

Business Men Jeer COLD COMFORT FOR WORKERS IN Parade of Jobless LOAN SOCIETY REPORT

SAN FRANCISCO—(FP)—About 250 jobless workers, augmented at the City Hall by a crowd of several thousand, have marched again to demand "work or wages" from the city authorities of San Francisco. Once more they were fobbed off by vague promises of municipal work when \$5,000,000 city bonds are sold.

It was a pitiful procession, nearly all men in overalls and worn working clothes, one man on crutches, a handful of women, one with a baby in her arms. As they trudged down Market St., preceded and followed by a row of mounted police, well dressed people on the sidewalk jeered and booed at them.

The workless, headed by Harold Harvey, demanded unemployment insurance, emergency relief, a 7-hour day and 5-day week, no overtime so that jobless men could have a chance, no eviction for non-payment of rent, abolition of the vagrancy law. The supervisors met them on the city hall steps, and the mayor made another ingratiating speech which did not sit well with the workers. "We didn't expect anything when we came here," said Harvey, "and we are not disappointed. When we come again it will be to take what rightfully belongs to us. We don't want sympathy; we want relief."

Saidichi Kenmotsu, arrested Dec. 14, has been ordered deported to Japan as a Communist. He is out on \$3,000 bond and will appeal to the federal court. Four other radicals are held in San Francisco for deportation, three Russians and a Greek.

As an indication of the unemployment situation in San Francisco, a recent statement made in a private conversation by an official of the Industrial Assn. is significant. The association, father of the "American plan" in central California, conducts an employment agency for skilled workers, particularly in the building trades—non-union men, but still workers. Normally about 500 apply every month, and are placed anywhere in the west where jobs are open. Last month 1,500 applied, and just 18 men were given jobs.

DESTITUTION FALL OVER NORTHEAST PHILADELPHIA

PHILADELPHIA—Destitution is wide spread in northeast Philadelphia, seat of the city's textile industry. More than 2,500 are on strike against wage reductions in hosiery and carpet mills. Welfare associations are unable to cope with demands for relief and appeals are being made for private charity, but the big dailies refuse to notice the situation.

CHESTER, Pa.—Two workers, Ray Peltz and Charles Holmes, have been charged with sedition as the result of speeches they made to the unemployed before the Ford plant gates in Chester. George Carter, a Gastonia defendant, was given 10 days in jail for speaking to the Ford job-hunters.

Cold comfort is held out to the nation's millions of underpaid and unemployed workers by the yearly report just issued of the Provident Loan Society. After announcing 498,537 loans made last year, the amount of which, \$44,032,832, "was greater than in any previous year," the report predicts "another year of increased activity and usefulness". Apparently the society, which makes its money out of the want of the workers, does not look forward to any improvement in employment or wage rates.

Incidentally the report throws light on the enormous profits made in the money-lending game, even when on a "respectable" and "legitimate" basis. Nicknamed the "Philanthropic Pawnshop", the Provident Loan Society was organized in 1894 to lend money to needy persons at no "greater rate than 1% per month or fraction thereof", or 12% a year. The supposed legal rate of interest in New York state is 6% annually, but this does not apply to pawnbrokers.

Big Profits for Loan Sharks

The 12% per year which the society charges the unfortunates who come to it for loans resulted last year in net "earnings" of nearly \$2,275,000. Of this amount, nearly \$1,000,000,000 went to pay 6% interest to the holders of nearly \$20,000,000 worth of gilt-edged "certificates of contribution", which are practically bonds on the misery of the borrowers. "It is also interesting to note," states the society, "that over \$6,000,000 of the outstanding certificates of contribution are held by 120 educational, religious, charitable and philanthropic institutions."

In its 35 years of business the "Philanthropic Pawnshop" has grown from one rent-free room on the ground floor of the United Charities Building, to 15 offices, 13 of them in buildings owned by itself. From 20,804 loans in its first full year of operation, it has increased to 498,537 in 1929. In the whole 35 years it has made 11,253,932 loans, totaling \$599,271,213. "Earnings" on these loans amounted to \$26,988,036. In addition to paying regular interest to certificate holders, a handsome surplus of \$10,626,071 has been accumulated, of which nearly \$2,000,000 is invested in real estate.

Reveals Workers Extreme Poverty

As in any pawnshop, would-be borrowers are compelled to leave "pledges" in the form of clothing, furniture, watches, or other goods that can be sold if the loan is not repaid. Increasing hard times are shown in the rise in number of cases where the pledges are sold at auction, from less than 1% in 1927 to slightly over 1% in 1928 and 1929. The same trend is shown by the drop in surplus realized for borrowers in these sales from \$85,000 three years ago to only \$70,000 last year, while losses from sales falling on the society went up from \$20,000 to \$35,000 in the same time.

One appalling feature of the society's

report is the smallness of the sums, lack of which drives workers into the arms of the pawnshop fraternity. Of the nearly 500,000 loans made last year, almost 18,000 were for \$1 to \$4; 38,000 were for \$5 to \$9; 46,000 were for \$10 to \$14; about 35,000 were for \$15 to \$19; and nearly as many were for \$20 to \$24. Fifty-three per cent of all loans were for \$49 and under.

A final touch of grim humor is added to the society's report by the announcement that among its "ex-officio members" are Mayor Walker and Police Commissioner Whalen of New York, who sent police armed with tear-gas and machine guns to break up demonstrations of the city's unemployed.

PITTSBURG PAPERS INCOMPLETE ON WESTINGHOUSE RECORDS

PITTSBURG—Westinghouse broke all records in sales billed, orders booked and earnings in 1929, was the glad news in the financial columns of the Pittsburgh papers. Profits were \$27,062,611, equivalent to a dividend of \$10.15 a share.

Other Westinghouse records broken during the year, which the Pittsburgh press did not see fit to print, include: Record uncertainty of employment; record wage cuts, and record speed-up.

N. Y. STATE JOB FIGURES CONTINUE DECLINE

NEW YORK—Despite every effort of Pres. Hoover and Sec. Davis to pump life into the Hoover prosperity corpse, the figures continue to give them the lie. Employment is still on the downgrade in New York state, according to the state labor department. The index number of employment in Empire State factories—a reliable barometer of industrial activity—slumped 5%, contrary to the usual seasonal gain of 1% between January and February. In only two other years since 1914 have factories cut forces in this period—in 1919 and 1920.

The decline since November has pulled employment down 9% from the fall peak, announces Comm. Frances Perkins so that February was lower than any other February since 1914. The index of employment now stands at 92.1 compared with 100 for 1925-27.

SAYS MUSIC WASTED ON FUTURE WAGE SLAVES

MONESSEN, Pa.—(FP)—This suburb of Pittsburgh and fief of the steel trust through its subsidiary, the American Steel Wire Co. will no longer waste its taxes on providing an acquaintance with art and music for children designed to be mere wage slaves.

Presumably under pressure of the American Steel Wire, the school board has installed an efficiency expert who has promptly fired 26 teachers as an economy measure and eliminated the art and music training meagerly granted in the public school system. These subjects have no "practical" value, he explained.

In protest the school superintendent has resigned. This school district has a rule that no teacher is allowed pay during sickness unless she reports to a physician.

WORKERS HELP JOBLESS

LOS ANGELES—Two hundred jobless union printers were given work when members of Typographical Local 174 voted to give up one day's work every two weeks. The 200 will get in four days each week, according to Pres. John Dalton.

ALBANY, N. Y.—A new threat to the already crippled 48-hour law for women is offered by the Miller Bill providing for the 5-day, 10-hour shift. Under various exemptions, women can now be worked 49 1-2 hours a week in New York state on the 9-hour basis.

RAIL CLERKS ASK SIX HOUR DAY IN NEW PACT

CHICAGO—Workers on the Chicago & Eastern Illinois, represented by the Brotherhood of Railway Clerks, are demanding a 6-hour day in the new agreement to follow the one that expired March 14. They also demand eight hours pay for six hours work and in addition want an increase of 8 cents an hour on the 8-hour basis. The largest classification of workers now get \$7 for eight hours, according to system chairman J. J. Hallihan of the Brotherhood.

SEATTLE—One unemployed demonstrator was given 60 days in jail, 32 were fined and three released when cases arising from the March demonstration were heard in court.

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