was a pool of older members left unemployed by the strikes over the 8-hour day, for whom the ITU Home was not feasible. The first pension plan to offer benefits as a matter of right—the earlier plans were "gratuities"—was established by the Brotherhood of Locomotive Engineers in 1912. The fullest development of a scheme of old-age benefits came in two railroad unions—the Locomotive Firemen & Enginemen (BLFE) and the Trainmen (BRT)—which offered among others a home for the aged and disabled, old-age and total disability pensions, and pensions to widows of members. Among the nonrail-unions the Cigar Makers Union was regarded as the "model beneficiary" union providing a welfare system which included payments for sickness, death, permanent and total disability and unemployment.[2] By 1928 about 40 percent of the trade union membership belonged to national unions offering one form or another of old-age and permanent and total disability benefits.[3]

By the onset of the great depression of the 1930's trade union pension funds were judged by the New York State Commission on Old-Age Security to be "in all cases technically bankrupt. * * * The attaining of solvency will necessitate huge increases in contribution and * * * members of the unions are not prepared to stand such increased contributions." [4] "Benefit systems," Mathew Woll, a prominent AFL vice president and a photoengravers officer, said, in 1930, "where they are still in operation are a constant source of trouble. * * * Their assessments must be raised constantly to meet rising ages, and increases of assessments are always resented. All manner of complications result * * *. Few union operations are today productive of as much woe and uncertainty as the benefit systems that remain in operation." [5] In short, the pension system of the unions was collapsing under the weight of a major depression, a declining membership, an aging union population, and more urgent prior claims on the dwindling union treasuries. After the adoption of social security only a handful of national unions continued to offer old-age benefits mostly in the form of homes and pensions—notably the Carpenters, Electrical Workers (IBEW), the Pressmen, Railroad Conductors, and the Locomotive Engineers.[6]

The Webbs remarked, in the 1890's, that the more advanced British union welfare programs reflected "the belief of trade union officials in the advantage of developing the friendly society side of trade unionism [and] rests frankly on the adventitious aid it brings to working-class organizations." [7] Trade union welfarism was seen by leaders as serving similar "adventitious" interests in the American situation. "The officials of the great trade-unions," James Lynch, an ITU president, observed in 1914, "* * * recognize the value of benefit features as builders of unions, as conservator of the membership of these unions, entirely aside

[2] Helen Sumner, "The Benefit System of the Cigar Makers Union," *Trade Unionism and Labor Problems,* John R. Commons, ed. (Boston: Ginn, 1905).

[3] This section based largely on Murray W. Latimer, *Trade Union Pension Systems* (New York: National Industrial Conference Board, 1932), p. 3.

[4] Quoted in Abraham Epstein, *Insecurity, a Challenge to America* (New York: Smith & Haas, 1933), pp. 150–151.

[5] Mathew Woll, "Why Trade-Union Group Insurance Rather Than a Benefit Plan." *American Photo-Engraver,* April 1930, quoted in *Monthly Labor Review,* February 1947, p. 202.

[6] Florence Peterson, *American Labor Unions* (New York: Harper & Bros., 1945), pp. 128–146.

[7] Sidney and Beatrice Webb, *op. cit.,* p. 158.