To the Officers and Members,
All Local Unions, U.N.W. of A.,
District No. 14.

GREETINGS:

There is so much confusion throughout the district over
some of the Liability Insurance Companies withdrawing from the
field, and the attempts of Life and Accident Insurance Companies
to write insurance jointly to the men and the companies, that we,
your District Executive Board, desire to advise you on the matter
as we see it.

In the beginning, the Kansas State Compensation Law does
not, at this time, give the protection to the worker that he de-
serves. The rates are one of the lowest in the United States, and
many other features need amending in favor of the workers. By
entering into an agreement with the companies for the purchase of
insurance, it would set aside the Compensation Law (not legally,
perhaps, but in fact) because the majority of the companies with
whom you would enter into the purchase of Life and Accident In-
surance, would be without financial resources and in case they
were sued, the total result would be a judgment.

Furthermore, when your, and other labor representatives
go into the next session of legislature, asking for an improvement
in the Compensation Law, they would be presented with the fact that
their own membership had entered into an agreement with the em-
ployers, wherein they were paying a part of the premium for Life
and Accident Insurance, and furthermore, they would be accused of
not representing their membership when they ask an improvement in
the Compensation Law.

Therefore, we, your District Executive Board, recommend
to our membership that they enter into no agreement of any character
that would prejudice, set aside, or evade the Compensation Law. If
the coal interest in the State of Kansas can nullify a State Law by
encouraging the Liability Insurance Companies to withdraw from the
State, it is well that we find it out.

With best wishes, we are

Fraternally yours,

DISTRICT EXECUTIVE BOARD.

M. L. Waltors, President
Dan O'Donnell, Vice Pres.
Harry W. Burr, Sec'y-Treas.

HB:J