

FRIDAY, NOVEMBER 7, 1919

General Motors Corporation Gives 50,000 Employees 26% Interest on Savings

Harrison, N. J., Plant, Backed by \$300,000,000 Corporation, Guarantees 4,000 Employees 6 Per Cent. First Year on Savings; Company Adds 20 Per Cent. of Employees' Savings After First Year; 20 Per Cent. Each Year Thereafter; Every Dollar Draws 6 Per Cent. Interest Compounded Annually; End of Five Years Employee Has to His Credit Twice as Much Money as He Put In. Personnel Service Department Gives Employees the Services of Dentist, Lawyer and Chiropodist; Employees Do Bulk of Shopping at Company Co-operative Store at 20 to 30 Per Cent. Saving; Company Pays In Dollar for Dollar in Death Benefit Fund.

The Evening World today prints the ninth article of a series dealing with Profit Sharing and Co-operative Plans of big companies of the country which are working on the problem of industrial unrest. The articles are written by Martin Green, a staff correspondent of The Evening World, after a thorough investigation. The experiments are wholly different in scope and application and should prove of interest to all employers and employees. The Evening World believes that there are many employers of labor whose methods of sharing profits with their employees are not generally known. This paper would like to hear from those employers.

By Martin Green

Copyright, 1919, by The Press Publishing Co. (The New York Evening World.) GUARANTEE of 26 per cent. interest per annum on savings accounts with a prospect of a juicy extra dividend at the end of five years—the guarantee backed by a corporation worth \$300,000,000 is something to make employees of said corporation sit up and take notice. It made the 50,000 employees of the General Motors Corporation sit up and take notice when the corporation put the plan into operation on Jan. 1 of this year, and if the employees in all the forty-one General Motors plants, scattered throughout the country are as appreciative and up to date as the 4,000 employees of the Hyatt Roller Bearing plant in Harrison, N. J., some 21,000 of them are now in the 26 per cent. interest class.

Of the 3,800 Hyatt plant employees eligible to participate 66,377 per cent. are co-operating with the company in making part of their earnings earn money. The General Motors Corporation is engaged in the manufacture of motor vehicles, accessories and parts. P. B. Deppon is chairman of the Board of Directors. The Hyatt Roller Bearing factory in Harrison, just west of Newark, has been in operation twenty-six years, but was taken into the General Motors Corporation only about five years ago. For the purposes of this article, which applies to all the employees of the General Motors Corporation, the Hyatt plant is taken as the descriptive unit in sustaining the scheme adopted by the company of which it is a part to share profits with its workpeople. There were in operation in the Hyatt plant other activities looking to the welfare of employees, which will be treated herein as strictly plant institutions because I do not know if they are functioning in the other plants of the General Motors Corporation.

EMPLOYEES GET HOSPITAL TREATMENT AND DENTIST, LAWYER AND CHIROPDIST SERVICES. Before going into the distinctive plant activities of the Hyatt concern, which include the conduct of a co-operative store and an emergency hospital, the services of a dentist, a chiropodist and a lawyer given to employees free of charge, operation of technical schools and classes in English and management and employee co-operation in the maintenance of a sick and death benefit fund, I shall try to make clear the profit-sharing plan. It is based on the principle of the Procter & Gamble plan, which compels the employee to invest his own money before he can share in the profits of the sale of the product he helps turn out.

First off, it may be stated, that 82 per cent. of the employees of the Hyatt factory are foreign born and 1,300 of the 4,000 on the payroll are aliens. The plant pays 3,400 men and 600 women. About 400 women are employed in the factory, mostly as inspectors of finished product, which must be perfect down to measurements of

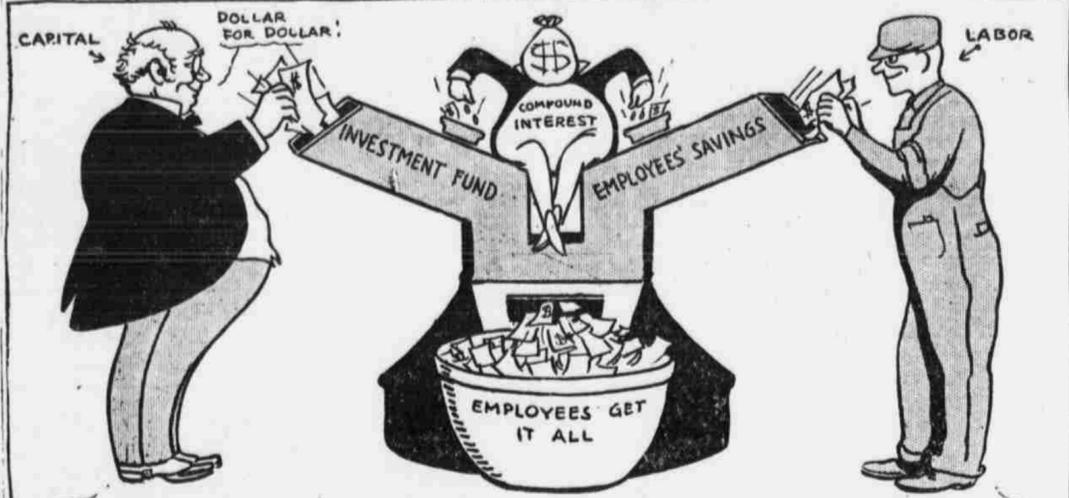
"High Flyer" at Eighty-Seven



Mrs. Zella Langley, eighty-seven years old and a direct descendant of the Marquis de Lafayette, made her first airplane trip the other day. After a

The Evening World Daily Magazine

Employees' Savings and Investments Net 26% Interest



cept. At the end of June our employee has deposited \$60 and his \$60 has drawn 75 cents interest. At the end of December he has deposited \$120 and is credited with \$3.25 interest. His savings amount \$123.25. On the first of the next January the company steps in and puts \$2 a month to the credit of the employee—20 per cent. of his monthly deposit. At the end of the second year the employee has \$250.31 to his credit as follows:

Table with 2 columns: Description and Amount. Rows include: First year's savings, with interest (\$123.25); Second year's savings, with interest (\$120.83); Company's contribution, with interest (\$26.16); Total (\$250.31). Below this is a section for 'EMPLOYER CHIPS IN 20 PER CENT OF EMPLOYEES' DEPOSIT' with a similar breakdown for the second year.

And so it goes on. The employee keeps on putting in \$10 a month and the management keeps on chipping in 20 per cent. of what the employee deposits, and old tiresless "John J. interest" keeps adding to the fund. At the end of the five-year participation period the employee has to his credit twice as much money as he put in, with interest besides.

But that is not all. There is a fortunate feature which will, when the first five-year period of company participation is completed, add materially to the profits of the employee. Employees are permitted to withdraw all or part of their contributions to the savings fund and their share of the investment fund, but withdrawing employees forfeit whatever share of the investment fund that has not been credited to their account. The forfeitures are invested for the benefit of the employees who stick.

At the end of a participation period an employee may withdraw, if he desires, his cash and stock or he may leave the cash with the management to draw 6 per cent. interest. He may also enter another participation class and keep on saving with the aid of the management.

Personnel Service Department has been installed in the Hyatt plant and plans to give the employees representation in the management by direct contact with executives are under consideration. At present there are two shop committees in the plant, one dealing with safety, the other with ventilation. So far as I know the Hyatt plant is the only big industrial concern in the country which employs a chiropodist to look after its employees' feet, and is quite sure there are few such institutions in the country employing a dentist to look after the teeth of the workers. There may appear trifling innovations, but they are of considerable importance.

Office chiropodist for employees free. A dentist free for employees. Lawyer's advice free for employees. Co-operative store for employees. Saved 20%.

litigation cases. His task is to keep the employees' out of litigation, straighten out their difficulties and thereby render them more fit for their jobs. Sixty-five executives and sub-executives are in attendance at the Hyatt Industrial Extension Club, a school of instruction in all problems connected with factory management. The foremen of the plant are now taking a three months' course of instruction on the handling of men. The instruction is specially designed to bring about a feeling of confidence in the foremen on the part of the workers, the management realizing that the working force of a factory gets its conception of the management from their point of direct contact—the foremen.

After the savings and investment fund plan was inaugurated it was found that many employees felt they could not afford to go in because they were paying monthly contributions to a building fund for associations. The plan was amended to allow the company to pay to building and loan associations the amount of their monthly savings, the management under the participation plan putting in to the investment fund an amount equal to that contributed by the employee in a five-year period. The following paragraph in a notice to the employees explains the building and loan feature:

"You intend to buy a house. Suppose you belong to a building and loan and will have to pay \$10 a month. Here's how the fund will help you. The employees' savings fund will receive your \$10 from you and then turn around and pay that \$10 for you into the building and loan. You'll then have to pay the building and loan \$20 instead of \$10. The joyful part of it is, at the end of five years, when the investment fund is divided, you are right in the money. You share of it. Although your savings will have been paid out for you to the home man, the investment leg of it is still yours. Some plan!"

IF DOMESTIC TROUBLES WORRY YOU TELL THE COMPANY'S LAWYER. A lawyer has recently been employed by the management to advise employees about anything that worries them. They are invited to bring to the notice of the attorney their family troubles, their troubles with neighbors, their money troubles or anything else that causes them distress. The lawyer does not handle

basket. The chiropodist and the dentist play no small part in speeding up production. Employees are beginning to do the bulk of their shopping at the company co-operative store, which sells meats and all sorts of groceries at from 25 to 30 per cent. under the price charged in markets in Newark, the Oranges and Montclair. The sales amounted to \$1,300 last Saturday. Next week the store will put on sale a big stock of surplus army supplies which has been obtained from the War Department. The co-operative store also does a big business in automobile tires, many of them riding to and from their work in their own cars every day.

Employees voluntarily contribute to the support of the sick benefit fund, the company pays in dollar for dollar with the employees to the death benefit fund. This fund has a surplus of nearly \$11,000.

When King Albert was asked what had most impressed him in this country he said the Treasury of the United States in Wall Street and the big trees in California.

King Albert in going through the Sub-Treasury, as well as the members of his party, including the Prince, made no secret of his astonishment. Particularly pleased was Prince Leopold when he held in his arms \$100,000 in gold certificates. He says in the Sub-Treasury more than an hour and carefully studied the entire building. It is no wonder the royal Belgian visitors were surprised, because in this building there is to-day, and there lately has been, more money than was ever placed in any building of the world. The Sub-Treasury (formerly the mint) is a building of army camps and bases and navy stations in the vicinity of New York for battleships, transports and for all troops passing through the city. The vaults of the Sub-Treasury are always under double control, no one man being permitted to enter any vault alone. The vaults on the main floor contain a room of steel with square boxes in which are bills of a thousand dollars, five thousand dollars and ten thousand dollars. In this room are packages of one thousand dollar bills totalling one million dollars. The five thousand and ten thousand dollar bills total fifteen million dollars, and in one box of this room there is over three hundred million dollars, although the box is only two feet square. In the same room are boxes filled with gold coin, each box holding one hundred bags, or a ton-weight in gold.

Below the street level is the silver vault, reached by an iron spiral stairway, containing of the approach to cells in mediaeval castles. This vault contains only gold and silver coin and bullion, and is divided into compartments with steel walls between each compartment because of the weight of the bags of coin stored

land. The Hyatt employees also benefit by the New Jersey industrial compensation fund. Sick benefits amounting to \$1,213 were paid in September. The management maintains a cafeteria and lunchroom for women. The plant hospital is equipped with every modern surgical and medical appliance and a doctor and nurses are always in attendance.

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Girls and the Gridiron

Girl That Understands Football Is Rare, Like a Guy That's Hep to Hemstitching—Girls Have Made the 1919 Football Season a Style Show—A Six Hundred Dollar Fur Coat Will Make Any Football Scrimmage a Grand Success.

By Neal R. O'Hara

Copyright, 1919, by The Press Publishing Co. (The New York Evening World.) GREAT outdoor sport for this season is taking a girl to a football game. Football is also the big indoor sport for the girls—parlor football. Indoor kind is popular the year round. Only difference is parlor brand requires no coaching.

Girl that understands football is rare, like a guy that understands hemstitching. Most wrens figure a punt is what wins all the games, and they think the cheer leader's the real hero of the contest. Cheer leader looks a lot nicer in his pretty white sweater than fullback that rolls in the mud. Yes, yes, indeed; only points a girl can understand are the points in the final scores. And they even get dizzy at those when they go above 15.

Girls have made 1919 football games a style show. Nothing like a concrete seat in a stadium this season for showing off the fall collection of clothes. Game gives 'em a chance to flash the silk stockings and georgette waists, even if it is November. You'll always see more open work in the stands than on the gridiron, no matter what the coaches say. Six hundred dollar fur coat on a girl will make any game a success, no matter how bad the home team is licked. If a dame makes a good showing from head to foot, team she roots for can be slaughtered and still leave her smiling. Only thing that can keep 'em from smiling is crooked teeth.

Girl that's going to a game puts on the winning colors before she leaves home—provided the winning color's red. Dolls this season get their colors at the pharmacy instead of from the pennant peddlers. Lotta girls that take in the Harvard-Yale match this year will be strictly impartial wearing their colors. They'll wear Harvard on their cheeks and Yale on their eyelids. Which makes it look like a tough year for Princeton.

Guys that improved the game of football weren't the rule makers. Not much! Real birds that improved football are the milliners, furriers and dressmakers. Dressmakers that have made football what it is to-day never figure how to gain ten yards. They figure how to SAVE ten yards. Fall styles you see at the game this year certainly prove it's been opened up.

Dividing the contest into quarters makes it easier for the Flossies. Gives 'em a chance to ask "What's the score now?" twice as often as the old system. Yep, rule makers have renovated football and the girls have turned each period into a question mark. If you don't believe it, sit side of one at a gridiron scrap. So far as statistics show, though, mind of a girl at a football game is blank, same as a 0-0 score.

There are different brands of wrens at a big college game, but they're all the same when it comes to brains. It's always the prettiest doll that inquires why a tie game don't go into extra innings. And you can bet it's a goodlooker that thinks a player can get his letter by applying at General Delivery. And-as memory serves us, it was a peacherino that arrived late in the second half of a game and found the score 0 to 0. "Ain't that fortunate?" she says to Georgie. "We haven't missed a thing!"

Fact that it's impolite to strike a lady has made the game safe for stupidity. As it now stands, a girl can ask why the field judge don't lay on the penalties and still live to see another game. A girl can ask why the coach don't use lawyers for his defense, but if she's got dimples she'll still get away with it. A girl can even ask why they don't have a period at the end of a game and commas in between the quarters—and if her complexion is rare she'll still live to tell momma all about her wonderful time.

Verily—and even stronger than that—football is a wonderful game. Not only keeps the Janes out in the open air, but it helps to sell a lot of chrysanthemums. And it would really be a shame to teach 'em all about it. As soon as they think they've got the dupe on a game they want to start betting on it. If you don't believe it, look at bridge. But as for football, the girls know they know nothing about it, and let it go at that. For which us guys can be thankful. For if the girls ever bet on football the way they do on bridge, heaven help the poor working man that supports 'em!

Your Sweethearts' Revealed by the Characteristics

Handwriting

Below is given the analysis of the handwriting sent in by men

- L. P. I., New Jersey—Indications she has a good character, but is careless and unstable as to serious things. Loves sociability and physical exercise. Affectionate, but no hurry to marry. Saving in some ways. T. E. G.—Would make efficient wife. Somewhat selfish type. Little tenderness. Very neat. Fond of pretty things. Socially ambitious. Independent, extravagant, original, particular as to personal appearance. B. V. D.—You have great refinement and personal neatness. Also you have personal charm. Something of a dreamer, combined with tenacity of purpose, but not aggressively so. Ability to keep silent. Undoubted success, provided you overcome tendency to depression. Love of culture. Sense of humor. You could be a success in straight business, but you also have great possibilities in artistic fields and literature because of imagination and creative powers. She is faithful type, graceful, refined, affectionate, original, imaginative, gently obstinate and a bit vain. Indications are charming wife. M. B. B.—You certainly are "full of pep." Executive. Hard to control. Very literary. Has absolute control. Tremendous energy. Keen sense of humor. Silent. Not overly generous. Diplomatic. Material tastes. Physical daring. Indications ambitious. Lack tenderness. L. A. J. B.—Plink your pride and let her go. She is not worth a hour or so I just close my eyes and try to rest all over for about a minute. It's queer how much better and harder I can work after that. Then again I love to feel the shakes and the clean clothes and I like to see 'em pile up. I guess I like my work, too. "Yes, sir," concluded the Chief, "for optimism, common sense, philosophy and efficiency engineering combined appearing, but not sociable. Is not intellectual. Somewhat night. Needs balance."

\$100,000,000 in Gold Certificates Stacked in the Arms of Prince Leopold.

This interesting article was written by the Deputy to the Assistant Treasurer of the United States.

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When King Albert was asked what had most impressed him in this country he said the Treasury of the United States in Wall Street and the big trees in California. King Albert in going through the Sub-Treasury, as well as the members of his party, including the Prince, made no secret of his astonishment. Particularly pleased was Prince Leopold when he held in his arms \$100,000 in gold certificates. He says in the Sub-Treasury more than an hour and carefully studied the entire building. It is no wonder the royal Belgian visitors were surprised, because in this building there is to-day, and there lately has been, more money than was ever placed in any building of the world. The Sub-Treasury (formerly the mint) is a building of army camps and bases and navy stations in the vicinity of New York for battleships, transports and for all troops passing through the city. The vaults of the Sub-Treasury are always under double control, no one man being permitted to enter any vault alone. The vaults on the main floor contain a room of steel with square boxes in which are bills of a thousand dollars, five thousand dollars and ten thousand dollars. In this room are packages of one thousand dollar bills totalling one million dollars. The five thousand and ten thousand dollar bills total fifteen million dollars, and in one box of this room there is over three hundred million dollars, although the box is only two feet square. In the same room are boxes filled with gold coin, each box holding one hundred bags, or a ton-weight in gold.

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TWO MINUTES OF OPTIMISM

By Herman J. Stich

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Laundress Philosophy

"On account of the high cost of domestic," said the Chief, "and their hifalutin ways and expectations, my wife now does her housework herself and just has a laundress come in once or twice a week. And she's got a jewel of a laundress, too. "The other day I heard her saying to my wife: 'Yesterday was an awfully dreary day—rain, rain, rain all day long, and all days are long when it rains. I guess it was bad for business. It was bad for my business anyway; I couldn't wash a waist or anything; but—I about worry!' "It's too bad," my wife said. "What do you do on a rainy day? Don't you get sick of moping? Don't you find it hard to get along?" "Well," said the laundress, "it is a little hard these days to go far on what you've got, but I don't mope or cry—Lord no! Maybe I can get some sewing; and, anyway, I've got lots of my own things to 'tend to, that keep piling up when I work. Besides, when the sun shines bright I work every day, and I work very hard then. And then when the storm time comes I never worry, I just rest. "You know," continued the laundress, "worrying and moping are bad for health and the nerves. I figure those rainy days are bound to come, and when they do come I say to myself: 'Well, now here you are, but I'm ready for you. I've worked hard in the sunny weather and I can't afford to take it easy for a while.' And I make myself comfortable and take it easy, and keep busy. "My wife," went on the Chief, "had often wondered at the amount of work your laundress turned out, and now she asked her how she managed to do so much more than the average laundress. "Easy," she answered; "I don't kill myself washing. I go smooth and steady and kind of work with the board—there's a sort of knack to rub the right way. And then every