7
Live rolls	4	Hand tools, knives, hammers, etc.	2
Other wood working machinery	1	Glass, peavy, axe, adze, etc.	1
Auto and motor trucks	10	Sliver, splinter, cable strand, etc.	2
Excavating machinery	1	Caught between objects	1
Struck by lever or hook	1	Miscellaneous, asphyxiation, drowning, etc.	18
Explosion of powder and gases	10	Not classified	26
Explosion of boiler, steam pipes	8		
Steam, hot liquids, caustics	5		
Electricity	9	Total	387

TABLE NO. 18—IMMEDIATE CAUSE OF DEATH—FATAL.

Asphyxiated	6	Paralysis	2
Apoplexy	1	Pneumonia	10
Drowning	9	Ruptured kidney	5
Electrocuted	8	Septicaemia	6
Fibrous tumor	1	Skull fractured	130
Hemorrhage and shock	17	Spine fractured	12
Internal injuries	35	Shot	12
Infected bone	1	Scalds and burns	21
Infected eye	1	Suffocation	4
Insanity	1	Thrombosis	1
Multiple fractures	21	Tuberculosis (pulmonary)	1
Multiple injuries	59	Tetanus	1
Neck broken	5	Not classified	14
Pelvis fractured	11		
		Total	387

TABLE NO. 19—NATIVITY—FATAL ACCIDENTS.
(Pension Claims Only.)

United States	154	Austria	4
Canada	17	Italy	6
British Isles	15	Japan	3
Scandinavia	13	Greece	3
Finland	6	All others	4
Russia	5		
Germany	3	Total	233

TABLE NO. 20—DEPENDENTS—FATAL ACCIDENTS.
(Pension Claims Only.)

	Number Claims	Dependents		Number Claims	Dependents
Widow	49	49	Widow and 6 children ...	2	14
Widow and 1 child	43	86	Father or mother	41	41
Widow and 2 children ...	33	99	Father and mother	29	58
Widow and 3 children ...	16	64	Orphans	8	11
Widow and 4 children ...	8	40	Posthumous children ...	..	7
Widow and 5 children ...	4	24			
			Totals	233	493

TABLE NO. 21—PERMANENT TOTAL DISABILITY.
(Agency and Injury.)

AGENCY	INJURY
Shafting	Skull fractured.
Timber swung by derrick	Chest and shoulders crushed.
Head caught in dump car	Skull fractured, total loss of vision.
Feeding angle iron into machine	Right arm amputated, left hand crushed.
Rock from blast	Skull fractured.
Premature explosion	Almost blind.
Fall from ladder	Paralysis.
Collapse of support	Odema of both legs.
Fall into hatchway	Multiple fractures.
Slipped on pile of wood	Femur fractured.
Fall from donkey engine	Paralysis.
Fell on hip	Femur fractured.
Fall from car of slabs	Paralysis.
Struck by falling coal	Skull fractured, epileptic fits.
Struck by shingle block	Spine injured—tuberculosis.
Burning tree fell	Spine injured—partial paralysis.
Falling tree	Skull fractured—hearing and sight affected.
Slipped into saw	Remaining hand amputated.
Struck by truck handle	Post traumatic neuritis.
Struck against lumber	Total loss of vision.
Struck in eye by stick	Total loss of vision.
Struck in eye by limb	Total loss of vision.
Steel in eye	Total loss of vision.
Unloading logs	Legs crushed.
Rolling log off truck	Paralysis.
Struck arm on fire-box	Partial paralysis.
Caught between objects	Fracture ischium.
Shot	Shot in head—epileptic fits.
	Total, 28 claims.

TABLE NO. 22—CAUSE AND COST OF NON-MECHANICAL INJURIES.

CAUSE OF INJURY												
FATALS			PERMANENT TOTAL DISABILITIES		PERMANENT PARTIAL DISABILITIES			TEMPORARY TOTAL DISABILITIES		No. P. P. D. T. T. D. Claims	Compensation	Average Cost Non-Fatal Accidents
Total No.	Dependent Cases		No.	Total Amount	No.	Time Award	P. P. D. Award	No.	Time Award			
10	7	\$24,147 00	2	\$13,116 93	23	\$3,926 75	\$22,262 50	46	\$1,190 70	69	\$27,379 95	\$386 81
8	6	23,941 00			4	1,071 40	1,425 00	11	544 45	15	3,040 85	202 72
5	3	18,440 00			5	778 25	2,175 00	108	2,842 70	113	5,795 95	51 29
					2	70 95	1,650 00	36	1,137 20	38	2,853 15	75 21
					6	352 70	1,100 00	36	731 35	42	2,184 05	52 00
9	9	48,118 00			4	205 80	725 00	91	2,372 50	95	3,303 30	34 77
5	2	6,987 00			64	9,706 35	28,140 00	163	9,224 85	257	47,071 20	183 15
18	14	50,783 00	1	4,425 07	24	5,910 25	12,970 00	66	2,884 35	90	21,764 60	241 82
6	4	11,549 00	1	3,420 82	7	1,294 70	3,250 00	83	3,395 45	90	7,940 15	88 22
5	3	9,134 00	1	4,916 10	7	1,294 70	3,250 00	840	28,889 60	928	65,246 80	70 30
7	6	16,763 00	3	13,493 27	88	12,007 20	24,550 00	840	28,889 60	928	65,246 80	70 30
9	5	34,897 00	3	4,463 85	93	16,276 90	42,815 00	481	19,787 80	574	78,879 70	137 42
14	10	55,143 00	1	10,506 42	43	2,218 40	3,000 00	56	2,922 20	67	8,740 60	130 45
					11	2,218 40	3,000 00	56	2,922 20	67	8,740 60	130 45
					109	18,130 01	31,110 00	689	23,007 50	798	72,307 51	90 61
49	21	79,645 00	2	11,002 68	76	10,725 70	38,205 00	240	9,847 65	316	58,778 35	186 00
6	5	23,010 00	2	11,369 23	105	14,439 10	25,575 00	629	18,600 60	734	58,704 70	79 97
						30 00	50 00	7	263 95	8	343 95	42 99
						57 10	615 00	18	528 10	20	1,200 20	60 01
						532 00	1,950 00	50	1,197 25	56	3,999 25	71 50
1	1	6,034 00	1	2,055 37	17	1,188 15	2,962 50	51	1,604 35	68	5,755 00	84 63
						2,063 65	4,807 50	126	3,738 60	152	10,689 65	70 32
						2,003 40	4,987 50	473	19,400 46	487	26,451 36	94 31
2						6,595 45	81,302 50	128	2,364 05	242	90,262 00	372 98
						5,549 55	38,707 50	276	6,686 70	344	50,943 75	148 00
2			3	17,006 53	68	5,549 55	38,707 50	276	6,686 70	344	50,943 75	148 00
					126	29,587 30	61,495 00	404	15,025 30	530	97,107 60	185 10
50	29	111,014 00	2	17,561 76		1,155 30	3,150 00	49	1,879 15	55	6,184 45	112 44
					6	1,649 35	2,902 50	63	2,526 50	73	7,078 35	96 96
					10	1,836 85	5,567 50	271	5,118 26	311	12,532 11	40 26
7	5	25,667 00			40	1,836 85	5,567 50	271	5,118 26	311	12,532 11	40 26
2	2	8,087 00			32	3,442 65	10,117 50	392	8,221 05	424	21,781 20	51 37
					81	5,549 06	12,592 50	626	11,880 75	707	31,022 31	43 87
1	1	5,771 00			34	3,112 90	5,695 00	413	8,070 20	447	16,878 10	37 75
2	2	8,896 00			2	48 15	650 00	8	292 80	10	990 95	99 09
					2	150 60	237 50	45	820 00	47	1,268 10	25 70
					147	8,585 15	21,237 50	605	13,917 20	752	43,739 85	58 16
18	12	60,180 00	1	11,056 91	17	2,065 30	4,950 00	93	3,243 85	110	10,259 15	93 20
					1409	\$172,871 02	\$527,492 50	7893	\$241,320 97	9,302	\$941,684 49	\$101 23
245	153	\$602,460 00	23	\$137,807 24								

Days of disability equal time awards divided by \$1 49

TABLE NO. 23—CAUSE AND COST OF MECHANICAL INJURIES.

CAUSE OF INJURY	FATALS			PERMANENT TOTAL DISABILITIES		PERMANENT PARTIAL DISABILITIES			TEMPORARY TOTAL DISABILITIES		No. P. P. D. Claims	Compen- sation	Av'ge Cost Non-Fatal Acci- dents
	Dependent Cases		Total No.	Total Amount	No.	Time Award	P. P. D. Award	No.	Time Award				
	No.	No.											
Motors, engines, dynamos, pumps, etc.	5	3	\$13,448 00	.....	28	\$2,599 35	\$8,650 00	61	\$1,524 15	89	\$12,773 50	\$143 52
Gearing, cogs, etc.	95	6,032 50	22,917 50	95	2,455 45	190	32,305 45	170 02	
Set screws	5	397 00	1,112 50	14	745 85	19	1,893 80	99 67	
Shafting	10	1,295 50	4,350 00	26	745 85	36	6,321 35	175 59	
Belts and pulleys	38	5,537 75	13,136 00	71	2,249 75	109	20,917 50	191 90	
Cables, chains, blocks	104	12,062 40	45,940 00	260	8,465 85	394	66,488 25	182 06	
Conveying and hoisting	29	3,105 80	11,487 50	35	1,068 75	64	15,662 05	244 71	
Elevators and lifts	10	1,219 80	5,062 50	23	940 50	33	7,222 80	218 87	
Cranes and derricks	14	2,575 70	4,750 00	25	1,780 95	39	9,106 65	233 50	
Coupling cars	9	1,746 80	5,687 50	15	563 60	24	8,027 90	334 49	
Fall from train	9	910 15	7,300 00	13	433 90	22	8,644 05	392 91	
Struck by train	12	1,742 60	7,787 50	23	782 20	35	10,312 30	294 63	
Collisions and derailments	15	2,852 35	7,432 50	33	1,044 20	48	11,329 05	236 02	
Handcars, pushers, speeders	1	49 00	100 00	25	682 80	26	841 80	32 37	
Coal cars, dump cars, etc.	11	1,522 40	3,292 50	35	1,486 25	46	6,301 15	136 98	
Other railway causes	5	735 30	1,537 50	18	639 65	23	2,912 45	135 62	
Saws—power driven	344	20,914 11	92,087 50	395	6,772 05	649	119,773 66	184 54	
Planers, jointers, shapers, lathes	79	4,104 00	18,432 50	69	1,547 15	148	24,103 65	162 86	
Log carriages	15	1,538 96	6,712 50	23	881 30	38	9,132 75	240 33	
Live rolls	34	3,147 75	11,107 50	80	2,228 30	114	16,483 55	144 50	
Other wood working machinery	14	1,074 05	5,050 00	26	337 60	40	6,461 65	161 54	
Auto and motor trucks	47	4,795 35	10,282 50	265	8,556 50	396	23,574 35	77 04	
Drilling, milling, boring machines	10	567 25	4,075 00	23	1,076 00	33	5,718 25	173 28	
Drop and power hammers	14	1,896 90	3,467 50	21	415 45	35	5,689 85	162 56	
Shears	4	351 05	825 00	7	148 60	11	1,324 65	120 42	
Excavating machinery	1	30 00	25 00	4	218 95	5	273 95	54 79	
Crushing machinery	1	45 00	300 00	.....	.....	1	345 00	345 00	
Grindstones, emery wheels, etc.	10	347 20	1,012 50	20	356 65	30	1,716 35	57 21	
Struck by lever or hook	21	2,420 85	4,605 00	61	2,972 70	112	9,598 55	89 27	
Reamers	6	338 10	1,225 00	1	98 10	7	1,661 20	237 31	
Punch machine	7	558 00	2,762 50	8	161 25	15	3,481 75	232 11	
Machines not otherwise specified	114	7,255 30	23,000 00	222	5,897 00	336	36,092 30	107 41	
Totals	116	77	\$277,727 00	5 \$22,954 27	1110	\$94,409 16	\$395,527 50	1937	\$56,954 85	3,047	\$486,891 51	\$159 79	

Days of disability equal time awards divided by \$1.42.

TABLE NO. 24—(Continued.)

Class	CAUSE OF INJURY																			Totals
	22	23	24	29	31	33	34	35	37	38	39	40	41	42	43	44	45	46	48	
Explosion of powder and gases																				69
Explosion of boiler, steam pipes																				15
Steam, hot liquids, caustics	2	3	1	6	1		2	3	3	1	13	6		2	5					113
Molten metal	1		1				9													38
Electricity																				42
Fire and heat, hot rivets	3						8				1	2								95
Fall from ladder, scaffold, platform	1	1	3	5	1		11		4	1	8	2		1	3	1				257
Fall caused by collapse of support																				90
Fall in openings																				90
Fall by slipping and tripping	4	5	17	23	3	3	22	5		6	27	7	3	8	9	4	1	3	1	928
All other falls	2		7	16	4	1	18	5		2	8	7		7	6	2				574
Fall of coal, rock, earth, cave-ins		1																		283
Fall of pile of material																				67
Falling lumber, timbers			17	18	1		11	3			1			12						798
Falling trees		1												23						316
Falling objects, N.O.S.	1	3	15	14	1	2	95	2	1	3	1	5	3	23	7	11				794
Tools or weights dropped by persons																				8
Tools or weights dropped by F.S.																				20
Handling trucks, wheelbarrows, etc.			6	3	3	1	2				1	3		3	1	1				56
Handling heavy machinery, stone, etc.																				68
Handling lumber				3	2	1	18							4	1					152
Lifting and pulling				8	8	1								4	1					487
Struck in eye by flying object	1	1	11	13	4		35	5	1	3	9	13	1	6	5	2				242
Other injuries from flying objects				2	3	2	33	2	1		1	2		2	1					344
Rolling or moving logs				2	3	1	17	1		1	1	2		1						580
Other rolling objects																				55
Vehicles or animals				2	2	1		1			2			5	2	1				73
Hand tools, knives, hammers, etc.																				311
Nails or sharp projections	2		4	11	1	4	40	2	6	4	18	9	2	10	20	2				424
Glass, axe, adze, pry, etc.		1	8	14			2	9	1	3	5	4	3	1	11					707
Silver, splinter, cable strand, etc.	2		2	53	2	11	32	3	1	4	12	4	4	2	9	1				447
Swinging objects																				10
Constant using of tools																				47
Caught between objects	3	2	16	29	4	2	35	3	1	2	10	5	1	19	10					752
Miscellaneous, asphyxiation, drowning, etc.		2	2	2	1	2	1	4			1	8	2		2					110
Totals	22	26	136	275	37	33	495	47	22	34	133	72	20	139	134	35	1	7	7	9,392

TABLE NO. 25.—MECHANICAL INJURIES—CAUSES BY INDUSTRIAL CLASSES.

Class	CAUSE OF INJURY																Bal.					
	1	2	5	6	7	8	9	10-1	10-2	10-3	10	11	12	13	14	15	16	17	18	19	20	21
Motors, engines, dynamos, pumps, etc.	1	1	1	1	1	7	4	43	8	1	1	1	1	2	1	1	2	1	1	1	1	1
Gearing, cogs, etc.	2	2	5	4	6	6	2	63	56	6	1	1	1	3	2	1	2	2	1	1	1	2
Set screws	1	1	1	1	1	1	1	10	1	1	1	1	1	1	1	1	2	1	1	1	1	1
Shafting	1	1	1	1	1	1	3	2	16	1	1	1	1	1	1	1	2	1	1	1	1	1
Belts and pulleys	1	1	1	1	1	1	3	45	5	5	1	1	1	1	1	1	2	5	1	1	1	4
Cables, chains, blocks	2	4	2	3	1	5	8	268	33	8	1	1	1	1	1	1	3	4	3	1	1	4
Conveying and hoisting	1	1	1	1	1	1	1	1	32	10	1	1	1	1	1	1	2	1	1	1	1	3
Elevators and lifts	1	1	2	2	1	2	1	1	1	1	1	3	1	1	1	1	1	1	1	1	1	3
Cranes and derricks	1	1	1	1	1	1	14	6	5	1	1	1	1	1	1	1	1	1	1	1	1	4
Coupling cars	1	1	1	1	1	1	13	13	2	1	1	1	1	1	1	1	5	1	1	1	1	1
Fail from train	1	1	1	1	1	1	1	24	3	1	1	1	1	1	1	1	1	1	1	1	1	1
Struck by train	1	1	1	1	1	1	2	19	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Collisions and derailments	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Hand cars, pushers, speeders	1	1	1	1	1	1	4	17	2	1	1	1	1	1	1	1	2	2	1	1	1	1
Coal cars, dump cars, etc.	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	44	1	1	1	1	1
Other railway causes	1	1	1	1	1	1	4	12	2	1	1	1	1	1	1	1	1	1	1	1	1	1
Saws—power driven	1	1	8	5	15	5	15	255	194	12	2	1	1	1	1	1	1	1	1	1	1	1
Planers, jointers, shapers, lathes	1	1	4	1	1	13	1	68	2	1	1	1	1	1	1	1	1	1	1	1	1	1
Log carriers	1	1	1	1	1	1	1	34	2	1	1	1	1	1	1	1	34	1	1	1	1	1
Live rolls	1	1	1	1	1	1	1	100	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Other wood working machinery	1	1	1	1	1	1	1	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Auto and motor trucks	2	1	6	3	1	34	9	6	52	6	1	1	1	1	1	1	2	2	1	1	1	2
Drilling, milling, boring machines	1	1	2	1	1	1	10	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1
Drop and power hammers	1	1	1	1	1	1	23	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Shears	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Excavating machinery	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Crushing machinery	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Grindstone, emery wheels, etc.	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Struck by lever or hook	2	1	1	1	1	3	2	70	17	1	1	1	1	1	1	1	1	1	1	1	1	2
Reamers	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Punch machines	1	1	1	1	1	1	7	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Machines not otherwise specified	1	1	7	1	1	8	1	2	3	3	1	1	1	1	1	1	1	2	5	1	1	13
Totals	14	7	43	14	5	88	117	578	775	240	14	45	1	10	33	1	69	30	25	6	34	34

TABLE NO. 25—(Continued.)

Class	22	23	24	29	31	33	34	35	37	38	39	40	41	42	43	44	45	46	48	Totals
CAUSE OF INJURY																				
Motors, engines, dynamos, pumps, etc.																				89
Gearing, cogs, etc.																				190
Set screws				1	5		10													19
Shafting				2	1		13													26
Belts and pulleys	1			9	1		4													100
Cables, chains, blocks	3	1		12	2		9													364
Conveying and hoisting				3			8													64
Cranes and derricks				2	1		5													33
Elevators and lifts				1			2													39
Coupling cars							1													24
Fall from train							1													22
Struck by train							1													22
Collisions and derailments							1													35
Hand cars, pushers, speeders	1			1			1													48
Coal cars, dump cars, etc.																				26
Other railway causes	1																			46
Saws—power driven				4	140		7													23
Planers, jointers, shapers, lathes				3	29		1													649
Log carriages				1			23													148
Live rolls				12																38
Other wood working machinery				1																114
Auto and motor trucks	13	3	2	9	1		65													40
Drilling, milling, boring machines				1			7													306
Drop and power hammers				1			7													33
Shears				1			3													35
Excavating machinery																				11
Crushing machinery																				5
Grindstone, emery wheels, etc.				1			11													1
Struck by lever or hook				1			3													30
Reamers				2			2													112
Punch machines				1			7													7
Machines not otherwise specified	45			35	27	5	55													15
Totals	64	7	55	264	12	6	244	7	9	43	67	23	45	21	20	7	1	1	2	3,047

TABLE NO. 26—WAGES OF INJURED WORKMEN.

DAILY WAGE	1919		1920		DAILY WAGE	1919		1920	
	No. Injured	Per Cent	No. Injured	Per Cent		No. Injured	Per Cent	No. Injured	Per Cent
\$1 50.....	69	.57	32	.26	7 00.....	606	5.14	938	7.60
2 00.....	123	1.05	72	.58	7 50.....	140	1.18	383	3.10
2 50.....	149	1.27	126	1.02	8 00.....	244	2.07	524	4.16
3 00.....	329	2.78	236	1.91	8 50.....			129	1.05
3 50.....	871	7.37	245	1.98	9 00.....	90	.76	156	1.27
4 00.....	2,273	19.23	733	5.94	9 50.....			38	.32
4 50.....	1,942	16.45	1,513	12.25	10 00 and over..	78	.66	256	2.13
5 00.....	2,197	18.62	2,616	21.18					
5 50.....	848	7.19	1,561	12.64		11,807	100.00	12,349	100.00
6 00.....	1,162	9.85	1,768	14.32					
6 50.....	686	5.81	1,023	8.29	Average wage..	\$4 95		\$5 65	

TABLE NO. 27—NATIVITY TABLE—PER CENT OF ALL INJURED EMPLOYEES.

Nativity	Number	Per Cent	Nativity	Number	Per Cent
*United States	8,278	67.03	Austria-Hungary	335	2.71
Canada	413	3.34	Italy	311	2.51
British Isles	253	2.04	Japan	174	1.40
Scandinavia	1,162	9.40	Greece	127	1.02
Finland	295	2.38	All others	554	4.48
Russia	218	1.76			
Germany	239	1.93	Totals	12,349	100.00

* See table No. 29.

TABLE NO. 28—PERMANENT PARTIAL DISABILITY—DEGREES.

RANGE OF DEGREES (1 degree=\$25)		1919		1920	
		Number	Per Cent	Number	Per Cent
1½ to 4 inclusive.....	\$12 50 to \$100 00	724	30.60	923	34.74
4½ to 8 inclusive.....	112 50 to 200 00	463	19.56	521	19.61
8½ to 12 inclusive.....	212 50 to 300 00	347	14.66	296	11.14
12½ to 16 inclusive.....	312 50 to 400 00	165	6.97	211	7.94
16½ to 20 inclusive.....	412 50 to 500 00	156	6.58	181	6.81
20½ to 24 inclusive.....	512 50 to 600 00	75	3.16	70	2.64
24½ to 28 inclusive.....	612 50 to 700 00	70	2.95	55	2.07
28½ to 32 inclusive.....	712 50 to 800 00	64	2.70	53	1.99
32½ to 36 inclusive.....	812 50 to 900 00	71	3.04	118	4.44
36½ to 40 inclusive.....	912 50 to 1,000 00	46	1.94	55	2.07
40½ to 44 inclusive.....	1,012 50 to 1,100 00	10	.42	5	.19
44½ to 48 inclusive.....	1,112 50 to 1,200 00	36	1.52	45	1.69
48½ to 52 inclusive.....	1,212 50 to 1,300 00	38	1.61	23	.87
52½ to 56 inclusive.....	1,312 50 to 1,400 00	8	.34	15	.56
56½ to 60 inclusive.....	1,412 50 to 1,500 00	20	.84	16	.60
60½ to 64 inclusive.....	1,512 50 to 1,600 00	17	.72	21	.79
64½ to 68 inclusive.....	1,612 50 to 1,700 00	4	.17	8	.30
68½ to 72 inclusive.....	1,712 50 to 1,800 00	7	.30	5	.19
72½ to 76 inclusive.....	1,812 50 to 1,900 00	29	1.23	19	.72
76½ to 80 inclusive.....	1,912 50 to 2,000 00	16	.69	17	.64
Totals		2,336	100.00	2,657	100.00

TABLE NO. 29—CONJUGAL CONDITION OF INJURED WORKMEN.
***(Native-born Citizens.)**

Conjugal Condition	Number	Per Cent	Conjugal Condition	Number	Per Cent
Single	4,048	48.91	More than four children	141	1.70
Married	1,521	18.37	Other dependents	14	.17
One child	961	11.61	Separated	159	1.92
Two children	676	8.17	Widower	103	1.24
Three children	430	5.19			
Four children	225	2.72	Totals	*8,278	100.00

* See table No. 27.

TABLE NO. 30—WAGE LOSS TABLE—BY INDUSTRIAL CLASSES.

INDUSTRY	Class	Days	Amount	INDUSTRY	Class	Days	Amount
Excavations, sewers..	1	3,195	\$18,051 75	Laundries	22	3,073	\$17,362 45
Bridges, pile driving..	2	2,100	11,865 00	Waterworks	23	964	5,446 60
General construction..	5	21,691	122,554 15	Paper mills	24	4,044	22,848 60
Machine installation..	6	4,024	22,735 00	Woodworking.....	29	13,444	75,958 00
Land clearing	7	2,742	15,492 30	Building materials....	31	1,708	9,650 20
Logging railroads* ...	7-4	3,710	20,961 50	Fish canneries	33	827	4,672 55
Streets and highways.	8	12,872	72,726 80	Metal working trades.	34	17,521	98,993 65
Steel shipbuilding ...	9-1	36,725	207,496 25	Brick and tile	35	1,469	8,299 85
Wooden shipbuilding.	9-2	8,333	47,081 45	Chemicals, bottling			
Logging*	10-1	56,863	321,275 95	works	37	535	3,022 75
Saw mills	10-2	84,232	475,910 80	Textiles, leathers, etc.	38	2,572	14,531 80
Shingle mills	10-3	15,494	87,541 14	Bakeries, foodstuffs ..	39	5,796	32,747 40
Balance of class.....	10	1,764	9,966 60	Condensed milk	40	1,819	10,277 35
Team and truck driv-				Printing	41	2,176	12,294 40
ing	11	3,512	19,842 80	Wharf operations.....	42	7,036	39,753 40
Dredging	12	348	1,966 20	Packing houses	43	3,608	20,385 20
Electric power plants.	13	2,083	11,768 94	Cold storage, ice	44	1,373	7,757 45
Electric railways.....	14	3,913	22,108 45	Theaters	45	85	480 25
Telegraph and tele-				Powder works	46	134	757 10
phone	15	123	694 95	Elective adoption	48	157	887 05
Coal mines	16	22,023	124,429 95	Office machines	49		
Metal mines, quarries.	17	3,952	22,328 80	Logging operations* ..	50	39,403	222,626 95
Steel works, smelters.	18	4,399	24,854 35	Time loss on rejected			
Gas works	19	675	3,813 75	claims		9,496	53,652 40
Feed mills, warehouses	21	3,016	17,040 40				
				Totals		415,029	\$2,344,913 85

* Logging operations.

51 176442 8720
FS
05/06 28879-30 NLE



