20-21 Thoms Building.

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Financial Secretary and Treasurer-Jos. Nolde.

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Asbestos Workers' Union No. 8. Meets every Tuesday at 1313 Vine st President, Chas. Cassidy. Secretary, Wm. Cook, 111 Findlay st. Business Agent, John L. Owens, 2374 Kemper lane. Phone, Canal 1154.

Bridge & Structural Iron Workers, No. 44.

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Cement Workers No. 524. Meets 1st and 3d Tuesdays at Workmen's Hall, 1318 Walnut st.

Corresponding Secretary and Business Agent, Jos. Nolde, 29 East Twelfth st. Phone Canal

Composition and Asphalt Roofers, No. 27. Meets 1st and 3d Wednesdays at 1313 Vine. Secretary, Wm. B. Jackson, 428 W. Sixth at.

Electrical Workers No. 212. Meets every Wednesday at 1313 Vine st. President, J. E. McFadden. Recording Secretary, W. B. Slater, 2665 Trevor pl., North Fairmount. Business Agent, Jos. Cullen; Office 29 E. Local Union No. 553 (Paper Twelfth at. Phone. Canal 1860

Fresco Painters' Union No. 13. Meets 1st and 3d Saturdays at 1322 Vine st. President, Charles Marx. Recording Secretary, John Mallos, 1505 Vine. Financial Secretary, J. B. Schroeder

Glaziers' Union No. 387. Meets every Tuesday at Central Turner Hall. President, Oscar Sunker. Secretary, Al Feldman, Central Turner Hall,

Hardwood Finishers' Union, 836. Meets 1st and 3d Wednesdays at Central Turner Hall, 1407 Walnut st. President, Ben Brun Secretary, Fred J. Dreyer, 2330 Clifton ave

Hodcarriers' District Council. Meets 1st and 3d Fridays at 131 Walnut st President, Robert Price. Secretary, Philip Smith, 1717 Hughes st. Business Agent, W. T. Jackson, 29 E.

Twelfth st. Phone, Canal 1860. Hodcarriers' and Building Laborers' Union No. 119.

Meets every Tuesday at 1318 Walnut st. President, John W. Floyd. Business Agent, W. W. Cordell, 29 E. Plumbers and Gasfitters No. 59. Twelfth st. Phone, Canal 1860; Residence Phone, North 4338

Hodearriers' Union No. 127. Meets 2d and 4th Fridays at Harvey and Russell sts., Covington. President, Martin Haggard Secretary, Philip Smith, 1717 Hughes st.,

Hoisting and Portable Engineers No. 114.

Meets every Wednesday at 114 E. Court st. Secretary, Ro. Herbert, 426 Clark st. Phone. Sheet Metal Workers No. 346.

Business Agent, Roy Herbert, 29 E. Twelfth st. Phone, Canal 1860.

Lathers' Union No. 47.

President, Charles Case. cretary, Harry Huber. Business Agent, Edw. Lane, 29 E. Twelfth at. Phone, Canal 1860.

Marble Workers' Union No. 28. Meets 2d and 4th Tuesdays at 1318 Walnut. Secretary, A. J. Streatch, 741 Richmond st.

Mosaic Granite-Terrazzo Layers and Helpers' Union No. 14534.

Meets 2d and 4th Tuesdays at 1318 Walnut. Sign Writers' Union No. 224. President, Dante Bertoncini Secretary, Carlo Rossi, 1241 Martin st. Business Agent, Dante Bertoncini, 981 Pa

Brotherhood of Painters, Paperhangers and Decorators of America.

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Meets every Monday at a. e. cor. Ninth and President Louis Steur

Financial Secretary, J. C. Kunzelman, 2115 Corresponding Secretary, Oscar Matthews,

921 W. Ninth st. Business Agents, Phil Gasdorf and Samuel Kelly, 29 E. Twelith st. Phone, Canal

Business Agent, Oscar Pinkerton, Route Tile Layers' Union,
28, Newhort, Re. Discording Master Layers' 28, Newport, Ky. Phone, Highland

LOCALS AFFILIATED.

Local No. 886.

Meets 1st and 3d Wednesdays at Warsaw ave. and Wells, Price Hill. President, Wm. Hinton. Secretary, C. E. Simonson, 3524 Warsaw av

Local Union No. 50.

Meets every Friday at s. c. cor. Ninth and President, R. H. Siekmann

Secretary, F. G. Hummel, 917 Gest st. Meets every Monday at Central Turner Hall, Local Union No. 308.

Meets every Wednesday at Central Turner President, Vincent Doty. Secretary, Edw. Hammond.

Local Union No. 13 (Fresco Painters) .

Meets 1st and 3d Saturdays at 1322 Vine st. President, John Marischen Secretary, O. Biester, 837 Armory ave.

Local Union No. 224 (Sign Writers) Meets 2d and 4th Fridays at Odd Fellows' Temple.

President, Ed. Macke. Secretary, E. L. Trenary, 2484 Seegar ave.

Local No. 387 (Glaziers). Meets every Tuesday at Central Turner Hall. President, Wm. Robb Secretary, Al Feldman, Central Turner Hall.

Hangers) .

Meets every Friday at 802 Main st. President, John Clements Secretary, Alex Young, 802 Main st Local Union No. 238 (Covington).

Meets every Thursday at Workmen's Hall, 122 Pike st., Covington. President, Sam Kelly, Secretary, J. A. Smith, 192 E. Thirteenth

st., Covington, Ky. Local Union No. 251 (Newport). Meets every Tuesday at n. w. cor. Tenth and

Ann sts., Newport. President, Walter M. B) ram Charles Brauch, 331 W. Eighth st., New-

Mardwood Finishers' Union No. 836 Turner Hall, 1407 Walnut st

Secretary, Fred J. Dreyer, 2330 Clifton ave. Plasterers' Association No. 1.

Meets every Monday at n. w. cor. Fifth and Central ave.

Meets 2d and 4th Thursdays at Ratterman Hall. President, Frank Tweedie. Secretary and Business Agent, Thos. Anderson, 20 E. Twelfth at

Sheet Metal Workers' Local No. 284 Meets 1st and 3d Fridays at Vine and Mer

President, John Link, 1620 Dayton st. Secretary, A. L. Brooks, 6130 Prentice st.

President, Lawrence McGill, 2120 Vine st. Secretary, Henry Wahl, 2546 Fairview ave.

Meets every Wednesday at Workman's Hall. Sheet Metal Workers No. 72. Meets 2d and 4th Mondays at 136 Pike st.,

Secretary, Chas. Whitcomb, 633 Main st.,

Sheet Metal Workers No. 141. Meets every Monday at s. w. cor. Twelfth and Walnut sts.

President, Fred Hock, 29 E. Twelfth st. Recording Secretary, Matt Enyart, Maple ave.

Meets 2d and 4th Fridays at Odd Fellows'

President, J. Mack Secretary, E. L. Trenary, 2484 Seegar ave. Business Agent, Charles Lohram, 29 E. Twelfth st. Phone, Canal 1860.

Steamfitters' and Helpers' Associate (U. A.), No. 392. Meets 1st and 3d Fridays at Cosmopolitan

President, Thus. Colina Secretary & Business Agent, Phillip Fischer, 29 E. Twelfth st. Phone, Canal 1860.

Stonecutters' Association. Meets 1st and 3d Tuesdays at s. w. cor. Twelfth and Walnut sts.

Meets 1st and 3d Fridays at s. w. cor. Twelfth and Walnut sts

The Labor Advocate—Official Organ Clash of Insurance Interests

With Champions of Workmen's Compensation in Ohio Features the Final Arguments in the Supreme Court.— Rights of Liability Companies Under the Law Discussed From Diverse Points of View.

wits and presence of more than thirty labor leaders from all parts of the State marked the submission today to the Sufreme Court of the final arguments in the ouster suits of the State against liability insurance companies to drive them from the workmen's compensation insur-ance field and to prevent them from in-suring employers of labor against damgrowing out of failure to observe lawful requirements and willful acts of employers. The arguments, which were anticipated in by the Attorney General, counsel for labor organizations, insur-ance companies and "friends of the Court," continued through the entire day.

The keen interest of the Justices on the bench was attested by volley after volley of questions designed to clear up contested questions. The greater part them were directed to the attorneys for the insurance companies, and particular stress was laid on the contentions of the companies that they have a right to insure against violation of law and against willful acts. At one point the question was asked from the bench directly whether the law itself does not forbid this sort of insurance, a query which was answered in the negative by the insurance lawyers

The counsel for the State and for the labor organizations, with the exception of Judge George B Okey, who con-tended that Section 22, which permits employers to assume their own risks under the Workmen's Compensation law, is unconstitutional, centered upon two main propositions

Two Points of Law.

One of them is that the section of the law, 9510 of the General Code, which authorizes the making of insurance of various sorts, does not recognize workmen's compensation, and that, therefore, the insurance companies have no right to make this sort of insurance. As expressed by the Attorney General, Edward Turner, the liability of the Workmen's Compensation law is not the liability of Section 9510, which was enacted many years before workmen's compensation was known in Ohio.

The other proposition was that the Workmen's Compensation law does not permit employers to protect themselves against consequence of violation of the

law or against willful act.

on the other hand, the insurance attorneys argued that under Section 54 of Meets 1st and 3d Wednesdays at Central the Workmen's Compensation law the companies are authorized to make insurance that will guarantee to injured employes the statistory compensation, and that employers may protect themselves against the "open liability" of the com-pensation law when the fault is that of their agents and employes rather than their own personal fault.

The representatives of business or-ganizations and companies appeared to argue the validity of Section 22, the self-insurance provision. Chief of these lawyers was Daniel J. Ryan, general counsel for the Ohio manufacturers' sociation. He did not concern himself with the other phases of the case. Representing the State Industrial Com-mission, James I. Boulger appeared to support the contentions that the insurance companies are barred from participation in the compensation scheme.

Labor Well Represented.

The interest of labor in the litigation was attested by the presence of John Voll, of Zanesville, President, and T. J. Donnelly, of Cincinnati, Secretary of the State Federation of Labor, and delegations from all parts of the State. They included Representatives Henry President, George Rice, 1124 Banklick st., Ott, Charles A. Wirmel, Thomas H. Minoff, Charles X, Wirmel, Hormas H, Mu-gavin, Charles Stalf, of Cincinnati: Fred Schultz, Fred Telschow, John J. Owens and William Morgan, of Cleveland: Otto Bruck, of Toledo: H. W. Weller, of Youngstown: John Van Hise, of Co-lumbus; Representative O. B. Chapman and William A. Cunliffe, of Dayton; Charles Vaughn, of Hamilton: O. M. Patterson, of Canton; Arthur Muhlman, of Coshocton; William A. Abraham and Louis Herder, of Portsmouth; J. J. Graney, of Youngstown; T. J. McKitrick, of Dayton; J. J. Eisen and T. T. Creager, of Springfield.

One of the features of the case was

the argument of J. Harrington Boyd, of Toledo, one of the members of the com-mission which framed the original Workmen's Compensation law during the administration of former Governor Judson Harmon. Judge Harmon appeared today as an insurance company attor-ncy, a fact to which Turner referred in opening for the State when he cited Governor Harmon's denunciation of insurance company methods a few years

One of the points made by Turner Secretary, Jas. F. Stockton, 3710 Follette was that the General Assembly required employers to be of sufficient financial ability to carry their own risks before exempting them from paying premiums into the State insurance fund. He said Secretary, John O'Connor, 736 E. Sixth st. there would have been no reason for

Columbus, O., May 16.—Clash of legal this exemption had it been intended that they might buy workmen's compensation insurance. He also called attention to the failure of the adoption of amendments specifically admitting insurance

Former Attorney General Timothy S Hogan, for the labor men, argued that Section 54 of the act, on which the insurance men rely, is a limitation and not a grant of power, and that it could not have been intended, from the context and general structure of the law, to admit insurance companies.

Talks for the Companies.

The longest argument was made by Samuel J. Kornhauser, Cleveland, who talked for 50 minutes in favor of the insurance companies. He contended that it was not intended to punish insurance companies, but rather to rectify conditions for which the former inadequate laws and not the insurance companies were responsible. He argued also that for two years the officials permitted the insurance companies to go ahead. Korn-hauser was questioned many times about his contention that the companies might insure against violation of law, but stood by his original contention.

The same line was followed by George Strong, Cincinnati, who followed Kornhauser

In urging that the insurance companies may participate in workmen's compensa-tion, Attorneys Wilbur Wilkin, Cleve-land, and W. R. Pomerene, Columbus, argued that the policies will be additional protection to the employees.

Former Governor Judson Harmon, who appeared for the insurance companies, explained his remarks in his last Governor's message by saying that zeal had made both State and insurance agents resort to methods that were unfair. He contended that competition is necessary to test and prove the compensation law.

The only question asked from the bench that seemed to favor the insurance company contentions was propounded by Judge Wanamaker, who inquired prevents employers insuring themselves against a big casualty.

While Governor Harmon said there was not Attorney-General Turner later replied that the plan to reduce accidents would be interfered with by such ar-rangements, as they permitted shifting of responsibility. He added, "Let them obey the law and there will be no liability upon them."

Springs a Surprise.

A surprise was sprung by former In-surance Superintendent Arthur I. Vorys when he announced that the answers would be so amended as to raise Federal questions so that in the event of a defeat in the Chio Supreme Court the cases may be carried to the United States Supreme Court at Washington under the "due process of law" plea of the fourteenth amendment.

One point urged by Eugene Carlin for the State was that there can be no policy to pay employers until there has been a recovery in Court against them by injured employees. With others of the State's Attorneys, he strongly urged that the companies were proposing to write policies to insure against "willful act," a proposition which was stoutly denied by the majority of insurance lawyers, but tacitly admitted by a few.

A case which will have an important bearing on workmen's compensation cases, if the insurance companies are allowed to compete with the State, is that of the Collings-Taylor Company against the American Fidelity Company, before the Supreme Court. The Collings Comthe Supreme Court. The Collings Com-pany was compelled to pay a judgment to an injured employee, a minor, but when it sought to recover on the liability insurance policy it was met with the plea that the employee had been unlawfully engaged because he had no schooling cer-tificate. The employer won in the trial Court, but the judgment was reversed in the Court of Appeals of Cuyahoga Coun-

GOLD BEATERS RAISE WAGES.

New York.—The gold beaters of New York, Boston and Philadelphia have secured their first contract with the United States Gold Leaf Manufacturers' Association. The New York and Boston gold beaters, who work under the same sys-Philadelphia the increase is \$2.50 a week. The wages of girls are also raised. A. F. of L. Organizer Frayne, who assisted in the negotiations, estimates that these increases will total \$50,000 a year for three hundred workers. The strike lasted five weeks, and the gold beaters are enthusiastic over the outcome, because it is the first time they have been whether there is any public policy that able to establish uniform standards of prices or receive recognition from employers in an effort to fix minimum rates.

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