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Series I: General Correspondence, 1914-1969, undated.

Sub-series A: Alphabetical, 1914-1965, undated.

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Unemployment insurance, minutes of the Unemployment Insurance Study Committee, appointed by Consumers' League of Ohio, and literature related to unemployment insurance issues, 1930-1932.

This letter sent also to:

- Mr. Arthur Feinthal 1598 Oakwood Drive
- Mr. James Hoban 1559 East 17th St.
- Mr. Ralph Tyler 2835 Berkshire Rd.
- Mr. C. E. Knoeppel Terminal Tower
- Mr. Walter Solomon 13512 Kinsman Rd.
- Dudley S. Blossom City Hall, Dept. of Public Health & Welfare
- Father Cyprian Franciscan Monastery, 3644 Rocky River Drive
- Mr. Carl Rudolph B. of L. E. Journal, Engineers Bldg.

April 23, 1930

Mr. Henry M. Busch
2419 Overlook Road
Cleveland Heights, Ohio.

Dear Mr. Busch:

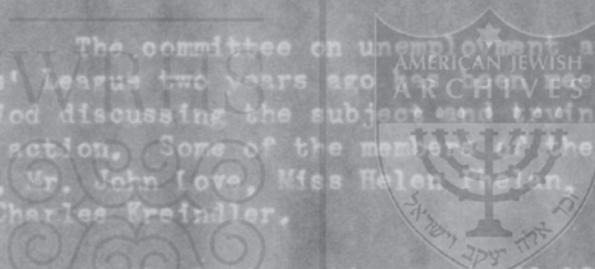
The committee on unemployment appointed by the Consumers' League two years ago has been meeting throughout this period discussing the subject and trying to promote constructive action. Some of the members of the committee are Rabbi Silver, Mr. John Love, Miss Helen Hulan, Professor Carlton and Mr. Charles Freindler.

At the last meeting on April 10th, the Committee decided to make a study of various kinds of unemployment insurance with the idea of possibly framing legislation on the subject at each meeting. Professor Carlton has agreed to explain the Wisconsin Unemployment Compensation Bill at the first meeting Friday evening, May 2, at 8 P.M. The meeting will be held in the parlor of the Temple, Ansel Road and East 105th Street. Later meetings will be devoted to the presentation of the German, English and other insurance plans. We hope that you will be interested in participating in this study and that you will be able to attend the first meeting. Will you let us know whether we may expect you?

Very sincerely yours,

Alice P. Gannett
President

Elizabeth S. Magee
Executive Secretary



HONORARY VICE PRESIDENTS THE CONSUMERS' LEAGUE OF OHIO

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 PROF. HARVEY WOOSTER, CLEVELAND

December 8, 1930

WRHS



You are of course familiar with the distressing extent of unemployment and its serious effects on thousands of families, leading to ill health, demoralization, and in some cases to family disintegration. The most effective action in the direction of constructive dealing with this problem is self-evident.

A committee appointed by the Consumers' League has been making an intensive study of unemployment insurance during the last six months. As an outgrowth of this study the League has decided to sponsor a bill for unemployment insurance in the Ohio legislature. At the request of the Executive Board I have agreed to be chairman of the Cleveland Committee for Unemployment Insurance. Will you not join with us in furthering this movement by becoming a member of the committee?

We are calling a luncheon meeting (cafeteria service) in the Conference Room of the Women's City Club on Monday, December 15th, at 12 o'clock, at which Mr. Marvin C. Harrison will present a draft of the proposed bill, and there will be opportunity for questions and discussion. I trust that you can be present. You will find a postal card enclosed for your reply.

Faithfully yours,

Abba Hillel Silver

Members of Unemployment Insurance Study Committee

Prof. Henry M. Busch	Miss Clara A. Kaiser	Mr. Carl Rudolph
Prof. Frank T. Carlton	Mr. Charles Kreindler	Mr. S. C. Seiple
Rev. Cyprian Emanuel	Miss Elisabeth S. Magee	Rabbi A. H. Silver
Miss Alice P. Gannett	Miss Grace E. Moyette	Mr. Walter L. Solomon
Mr. Marvin C. Harrison	Miss Helen Phelan	Miss Marie R. Wing
Mr. Max S. Hayes		

Minutes of the Unemployment Insurance Study Committee

A meeting of the Unemployment Insurance Study Committee was held in the parlor of the Temple on Friday evening, December 12, 1936, at 8 P.M. The following were present: Professor Busch, Professor Carlton, Miss Bennett, Mr. Harrison, Mr. Hayes, Mr. Kreindler, Miss Magee, Mr. Rudolph, Rabbi Silver, Mr. Solomon and Miss Wing.

The meeting was devoted to a discussion of the draft of the Unemployment Insurance bill as prepared by Mr. Harrison. The bill was discussed section by section. The following changes were suggested:

1. That the bill apply to employers of three or more workers instead of five
2. That under the exclusions of employers those engaged in interstate commerce be further defined by adding the words "and subject to the control of the Interstate Commerce Commission."
3. That a provision be added for the employees of the Unemployment Commission to be under Civil Service
4. That there be included a provision repealing the present section regarding the administration of public employment offices
5. That we amend the section on the retroactive benefits during an emergency
6. That in the section on portable unemployment the bill provide that contributions and benefits are not to be paid until the employee has been unemployed for a certain period of time
7. That a provision be added by which self-employed workers may substitute other systems in case they are approved by the Commission.
8. That the section on vacations be omitted.

The meeting adjourned at 11 P.M.

Elizabeth S. Magee
Secretary.



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MINUTES OF THE CLEVELAND COMMITTEE FOR UNEMPLOYMENT INSURANCE

Dec. 15, 1930

The Cleveland Committee for Unemployment Insurance met at the Women's City Club on December 15th with 60 persons present. (list attached). Rabbi Silver, chairman of the committee, called the meeting to order at 12:40 P.M. He spoke of the fact that the group which had been working on the study of unemployment insurance did not look upon it as a solution of unemployment in industry but as a solution of the relief problem, being a more humane, more dignified and more up-building system than charity. He introduced Miss Alice P. Gannett, who spoke briefly on the history of the committee which had been at work for two and one-half years following a conference called by the Consumers' League in April 1928. She spoke of the various things which the group had discussed and the fact that during the last six months it had been making a detailed study of unemployment insurance.

Mr. Marvin C. Harrison was then introduced and presented the proposed draft of the Unemployment Insurance bill for Ohio. Several questions were raised such as the advisability of having exemption of salaries as low as \$2000, whether Federal rather than State action might be wiser, whether there was any way of distinguishing between establishments having a higher proportion of labor costs than others. Mr. Harrison answered many questions which were asked as to the meaning of the bill.

Miss Marie Wing moved that the chairman be authorized to appoint committees for the interviewing of the members of the legislature, securing endorsements of organizations, speaking on unemployment insurance, raising money, and other committees that might be needed for furthering the movement. The motion carried.

Mr. Louis Bing moved that the Unemployment Insurance Study Committee be continued as the Executive Committee with power to elect officers and to co-opt other members. The motion carried.

The meeting adjourned to meet upon call of the chairman.

Elizabeth S. Magee
Secretary

Cleveland Committee for Unemployment Insurance

341 Engineers' Building

Cleveland, Ohio

Feb 1931

February 9, 1931

EXECUTIVE COMMITTEE

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MR. E. C. SEIPLE
MR. WALTER LEO SOLOMON
MISS MARIE R. WING
REV. LOUIS E. WRIGHT

TO MEMBERS OF THE UNEMPLOYMENT INSURANCE COMMITTEE

The joint public hearing on the Unemployment Insurance Bill will be held in the Senate Chamber in Columbus on Tuesday evening, February 17th, at 7:30 P.M. Mr. Harrison, Mr. Hayes, and Mr. Prater are to speak for the bill. It is a thrilling and interesting occasion, and we hope that you will be able to attend.

At four o'clock on the afternoon of February 17th, a meeting at the Neil House for the purpose of forming a state committee to back the bill. Will you let us know whether you are able to go to Columbus on the 17th, and attend the state meeting as well as the hearing?

The Bill has been referred to the Insurance Committee in the House. Mr. Joseph H. Schumacher is the only member of that committee from Cuyahoga County. It is important that he hear from as many people as possible who are in favor of the Bill, before the public hearing. Can we count on you to write a letter to him this week at his Cleveland address, 1691 West 25th Street, urging him to support House Bill 71, for Unemployment Insurance?

We are enclosing a copy of our new pamphlet, just off the press.

Sincerely yours,

Elizabeth S. Magee
Elizabeth S. Magee
Secretary

CONSUMERS LEAGUE OF OHIO

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The following letter was sent by Rabbi Abba Hillel Silver of the Temple in Cleveland, to Representative William Milligan regarding the extension of unemployment compensation. Rabbi Silver served as a member of the Governor's Commission on Unemployment Insurance in 1931 and 1932.

January 20, 1961

Mr. William Milligan
Chairman of the House Committee
on Commerce and Labor
Columbus, Ohio

My dear Mr. Milligan:

May I take the liberty of addressing your Committee which is presently considering various bills on unemployment insurance?

I was a member of the Ohio Commission on Unemployment Insurance in 1931 and have been deeply interested in it ever since. This Commission was appointed under a joint resolution of the Ohio State Legislature to investigate the desirability of setting up unemployment reserve funds to provide against the risk and distress of unemployment. The great depression of those years and the extreme suffering which it caused millions of our people were responsible for the study of the subject which was then ordered, and subsequently for the enactment by our state of an unemployment insurance law.

Since that time, every state in the Union has adopted unemployment insurance and our Federal government, by the Social Security Act of 1935 and by the later amendments to this Act, has given strong financial support to the states in the administration of their systems of unemployment insurance. Through the years, unemployment insurance has proved itself to be one of the most constructive and helpful measures for the protection of our people in the periods of economic decline. Our nation was able to tide over such periods without those severe deprivations which attended the Great Depression of the early Thirties.

During the last three decades a number of states have improved their unemployment insurance systems so as to keep pace with growing needs and our peoples' heightened sense of social responsibility. Provisions were introduced to liberalize their systems, both as regards the amount of benefit payments to be paid and their duration, as well as eligibility requirements. The State of Ohio, regretfully, has not kept pace with this sound trend in unemployment insurance.

We find ourselves today in Ohio in the midst of a sharp economic recession which has already increased the number of the unemployed in our state receiving insurance benefits from one hundred to two hundred thousand. Our unemployed who have already exhausted their insurance benefits have already reached sixty thousand and their number is increasing by twenty-five hundred every week. These unemployed, who are no longer able to receive unemployment insurance because of the twenty-six-week maximum provision of the law, are being steadily reduced to want and charity. Some of them are compelled to use up the small reserves which they have set aside for the education of their children or their comfort in old age. In many instances their modest standard of living is being forced down to a level where no American working man, willing to work, should find himself.

Mr. William Milligan

- 2 -

January 20, 1961

We all hope that the present recession will not be of long duration, but in the meantime we are confronted with a grim reality and the fact that very grave distress is engulfing large sections of our working population. Would it not be just and wise to extend the benefit period of our insurance law from a maximum of twenty-six to thirty-nine weeks? This would not only benefit the jobless worker himself and his family, but would also assist our economy in that the purchasing power of our working people would be maintained. Our economy would be kept from sagging still lower due to the spread of secondary unemployment.

Would it not also be desirable that the weekly benefit payments be increased to at least fifty percent of regular weekly earnings? I am sure that you have in mind the fact that Ohio State tax rates for unemployment compensation are among the lowest in the nation.

Our nation has been spending stupendous sums of money in every corner of the earth in the firm conviction that the security of the free world depends, to a large degree, upon raising the standard of living of the under-privileged peoples of the earth. Should we not look closer to home and see to it that the standard of living of our own fellow citizens is not dangerously threatened by recurring periods of economic dislocation?

Very sincerely yours,

WRHS
(signed)




AHS:bfm

Business Information Bureau

Cleveland Public Library

BULLETIN

Main Library
325 Superior Avenue
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Vol. 1, No. 1
January, 1930

"A man's judgment is no better than his information"

A NEW SERVICE FOR BUSINESS EXECUTIVES AND OTHERS

In an effort to serve the business men of Cleveland better and more intensively, the Cleveland Public Library is organizing a Business Information Bureau with a trained staff, and with a trained Business Research Librarian, Miss Rose Vornelker, in charge.

The Business Information Bureau is located on the second floor of the Main Library Building opposite the elevators.

Here will be found the commercial and investment services, trade directories, government releases, brokers' industrial analyses, books, pamphlets and special reports on such subjects as statistics, business forecasting, money and banking, investments, public utilities, transportation, foreign trade, market studies, office management, business and factory organization and management, foreman training, industrial savings and insurance plans, salesmanship, advertising, and other material of special interest to the business man.

The literature of business is vast and the library needs of business men cover many subjects which it will not be feasible at present to collect in any one room assigned for this work. However, the Business Information Bureau will function as a coordinating unit between the other divisions of the library, thus making the entire business resources of the Main Library easily accessible

Your suggestions or requests will be welcomed. May we hear from you?

to its clients.

A bulletin to be issued monthly will be devoted to notes on current business information, as found in books, services, pamphlets and periodicals, and to lists on specific subjects. The February issue will concern the library's resources on Retail Trade.

As a number of services of interest to investors have recently been added to the collection, and because of the great interest in the stock market at present, this first issue of the Bulletin lists investment material below.

SOURCES OF INFORMATION FOR THE INVESTOR

SECURITY MANUALS

GENERAL

Fitch Bond Book

Moody's Manuals: Industrials, Railroads, Public Utilities, Banks and Finance (includes Banks, Insurance Companies, Real Estate Finance and Credit Companies and Investment Trusts)

Poor's Manuals: Industrials, Public Utilities, Railroads

Standard Bond Descriptions

Standard Corporation Records

LOCAL EXCHANGE MANUALS

Borton's Pocket Manual of Cleveland Securities

Burnham's Manual of Chicago Securities

Detroit Stock Exchange Manual of Corporation Statistics

Otis & Co. Manual of Ohio Securities

Union Trust Co. Pocket Manual of Cleveland Real Estate Securities

Western States Statistics Co. Pocket Manual of Western Securities

SERVICES

Brookmire Economic Service, Inc.

Analyst

Forecaster

Investment Bulletin

Trend Charts

Special Reports

Crandall Pierce & Co. Business Index
 Gibson Annual Forecast
 Harvard Economic Society
 Weekly Letter
 Review of Economic Statistics
 Hemingway's National Financial State-
 ment Interpreter
 McNeel's Financial Service
 Business Forecast
 Investment Bulletin
 Investment Guide
 Market Advisory Bulletin
 Special Investment Supplement
 Moody's Investment Service
 Bond Letter
 Stock Letter
 Weekly Review
 Special Analysis
 Foreign Letter
 Business in Industries
 Company Analysis
 New York Stock Exchange
 Listing Applications
 Poor's Investment Service
 Financial Comment
 Corporation News
 Dividend and Financial Calendar
 Security Offerings
 Definitive Securities
 Called Bonds and Preferred Stock
 Redemptions
 Sinking Fund Proposals
 Business and Investment Letter
 Prospective Security Retirements
 Standard Statistics Co.
 Standard Bond Investments
 Standard Trade and Securities Service
 Industries Section
 Earnings Bulletins
 Sales and Credit Prospects
 Statistical Bulletin
 United Business Service
 Wall Street News
 Corporation Earnings
 Whaley-Eaton Service
 American Letter
 Foreign Letter

BANK, BROKER AND ADVERTISING AGENCY LETTERS

Anderson & Fox Market Day by Day
 Chase National Bank Chase Economic
 Bulletin
 Cleveland Trust Co. Business Bulletin

Dorrance & Sullivan Trends and Indications
 Federal Reserve Bank of Cleveland
 Monthly Business Review
 First Wisconsin National Bank Business
 and Financial Comment
 Guaranty Trust Co. Guaranty Survey
 Hornblower & Weeks Investment Review
 New York Trust Company The Index
 Midland Bank Monthly Review
 National City Bank of New York
 Economic Conditions
 Steelman & Birkins Investment Trust
 Review

DIRECTORIES AND YEAR BOOKS

Babize Investment Bankers and Brokers of
 America
 Keane Manual of Investment Trusts
 Kimber's Record of Government Debts and
 Other Foreign Securities
 National Statistical Service American
 Underwriting Houses and their Issues
 (Securities classified by industries)
 New York Stock Exchange Year Book
 Poor's Quotation Register (Record of high
 and low prices of stocks and bonds, 1914
 to date)
 Scudder Manual of Extinct or Obsolete
 Companies
 Skinner London Stock Exchange Year Book
 Seibert Security Dealers of North America
 Standard Statistics Company
 Standard Stock Offerings
 Status of Bonds
 Winkler Manual of Foreign Corporations

AMERICA'S BUSINESS PRESS

"To my mind, one reason why American
 business men are so rich in their activities and
 successful in their enterprises, is the wealth of
 literature on business which has created a busi-
 ness philosophy, powerful and most fascinating.
 Only the anaemic and brainless can remain indif-
 ferent to the inspiring and energizing influence
 of the wise and well-prepared business literature
 published in the United States."—Quoted by
 William Feather in *Nation's Business*, April, 1929.

NOTE: If you wish to receive this bulletin regu-
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BULLETIN

Vol. 1, No. 2
February, 1930

"A man's judgment is no better than his information"

RETAIL TRADE

PART I

The *Retail Ledger* lists in its first December issue the nine leading problems which will face the retail world during the coming year, as voted upon by a large number of retail authorities throughout the country. It presents also, for purposes of comparison, a similar vote for 1929, as follows:

1929	1930
Credits and collections	Style
Cost of distribution	More scientific merchandising
Style	Credits and collections
Education of salespeople	Service
Price ranges	Cost of distribution
Number of lines carried	Better education of salespeople
Handling of buyers	Better advertising
Returned goods	Returned goods
Chain-store competition	Chain-store competition

(Quoted from *DOMESTIC COMMERCE*, December 23, 1929, p. 285.)

This issue of the Bulletin suggests some of the sources of information available in the Cleveland Public Library on these 1930 Problems. The list will be concluded in the March issue.

STYLE

- Psychology of dress; analysis of fashion and its motive*, by E. B. Hurlock. 1929
Economics of fashion, by P. H. Nystrom. 1928

SPECIAL REPORTS

- American Management Association*
Fashion, style and art spread to other lines of business. (General Management Series, no. 16) 1929
How the manufacturer copes with the fashion, style and art problem. (General Management Series, no. 98) 1929
How the retailer merchandises present day fashion, style and art. (General Management Series, no. 97) 1929
Style and its relation to budgeting. (General Management Series, no. 91) 1929
Metropolitan Life Insurance Co.
Use of style and design in industry
Rice-Stix Dry Goods Co.
Fashion's place in merchandising. 1929

MORE SCIENTIFIC MERCHANDISING

- Merchandise*, by Ruth Leigh. In *Elements of retailing*, p. 75-199. 1924
Merchandising control, by A. H. Conner and R. W. Gordon. 1929. (Distributed by C. R. Hadley Co., Los Angeles, California.)
Merchandising, by P. M. Mazur. In his *Principles of organization applied to modern retailing*, p. 65-96. 1927
Merchandise, by P. H. Nystrom. In his *Economics of retailing*, vol. 2, p. 411-441. 1930
Methods of retail management, by W. E. Koch. 1929
Packages that sell, by R. B. Franken and C. B. Larrabee. 1928
Physical control of merchandise; receiving and marking, care, delivery, by J. R. Doubman and J. R. Whitaker. In their *Organization and operation of department stores*, p.172-258. 1927

Retail merchandising, planning and control,
by J. L. Fri. 1926
Store management for profit, by W.O. Derby. 1929

SPECIAL REPORTS

American Management Association
Making the retailer a better distributor of
your goods. (Marketing Executives Series
no. 50) 1927
Recent evolution and revolutions in retailing.
(Marketing Executives Series, no. 39) 1927
The retailer of today and tomorrow.
(Marketing Executives Series, no. 65) 1929
Retailing in 1935 and how it will affect the
manufacturer and distributor, by I. D.
Wolf. (Marketing Executives Series,
no. 47) 1927

Chamber of Commerce of the United States
Merchandise turnover and stock control
Planning your business ahead

Dartnell Corporation
Correcting store weaknesses by comparison
shopping methods. 1929
Independent retailing. 1928

Metropolitan Life Insurance Co.
Use of research in marketing and merchand-
ising. 1928

National Cash Register Co.
Better retailing. 1927

National Retail Dry Goods Association
Merchandise control for piece goods. 1929
Unit merchandising for ready to wear de-
partments. 1928

Rice-Stix Dry Goods Co.
Approach to merchandise control. 1929
Handbook of modern retailing. 1929

University of Nebraska
Special sales in retail merchandising. (Studies
in Business, no. 19) 1927

CREDITS AND COLLECTIONS

Credit and collection correspondence,
by J. H. Picken. 1928
Credit and collection principles and practice, by
A. F. Chapin. 1929
Retail credit practice, by J. T. Bartlett and
C. M. Reed. 1928
Retail credit procedure, by N. A. Brisco
and others. 1929

SPECIAL REPORTS

Dartnell Retail Service
Financial control: credits and collections.
(Special section in Independent Retailing.)
1928

University of Michigan, Bureau of Business Research
Operating statistics for the credit and ac-
counts receivable departments of retail
stores. (Michigan Business Studies.) 1928

SERVICE

Internal selling forces, by J. R. Doubman and
J. R. Whitaker. In their Organization and
operation of department stores, p. 83-103.
1927
What modern stores do for customers, by Ruth
Leigh. In Elements of retailing, p. 241-250.
1924

Selling by telephone, by J. G. Frederick. 1928

SPECIAL REPORTS

Customer service that wins and holds trade
(Special section in Independent Retailing.)
1928

Periodicals and trade papers are sources of information for the very latest development in any field. It is not possible in this brief note to itemize individual periodical references. The following, however, have articles on all of the above subjects:

Daily News Record
Dry Goods Economist
Journal of Commerce

Retailing
Style Sources
Women's Wear

Journal of Retailing

NOTE: This Bulletin may be obtained without charge at the Main Library or any branch of the Cleveland Public Library. It will be sent for a year to any Cleveland address for twenty-five cents to cover the cost of mailing, or to any out of town address for fifty cents. Subscriptions should be addressed to Rose L. Vormelker, Business Research Librarian, Cleveland Public Library, Cleveland, Ohio.

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BULLETIN

Vol. 1, No. 3
March, 1930

"A man's judgment is no better than his information"

RETAIL TRADE

PART II

The major problems facing the retail world in 1930, according to a vote taken recently by the *Retail Ledger*, are: Style, More scientific merchandising, Credits and collections, Service, Cost of distribution, Better education of salespeople, Better advertising, Returned goods, Chain store competition.

The February issue of this Bulletin listed some of the sources of information available in the Business Information Bureau of the Cleveland Public Library on the first four of these problems. References of interest on the remainder are given in this issue.

COST OF DISTRIBUTION

Cost of distribution, by Ralph Borsodi. In his "Distribution age." 1927

SPECIAL REPORTS

Ernst & Ernst

Comments on distribution costs.

(Sales and administrative expenses of 587 companies for 1928 compared with 1927 and 1926) In *Weekly Bulletin*, April 30 1929

Metropolitan Life Insurance Co.

What's ahead in retail distribution, by W. T. Grant. 1929

National Distribution Conference

Problem of distribution, by the Hon. Herbert Hoover. 1925

Ohio Retail Dry Goods Association

Why retail expenses go up, by Frank Stockdale. *New Door to Profit-Making Series*

U. S. Department of Commerce

Analyzing wholesale distribution cost, by J. W. Millard

Distribution cost studies, 1928-30

BETTER EDUCATION OF SALESPEOPLE

Organized training in business, by J. A. Greene. 1929

Retail selling, by H. R. Norton. 1929

Retail store training, by P. H. Nystrom. In his "Economics of retailing, vol. 2, 373-410. 1930

The saleslady, by F. R. Donovan 1929

Selling at retail, by V. H. Pelz. 1928

The shopping book, by W. H. Baldwin. 1929

Training program of stores, by B. F. Timmons.

In "Administration of personnel functions in Ohio department stores," p. 61-80. 1928

Training the retail clerk to sell your products, by Ruth Leigh. 1927

SPECIAL REPORTS

American Management Association

Training of salesmen (Marketing Executives Series, no. 60) 1928

Chamber of Commerce of the U. S.

Educational courses for retail salespeople.

Fairchild Publications

Selling points of silk. 1929

Selling points of wool. 1929

Selling points of cotton. 1929

Selling points of linen. 1929

Selling points of rayon. 1929

Ages of women. 3 parts. 1929

Retail Ledger

How to teach sales-facts to salespeople 1929

U. S. Department of Commerce

Education of a retail sales force. In "Retail store problems," p. 47-58. 1926

Education of a retail sales force; a reading list 1929

BETTER ADVERTISING

Layout in advertising, by W. A. Dwiggins. 1928

Profitable retail advertising, by M. E. Tobias. 1930

Tomorrow's advertisers, by G. H. Phelps 1930

Retail advertising of men's and boys' wear, by Allen Sinsheimer. 1929

SPECIAL REPORTS

Dartnell Retail Service

Advertising and display (Special section in Independent Retailing) 1929

Rice-Stix Dry Goods Co.

Tools of retail advertising. 1929

Principles of modern retail advertising. 1929

Southwest Retail Merchants' Council

Retail store advertising, by L. M. Morton. 1928

U. S. Department of Commerce

Co-operative retail advertising, In "Retail store problems," p.59-70. 1926

RETURNED GOODS

Cost of handling merchandise returns, by J. A. Lowrie. (Special Bulletin of the Bureau of Business Research, Ohio State University) 1929

Customers complaints and returns, by P. H. Nystrom. In his "Economics of retailing," vol. 2, p. 561-585.

Extent of returns; merchandise returns in department stores, by L. H. Grinstead (Special Bulletin of Bureau of the Business Research, Ohio State University) 1928

Merchandise returns in department stores, by H. D. Comer (Special Bulletin of the Bureau of Business Research, Ohio State University) 1927

CHAIN STORES

Chain and independent stores. In "Retail and wholesale trade of eleven cities," p. 64-120. 1928

The chain store, by C. E. Haring. In "The manufacturer and his outlets," p. 99-126. 1929

The chain store, by P. H. Nystrom. In his "Economics of retailing," vol. 1, p. 213-270. 1930

Chain store distribution and management, by W. J. Baxter. 1928

Chain stores, by W. S. Hayward and Percival White. 1928

Chain stores, by J. M. Guernsey. Chapters in his "Retailing tomorrow." 1929

SPECIAL REPORTS

American Management Association

What about chain stores? (Marketing Executives Series, no. 62) 1929

Chamber of Commerce of the U. S.

Chain stores, by P. N. Nystrom

Merchandise Managers Group, National Retail Dry Goods Association

An analysis of independent and chain store merchandising, by W. T. Grant. 1928

U. S. Department of Commerce

Chain stores; a reading list. 1929

Periodicals and trade papers are sources of information for the very latest development in any field. It is not possible in this brief note to itemize individual periodical references. The following however, indicate the scope of those available.

Advertising and Selling	Fashionable Dress	Merchants' Records and Show Window
Automotive Merchandising	Furniture Manufacturer	Music Trade Indicator
Boot and Shoe Recorder	Furniture Record	Novelty News
Business Week	Gift and Art Shop	Postage and the Mailbag
Chain Store Age	Giftwares	Printers' Ink
Chain Store Review	Good Furniture	Radio Retailing Monthly
Class and Industrial Marketing	Hardware Age	Retail Ledger
Confectioners' Journal	House Furnishing Review	Retailing
Daily News Record	Illustrated Milliner	Style Sources
Druggists' Circular	Journal of Commerce	Upholsterer and Interior Decorator
Dry Goods Economist	Journal of Retailing	Women's Wear Daily
Electrical Merchandising	Men's Wear	
Fashion Service		

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BULLETIN

Vol. 1, No. 4
April, 1930

"A man's judgment is no better than his information"

RECENT CHOICES OF BUSINESS BOOK CLUBS

The Business Book League selections

- Mystery men of Wall Street; by Earl Sparling (March 1930).
Business biography of John Wanamaker; by J. H. Appel (February 1930).
Walther Rathenau—his life and work; by Count Harry Kessler (January 1930).
Hand-to-mouth buying; by L. S. Lyon (December 1929).
Investment banking; by H. P. Willis and J. I. Bogey (November 1929).
The new place of the stockholder; by J. H. Sears (October 1929).

Selections of Business Libraries, Inc.

- Robots or men? by H. DuBreuil (April 1930).
Business biography of John Wanamaker; by J. H. Appel (March 1930).
Common stocks and the average man; by J. H. Frederick (February 1930).
Passing of normalcy; by C. W. Wood (January 1930).
History of financial speculation; by R. H. Mottram (December 1929).

OTHER RECENT BUSINESS BOOKS

Accounting

- ABC of accounting; by S. E. Howard. 1929.
Accounting for executive control; by M. V. Hayes. 1929.
Accounting by machine methods; by H. G. Schnackel. 1929.
Accounting in the lumber industry; by H. W. Eckardt. 1929.
Accounting reports in business management; by H. E. Gregory. 1928.
Auditing problems; by J. H. Jackson. 1929.
C. P. A. accounting theory questions and problems; by G. H. Newlove. ed. 3. 1928.
C. P. A. problems and questions in theory and auditing; by J. B. Taylor. 1930.
Essentials of cost accounting; by L. C. Amidon and Theodore Lang. 1928.
How to analyze costs; by C. L. Maze and J. G. Glover. 1929.
Industrial accounting; by T. H. Sanders. 1929.
Industrial balance sheets; by M. M. Strain. 1929.
Packinghouse accounting; by the Committee on Accounting, Institute of American Meat Packers, Chicago. 1929.
Problems in auditing; by A. W. Hanson. 1930.
Standard costs; by G. C. Harrison. 1930.

Advertising

- Advertising criteria; by W. B. Gress. 1929.
Advertising parade; by R. E. Hunt. 1929.
History and development of advertising; by Frank Presbrey. 1929.
In behalf of advertising; by N. W. Ayers, comp. 1929.
Layout technique in advertising; by Richard Surrey. 1929.
Profitable retail advertising; by M. E. Tobias. 1930.
Small store advertising; by Chamber of Commerce of the U. S. 1930.
Tomorrow's advertisers; by G. H. Phelps. 1929.

Banks and Banking

- Bank administration; by H. N. Stronck. 1929.
Bank sales management; by M. D. Miller. 1929.
The banking process; by R. G. Rodkey. 1929.
Foreign banking systems; by H. P. Willis and B. H. Beckhart. 1929.
The fundamentals of good bank building; by A. Hopkins. 1929.
Selling the services of the trust department; by R. R. Bixby. 1929.

Business and Industrial Management

- Introduction to business management; by H. G. Stockwell. 1929.
- Office and tomorrow's business; by L. C. Walker. 1930.
- Scientific management in American industry; edited by H. S. Person. 1929.
- Wage incentive methods; by C. W. Lytle. 1929.
- Wage-payment plans that reduced production costs; edited by H. Diemer. 1929.
- Work routing in production; by John Younger. 1930.

Marketing

- The manufacturer and his outlets; by C. E. Haring. 1929.
- Marketing investigations; by W. J. Reilly. 1929.
- Marketing used cars; by P. G. Hoffman. 1929.
- Merchandising of petroleum products; by R. H. Thomas. 1929.
- Merchandising packinghouse products; by E. L. Rhoads. 1929.
- Planned marketing; by V. D. Reed. 1929.
- Wayside marketing; by S. Arnold. 1929.

Personnel

- Human engineering and industrial economy; by L. A. Hartley. 1928.
- Human nature and management; by Ordway Tead. 1929.
- Profitable personnel procedure; by H. J. Bruère. 1929.
- Psychiatry in industry; by V. V. Anderson. 1929.
- Psychology and profits; by D. A. Laird. 1929.

Railroads

- The problem of weak railroads; by J. M. Herring. 1929.
- Railroad consolidation; its economics and controlling principles; by Julius Grodinsky. 1930.
- Railroad purchasing and the business cycle; by J. E. Partington. 1929.

Robots?

- Passing of normalcy; by C. W. Wood. 1929.
- Robots or men? by H. DuBreuil. 1930.
- This ugly civilization; by R. Borsodi. 1929.

Sales Management and Salesmanship

- Effective selling; by A. J. Snow. 1929.
- Practical salesmanship; by W. L. Barnhart. 1929.
- Sales contracts and forms. 1928.
- Sales management fundamentals; by R. C. Hay. 1929.
- Sales quotas; by Percival White. 1929.
- Saleslady; by F. R. Donovan. 1929.
- Salesmanship for the new era; by Charles Mears. 1929.
- Selling by telephone; by J. G. Frederick. 1928.
- The way to more productive selling; by C. C. Casey. 1929.

Securities analysis

- Analysis of industrial securities; by C. Kraft and L. P. Starkweather. 1930.
- Analysis of railroad securities; by J. I. Bogen. 1928.
- Foreign securities; by J. T. Madden and M. Nadler. 1929.
- Fourteen years of European investments, 1914-1928; by Stern. 1929.

The Stock Market and Investments

- Common stocks and the average man; by J. G. Frederick. 1929.
- Making money in the stock market; by O. D. Foster. 1930.
- Meeting the bear market; by G. G. Munn. 1930.
- Mystery men of Wall Street; by Earl Sparling. 1930.
- New levels in the stock market; by C. A. Dice. 1929.
- Stock market crash and after; by I. Fisher. 1930.
- Story of Wall Street; by R. I. Warshaw. 1929.
- Wall Street procedure; by DeW. C. Eggleston. 1930.
- Wall Street ventures and adventures through forty years; by R. D. Wyckoff. 1930.
- Watch your margin. 1930.
- An anonymous collection of letters written by an experienced Wall Street operator to his nephew.

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BULLETIN

Vol. 1, No. 5
May, 1930

"A man's judgment is no better than his information"

THE PHOTOSTAT

Do you know about the Library's photostat service? It will supply you with a photographic copy of any item in its collection which is available for duplication.

Tables of figures, charts, patent specifications, formulae, diagrams, plans, magazine articles and other items, many of them not accessible elsewhere, are thus made available for your own files. You are invited to use this service. Prices are at cost:

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Positive prints, 18 " x 22", 80¢	Additional prints, 35¢
—Enlargement or reduction, 10¢ extra	

NEW BUSINESS PUBLICATIONS

Aviation Industry

Air manual; by Chamber of Commerce of the United States. 1930.

Intended especially for the use of local aeronautics committees and bureaus of chambers of commerce and other trade bodies interested in the development of aeronautics in their localities.

The aviation industry; by Curtis Publishing Co. 1930.

A study of underlying trends. Discusses potential markets, coördination between railroads and air transport, commercial uses of airplanes other than transportation. Appendix contains results of a questionnaire concerning factors considered important in choosing a plane and uses made of the plane. A list is included of the more important articles on aviation appearing in Curtis Publications in recent years.

The aviation industry; prepared by Pyncheon & Co. 1929.

A brief review of the more important companies in the aeronautical field with particular emphasis on financial developments during the first six months of 1929.

The aviation industry and its market; prepared by Collier's. 1930.

Part 1: Progress to date. Gives number and types of planes in use and distribution by states.

Part 2: Trends and indications. What the public thinks about; what deters people from flying; crash news versus aviation news.

Part 3: The national aviation market.

Aviation's place in tomorrow's business; by Earl Reeves. 1930.

An interesting survey concerning the future of this industry. Appendix contains a list of aircraft manufacturers, engine manufacturers, hangars, airway operators, and statistics on production.

Business Economics

The national income and its purchasing power; by the National Bureau of Economic Research. 1930.

A careful study of how 120 million Americans gain an income of 90 billion dollars. Detailed tables and charts included.

The theory of interest; by Irving Fisher. 1930.

"Determined by impatience to spend income and the opportunity to invest it."

[OVER]

Finance

Financing export shipments; by F. R. Eldridge. 1930.

Essential information concerning financial transactions.

*Insurance company holdings of securities as of Sept. 30, 1929.

A new *Poor's Manual*. Of particular use to investment houses, showing them the kind of securities for which various insurance companies have shown a preference in the recent past.

*Investographs. 1930.

A volume of charts on 200 stocks issued by the Ontario Finance Corporation. Shows for a period of ten years the annual high and low of the stock, reported earnings per share and earnings per share adjusted to outstanding stock, capital stock at end of each fiscal year, dividends paid, rights issued from time to time, bond interest and price earnings ratios.

Marketing and Merchandising

Coöperative retail buying associations; by W. L. White. 1930.

Do such associations perform certain definite functions more economically than does the service wholesaler in the same field? This and other relative problems are discussed for the drug, grocery and hardware trades.

The Filene store; by Mary LaDame. 1930.

A study of employees' relation to management in the Filene store in Boston.

How 137 stores train salespeople; by Dartnell Corporation (Report No. 1017).

A special report in Dartnell's Retail Service.

How to correct credit abuses; by M. Marks. 1930.

Concerns wholesale trade.

Industrial marketing; a series of reports published by American Management Association. 1930.

1. What is industrial marketing; by R. F. Elder.
2. Supervising industrial sales forces; by J. L. Palmer.
3. Supervised sales control in the Alemite Corporation; by C. A. Fine.
6. Trends in industrial sales promotion and advertising; by F. U. Webster.

Rubber Industry

*Henderson Rubber Reports.

Contains charts and key sheets on prices, exports, imports, and consumption; a weekly market review and a monthly market digest.

Steel Industry

Directory of trade marks and trade names of American steels. Issued by the Iron Age as Report No. 12.

Three alphabetical lists cover respectively name of producer, trade name, classification of product. Plain carbon and tool steels are listed in the handbook of the American Society for Steel Treating.

The steel foundry industry; by G. P. Rogers. Published by Steel Founders' Society of America. 1930.

Deals with all phases of the industry.

Training for Executives

Art of business thinking; by H. G. Schnackel. 1930.

Seeks to evaluate our methods of thinking and to determine effective means of improving the thinking process.

Technique of executive control; by E. H. Schell. 1930.

A new edition of this very practical book.

Transportation

Coördinated motor-rail-steamship transportation; by G. L. Wilson. 1930.

Concerned chiefly with coördination of railroad and motor truck service in the handling of freight.

Future movement of iron ore and coal in relation to the St. Lawrence Waterway; by F. S. Warner. 1930.

The results of an investigation made to determine the probable future traffic of the St. Lawrence Waterway, primarily as concerns iron and coal.

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BULLETIN

Vol. 1, No. 6
June, 1930

"A man's judgment is no better than his information"

NEW BUSINESS PUBLICATIONS

Accounting

BANGS, J. R., JR. Industrial accounting for executives. 1930.

A textbook developed from the author's experience in teaching accounting to engineers in the Sibley School of Mechanical Engineering, Cornell University.

C. R. HADLEY COMPANY. Manual of pathfinder accounting system for finance companies. 1928.

Describes and illustrates with forms a simple system for companies engaged in buying and selling conditional sales contracts, leases, notes, accounts and other securities.

Pathfinder accounting manual for automobile dealers.

Pathfinder accounting manual; double-entry for wholesale and retail merchants. 1930.

Manual of pathfinder truck cost system. 1926.

Bank Stockholders

*OHIO CORPORATION DIRECTORY Co. Ohio bank stockholders directory. 1930.

A list arranged by city and by bank, giving names of stockholders in each, and number of shares held.

Chain Stores

AMERICAN INSTITUTE OF FOOD DISTRIBUTION. Voluntary chains. 1930.

A brief outline of this movement in the retail grocery field; how it originated, developed, its aims, different forms of organization and probable future developments.

CHAMBER OF COMMERCE OF THE U. S. Chain stores; by P. H. Nystrom. Revised edition. 1930.

An impartial study showing the advantages and disadvantages of chain and independent stores.

FRANK SEAMAN, INC. The chain store. 1928.

A brochure presenting the outstanding facts relative to its origin, growth and present position.

Cleveland Industries

*CLEVELAND CHAMBER OF COMMERCE. Cleveland buyers' guide. 1930.

A register of manufacturers and distributors. Includes an alphabetical list of Cleveland manufacturers; a classified list of products; a list arranged by trade name; out-of-town concerns that have branch offices or representatives in Cleveland; Cleveland jobbers and a classified list of products jobbed in Cleveland.

*CLEVELAND ENGINEERING SOCIETY. Golden anniversary book. 1930.

Includes brief sketches showing the outstanding contributions of engineering toward the progress of the leading industries of the Cleveland district.

HICKMAN, MILDRED. Electrical manufacturing in Cleveland. 1930.

An occupational study of interest to the general reader for its historical survey of the industry.

Commercial Organizations

*CHAMBER OF COMMERCE OF THE STATE OF NEW YORK. The chambers of commerce of the world, exclusive of the U. S. 1928.

A geographical list with names of secretaries.

Classified list of trades and allied associations and publications in the city of New York. 1930.

List of chambers of commerce in the U. S. in all cities of 5,000 population and over. 1930.

Arranged by states and cities, with names of secretaries.

*NATIONAL ASSOCIATION OF COMMERCIAL ORGANIZATION SECRETARIES. Proceedings of the fifteenth annual meeting, Milwaukee, Wis., October, 1929.

Valuable discussions of problems confronting chambers of commerce, such as, printing problems, industrial safety, serving local established industries and retailers, foreign trade and young men's activities.

[OVER]

Direct Mail Advertising

PRATT, V. E. 93 ways to increase results from direct mail. 1929.

A brief booklet by the President of Master Direct Mail Craftsmen, Inc., author of *Selling by mail*.

Employment Stabilization

CHAMBER OF COMMERCE OF THE U. S. Balancing production and employment through management control. 1930.

A brochure describing some of the means by which marked seasonal and cyclical fluctuations in manufacturing operations have been avoided. Includes a bibliography.

PHILADELPHIA CHAMBER OF COMMERCE. Program for the regularization of employment and the decrease of unemployment in Philadelphia. 1929.

Recommendations by the Committee on Unemployment—Morris E. Leeds. Chairman.

Federal Reserve System

AMERICAN BANKERS ASSOCIATION. Report of economic policy commission. 1930.

Covering a survey of recent developments in group, chain and branch banking, an analysis of proposals to grant member banks larger participations in Federal Reserve Bank earnings and a study of suggestions for liberalizing the rules governing paper eligible for rediscount at the Federal Reserve Banks.

CHAMBER OF COMMERCE OF THE U. S. Federal Reserve System. 1929.

Considers permanent features of the policy and operation of the System. Does not undertake to develop ephemeral phases of situations passed or passing. Proposals for changes in policy or practice, and current conditions, are considered fundamentally in the light of their long time effects upon the System and upon the economic well-being of the country.

*WARBURG, P. M. Federal Reserve System: its origin and growth. 2 vols. 1930.

This comprehensive story is by a former member of the Federal Reserve Board appointed by President Wilson. It is substantiated by a mass of original documents. An analysis of the Stock Exchange crisis of 1929* is included on account of (1) the proof it offers of the need of giving the Federal Reserve System a form of administration that will weld the Board and Reserve Banks together, and (2) the necessity of securing from Congress a clear and definite interpretation concerning the essential functions of the System:

Industrial Pensions

*CLOUD, A. D. Pensions in modern industry. 1930.

Theories and opinions behind pension plans, compared with widely varied applications in actual practice. A valuable summary of legal, actuarial and economic principles of the old-employee problem.

Public Utilities

BARNES, I. R. Public utility control in Massachusetts. 1930.

A study in the commission regulation of security issues and rates.

DORAU, H. B. Materials for the study of public utility economics. 1930.

HANDY, W. W. The yardstick of public utility operations and construction costs. 1929.

Presents trends of public utility operations by means of ratios, and construction costs by means of indices.

Window Display

KIESLER, FREDERICK. Contemporary art applied to the store and its display. 1930.

Suggestions for modernistic effects.

Natural Gas

DIGGS, E. R. & Co. New era in natural gas. 1930.

Short report on history and growth of the industry.

DOMINICK & DOMINICK. Gas an ideal fuel. 1930.

A report of the industry including a map giving pipe lines.

FORD, BACON & DAVIS, INC. Map of the natural gas industry. 1930.

Shows pipe lines and company names.

*MILLER, H. C. Functions of natural gas in the production of oil. 1929.

Part 1. Importance of natural gas in the recovery of oil.

Part 2. Importance of natural gas in the conservation and production of petroleum.

PYCHON & Co. The gas industry. 1929.

Gives production and consumption figures over a period of years.

UNIVERSITY OF ILLINOIS—BUREAU OF BUSINESS RESEARCH. Financial plan of gas companies. 1929.

(Bulletin No. 27.)

One of their Studies in Financial Structure.

Mergers

BASSET, W. R. Operating aspects of industrial mergers. 1930.

MURPHY, J. A. Merchandising through mergers. 1930.

A survey of modern industrial mergers with particular attention to the influence of consolidation on the problems of merchandising.

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The next issue of the *Bulletin* will appear in September.

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BULLETIN

Vol. 1, No. 6
Supplement
June, 1930

FOREMANSHIP AND FOREMAN TRAINING

Books

CRAIG, D. R. & CHARTERS, W. W. Personal leadership in industry. 1925.

Securing the best efforts of subordinates, leading without bossing, team work, kindness without weakness, the reprimand, training subordinates in initiative and dependability, protection of quality standards—these are topics discussed in this unusually readable book.

CUSHMAN, FRANK. Foremanship and supervision. 1927.

A practical handbook for foremen conference leaders dealing with the conference type of educational procedure. Important chapters are: Conference devices and their use; Success factors in conference work; Conference material and conference topics.

DIEMER, HUGO. Foremanship training. 1927.

Intended as a guide for executives who are responsible for the development of better foremanship within their plants. Includes typical training programs for two years.

DORSEY, G. A. Hows and whys of human behavior. 1929.

Chapters which may be of special interest are: Why are we born gamblers? How does your job fit you? Why do words boss you? What do you read?

FISH, E. H. Foremanship. 1928.

This book is the result of the experience and thinking of many men, among them, L. P. Alford, W. J. Sholar, Wallace Clark, Harry Tipper, J. W. Row and W. M. Polakov. It is designed to help the foreman understand more fully his responsibilities and to aid him in equipping himself to become a capable manager of men and an efficient supervisor of production.

GARDINER, G. L. Foremanship. 1927.

For the use of foremen in industry and those interested in foremanship as a factor in industrial management. Contains six sections or "books" as follows:

1. The foreman.
2. The foreman's job.
3. Duties of foremen.
4. Developing foremen.
5. Practical methods.
6. Industrial economics.

GARDINER, G. L. Practical foremanship. 1925.

An outline of a foreman's duties and problems. Written for use in the work of the University of Wisconsin Extension Division.

HARTLEY, L. A. Human engineering and industrial economy. 1928.

The aim of this study is to reduce expense and friction resulting from needless supervision, through increased interest in production and distribution and better understanding of the various human elements in every industrial situation. At the end of each chapter are helpful questions and references to short passages in other books.

LAIRD, D. A. Psychology and profits. 1929.

The author says that there is no mystery or hokum about psychology. It is simply common sense which has been tested and found workable. The chapter on profits from loyal morale will be of interest to foremen.

MELLEN, G. F. Foremen training. 1928.

Lectures prepared as a guide for the course in conference method of foremen training at the Department of Engineering Extension, Pennsylvania State College. Objectives covered are:

1. General responsibilities.
2. Production and cost responsibilities.
3. Coöperation.
4. Discipline and morale.
5. Interest and satisfaction.
6. Handling men.
7. Supervision.
8. Leadership.

*NATIONAL FOREMEN'S INSTITUTE, INC. Conducting foremen's meetings. 1929.

Volume 1. Leadership methods.
Volume 2. Discussion plans.

*NATIONAL FOREMEN'S INSTITUTE, INC. Foreman's management library. 8 vols. 1929.

Written for foremen who have advanced beyond the beginners' stage. Discusses the foreman as (1) a business executive; (2) a manager of men; (3) a manager of operations; (4) a manager of costs; (5) a manager of himself; (6) his part in the general management.

*NATIONAL METAL TRADES ASSOCIATION. Foremanship. 1927.

Fundamental principles of foremanship as developed by the Committee on Industrial Education. The text is arranged in 52 lesson plans of not more than 5 pages each, covering such subjects as, Analyzing yourself; Analyzing the job; Giving the management a square deal; Plant morale; Control of quality; The foreman as a teacher.

*NATIONAL METAL TRADES ASSOCIATION. Foremanship—Conference leader's manual. 1927.

A manual developed to assist the conference leader in planning for the presentation of the text material contained in this association's foreman training course.

SCHELL, E. H. Technique of executive control. 1928.

A constructive analysis of the work of an executive, especially with respect to the management of men. Many of the questions which appear throughout the text would be directly useful in promoting discussion in a foreman conference.

[OVER]

TEAD, ORDWAY. Human nature and management. 1929.

A study of human nature in industry. The first ten chapters present outlines of psychology, the selection of topics governed by a desire to explain those aspects of behavior which have direct relation to executive problems. The balance of the book explains the application of psychological knowledge to specific executive tasks. Should be useful to all executives who have to deal with people.

Special Reports

AMERICAN MANAGEMENT ASSOCIATION:

Development of foremen; by F. P. Cox. 1926.

Extra incentives for foremen in the Harder Manufacturing Company; by A. W. Rowley. 1925.

Extra incentives for foremen and other supervisors; by L. Tyler, J. S. Gray & H. B. Whipple. 1925.

The foreman as manager; by L. A. Sylvester. 1926.
Foreman training methods; by J. A. Randall & C. C. Thomason. 1928.

The foreman's place in a training program; by Frank Cushman. 1926.

Foremen's clubs; by Albert Sobey & W. J. Rhodes. 1926.

Foremen's meetings on efficiency of operations; by C. E. Stevens. 1926.

Relation of the foreman to the personnel department; by M. J. Kane.

Relation of the foreman to staff departments or functions, omitting personnel. 1926.

The above papers have appeared in the Production Executives' Series.

*AMERICAN SOCIETY OF MECHANICAL ENGINEERS. Education and training for the industries. 1927.

Two papers which refer particularly to problems connected with foremen training are: "The science of foremanship," by B. H. Van Oot and "Training for foremanship," by Frank Cushman.

*CHAMBER OF COMMERCE OF THE U. S.—DEPARTMENT OF MANUFACTURERS. Foremanship: fundamentals in the development of industrial foremen. 1928.

A brief survey of foreman training throughout the United States.

*CHAMBER OF COMMERCE OF THE U. S.—DEPARTMENT OF MANUFACTURES. Typical foremanship programs and topics. 1928.

A compilation of practices from companies conducting their own courses.

FEDERAL BOARD FOR VOCATIONAL EDUCATION:

Bibliography on foreman training (Bulletin 128). 1928.

Progress in foreman training (Bulletin 127). 1928.

Report of leader training conference held at Arizona, April 18-24, 1926, under the direction of F. A. Cushman & L. B. Travers.

Training of foreman conference leaders (Bulletin 125). 1927.

FRAMPTON, G. O. This foreman training business. 1928.

An outline of principles that have established themselves from time to time in the progress of foreman training.

HARTLEY, L. A. Some basic considerations regarding the human factor in the foundry. 1925.

Address delivered before the Detroit Foundrymen's Association.

HUMAN RELATIONS IN INDUSTRY. Reports of this conference held annually at Silver Bay, New York.

JONES, F. T. Products and by-products of foremen's conferences. 1926.

Reprinted from *Journal of Society of Automotive Engineers*, January, 1926.

McCORMICK, CYRUS, JR. Foreman training. 1926.

An address presented at the 14th annual meeting of the Chamber of Commerce of the U. S.

METROPOLITAN LIFE INSURANCE CO. Foreman training plans. 1928.

A revision of Report No. 75, "Training key-men in industry." Contains a selection of training courses for foremen and supervisory forces, as given in various companies throughout the country. The report sets forth typical programs of small and large companies in various fields and under varying conditions.

MONTGOMERY, H. J. If I were a foreman. 1926.

Fifty-six standards of performance for foremen. Reprinted from *National Safety News*.

NEBRASKA STATE BOARD FOR VOCATIONAL EDUCATION. Report of the Conference for the Training of Foremen Conference Leaders. 1926.

Includes demonstration conferences on such subjects as: interest, promotion of satisfaction, training of "green" men, safety and accident prevention.

ROBERTS, G. E. Things to tell your men.

May be used as an introductory study in economics.

Chapter 1. The industrial world—a system.

Chapter 2. Team work.

Chapter 3. What production is and who produces.

Chapter 4. Four factors in production.

Chapter 5. The source of all capital—saving.

Reprinted from *The Nation's Business*.

Magazines

Foremen's Magazine.

Trained Men.

Occasional articles in other periodicals, notably:

American Machinist.

Bulletin of the Taylor Society.

Bulletin of the Society of Industrial Engineers.

Factory and Industrial Management.

Forbes.

Iron Age.

Iron Trade Review.

Machinery.

Management Review.

Manufacturers' News.

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BULLETIN

Vol. 1, No. 7
September, 1930

"A man's judgment is no better than his information"

**SOURCES OF INFORMATION
ON
MARKETING AND DISTRIBUTION**

***National Census of Distribution**

The U. S. Bureau of the Census has announced publication of releases for cities within a few days. These are to be followed shortly with releases for counties. Interesting articles concerning information to be found in this census are:

The first national distribution census; by H. S. Hollander. In *Trade Winds*, Jan. 1930, p. 10.

The distribution census and its problems. In *Conference Board Bulletin*, Sept. 15, 1929.

The practical usefulness of the census of distribution; by T. N. Beckman. 1930.

***Cleveland Distribution Census**

1927 figures, now available, giving purchases and sales for the following industries in Cleveland:

Metal and metal products; paper, printing and related industries; transportation equipment; stone, clay and glass products; lumber and allied products; food and kindred products.

***Source Data**

AMERICAN ASSOCIATION OF COLLEGIATE SCHOOLS OF BUSINESS—COMMITTEE ON BUSINESS RESEARCH. Research projects of the member schools. Report No. 6. 1929.

Gives a list of research projects completed and of those in progress.

ASSOCIATION OF NATIONAL ADVERTISERS. An index to distribution research. 1929.

Classified list of research studies on various phases of distribution conducted by public and private research organizations, by advertising agencies, by state and federal government departments and others.

CHAMBER OF COMMERCE OF U. S. List of publications. 1930. (Distribution, p. 10-13.)

METROPOLITAN LIFE INSURANCE Co. Metropolitan's economic investigations. 1929. (Marketing and distribution, p. 29-33.)

U. S. BUREAU OF FOREIGN AND DOMESTIC COMMERCE. Market research agencies. 1928.

An annual publication which serves as a source book of the research work conducted by both public and private agencies in the marketing field.

VAILE, R. S. & SLAGSVOLD, P. L. Market organization. 1930.

An excellent list of Sources of Research Information is given on pages 454-464; a bibliography on marketing on pages 483-490.

General Marketing and Distribution

CASTENHOLZ, W. B. Control of distribution costs and sales. 1930.

CLARK, F. E. Readings in marketing. 1929.

CONVERSE, P. D. Elements of marketing. 1930.

CROSSLEY, A. M. Watch your selling dollar. 1930.

GOODE, K. M. How to turn people into gold. 1929.

GRISELL, T. O. Budgetary control of distribution. 1929.

LYON, L. S. Hand-to-mouth buying. 1929.

MAYNARD, H. H.; WEIDLER, W. C., & BECKMAN, T. N. Principles of marketing. 1927.

RHOADES, E. L. Introductory readings in marketing. 1927.

Collection of readings on marketing of agricultural products, products of forest and mine, and manufactured products. For students.

VAILE, R. S. & SLAGSVOLD, P. L. Market organization. 1930.

Trade Channels

BECKMAN, T. N. Wholesaling. 1926.

BLOOMFIELD, DANIEL. Trends in retail distribution. 1930.

*CHAMBER OF COMMERCE OF THE U. S. National wholesale conference. 1929.

Wholesalers' functions and services; Economic factors affecting wholesaling; Business analyses; Credits, sales terms and collections.

DUDDY, E. A. Cold-storage industry in the U. S. 1929.

Part of a general study of warehousing in relation to the distribution of goods through terminal markets.

HARING, C. E. Manufacturer and his outlets. 1929.

HARING, H. A. Warehousing. 1925.

MURPHY, J. A. Merchandising through mergers. 1930.

NYSTROM, P. H. Economics of retailing. 1930.

SECRIST, HORACE. Widening retail market and consumers' buying habits. 1926.

*STUDIES IN THE MEAT PACKING INDUSTRY. 1929-30.

Deals with the chain store as a factor in the distribution of meat and meat products.

*WHITAKER, J. R. Organization of chain grocery companies in relation to scientific merchandising. 1929.

*WHOLESALE DRY GOODS INSTITUTE. The new wholesaler. 1929.

Marketing of Specific Items

AMERICAN MANAGEMENT ASSOCIATION. Industrial marketing series. 1930.

AMERICAN MANAGEMENT ASSOCIATION. Marketing executives series. 1927-29.

DAMERON, KENNETH. Men's wear merchandising. 1930.

*1929 fact book.

A guide to drug trade marketing.

*FARM SUPPLIES PUBLISHING Co. Survey of the retail distribution of farm supplies. 1930.

GRAND RAPIDS STORE EQUIPMENT CORPORATION. New way method in merchandising. 1929.

Concerns store equipment for display of goods.

*HARVARD UNIVERSITY—GRADUATE SCHOOL OF BUSINESS ADMINISTRATION. Harvard business reports, Vol. 6. 1928.

Case studies on industrial marketing.

HOFFMAN, P. G. Marketing used cars. 1929.

LESTICO, H. H. & BARNETT, H. R. Scientific grocery merchandising. 1929.

*NATIONAL AUTOMOBILE DEALERS ASSOCIATION. Overproduction.

Papers presented at the 1930 convention.

*NATIONAL CONFECTIONERS' ASSOCIATION.

Series of bulletins dealing with the retail selling of candy.

NELSON, M. L. Millinery merchandising. 1929.

RHOADES, E. L. Merchandising packinghouse products. 1929.

SIMONS, E. N. Marketing the technical product. 1924.

*SODA FOUNTAIN MAGAZINE. Soda fountain trade. Includes data on fountain food service.

SPURR, J. E. & WORMSER, F. E. Marketing of metals and minerals. 1925.

THOMAS, R. H. Merchandising of petroleum products. 1929.

U. S. BUREAU OF FOREIGN AND DOMESTIC COMMERCE—DOMESTIC COMMERCE DIVISION. Selling coffee through retail stores. 1930.

Market Research

*COOLEY & MARVIN. What shall we do about sales? 1930.

Suggested form for a sales analysis.

*DICKINSON, Z. CLARK. Industrial and commercial research. 1928.

*MEREDITH PUBLISHING Co. Standards of research. 1929.

*METROPOLITAN LIFE INSURANCE Co.

Series of reports on applying research to sales.

REED, V. D. Planned marketing. 1929.

REILLY, W. J. Marketing investigations. 1929.

SCHLUTER, W. C. How to do research work. 1926.

THE TAYLOR SOCIETY. Scientific management in American industry. 1929. (Research for merchandising and selling, p. 55-61.)

WHITE, PERCIVAL. Market analysis. 2nd ed. 1925.

WHITE, PERCIVAL. Sales quotas. 1929.

Market Research Data

The following titles indicate the type of material available. It is not possible to list all items on hand.

*ADCRAFT CLUB OF DETROIT. A study of the City of Detroit. 1929.

Gives figures on population, building construction, recorded deeds and mortgages, water consumption, gas and electric meters, insurance involved in fire losses, bank clearings and other data for years 1920-28 for the city as a whole. Latest figures available given by zones.

*ALEXANDER, R. S. A study in retail grocery prices. 1929.

A comparison of prices of fifty nationally advertised products in chain and individually owned grocery stores in 10 neighborhoods of New York City.

*BANGOR CHAMBER OF COMMERCE. Industrial survey of Bangor and Brewer, Maine, and vicinity. 1929.

*BARTON, L. M. Study of all American markets. 3rd ed. 1929.

Standardized compilation of certain specific indices of buying power.

*The book of Michigan industry and those who serve. (Supplement to Michigan Manufacturer and Financial Record, May 31, 1930.)

Gives value of sales of commodities for individual cities in Michigan, Michigan as a whole, and U. S. totals for 1929, as well as a discussion of specific plants and industries.

CENTRAL NATIONAL BANK. Cleveland—America's industrial capital. 1929.

A study of Cleveland's resources.

*CHAMBER OF COMMERCE OF THE U. S. Retail and wholesale trade of eleven cities. 1928.

Atlanta, Baltimore, Denver, Fargo, N. D., Kansas City, Mo., Providence, R. I., San Francisco, Seattle, Springfield, Ill., Syracuse, N. Y., and Chicago.

*CLEVELAND CHAMBER OF COMMERCE. Cleveland, an industrial report. 1930.

Cleveland Plain Dealer
Cleveland Trade Empire 1930

*CLEVELAND PRESS. A study of the markets of Northeastern Ohio and particularly of the true Cleveland market. 1929.

*CRAIN, G. D., JR. Market data book. 1930.

Basic facts regarding specialized markets and the publications which serve them.

*CRITCHFIELD & Co. A new market analysis by counties. 1927.

*CROWELL PUBLISHING Co. National markets and national advertising. 1929.

Gives amount spent for national advertising by company and by products, 1913-1928.

*CURTIS PUBLISHING Co. Leading advertisers. 1929.

*DETROIT FREE PRESS. America's fourth market and the Detroit Free Press. 1929.

Gives retail stores by classification and by county, banking statistics, volume of trade on the Detroit Stock Exchange, and other market data for a period of years.

*EDITOR & PUBLISHER. Market guide for 1930.

Essential facts of local trading conditions of all centers of population in the U. S. and Canada where daily newspapers are published.

*FITZGERALD ADVERTISING AGENCY, INC. Survey of Southern markets. 1930.

A compilation of statistics of buying power, distribution and advertising coverage.

*FOSTER & KLEISER. The Pacific coast as a market for commodities and the outdoor advertising facilities available in this territory. 1926.

Facts and figures for the producer, manufacturer or distributor, planning merchandising and advertising activities in the states of California, Oregon, Washington and Arizona.

*GERISH, E. F. Market data handbook of New England. (U. S. Bureau of Foreign and Domestic Commerce, Domestic Commerce series No. 24.)

*MANUFACTURERS' RECORD. Blue book of Southern progress. 1930.

Resources, comparative progress and potentialities of 16 southern states.

*MCCALL Co. Increasing the load. 1929.

Embraces the merchandising activities of Central Power Stations including the purchase and sale of electrical household equipment.

*MCGRAW-HILL PUBLISHING Co. Industrial marketing; a survey of the buying habits of industry. 1925.

*NEW ENGLAND COUNCIL. A united New England. 1930.

*OHIO FARMER. Ohio farm market. 1929.

An analysis of Ohio agriculture compiled and analyzed for sales and advertising executives. Based on 1928 figures. Gives figures by counties concerning livestock, crops, poultry and equipment such as power systems, gas engines, motor trucks and tractors. Similar surveys by Capper Publications are available for Kansas, Missouri, Pennsylvania.

*SALES MANAGEMENT. Markets and media reference number. 6th annual edition. 1929.

A mine of information for anyone engaged in the distribution of goods. Among items included are: spendable incomes by urban, farm and per capita population; retail sales by 50 different lines of trade; industrial markets with indices of their buying power; selected lists of advertising agencies in the U. S., Canada, England and Germany.

*STEWART, V. W. Market data handbook of U. S. (U. S. Bureau of Foreign and Domestic Commerce, Domestic Commerce series No. 30.) 1930.

This study gathers into one source data hitherto available only in scattered places and extensive data not previously available. Three general types of markets are considered, the general consumer, the farm and the industrial.

*J. W. THOMPSON Co. Retail shopping areas. 1927.

*U. S. BUREAU OF FOREIGN AND DOMESTIC COMMERCE. Distribution cost studies. 1928.

*U. S. BUREAU OF FOREIGN AND DOMESTIC COMMERCE. Louisville grocery survey. 1930.

CANADIAN BUSINESS RESEARCH BUREAU.

This organization has produced surveys of some twenty-three leading Canadian cities. These are being compiled by the leading newspapers in such cities and received in the library as published.

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Market Surveys for Specific Industries

*BIGELOW-SANFORD CARPET Co., INC. Survey of rug and carpet merchandising. 1930.

This study to be complete in 10 reports of which 6 have been published to date.

*ENGINEERING PUBLICATIONS, INC. The plumbing and heating market. 1929.

*ARTHUR FERTIG & Co. Retail furniture business. 1930 Annual Review.

*FUEL OIL JOURNAL. 1930 survey of the oil burner industry.

*GENERAL BUSINESS RESEARCH CORPORATION. Survey of retail hardware business in 1928.

GENERAL MOTORS TRUCK Co. Cutting costs in parcel delivery. 1930.

A survey report on parcel truck operation for department stores, dry goods stores and specialty shops.

Making coal deliveries profitable. 1930.

Report of a nation-wide survey of coal dealers' truck operation.

National motor truck analysis. 1930.

Gives use of trucks by vocations.

Trucks and profits in food wholesaling. 1930.

A survey report on truck operation in the wholesale food business.

*INTERNATIONAL MAGAZINE Co. An analysis of resort centers in the U. S. 1930.

MILLIS ADVERTISING Co. What is wrong with the bottled carbonated beverage industry? 1928.

*NATIONAL INDUSTRIAL ADVERTISERS' ASSOCIATION. Market survey, prepared for The Fanblow Co. by F. R. Davis and Julian Klock. 1930.

*NATIONAL INDUSTRIAL ADVERTISERS' ASSOCIATION. An analysis of the industrial markets in the continental U. S. by W. S. Hays and H. S. Trecartin. 1930.

NOTE: This Bulletin may be obtained without charge at the Main Library or any branch of the Cleveland Public Library. It will be sent for a year to any Cleveland address for twenty-five cents to cover the cost of mailing, or to any out of town address for fifty cents. Subscriptions should be addressed to *Rose L. Vormelker, Business Research Librarian, Cleveland Public Library, Cleveland, O.*

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BULLETIN

Vol. 1, No. 8
October, 1930

"A man's judgment is no better than his information"

RECENT BUSINESS PUBLICATIONS

NOTE: While this Bulletin aims to cover recent books concerning business in general, effort has been made in this issue to mention particularly recent publications on subjects discussed at the 1930 American Bankers Association Convention.

Banking Theory and Practice

ANSLEY, E. B. How to organize a business extension department for banks.

A brief program, leaving details to be developed according to individual needs.

ATKINS, P. M. Bank secondary reserve and investment policies. 1930.

Analyzes investment policies of commercial banks, particularly with reference to handling the secondary reserve.

DOWRIE, G. W. American monetary and banking policies. 1930.

Present day problems are discussed at length. Solutions recommended are tested by their social desirability.

*DURHAM, R. F., ed. Financial advertising in 1929; 100 representative advertisements of the year. 1930.

HARR, L. A. & HARRIS, W. C. Banking theory and practice. 1930.

A comprehensive treatise on commercial banking.

HAZLEWOOD, C. B. The bank and its directors. 1929.

Also includes, "Duties and responsibilities of directors," by T. B. Paton.

JAMES, F. C. Economics of money, credit and banking. 1930.

Discusses clearly and concisely our entire financial system.

KERMAN, F. R. & GRIFFIN, B. W. New business for banks. 1926.

Whether yours is a large or a small bank, one with or without branches, a trust company, a mutual savings bank, a state or a national bank, your interests are discussed in this book.

KNAPP, G. P. How banks increase their business. 1926.

Outlines organization and development of the "new business department" of a bank, with many practical suggestions and illustrations.

SECRET, HORACE & POWLISON, KEITH. Banking ratios; a study of the operating results of member banks, with special reference to the twelfth Federal Reserve District and to California. 1930.

SPECIAL LIBRARIES ASSOCIATION—FINANCIAL GROUP—COMMITTEE ON LIBRARY EXHIBIT. Bank library: why? when? where? how? 1930.

Catalog of the model bank library exhibited at the convention of the American Bankers Association in Cleveland, Sept. 29-Oct. 2, 1930. Suggestions for organizing a bank library are included.

SUTCLIFFE, W. G. & BOND, L. A. Savings banks and savings department management. 1930.

Deals with details to be observed in operation of savings departments and outlines policies underlying banking procedure. Chapters are grouped into three parts: History and competition; Machinery of management; Problems of management. Contains also a discussion of investment trusts.

Branch, Chain and Group Banking

*AMERICAN BANKERS ASSOCIATION—ECONOMIC POLICY COMMISSION. A study of group and chain banking; a survey of the movement throughout the U. S. of independent unit banks into centrally directed systems. 1929.

Also referred to as "The Hecht report."

HARR, L. A. Branch banking in England. 1929.

OSTROLENK, BERNHARD. Economics of branch banking. 1930.

Analyzes the conditions that are influencing the trend toward branch banking.

*U. S. CONGRESS—HOUSE OF REPRESENTATIVES—COMMITTEE ON BANKING AND CURRENCY. Branch, chain and group banking. Hearings, Feb. 25-May 28, 1930. 13 parts in 2 vols.

Report of the recent investigation by this Committee.

Business and Financial Services

*CORPORATION TRUST Co. Corporation tax service, state and local.

A companion series to Federal Corporation Tax Service. This library has subscribed to the Ohio section.

(OVER)

*INDEX NUMBER INSTITUTE. Financial analysis service.

Founded by Irving Fisher. Includes a weekly financial summary, a weekly business summary and reports on individual industries.

Business Cycles

KUZNETS, S. S. Secular movements in production and prices; their nature and their bearing upon cyclical fluctuations. 1930.

Hart, Schaffner and Marx prize essay, using statistical data from Europe as well as the U. S.

WAGEMANN, E. F. Economic rhythm. 1930.

The author is Director of the German Institute for Business Cycle Research. This book makes available in English his "Die Konjunkturlehre," a comprehensive review of business cycle theory and advanced methods of forecasting.

WHITNEY, RICHARD. Trade depressions and stock panics: address delivered before the Merchants' Association of New York, Sept. 9, 1930.

Business Ideals

PADEL, C. G. True values in business and buying. 1930.

Discusses the value of idealism and the importance of the human equation in all business relations, as exemplified in the work of the purchasing department of an organization.

Florists' Trade

KIFT, ROBERT. The retail flower shop. 1930.

Practical directions fully illustrated, by "the dean of the retail florists' craft."

Great Lakes Commerce

BEASLEY, NORMAN. Freighters of fortune; the story of the Great Lakes. 1930.

The romantic history of Great Lakes commerce, especially as it concerns iron ore.

Manufacturers' Directory

*OHIO DEPARTMENT OF INDUSTRIAL RELATIONS. Directory of manufacturers in Ohio.

Classified arrangement of industries under counties and cities, giving number of male and female employees reported for each establishment.

Retail Trade

FILENE, E. A. The model stock plan. 1930.

Explains the stock plan used in the author's own business, and its application to other businesses.

MCNAIR, M. P. & GRAGG, C. I. Problems in retail distribution. 1930.

Case studies dealing principally with the general policies of retail institutions with particular attention to those affecting relations with consumers, competitors and manufacturers.

Stock Market

*FOWLER, J. F. Introduction to Wall Street; a practical guide book for the investor or speculator. 1930.

Survey of industrial and financial methods and the relation of the public to speculation and investment.

*HODGES, C. F. Wall Street. 1930.

Concerns the mechanics of the modern brokerage house. Used as a text in the Wall Street Business School.

KELLY, F. C. Why you win or lose; the psychology of speculation. 1930.

While no book can tell you how to make money in the market, this one, if heeded, should keep you from losing money foolishly. Furthermore—it is enjoyable reading.

OWENS, R. N. & HARDY, C. O. Interest rates and stock speculation. Ed. 2. 1930.

A study of the influence of the money market on the stock market.

*SCHABACKER, R. W. Stock market theory and practice. 1930.

A comprehensive and authoritative treatise on all phases of the market.

*SIMMONS, E. H. H. The principal causes of the stock market crisis of 1929.

Address at the 31st annual dinner of the Transportation Club, Pennsylvania Railroad, Philadelphia, Jan. 25, 1930.

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NEWS FOR MERCHANDISING AND MARKETING EXECUTIVES

The U. S. Bureau of Foreign and Domestic Commerce, whose publications form an important part of our business reference collection, has recently reorganized its Domestic Commerce Division into three Technical Service Divisions, as follows:

- (1) Merchandising Research Division. Includes all studies on the cost of distribution, credit research, industrial marketing, and special surveys made in coöperation with trades and industries.
- (2) Domestic Regional Division. Includes all regional commercial surveys, studies on regional distribution and movement of commodities, and Market Data Handbook work.
- (3) Marketing Service Division. Includes the former work on special inquiries, the preparation of the Domestic Commerce weekly which it is hoped to print, the preparation of press material and interpretive studies, and such recurring publications as "Market Research Agencies," and "Commercial and Industrial Organizations."

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BULLETIN

Vol. 1, No. 8
Supplement
October, 1930

"A man's judgment is no better than his information"

CLEVELAND RETAIL CLINIC

Business books in the Cleveland Public Library, written by speakers at the Cleveland Retail Clinic

- FARRAR, F. M. Fred Farrar's type book. 1927
Might be called, "An anti-toxin for jazz typography." Advocates simplicity in type for effective results.
- FILENE, E. A. Model stock plan. 1930
Shows the producer, the distributor and the buyer how to increase profits through scientific merchandising and distributing methods.
- FILENE, E. A. The way out. 1924
"A forecast of coming changes in American business and industry."
- FREDERICK, MRS. C. M. Selling Mrs. Consumer. 1929
How to scrutinize characteristics of customers and so find out what and how they will buy.
- MEARS, C. W. Salesmanship for the new era. 1929
Shows that salesmanship is neither magic nor mystery and that any attentive, ambitious worker can develop his talent, provided he enjoys meeting and dealing with others.
- MEARS, C. W. Newspaper rate and circulation analysis covering both local and national rates in the first fifty cities of the United States. 1928
- NYSTROM, P. H. Bibliography of retailing; a selected list of books, pamphlets and periodicals. 1928
The section on Merchandise studies should be especially helpful in collecting material for use in training salespeople.
- NYSTROM, P. H. Chain stores. 1930
An impartial study giving the advantages and disadvantages of independent stores and chain stores.
- NYSTROM, P. H. Economics of consumption. 1929
Six hundred lively pages on what people want and why.
- NYSTROM, P. H. Economics of fashion. 1928
A comprehensive exposition of the nature of fashion cycles and the various conditions which determine their acceptance and longevity.
- NYSTROM, P. H. Economics of retailing. 1930
An encyclopedia of retail theory and practice. "Gives a picture of the average administrator in terms of volume, turnover, and profits."—*Annals of the American Academy*.
- NYSTROM, P. H. Textiles. 1916
Presents in concise and popular form essential facts regarding ordinary ordinary textiles of commerce.
- TAFT, W. N. Handbook of window display. 1926
Principles and practice of value to all interested in retail selling.
- TAFT, W. N. Recent evolutions and revolutions in retailing.
Paper presented at the American Management Association Marketing Executives Conference, 1927.

The Business Information Bureau of the Cleveland Public Library has recently been organized to serve the business men of Cleveland. It is located on the second floor of the Main Library building, opposite the elevators.

A bulletin is issued monthly which is devoted to notes on current business information, as found in books, services, pamphlets and periodicals, and to lists on specific subjects.

Two issues of this bulletin are concerned with Retail Trade. Copies of these are available upon request.

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BULLETIN

November, 1930
Vol. 1, No. 9

"A man's judgment is no better than his information"

ADVERTISING

SOURCES OF INFORMATION

NOTE: As it is not possible to completely cover the Library's resources on advertising in a limited space, the aim of the November number of the Bulletin is merely to give examples of the various types of material available on the subject.

Recent Books and Reports

N. W. AYER & SON. In behalf of advertising. 1930.
Aims to increase the public understanding of advertising and to enhance its value as a business tool.

AZOY, A. C. M., JR. A primer of advertising. 1930.
A practical introduction for those who intend to "break into the game." Includes suggestions for further reading which will carry the serious student on his way.

CALKINS, E. E. Advertising. 1929. (Reading with a Purpose Series.)
Recommends and discusses several books on advertising for the business man and for those interested in advertising as a vocation.

CALKINS, E. E. Business the civilizer. 1929.
Discusses advertising as a constructive force in the life of today.

CHAMBER OF COMMERCE OF THE U. S.—DOMESTIC DISTRIBUTION DEPT. Small store advertising; a handbook for the retail merchant. 1930.
Material from various sources, presenting the composite views of prominent advertising men.

CONFESSIONS OF A COPYWRITER; by a widely known New York advertising man. 1930.
The entertaining story of one man's experiences in making his way into the advertising profession.

DAHL, J. O. Selling public hospitality; a handbook of advertising and publicity for hotels, restaurants and apartment houses. 1929.
Definite, practical suggestions, with reproductions of many advertisements.

GLIM, AESOP, Advertising Fundamentalist. 1930.
Pungent bits of advice to advertisers, most of which have appeared in *Printers' Ink* and *Printers' Ink Monthly*.

GOODE, K. M. & POWEL, HARFORD, JR. What about advertising? 1929.

An interesting discussion of the way to advertising success.

*HALL, S. R. Advertising handbook. Ed. 2. 1930.
A new edition of this comprehensive handbook covering every division of the subject.

*HUBBARD, ELBERT. Advertising and advertisements; being publicity "preachments" from the pen of the Fra. 1929.

*LINDEMAN, S. O. The generals go to war. 1930.
Discusses the advertising and selling methods used by the General Electric Co. and General Motors Corporation in marketing electric refrigeration.

LONGNECKER, J. W. Selling insurance by coöperative advertising. 1929.
This method is suggested to develop a better understanding of insurance by the public.

LUCAS, D. B. & BENSON, C. E. Psychology for advertisers. 1930.
The buying mind and how to appeal to it, written by a specialist in psychology and in advertising. Five phases of the subject are presented: (1) The mind of the buyer, (2) The kinds of appeal, (3) The construction of the advertisement, (4) The medium for presenting it, (5) The measurement of its results.

NAETHER, C. A. Advertising to women. 1928.
Since women do at least 85 per cent of the buying, every advertiser should find food for thought in this analysis of women's response to various forms of advertising appeals.

PHELPS, G. H. Tomorrow's advertisers and their advertising agencies. 1929.
The part the advertising agency will play in the merchandising of the future, when television, radio and aviation bring the world to our doorsteps.

TOBIAS, M. E. Profitable retail advertising. 1930.
Practical directions, especially helpful for the smaller store.

WEBSTER, F. U. Trends in industrial sales promotion and advertising. 1930. (American Management Association Industrial Marketing Series, No. 6.)

Claims that the most outstanding trend is the use by industrial advertisers of the same methods the general advertisers use.

Trade Directories

*HOFERT, W. F. Blue book of advertising products. 1929.

Buyers' guide to advertising specialties.

*McKITTRICK DIRECTORY OF ADVERTISERS, THEIR ADVERTISING MANAGERS AND ADVERTISING AGENTS. 1930.

*AGENCY LIST OF McKITTRICK DIRECTORY OF ADVERTISERS. 1930.

Gives name, address and personnel of various advertising agencies and in some cases, the accounts handled by them. Also indicates their recognition by publishers' associations and their membership in advertising associations.

*STANDARD ADVERTISING REGISTER. 1930.

A perpetual recording index of advertisers grouped by types of business, by names of firms and by trade names of products. Gives the advertising agency for each firm; amount of advertising appropriation and time placed; media used; products advertised; advertising personnel.

*STANDARD ADVERTISING REGISTER. Agency list. 1930.

One thousand principal advertising agencies with their national accounts.

Press Directories

*AMERICAN PRESS ASSOCIATION. Complete directory of country newspaper rates, with which is included a listing of advertising agencies and national advertisers. 1929-1930.

*N. W. AYER & SON'S DIRECTORY OF NEWSPAPERS AND PERIODICALS. 1930.

"A guide to publications printed in the U. S. and possessions, Canada, Bermuda, Cuba and the West Indies; including 100 maps, descriptions of the publications, the states, cities and towns in which they are published, and 380 classified lists."—*Subtitle*.

Frequently referred to as "The Advertisers' Bible."

*T. B. BROWN, LTD., LONDON. The advertiser's ABC. 1930.

Not only a directory of British periodicals, but a year-book of British advertising, including reproductions of successful advertisements, articles on advertising, and a directory of billposters and advertising agencies.

*CRITCHFIELD DIGEST OF MERCHANDISING AND ADVERTISING INFORMATION. 1930.

An annual newspaper directory, with detailed tables of circulation and rates. Also some valuable market data, and a directory of radio stations with their broadcasting rates.

*EDITOR AND PUBLISHER. International year-book number for 1930.

A mine of information for the advertiser. Includes circulations, rates and personnel of newspapers of the U. S., Canada and Great Britain, and analyses of circulation by territorial markets; directory of foreign newspapers, advertising agencies, rates, representatives and associations. A directory of newspaper syndicates is also included.

*LYDIATT'S BOOK OF CANADIAN MARKET AND ADVERTISING DATA.

"A complete condensed and classified compilation of facts and statistics relating to Canada, its people, markets, production and trade, also its advertising mediums."—*Subtitle*.

*MEARS, C. W. Newspaper rate and circulation analysis covering both local and national rates in the first fifty cities of the U. S. 1928.

Statistics, so tabulated as to show the importance of the newspaper as an advertising medium.

*MEIER, J. H. Catholic press directory: a complete list of Catholic papers and periodicals published in the U. S. 1928.

States the nature of the publication and gives advertising rate, subscription price, circulation, size of page and other mechanical data.

*PERIODICAL, TRADE PRESS AND WEEKLY NEWSPAPER PROPRIETORS' ASSOCIATION, LTD. Official handbook. 1930.

Includes a directory of the members of this important trade organization in Great Britain, with the advertising rates of their publications.

*REYNOLDS-FITZGERALD, INC. Special eastern representatives of daily newspapers. 1930.

A list of newspapers, arranged geographically, with the names of their authorized representatives in New York, Boston, Philadelphia, and Atlanta. Also a directory of these representatives, with the papers they represent. There is a similar list of western representatives.

*STANDARD RATE AND DATA SERVICE.

A compilation giving advertising data for all newspapers and magazines in the U. S. and Canada, concerning rates, requirements and personnel.

*U. S. BUREAU OF FOREIGN & DOMESTIC COMMERCE—SPECIALTIES DIVISION. Advertising media in foreign countries.

Lists of newspapers and magazines in foreign countries, giving date established, frequency of issue, language, circulation, size, and reader-influence. Under constant revision by representatives of the Bureau in the field.

NOTE: The Library also has press directories of Australia, Canada, New Zealand, France, Italy, Germany, Switzerland and Norway.

Direct Mail

- *DARTNELL DIRECT ADVERTISING GUIDE. 1930.
Yearbook giving sales promotional ideas of value to those who plan, produce and use direct advertising. Includes an index of all articles on direct mail which have been published in *Printed Salesmanship*.
- *DARTNELL CORPORATION. How Curtis helps dealers compile and follow up a mailing list. 1930.
- HALL, S. R. Mail-order and direct-mail selling. 1928.
A comprehensive discussion of this dual field.
- *POSTAGE AND THE MAILBAG. The mailing list. (Section 3 of October, 1929, issue.)
Seven articles on how to build up and keep up a good mailing list.

Foreign Advertising

- HART, C. S. Foreign advertising methods. 1928.
Tells how advertising is actually carried on in foreign countries and how American business can best make its appeal.
- *WAKEFIELD, R. P. & CHALMERS, HENRY. Shipment of samples and advertising matter abroad, including the use of parcel post in foreign trade. 1929. (U. S. Bureau of Foreign and Domestic Commerce, Trade Promotion Series, No. 72.)

Harvard Awards

- HARVARD UNIVERSITY—GRADUATE SCHOOL OF BUSINESS ADMINISTRATION. First five years, Harvard advertising awards, 1924-1928. 1930.
Sketches of the advertising campaigns and reproductions of the advertisements which have won awards.
- *WESTINGHOUSE ELECTRIC & MANUFACTURING CO. Selections from the 1929 institutional advertising campaign.
This campaign was conducted by Fuller & Smith, a Cleveland advertising agency, and won the Harvard Award for 1929.

Industrial Advertising

- NATIONAL INDUSTRIAL ADVERTISERS ASSOCIATION. Proceedings of the Eighth Annual Conference. 1929.
Report of the conference on industrial advertising and selling under the auspices of the National Industrial Advertisers Association and the Industrial Committee of the Association of National Advertisers, Inc., in conjunction with the U. S. Department of Commerce, in Washington, D. C., May 10, 1929.

Motion Pictures in Advertising

- *DARTNELL CORPORATION. How Dodge employs "talkies" to build distributors' sales.
- STEVENSON, E. F. Motion pictures in advertising and selling. 1929.
The case of the advertising and industrial motion picture and its claim to recognition as a promotional medium.

Newspaper Advertising

- *NEWSPAPER ADVERTISING EXECUTIVES ASSOCIATION. Proceedings, 1930 annual convention.

Radio in Advertising

- *DARTNELL CORPORATION. Experience of 127 firms with radio broadcasting. 1930.
Concrete facts based on the experiences of firms who have used this form of advertising extensively enough to provide a guide post for others.
- *DARTNELL CORPORATION. How retailers are making broadcasting pay. 1930.
Outlines the types of programs, the hours and the kinds of stations which have been found most effective in reaching different classes of customers, and gives methods of checking up on returns.
- DUNLAP, O. E. Advertising by radio. 1930.
Helpful information on business forms, broadcasting rates, and samples of continuity.
- METROPOLITAN LIFE INSURANCE COMPANY—POLICYHOLDERS SERVICE BUREAU—GROUP INSURANCE DIVISION. Radio as an advertising medium.
An impartial appraisal of the limitations and advantages of this form of advertising.

- RADIO MANUFACTURERS' ASSOCIATION. Report of advertising costs and practices for calendar year 1929.

Truth in Advertising

- AFFILIATED BETTER BUSINESS BUREAUS, INC. Book of accuracy for advertisers. 1930.
- CONSUMERS' RESEARCH, INC. Bulletins.
A service founded by Stuart Chase and "organized on a non-commercial basis to provide unbiased information and counsel on goods bought by the ultimate consumer."

Typography and Layout

- DIPPY, A. W. Advertising production methods. 1929.
Describes various processes, methods and applications, illustrating each with actual examples.
- DWIGGINS, W. A. Layout in advertising. 1928.
Presents the principles of good advertising practice, with the idea that the advertising designer is to make his own judgments after a study of the data, and go on from this point. Includes a section on apparatus, such as paper, type, lettering, ornament and pictures, followed by a larger section on technique.
- FARRAR, F. M. Fred Farrar's type book. 1927.
A plea for sane, mature simplicity in advertising typography, by a man who is a wizard at bringing order out of typographical chaos.
- LOCKWOOD, R. B. Industrial advertising copy. 1929.
Useful working guide on the construction of industrial advertisements.

McMURTRIE, D. C. Modern typography and layout. 1929.

Source material for typographers and layout men doing work in the modern style. Illustrations from many countries.

MEYNELL, FRANCIS. The typography of newspaper advertisements; with a display of English, American, French, Dutch and German type-faces; a table for calculating the number of words of any type which can be fitted into a given space; and a gallery of contemporary advertisements. 1929.

ROSENBERG, MANUAL & HARTLEY, E. W. Art of advertising. 1930.

Brief discussions on topics of interest to the advertising art director, and beautiful reproductions of many fine advertisements with comment as to their artistic qualities.

SURREY, RICHARD. Layout technique in advertising. 1929.

Includes chapters on such practical topics as: borders, ornaments, printing devices, perspective.

YOUNG, F. H. Advertising layout. 1928.

Reproductions of advertisements, some in colors, add to the value of this helpful guide.

Window Display

*ASSOCIATION OF NATIONAL ADVERTISERS. Survey of window display installation services. 1929.

Tabulates and summarizes answers given by 201 window display companies to a questionnaire as to the organization, methods and scope of their business.

*FORBES LITHOGRAPH MANUFACTURING COMPANY. Results of a survey on store display. 1929.

Extracts from a survey made by R. O. Eastman, Inc., on window display practices of retail dealers.

KIESLER, FREDERICK. Contemporary art applied to the store and its display. 1930.

Modernistic effects presented.

MERCHANTS RECORD AND SHOW WINDOW. Modern backgrounds for window and interior display. 1929.

TAFT, W. N. The handbook of window display. 1926.

Written by the expert in this line who spoke recently at the Cleveland Retail Clinic.

Indexes

*DARTNELL REFERENCE INDEX.

A card index and digest of magazine articles on advertising, markets, selling, and other business topics. The key to a wealth of information, usually more up-to-date and compact than any to be found in books.

*INDUSTRIAL ARTS INDEX; subject index to a selected list of engineering, trade and business periodicals, books and pamphlets, with a list of important technical societies.

An excellent and reliable index, easy to use, issued monthly and cumulated frequently.

*PUBLIC AFFAIRS INFORMATION SERVICE—BULLETIN.

Indexes books, pamphlets, magazine articles, and government documents relating to economic, social and political affairs. Also records conferences, new legislation, and directories in these fields. Issued weekly and cumulated annually.

Magazines

Accuracy (published by the Cleveland Better Business Bureau).

Advertising and Selling Fortnightly.

Advertising Outdoors.

Broadcast Advertising.

Class and Industrial Marketing.

Classified Journal.

Direct Mail Selling.

Display World.

Editor and Publisher.

Gebrauchs-Graphik: International Advertising Art.

Merchants Record and Show Window.

National Better Business Bureau Bulletin.

National Industrial Advertisers Association—News Bulletin.

Novelty News.

Postage and The Mailbag.

Printed Salesmanship.

Printers' Ink

Printers' Ink Monthly.

(Die) Reklame.

Sales Management.

Signs of the Times.

Tide.

Western Advertising.

(*) Items so marked are for use at the Main Library, and may not be taken from the building. However, material in them may be photostated if needed for personal use.

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BULLETIN

December, 1930
Vol. 1, No. 10

"A man's judgment is no better than his information"

STATISTICS IN BUSINESS

Special effort has been made in this issue to list items of interest in connection with topics on the program of the American Statistical Association, December 29-31, 1930.

The January *Bulletin* will contain sources of information on Cleveland Business. The February issue will supplement this current issue (December) with references on Prices.

The material in the February issue will be timely because the Commercial-Technical Group of the Special Libraries Association is preparing for early publication a chart of statistical sources on commodity prices, production, sales, imports and exports. This will cover approximately a hundred commodities, in about one hundred periodicals.

Business Cycles

- ADAMS, A. B. Economics of business cycles. 1925.
- AMERICAN STATISTICAL ASSOCIATION. Addresses on business cycles.
Addresses by Malcolm C. Rorty, Warren M. Persons, Irving Fisher and Wesley C. Mitchell, presented at a meeting in New York City, Feb. 13, 1930.
- AYRES, L. P. Business cycles.
In *Cleveland Trust Business Bulletin*, Nov. 15, 1930.
Includes chart showing periods of prosperity and depression from 1881 to 1930.
- AYRES, L. P. Business recovery following depression. 1922.
A report issued by the Cleveland Trust Company.
- BURTON, T. E. Financial crises and periods of industrial and commercial depression. 1902.
- COMMITTEE ON RECENT ECONOMIC CHANGES. Recent economic changes in the United States. 2 vols. 1929.
- CONFERENCE ON UNEMPLOYMENT, WASHINGTON, D. C., 1921—COMMITTEE ON UNEMPLOYMENT AND BUSINESS CYCLES. Business cycles and unemployment. 1923.
An investigation under the auspices of the National Bureau of Economic Research.
- ECONOMIST sees prosperity near: report of an address by B. M. Anderson.
In *Wall Street Journal*, Nov. 7, 1930.
- EDWARDS, G. W. Business cycle in general and the present cycle.
In *Stone & Webster Journal*, July, 1930, p. 3.
- HANSEN, A. H. Business-cycle theory, its development and present status. 1927.
- HULL, G. H. Industrial depressions; or Iron, the barometer of trade. 1926.
"Causes analyzed and classified with a practical remedy for such depressions as result from industrial derangements."
ARCHIVES
- JEROME, HARRY. Migration and business cycles; with a foreword by Wesley C. Mitchell. 1926.
Results of investigations made by the National Bureau of Economic Research at the request of a committee of the National Research Council.
- KAHN, O. H. Some aspects of the depression. 1930.
A letter giving Mr. Kahn's views.
- MELLON traces business ills: report of a radio address.
In *Wall Street Journal*, Oct. 30, 1930.
- MITCHELL, W. C. Business cycles, the problem and its setting; with a foreword by Edwin F. Gay. 1927.
Publications of the National Bureau of Economic Research, No. 10.
- PERSONS, W. M. What's ahead in business? The future indicated by what's behind.
In *Barron's*, Nov. 10, 1930, p. 3.
- PIGOU, A. C. Industrial fluctuations. Ed. 2. 1929.
- ROBERTS, G. E. Why do we have the alternating periods of prosperity and depression?
Address given by the Vice President of the National City Bank of New York, May 15, 1930.
- SINCLAIR, J. F. Series of articles discussing and analyzing the business depression.
In *Cleveland Plain Dealer*, Aug. 12-20, 1930.
- SNYDER, CARL. Business cycles and business measurements; studies in quantitative economics. 1927.
- SURFACE, F. M. Control of the business cycle.
"A radio talk delivered under the auspices of the U. S. Department of Commerce, Oct. 23, 1930."

THORP, W. L. *Business annals*. 1926.

A study made under the auspices of the National Bureau of Economic Research. Has an introductory chapter by Wesley C. Mitchell and a foreword by Edwin F. Gay.

WAGEMANN, E. F. *Economic rhythm, a theory of business cycles*; translated by D. H. Belloch, with a prefatory note by Wesley C. Mitchell. 1930.

WARDWELL, C. A. R. *Investigation of economic data for major cycles*. 1927.

WHITNEY, RICHARD. *Trade depressions and stock panics*. 1930.

Address before the Merchants' Association of New York, Sept. 9, 1930.

Business Forecasting

BARBER, J. H. *Budgeting to the business cycle*. 1925.

BARBER, J. H. *Sales forecasting and market analysis*. In *Report of proceedings of the Second Merchandising Conference held in Boston under the auspices of Bigelow, Kent, Willard & Co., Inc., May 24 and 25, 1929*.

COX, G. V. *Appraisal of American business forecasts*. Rev. ed. 1930. (*Chicago University Studies in Business Administration*, Vol. 1, No. 2.)

HALL, L. W. & HALL, R. L. *Approach to definite forecasting*. 1929.

HARDY, C. O. & COX, G. V. *Forecasting business conditions*. 1927.

HICKERNELL, W. F. *Financial and business forecasting*. 2 vols. 1928.

PERSONS, W. M. *Problem of business forecasting*. 1924.

SIMONDS, A. T. *How the Simonds Saw & Steel Company forecasts its sales*.

In *The Annalist*, Nov. 2, 1928, p. 692.

This company's leaflet, *Looking Ahead*, is on file in the Business Information Bureau.

SMITH, B. B. *Economic explanation of a business forecasting index*. 1930.

Paper presented to the Ohio Conference of Statisticians, April, 1930.

Trends in Specific Industries

NOTE: The following items indicate the type of material available on various industries. Other sources on hand include U. S. Government statistical reports; annual statistical issues of periodicals, such as *Automotive Industries*, *Railway Age*; commercial and financial services, such as those issued by Standard Statistics Company and Index Number Institute.

AMERICAN GAS ASSOCIATION. *Annual statistics of the manufactured gas industry*, 1928-date.

AMERICAN IRON & STEEL INSTITUTE—BUREAU OF STATISTICS. *Annual statistical reports*, 1912-date.

AMERICAN METAL MARKET. *Metal statistics*, 1910-date.

AMERICAN PETROLEUM INSTITUTE—DIVISION OF PUBLIC RELATIONS. *Petroleum facts and figures*, 1928-date.

ANGLO-ORIENTAL MINING CORPORATION, LTD. *Tin; world statistics*, 1930.

THE CANNING TRADE. *Almanac of the canning industry*, 1916-date.

CHICAGO BOARD OF TRADE. *Report*, 1871-date. *Statistics on grain, livestock, crops, prices*.

HENDERSON rubber reports, 1929-date.

ILLINOIS UNIVERSITY—COLLEGE OF COMMERCE & BUSINESS ADMINISTRATION—BUREAU OF BUSINESS RESEARCH. *Nature of cyclical fluctuations in electric power production data*. 1927. (Bulletin No. 16.)

KIRKLAND, JOHN. *Three centuries of prices of wheat, flour and bread; war prices and their causes*. 1917.

KNAPP, ARTHUR. *Use of graphic charts in the petroleum industry*. 1927.

LEAGUE OF NATIONS. *INTERNATIONAL ECONOMIC CONFERENCE, GENEVA, MAY, 1927. Documentation; summary memorandum on various industries*. 1927.

MINERAL industry, its statistics, technology and trade, 1892-date.

NATIONAL ASSOCIATION OF WOOL MANUFACTURERS. *Fluctuations in wool prices as indicated by domestic wool prices; foreign top prices*. 1930.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *Trends in the foreign trade of the United States*. 1930.

SAWARD'S ANNUAL; a standard statistical review of the coal trade. 1920, 1922-date.

Output, prices, freight rates, transportation, exports, trade conditions, computing tables, and other details of importance to the coal man, wholesale and retail.

SCHULTZ, HENRY. *Statistical laws of demand and supply, with special application to sugar*. 1928.

SMITH, B. B. *Factors affecting the price of cotton*. 1928. (*U. S. Department of Agriculture Technical Bulletin No. 50*.)

SNIDER, J. L. *Business statistics; a book of cases and materials*. 1929.

STRAUS, S. W. & Co. *National monthly building survey*, 1925-date.

THOMPSON, SLASON. *Railway statistics of the United States of America, compared with the official reports, and recent statistics of foreign railways, 1908-1910, 1913-date*.

VANDERBLUE, H. B. & CRUM, W. L. *Iron industry in prosperity and depression*. 1927.

Money Market

BURGESS, W. R. Interpretations of Federal Reserve policy in the speeches and writings of Benjamin Strong, Governor of the Federal Reserve Bank of New York, 1914-1928. 1930.

BURGESS, W. R. Reserve banks and the money market, with an introduction by Benjamin Strong. 1927.

EDIE, L. D. Capital, the money market and gold. 1929. (Chicago University Studies in Business Administration, Vol. 1, No. 1.)

Presents new estimates of the world stock of gold in 1913 and 1928.

EINZIG, PAUL. International gold movements. 1929.

Based on information collected by the author in the course of his six years' experience as foreign editor of the *Financial News*.

FISHER, IRVING. Theory of interest. 1930.

Includes a chapter on the relation of interest to money and prices.

HALL, L. W. Banking cycles. 1927.

Methods of forecasting cycles as applied to banking data. An outgrowth of the author's *A study of the cyclical fluctuations occurring in the national bank system during the years 1903 to 1921*, published in 1923.

KOCK, KARIN. Study of interest rates. 1929.

Contains tables of interest rates in the New York, London and Swedish markets over a period of years.

PEAKE, E. G. Academic study of some money market and other statistics. Ed. 2. 1926.

Includes several chapters on price levels of commodities and 42 charts of Sauerbeck's individual price indexes, giving annual figures for the period 1850 to 1920.

STONE & OTHERS. Money market survey, 1929-date.

Stock Market

ELLIOTT, D. C. Stock market trends. 1930.

Paper presented to the Ohio Conference of Statisticians, April, 1930.

FREDERICK, J. G. Fifty hand-picked common stocks. 1930.

HAMILTON, W. P. Stock market barometer. 1922.

A study of its forecast value based on Charles H. Dow's theory of the price movement; with an analysis of the market and its history since 1897.

NEW YORK STOCK EXCHANGE. Yearbook, 1925-26 to date.

ONTARIO FINANCE CORPORATION, ROCHESTER, N. Y. Investographs. 1930.

A loose-leaf file of 200 charts, each presenting on logarithmic scales essential investment statistics of a large corporation.

OWENS, R. N. & HARDY, C. O. Interest rates and stock speculation. Ed. 2. 1930.

A study of the influence of the money market on the stock market.

SCHABACKER, R. W. Stock market theory and practice. 1930.

SPECIAL LIBRARIES ASSOCIATION—FINANCIAL GROUP. Sources of investment information. 1930.

U. S. TREASURY DEPARTMENT. Market prices and investment values of outstanding bonds and notes, 1929-date.

VAN STRUM, K. S. Forecasting stock market trends. 1927.

Unemployment Statistics

HOGG, M. H. Sources of incomparability and error in employment-unemployment surveys.

In *American Statistical Association Journal*, September, 1930, p. 284.

HURLIN, R. G. & BERRIDGE, W. A. Employment statistics for the United States. 1926.

A plan for their national collection and a handbook of methods recommended by the Committee on Governmental Labor Statistics of the American Statistical Association.

KING, W. I. Employment hours and earnings in prosperity and depression, United States, 1920-1922. Ed. 2. 1923.

Results of an inquiry conducted by the National Bureau of Economic Research with the help of the Bureau of Markets and Crop Estimates and the Bureau of the Census for the President's Conference on Unemployment.

MEEKER, ROYAL. Dependability and meaning of unemployment and employment statistics in the United States.

In *Harvard Business Review*, July, 1930, p. 385.

U. S. BUREAU OF LABOR STATISTICS. Handbook of labor statistics. 1929. (Bulletin No. 491.)

Includes a section on employment statistics.

U. S. BUREAU OF THE CENSUS. Fifteenth census of the United States, 1930. Unemployment bulletin.

Preliminary returns appear in the *Monthly Labor Review*.

Statistical Methods

AYRES, L. P. Nature and status of business research: address before the American Statistical Association, December, 1921.

BIVINS, P. A. Ratio chart in business; with a foreword by Carl Snyder. 1926.

DE LEEUW, A. L. How's business? Industrial control by graphs. 1928.

FISHER, IRVING. Making of index numbers. 1922. (Publications of the Pollak Foundation for Economic Research, No. 1.)

A study of their varieties, tests and reliability.

FISHER, R. A. Statistical methods for research workers. Ed. 3. 1930.

HASKELL, A. C. Graphic charts in business. Ed. 3. 1928.

KING, W. I. Index numbers elucidated. 1930.

LANE, M. B. How to use current business statistics. 1928.

RIGGLEMAN, J. R. Graphic methods for presenting business statistics; introduction by M. C. Rorty. 1926.

SUTCLIFFE, W. G. Statistics for the business man. 1930.

Mathematical Theory of Statistics

- DODD, E. L. Error-risk of the median compared with that of the arithmetic mean. 1914. (Bulletin of the University of Texas, Scientific Series, No. 27.)
- EVANS, G. C. Mathematical introduction to economics. 1930.
- EZEKIEL, MORDECAI. Methods of correlation analysis. 1930.
- FISHER, IRVING. Mathematical investigations in the theory of value and prices. 1926.
A reprint of the writer's thesis for the degree of Ph.D. in Yale University, 1891.
- HOTELLING, HAROLD. Distribution of correlation ratios calculated from random data.
In National Academy of Sciences *Proceedings*, 1925, p. 657.
- MOORE, J. H. Handbook of financial mathematics. 1929.
- PERSONS, W. M. Construction of index numbers. 1928.
- RIETZ, H. L., ed. Handbook of mathematical statistics. 1924.
- RIETZ, H. L. & OTHERS. Mathematics of finance. 1921.
- SMITH, B. B. Combining the advantages of first-difference and deviation-from-trend methods of correlating time series.
In *American Statistical Association Journal*, March, 1926, p. 55.
- YULE, G. U. Introduction to the theory of statistics. Ed. 9. 1929.

International Statistics

- BROWN, FREDERICK. Tabular guide to the foreign trade statistics of 21 principal countries. 1926.
Compiled for the London and Cambridge Economic Service.
- DRESDNER BANK, BERLIN. Economic forces of the world. 3d issue. 1930.
- GREAT BRITAIN DEPARTMENT OF OVERSEAS TRADE. Reports on economic, commercial, financial and industrial conditions in many countries.
Issued irregularly.
- INSTITUT INTERNATIONAL DE STATISTIQUE—OFFICE PERMANENT. Renseignements sur l'organisation actuelle des statistiques de l'état civil dans divers pays. 1929.
French text.

INTERNATIONAL CHAMBER OF COMMERCE. Economic conditions in 1929. 1930.

Text is in French, except for the section on the United States.

INTERNATIONAL CONFERENCE ON ECONOMIC STATISTICS, GENEVA. Proceedings, Nov. 26-Dec. 14, 1928.

INTERNATIONAL LABOR OFFICE. Enquête sur la production: rapport general. 1923-1925.
French text.

ROSSI, D. I. P. International finance source book. 1928.

Compiled for the Investment Bankers Association and the Institute of International Finance.

NOTE: The Library receives statistical yearbooks of Canada, Great Britain, Czechoslovakia, Denmark, France, Germany, Italy, Russia, Sweden, China, Japan, India, South Africa, South America and other countries.

Statistical Work of the U. S. Government

HOLT, W. S. Bureau of the Census: its history, activities and organization. 1929. (Institute for Government Research, Service Monographs of the U. S. Government, No. 53.)

SCHMECKEBIER, L. F. Statistical work of the national government. 1925. (Institute for Government Research, Studies in Administration.)

SPECIAL LIBRARIES ASSOCIATION—BIBLIOGRAPHY COMMITTEE OF THE FINANCIAL GROUP. Descriptive list for use in acquiring and discarding U. S. government periodically mimeographed statements. 1929.
Includes press releases, preliminary and informal reports issued at frequent intervals, and has notes indicating the permanent documents in which the data appear if republished.

U. S. BUREAU OF EFFICIENCY. Guide to original sources for the major statistical activities of the U. S. government. 1925.

U. S. BUREAU OF LABOR STATISTICS. Methods of procuring and computing statistical information of the Bureau of Labor Statistics. 1923. (Bulletin No. 326, Miscellaneous Series.)

U. S. BUREAU OF THE CENSUS. Record book of business statistics. 1927-date.

A background of facts from earlier years for comparison with data published monthly in the *Survey of Current Business*.

NOTE: This Bulletin may be obtained without charge at the Main Library or any branch of the Cleveland Public Library. It will be sent for a year to any Cleveland address for twenty-five cents to cover the cost of mailing, or to any out of town address for fifty cents. Subscriptions should be addressed to *Rose L. Vormelker, Business Research Librarian, Cleveland Public Library, Cleveland, O.*

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BULLETIN

Vol. 2, No. 1

January, 1931

"A man's judgment is no better than his information"

CLEVELAND BUSINESS SOURCES OF INFORMATION

PART I

Note: Often it is necessary to consult a back file of certain publications. For this reason the Library binds many periodicals, articles from which may be consulted in the Library, or photostated if needed for outside use.

Such files are indicated in this Bulletin by inclusive dates following the title; e. g., *The Torch*, 1926 to date, meaning that the Library has a complete file of all issues published from January, 1926, to the present time.

Corporations

In addition to the standard works, such as *Moody's Manuals*, *Poor's Manuals*, *Standard Corporation Records*, the Library has the following sources of information on Cleveland corporations:

BORTON & BORTON. Borton's pocket manual of Cleveland securities. Annual, 1916 to date.

A booklet briefly describing corporations, the securities of which are bought and sold in the Cleveland market, and giving financial data concerning these securities.

CLEVELAND CHAMBER OF COMMERCE. Builders of business in Cleveland.

In *Cleveland Business*, December 12, 1928.

Historical sketches of long time businesses of Cleveland, honored by the Chamber of Commerce at a reception and luncheon, December 12, 1928.

CLEVELAND PLAIN DEALER. Ohio securities on Cleveland exchange.

A series of 52 articles appearing in Friday issues from August 16, 1929, to August 8, 1930.

DEPARTMENT REPORTS OF THE STATE OF OHIO, October, 1914, to date.

A weekly publication, the official source of information on new Ohio incorporations, giving officials and capitalization.

ERNST & ERNST. Weekly Bulletin from the Washington Office, September, 1929, to date.

News of interest to the clients of this Cleveland firm of accountants. Includes lists of recent consolidations and incorporations, and large estates left by persons recently deceased.

FINANCIAL FACTS, February, 1930, to date.

Current financial statements of corporations listed on the Cleveland Stock Exchange, issued monthly by the Exchange.

OHIO CORPORATION DIRECTORY. (In preparation.)

A directory of directors as well as of corporations. The Library has four earlier editions, beginning with that of 1920-21.

OTIS & Co. Manual of Ohio securities, 1919 to date.

An annual publication giving essential information on more than 250 leading Ohio corporations.

WILKISON, F. F. Investor's digest; a service to busy men, summarizing articles of particular interest to the investor, May, 1929, to date.

Published monthly in Cleveland.

Reports and Statements: The bureau is anxious to enlarge its file of reports of corporations and would welcome contributions, especially from Cleveland firms, or firms having branches in Cleveland.

Cleveland Stock Exchange

CLEVELAND STOCK EXCHANGE. Official sales, January 2, 1930, to date.

Daily statements of sales, quotations, transfers and dividends.

CLEVELAND STOCK EXCHANGE. Statement of sales, January, 1929, to date.

Issued monthly, giving the number of sales for each stock as well as high, low and last sale prices, for the month, with a summary at the end of the year.

WHITCOMB, C. B. Growing significance of the Cleveland Stock Exchange.

In *U. S. Investor*, December 28, 1929, p. 5-6.

This issue is devoted to a compendium of the Cleveland Stock Exchange.

Manufacturers

CLEVELAND CHAMBER OF COMMERCE. Cleveland buyers guide; a register of manufacturers and distributors. 1930.

Cleveland manufacturers, jobbers, wholesalers and agents, listed by firm names, by products and by trade names of products. Also out-of-town concerns having branch offices or representatives in Cleveland.

CLEVELAND CHAMBER OF COMMERCE—INDUSTRIAL DEVELOPMENT COMMITTEE. Cleveland concerns employing 100 or more. 1930.
Classified by products.

OHIO DEPARTMENT OF INDUSTRIAL RELATIONS—DIVISION OF LABOR STATISTICS. Directory of Manufacturers in Ohio, 1929. 1930.

Classified arrangement of industries under counties and cities, giving number of male and female employees reported for each establishment.

U. S. DEPARTMENT OF COMMERCE. Census of industrial purchases and distribution, 1927, Cuyahoga County, Ohio (Cleveland environs). 1929.

The Cleveland section of a preliminary census made in a few cities to aid in planning the complete census of distribution now in process.

Trade Catalogs and House Organs: The Bureau is anxious to enlarge its file of trade catalogs and house organs and would welcome contributions, especially from Cleveland firms, or firms having branches in Cleveland.

Engineering

CLEVELAND ENGINEERING, September, 1917, to date. Weekly bulletin of the Cleveland Engineering Society.

CLEVELAND ENGINEERING SOCIETY. Annual directory and constitution, 1884 to date.

CLEVELAND ENGINEERING SOCIETY. Golden anniversary book of the Cleveland Engineering Society. 1930.

What Cleveland engineers and scientists have contributed to their city's industrial development.

Banking

CLEVELAND BANKER, April, 1921, to date. Issued monthly by the local chapter of the American Institute of Banking.

FLINKERS, H. B. Cleveland bank growth; an analysis of Cleveland bank statistics. 2 parts. 1929. History of Cleveland banking from 1900 to 1929.

OHIO BANK STOCKHOLDERS' DIRECTORY. 1930. Arranged by city and by bank, giving number of shares held by each stockholder.

OHIO BANKER, March, 1920, to date. Monthly publication of the Ohio Bankers Association.

Cleveland Bank Publications on General Business

CLEVELAND TRUST CO. Business Bulletin, 1920 to date.

FEDERAL RESERVE BANK OF CLEVELAND. Monthly Business Review, February, 1919, to date. Covering financial, industrial and agricultural conditions in the Fourth Federal Reserve District.

GUARDIAN TRUST CO. General Business Conditions, 1925 to date.

MIDLAND BANK. Economic Studies. The following have been issued to date: 1, Our national corporation balance sheet; 2, Are we in a new era? 3, A new index of equity values; 4, Automobile production and profit.

UNION TRUST CO. Trade Winds, April, 1922, to date.

Other Bulletins on General Business

Distributed by Cleveland Banks

CENTRAL NATIONAL BANK. Outline of business, November, 1924, to date.

NATIONAL CITY BANK. Economic conditions, 1927 to date.

Business Conditions

BYSTANDER, 1925 to date.

A weekly magazine, each issue of which contains a column of business news; now being written by L. E. Caldwell.

CLEVELAND CHAMBER OF COMMERCE. Annual report, 1894 to date.

The Library also has incomplete files of the reports of the Chamber's predecessor, the Cleveland Board of Trade, from 1865 to 1892.

CLEVELAND CHAMBER OF COMMERCE—INDUSTRIAL DEVELOPMENT COMMITTEE. Cleveland's story, 1920-1928; a series of tables showing the city's growth and development. April 15, 1929.

A special number of *Cleveland Business*, presenting valuable statistical data on both the city and the county.

CLEVELAND CHAMBER OF COMMERCE. Reports and addresses, 1894 to 1925.

Reports of various committees, and of speeches delivered before the Chamber.

CLEVELANDER, May, 1926, to date.

Official monthly publication of the Cleveland Chamber of Commerce. Includes summaries of current business activities and charts of business trends in Cleveland.

FINANCE AND INDUSTRY, 1900 to date.

A weekly magazine devoted to business interests in the Fourth Federal Reserve District.

FLINKERS, H. B. Business index for the Fourth (Cleveland) Federal Reserve District.

In *The Annalist*, May 10, 1929, p. 852-53.

INDUSTRIAL DIAL, January, 1930, to date.

A digest of significant business developments, prepared monthly by the Business Research Staff of *Steel*, formerly *Iron Trade Review*.

LAKEWOOD ACTIVITIES, November, 1930, to date.

Official monthly publication of the Lakewood Chamber of Commerce.

Note: John W. Love's column from the *Cleveland Press* and Dale Cox's Byproduct column from the *Cleveland Plain Dealer* are clipped daily and filed in the Business Information Bureau.

Market Surveys

CENTRAL NATIONAL BANK, CLEVELAND. Cleveland—America's industrial capital. 1929.

A study of Cleveland's resources, made chiefly from official records of the Federal government by the Central National Bank in co-operation with the *Cleveland Press*.

CLEVELAND CHAMBER OF COMMERCE—INDUSTRIAL DEVELOPMENT COMMITTEE. Cleveland; an industrial report. 1930.

A wealth of statistical material to show Cleveland's advantages as an industrial center.

CLEVELAND CHAMBER OF COMMERCE—INDUSTRIAL DEVELOPMENT COMMITTEE. A decade in the history of metropolitan Cleveland. 1930.

A series of tables portraying the growth, progress and development of an industrial center.

CLEVELAND CHAMBER OF COMMERCE—INDUSTRIAL DEVELOPMENT COMMITTEE. Telephone communications. 1930.

Shows that Cleveland is within easy telephone reach of more than 55 per cent of the nation's population.

CLEVELAND PLAIN DEALER—MARKET SURVEY BUREAU. Cleveland trade empire. 1930.

Facts about the great Cleveland market and the dominance of the Cleveland *Plain Dealer* in this market.

CLEVELAND PRESS. Study of the markets of north-eastern Ohio and particularly of the true Cleveland market. 1929.

OHIO FARMER. Ohio farm market. 1929.

An analysis of Ohio agriculture compiled and analyzed for sales and advertising executives.

WORLD'S WORK. Survey of Cleveland. 1930.

One of a series of studies of its subscription circulation made by the *World's Work*.

Advertising

MEDIA RECORDS, INC. Information about Cleveland newspapers; media records, lineage report, full year 1929.

Advertising lineage in the Cleveland *News*, *Plain Dealer* and *Press* broken down into display, classified and office totals; display totals into local, national, department store, automotive and financial; individual accounts into local, national, automotive, financial and rotogravure; and each of the above into lines of business and again into specific commodities (as, groceries into beverages, cereals, etc.). Prefaced by several charts and a statistical summary prepared by the Cleveland *Press*.

THE TORCH, 1926 to date.

Official monthly publication of the Cleveland Advertising Club, the February issue containing a roster of the Club.

Better Business Bureau

ACCURACY, January, 1930, to date.

A monthly bulletin devoted to the work of the Cleveland Better Business Bureau in promoting truth in advertising in Cleveland.

Note: The Library also has files from 1924 to date of the Bulletins, issued from time to time by the Cleveland Better Business Bureau to warn the public of fraudulent commercial schemes being promoted in Cleveland.

Employment

CLEVELAND CHAMBER OF COMMERCE—EMPLOYMENT MANAGERS' GROUP. Employment in 100 Cleveland concerns, 1926 to date.

Furnishes a monthly index of employment and of cost of living.

PUBLIC EMPLOYMENT (YOUR) SERVICE, Monthly News Bulletin, December, 1925, to date.

Issued by the Federal-State-City Employment Service.

U. S. DEPARTMENT OF COMMERCE—DIVISION OF PUBLIC CONSTRUCTION. Organization to promote employment in the state of Ohio, 1929 and 1930. 1930.

A detailed record of the form of organization and a general statement of the results attained.

Labor

AMERICAN PLAN ASSOCIATION OF CLEVELAND. Record of progress in open shop building in Cleveland. 1930.

A study made by the Industrial Construction Co. under the auspices of the American Plan Association of Cleveland.

AMERICAN PLAN ASSOCIATION OF CLEVELAND. Survey of working conditions in the open shop ladies' garment industry of Cleveland. 1930.

A survey conducted by Mrs. Frances W. Holmes for the Ladies' Garment Manufacturers' Group of the American Plan Association of Cleveland.

CLEVELAND CHAMBER OF COMMERCE—COMMITTEE ON LABOR RELATIONS AND EMPLOYMENT MANAGERS GROUP. Survey of personnel activities in 111 Cleveland concerns. 1925.

In Cleveland Chamber of Commerce, Reports and Addresses, 1925.

CLEVELAND FEDERATION OF LABOR. Year book, 1904 to date.

CLEVELAND FEDERATIONIST, April 22, 1915, to date. Official weekly publication of the Cleveland Federation of Labor.

CONSUMERS' LEAGUE OF OHIO. Bulletin, 1914 to date.

HICKMAN, M. M. Junior wage earners in Cleveland; a statistical study. 1930. (Cleveland Board of Education—Bureau of Educational Research Bulletin No. 2. Occupational Information Series No. 5.)

An analysis of the entire working population of Cleveland between the ages of 14 and 18 years.

One of a series of studies being made for the use of students, teachers, vocational counselors and placement officers of the Cleveland public schools, aiming especially to show the occupational opportunities and requirements within various Cleveland industries.

PUBLIC INTEREST, 1923 to date.

Published monthly by the American Plan Association, now the Associated Industries of Cleveland, devoted to the promotion of open shop sentiment. The Library also has files of the Bulletin of this organization for the same period.

Building

ARCHITECTURAL EXHIBITOR, 1929 to date.

Monthly publication of the Architects Exhibit, Inc., an organization offering an information service to prospective builders.

BUILDING ARTS, June, 1929, to date.

Official monthly journal of the Builders Exchange of Cleveland. Contains a classified directory of firms who offer service to builders. The Builders' Digest section gives news of construction under way.

BUILDING ARTS EXHIBIT, INC.

A pamphlet describing the equipment and services of this organization which is located in the Builders Exchange Building and provides the building industry of Cleveland with facilities for joint presentation of their products to the consumer.

BUILDING ARTS EXHIBIT, INC. A visit to the "Home in the Sky."

Describes the model house erected in the Builders Exchange Building.

CLEVELAND CITY PLAN COMMISSION. Building zone maps and ordinance of Cleveland, Ohio. 1929.

CLEVELAND CLAY LEAGUE. Architectural competition homes.

Prize-winning plans and designs for homes of brick-and-tile construction, submitted in the League's architectural competition.

CLEVELAND CONSTRUCTOR, October, 1927, to date.

Published monthly by the General Contractors Association of Cleveland and the Associated Building Contractors of Ohio. Contains list of contracts pending, contracts awarded and a directory of sub-contractors and material dealers.

Wooster H.A., & Whiting J.E.
Fluctuations in employment
in Cleveland-Cuyahoga County.
1923-28. 1931

Real Estate and Buildings

CLEVELAND ASSOCIATION OF BUILDING OWNERS AND MANAGERS. Annual report of the president, 1914 to date.

CLEVELAND REAL ESTATE BOARD. Year book, 1923 to date.

Roster of members and officers, real estate statistics, and other reference data.

CLEVELAND REALTOR, February 24, 1923, to date.

Issued weekly by the Cleveland Real Estate Board.

FISHER, E. M. Real estate subdividing activity and population growth in nine urban areas. 1928.

One of the University of Michigan business studies. Pages 13 to 17 deal with the Cleveland area.

FOREST HILL. 1931.

A pamphlet describing the new development on the Rockefeller estate.

HISTORICAL CLEVELAND. 6 vols.

Scrap books of newspaper clippings, pictures, programs and small pamphlets from local sources. From papers printed mostly between 1916 and 1927. Collected by Stanley McMichael.

McMICHAEL, S. L. Romance of real estate in Cleveland. 1919.

Cites actual transactions to show the rapid growth of real estate values in Cleveland.

POST, C. A. Doan's Corners and the city four miles west; with a glance at Cuyahoga County and the Western Reserve. 1930.

The fascinating story of the development of the Euclid-100th Street district.

SOCIETY FOR SAVINGS, CLEVELAND. Around the Public Square, 1849-1929. 1929.

Illustrations of the Square and its surroundings at various stages of its history.

UNION TRUST COMPANY. Pocket manual of Cleveland real estate securities, 1922 to date.

An annual giving information on real estate securities of local interest, and compiled from data received from various houses of issue.

WOODWORTH, A. C. A bibliography containing references to books, magazines, clippings and pictures about Cleveland buildings. 1926.

A key to much valuable material in the Library.

Maps: Maps of Cleveland at various dates from 1796 to the present are to be found in the General Reference Division.

Pictures: The Stanley McMichael collection of Cleveland pictures, recently acquired by the Library, is now being installed and may be consulted in the History Division. This valuable collection pictures Cleveland's development from about 1837 to the present. Photographs and photostats may be made from its items upon request.

A supplementary collection of pictures of Cleveland buildings and scenes, mounted and available for lending, is to be found in the Fine Arts Division.

Shipping

FOREIGN TRADE BULLETIN, January, 1929, to date.

Weekly notes of interest to Cleveland exporters, issued by the Foreign Trade Department of the Cleveland Chamber of Commerce.

GREAT LAKES RED BOOK, 1915 to date.

A pocket manual listing over 1,200 vessels of the Great Lakes, with owner, captain and engineer of each, and a directory of ports and shipyards. Issued annually by the *Marine Review*.

GREEN'S MARINE DIRECTORY OF THE GREAT LAKES. 1930.

Contains much useful data about Great Lakes vessels, tugs, docks, grain elevators, harbors, traffic, sailing distances, etc. Issued annually.

KELLER, CHARLES. Report of Charles Keller to E. J. Kulas, Chairman, River and Harbor Committee of the Cleveland Chamber of Commerce, on the changes feasible to be made in the channel of the Cuyahoga River to facilitate existing navigation and to promote its further use. 1929.

The advice of a U. S. Army engineer on de-kinking the Cuyahoga.

LAKE CARRIERS' ASSOCIATION. Annual reports, 1907 to date.

The most satisfactory source for complete data on all phases of Great Lakes commerce, year by year.

MACELWEE, R. S. Preliminary report on Cleveland's lake front and port problem. 1928.

Recommendations of a well-known authority in port design as to the future development of Cleveland's lake front and port.

U. S. WAR DEPARTMENT—BOARD OF ENGINEERS FOR RIVERS AND HARBORS, AND U. S. SHIPPING BOARD—BUREAU OF OPERATIONS. Transportation on the Great Lakes. Rev. ed. 1930.

Complete and authoritative report on Great Lakes commerce, with special sections devoted to grain, ore, and coal movements.

Note: The February number of the Bulletin will give additional references to sources of information on Cleveland Business, under the following heads: Transportation and Traffic, Credit, Retail Trade, Newspapers and Printing, Other Industries, Insurance, Hotels, Taxation, Safety, Union Terminal Area, Clevelanders.

The list of references on Prices, announced for February, will be deferred to the March issue.

NOTE: This Bulletin may be obtained without charge at the Main Library or any branch of the Cleveland Public Library. It will be sent for a year to any Cleveland address for twenty-five cents to cover the cost of mailing, or to any out of town address for fifty cents. Subscriptions should be addressed to *Rose L. Vormelker, Business Research Librarian, Cleveland Public Library, Cleveland, O.*

From The Consumers' League of Ohio
341 Engineers Bldg.,
Cleveland, Ohio

January 5, 1931

A SHORT SUMMARY

OF THE PROPOSED UNEMPLOYMENT INSURANCE LAW OF OHIO

The Unemployment Insurance Law of Ohio proposes to create an Unemployment Insurance Fund, somewhat similar to the Workmen's Compensation Fund. This fund will be created and maintained by the payment of premiums from employers and also from employees.

All employers of three or more employees (subject to exceptions as outlined below) will be required to pay into the fund, premiums in proportion to their payroll. The amount of these premiums will vary according to the classification of the industry involved, and the further classification of the particular employer according to its history of regularity of employment. In no event may the premium upon the entire payroll of all employers be fixed at more than 2% nor upon any individual employer, at more than $3\frac{1}{2}\%$ or less than $1\frac{1}{2}\%$. The premium payable by employees will be a fixed amount, to wit, $1\frac{1}{2}\%$ of their wages.

Farmers, domestic service, and all employees of railroads or of other employers subject to the jurisdiction of the Interstate Commerce Commission are excluded from the act.

Such employers as wish to do so, will be permitted to carry their own risk and pay their benefits direct to their employees. They will be required to post adequate bond to assure payment of benefits.

The actual administration of the law will be in the hands of a Commission of three members, appointed by the Governor. This Commission will have broad powers to make rules governing the administration of the law, and will be responsible for determining the amount of premiums and their collection; for hearing and deciding all claims for benefits for unemployed employees, and for paying the claims. In addition it will be charged with the responsibility of investigating and seeking to reduce unemployment, as far as possible, by registration, labor exchanges, etc.

The benefits payable will be fifty percent of wages, but not to exceed a maximum benefit for total unemployment of \$18.75 per week; nor for a period of more than 13 weeks in any one year. These benefits will be payable only to workmen who have worked and contributed their premiums for at least 26 weeks of the year preceding; and then only after a waiting period of two weeks, during which time there will be no benefits payable.

Furthermore, benefits will not be payable to anyone who lost his job thru his own misconduct, or who left it voluntarily, or left it because of a strike or lockout, so long as the trade controversy continues, or who fails to report as ordered, to the Commission.

The benefits will be payable only while the employee is able to work and available for work, but unable to secure employment at his customary wage rate, and under substantially similar conditions.

Feb. 20 - 1931

The Cleveland Press

(A SCRIPPS-HOWARD NEWSPAPER)
LOUIS B. SELTZER..... Editor
J. G. MEILINK..... Business Manager
ROBERT F. PAINE.... Editor Emeritus



Full Report of United Press, NEA Service and Scripps-Howard Newspaper Alliance

Entered at Cleveland, Ohio, as second class mail matter. By mail in the First and Second Postal zones, where there is no PRESS carrier, \$4.00 per year. \$6.00 a year elsewhere.

Give Light and the People Will Find Their Own Way
ESTABLISHED NOVEMBER 2, 1878

Unemployment Insurance

THE advocates of unemployment insurance make out a strong case for their measure now before the Legislature in the form of identical bills introduced by Senator Reynolds of Cleveland and Representative Keifer of Springfield.

This measure was drafted by Marvin C. Harrison, a Cleveland attorney. It grew out of a study made by the Consumers League of Cleveland. A state-wide committee of business men, social workers, economic authorities and others has been organized to support it.

The bill follows closely the form of the Ohio workmen's compensation law, which has been operating satisfactorily for 20 years. Briefly, it proposes an unemployment insurance fund, to which employes would contribute 1½ per cent of their wages and to which employers would pay premiums ranging from 3½ per cent of their total payrolls down to half of 1 per cent in the cases of those whose records for unemployment are low.

The state would contribute nothing toward the fund, but it would provide machinery to administer the fund, to collect accurate statistics on unemployment and to direct efforts to find jobs for the jobless.

An employe laid off because of lack of work would become eligible, after a waiting period of two weeks, for benefits from the fund at the rate of half his wages, but not more than \$18.75 a week and not more than 13 weeks in any one year. He would stop getting benefits as soon as he was employed again or had refused an offer of suitable employment.

Obviously, this plan is not a cure for unemployment. Neither is it more than a palliative for the evils of unemployment. But we are greatly impressed by the arguments of its proponents that it is a long step in the right direction.

Unemployment insurance is not a dole. Indeed, it is the very antithesis of the dole. What we have now — our Community Fund, charities and our public appropriations for relief of the poor—is a dole system, undoubtedly tending somewhat to demoralize and pauperize those it attempts to aid. But insurance to which employes contribute while they are working is something they could accept as a right, during periods of enforced idleness, without sacrifice of self-respect.

The plan is not socialistic, any more than it is socialistic for industry to accumulate a surplus during good times in order that stockholders may continue to receive their dividends in slack times.

Nor, so far as we can see, would the proposal constitute an unfair tax on industry. On the contrary, it seems to us that farsighted leaders of industry should welcome it. Beyond doubt recurrent unemployment, reducing millions of workers to pauperism, is one of the gravest threats to the present American economic system.

Financiers and industrialists, whose interest lies in preserving that system and in averting any swing toward Bolshevism or Fascism, should be able to see that enlightened selfishness, if nothing more, dictates that they make some sort of provision to keep their employes going during periods when they can not be kept at work.

As a matter of fact, a number of great and successful employers already recognize this obligation. The General Electric Co. has its own unemployment insurance plan similar in many respects to the proposed Ohio plan.

Others are experimenting along the same line.

The general public, rural and urban, should be interested in unemployment insurance, for clearly anything that will tend to stabilize the buying power of industrial wage earners will go far toward preventing serious business depressions.

It probably will be objected that there is no precedent, in any American state, for an unemployment insurance law. And that is true, tho there are successful precedents in England and Germany. But we can't see that this objection has any great validity.

If there are technical defects in the bill as submitted, they can be remedied. But if the principle of the bill is correct—and we believe it is—why should not Ohio, instead of waiting on action in other states, get credit for leading the way toward greater economic security and social justice?

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BUSINESS INFORMATION BUREAU

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Cleveland, Ohio

Vol. 2, No. 2

February, 1931

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CLEVELAND BUSINESS SOURCES OF INFORMATION

PART II

Credit

CLEVELAND ASSOCIATION OF CREDIT MEN—CREDIT MEN'S ADJUSTMENT BUREAU Co. Annual report, 1926 to date.

GRAY, W. H. Cleveland retail credit organization. In *Credit World*, March 1929, p. 17-20.

Sketches the growth of the local credit bureau from its beginning in 1898.

GRAY, W. H. Why Cleveland took leadership in national retail credit organization.

In *Credit World*, September 1929, p. 19-20.

Policies and precepts of the Cleveland Retail Credit Men's Company which have made it the largest retail credit bureau in the country.

Retail Trade

ALL-CHAIN shopping area sets high construction standard.

In *Chain Store Age*, December 1930, p. 56-62.

Describes the stores in the Shaker Square development.

GRAY, W. H. Retailing in Cleveland.

In *The Cleveland*, November 1930, p. 9.

Contains an analysis of retail purchases made in Cleveland stores.

SHOPPING NEWS, October 1929 to date.

Issued twice a week by a group of Cleveland retail merchants as a co-operative advertising medium.

Insurance

CLEVELAND ANCHOR, April 1930 to date.

Monthly publication of the Cleveland Life Underwriters, Inc.

NATIONAL BOARD OF FIRE UNDERWRITERS. Report on the city of Cleveland, Ohio, 1926.

Prepared by the Committee on Fire Prevention and Engineering Standards.

UNDERWRITERS' HANDBOOK OF OHIO. 1930.

A compendium of insurance information by cities and towns, with a section on Cleveland; a directory of agents, companies, officers; insurance laws; statistics showing business of the state for six years.

Transportation and Traffic

CIRCULAR FOR THE ATTENTION OF YOUR TRAFFIC DEPARTMENT, February 10, 1914 to date.

Issued irregularly by the Transportation Department of the Cleveland Chamber of Commerce.

CLARK, MILLS. Transportation; prepared for the Fact Finding and Policy Committee of the Regional Government Committee. 1928.

Discusses the transportation problem in the Cleveland metropolitan area and the negotiations over the Cleveland Heights street car franchise.

CLEVELAND DIVISION OF INFORMATION AND COMPLAINTS. Cleveland airport. 1927.

A brief statement of facts concerning the history and facilities of the municipal airport.

CLEVELAND RAILWAY Co. Annual report, 1910 to date.

CLEVELAND RAILWAY Co. How Mrs. Shopper rides. 1927.

A survey made co-operatively by the Cleveland Railway Co. and the Retail Merchants Board, to find what means of transportation is most used by shoppers.

GREATER CLEVELAND TRANSPORTATION COMMITTEE. Report on passenger transportation in the Cleveland metropolitan area. 1925.

Recommendations of a committee jointly representing Cleveland, Cleveland Heights, East Cleveland and Lakewood.

HITCHCOCK, H. R., JR. Traffic and building art; New York City and Cleveland contrasted.

In *Architectural Record*, June 1930, p. 555-60.

Why Cleveland's traffic situation is more hopeful than New York's.

SELLERS, R. F. Rapid transit and subways for Greater Cleveland; the problem reviewed (1910-1930). October 1930.

Compiled for the Better Transportation Association.

U. S. BUREAU OF PUBLIC ROADS & COMMISSIONERS OF CUYAHOGA COUNTY, OHIO. Report of a plan of highway improvement in the regional area of Cleveland, Ohio, based on a survey of highway traffic. 1928.

The studies of traffic were directed by J. Gordon McKay, who also supervised the preparation of the report.

WILCOX, H. C. Transportation industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 55-64.

A history of transportation in Cleveland during the last fifty years—including steam, electric, water and air lines.

Union Terminal Area

CLEVELAND PLAIN DEALER. A new Cleveland trade empire. 1930.

Special illustrated supplement to the issue of June 29, 1930, celebrating the opening of the Union Terminal.

CLEVELAND UNION TERMINALS Co. Legislation of the city of Cleveland and other documents pertaining to . . . the Union Passenger Terminal, Cleveland, Ohio. 1930.

A documentary history.

CLEVELAND UNION TERMINALS Co. The Union Station; a description of the new passenger facilities and surrounding improvements. 1930.

LACHER, W. S. & OTHERS. Dedicate new Cleveland Station today.

In *Railway Age*, June 28, 1930, p. 1553-80.

Excellent illustrations, plans, maps and diagrams add to the value of this very complete description of the Terminal development.

Various Industries

Automotive

HILDRETH, J. C. Automotive industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 9-14.

ROBBINS, CARLE. Cleveland men who pioneered.

In *The Bystander*, January 26, 1929, p. 14-16, 22.

The story of three pioneer automobile builders, with a list of all the makes of automobiles developed and manufactured in Cleveland from the beginning of the industry up to 1929.

Clothing

HICKMAN, M. M. Clothing industry in Cleveland. 1928 (Cleveland Board of Education—Bureau of Educational Research, Bulletin No. 25).

Electrical

CLEVELAND ELECTRIC ILLUMINATING Co. Electric heat in Greater Cleveland industries. 1928.

Pictures electric heat installations in various Cleveland plants served by this company.

ELECTRICAL LEAGUE OF CLEVELAND. Annual report, 1927 to date.

ELECTRICAL LEAGUE OF CLEVELAND. Members. 1930. Classified in four divisions: appliance, industrial, lighting and wiring.

ELECTRICAL LEAGUE OF CLEVELAND. Telling Cleveland's million. 1929.

What the League is doing to develop the electrical market in Cleveland.

ELECTRICAL PRODUCTION, February 1927 to date.

Monthly publication of the Electrical League of Cleveland, devoted to electrical light, heat, and power as a means of speeding production, lessening costs and improving products in industrial plants.

HICKMAN, M. M. Electrical manufacturing in Cleveland. 1930 (Cleveland Board of Education—Bureau of Educational Research, Bulletin No. 39).

LEWIS, F. S. Electrical industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 25-28.

Food

CLEVELAND DIVISION OF HEALTH. Progress in Cleveland's milk supply, 1878-1930. 1930.

Includes a list of approved dairy farms.

CLEVELAND GROCER, October 1915 to date.

Monthly publication of the Cleveland Retail Grocers' Association.

CLEVELAND LIVESTOCK NEWS, July 16, 1930, to date.

Official paper of the Union Stock Yards, issued weekly.

PACKARD, PAUL. Cleveland's \$7,000,000 pantry.

In *The Bystander*, March 15, 1930, p. 13-14.

How the Northern Ohio Food Terminal distributes perishable food to three millions of people.

Metal-Working

CLEVELAND foundries supply castings for diversified industries.

In *Foundry*, May 1, 1930, p. 168-75.

SCOTT, F. A. Beginnings and development of Cleveland's metal working industries.

In *Cleveland Engineering*, February 1927, p. 3-11, 16, 18, 20.

SEELY, WARNER. Mechanical industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 34-40.

STEINEBACH, F. G. Foundry industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 25-28.

Moving

FULTON, S. C. Survey of furniture moving industry in Cleveland.

In *Distribution & Warehousing*, January 1931, p. 56-58.

Tabulates data on rates, wages, equipment and operation, as reported by 170 firms.

Paints and Chemicals

SCHILL, F. W. Paint and varnish industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 41-46.

VEAZEY, W. R. Chemical industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 19-24.

Steel

BARREN, H. A. Steel industry.

In *Cleveland Engineering Society's Golden Anniversary Book*, 1930, p. 51-54.

CROWTHER, SAMUEL. Ohio versus Wall Street.

In *World's Work*, June 1930, p. 24-29.

Analyzes the motives underlying the struggle to prevent the Bethlehem-Youngstown steel merger.

Apartments

APARTMENT HOUSE MANAGEMENT, August 1930 to date.

Official monthly publication of the Apartment House Owners Association of Cleveland.

Hotels

HOLLENDEN PAGE, June 23, 1930 to date.

Weekly publication of the Cleveland Hotels Association. The Library has files of the edition which is printed for the Hollenden Hotel.

Newspapers

CLEVELAND NEWS, July 1905 to date.

CLEVELAND PLAIN DEALER, March 16, 1885, to date.

Also incomplete files from 1859 to 1884.

CLEVELAND PRESS, December 1895 to date.

DOWNTOWN OFFICE NEWS, May 1929 to date.

KENNEDY, C. E. Fifty years of Cleveland, 1875-1925.

A book largely about daily newspapers.

WEST COUNTY ADVOCATE, January 25, 1930, to date.

Successor to the *Cleveland Enterprise*, of which the Library has files from 1912 to 1930.

The Library also has incomplete files of earlier Cleveland dailies, going back as far as 1825.



COMMUNITY FUND NEWS



Vol. X

CLEVELAND, OHIO, FEBRUARY, 1931

No. 2

Gives Background for Unemployment Measure Now Being Proposed

By William M. Leiserson
Professor of Economics, Antioch College

Big epidemics produce new medical cures. Big depressions produce new ideas for stabilizing business and employment.

For months interest has focused upon unemployment insurance. An unemployment insurance bill drawn by a Cleveland man is now under consideration by the state legislature.

The subject is important and controversial. In order to inform its readers on this important matter the Community Fund News will print three articles on unemployment insurance.

The first article, written by Dr. William M. Leiserson of Antioch College, appears in this issue. It deals impartially with the history of unemployment insurance.

The other two articles will record the views of a prominent advocate and an equally prominent opponent, respectively, of unemployment insurance. They will appear in next month's issue.

No intelligent person today believes that everyone who wants to work can get a job. We may disagree as to the total number of people out of work through no fault of their own. Government statisticians in Washington estimate the number at 5,000,000 while the New York State Department of Labor finds 7,000,000 unemployed. But that millions of people, anxious to work and able to work are without employment, that hundreds of thousands of families are forced to live on charity given by community chest organizations and city or county governments no one in his senses will deny.

What shall a country do that finds itself in this condition? If there were just one cause for unemployment and we knew what that cause was, the answer would be obvious. It would be necessary to find the remedy that would remove the cause. But all scientific research that has been devoted to the subject by economists, business organizations and government commissions agree that very many factors are responsible for unemployment, and that there can be no such thing as one remedy to solve the problem once for all.

Weather conditions, buying habits of consumers, technical changes in industry such as substitution of machine for hand labor and improvements in methods of management, business combinations and mergers, crop failures and overproduction of crops, mistakes and miscalculations of business men, over-expansion of new industries and decay of old industries, changes in consumers' tastes, stock speculation and gambling, the relation of the world's gold supply to business needs, faulty distribution of the available gold among the various countries, tariff barriers that interfere with world trade, and the dislocations that war brings about—all these are responsible for the unemployment and distress that the world is now suffering.

When we add the psychological reactions of human beings to these factors, the feel-

Dr. Leiserson Is Known As Unemployment Authority

Dr. William Morris Leiserson, Professor of Economics at Antioch College, whose article on Unemployment Insurance appears on this page, is a national authority on unemployment.

After graduating from Wisconsin in 1908, he served for three years on the New York Commission on Employers Liability and Unemployment.



Since then he has been Deputy Industrial Commissioner for Wisconsin, assistant director of research investigation for the U. S. Commission on Industrial Relations, member of the U. S. Employment Service.

From 1918 to 1919 he was Chief of the Division of Labor Administration in the U. S. Department of Labor and has served as chairman of arbitration boards in labor disputes in the clothing industry in Rochester, New York, Baltimore and Chicago.

He is author of "Unemployment in the State of New York" and "Adjusting Immigration and Industry."

ings of uncertainty and insecurity, the fears and hopes, the pessimism and optimism about the future, it is plain that the problem is not to be solved once and for all by a cure-all or panacea.

Unemployment appears as an inevitable risk of modern industrial life similar to industrial accidents and the principle of insurance is therefore advocated as a method of meeting the risk. Unemployment insurance laws have been adopted by the leading industrial nations of Europe since the war, and many states in our own country have unemployment insurance bills before the legislatures this winter. About 150,000 wage-earners in the United States are already covered by unemployment insurance plans inaugurated voluntarily by employers, by trade unions and by joint agreement between employers and workers.

UNEMPLOYMENT INSURANCE STARTED IN 1911

The first compulsory unemployment insurance law was enacted by Great Britain in 1911. It covered about two and a quarter million workers, and it provided that employers and employees should each pay five cents per week per worker as the premium for the insurance, and the state added one-third of the combined contributions of employers and employees. No one was entitled to draw benefits from the insurance fund thus provided unless he had made payments into the fund for at least twenty-six weeks, and then there was a waiting period of one week before an unemployed man could get the insurance benefit of \$1.70 per week, later raised to \$2.68. The maximum insurance one could draw was fifteen weeks in any one year. The experience with this unemployment insurance law from 1911 to 1919 seemed so successful that the system

(Continued on Page 3)

Relief Is Not Always Most Important of Social Service Duties

By Raymond Clapp
Director of the Welfare Federation

Environment and heredity enter into every day problems of program planning for the Federation and its 87 participating agencies more than most of us realize.

There are some who like to assume that the great majority of defects and deficiencies which create social problems are environmental. Such people can see clearly the value of correcting the conditions which lead to dependency and delinquency.

Those who believe that human defects and deficiencies are inherent, and therefore to be alleviated and endured, will think of most social work as merely palliative, and of little lasting social value.

The Welfare Federation is proceeding on the basis that relief of present misery is the first, though not necessarily the most important obligation of social work. Human beings cannot be allowed to want for the common necessities of life while social agencies experiment with even the best of projects for the cure of society's ills.

Forward looking people are not content with alleviation, of course; their real interest lies in construction and prevention. At times like the present, when demands for distress drain funds from the projects of prevention, the conflict between alleviation and prevention becomes acute.

But to reduce preventive work during depression, when it is needed more than ever, will result in increasing the inevitable harvest of misery in future years. The heavy relief load of depression tends to bring out panaceas for social ills with greater force than usual: birth control, sterilization, unemployment insurance, state medicine, housing reform and many others.

The Welfare Federation must, of course, continue to interest itself in both approaches to the solution of social problems, encouraging general projects of social legislation and mass education, but always making provision for consideration of the individual in need with discrimination and understanding.

The urge to institutionalize brings about another ever-present conflict. Good social and health work seems to be lessening our dependence upon the institution by the development of nursing and outpatient service to supplement hospital care; of probation and parole for many cases instead of jail and penitentiary, of foster homes for orphanages, of old-age pensions for almshouses.

But it is easier to finance institutional than service programs, particularly when under governmental auspices—and we have here, I believe, one of the most important problems in the development of governmental social work.

COMMUNITY FUND NEWS

Official Monthly Publication
Cleveland Community Fund
Federal Reserve Bank Building

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TO THE UNEMPLOYED

When things go wrong, as they sometimes will,
When the road you're trudging seems all up hill,
When the funds are low and the debts are high,
And you want to smile but you have to sigh,
When care is pressing you down a bit,
Rest if you must, but don't you quit.
Life is queer with its twists and turns,
As everyone of us sometimes learns,
And many a failure turns about,
When he might have won had he stuck it out;
Don't give up, though the pace seems slow—
You may succeed with another blow.
Often the goal is nearer than
It seems to a faint and faltering man;
Often the struggler has given up
When he might have captured the victor's cup.
And he learned too late, when the night slipped
down,
How close he was to the golden crown.
Success is failure inside out—
The silver tint of the clouds of doubt,
And you can never tell how close you are
It may be near when it seems afar;
So stick to the fight when you're hardest hit—
It's when things seem worst that you mustn't quit.
—Author Unknown.

New Ideas

One thing is common among families hit by unemployment. The wage earner faces a **steady demand** for his wages (nothing seasonal in the need for food and shelter) in the face of a **fluctuating demand** for his work.

Yet it is obvious that the regularization of industry cannot be carried out by the man whom it most directly affects, the unskilled workman.

In the period of prosperity that is sure to ensue between this depression and the next, it behooves economists, sociologists and social workers to devise ways that will: Make work steadier and more certain, make re-employment swifter after layoffs (through long time planning of public works, so that public enterprises may be pushed when private industry fails, and through improvements in employment services), and secure against destitution the households of breadwinners who seek work and cannot find it.

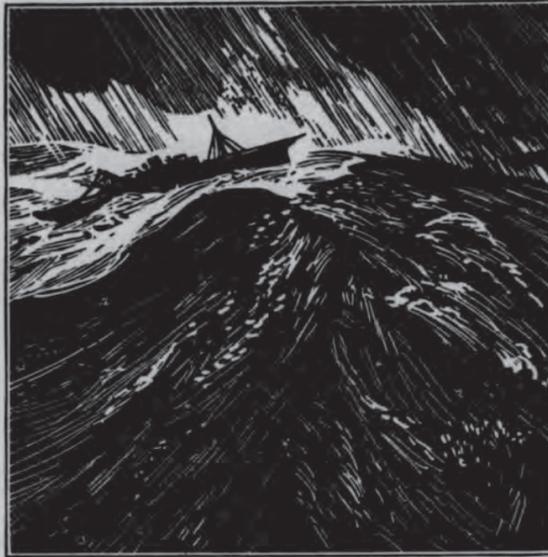
It then behooves industrialists and captains of industry to try out these ideas.

Scouts Gain New Members

One thousand, eight hundred and thirty-five Cleveland girls are Girl Scouts. This is a gain of nearly 500 over last year. During the past year, 21 new troops were organized making a total of 85 troops now in Cleveland.

Cleveland's goal for 1931 is 367 new scouts, according to the five-year development program by which the national organization will treble its enrollment in that period.

SHIPWRECK



Preventing family shipwrecks during the storm of depression is the job of social agencies.

Overhead and Head Work

Excerpt from a story in the "Rotarian"—November 1930 issue.

Not long ago a business man sent his check for \$100 to a social agency, saying:

"I want it all used for 'overhead.' I'm not interested in helping people in their trouble. I want to help 'em out of it and I know it takes a lot of time and skill to do that. To my mind 'overhead' and 'head work' mean the same thing. You need plenty of it in any line; or you just muddle along getting nowhere."

The writer of that letter got a receipt for his \$100 and a reply telling him how the money was used.

"That's just the way I wanted my money used," he wrote. "If a society like yours didn't have any fund for overhead or service, they'd have to wait till a chap was down and needed relief money. A family like that might well cost a city thousands later on if their problem wasn't solved in time."

Visiting Nurse Association Adds to Service Area

The Visiting Nurse Association added Bay Village to its service area on January 1. The total number of communities now served by the Association is 19. It covers an area of 157.25 square miles having a population of 1,147,343.

Communities now served by the Association are:

Bay Village, Bratenahl, Brook Park, Brooklyn Heights, Cleveland, Cleveland Heights, Cuyahoga Heights, East Cleveland, Euclid Village, Fairview Village, Garfield Heights, Lakewood, Linndale, Mayfield Heights, Newburgh Heights, Rocky River, Shaker Heights, South Euclid, University Heights.

Dr. Hiscock To Speak Here

At the Anti-Tuberculosis League annual meeting, March 3, Dr. Ira Hiscock of Yale University Medical School will make public his final report of tuberculosis work in Cleveland, completed recently.

The meeting will be held at 8:00 p. m., March 3, in the Allen Memorial Medical Library, 11000 Euclid Avenue.

DO YOU KNOW THAT

Fussiness about health is unhealthy. It increases fear and impairs serenity, the basis of health and happiness.

EVERY CHILD ILLNESS IS REGISTERED ON THE BONE STRUCTURE AND CAN BE RECORDED BY X-RAY PHOTOGRAPHY.

A California cripple is collecting \$63,000 annually by distributing a piece of merchandise, a sob letter and a picture of himself.

THE COMMUNITY FUND SPEAKERS' BUREAU SCHEDULED A TOTAL OF 1210 SPEECHES DURING THE PAST YEAR.

Today's active city man receives through his five senses more impression in an average hour than his grandmother did in 24.

If the present annual birth rate decrease of 3% to 4% continues, the population will become stationary about 1960 or 1970.

THERE ARE MORE AUTOMOBILES IN THE WORLD THAN TELEPHONES.

According to a recent survey made by the Women's Protective Association the dull-normal girl goes to the movies one and a half times as often as the normal girl.

Editor's Request Yields Letters From Readers

Last month the Community Fund News asked readers to criticize its style and content so that we might issue a better publication. Several letters were received, and we are printing one from Dr. H. B. Hudnut, pastor of the Windermere Presbyterian Church, which covers the kind of criticism we are always glad to get.

We should like to get more letters from readers offering constructive criticisms and suggestions.

Address your communications to the Editor, Community Fund News, 604 Federal Reserve Bank Building, Cleveland, Ohio. Dr. Hudnut's letter follows:

"Dear Sir:

I am always interested in the Community Fund News and thank you for sending it to me. I have the following suggestions for articles:

1. There is a report current in Cleveland that the Associated Charities forces people to sell their radios, furniture and automobiles before they will give any aid. This report should be squarely faced and repudiated. I do not believe there is any truth in it.

2. I would suggest you have an article telling the people where they can obtain the pink tickets to give to panhandlers and beggars for the Wayfarers' Lodge. In this connection I wish you would have someone send me 200 or 300 of these tickets for distribution in my church.

Yours sincerely,

H. B. Hudnut."

Edward D. Lynde, Associated Charities general secretary, will write concerning Rev. Hudnut's first suggestion in the March Fund News.—Ed.

Dr. Leiserson's Story On Unemployment Insurance

(Continued from Page 1)

was extended in 1920 to cover 12,000,000 workers in all. The contributions were raised about 60 per cent and the weekly benefits to unemployed men were increased to \$3.65 per week. In 1930 the contributions required were doubled, the benefits for unemployed men raised to \$4.14, and the maximum period for drawing benefits was increased to twenty-six weeks.

'CHARITY FEATURE' RESULTED IN DOLE

As long as the system of pure insurance was maintained the plan worked satisfactorily and the insurance fund was on the whole solvent and capable of meeting its obligations. In 1921, however, a charity feature was added to the law. So-called "uncovenanted benefits" were provided to unemployed workers who had paid no contributions to the fund. In other words, the charity to unemployed that we in this country hand out through city or county and private relief agencies is in England distributed through the unemployment insurance fund, and the government provides the money. This mixing of charity and insurance was a mistake, and accounts for the erroneous notion that insurance is a dole. A government commission is now at work preparing recommendations for separating the insurance plan from the charitable relief.

Germany adopted a national unemployment insurance law in 1927. It covers about four-fifths of the total working population, and provides for no government contributions except that the administrative expenses are borne out of the public treasury. The insurance premiums were first fixed at 3 per cent of weekly earnings, half to be paid by the employer, half by the employee. This contribution was raised several times, and in September 1930 was fixed at 6½ per cent. Instead of a flat rate of insurance benefit to all workers, the German plan graduates the payments made to those out of work in accordance with the wages they earn. Workers are grouped in eleven classes according to their earnings and the payments vary for each group. The lowest paid group draws benefits when unemployed amounting to 75 per cent of normal earnings while the weekly benefits of the highest paid is 35 per cent of normal earnings. Before receiving benefits workers must have been working and contributing to the fund at least for twenty-six weeks.

State systems of unemployment insurance are now operating in eighteen countries. Half of these have compulsory systems; in the other half the system is voluntary:

State Systems of Unemployment Insurance

<i>Compulsory</i>	
Austria	Poland
Bulgaria	Queensland
Germany	Russia
Great Britain	Irish Free State
Italy	

<i>Voluntary</i>	
Belgium	France
Czechoslovakia	Spain
Denmark	Norway
Finland	Switzerland
Netherlands	

The voluntary systems provide government subsidies or grants of money to unem-

ployment insurance funds set up by local communities, industries or trade unions. For every dollar paid by these funds in insurance benefits the governments grant thirty or forty cents or some other fixed proportion. The governments also make regulations as to how the funds shall be administered, set minimum standards for contributions and benefits, and provide for auditing and inspection of funds.

In the United States bills were introduced in the legislatures of Wisconsin and Massachusetts a number of years ago providing for compulsory unemployment insurance of wage-earners, but were not passed. Interest in unemployment insurance has been greatly stimulated by the business depression, however, and the legislatures of all our leading industrial states will have such bills before them during their sessions this year. The American Association for Labor Legislation, which is largely responsible for the spread of Workmen's Compensation laws throughout the country, has prepared a model "Unemployment Reserve Law" which it will attempt to have adopted by all the states, with such modifications as may be necessary to meet local conditions. This bill provides compulsory insurance against industrial unemployment, similar to already existing insurance against industrial accidents, the cost of which is to be borne entirely by the employers as is the case with accident insurance.

BILL NOW BEFORE OHIO LEGISLATURE

In Ohio, however, a bill is now before the legislature, which is not only modelled on the Workmen's Compensation Law of the State, but also provides that the wage-earners, as well as the employers, shall pay part of the premium for the insurance. The state, under this bill, would make no contribution, but would bear administrative expenses only.

The bill was prepared by Attorney Marvin C. Harrison of Cleveland, an authority on Ohio's Workmen's Compensation Law, and the language and provisions of the bill follow closely the existing compensation law. Each worker, while employed, would contribute 1½ per cent of his weekly earnings to an insurance fund to which the employers of the state would also contribute a total amount not to exceed 2 per cent of total payrolls. But the individual employer's premiums would vary with the percentage of employees he laid off for lack of work. If his business has a high unemployment risk, causing much unemployment, he would pay a higher rate, as extra hazardous industries pay higher accident insurance rates. If, however, the employer provided very steady work for most of his employees, his rate would go down to only one-half of one per cent.

The fund thus established by contributions of employers and employees would be administered by the State of Ohio as an Unemployment Reserve Fund in the same way

All Cleveland Answered Appeal for Emergency

Golfers, dancers, musicians, and study circles all gave to the Special Emergency Fund in the recent Community Fund campaign, audit of pledges shows. Pledges were received from more than sixty clubs.

Twelve Parent-Teacher organizations made contributions ranging from \$5 to \$15. Two dancing clubs made pledges, one, The Winter Dance Club, of \$1,100. The Cotillion Club turned in the entire amount of its treasury at the end of the year, \$1,145.52.

The Canadian Camp Fire Club pledged \$150 and sent this letter: "The fact that we are in position to make this contribution is largely due to the kindness of Mr. Windsor T. White, who furnished his African talk and pictures at our annual dinner without charge."

Among the large pledges were: The Cleveland Foundation, \$10,000; Canteen Club Committee, \$3,056.63; Junior League, \$2,500; Builders Exchange, \$1,000; Twentieth Century Club, \$500; Saturday Night Dancing Club, \$432.11; Cleveland Laundry Owners' Club, \$500; Cleveland Paint, Oil & Varnish Club, \$300; St. Ann's Hospital Society, \$250; Church of the Covenant, Women's Guild, \$200; Women of Canterbury Club, \$200.

that large corporations provide reserve funds for payment of dividends when earnings are low. Payments to unemployed workers would be made through the Ohio Public Employment Bureaus where the unemployed register for work, and only when other work was not available for them. There would be a waiting period of two weeks' unemployment during which no benefits would be paid, after which each worker who had made contributions for at least twenty-six weeks would be entitled to 50 per cent of his normal earnings not to exceed \$18.75 weekly for a period of thirteen weeks.

This bill is proposed as a means of avoiding a dole system in Ohio. Out of the City Treasury of every large city* in the state doles are now being paid out every week to the unemployed. Some cities have also voted bond issues for unemployment relief, and Governor White's first message to the Legislature recommended an appropriation from the State Treasury for relief of the unemployed. All these are clearly doles of public funds handed out because we can not let people starve, and industry cannot employ them. The Unemployment Insurance Law is offered as a substitute for this dole system.

* This is not true in Cleveland.

Annual Meetings of the Month

Date	Agency	Time	Place
Feb. 17	Children's Aid Society	3 p. m.	10427 Detroit Ave.
Feb. 17	Society for the Blind	3:30 p. m.	2275 E. 55th St.
Feb. 19	Inter-Settlement volunteers	12 noon	Chamber of Commerce
Feb. 25	Humane Society	12:15 p. m.	Hotel Statler
March 3	Anti-Tuberculosis League	8 p. m.	Allen Memorial Library
March 12	Y. M. C. A.	6 p. m.	2200 Prospect Ave.

Question Box

Readers are invited to send questions on the Fund or those relating to social welfare to the Community Fund News. Those questions of greatest interest will be answered in the question box. Others will be answered direct, by mail.

QUESTION: What is the relation between City Hospital and Community Fund hospitals as regards service to suburban residents?

Answer: City Hospital operates under the Cleveland municipal welfare department and is supported by city taxation. Residents of Cleveland may apply for free services. Residents of suburban communities are not. Patients suffering from contagious diseases from all parts of Cuyahoga County are sent there.

Eighteen private hospitals receiving Community Fund support serve suburban and Cleveland areas alike. Free or reduced rates are given by these hospitals and their dispensaries to those in impoverished circumstances through Fund money.

Nursing Head Warns Against the Flu

Because many people are underfed and are neglecting needed surgical and medical attention, Miss Elizabeth Folckemer, director of the Visiting Nurse Association, expressed fear recently that Cleveland may be on the verge of a serious health situation.

"March is always the peak month in our nursing service," she said. "We expect to find the demand for nursing care greater this year than ever, even if there is no epidemic."

She said many persons needing surgical attention cannot afford to get it, and wealthy persons may not be getting it because they fear to spend the money required.

"Cleveland has been fortunate this past year," Miss Folckemer said. "We have been unusually healthy. But there is danger, even when business does improve that our health will be seriously impaired."

"When persons who have been malnourished get work, their weakened condition and lack of physical resistance will increase their susceptibility to colds and pneumonia, which will bring in their wake a train of other illnesses."

Society for Blind Marks Its Quarter Century of Service

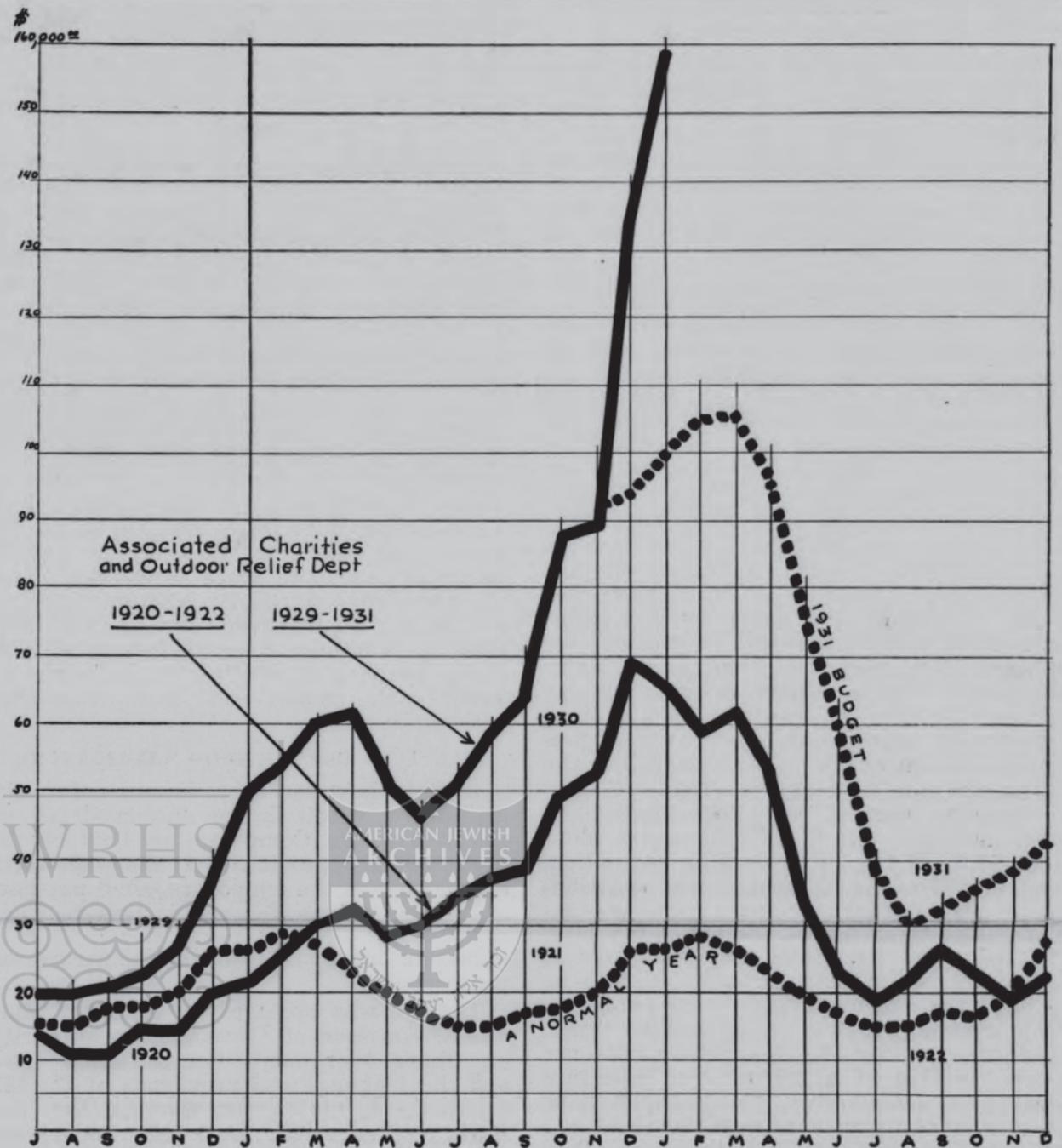
The Cleveland Society for the Blind, 2275 E. 55th St., will celebrate its 25th birthday at its annual meeting, February 17. Mrs. E. B. Palmer, executive secretary, will review its quarter century of service to the blind of Cleveland.

The Society is located in the home of the late Caesar A. Grasselli who gave it to the Society in 1919. It employs an average of 24 blind men in its broom shop where 122,016 brooms were made last year.

In addition, blind workers do weaving, sewing and chair caning. Clubs of the blind meet at Grasselli House regularly to dance, play bridge, give musical concerts and stage plays.

Blind people are taught to read and care for themselves as much as possible.

Cost of Relief This Year Compared With Other Years



Letters below the chart indicate the months beginning with July. Figures at the left indicate expenditures in thousands of dollars.

The lower dotted line indicates monthly relief (food, clothing, rent, fuel) expenditures of the Associated Charities in a normal year. The lower black line represents combined monthly expenditures of the municipal outdoor relief department and the Associated Charities for relief during the big depression of 1921.

The upper dotted line indicates amount

budgetted monthly for relief after it was determined to hold an Emergency Campaign. The \$300,000 from this campaign allocated to the Associated Charities for 1931 expenditure is included in this budget.

The upper black line shows what was actually spent by the Associated Charities from July 1929 to February 1931.

Something Phoney Here

Man answers article in January Fund News asking for criticism. He says it's terrible—he never reads it. Wonder how he saw our article!

Community Fund News

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Vol. 2, No. 3

March, 1931

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SOURCES OF INFORMATION

Note: The material listed here represents the nature, but by no means the extent, of the Library's resources on this subject.

Many important data are to be found in periodicals, newspapers, yearbooks, business services, government publications, conference proceedings, and in journals of professional and trade associations. The length of the Library's files of some of these publications is indicated in this bulletin under the heading "Other sources."

Stocks and Bonds

BARRON'S. Dow, Jones averages, with an explanation of the Dow theory. 1930.

Tabulates the averages, January 1897-October 1930. Brings the tables in Hamilton's *Stock market barometer* up to date.

BOND, F. D. Stock movements and speculation. 2nd ed. 1930.

Aims to give a scientific knowledge of the factors that alternately enhance and depress stock prices.

BURNS, A. F. Stock market cycle research. 1930.

A survey of the research projected or already undertaken on the subject of stock market behavior; prepared for the Twentieth Century Fund, Inc., Boston.

MACAULAY, F. R. Index number of the yields of high-grade American railroad bonds monthly, January 1857 to December 1930. In National Bureau of Economic Research News-Bulletin, January 5, 1931, p. 2-3.

One of a number of indexes which will appear in a comprehensive work soon to be published by the Bureau.

MATHIESON, F. C. & SONS. Stock exchanges, London and provincial; ten-year record of prices and dividends, 1919 to 1928 inclusive. 1929.

Supplemented by their annual *Handbook for investors*. Gives annual dividend payments and high and low prices for individual securities.

SMITH, E. L. Index of the price level for industrial stocks. 1930.

Charts showing comparison of stock prices with interest rates, bank reserves, credit, and New York bank deposits and clearings, from 1901 to 1930.

Commodities

ALEXANDER, R. S. Study in retail grocery prices. 1929.

A comparison of prices of 50 nationally advertised products in chain and individually owned grocery stores in 10 neighborhoods of New York City.

HENTZ, H., & COMPANY. Commodity markets. 1930.

Spot and future price ranges of 12 commodities for various periods; and other useful market data.

NEW YORK UNIVERSITY. BUREAU OF BUSINESS RESEARCH. Source-book of research data. 1923.

A list of reliable current sources of statistics of quantity and price for important commodities.

O'BRIEN, G. A. T. Agricultural economics. 1929.

A Price movements of agricultural commodities and means of influencing them.

PRESIDENTS' CONFERENCE COMMITTEE—EASTERN GROUP. Trend of prices, 1910-1928, inclusive, for locomotives, freight and passenger train cars and floating equipment. 1929.

A brief statement and a diagram, summarizing data used in a series of special reports.

SPECIAL LIBRARIES ASSOCIATION—COMMERCIAL TECHNICAL GROUP. Chart of statistical sources. (In preparation.)

Will show what statistical data on 100 or more different commodities is to be found currently in 100 or more different magazines.

Note: The Library receives mimeographed releases from many departments of the U. S. government, giving current commodity price information.

Price Correlation

ANGELL, J. W. Theory of international prices. 1926. (Harvard Economic Studies, v. 28.)

History, criticism and restatement of theories of international exchange and price relationships.

AYERS, L. P. Price changes and business prospects. 1921.

An address before the Chamber of Commerce of the U. S., April 27, 1921.

EDIE, L. D. Gold production and prices before and after the World War. 1928. (Indiana University Studies, No. 78.)

An historical study of the relation between money and prices, presented as a basis for forecasting the secular trend of the price level during the next few decades.

KUZNETS, S. S. Secular movements in production and prices; their nature and their bearing upon cyclical fluctuations. 1930.

A statistical study of long-time movements in the growth of various industries and their relation to price variations and business fluctuations in the same periods.

MILLS, F. C. Behavior of prices. 1927. (National Bureau of Economic Research publication No. 11.)

An analysis of price relationships over long periods, illustrated with remarkable tables and charts.

Other Sources

Yearbooks

AMERICAN ALMANAC AND REPOSITORY OF USEFUL KNOWLEDGE, 1830 to 1861.

AMERICAN ALMANAC AND TREASURY OF FACTS, 1878 to 1889.

ANNUAL REGISTER, 1758 to date.

CANADA. DEPARTMENT OF LABOUR. Annual report on wholesale prices, 1910-1917.

LEAGUE OF NATIONS. ECONOMIC AND FINANCIAL SECTION. International statistical yearbook, 1926 to date.

U. S. BUREAU OF FOREIGN AND DOMESTIC COMMERCE. Statistical abstract of the U. S., 1917 to date.

WORLD ALMANAC, 1886, 1889 to date.

Dailies

CHICAGO JOURNAL OF COMMERCE, 1930 to date.

JOURNAL OF COMMERCE (NEW YORK), 1930 to date.

LONDON TIMES, September 1916 to date.

NEW YORK TIMES, February 1916 to date. Incomplete file back as far as 1853.

WALL STREET JOURNAL, October 1919 to date.

Magazines and Bulletins

AMERICAN ECONOMIC REVIEW, 1911 to date.

ANNALIST, 1914 to date.

BARRON'S, May 9, 1921 to date.

BRADSTREET'S, 1912 to date.

BUREAU OF RAILWAY ECONOMICS. Commodity prices in their relation to transportation costs, 1924 to date.

CANADA. BUREAU OF STATISTICS—INTERNAL TRADE BRANCH. Prices and price indexes, 1918 to date.

COMMERCIAL AND FINANCIAL CHRONICLE, 1871 to date.

COMMERCIAL (MANCHESTER GUARDIAN), 1928 to date.

CROPS AND MARKETS, 1920 to date.

DEBOW'S REVIEW, 1846 to 1860.

DUN'S INTERNATIONAL REVIEW, March 1927 to date.

DUN'S REVIEW, 1920 to date.

ECONOMIC JOURNAL, March 1891 to date.

ECONOMIST, 1925 to date.

EDITORIAL RESEARCH REPORTS, 1927 to date.

FEDERAL RESERVE BULLETIN, May 1, 1915 to date.

FINANCE AND INDUSTRY, 1900 to date.

FINANCIAL ANALYSIS SERVICE, April 1930 to date.

FINANCIAL DIARY, February 1929 to date.

FINANCIAL WORLD, 1921 to date.

GENTLEMAN'S MAGAZINE, 1731 to 1907.

GREAT BRITAIN. PERMANENT CONSULTATIVE COMMITTEE ON OFFICIAL STATISTICS. Guide to current official statistics, 1922 to date.

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INDEX, 1925 to date.

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UNEMPLOYMENT INSURANCE

March 18, 1931

General

- Forsberg, A.B. Selected articles on unemployment insurance. 1926. 368.44-F771s
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Mar 15 - 1931

Insurance vs. Dole

COMMUNITY FUND NEWS, the organ of Cleveland's great charitable and welfare agencies, has opened its columns to a discussion of unemployment insurance.

In the current issue is an article by William M. Leiserson, professor of economics at Antioch College, reviewing the history of unemployment insurance legislation in Europe and the proposals now being considered in the United States. It is to be followed by an article advocating unemployment insurance and by another disapproving it.

It is commendable that the directors of the Community Fund should have taken up this discussion in their monthly publication. It is a question which properly interests all of the subscribers to the fund.

It is interesting to recall that one of the principal contributors to the fund urged that it be fully subscribed as one means of avoiding such "socialistic" experiments as unemployment insurance. Others who contributed liberally would be glad to have the need for such liberality mitigated by a system assuring the unemployed workman, like the injured workman, some relief as a matter of right, instead of charity.

Prof. Leiserson's article is announced as an impartial one. As any really impartial statement of the case must, it clears up certain misconceptions and prejudices which are frequently employed by opponents of unemployment insurance to discredit it.

It was not, he points out, the insurance system which involved Great Britain in its present difficulties growing out of the dole.

"As long as the system of pure insurance was maintained the plan worked satisfactorily," he writes, "and the insurance fund was on the whole solvent and capable of meeting its obligations. In 1921, however, a charity feature was added to the law. So-called 'uncovenanted benefits' were provided to unemployed workers who had paid no contributions to the fund. In other words, the charity to the unemployed that we in this country hand out thru city or county and private relief agencies is in England distributed thru the unemployment insurance fund, and the government provides the money. The mixing of charity and insurance was a mistake, and accounts for the erroneous notion that insurance is a dole. A government commission is now at work preparing recommendations for separating the insurance plan from the charitable relief."

Not as a dole, but as a means of avoiding a dole system, Prof. Leiserson concludes, unemployment insurance is being urged in Ohio. And he shows how far we have gone on the way toward a public dole already.

From the public treasuries of most large cities (Cleveland is an exception) doles are being paid out every week to the unemployed. Some cities (and this includes Cleveland) have voted bond issues to "make jobs." If they get authority from the Legislature to do so, they will issue bonds for direct relief. Gov. White's first message to the Legislature recommended an appropriation for relief.

We have the dole with us now.

Unemployment insurance is the promise of something better.

RABBI SILVER RIPS SENATORS ON JOB RELIEF

Fires Broadside at Four Ohio-
ans for Reynolds Bill
Action

Four Ohio senators whose votes killed in committee the Reynolds unemployment insurance bill before it could reach the Ohio Senate were the targets of a broadside fired today by Rabbi A. H. Silver, chairman of the Cleveland Unemployment Insurance Committee.

Rabbi Silver fired his volley at the senators in an open letter addressed to them in which he asked an explanation for the "hundreds of thousands of unemployed in our state."

"Our community was startled a few days ago by the unemployment figures published by the federal government, which indicated one out of every four workers in Cleveland was idle. Conditions in other parts of the state are just as serious and menacing.

Cites Others' Judgment

"Yet, without giving any reason for your action, you postponed indefinitely consideration of a bill which represents the considered judgment of business men and economists," Rabbi Silver said in his letter.

"Surely you could not have been misled by the smoke screen which opponents of the bill have tried to throw around it by calling it a 'dole.' You realize, of course, it is the very opposite of a dole and would do away with doles which today are widely resorted to by municipalities and private organizations to meet the desperate situation."

The letter is addressed to Senators Roy Gillen of Wellston, Walter Espy of Cincinnati, Milton Scott of Chillicothe, John A. Lloyd of Portsmouth, all members of the Senate Labor Committee.

The "dole cry" in Rabbi Silver's letter was described as being due "either to ignorance or hostile propaganda."

"Figures Fictitious"

"The preposterous figures presented to you by the paid agents of manufacturers' associations could not have impressed you. They were intended to frighten you with the enormity of the cost which would be involved in the operation of the bill and the heavy tax on Ohio industry. Those figures, as you know, were fictitious," the letter goes on.

"Do you believe that bread lines and soup kitchens are the only possible answer of American intelligence and sense of justice to the problem of unemployment? What had you in mind when you voted to kill the bill?" Rabbi Silver asks in closing the letter.

Rabbi Silver also is a member of the Ohio Committee for Unemployment Insurance.

Press Mar. 24, 1931

INFORMATION BUREAU ON WOMEN'S WORK

306 Commerce Guardian Bldg.
Toledo, Ohio

MARCH, 1931

10 



St. Louis Post-Dispatch
—St. Louis Post-Dispatch

The American Dole

OHIO UNEMPLOYMENT INSURANCE LEGISLATION

ALTHOUGH a great deal can be done to reduce the number of industrial accidents, there is still an irreducible minimum, for which the State provides by "Workmen's Compensation." Dr. Leiserson has pointed out that this is really unemployment insurance, to take care of the worker who is either temporarily or permanently unable to work. In the same way, although much can be done to stabilize employment and reduce such paralysis of our whole industrial organization as we see all about us this year, still there will always remain some unemployment, for which provision will always have to be made. Today we provide for it by letting the burden fall on the individual worker, or on the community, by charity and begging, by an unmitigated and unenlightened system of the most demoralizing form of doles, pointing with complacent self-satisfaction to England, where there is not a single bread line or soup kitchen, and boasting of "our American way!"

A bill now before our General Assembly of Ohio would do away with bread lines in the future, with apple-begging, with that exploitation of little white-faced weary children who now ring our door-bells at nine o'clock in the evening, and beg us to buy aprons and artificial flowers. It is Senate Bill No. 25, introduced by Senator Reynolds, and House Bill No. 71, introduced by Mr. Keifer. It is a bill that first of all insures against unemployment, and secondly, by a sliding scale of premiums paid by the employer according to the stability of his employment, makes it financially worth while for him to make an effort to reduce his fluctuation of employment.

The bill follows as closely as possible the principles laid down in our Workmen's Compensation Law. It would provide for the accumulation of a fund, by premiums paid by employers, ranging from one-half per cent to three and one-half per cent of their pay-rolls; by payments by employees of a flat rate of one and one-half per cent of their weekly wage. The State would pay only the administration expense. The law would apply only to firms employing three or more workers, and the total payments by employers could not rise above two per cent of the total payroll of all employers. Any employer who satisfied the Commission as to the terms of his insurance, and posted a bond with the Commission could become a "self-insurer."

The unemployed worker who had made 26 payments into the fund during the previous year, and 52 payments over a period of two years, would be eligible for benefit, after a waiting period of two weeks. He would then receive one-half of this wage, for a period not to exceed 13 weeks, but not more than \$18.75 a week. This would apply only to a worker receiving less than \$2,000 annually, and only if he was not discharged for misconduct, or because of a strike or lockout; but on the other hand, he would not be obliged to accept work where there was labor trouble, nor at a wage substantially lower than he had been earning. The law would not apply to farmers, domestic workers, or workers under the jurisdiction of the Interstate Commerce Commission.

The fund would be administered by a Commission of three appointed by the Governor, each for a term of six years, and so arranged that the term of one Commissioner would expire every two years.

We must be on our guard against two ways of killing the bill: first, by suggesting that an "investigating commission be appointed, to report back in two years"; economists have been studying this subject for many years and collecting information, and it is all easily available to any one at all interested; second, by insisting that we must leave it all to the individual employer, who will take care of it. We see on every street corner the results of leaving it to the individual employer: after all these years, when industry was quite free to experiment with unemployment insurance, fewer than 200,000 workers are now covered in the whole of the United States. Moreover, the advantages of the State scheme are that the employee can move from one insured firm to another without losing his right to benefit, and the employer who is now trying to carry his workers through these hard times would not have to compete with other employers who shifted their burden to the community.

IN OHIO, the present depression was first reflected in the employment statistics, as collected by the Ohio Division of Labor Statistics, in August, 1929. There were 7,769 fewer wage earners reported on the fifteenth of that month, than on the fifteenth of July. By the fifteenth of September this number of unemployed had increased by 3,298, a drop of 11,067 from July; by October, 14,173 more were dropped, 25,240 from the July peak; by

November 15 the figures were 70,927 and 96,167, respectively; and by December, 144,465 fewer were employed than in November, and 240,632 fewer than in July.

These figures represent a total wage loss of approximately \$31,500,000, from August 15 to January 1. We have tried to estimate how far unemployment insurance might have mitigated this condition, if the bill before the present session of the legislature had been in effect during that time. Allowing for the two weeks waiting period, we estimate that up to January first, 1930, about \$7,680,000 would have been paid out of the unemployment insurance fund to these unemployed wage earners. For various reasons these estimates of wage loss and insurance disbursements are very conservative. However, it is easy to see that this \$7,680,000 would not only have saved these men from a disastrous drop in living standards, a drop to absolute destitution in thousands of cases, with actually irreparable damage in many instances, in health and courage, and moral stamina; but, also, this buying power would have served as a cushion to the tumbling market for goods; it would have gone at once for clothing, food, rent, fuel, and would have kept many men employed supplying these goods.

Economists tell us that because of concentration and technological improvements, these depressions tend to come more frequently, to be more severe, and to last longer; if we face another slump in seven or eight years, we can have the resource of insurance to soften the blow, only if we pass legislation now to provide for it, and give time, during the next business pickup, to accumulate the necessary reserves.

In Toledo there are probably all of 30,000 unemployed, but if we say 25,000, to err on the conservative side, and if we take \$25 a week as the average earnings (the average for wage earners in Ohio in 1929 was \$28) there is a weekly wage loss of \$625,000, and monthly loss of \$2,500,000. When we compare this with the \$100,000 monthly relief at the January peak, we can see what has happened to the standard of living of our workers.



89TH GENERAL ASSEMBLY, }
REGULAR SESSION, 1931. }

S. B. No. 25

MR. REYNOLDS

A BILL

To create an unemployment commission and to provide for
a system of unemployment insurance.

Be it enacted by the General Assembly of the State of Ohio:

2 SECTION 1. There is hereby created an unemployment commission
3 of Ohio, to be composed of three members appointed by the governor
4 with the advice and consent of the Senate. Not more than one of the
5 appointees to such commission shall be a person who, on account of his
6 previous vocation, employment, or affiliation, can be classed as a repre-
7 sentative of employers, and not more than one of such appointees shall
8 be a person who, on account of his previous vocation, employment, or
9 affiliation, can be classed as a representative of employees, and not more
10 than two of the members of such commission shall belong to the same
11 political party. The members of the commission shall be appointed by
12 the governor within thirty days after the date when this act becomes
13 effective; one of which shall be appointed for the term of two years, one
14 member for four years, and one member for six years, and thereafter
15 as their terms expire the governor shall appoint one member for the term
16 of six years. Vacancies shall be filled by appointment by the governor
17 for the unexpired term.

18 SECTION 2. The governor at any time may remove any member of

19 the unemployment commission of Ohio for inefficiency, neglect of duty,
20 malfeasance, misfeasance, or nonfeasance in office.

21 SECTION 3. No commissioner shall hold any position of trust or
22 profit, or engage in any occupation or business interfering or inconsistent
23 with his duties as such commissioner; and no commissioner shall serve on
24 any committee of any political party.

25 SECTION 4. Each of the members of the commission shall receive an
26 annual salary of seven thousand five hundred dollars, payable in the same
27 manner as the salaries of other state officers are paid. Before entering
28 upon the duties of his office, each member of said commission shall take
29 and subscribe the constitutional oath of office and shall swear or affirm
30 that he holds no position upon any committee of a political party, which
31 oath or affirmation shall be filed in the office of the governor. Each mem-
32 ber of said commission shall give a bond in the sum of ten thousand dol-
33 lars, which bond shall be approved by the governor and filed with the
34 treasurer of state. All employees or deputies of the said commission re-
35 ceiving or disbursing funds of the state shall give bond to the state in
36 amounts and with surety to be approved by said commission.

37 SECTION 5. The commission shall choose one of its members as
38 chairman. A majority of such commission shall constitute a quorum to
39 transact business. No vacancy shall impair the rights of the remaining
40 commissioners to exercise all of the powers of the commission, so long
41 as a majority remains. Any investigation, inquiry, or hearing which the
42 commission is authorized to hold, or undertake, may be held or under-
43 taken by or before any one member of the commission, or by or before
44 one of its deputies, and every order made by a member thereof, or by
45 one of its duly authorized deputies, when approved and confirmed by a
46 majority of the members and so shown on its records of proceedings,
47 shall be deemed to be the order of the commission.

48 SECTION 6. The commission shall keep and maintain its office in the

49 city of Columbus, Ohio, and shall provide suitable room or rooms, neces-
50 sary office furniture, supplies, books, periodicals, maps and appliances as
51 they deem necessary. The commission may hold sessions in any place
52 within the state of Ohio.

53 SECTION 7. As used in this act the following terms shall be defined
54 and construed as follows:

55 (a) "Commission" means the unemployment commission of Ohio.

56 (b) "Employer" means every person, firm or private corporation
57 who shall have three or more employees in a common employment. It
58 shall not include the state of Ohio as an employer, nor any municipal or
59 public corporation, nor any political subdivision; nor any farmer; nor
60 any person, firm or corporation engaged in interstate commerce and sub-
61 ject to supervision and jurisdiction of the interstate commerce commis-
62 sion; nor any person, firm or corporation to which this act may not apply
63 by reason of any provision of the constitution of the United States or
64 any act of congress.

65 (c) "Employment" means any employment for hire within the state
66 of Ohio and shall include any trade, occupation, or process of manu-
67 facture or any method of carrying on said trade, occupation or process
68 of manufacture or any method of carrying on said trade, occupation or
69 process of manufacture in which any person may engage, but shall not
70 include private domestic service or persons engaged in farm labor.

71 (d) "Employee" means any person employed far hire by an em-
72 ployer in an employment in Ohio subject to this act, except a person
73 whose employment is not in the usual course of the trade, business, pro-
74 fession or occupation of the employer, and except further, persons whose
75 income from employment other than manual labor is more than two
76 thousand dollars per year.

77 (e) "Benefit" means money allowance payable to an employee as
78 unemployment insurance or compensation as provided in this act.

79 (f) "Wages" means the money rate at which the employe is recom-
80 pensed under the contract of hiring in force at the time he became un-
81 employed, or partially unemployed, including the reasonable value of
82 board, rent, housing, lodging, or similar advantage from the employer.

83 (g) "Fund" means the unemployment insurance fund established
84 by this act.

85 (h) "Unemployment". A person shall not be deemed to be unem-
86 ployed during any week in which he is following an occupation for which
87 he derives wages not less than 75% of his usual remuneration.

88 SECTION 8. In addition to all other powers granted to the commis-
89 sion by the provisions of this act, the commission shall have full power
90 as follows: (a) To adopt and promulgate rules governing

91 (1) The time, place and manner of making claims for benefits
92 under this act.

93 (2) The procedure for investigating, hearing and deciding claims.

94 (3) The kind and character of notices required thereunder.

95 (4) The nature and extent of the proofs and evidence, and the
96 method of taking and furnishing same to establish the right to benefits.

97 (5) The method and time within which adjudications and awards
98 shall be made.

99 (b) To amend and modify its rules from time to time in such
100 respects as the commission may find necessary or desirable.

101 (c) To employ secretaries, clerks, investigators and deputies as
102 required for the administration of the provisions of this act, and to de-
103 termine their salaries and duties. All such employment shall be subject
104 to the civil service laws in force at the time such employment is made.

105 (d) To create such districts and branch offices as may be required
106 for the proper administration of this act.

107 (e) To provide for the registration of all persons who are unem-

108 ployed and to adopt such measures as may be feasible to promote their
109 reemployment.

110 (f) To maintain such agencies for investigating unemployment and
111 promoting regularity of employment as it may find feasible; and to li-
112 cense and supervise the conduct of all private employment agencies.

113 (g) To require all employers subject to the provisions of this act
114 to furnish to it information from time to time concerning the amount
115 of wages paid, the number of employees employed, the regularity of their
116 employment, the number of former employees employed, the reason for
117 their unemployment, the likelihood of their future re-employment, and the
118 probable requirements of employment of new employees; and to require
119 to give other and further information respecting any other facts required
120 for the proper administration of this act.

121 (h) To classify generally all occupations and employment, and all
122 employers individually, as to the general hazard of unemployment in such
123 occupation and employment; and as to the particular hazard of such em-
124 ployer having especial reference to the history of the regularity of em-
125 ployment of employees of such employer.

126 (i) To provide for the levy and collection from all employees of
127 employers subject to this act and all employers subject to the provisions
128 of this act, excepting only those employers hereafter referred to as "self
129 insurers", of the premiums required for the maintenance of the unem-
130 ployment insurance fund as further required by this act.

131 (j) To receive, hear and decide all claims for unemployment bene-
132 fits, whether against the unemployment insurance fund or against a self
133 insuring employer and to provide for the payment of such claims as are
134 allowed.

135 (k) To determine within the limits provided by this act the pre-
136 mium rates upon employers subject to this act.

137 SECTION 9. All unemployed employees of employer subject to this
138 act shall be entitled to receive unemployment benefits; subject, however,
139 to the following conditions:

140 (a) No employee shall be entitled to any benefits unless within the
141 year preceding he has been employed by employers subject to this act,
142 and has contributed to the unemployment insurance fund or to self in-
143 suring employers one and one-half percent of his wages for a period of
144 not less than twenty-six weeks; nor unless he has been so employed and
145 has contributed to said unemployment insurance fund or to self insuring
146 employers premiums of one and one-half percent of his wages for a total
147 period of not less than fifty-two weeks.

148 (b) The total benefits to which an employee shall be entitled in any
149 calendar year shall not exceed thirteen times his benefit for one week of
150 total unemployment, nor exceed one week of benefits for total unemploy-
151 ment for each four weeks of employment by employers subject to this
152 act in the two years next preceding.

153 (c) Benefits shall be payable on account of each week of unem-
154 ployment after a waiting period of two weeks, at the rate of fifty percent
155 of the employee's weekly wage, provided, however, that no benefit shall
156 be in excess of eighteen dollars and seventy-five cents per week.

157 (d) In cases of partial unemployment where, by reason of part
158 time employment, there is an impairment of wages in excess of 25%,
159 a benefit shall be paid as in cases of total unemployment, except that the
160 amount of such benefit shall be one-half of such impairment in excess
161 of 25% of wages, due to such partial unemployment, but not to exceed
162 \$10.00 per week, and shall continue for the period of such unemploy-
163 ment; provided, however, that the total amount of the benefits payable,
164 whether for partial unemployment, or total unemployment, or partial un-
165 employment and total unemployment, shall be as already stated; and
166 provided further that no benefits shall be payable for such partial un-

167 employment until after a waiting period such that the loss of time in
168 such partial unemployment is equal to two weeks total unemployment.

169 (e) The waiting period shall commence on the day the employee
170 registers as unemployed at the place of registration maintained by the
171 commission in the city or district of his employment.

172 (f) Benefits shall be paid to an unemployed employee only while
173 he is capable of, and available for employment, and unable to obtain
174 employment in his usual employment, or in another employment for which
175 he is reasonably fitted; provided however, that the right to benefits shall
176 not be destroyed by reason of a refusal to accept employment, if,

177 (1) There is a strike or lockout in the establishment in which new
178 employment is offered, or

179 (2) The employment is at an unreasonable distance from his resi-
180 dence, having regard to the character of the work which he was ac-
181 customed to do, or

182 (3) Travel to the place of employment involves expense substan-
183 tially greater than that required for his former employment, unless the
184 expense be provided for; or

185 (4) The employment offered is at a rate of wage lower, or on con-
186 ditions substantially less favorable than in his usual employment or any
187 similar employment for which he is fitted.

188 (g) No benefits shall be payable to an unemployed employee who
189 has lost his employment through his own misconduct in such employ-
190 ment, or who has left his employment by reason of a strike or lockout
191 in the establishment in which he was employed, so long as the strike
192 or lockout continues; or who fails or refuses to report to the commission
193 from time to time as required by its rules; or whose unemployment has
194 been directly caused by an act of God; or who becomes unemployed by
195 reason of becoming an inmate of any penal institution.

196 SECTION 10. There is hereby created a fund to be known as the

197 unemployment insurance fund. Such fund shall consist of all premiums
198 received and paid into the fund by employees; of property and securities
199 acquired by and through the use of monies belonging to the fund; and
200 interest earned upon money belonging to the fund. Such fund shall be
201 applicable to the payment of benefits as provided herein.

202 SECTION 11. The treasurer of state shall be the custodian of the
203 fund and all disbursements therefrom shall be paid by him upon vouchers
204 authorized by the commission and signed by any two members of said
205 commission, or, such vouchers may bear the facsimile signatures of the
206 members of said commission printed thereon, and the signature of the
207 deputy or other employee of said commission charged with the duty of
208 keeping the account of said funds and with the preparation of vouchers
209 for the payment of benefits to the person or persons entitled thereto.

210 SECTION 12. The treasurer of state is hereby authorized to deposit
211 any portion of the fund not needed for immediate use, in the same man-
212 ner and subject to all the provisions of the law with respect to the de-
213 posit of state funds by such treasurer; and all interest earned by such
214 portion of the fund as may be deposited by the state treasurer in pur-
215 suance of authority herein given, shall be collected by him and placed
216 to the credit of such fund.

217 SECTION 13. The commission shall have the power to invest any of
218 the surplus or reserve belonging to the fund in bonds of the United
219 States, farm loan bonds issued under the provisions of the act of con-
220 gress known as the federal farm loan act, approved July 17, 1916 and
221 amendments thereto, bonds of the state of Ohio, of any county, city,
222 village or school district, or any conservancy district of the state of Ohio,
223 at current market prices for such bonds; provided that such purchase be
224 authorized by a resolution adopted by the commission and approved by
225 the governor; and all such bonds so purchased forthwith shall be placed
226 in the hands of the treasurer of state, who is hereby designated as cus-

227 todian thereof, and it shall be his duty to collect the interest thereon as
228 the same becomes due and payable, and also the principal thereof, and
229 to pay the same, when so collected, into the fund. The treasurer of state
230 shall honor and pay all vouchers drawn on the fund for the payment of
231 such bonds when signed by any two members of the commission, upon
232 delivery of said bonds to him when there is attached to such voucher a
233 certified copy of such resolution of the commission authorizing the pur-
234 chase of such bonds; and the commission may sell any of said bonds
235 upon like resolution and the proceeds thereof, shall be paid by the pur-
236 chaser to the treasurer of state upon delivery to him of said bonds to
237 the treasurer.

238 SECTION 14. The treasurer of state shall give a separate and addi-
239 tional bond, in such amount as may be fixed by the governor, and with
240 sureties to his approval, conditioned for the faithful performance of his
241 duties as custodian of the fund herein provided for. Such bond shall be
242 deposited with the secretary of state and kept in his office.

243 SECTION 15. Excepting as hereinafter provided, every employer,
244 subject to the provisions of this act, shall in the month of January, 1932,
245 and semi-annually thereafter, pay into the unemployment insurance fund
246 the amount of premiums determined and fixed by the commission for
247 the unemployment or occupation of such employer, the amount of which
248 premium to be paid by such employer to be determined by the classifica-
249 tion, rules and rates made and published by said commission, and such
250 employer shall semi-annually thereafter pay such further sum of money
251 into the unemployment insurance fund as may be ascertained to be due
252 from him by applying the rules of said commission, and a receipt or cer-
253 tificate that said payment has been made shall immediately be mailed to
254 such employer by the commission, which receipt or certificate, attached
255 by the seal of said commission, shall be prima facie evidence of the pay-

256 ment of such premium. r'ovided, however, that such employers, other-
257 wise referred to in this act as self insuring employers, who will abide by
258 the rules of the commission and may be of sufficient ability to render cer-
259 tain the payment of benefits to unemployed employees equal to or greater
260 than provided for from the unemployment insurance fund, and who do not
261 desire the payment thereof, may, upon the evidence of said fact to the
262 commission, elect to pay individually such benefits directly to their said
263 unemployed employes, and the commission shall require such security or
264 bond from said self insuring employers as it may deem proper, adequate
265 and sufficint to secure to such unemployed employees the payment of
266 the benefits herein provided for, which shall in no event be less than
267 that paid out of the unemployment insurance fund in similar cases.

268 Should municipal or other bonds be accepted by the said commission
269 as security for said payments, such bonds shall be deposited with the
270 treasurer of state, whose duty it shall be to have custody thereof, and to
271 retain the same in his possession according to the conditions prescribed by
272 the order of the commission accepting the same as security, and said
273 treasurer shall retain possession of said bonds until such time as he may
274 be directed by said commission as to the mode and method of his dispo-
275 sition of the same; and said commission shall make and publish rules and
276 regulations governing the mode and manner of making application, the
277 nature and extent of the proof required to justify such finding of fact by
278 the commission to permit such election of such employers, which rules
279 and regulations shall be general in their application. The commission
280 may at any time change or modify its findings of fact herein provided for
281 or revoke the right of said employer to pay benefits direct, if in its judg-
282 ment such action is necessary or desirable to secure or assure a strict
283 compliance with all of the provisions of the law in reference to the pay-
284 ment of benefits.

285 Any self insuring employer may substitute for the benefits provided

286 by this act any other plan which will, in the opinion of the commission
287 provide benefits equivalent to or greater than those provided for in this
288 act and without greater burdens upon the employees in the form of pre-
289 miums or otherwise and which is further shown to be desired with sub-
290 stantial unanimity by the employees of said employer. If at any time
291 such plan or its administration is claimed to fail to meet such standard,
292 the commission shall, upon proper notice to said employer, and after
293 hearing, determine such fact; and if said finding is adverse to said em-
294 ployer, it shall thereupon withdraw its permission; and thereupon said
295 employer shall contribute its premiums to the fund, or in the alternative,
296 qualify as a self insurer, as hereinbefore provided.

297 SECTION 16. Every employee of an employer, subject to the provi-
298 sions of this act, which has not elected to be a self insuring employer,
299 and who is entitled to receive benefits under the provisions of the act,
300 shall pay into the unemployment insurance fund a sum equal to one and
301 one-half percent of all wages received in such employment, and such
302 employers shall be required to deduct from the wages so paid such amount
303 and to pay the same into the unemployment insurance fund under such
304 regulations and at such intervals as the commission may determine and
305 require. All employees of self insuring employers who are entitled to
306 benefits under this act shall pay to such employers such sums as such
307 employers shall require, provided however, that such amount may not be
308 in excess of one and one-half percent of the wages paid by said employer,
309 and the time and method of collection and the records thereof, shall be
310 subject to the approval of the commission.

311 SECTION 17. The rate of premium to be paid into the unemployment
312 insurance fund by all employers subject to this act shall be a percentage
313 of the employer's payroll to employees entitled to participate in benefits
314 under this act. For the purpose of establishing this rate employment shall
315 be classified into groups equitably based on differences of unemployment

316 hazard, and employers shall be classified into classes within such groups,
317 equitably based upon their individual history of unemployment hazard;
318 and premiums shall be fixed on an actuarial basis at the lowest possible
319 rate consistent with the maintenance of a solvent insurance fund with
320 reasonable reserves and surplus. In no event may the premium rate upon
321 any employer be fixed for any six months period at a greater percentage
322 than three and one-half percent nor less percentage than one-half percent
323 upon such payroll of such employer; nor may the total amount of pre-
324 miums from all employers contributing to the fund be in excess of two
325 percent of the total payroll of such employers for such period.

326 SECTION 18. In the event of general and extended unemployment
327 such that the reserve of the unemployment insurance fund is reduced
328 below a proper actuarial basis, and unless the legislature shall provide
329 sufficient funds with which to restore it to such basis, the commission is
330 empowered to declare an emergency, and thereupon to adjust the benefits,
331 either in their weekly amount, or in the length of time for which they shall
332 be paid, until such time as the fund is restored to a sound and actuarial
333 basis.

334 SECTION 19. No agreement by an employee to pay any portion of
335 the payment required to be made by his employer for the purpose of
336 providing benefits either through the fund or otherwise, shall be valid;
337 and no employer shall make a deduction for such purpose from the wages
338 or salary of any employee. But nothing in this act shall affect the validity
339 of voluntary arrangements whereby employees agree to make contributions
340 for the purpose of securing unemployment benefits in addition to those
341 provided in this act.

342 SECTION 20. No agreement by an employee to waive his right to
343 benefits under this act shall be valid.

344 SECTION 21. Benefits due under this act shall not be assigned, re-
345 leased or commuted and shall be exempt from all claims of creditors and

346 from levy, execution, and attachment or other remedy for recovery or
347 collection of a debt, which exemption may not be waived.

348 SECTION 22. Whenever in any employment it is customary to operate
349 only during a regularly recurring period or periods of less than one year
350 in length, then the rights to benefits shall apply only to the longest seasonal
351 period or periods which the best practice of such industry or class of
352 employment will reasonably permit. The commission shall ascertain and
353 determine or redetermine such seasonal period or periods for each such
354 seasonal employment. Until such determination, no employment shall be
355 deemed seasonal.

356 SECTION 23. Any employer desirous of employing additional em-
357 ployees for a short time only and without liability to such employees for
358 benefits upon discharge from such employment, may secure permission
359 from the commission for such employment which shall be deemed casual
360 employment and outside the provisions of this act.

361 The commission shall make and publish rules governing such casual
362 employment, having especial reference to the seasonal character of the
363 employment and the nature and character of the work involved. No
364 employment shall be exempted from the provisions of this act by virtue of
365 this section, unless express permission shall have been granted by the
366 commission, nor if it shall continue for a period in excess of one month.

367 SECTION 24. Every employer shall furnish the commission upon
368 request, all information required by it to carry out the purpose of this act
369 In the month of January of each year, every employer of the state, subject
370 to this act, shall prepare and mail to the commission at its main office in
371 the city of Columbus, Ohio, a statement containing the following informa-
372 tion, viz: the number of employees employed during the preceding year
373 from January 1st to December 31st inclusive: the number of such em-
374 ployees employed at each kind of employment and the aggregate amount of

375 wages paid to such employees and any further information required by
376 the commission, which information shall be furnished on a blank or blanks
377 to employers free of charge upon request therefor. Every employer re-
378 ceiving from the commission any blank, with direction to fill out the same,
379 shall cause the same to be properly filled out so as to answer fully and
380 correctly all questions therein propounded, and to give all the information
381 therein sought, or if unable to do so, he shall give to the commission in
382 writing good and sufficient reasons for such failure. The commission may
383 require that the information herein required to be furnished be verified
384 under oath and returned to the commission within the period fixed by it
385 or law. The commission or any member thereof, or any person employed
386 by the commission for that purpose, shall have the right to examine, under
387 oath, any employer, or the officer, agent or employee thereof for the pur-
388 pose of ascertaining any information which such employer is required by
389 this act to furnish to the commission.

390 Any employer who shall fail or refuse to furnish to the commission
391 the annual statement herein required, or who shall fail or refuse to furnish
392 such information as may be required by the commission under authority
393 of this section, shall be liable to a penalty of five hundred dollars, to be
394 collected in a civil action brought against said employer in the name of the
395 state. All such penalties, when collected, shall be paid into the fund and
396 become a part thereof.

397 SECTION 25. The information contained in the annual report pro-
398 vided for in the preceding section, and such other information as may
399 be furnished to the commission by employers in pursuance of the provi-
400 sions of said section, shall be for the exclusive use and information of
401 said commission in the discharge of its official duties, and shall not be open
402 to the public nor be used in any court in any action or proceeding pending
403 therein unless the commission is a party to such action or proceeding; but
404 the information contained in said report may be tabulated and published

405 in statistical form, for the use and information of other state departments
406 and the public. Any person in the employ of the commission who shall
407 divulge any information secured by him while in the employ of the com-
408 mission in respect to the transactions, property, business or mechanical,
409 chemical or other industrial processes of any company, firm, corporation,
410 person, association, copartnership, or public utility to any person, other
411 than the members or employees of the commission shall be fined not less
412 than one hundred dollars, nor more than one thousand dollars, and shall
413 thereafter be disqualified from holding any appointment or employment
414 with the commission.

415 SECTION 26. Each member of the commission, its secretary, and all
416 deputies appointed by the commission shall, for the purposes contemplated
417 by this act, have power to administer oaths, certify to official acts, take
418 depositions, issue subpoenas, compel the attendance of witnesses and
419 production of books, accounts, papers, records, documents, and testimony.

420 SECTION 27. In case of disobedience of any person to comply with
421 the order of the commission or any deputy, or on the refusal of a witness
422 to testify to any matter regarding which he may be lawfully interrogated,
423 or refusal to permit an inspection as aforesaid, the probate judge of the
424 county in which the person resides, on application of any member of the
425 commission, its secretary, or any deputy appointed by it shall compel
426 obedience by attachment proceedings as for contempt, as in the case of
427 disobedience of the requirements of subpoena issued from such court on a
428 refusal to testify therein.

429 SECTION 28. It shall be the duty of each member of a firm, and of
430 the president, secretary, general manager and managing agent of each
431 private corporation, including any public service corporation subject to
432 this act, to cause such firm or corporation to comply with the provisions of
433 this act, and any person or any member of such firm or any officer of such
434 corporation referred to in this section who shall neglect or fail to comply

435 with the provisions of this act relating to the making of reports and the
436 payment of premiums to the fund shall be guilty of a misdemeanor and
437 upon conviction thereof shall be fined not more than five hundred dollars
438 and the costs of prosecution. Such fine when collected shall be paid to
439 the commission and placed in the state insurance fund.

440 Each day's refusal on the part of such person, members of such firm
441 or the officers of such corporations to comply with the provisions of this
442 act, after notice to said person, firm or corporation, including any public
443 service corporation, from the commission to comply with the same, shall
444 be deemed a separate offense and be punished as herein provided.

445 All courts exercising jurisdiction in cases of misdemeanor, including
446 justices of the peace, shall have final jurisdiction of offenses under this
447 section; but an affidavit charging such an offense shall not be filed unless
448 the same bears the approval of the prosecuting attorney of the proper
449 county or of the attorney general.

450 SECTION 29. If the commission finds that any person, firm or private
451 corporation, including any public service corporation is, or has been at
452 any time after January 1, 1932, an employer subject to the provisions of
453 this act and has failed to comply with the provisions of this act, it shall
454 determine the period during which he, or it, was such an employer, which
455 finding and determination shall for all purposes of this act be prima facie
456 evidence thereof. The commission shall forthwith give notice of said
457 action to the employer who shall immediately thereafter furnish the com-
458 mission with a payroll covering the period included in said finding, to-
459 gether with an estimated payroll from six months next succeeding the
460 date of such finding, if such employer is subject to the provisions of this
461 act, and shall forthwith either pay into the fund the amount of premium
462 determined and fixed by the commission for such period or shall comply
463 with the provisions with reference to the direct payment of the benefits
464 provided by this act as self insurer.

465 If said employer fails, neglects or refuses to furnish such payroll and
466 pay the premium for such period or to elect to pay directly such benefits
467 during such period within ten days after receiving such notice, the com-
468 mission shall then determine the amount of premium due from said em-
469 ployer for the period the commission found him or it to be subject to this
470 act, including the amount of premium to be paid by him or it for the next
471 succeeding six months, if such employer is subject to the provisions of
472 this act on the date of such determination, and shall notify said employer
473 of the amount thereof and shall order the same paid into said fund. If
474 said amount is not paid within ten days after receiving notice, the com-
475 mission shall certify the same to the attorney general, who shall forthwith
476 institute a civil action against such employer in the name of the state for
477 the collection of such premium. In such action it shall be sufficient for
478 plaintiff to set forth a copy of the finding of the commission relative to
479 such employer as certified by the commission to the attorney general and
480 to state that there is due to plaintiff on account of such finding of the
481 commission a specified sum which plaintiff claims with interest. A certi-
482 fied copy of such finding relative to such employer shall be attached to the
483 petition and shall constitute prima facie evidence of the truth of the facts
484 therein contained. The answer or demurrer to such petition shall be filed
485 within ten days, the reply or demurrer to the answer within twenty days,
486 and the demurrer to the reply within thirty days after the return day of
487 the summons or service by publication. All motions and demurrers shall
488 be submitted to the court within ten days after the same are filed. As
489 soon as the issues are made up in any such case, it shall be placed at the
490 head of the trial docket and shall be first in order of trial.

491 Unless said employer shall, within the ten days last aforesaid, execute
492 a bond to the state, in double the amount so found and ordered paid by
493 the commission, with sureties to the approval of the commission, condi-

494 tioned that he or it shall pay any judgment and costs rendered against him
495 or it for said premium, the court at the time of the filing of the petition,
496 and without notice, shall appoint a receiver for the property and business
497 of such employer, in this state, with all the powers of receivers in other
498 cases, who shall take charge of all said property and assets of the defend-
499 ant and administer the same under the orders of the court.

500 If upon final hearing of said cause it is found and determined that
501 the defendant is subject to the provisions of this act the court shall render
502 judgment against said defendant for the amount of premium, provided to
503 be paid by such employer for such period under the provisions of this
504 act, with interest from the date of the determination of said amount by
505 the commission, together with costs, which judgment shall be given the
506 same preference as is now or may hereafter be allowed by law on judg-
507 ments rendered for claims for taxes.

508 If any employer who has complied with this act shall default in any
509 payment required to be made by him or it to the fund, for a period of ten
510 days after notice that such payment is due, the same proceedings may be
511 had as in the case of an employer against whom the commission has made
512 a finding as hereinbefore provided.

513 If the defendant is a non-resident of this state or a foreign corpora-
514 tion doing business in this state, service of summons may be made upon
515 any agent, representative or foreman of said defendant, wherever found
516 in the state, or service may be made in any other manner designated by
517 statute.

518 The commission, for good cause shown, may waive a default in the
519 payment of premium where such default is of less than sixty days' dura-
520 tion, and upon payment by the employer of the premium for such period,
521 he and his employees shall be entitled to all the benefits provided by
522 this act.

523 SECTION 30. The commission shall have full power and authority

524 to hear and determine all questions within its jurisdiction, and its decisions
525 thereon in each claim shall be final. Provided, however, that any employer
526 or employee aggrieved by an order or decision of the commission may,
527 within fifteen days thereafter, appeal such order or decision to the court of
528 common pleas of the county wherein said appellant is resident or was last
529 employed; and said appeal shall be heard upon a transcript of the proceed-
530 ings before the commission and said order shall not be modified nor re-
531 versed unless said court shall find, upon consideration of the record, that it
532 was unlawful and unreasonable. Either party shall have the right to
533 prosecute error from the decision of the court of common pleas as in
534 other civil cases.

535 SECTION 31. All claims for benefits under this act shall be waived,
536 unless made within sixty days from the date when unemployment began.

537 SECTION 32. Employment at any work for which provision for bene-
538 fits is not required shall suspend the right to benefits. If the employee
539 loses such employment within six months of the cessation of his employ-
540 ment by his last previous employer subject to this act, his right to benefits
541 shall recommence upon registration and expiration of the waiting period.

542 SECTION 33. If an employee undertakes such employment during the
543 two weeks waiting period, it shall not affect the running of such period
544 if it continues for one week or less.

545 SECTION 34. The employee shall notify the employment office at
546 which he is registered, when he begins and leaves such employment.

547 SECTION 35. The entire cost of the administration of this act, in-
548 cluding salaries and other expenditures required, shall be paid upon
549 vouchers of the commission out of the general funds of the state.

550 Section 36. If any employer, employee or other person shall violate
551 any provisions of this act or shall do any act prohibited by this act or shall
552 fail or refuse to perform any duty lawfully enjoined, within the time
553 prescribed by the commission, for which no penalty has been specifically

554 provided, or fail, neglect or refuse to obey any lawful order given or made
555 by the commission, or any judgment or decree made by any court in con-
556 nection with the provisions of this act, for each such violation, failure or
557 refusal such employer or other person shall be fined not less than fifty
558 dollars, nor more than one thousand dollars for the first offense and not
559 less than one hundred nor more than five thousand dollars for each subse-
560 quent offense.

561 SECTION 37. Every day during which any person, persons or cor-
562 porations, or any officer, agent, or employee thereof shall fail to observe
563 and comply with any order of the commission, or to perform any duty
564 enjoined by this act shall constitute a separate and distinct violation of
565 such order or said section as the case may be.

566 SECTION 38. All the powers of the department of industrial relations
567 commission relating to the supervision, and particularly those powers
568 granted to the industrial commission for such purposes under the provi-
569 sions of Sections 871-22 and Sections 886 to 897-4 inclusive, are hereby
570 transferred to and vested in the unemployment commission.

571 SECTION 39. The sections of this act, and every part of such sections
572 are hereby declared to be independent sections, and part of sections, and
573 the holding of any section or part thereof to be void or ineffective shall not
574 affect any other section or part thereof.

575 SECTION 40. No premiums under the provisions of this act shall be
576 payable by employees or employers until on and after January 1, 1932.

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Vol. 2, No. 4

April, 1931

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The Business Situation

BUSINESS adrift. W. B. Donham. 1931.

Considered by many the most thought-compelling business book of the year. Analyzes the causes of the present world-wide breakdown and proposes a plan for business stabilization.

FORCES which restore prosperity. David Friday.

Address before the Cleveland Credit Men's Association, March 23, 1931.

FORECASTING business cycles. W. M. Persons. 1931.

Charts and tabulates data concerning business cycles since 1875 and explains how to apply economic theory and logic to such records, to obtain a picture of probable future developments.

HARD times: the way in and the way out. R. T. Ely. 1931.

The way out, according to this great economist, is to be found in a planned economic life based on research.

OUR mysterious panics, 1830-1930. C. A. Collman. 1931.

Seeks to show that panics are due, not to economic development, but to human schemes and undertakings, over which there should be some form of legal control.

REDUCING seasonal unemployment. E. S. Smith. 1931.

The experience of various American manufacturing concerns in ironing out seasonal fluctuations in their sales, production and employment.

WALL STREET and Lombard Street. F. W. Hirst. 1931.

A chronological narrative of the Stock Exchange slump of 1929 and its effect on the world's money markets in 1930, as seen by a British economist.

Corporation Finance

CORPORATION finance. 6th ed., revised and enlarged. E. S. Mead. 1930.

The chapters on holding companies and consolidations are especially timely.

WHAT the figures mean. S. B. Meredith. 1931.

How to read balance sheets and income accounts, and how to use current ratio data.

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BANK administration. J. B. Trant. 1931.

Stresses the practical side of banking, but does not ignore the theoretical and historical aspects.

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Presents accepted practices in a special field.

BANKING concentration in the United States. J. S. Lawrence. 1930.

Critical analysis of the trend toward large scale multiple banking.

INVESTMENT banking. C. P. Biddle & G. E. Bates. 1931.

A case book.

SELECTED articles on chain, group and branch banking. Virgil Willit, compiler. 1930.

A brief bibliography and extracts from articles on the question, Resolved: That a system of multiple banking can best serve the needs of the United States.

SMALL loan department. H. W. Haines. 1931.

Based on the experience of 141 banks maintaining such departments. Includes a directory of these banks.

THEORY and principles of central banking. W. A. Shaw. 1930.

With special reference to the working of the Bank of England and of the U. S. Federal Reserve System.

Credit

CREDIT manual of commercial laws with diary. National Association of Credit Men. 1931.

A yearly publication which includes the revised standard forms of the Association.

Foreign Trade

FOREIGN trade; principles and practices. G. G. Huebner & R. L. Kramer. 1930.

The most thorough and up to date book on the subject. Information about the 1930 tariff and the Customs Service Act is included.

Personnel

FOUNDATIONS for human engineering. C. R. Gow. 1930.

Lectures on "Humanics" at Massachusetts Institute of Technology. Deals with problems of personal adjustment.

ORGANIZATION engineering. H. S. Dennison. 1931.

The President of the Dennison Manufacturing Company tells how to make use of the motives, feelings, knowledge and ability of the members of an organization in order to increase their joint productivity.

PERSONNEL problems. F. E. Baridon & E. H. Loomis. 1931.

Outlines the personnel problems which arise under modern industrial conditions, and suggests methods of control.

PREVENTIVE management. H. B. Elkind, editor. 1931.
Mental hygiene in industry, treated from different standpoints by various authorities.

Marketing

COMMODITY marketing. R. F. Breyer. 1931.

Describes the distribution systems, grading, storage, pricing, etc., of a number of commodities and services, such as pig iron, cement, coal, petroleum, automobiles, and telephone service.

INCOME of the American family. Daniel Starch. 1930.

Analysis based on personal interviews with 63,000 families. Shows the number of families in income groups, in various sizes of communities.

LAW of retail gravitation. W. J. Reilly. 1931.

Explains how to determine the breaking point at which the retail influence of one city yields to that of another.

TRACING your wholesale trade. Walter Mann & staff. 1930.

Reactions of grocery, drug, hardware and dry goods jobbers to the small town market. Study made for the *Household Magazine*.

Retail Trade

MORTALITY in retail trade. E. D. McGarry. 1930.
(University of Buffalo studies in business, No. 4.)

PROFIT principles of retailing. H. B. Wess. 1931.

RETAIL trade in Cleveland. U. S. Bureau of the Census. 1931.

Shows amount of net sales, stocks, salaries, wages and number of employees in Cleveland, and in all other cities in Cuyahoga County having 10,000 or more inhabitants.

SMALL store arrangement. Chamber of Commerce of U. S.—Distribution Dept. 1931.

Will help owners of small grocery, dry goods, hardware, or drug stores to modernize the arrangement of their equipment and stock.

Chain Stores

CHAIN stores. P. H. Nystrom. 1930.

*1 CHAIN stores as outlets. M. M. Zimmerman. 1931.

MAN management in chain stores. H. R. Barnett. 1931.

VOLUNTARY chain stores and how to run them. Craig Davidson. 1930.

Advertising

ADVERTISING appropriation. A. E. Haase. 1931.

ADVERTISING: its economics, philosophy and technique. H. W. Hess. 1931.

ADVERTISING real estate. L. D. Herrold. 1931.

ADVERTISING real estate. Chester Parish. 1930.

COMMERCIAL art. G. F. Cahoon. 1930.

*2 MONEY in modern advertising. K. M. Goode & C. Rheinstrom. 1931.

VERTICAL coöperative advertising. L. C. Lockley. 1931.

Who's who in advertising. J. L. Rogers. 1931.

WINNING and holding—in advertising and selling. S. K. Wilson. 1930.

Stocks and Bonds

FEDERAL fund market. B. C. Turner. 1931.

FORECASTING the monthly movements of stock prices. William Dunnigan. 1930.

LOOKING ahead with common stocks. P. R. Bretey. 1931.

PRACTICAL stock market forecasting. William Dunnigan. 1931.

STOCK watering; the judicial valuation of property for stock-issue purposes. D. L. Dodd. 1930.

SUCCESS in security operations. F. D. Bond. 1931.

TAPE reading and market tactics. H. B. Neill. 1931.

Wages

EARNINGS of women in business and the professions. Margaret Elliott and G. E. Manson. 1930. (Michigan business studies, v. 3, No. 1.)

MONEY value of a man. L. I. Dublin. 1930.

REAL wages in the U. S., 1890-1926. P. H. Douglas. 1930.

SYSTEMS of wage payment. National Industrial Conference Board. 1930.

WAGE incentives in the factory. I. H. Freeman. 1930. (N. A. C. A. Bulletin, v. 11, No. 16.)

Describes the system used by the General Electric Company at Fort Wayne, Indiana.

Accounting, Auditing and Bookkeeping

APPLIED accounting principles. E. R. Sanford. 1931.
An elementary text for home study.

BUDGETING manufacturing operations. Metropolitan Life Insurance Company—Policyholders Service Bureau. 1930.
A report on budget control.

CORPORATION accounting. W. T. Sunley & P. W. Pinkerton. 1931.

A practical handbook. Includes procedure on mergers, receiverships and reorganizations.

DEPARTMENT store accounting. D. C. Eggleston. 1931.

FUNDAMENTAL principles of accounting. 2 vols. R. A. Lamberton. 1930.

FUNDAMENTALS of auditing. J. F. Sherwood & D. J. Hornberger. 1930.

ICE accounting. J. B. Cook. 1929.

PATENT accountings; a phase of cost accounting. B. L. Klooster. 1930.

PROBLEMS of teaching bookkeeping. P. S. Lomax & P. L. Agnew. 1930.

SUBDIVISION accounts. H. F. Taggart. 1930. (Michigan business studies, v. 2, No. 7.)

*1 Title changed to "Challenge of chain store distribution."

*2 " " " "More profits from advertising."

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May, 1931

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A "program for democracy" by one of America's most penetrating thinkers.
- NEMESIS of American business, and other essays. Stuart Chase. 1931.
Reprints of ten stimulating magazine articles on current economic problems.

PICTURE of world economic conditions at the beginning of 1931. National Industrial Conference Board.
Part I gives a carefully summarized analysis of current industrial, financial and trade conditions throughout the world. Part II contains original articles by eminent foreign authorities, each giving the picture of conditions in his country as he sees it.

WORLD-WIDE depression; ways out. W. H. Hamilton, H. S. Dennison & M. C. Rorty. 1931.
A discussion at a luncheon of the Foreign Policy Association, New York City, January 3, 1931.

Holding Companies and Mergers

REGULATION of stock ownership in railroads. U. S. Congress. House of Representatives. Committee on Interstate and Foreign Commerce. 1931. 3 pts.
The "Splawn report" on railroad holding companies. The section on the Van Sweringen companies is of special interest to Clevelanders.

REORGANIZATIONS and other exchanges in federal income taxation. R. N. Miller, Homer Hendricks & Ewing Everett. 1931.
Treats an income tax problem of great complexity—the realization and recognition of gain or loss in corporate mergers and reorganizations.

TRUSTS and economic control. R. E. Curtis. 1931.
Deals with the growth of great business enterprises and the concentration of control in economic affairs.

Directors

CORPORATE directors. H. H. Spellman. 1931.
Principles of law governing corporate directors, with references to statutes and cases.

Business Ethics

ETHICAL problems of modern advertising. 1931.
Lectures by E. E. Calkins, Stuart Chase and others, delivered in 1930 on the William A. Vawter Foundation on Business Ethics, Northwestern University School of Commerce.

LAWFUL pursuit of gain. Max Radin. 1931.
An historical sketch of the legal attitude toward profit-seekers.

POLICY and ethics in business. C. F. Taeusch. 1931.
Cases of business conduct, mainly in the fields of mercantile transactions and business organizations.

Business Administration

- BUSINESS administration. Willis Wissler. 1931.
Treats the subject from many angles—history, finance, distribution, personnel, machinery, organization and social consequences.
- BUSINESS leadership. Edited by H. C. Metcalf. 1931.
A symposium by a number of well-known apostles of scientific management.

Industrial Management

BUDGETARY control in manufacturing industry. National Industrial Conference Board. 1931.
A survey of the budgetary practice of 162 large concerns. Charts and forms add to its practical usefulness.

ECONOMIC control of engineering and manufacturing. F. L. Eidmann. 1931.
Shows the engineer how to predict whether a proposed machine or project will be a commercial success and fill an economic need.

QUANTITY and economy in manufacture. F. E. Raymond. 1931.
Develops with great thoroughness the mathematical analysis of the theory of economic lot sizes.

Industrial Development

COMMUNITY industrial financing plans. Chamber of Commerce of U. S.—Department of Manufacture. Revised compilation.

INDUSTRIAL surveys. Industrial Club of St. Louis. 1930.

How a community may survey itself to ascertain what it has to offer any industry seeking a location. Includes lists of references on plant location and on industrial surveys.

LOCAL chamber of commerce service to manufacturers. Chamber of Commerce of U. S.—Department of Manufacture.

Plans and experiences in developing group action among local manufacturers.

Marketing

LAW of coöperative marketing associations. John Hanna. 1931.
Includes sample charters, by-laws, marketing contracts and other forms, with texts of various federal laws.

Salesmanship

MODERN selling. C. H. Fernald. 1931.
An excellent elementary textbook aiming to show the broad application of the principles of salesmanship.

SELF-MANAGEMENT in selling. D. R. Osborne. 1931.
A self-training program for all types of salesmen, written by the training director of the Studebaker Corporation.

Business Education

UNIVERSITY education for business. J. H. S. Bossard & J. F. Dewhurst. 1931.

The whole field of collegiate business education surveyed from both the economic and academic viewpoint.

Office and Secretarial Work

OFFICE and secretarial training. Rufus & B. G. Stickney. 1931.

A useful reference manual, as well as a textbook.

Highways

HIGHWAY economics. Sigvald Johanneson. 1931.

How to balance costs of a highway project with estimated benefits. Treats in detail such problems as cost of motor vehicle operation, density of traffic, loss of time at bridge openings, and cost of highway maintenance.

Real Estate

REAL estate appraising. J. D. Henderson. 1931.

Modern appraisal methods for all types of buildings, from the small home to the large business building.

Retail Trade

DEPARTMENT stores. Boris Emmet. 1930.

A diagnosis of the present maladies of department stores and an attempt to formulate remedies.

PROFITABLE department store management. H. W. Schachter. 1930.

"Suggests a combination of enthusiasm and clear-eyed vision. Addressed primarily to stores whose annual sales volume is \$2,000,000 or more. Principles and methods, however, are fundamental to any store."

Bishop Brown in Management Review, May '31.

RETAIL executive. Thorndike Deland. 1930.

Discusses the many opportunities that exist in retailing as a career.

WINDOW display for profit. W. H. Leahy. 1931.

Presents a wealth of ideas which every retailer can use with profit.

Money and Credit

FEDERAL reserve system and control of credit. W. E. Spahr. 1931.

A prize essay in the Alvan T. Simonds annual economic contest.

Statistics

AMERICAN industrial activity since 1854. Leonard P. Ayres. 1931.

A chart and an index showing wholesale prices and periods of prosperity and depression.

ELEMENTS of practical statistics. F. H. Harper. 1930.

Explains as simply as possible what the business man needs to know about statistical methods.

FORECASTING index for business. B. B. Smith. 1931.

A paper delivered at the recent meeting of the American Statistical Association in Cleveland. It presents a new forecasting method which has attracted widespread interest among economists.

SMOOTHING of time series. F. R. Macaulay. 1931.

The technique of handling various series of statistical data so that minor fluctuations are "smoothed out."

Labor

LABOR and coal. Anna Rochester. 1931.

One of a series of studies by the Labor Research Association. Presents a picture of the development of American industries in relation to the workers employed in them. Other industries in the series are textiles, lumber, automobiles, silk, steel, transportation, construction, clothing, leather, food and tobacco.

RACIAL factors in American industry. Herman Feldman. 1931.

Presents the facts as to racial discrimination in industry, and a program designed to remedy these conditions.

Unemployment

COMPANY plans for unemployment insurance. Industrial Relations Section, Princeton University. 1931.

Describes the Brown and Bailey, the Fond du Lac, and the General Electric plans.

UNEMPLOYMENT benefits in the United States. B. M. Stewart. 1930.

A comprehensive study of the plans in use in the United States, with proposed legislation. The first volume in a series to be issued by Industrial Relations Counselors, Inc. Volumes on other countries are in preparation.

Cleveland Items

CLEVELAND'S municipal electric light plant; or, Municipal government in the electric light and power business. Howell Wright. 1931.

Six years' experience as director of public utilities in Cleveland has led this author to the conclusion that "municipal government in the public utility business is no unmixed blessing."

POPULATION by census tracts, Cleveland and vicinity, with street index. H. W. Green. 1931.

A new edition, based on 1930 census figures. "The data given in this volume are of first importance for all who need population facts for outlining industrial and commercial development."—From *Foreword* by Col. L. P. Ayres in an earlier edition.

TAXES and the rising cost of government. J. D. Fackler. 1931.

An address before the City Club of Cleveland, setting forth the need and possibility of a drastic reduction in municipal expenditures in Cleveland.

Business Biographies

ALFRED Krupp, seen through his letters. Edited by Wilhelm Berdrow. 1930.

BUSINESS biography of John Wanamaker. J. H. Appel. 1930.

CYRUS Hall McCormick; seed-time, 1809-1856. W. T. Hutchinson. 1930.

GEORGE Eastman. C. W. Ackerman. 1930.

HETTY Green, a woman who loved money. Boyden Sparkes & S. T. Moore. 1930.

J. C. PENNEY; an autobiography as told by R. W. Bruère. 1931.

MORGAN the magnificent; the life of J. Pierpont Morgan, 1837-1913. J. K. Winkler. 1930.

MYSTERY men of Wall Street. Earl Sparling. 1930.

ROCKEFELLER, giant-dwarf-symbol. W. H. Allen. 1930.

STEAMING up! An autobiography. S. M. Vauclain. 1930.

STORY of Dwight W. Morrow. M. M. McBride. 1930.

WALL STREET ventures and adventures through forty years. R. D. Wyckoff. 1930.

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DOING BUSINESS WITH RUSSIA

Note: Due to the constantly changing conditions in Soviet Russia, no publications of an earlier date than 1930 have been included in this list, with the exception of some serial publications and official documents. All items are in English unless otherwise noted.

Five-Year Plan

AMERICAN engineer looks at the Five-Year Plan.
H. J. Freyn.

In *New Republic*, May 6, 1931, p. 317-19.

From a speech recently delivered before the Taylor Society.

FIVE-YEAR PLAN of economic development of the U. S. S. R.

A large map showing the location of industrial enterprises under the Five-Year Plan; statistical charts and tables showing the rate of their development up to 1930.

FIVE-YEAR PLAN of the Soviet Union; a political interpretation. G. F. Grin'ko. 1930.

A vigorous defense of the famous plan and its progress by the vice-chairman of the State Planning Commission of the U. S. S. R.

NEW Russia's primer. M. Ilin. 1931.

Presents the major provisions of the Five-Year Plan with extraordinary clarity and charm. A translation of the textbook from which Russian school children learn about the "Great Plan." The chapter comparing the United States with Russia has aroused much discussion.

PIATILETKA; Russia's Five-Year Plan. M. S. Farbman. 1931.

An impressive study based on a thorough survey made under the auspices of the *London Economist*. The appraisal of the agricultural program is particularly informative.

PROGRESS in the Soviet Union, past, present, future. Compiled by A. A. Johnson. 1931.

Graphs and charts showing the results accomplished during the first two years of the Five-Year Plan.

REAL issues in Europe; fascism—communism—capitalism.

In *Babson's Reports*—Special letter, March 16, 1931.

Warns investors against foreign bonds in view of the coming struggle for survival of the fittest of three hostile economic systems in Europe.

RED trade menace; progress of the Soviet Five-Year Plan. H. R. Knickerbocker. 1931.

The foreign correspondent of the *New York Evening Post* pictures graphically and honestly what he saw in a 10,000 mile tour of the Soviet Union. Published serially in the *Cleveland Plain Dealer* and elsewhere, in November and December, 1930.

RUSSIAN Five-Year Plan: an exposition.

In *National Sphere* (a Whaley-Eaton publication), February 1931, p. 39-40.

A concise statement of the goals set and the prospects of attaining them.

RUSSIA's productive system. Emile Burns. 1930.

A thorough and lucid account of the way Soviet industry and trade are run, and how the system has been developed from 1917 up to the present phase of the Five-Year Plan.

SCIENCE in Soviet Russia. J. G. Crowther. 1930.

How Soviet leaders are fostering scientific research and harnessing it to their industrial undertakings.

SOVIET challenge to America. G. S. Counts. 1931.

Unusually broad in scope, discussing not only the economics of the Five-Year Plan and its chances of success, but also the social, cultural and educational programs that are fundamental to it. Based on two extended visits to Russia.

SOVIET economic development and American business. S. G. Bron. 1930.

Results of the first year under the Five-Year Plan and the part American business is playing in it, as told by the former chairman of the Board of Directors of the Amtorg Trading Corporation.

SOVIET Union looks ahead; the Five-Year Plan for economic construction. U. S. S. R.—State Planning Commission. 1929.

An official statement in English of the objectives of the Five-Year Plan. Stuart Chase calls it "beyond question the most audacious economic document ever to appear in print."

UPBUILDING of Soviet Russia. J. M. Pavloff. 1929.

A brief resumé of the Five-Year Plan, a preprint of a chapter from his forthcoming book, *Doing business with Russia*.

Sources of Current Data

ECONOMIC handbook of the Soviet Union. American-Russian Chamber of Commerce, New York City. 1931.

Important statistical data from official Soviet sources, covering the period up to September 30, 1930.

ECONOMIC REVIEW OF THE SOVIET UNION. October 1926 to date. Amtorg Trading Corporation—Information Department, New York City.

A semi-monthly survey of Soviet economic developments and of trade between the United States and the Soviet Union.

ECONOMIC SURVEY. September 1926 to date. State Bank of the U. S. S. R., Moscow.

A monthly bulletin of financial news, including tables of foreign exchange, money in circulation, retail price index, and general business statistics.

FIVE-DAY BULLETIN OF ECONOMIC INFORMATION. February 6, 1931 to date. U. S. S. R. Chamber of Commerce for Western Trade, Moscow.

Issued every five days. Commercial and industrial news items and statistics.

REPORT to members on the economic situation in U. S. S. R. January 1930 to date. American-Russian Chamber of Commerce, New York City.

A monthly sheet of statistics supplied by government departments and institutions in U. S. S. R., showing comparison with figures for 1913.

RUSSIAN ECONOMIC NOTES. January 10, 1930 to date. U. S. Bureau of Foreign and Domestic Commerce.

A weekly circular prepared from official Russian publications by the Division of Regional Information.

SOVIET UNION REVIEW. September 15, 1923 to date. Soviet Union Information Bureau, Washington, D. C.

A monthly magazine of general information on Russia.

SOVIET UNION YEAR BOOK. 1925 to date.

Concise information on Russia's economic and political life. Includes a Who's Who, maps, abstract of laws, and other useful data.

U. S. S. R. IN CONSTRUCTION. January 1930 to date. State Publishing House of the R. S. F. S. R., Moscow.

A monthly pictorial magazine showing progress of the Soviet's industrial activities.

WHALEY-EATON SERVICE FOREIGN LETTERS. January 1926 to date.

These letters usually include a paragraph on Russian conditions.

Data for Russians on the United States

AMERICAN yearbook and directory. American-Russian Chamber of Commerce, New York City. 1929.

A remarkably complete compilation of general information and statistics on the United States, with a classified list of the members of the American-Russian Chamber of Commerce. Russian text.

AMTORG catalog of American industry and trade. Amtorg Trading Corporation—Publishing Division, New York City. 1930.

A guide for Soviet executives, engineers and technicians in the purchase of American equipment and supplies. Russian text.

Foreign Trade

*ADDRESS by Peter A. Bogdanov before the Institute of Politics, Williamstown, Mass., August 2, 1930.

*ADDRESS by Peter A. Bogdanov at a luncheon of the Detroit City Club, December 8, 1930.

*ADDRESS by Peter A. Bogdanov at a luncheon of the Bond Club of Philadelphia, March 23, 1931.

†ADDRESS on Soviet trade before the International Chamber of Commerce, Washington, D. C., May 5, 1931, by H. L. Cooper.

ADDRESSES by Valery I. Meshlauk, Peter A. Bogdanov, and Hugh L. Cooper at a luncheon of the American-Russian Chamber of Commerce, Bankers Club, New York City, January 30, 1931.

FOREIGN trade policy of the Soviet government. V. M. Dean.

In *Foreign Policy Association Information Service*, December 10, 1930, p. 359-84.

A scholarly, well documented study of Soviet trade relations with the leading countries of the world.

LUMBER and coal from Russia may be excluded.

In *National Sphere* (a Whaley-Eaton publication), July 1930, p. 47-8.

How the "forced labor" provision of the new tariff may be applied to Russia.

PAN-SOVIETISM; the issue before America and the world. Bruce Hopper. 1931.

Outlines the factors in the approaching economic struggle between Russia and America.

RUSSIA as a business rival. Guy Greer.

In *Outlook*, January 21, 1931, p. 95-8.

Asserts that Russia will assume a place in the world's economic organization immensely more important than ever before.

RUSSIAN trade issue becomes critical.

In *National Sphere* (a Whaley-Eaton publication), December 1930, p. 25-8.

Why certain American producers have formed the Joint Conference on Unfair Russian Competition.

SOVIET foreign trade, menace or promise. J. M. Budish and S. S. Shipman. 1931.

The possible effect of the development of Soviet foreign trade on American and international commerce. A study sponsored by the Amtorg Trading Corporation. Includes an analysis of principal commodities exported to the United States from Russia.

Economic Background

CHALLENGE of Russia. Sherwood Eddy. 1931.

A many-sided yet balanced survey of the Russian experiment which will help the average man to clarify his ideas on the subject. Contrasts the high humanitarian aims of the Soviet program with the ruthlessness of the means employed in their realization.

ECONOMIC life of Soviet Russia. C. B. Hoover. 1931.

An informing, impartial, and interpretive study of the whole Russian situation.

ECONOMIC policy of Soviet Russia. P. P. Haensel. 1930.

By a former Dean of the School of Economics of the University of Moscow, who served on various Soviet commissariats. In 1928 he was deprived of his university chair because of his criticism of the Soviet economic policy, and now lives outside Russia. He is especially well qualified to give a scholarly, authoritative and impartial account of the economic results of the new order.

ECONOMIC trends in Soviet Russia. Aron Yugoff. Translated by Eden and Cedar Paul. 1930.

This criticism of the Soviet economic system constitutes a healthy corrective to over-optimistic views. Based on carefully verified figures and technical information.

LAST stand: an interpretation of the Soviet Five-Year Plan. E. A. Walsh. 1931.

"A vigorous indictment of Communism in Russia by a prominent Jesuit, in which he strongly opposes recognition of Russia by the United States."

Babson Statistical Organization.

RUSSIA today and tomorrow. Maurice Dobb. 1930. (Day to day pamphlets, No. 1.)

A brilliant essay on the kaleidoscope of events in Russia, by a Cambridge University lecturer in economics.

RUSSIA today and yesterday; an impartial view of Soviet Russia. E. J. Dillon. 1930.

The author has known Russia since 1877, and is well equipped to compare the old with the new. He believes Bolshevism has a mission which will undoubtedly be fulfilled.

RUSSIAN experiment. Arthur Feiler. Translated by H. J. Stenning. 1930.

This German economist concludes that Bolshevism is a challenge and a menace to Western doctrines of individualism.

The London edition has the title: *The experiment of Bolshevism.*

RUSSIAN paradox; a first-hand study of life under the Soviets. Bernard Edelhertz. 1930.

The author believes the Soviet government will grow weaker as the Russian workers awaken to a desire for a higher standard of living.

Two frontiers; a study in historical psychology. J. G. Fletcher. 1930.

A comparison and a critical discussion of the parallel, yet widely divergent, developments of America and Russia.

SOVIET Russia; a living record and a history. W. H. Chamberlin. 1930.

Considered by many to be the most accurate, comprehensive, penetrating and impartial study of Soviet life yet published in English. The author has been a resident of Russia for the last eight years and is Russian correspondent of the *Christian Science Monitor*.

The People

HUMANITY uprooted. Maurice Hindus. 1930.

A vivid picture of the effect of the new order upon the toiling masses. The revised edition contains new material on collective farming.

MAKING Bolsheviks. S. N. Harper. 1931.

What the Soviet economic program has done to the Communist party worker, the young Communist, the shock-brigade workman, the peasant, the cultural worker and the Red Armyist.

THESE Russians. W. C. White. 1931.

A vivid picture of the impact of the Communist policy, not upon Russia as a whole, but upon the lives of individuals. Conversations with housewife, professor, student, merchant, engineer and shoemaker, present a variety of personal reactions, often charged with grim Russian humor.

Foreign Relations

ARE credits to Russia advisable?

In *National Sphere* (a Whaley-Eaton publication), September 1930, p. 47.

This often repeated inquiry as answered by the executive head of an American manufacturers' association.

DEFINITE Russian policy is urgently needed.

In *National Sphere* (a Whaley-Eaton publication), April 1931, p. 38-9.

A discussion of our government's attitude toward recognition of Russia.

SOVIETS in world affairs. Louis Fischer. 1930.

A valuable, though somewhat partisan, history of relations between the Soviet Union and the rest of the world, from 1917 to 1929. Based largely on Russian sources hitherto unpublished.

WHY recognize Russia? Louis Fischer. 1931.

Arguments for and against the recognition of the Soviet government by the United States.

Railroads

C. A. GILL becomes chief consulting engineer of Russian railways.

In *Baltimore and Ohio Magazine*, February 1931, p. 12-14.

An article on Soviet railroads in connection with the appointment of a B. & O. official to a Soviet advisory position.

SOVIET railway system. Ralph Budd.

In *Pan Pacific Progress*, January 1931.

An account of an inspection of Soviet railroads, made by the president of the Great Northern Railway at the invitation of the Soviet government.

Agriculture

MODERN farming—Soviet style. A. L. Strong. 1930.
By a woman who knows the old and the new Russia.

RED bread. Maurice Hindus. 1931.
How the minds of the kulaks and other peasants react to the processes of "collectivization" and "liquidation."

RUSSIA'S agrarian problem. V. M. Dean.
In *Foreign Policy Association Information Service*, July 23, 1930, p. 185-205.
An historical and statistical analysis of the agrarian revolution from 1917 to date.

Petroleum

SOVIET oil industry. Amtorg Trading Corporation, New York City. 1927.
Statements made to the American press regarding purchases of Soviet oil, by the Standard Oil Company of New York and the Vacuum Oil Company. Also statistics of the oil industry of the U. S. S. R.

Miscellaneous

CONSTITUTION of the Union of Soviet Socialist Republics. 1929.

INTERNAL and external problems of Russia. Institute of Politics, Williamstown, Mass.
Proceedings of the general conference, August 1 and 2, 1930, Ivy Lee presiding. Speeches by Hugh L. Cooper, Karl A. Bickel, Paul D. Cravath, and others, together with general discussion from the floor.

PAN PACIFIC PROGRESS. May-June, 1930.
A special Russian number, including articles on the Five-Year Plan, Turksib Railroad, American-Russian Chamber of Commerce, Siberian resources, and related topics.

U. S. S. R.; a survey of industry, agriculture, and finance.
In *Manchester Guardian Commercial*, March 5, 1931, special supplement.

†SOVIET Russia. H. L. Cooper. 1930.
Address before the Institute of Politics, Williamstown, Mass., August 1, 1930.

SOVIET Union looks for gold. W. C. White.
In *Scribner's Magazine*, April 1931, p. 401-10.
The intricate and sometimes amusing methods used by the Soviet authorities to establish a gold reserve and a stable currency.

*Mr. Bogdanov is Chairman of the Board of Directors of the Amtorg Trading Corporation.

†Mr. Cooper is President of the American-Russian Chamber of Commerce, and President of Hugh L. Cooper & Company, an engineering firm which has been building a huge power plant on the Dnieper River.

Note: The next issue of the Bulletin will be published in September.

WRHS AMERICAN JEWISH ARCHIVES

“THE Soviets realize that their success or failure in Russia depends upon their ability to supply the average family with, first, the necessaries, and, later, the modern comforts and conveniences of life. They have looked at America and observed the high standards of living and wide distribution of prosperity which prevail here and they believe they see the answer in America's great abundance of natural resources to which has been applied the American genius for mass production.

“Russia also has limitless natural resources. She is now trying to adopt the most advanced technique of mass production. The present government is attempting a process of transformation of a country predominantly agricultural, with some 150,000,000 population, into one of the world's great industrial powers. It is proposed to accomplish in the fleeting space of five years what was accomplished in America over generations. Certainly there is no lack of vision, courage, or resolution on the part of the leaders of this extraordinary plan.

“The experiment is one which will be watched with growing interest in this country and while it is proceeding, opportunities for American technical skill and for the sale of industrial and agricultural machinery are sufficiently attractive to appeal to many alert American business men.”

From an article entitled “Prospects for American Business in Russia,” by W. J. Austin, President of the Austin Company, Cleveland, in *Trade Winds*, February, 1930, p. 7-10.

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Rabbi Abba H. Silver
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Dear Dr. Silver:

Our Business Information Bureau issues a monthly bulletin for Cleveland business men. The next issue is to list sources of information on employment stabilization.

Would you be willing to look over the enclosed draft of the proposed bulletin and make any suggestions for additions, omissions, or changes as you see fit?

We have omitted references to unemployment insurance except when it was included in some of the general books. Do you think that is wise?

For your interest I am sending you a file of our bulletins issued to date.

Very truly yours,

Rose L. Vormelker
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RECENT REFERENCES ON EMPLOYMENT STABILIZATION

Introduction

The Problem in General

American Federation of Labor. Trade unions
study unemployment. 1929

Discussions by engineers, research workers, industrial executives, representatives of labor and others, collected for the information of the workers themselves.

Beveridge, W. H. Unemployment - a problem of
industry. 1930

Aims to show how a theory of unemployment deduced from facts known in 1909 has stood the test of experience and what has happened to policies based on that theory.

Butler, H. B. Unemployment problems in the United
States. 1931

Series C, number 17 of International Labour Office
Studies and Reports.

Chase, Stuart. Nemesis of American business, and
other essays. 1931

Stimulating, constructive, quotable discussions of what's wrong with America and what might be done about it. Five practical measures to diminish unemployment are presented.

Douglas, Paul H., and Director, Aaron. Problem of unemployment. 1931

An incisive statement of the problem, presented as a preliminary step in a comprehensive and continuing study which Swarthmore College hopes to undertake. Discusses the extent and costs of unemployment; seasonal, technological and cyclical unemployment; the placement of labor; and unemployment insurance.

Feldman, Herman. Regularization of employment.

A comprehensive study published under the auspices of the American Management Association.

International Labour Office. Unemployment and public works. 1931 (Series C, number 15)

A world survey of the practice of advance planning of public works as a means of stabilizing employment.

Knoeppel, C. E. The worker and mechanized industry. In Society of Industrial Engineers Bulletin, March, 1930, pages 7-18.

Concerned chiefly with technological unemployment.

Laidler, H. W. Unemployment and its remedies. 1931

Describes different types of unemployment, and suggests various remedies.

National Federation of Settlements - Unemployment Committee. Case studies of unemployment. 1931

Reports of specific families that "lay bare the back-breaking effects of industrial change now borne by those least able to sustain them."

Spates, T. G. Unemployment as an international problem. March, 1931 (Geneva Special Studies, volume 2, number 3)

A resume of the present crisis. Recommends an adjustment of national procedure to the realities of economic internationalism.

United States Congress. Unemployment in the United States.

Hearings on unemployment bills before various Congressional committees from December, 1928, to June, 1930. Include statements from Senator Wagner, Norman Thomas, William Green, Henry S. Dennison, and many other authorities.

Regularization Plans

Special Reports and Books

American Federation of Labor. Unions provide against unemployment. 1929

Plans for unemployment relief or prevention which have been introduced into different union agreements.

Chamber of Commerce of the United States - Department of Manufacture. An Answer: the manufacturers' stake in regular employment. 1930

A compilation prepared in response to many requests for information on stabilization policies of companies in different lines of industry.

Chamber of Commerce of the United States - Department of Manufacture. Balancing production and employment through management control. March, 1930

Presents in a descriptive manner some of the means by which marked seasonal and cyclical fluctuations in manufacturing operations have been avoided and indicates some of the principal sources of information concerning employment stabilization.

Draper, E. G., and Park, E. H. Methods of minimizing the effect of business depression on the working forces. 1931

Paper and discussion at the Personnel Conference of the American Management Association, February 3, 1931.

International Chamber of Commerce - American Section. Employment regularization in the United States. April, 1931

An appraisal of the methods developed by individual employers during the last twenty years. Prepared by a committee headed by Henry Bruère.

Johnson, J. E., compiler. Stability of employment. March, 1931

Compulsory stabilization of employment versus such alternatives as unemployment insurance, public employment exchanges, and a reserve system of public works. Selected articles, reading lists, and a debate brief.

Metropolitan Life Insurance Company - Policyholders Service Bureau. Use of research in employment stabilization.

Cases in New England industry where fact finding and interpretation have been used to stabilize employment.

National Industrial Conference Board. Lay-off and its prevention. 1930
Policies and experience of 248 companies during the minor depression of 1927-28.

National Metal Trades Association - Committee on Industrial Relations. Stabilizing metal trades employment. 1931
Ten definite recommendations are made as a conclusion to this careful study.

New York State Governor's Committee on Stabilization of Industry. Less unemployment through stabilization of operations. November, 1930
Part I gives a general statement and suggestions. Part II describes stabilizing practices already in use in individual industries.

President's Emergency Committee for Employment. Emergency and permanent policies of spreading work in industrial employment. March, 1931
Methods cited represent various industries and localities.

Outline of industrial policies and practices in time of reduced operation and employment. January, 1931
A concise list.

Policies and practices for the stabilization of employment in retail establishments. 1931
Suggestions as to training, lay-off procedure, expansion of business, etc.

Survey of unemployment relief in industry. December, 1930
Summarizes methods now in practical operation.

Unemployment: industry seeks a solution. 1931
A series of radio addresses given under the Committee's auspices last winter.

Princeton University - Industrial Relations Section. Company plans for the regularization of plant operation and employment. October, 1930
Includes plans of Procter and Gamble Company, Dennison Manufacturing Company, General Electric Company, and others.

Industrial plans for the regularization of employment: selected bibliography. January, 1931
A supplementary list was issued in February.

Smith, E. S. Reducing seasonal unemployment. 1931
The experience of American manufacturing concerns.
A study sponsored by the Committee to Study Methods of Reducing Seasonal Slumps.

Tead, Ordway. Theories and proposals for stabilizing the wage earner's income. 1931
Presented at the Personnel Conference of the American Management Association, February 2, 1931.

United States Department of Commerce - Division of Public Construction. Organization to promote employment in the state of Ohio, 1929 and 1930. October, 1930
The organization set up by Ex-Governor Cooper and Mr. Fred C. Croxton. Includes a list of the members of the various county committees on employment.

NOTE: The Bureau has on file regularization programs proposed in Philadelphia, Rochester, Cincinnati, and other cities, and in Pennsylvania, Massachusetts, and other states.

Articles in Magazines

Amidon, Beulah. Ivorydale; a payroll that floats.
In Survey Graphic, April, 1930, pages 18-22.
The Procter and Gamble plan of guaranteed employment.

Ault, Charles. Linking production and distribution for results.
In Executives Service Bulletin, May, 1929, pages 5-6.
How it is done in the Ault-Williamson Shoe Company.

Industry keeps 12% more men on payroll than it needs.
In Business Week, December 3, 1930, pages 7-9.
Tabulates results of a sampling survey of 103 firms representing a cross-section of American industry.

Patterson, E. M., editor. Insecurity of industry.
In Annals of the American Academy of Political
and Social Science, March, 1931.

Papers by Mathew Woll, Paul H. Douglas, Sidney
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Personnel programs in depression periods.

In Industrial Relations Counselors, Inc.,
Library Bulletin, July, 1931, pages 34-38.

References to summaries in general and to individ-
ual company plans are given.

Unemployment and the ways out.

In Survey Graphic, April 1, 1929.

Special edition with articles by various economists
and business men.



Sept. 3d, 1931

Miss Rose L. Vormelker,
Business Research Librarian,
325 Superior Ave.,
Cleveland, Ohio.

My dear Miss Vormelker:-

Permit me to thank you for your letter of Sept. 2d and for the draft of the bulletin on Unemployment Stabilization which you sent me. I think it is an excellent bulletin.

I am inclined to think that if you are not to have a special bulletin on the subject of Unemployment Insurance that some reference to the subject should be included under a special heading. You would, of course, present both the affirmative and negative points of view.

With kindest regards, permit me to remain

Very sincerely yours,

AHS/IR

STRICTLY CONFIDENTIAL

Tentative draft
September 24, 1931

The churches of all faiths may be counted upon for generous support to the movement for unemployment relief this winter as in the past. The Commission on the Church and Social Service of the Federal Council of the Churches of Christ in America and the Social Action Department of the National Catholic Welfare Conference and the Social Justice Commission of the Central Conference of American Rabbis heartily commend the movement for relief of the victims of unemployment but at the same time give solemn warning that relief is not enough. The very assistance of church forces in immediate relief measures imposes upon them also the moral duty to challenge the social injustices which have made such relief necessary. We must recognize that the community relief plans as at present proposed or even supplementary federal appropriations which it seems to us will be needed to meet the problem of unemployment are in effect nothing but a temporary dole--a palliative, not a solution. The bald fact remains that regardless of whatever improvement may occur in general business conditions we are entering the third winter of severe unemployment without seeing put into actual operation any statesmanlike or constructive program to provide work for any but a small minority of the idle.

We demand that immediate and adequate appropriations be made available by national as well as local governments for such needed and useful public works as road construction, development of parks, elimination of grade crossings, flood control projects, reforestation, and the clearing of slum areas in our cities. Had such a program been undertaken by national and local government administrations even as late as a few months ago, we would face this winter with prospects of work for a large number of the unemployed and consequently increased purchasing power which would stimulate all business. In view of the serious paralysis of private business carrying with it great

suffering of masses of workers, it is the ethical duty of government to start public construction on an unprecedented scale and thus to stimulate all industry. The economic wisdom of this proposal has been attested by leading economists.

We further believe that it is the responsibility of industrial leaders to institute a shorter work day and week without reduction in wages as an essential step toward solving the problem of technological unemployment.

We reaffirm our conviction that society's responsibility for the preservation of human values in our industrial society makes unemployment insurance an indispensable part of sound social policy and the most self respecting form of relief. We protest against the misleading use of the word 'dole' to describe unemployment insurance.

We reaffirm our belief in the necessity of a more equitable distribution of wealth and income which would also increase purchasing power and tend to balance production and consumption. Even during the prosperous years of 1927-1928 the wages of the great mass of labor were far below a living wage. Despite the reduction in costs of living, this fact still holds. We therefore particularly deplore wage cuts at this time as socially unjust and calculated to intensify bitterness and industrial unrest. To sacrifice the working people still further is an illusory basis of hope for lasting prosperity in the judgment of many prominent economists.

We hold that it is now time that the engineering principle of planning which has been so successfully introduced into individual factories should be extended to the control of entire industries, and of industry in general. The recent suggestions made by Mr. Gerard Swope are a welcome indication of the awareness of some of our industrial leaders of the necessity for fundamental reconstruction along these lines. Participation of labor through representatives of their own choosing and an equitable distribution of wealth and income should be incorporated in any form of national planning and control.

The principle of cooperative planning must be extended also to world economic relations to deal with balances of production, consumption, and exchange access to raw materials, questions of tariffs, debts, reparations, movement of gold and the economic waste of armaments. The principles of social justice must obtain in international as well as in national economic planning.

Unemployment is so devastating in its physical, mental and moral consequences that the present situation constitutes to our mind a national and international emergency which calls for courageous social action and the adoption of measures adequate to its gravity.



THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

WASHINGTON, D. C.

WALTER S. GIFFORD, DIRECTOR

TO MANAGEMENT AND LABOR:

The Committee on Employment Plans and Suggestions, which is one of the general committees of the President's Organization on Unemployment Relief, has made the accompanying definite recommendations concerning the equitable distribution of work among those normally employed in each unit of the various public and private industries.

This recommendation is in accord with the established policy of many industrial units where a conscientious effort has been made to lighten the burden which unemployment has placed upon the workers.

May I recommend that every effort be made by public and private industry to carry out the spirit of this resolution through the adoption of plans best suited to conditions in each particular industry.



WALTER S. GIFFORD, *Director.*
President's Organization on Unemployment Relief.



INTRODUCTORY STATEMENT AND RESOLUTION OF THE COMMITTEE ON EMPLOYMENT PLANS AND SUGGESTIONS, CHICAGO, ILLINOIS, SEPTEMBER 28 and 29, 1931

INTRODUCTORY:

In its first recommendations, the Committee on Employment Plans and Suggestions recognizes that it is not at this point dealing with those fundamental and permanent factors in industrial stability which can only result from continuing study and analyses of all of the complex conditions under which industrial operations must be conducted.

RESOLUTION:

It is the opinion of the Committee on Employment Plans and Suggestions that it is imperative that the existing problem of unemployment should be immediately dealt with in a practical and constructive way. Necessary relief must be provided for those who are unemployed or the creation of work opportunities should be accorded them.

The Committee, therefore, recommends that all work now available be equitably distributed among those normally employed in each unit of the various industries both public and private in so far as it is practicable to do so. In order to achieve this objective it is the opinion of the Committee that the owners and managers of industry and employees in both public and private industry should cooperate to the fullest extent in extending work opportunities for as large a number of working people as possible.

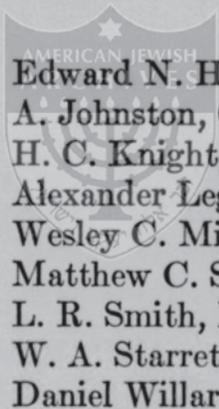
Public opinion will support the employers and employees in every effort they put forth to distribute the amount of work in both public and private industry as equitably as possible. The duties of both management and employees are clear and plain. First, management should, as far as possible, maintain and increase the number employed. Employment during the coming winter is a first consideration. It is the duty of workers and employees to assist those who are out of work by agreeing to an adjustment of working time so that the work which may be available during the winter may be more widely and equitably distributed among a larger number.

This may be done either through a reduction in the number of days worked per week or the hours worked per day, or through the application of such other practical methods as may be best suited to the peculiar conditions of different industries. We are of the opinion that the genius and resourcefulness of management and workers can find a way to apply the remedies herewith proposed.

In addition to the foregoing we further recommend that where agreements are in effect covering working conditions, that the managements and representatives of employees cooperate with the view of meeting this serious unemployment condition, and we deem it a patriotic duty on the part of managements and employees to meet this crisis in a fearless manner, and make such adjustments as are practicable. Those workers who are protected in their employment by seniority rights or civil service should during this emergency forego their right to continuous employment.

This resolution was approved by all members of the Committee on Employment Plans and Suggestions. The members of the committee are:

Harry A. Wheeler, Chicago, Ill., *Chairman*.
W. Rufus Abbott, Chicago, Ill.
Leonard P. Ayres, Cleveland, Ohio.
T. H. Banfield, Portland, Oreg.
S. P. Bush, Columbus, Ohio.
Fred C. Croxton, Columbus, Ohio.
Homer L. Ferguson, Newport News, Va.
Charles C. Gates, Denver, Colo.
William Green, Washington, D. C.



Edward N. Hurley, Chicago, Ill.
A. Johnston, Cleveland, Ohio.
H. C. Knight, New Haven, Conn.
Alexander Legge, Chicago, Ill.
Wesley C. Mitchell, New York, N. Y.
Matthew C. Sloan, New York, N. Y.
L. R. Smith, Milwaukee, Wis.
W. A. Starrett, New York, N. Y.
Daniel Willard, Baltimore, Md.

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Vol. 2, No. 7

Cleveland, Ohio

September, 1931

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Business Research Librarian

"A man's judgment is no better than his information"

EMPLOYMENT STABILIZATION RECENT REFERENCES

“ONE of the causes of ill-will that weigh heavily upon the community is the problem of unemployment. The whole problem belongs to a vast category of issues which we as a nation must confront in the elimination of waste if we are to maintain and increase our high standards of living. No waste is greater than unemployment, no suffering is keener or more fraught with despair than that due to inability to get jobs by those who wish to work.”—*Herbert Hoover.*

The Problem in General

AMERICAN FEDERATION OF LABOR. Trade unions study unemployment. 1929.

Discussions by engineers, research workers, industrial executives, representatives of labor and others, collected for the information of the workers themselves.

BEVERIDGE, W. H. Unemployment—a problem of industry. 1930.

Aims to show how a theory of unemployment deduced from facts known in 1909 has stood the test of experience, and what has happened to policies based on that theory.

BUTLER, H. B. Unemployment problems in the United States. 1931.

Series C, No. 17, of *International Labour Office studies and reports.*

CHASE, STUART. Nemesis of American business, and other essays. 1931.

Stimulating, constructive, quotable discussions of what's wrong with America and what might be done about it. Five practical measures to diminish unemployment are presented.

CHASE, STUART. A ten-year plan for America.

In *Harper's Magazine*, June, 1931, pages 1-10.

A blueprint for a Peace Industries Board patterned somewhat after the late War Industries Board. While many are voicing general demands for some kind of industrial planning, Mr. Chase's program provides a specific target for others to shoot at.

DOUGLAS, P. H. & DIRECTOR, AARON. Problem of unemployment. 1931.

An incisive statement of the problem, presented as a preliminary step in a comprehensive and continuing study which Swarthmore College hopes to undertake. Discusses the extent and costs of unemployment; seasonal, technological and cyclical unemployment; the placement of labor; and unemployment insurance.

FELDMAN, HERMAN. Regularization of employment.

A comprehensive study published under the auspices of the American Management Association.

INTERNATIONAL LABOUR OFFICE. Unemployment and public works. 1931. (Series C, No. 15.)

A world survey of the practice of advance planning of public works as a means of stabilizing employment.

KNOEPEL, C. E. The worker and mechanized industry.

In *Society of Industrial Engineers Bulletin*, March, 1930, pages 7-18.

Concerned chiefly with technological unemployment.

LAIDLER, H. W. Unemployment and its remedies. 1931.

Describes different types of unemployment, and suggests various remedies.

NATIONAL FEDERATION OF SETTLEMENTS—UNEMPLOYMENT COMMITTEE. Case studies of unemployment. 1931.

Reports of specific families that "lay bare the back-breaking effects of industrial change now borne by those least able to sustain them."

SPATES, T. G. Unemployment as an international problem. March, 1931. (Geneva Special Studies, Vol. 2, No. 3.)

A resumé of the present crisis. Recommends an adjustment of national procedure to the realities of economic internationalism.

UNITED STATES CONGRESS. Unemployment in the United States.

Hearings on unemployment bills before various Congressional committees from December, 1928, to June, 1930. Include statements from Senator Wagner, Norman Thomas, William Green and others.

Regularization Plans

Special Reports and Books

AMERICAN FEDERATION OF LABOR. Unions provide against unemployment. 1929.

Plans for unemployment relief or prevention which have been introduced into different union agreements.

CHAMBER OF COMMERCE OF THE UNITED STATES—DEPARTMENT OF MANUFACTURE. An Answer: the manufacturers' stake in regular employment. 1930.

A compilation prepared in response to many requests for information on stabilization policies of companies in different lines of industry.

CHAMBER OF COMMERCE OF THE UNITED STATES—DEPARTMENT OF MANUFACTURE. Balancing production and employment through management control. March, 1930.

Presents in a descriptive manner some of the means by which marked seasonal and cyclical fluctuations in manufacturing operations have been avoided and indicates some of the principal sources of information concerning employment stabilization.

CHAMBER OF COMMERCE OF THE UNITED STATES—TRADE ASSOCIATION DEPARTMENT. Steps to promote stabilization.

In its *News Letter*, July, 1931.

Activities of trade associations along these lines: employment problems, management aids, industry confidence, trade promotion.

DRAPER, E. G. & PARK, E. H. Methods of minimizing the effect of business depression on the working forces. 1931.

Paper and discussion at the Personnel Conference of the American Management Association, February 3, 1931.

INTERNATIONAL CHAMBER OF COMMERCE—AMERICAN SECTION. Employment regularization in the United States. April, 1931.

An appraisal of the methods developed by individual employers during the last twenty years. Prepared by a committee headed by Henry Bruère.

JOHNSON, J. E., compiler. Stability of employment. March, 1931.

Compulsory stabilization of employment versus such alternatives as unemployment insurance, public employment exchanges, and a reserve system of public works. Selected articles, reading lists, and a debate brief.

METROPOLITAN LIFE INSURANCE COMPANY—POLICY-HOLDERS SERVICE BUREAU. Use of research in employment stabilization.

Cases in New England industry where fact finding and interpretation have been used to stabilize employment.

NATIONAL INDUSTRIAL CONFERENCE BOARD. Lay-off and its prevention. 1930.

Policies and experience of 248 companies during the minor depression of 1927-28.

NATIONAL METAL TRADES ASSOCIATION—COMMITTEE ON INDUSTRIAL RELATIONS. Stabilizing metal trades employment. 1931.

Ten definite recommendations are made as a conclusion to this careful study.

NEW YORK STATE GOVERNOR'S COMMITTEE ON STABILIZATION OF INDUSTRY. Less unemployment through stabilization of operations. November, 1930.

Part I gives a general statement and suggestions. Part II describes stabilizing practices already in use in individual industries.

PRINCETON UNIVERSITY—INDUSTRIAL RELATIONS SECTION. Company plans for the regularization of plant operation and employment. October, 1930.

Includes plans of Procter & Gamble Company, Dennison Manufacturing Company, General Electric Company, and others.

PRINCETON UNIVERSITY—INDUSTRIAL RELATIONS SECTION. Industrial plans for the regularization of employment: selected bibliography. January, 1931.

A supplementary list was issued in February.

SMITH, E. S. Reducing seasonal unemployment. 1931.

The experience of American manufacturing concerns. A study sponsored by the Committee to Study Methods of Reducing Seasonal Slumps.

TEAD, ORDWAY. Theories and proposals for stabilizing the wage earner's income. 1931.

Presented at the Personnel Conference of the American Management Association, February 2, 1931.

UNITED STATES DEPARTMENT OF COMMERCE—DIVISION OF PUBLIC CONSTRUCTION. Organization to promote employment in the state of Ohio, 1929 and 1930. October, 1930.

The organization set up by Ex-Governor Cooper and Mr. Fred C. Croxton. Includes a list of the members of the various county committees on employment.

President's Emergency Committee for Employment—Publications

COMMUNITY plans and action.

A series of bulletins telling what various cities are doing, or planning to do, to meet the present unemployment emergency.

EMERGENCY and permanent policies of spreading work in industrial employment. March, 1931.

The methods cited represent various industries and localities.

OUTLINE of industrial policies and practices in time of reduced operation and employment. January, 1931.

A concise list.

POLICIES and practices for the stabilization of employment in retail establishments. 1931.

Suggestions as to training, lay-off procedure, and expansion of business.

SURVEY of unemployment relief in industry. December, 1930.

Summarizes methods now in practical operation.

UNEMPLOYMENT: industry seeks a solution. 1931.

A series of radio addresses given under the Committee's auspices last winter.

Articles in Magazines

AMIDON, BEULAH. Ivorydale; a payroll that floats.

In *Survey Graphic*, April, 1930, pages 18-22.

The Procter & Gamble plan of guaranteed employment.

AULT, CHARLES. Linking production and distribution for results.

In *Executives Service Bulletin*, May, 1929, pages 5-6. How it is done in the Ault-Williamson Shoe Company.

INDUSTRY keeps 12% more men on payroll than it needs.

In *Business Week*, December 3, 1930, pages 7-9.

Tabulates results of a sampling survey of 103 firms representing a cross-section of American industry.

PATTERSON, E. M., editor. Insecurity of industry.

In *Annals of the American Academy of Political and Social Science*, March, 1931.

Papers by Mathew Woll, Paul H. Douglas, Sidney Hillman, Gerard Swope and others.

PERSONNEL programs in depression periods.

In *Industrial Relations Counselors, Inc., Library Bulletin*, July 1931, pages 34-38.

References to summaries in general and to individual company plans are given.

Note: The Bureau has on file regularization programs proposed in Philadelphia, Rochester, Cincinnati, and other cities, and in Pennsylvania, Massachusetts, and other states.

PEOPLE'S LOBBY BULLETIN

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Published monthly by **The People's Lobby**

JOHN DEWEY, PRESIDENT

BENJAMIN C. MARSH, EXECUTIVE SECRETARY

PRINTED
IN
U.S.A.

TO FIGHT FOR THE PEOPLE—WE GET AND GIVE THE FACTS



Vol. I, No. 5, September, 1931

Bliss Building, Washington, D. C.

\$1.00 a year, 10c a copy

PRESIDENT DEWEY CALLS ON HOOVER TO RECOGNIZE GOVERNMENT RESPONSIBILITY FOR UNEMPLOYMENT

President Dewey, who has just returned from several weeks in Europe, has written President Hoover the following letter urging his recognition of Government responsibility for unemployment:

It is a misfortune when a person in high and responsible office is committed to ideas and policies which are absolutely contrary to the actual and inevitable course of events. It is not only a misfortune for his own political career, but a calamity for the nation, and even for humanity. You have had the sad experience of proclaiming the economic independence and isolation of the United States just at the time when events were demonstrating to the dullest eye the economic and financial interdependence of all countries. You have applied your philosophy of isolation to the questions of debts and reparations until the financial breakdown of Germany and Great Britain has made it an established fact that neither debts nor reparations will be paid. You no longer have that problem to meet; your only problem now is to break the news to the American people as gently as possible, and to find the phrases which will conceal if possible how completely actual conditions have com-

elled a reversal of the policy to which you so futilely clung.

Why repeat the sad mistake in the matter of care of the unemployed? You have stubbornly committed yourself to the principle of the ineffective and humiliating care of the suffering by the dole of private alms. But facts which are even more stubborn, are daily demonstrating that this method is as much a relic surviving from bygone conditions as that of national economic and financial isolation.

Why not do the gracious act? A voluntary statement on your part of recognition of the responsibility of the public, of organized society, for the proper care of men, women and children suffering in mind and heart as well as in body would bring relief and cheer to hundreds of thousands of your and my, fellow-citizens. It would change the whole atmosphere of American life. It might well change it to such an extent that it would be the beginning of a real and wide-spread economic improvement.

Mr. President, is it not possible for you to realize that we are living under new conditions which demand new ideas and new measures on the part of those in public life? On behalf of our suffering fellow-citizens.

PRESIDENT DEWEY OPPOSES COMMUNITY CHEST DRIVES FOR UNEMPLOYED

President Dewey in the following statement which received wide publicity in the press, urged limiting contributions to local community chests to usual local needs and an adequate government program:

The program devised by the Administration to localize efforts for relief of the unemployed

and their dependents, and to throw responsibility upon private charity to meet a national crisis must give way to an inclusive government program.

It is probable that cutting of wages will spread rapidly, since major corporations having a large part of the accumulated surplus and un-

divided profits of all corporations, and hence best able to maintain the level of wages, have started the practice.

The cutting of wages at this time is even more serious than in time of prosperity because an overwhelming proportion of wage earners and salaried people employed are not only obliged to care for their own immediate dependents, but are constrained by both pride and affection to help care for relatives out of work and with savings exhausted, and even for friends similarly situated.

The whole force of the concentrated wealth of America is being exerted to prevent additional taxes upon large incomes.

This appears to be the real purpose in the creating of the President's Organization on Unemployment Relief, as it was obviously the purpose of its predecessor, the Emergency Committee for Employment. That Emergency Committee delegated to the National Association of Community Chests and Councils the nation-wide mobilization of local welfare and relief resources.

That Emergency Committee issued a report showing that in 244 of the 376 cities of 25,000 or more population, the work is to be carried out by Community Chests, and in the remaining 132 cities by special committees.

As is well known, Community Chests and special committees rely for a large part of their collections for relief upon wage earners and others with small and equally precarious incomes, that is through the pressure of publicity and sometimes semi-official sanction, the semi-destitute are levied upon to care for the impoverished.

It would have been no more inappropriate to finance the war by passing the hat, than is the proposed method of raising funds to care for an army of 10,000,000 unemployed or part-time employed and their dependents, the adequate care of whom would involve nearly as large a sum as was spent on our armed forces during the World War.

The wage earners and small salaried people who have already paid their tithe to stockholders by the reduction in wages, should not be com-

pelled to contribute further to care for the victims of Government policies.

It is not merely the right but the duty of every American man and woman to limit his contributions to local Community Chests to such local needs as are usual, and to demand that the Federal Government in connection with State Governments assume the burden of caring for the extraordinary emergency in which the country is plunged. Great pressure will be brought upon those of you who are of moderate means to support the Hoover policy, conceived in the interests of the wealthy, and to substitute private charity for public taxation. You will render a patriotic service if you resist this pressure, and cooperate with the forces which are bringing pressure upon the Government to perform its duty.

We urge that in every city a committee be created to wait upon the Mayor and communicate with the Governor, to insist that they demand that the President call Congress in special session to act on unemployment and that they instruct their United States Senators and members of the House of Representatives to refuse to vote for any other measures till Congress enacts adequate legislation on unemployment, including relief, insurance, municipal housing, and public works, and until the President signs such legislation so that wealth and not want shall care for misery.

We appreciate the fact that the organized force of big finance, backed by the administration is behind the proposal to make the moderately well to do carry the burden of caring for employment so as to relieve organized business from paying its just share for the relief of the suffering which its callous and grasping methods have so largely produced. We appeal to you to prove that the capacity of the American people to govern themselves has not been destroyed. Use your political power to get action from your political representatives. Do not be stampeded nor coerced into allowing the Government to shirk its just duty because a small band of the highly wealthy exercise more power over it than do the mass of the people.

UNEMPLOYMENT INSURANCE IS INCOME INSURANCE

"Every man under the flag is entitled to a job. Government fails and falls, unless all men have an equal opportunity to work," declares Hon. James E. Watson, Senior Senator from Indiana, Republican Senate Leader. The corollary of Senator Watson's plank is obvious. It is the

duty of that Government to whose flag he refers, the Federal Government, to ensure a job. It is the equally obvious duty of that Government to provide for every man under the flag who cannot find remunerative employment a sufficient income to maintain the family what-

ever its size. *Mechanization, mass production, mergers, and monstrous fortunes and incomes have gone so far in the United States, that the Federal Government alone can ensure such a distribution of the national income as is necessary to maintain a decent standard of living for every man under the flag with his dependents and to prevent most serious disturbances.*

Social workers, economists, and others who attempt to devise systems of unemployment insurance to be paid chiefly or even in any large measure by an individual employer, by an industry as a whole and by the workers themselves, are blind to what has happened in our nation dedicated to the operative principle of individual aggrandisement and collective irresponsibility.

A concrete illustration makes this clear. The General Electric Company advertises that during the decade 1920 to 1930 it created machinery of about 160,000,000 man power, designed for many lines of production. This man power is more than three times the total number of men, women and children in the United States legally employable. What about the millions of men and women who through no fault of their own are unemployed, partly as a result of the installation of machinery created by the General Electric Co? The average number of unemployed during this decade was about 3,500,000; in 1921 it was about 4,270,000, and in 1930 it was about 5,100,000, while now the fully unemployed number close to 7,000,000. In 1930 interest and dividend payments by reporting American corporations were about eight billion dollars, or four hundred million dollars more than in 1929.

Douglass and Director in their book "The Problem of Unemployment" say: "It is virtually impossible to expect that an unskilled worker receiving \$25.00 a week or less and who has a wife or more dependents to support can make any appreciable savings. Unemployment of even a few weeks' duration would generally exhaust his reserves."

In 1927 the average wage paid in all industries was \$1,205 or \$23.17 a week. It is probably nearer \$20.00 now, certainly much less than the 1927 level.

Obviously it is not practical to ask much, if any, contribution from most employees for unemployment insurance.

Most major industries moreover, are planning to install more machinery and so reduce the number of their employees as their aid to end unemployment. This is inevitable under our present economic system.

A large proportion of employers are in almost

as serious straits as the unemployed. In both 1928 and 1929 nearly two-fifths of corporations reporting had no net income and in each of these years a net deficit of about \$2,160,000,000. The proportion of employers in the red, of employees affected, and the deficits must have been larger in 1930, and will be this year, than in 1928 or 1929.

Not one of the eighteen important nations in which unemployment insurance systems are in operation rely upon industry and employees to pay all of the benefits and all of those nations have an inadequate national income. There is no reason to expect that such a system would be successful in the United States. We have an ample national income. There is only one inclusive agency whose continuance and solvency are assured and whose jurisdiction is coextensive with the need for unemployment insurance,—that is income insurance,—the Federal Government. The objection to placing much of the cost of insurance benefits upon industries—that State Legislatures hesitate to handicap industries in their states in severe competition with those in other states,—holds equally for contributions by states for such benefits. A state appropriation for this purpose involves an increase in taxes, and is a handicap on industries within the State.

The army of unemployed drifting from city to city and state to state is now probably considerably over 2,000,000, or nearly one-fifth of the total army of 10,000,000 unemployed and part time employed.

The strength of these two armies of democracy mechanized will probably be about the same for two or three years. Not the American Legion, nor churches, nor charities, not industries, nor states nor cities, not even underpaid workers, bankrupted farmers nor the unemployed themselves can care for this army. It is almost completely the result of Federal policies. It can be ended only by transferring at least \$5,000,000,000 of the income that now goes to property, and is largely received by those with incomes over \$25,000, to those with income under \$1,500.

The Federal Government must care for this army till it demobilizes it into employment made possible by such a redistribution of the national income as will permit a larger consumption of current production, out of current income.

The Federal Government must meet most of the costs of relief this winter, till it can inaugurate large scale public works and develop a stable industrial system that will provide steady employment for those able to work, together with a nation-wide system of unemployment insur-

ance to take care of crises and emergencies as they may arise.

Costs of unemployment benefits (even with scales of payment and length of payment determined) cannot be actuarially ascertained. They may vary forty to one hundred per cent. The ad-

ministration last year claimed prosperity would return in ninety days. It may be three years. Only the Federal Government can soundly insure, through taxation, against the results of Federal policies.

THE REAL DISARMAMENT

"There can be no peace between nations till there is justice within and between nations," declared a manifesto issued by progressive farm organizations soon after the Armistice was signed.

Have not the intervening thirteen years justified that statement?

Hardly had the troops climbed out of the trenches before government officials of almost every major nation involved in the war, except Russia, acting for their nationalistic financiers and commercial interests started to sow the Dragon's teeth of internal dissension and external aggression.

No one learned anything from the World War—which took the lives of 10,875,000—men, wounded 20,000,000, created 9,000,000 war orphans and 5,000,000 war widows, and threw 10,000,000 refugees upon the jaded sympathies of a war-hardened world. The money cost was nearly \$100,000,000,000—but that was the least of all war costs.

The United States led in the race to reinstate Mars as the only God to whose arbitrement all nations give assent. England, France, Germany—displaced from a place in the sun only by the joint action of nearly every nation upon which the sun shines—Japan, China, the ABC Powers of South America, whether sinners within the League of Nations or scoffers without, have been reaching for more power.

Aggression today does not use the tactics of yesterday. It employs the terroristic tactics of reducing populations to penury and starvation by new loans whose service drains the public treasuries of undeveloped nations, by requiring the payment of war loans, by tariff barriers which close the markets of aggressor nations to their competitors, through sanctioning the seizing by their nationals of the natural resources of undeveloped nations, and by establishing branch factories or removing entire plants to foreign nations to capture their markets, and exploit their labor.

That has been our record since the World War, often denied and sometimes concealed, but palpably the record.

So today we call on the world, we have sought—and still seek in our pride,—to dominate financially and commercially—to disarm.

Controlling about two-fifths of the production of minerals which all industrialized nations must have, with about two-fifths of the world's wealth, and even this year nearly two-fifths of the world's income, aggressively excluding imports and almost as aggressively pressing for the payment of debts owed our government and our citizens, with nearly half of the world's supply of gold,—we denounce the eight-ninths of the population of the world outside our borders who refuse to lay down their arms, and scuttle their ships.

Not one clear sign have we given yet of any intent to end that economic aggression, nor to stop reliance upon the use of the cheapest and most effective methods of exterminating populations of other countries which we once regarded as potential markets for American products, but now dread as practical competitors for our markets.

Merely making fighting cheaper for the rich by substituting airplanes and gases to raze cities and erase their populations at half the cost of an obsolete dreadnaught now dreaded by no one, is not disarmament in this age of mass production through mechanization, and of concentrated financial control.

Disarmament today means not merely scrapping ships and reducing armies and air fleets, but international cooperation and international control, not merely reducing relative fighting capacities, but increasing international responsibilities for the welfare of the world. Against such a policy our isolationist financiers, manufacturers, mechanization experts, land speculators, urban and rural, and our short-sighted labor leaders, have set their faces like a flint.

With what results?

An army of seven million unemployed and three million on part time, conscripted for the life of uncontrolled and unsocialized mechanization.

During this century the increase in the selling price of urban land and rural land combined has

been nearly equal to the entire money cost of the World War, and the annual carrying charges thereon are nearly half the total national debt.

Disarmament advocates decry, and with justice, the annual world expenditure of \$4,700,000,000 for arms and armaments—but the annual tribute paid till recently, in unearned profits to land owners, money lenders, and commercial interests in the United States alone, exceeded \$15,000,000,000 or three times the world cost of arms and armaments—and five per cent of American families receive the major part of this tribute.

Tariffs must be reduced, and access to raw materials including all natural resources made available to all nations great and small, upon equal terms, before the menace of wide-scale international conflict can be exorcised. A more equitable distribution of income not only by nations, but internationally, must precede effective banishment of Mars, whose adaptability to the progress of science is complete.

Tariffs must be reduced to prevent international rancors which incite to armed conflicts for foreign markets, whether such conflicts be waged by antiquated or through concentrated mass

murder methods at a minimum of cost and a maximum of effectiveness.

But tariffs in America, certainly, and we are the arch conspirators against world peace on this score—will not be reduced materially, until the tribute manufacturers and farmers pay to land speculators, money lenders, patent holders and price fixers, is eliminated or curtailed, to reduce production costs.

The Un-American Legion of ten million unemployed and part-time employed, moreover, will be commandeered effectively by the beneficiaries of "protective" tariffs, or will in large numbers volunteer the threat of their vote against tariff reductions, until they have assurance that they and their families will not starve or be cast to the wolves of inadequate and indefinite private charity even though corralled by government control.

An inclusive public system of unemployment insurance is essential to effect any scheme of disarmament which would prevent international conflict. Every nation which urges us to disarm has such a substitute for war breeding tariffs.

Does not the past decade fully justify the conclusion—"There can be no peace between nations till there is justice within and between nations?"

AS OTHERS SEE US

The following article by Rodney Dutcher, Service Writer for the Newspaper Enterprise Association, was widely used:

We Asked Progressives to Stand By Their Campaign Speeches

Mr. Ben Marsh, the tall, gray veteran radical who displays more activity and gets more newspaper space than anyone else among the numerous persons in Washington who devote themselves to furthering social "causes," dashed into this office with eyes a gleam.

At last, Mr. Marsh averred, he had found himself affiliated with a mass movement, and this remarkable discovery had given him the keenest pleasure. Mr. Marsh is sometimes thought to hold a world's record for being in the minority.

Occasionally, in fact, Mr. Marsh has been a minority all by himself. One of the things that has kept him busiest for years has been his attempts to persuade progressive Senators to sponsor measures and programs which have frequently been regarded by Senators as two or three hundred thousand years ahead of the times.

"Panacea" Promoter

It is also believed that Mr. Marsh for many years has held the championship for organizing petitions presented to and completely ignored by officials in high authority, especially Presidents. Very often he has been supported by the signatures of widely known and respected persons, but the ideas and the proposals above the signatures have been enough to horrify such conservatives as Republicans, Democrats and sometimes even most progressives. Mr. Marsh, in short, is our most persistent and perhaps most advanced promoter of what are contemptuously referred to by President Hoover as "panaceas."

Nevertheless, everybody knows Ben Marsh and most people like him. Even the progressives, with whom he is generally disgusted because of their conservatism and who keep complaining that Ben spoils the appearance of their parade by dashing out 20 or 30 paces in front.

Ben is 54 years old now and, as Mother Jones used to say of herself, the longer he lives the more radical he gets. His background includes lengthy public service as an expert on distribution of population and its congestion in New

York state and as a charity worker with special reference to children.

For several years he has been secretary and almost the entire works of an organization here known as the People's Lobby, the president of which is Professor John Dewey.

Seeks Jobless Relief

Getting back to that gleam in Mr. Marsh's eyes and his boast of really being in on a mass movement at last—he says that a majority of the American people want a special session of Congress to enact a program of unemployment relief. Otherwise, he explains, he would not now be able to produce a memorial to the president and members of Congress signed by “twelve hundred mayors, economists, labor leaders, educators, preachers, priests, rabbis, Salvation Army officers, sociologists, publicists, community chest directors, Red Cross workers and other social workers.”

The petition is an impressive record of sentiment, but on behalf of 6,000,000 unemployed whose savings are virtually exhausted and who face acute distress, it urges federal appropriations of \$3,000,000,000 for public works, \$250,-

000,000 for subvention of state unemployment insurance systems. No one really expects President Hoover to comply.

Prominent Signers

Nevertheless the signers of the petitions include such folks as Dewey, Mayors Curley of Boston, Murphy of Detroit and Hoan of Milwaukee, Professor Jerome Davis of Yale, Presidents McMahon of the United Textile Workers and Hillman of the Amalgamated Clothing Workers. Rev. Dr. John A. Ryan of the National Catholic Welfare Council, President Keeney of the West Virginia Mine Workers' Union, Professor E. A. Ross of Wisconsin University, President Frank D. Adams of the general convention of Universalist churches, President Marion Park of Bryn Mawr, Dr. Alexander Meiklejohn, Carl Vrooman, Sherwood Eddy and many other well known folks who obviously agree with Ben Marsh that the unemployment situation is more than ever in need of drastic action.

Mr. Marsh now steps out after a record for the number of signers, on a single public petition.

END UNDERCONSUMPTION TO AVERT WAR

Recognition of the necessity to ensure a decent standard of living for the people of the world is a requisite to ending the menace of war. The Department of Commerce in a memorandum sent Senator Gerald P. Nye printed in the Congressional Record, November 16, 1929, states: “In a good many countries, especially in eastern Europe and Asia, the total food intake is too small for health and energy, as is evidenced by the frequent famines or partial famines and the continual presence of large numbers of underfed persons. It is no doubt fair to state that at least two-thirds of the population of the world live in countries where a considerable proportion of the people are underfed; this does not, of course, mean that two-thirds of the individuals of the world are actually underfed.”

In response to a request of Senator Nye for “an estimate of the world requirements for food-stuffs and raw materials for clothing” Assistant Secretary of Commerce Julius Klein in 1929 wrote the Senator that such an estimate could not be made, but “it is possible to furnish collateral data which makes it clear that you are correct in your assumption that the difficulty with regard to markets for agricultural products

is not so much overproduction in the world as a whole as underconsumption.”

Data given by Secretary Klein shows that in 1927 the world consumption or use of wheat and rye combined was 6,172,000,000 bushels, a deficiency below the United States standard of 1,505,000,000 bushels or about one-fourth—excluding China.

The consumption of sugar was 28,286,000 short tons, the deficiency being 79,714,000 short tons, or almost three times the actual consumption. The consumption of cotton was 11,900,000,000 pounds, and the deficiency in consumption was 44,100,000,000 pounds, or almost four times the actual consumption.

The consumption of wool was 3,462,000,000 pounds, the deficiency was 6,138,000,000 pounds or nearly twice the actual consumption. The deficiencies in the consumption of silk, and rubber, and of the chief minerals—pig iron, copper, zinc, coal, and lignite, and petroleum, were similar.

Until the basic requirements of the peoples of the world are met, we shall be recurrently threatened by war.

Congress, when it meets, should authorize the

Federal Farm Board to give at least half of the supplies of wheat it has on hand to the government of China and India for distribution to their peoples needing such food and unable to pur-

chase it; and to sell Germany and other European nations on a wheat import basis, such amounts of wheat and cotton as are needed, on most favorable credit terms.

CONCENTRATION IN AMERICAN INDUSTRY—AMERICA'S WAY OUT

"Concentration in American Industry," by Dr. Harry W. Laidler, published by Crowell's and "America's Way Out," by Norman Thomas, published by McMillan, both authors being Directors of the League for Industrial Democracy, supplement each other admirably. Mr. Thomas's book was published first but evidently with at least a working knowledge of the facts as to development of American industry admirably set forth by Dr. Laidler. Mr. Thomas takes no theoretic nor abstract view of how a nation devoted to the principle of steal and let steal is going to get out of the morrass into which it has plunged. His program explains why he is as much opposed to the communists as for instance to President Hoover. His work elaborates the theses of Vandervelde and Tawney and as between ex-proprietation, appropriation, and interpenetration Mr. Thomas is willing to accept all three, if necessary. He evidently agrees with Tawney that the way out for America today, is to reduce gradually, but not too gradually, the return to property as rent, interest, and profits. The discussion of taxation of land values, surface, and subsoil is admirable, while he condenses several Doctor of Philosophy dissertations into the short sentence opening his chapter on "Socialism and Inter-nationalism"—"The ultimate test of any socialism is adequacy for world problems." This chapter might well have been read years ago by the gentleman who so vigorously advocated the Bank of International Settlements, the two viewpoints being that Mr. Thomas pleads for the public good while no one is yet quite sure for whose good the International Investment Bankers even thought they were planning.

Dr. Laidler's book of 465 pages provides a mass of information concerning the gradual restricting of individual initiative in the process of concentration and explains the extent of control of great importance to the public which suffered itself to be deceived as to the advent of "The New Era." We cite just a few of the facts given in his closing chapter, "Interpreting the Trend." Four-fifths of the recoverable tonnage of anthracite coal is controlled by eight

companies closely affiliated with railroads, of which four produce one-half of the total annual output. In the soft coal industry about thirty producers mine about one-third of the total and own more than one-third of the coal reserves. The United States Steel Corporation controls from one-half to three-fourths of the iron ore reserves with two-fifths of the industry's steel-making capacity. Nine corporations control 80% of this capacity. Similar concentration exists in the copper, nickel, aluminum, and oil industries.

In power utility, four electrical corporations control a major part of electricity produced in the country. In the general manufacturing industry Dr. Laidler reports, there were over 7,000 mergers during the decade of 1919 to 1928. General Motors and Ford sell nearly three-fourths of the motor cars. Two meat packers handle over 50% of the meat entering interstate commerce. The American Sugar Refining Company and its affiliates do a large proportion of the nation's sugar refining. Four corporations supply about one-fourth of the nation's bread.

Three corporations control over seven-tenths of the cigarette trade of the country.

With commendable restraint Dr. Laidler does not charge a Money Trust "in the narrow definition of the word trust" but notes that "already one per cent of the banks of the country hold resources almost equal to the other ninety-nine per cent." Of course this involves interlocking directorates and Dr. Laidler reports that Albert H. Wiggin, chairman of the Board of the Chase National Bank, is a member of the Boards of nearly 50 public utility, manufacturing, and finance concerns. Samuel Insull in 1930 was serving on over 80 boards, P. A. Rockefeller on 68, and Sidney Z. Mitchell on 35. He quotes Prof. William Z. Ripley as stating "the prime fact concerning us as a nation is the progressive diffusion of ownership on the one hand and of the ever-increasing concentration of managerial power on the other." But this was written before the stock market crash of 1929 with its wholesale evictions of marginal ownership on one hand, and the creating of foundations for bigger and better fortunes on the other.

WHAT YOU CAN DO ON UNEMPLOYMENT

Contributing one's mite as charity toward the billions that must be spent to care for the unemployed or put them to work will not go far.

The Administration is exerting all its influence to save the wealth of America from additional taxes to meet this national disaster of unemployment. It relies upon publicity of the press owned by the wealthy, and the subserviency or fear of the middle classes and wage earners, to put this scheme across.

The principles involved are of enormous importance—is the United States a unit in a national disaster chiefly due to national policies; and shall the Federal Government be compelled to meet its obligations, by taxing wealth and privilege, or pass the responsibility to those with meagre incomes and blameless of responsibility, by coercing localities to care for the unemployed?

Already the Mayors of over thirty important American cities are on record that the Federal Government must act—including Chicago, Bos-

ton, San Francisco, Detroit, Atlanta, Milwaukee; Seattle, Washington; Portland, Oregon; Minneapolis, and St. Paul.

The most immediately practical thing that a citizen can do is to organize a group in his city for the following purposes:

1. To see the Mayor, Governor, and both U. S. Senators from the State, and Members of the House, or communicate with them, asking them to urge the President to call a special session of Congress, and to support the following program in such a session:

Adequate Federal appropriations for relief to match what localities spend.

Federal appropriation of at least \$3,000,000,000 for public works and municipal housing.

Federal appropriation for subvention of State unemployment insurance systems.

2. Get publicity in your local papers on what you are doing, and enlist the support of the largest possible number of important civic, labor, and church organizations.

HOOVER'S LEGION SPEECH

The President's speech to the American Legion stands out as the zero hour in economic ignorance and a fitting climax to his capitulation to the Power Trust, the Money Monopoly and Tariff barons.

Had the President told the American Legion of ex-military service men that they have no more right to the succor of Government than the Un-American Legion of ex-industrial service men and women four times as large, he would have filled a tenable claim to economic statesmanship.

Instead of it being true, as the President asserts that increase in governmental expenditures must be avoided, they are imperative, if the present form of government is to survive.

President Hoover's speech again voices the plea of the special interests, and shows him to be concerned with the millionaires, not with the millions.

He knows that if the national income this year be only \$68,000,000,000, that it is adequate with

present price levels to afford a comfortable standard of living for every man and his dependents under the flag.

He knows that there is no way out of the world depression except through a redistribution of the world's income among nations, and within the United States of America, and that only the Government of the United States can effect such a redistribution through taxation in time to prevent acute and widespread revolutions in many nations, and serious trouble in the United States, which will threaten the existing economic order.

Every Government which fails to provide work or a workless wage to all its people is doomed.

Fortunately Congress knows the temper of the American people and can divorce itself from the curse of Midas in times of national and international peril such as the present. Congressmen want to be re-elected and their loyalty to a President is second to the necessity of practicing the representative form of government, so they can be re-elected.

THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

WASHINGTON, D. C.

WALTER S. GIFFORD, DIRECTOR

OCTOBER 16, 1931.

The committee on administration of relief, which is one of the five general committees of the President's Organization on Unemployment Relief, adopted the accompanying resolutions on October 5.

The policies and principles suggested in several of the resolutions have long been accepted and followed in many communities and are recommended for general adoption wherever practicable.

WALTER S. GIFFORD, *Director.*

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THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

WALTER S. GIFFORD, DIRECTOR

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OCTOBER 16, 1931.

Mr. WALTER S. GIFFORD,
Director President's Organization on Unemployment Relief,
Washington, D. C.

MY DEAR MR. GIFFORD: The following resolutions were adopted by the committee on administration of relief in session in Washington, October 5, 1931, and are respectfully submitted to you as director of the President's Organization on Unemployment Relief.

1. COORDINATION OF PUBLIC AND PRIVATE AGENCIES

An effective program of unemployment relief is dependent upon the closest coordination of all public and private agencies in a given locality.

A unified employment system and a social service exchange, qualified personnel in charge of administration of relief, and an approved accounting system will guarantee the best results to those in need and to the community as a whole, and will greatly enhance the confidence of the community in its own relief program.

2. MOBILIZATION AND ADMINISTRATION OF RELIEF RESOURCES

The present unemployment emergency with its consequent distress in so many sections of the country constitutes a major crisis that requires the active participation of all public and private organizations for relief.

Responsibility for adequate local funds for relief is primarily a joint obligation of local public authorities and private agencies and the degree of responsibility of each of the two groups will vary in different localities and under different conditions. Administration of relief funds will require close cooperation of both groups.

State governments are the natural agencies for the development of state-wide plans and for the mobilization of sufficient resources within their jurisdiction.

3. RELIEF WORK

Employment is the one and only comprehensive remedy for unemployment.

Relief work carefully planned and constructively administered can be used not only as a relief measure which preserves individual self-reliance but for the very material improvement and beautification of our highways, parks, public buildings, and other community assets.

4. UNEMPLOYMENT RELIEF FUNDS

Where qualified public or private agencies experienced in the handling of relief already exist in any community unemployment relief funds should, wherever possible, be administered by them rather than by new and untried agencies specially organized for that purpose. Such a policy is less expensive and assures more adequate handling of the problem and less confusion of effort.

5. ESTABLISHED SERVICES OF AGENCIES

The established services to the sick and needy, to the children and to young people; provisions for the constructive use of increased leisure, and the whole program of social welfare are more necessary under present conditions than ever in the life of communities. The maintenance of morale, confidence, character, and physical well-being depends on the continuance of such services.

As these services were supported when all the resources of the Nation were required to win the war, so now there are resources sufficient to continue the organizations furnishing such services on a scale commensurate with the exigencies and resources of the respective communities.

It is imperative in the emergency that an adequate community program of such services be maintained.

6. UNDERPRIVILEGED GROUPS

Much suffering exists now and will exist this winter, particularly among the underprivileged groups—economic, social, and racial—in urban centers and in some rural areas. For advantage in offsetting this it seems advisable to use leading persons of the underprivileged groups in connection with existing welfare organizations on problems involving the location of need and administration of relief among such groups.

7. BREAD LINES

We urge an endeavor to preserve the independence and self-respect of the unemployed through avoidance of public bread lines, soup kitchens, and public distributions of food and clothing. Where such projects are conducted by commercial or other organizations primarily or indirectly as a means of self-advertising they are particularly objectionable and should be condemned by public opinion.

Relief to families should, wherever possible, be suited to their individual needs and given in their own homes. Unemployed men with special problems should receive personal attention. Where feeding stations or other types of mass care become necessary the facilities should be such as to insure as much privacy as possible.

8. CARE OF THE HOMELESS

It is hardly necessary for this committee to emphasize the need of more consistent planning for care of the homeless. In many cities the homeless form the most visible aspect of the relief problem. All cities, as a recent report says, find it difficult to discover "the happy middle ground between harshness and mere sentimentality; between niggardliness and overgenerosity; between exploiting the homeless and being exploited by them."

Preliminary suggestions for such a balanced program have already been circulated, and guidance reports will soon be available, based upon recent practical experience in many cities. In the meantime it is urged that where there are several agencies dealing with the homeless, their efforts be coordinated, with the establishment of a central bureau of application and registration, and agreements upon division of function.

No city wishes to attract nonresident homeless men through advertising its generosity; but the contrary policy of expelling all nonresident homeless is not only harsh but results merely in a shifting between cities which increases expense and confusion in handling the problem. It

is hoped that some way may be found of stabilizing this situation, particularly through agreements between the authorities of adjacent cities. Many cities are also beginning to give more serious attention to the care of homeless women, the number of whom has greatly increased within the last year, and in certain sections of the country similar community efforts are needed in dealing with migratory families, which are either homeless or merely migrating in a search for work. All of these subjects will be treated in guidance reports to be issued soon by qualified organizations, which will be made available to those who are interested.

9. SURPLUS RAW MATERIALS

The proposal of the Federal Farm Board quoted below ¹ relating to the sale of surplus raw materials, as understood by the committee on administration of relief, contemplates that some relief organization should purchase such supplies and perfect arrangements for preparation and distribution of the finished products. While the operation of purchasing, processing, and distributing is, in the opinion of the committee, outside the scope of the work of the President's Organization on Unemployment Relief, national or local relief organizations are, of course, free to obtain supplies as they wish.

Permanent relief organizations possessing either cash or credit will themselves determine whether they desire to purchase raw materials from the surplus now held by the Stabilization Corporation; to buy raw materials direct from the producers or to purchase finished products locally through regular channels.

Respectfully submitted.

FRED C. CROXTON, *Chairman.*

¹ The Federal Farm Board announced on October 3 that it is prepared to authorize the Grain and Cotton Stabilization Corporation to sell wheat and cotton at market prices to appropriate relief agencies in the United States, either for cash or on such deferred payments as may be agreed upon. Such arrangements are intended to assist in relieving the distress of those unable to provide food and clothing for themselves as a consequence of unemployment or drought. By this action the board hopes to make the surplus stocks of wheat and cotton immediately available for relief purposes, even though some time may elapse before relief organizations can raise the necessary funds. The arrangements for this will need to be worked out with the authorized national relief agencies whose function it is to deal with the emergency problems of disaster and unemployment relief.

Under the agricultural marketing act the requirement is made that stabilization operations be so conducted as to exert every reasonable effort to avoid losses and to secure profits. The Farm Board, therefore, can not authorize the stabilization corporations to give away their stocks, even for charitable purposes. But it can arrange for such deferred payments as will enable the prompt and effective utilization of part of the stocks for relief purposes.

The Farm Board will approve sales of wheat and cotton when the appropriate relief agencies show that they have perfected arrangements for the distribution and milling of wheat, or spinning and weaving of the cotton, and that the commodities will be distributed on a definite charity basis to worthy individuals who are unable to purchase food and clothing through their own earnings or savings. This will make the consumption that results from this measure in considerable part a net addition to, rather than a substitute for, the quantities which would otherwise be consumed

Committee to Gather Data on Unemployment Insurance

Group Says It Is Not Charged With Duty of Suggesting
Immediate Relief.

Ohio State Journal

Dec 9-1931

The Ohio commission on unemployment insurance disposed of many preliminaries at its first meeting Tuesday and decided to start its investigation of the feasibility and necessity for unemployment insurance at its next meeting, Jan. 21.

In the meantime, the committee which is headed by State Senator James A. Reynolds, Cleveland, sponsor of an unemployment insurance bill in the last Legislature and author of the legislative resolution under which the commission is functioning, will collect data on unemployment and wage loss. Various governmental departments and the Ohio State University bureau of business research will be called upon to help.

Additional information will be gathered by a subcommittee on research consisting of Dr. J. M. Rubinow, Cincinnati; Professor H. Gordon Hayes of Ohio State University, and Stanley B. Matthewson of the Springfield Chamber of Commerce.

In a formal statement setting forth the purposes and aims of the commission, the body declared it is not charged with the duty of suggesting immediate relief measures for the present unemployment situation, but to "present the state at the conclusion of its work with a set of verifiable facts and with conclusions based upon those facts."

In the course of its study of the subject, the commission expects to hold hearings in various industrial centers, such as Cleveland, Cincinnati, Toledo, Dayton, Youngstown, Akron and Columbus.

Before the commission met for formal organization it conferred with Governor White who stressed its importance and the magnitude of the task before it and expressed confidence in its ability to make recommendations impartially. He alluded to criticisms which have been made because of alleged insufficient representation of employers of labor on the commission and said he would add other employers if the commission deemed it advisable.

Chairman Reynolds said he was not disturbed by the criticism and

expressed the belief that the committee is fair-minded and will give the subject unbiased consideration.

James F. Lincoln, Cleveland, a representative of employers, was chosen vice chairman of the commission, and Thomas J. Donnelly, Columbus, secretary of the Ohio Federation of Labor, secretary. A subcommittee composed of Chairman Reynolds, Lincoln and Matthewson was empowered to employ an executive secretary at a salary of not to exceed \$3500 per year. Headquarters of the commission will be in the capitol.

The commission's statement of its purpose follows:

"The commission was charged with the duty of investigating the practicability and advisability of setting up unemployment researches or insurance funds to provide against the risk of unemployment and to recommend what form of legislation if any may be wise or suitable to Ohio as a separate state and which may seem to offer the best preventive remedy to avoid further distress and suffering such as is being undergone by our citizens who are unable to find work through no fault of their own.

"The commission will proceed to study the whole subject scientifically, to gather all available facts and data, to hold hearings in the various industrial centers of Ohio, to consult all important groups of employers and employes and to formulate conclusions on the basis of such knowledge and information.

"The commission approaches the subject with an open mind. It is free from bias and the spirit of propaganda. It will present the state at the conclusion of its work with a set of verifiable facts and with conclusions based upon them.

"The commission has not been charged with the duty of suggesting any immediate relief measures for the present situation.

"The commission calls upon the citizens of Ohio to co-operate with it in the end that important results may issue from its deliberations which will redound to the benefit of all the citizens of our state."



PRIVATE BULLETIN TO MEMBERS

Ohio Chamber of Commerce
Huntington Bank Building
Columbus, Ohio

BULLETIN No. 103
May 25, 1932

In re: IS OHIO HEADED FOR THE DOLE?

The American people are at the parting of the ways! The appalling degree of unemployment has filled the air with re-vamped European projects for socialization. These take shape under the names of "unemployment insurance", "unemployment reserves", a "dismissal wage", "old age pensions" and the like. Shall Ohio enter upon that pathway which always has led to the dole and resulted in financial disaster, or shall we hold fast to economic law and strive to restore those fundamental conditions of business health that will produce jobs for the unemployed and render the dole unnecessary?

The Common Problem of All Groups

If Ohio is to steer its course wisely, it can only be done by the cooperation of all groups of citizens and all classes of employers. The assumption that the framing of a plan for unemployment relief is a responsibility resting solely upon the manufacturers is superficial and uneconomic. It is everybody's problem! Indeed in the last analysis, it involves the entire political, economic and social structure of the American people.

Only 40% of the persons gainfully employed in Ohio in 1929 are included in what the census calls "Manufacturing and Mechanical Industries" -- and in this group are included bakeries, slaughter and packing houses, automobile repair shops, independent hand trades, etc. Probably not more than one-third of the persons gainfully employed in Ohio are engaged in what is generally understood as manufacturing. Other large groups are seriously involved. Indeed, every individual or concern who employs labor, and every person who works for a wage or salary has a vital stake in this problem.

The General Taxpayer Holds the Bag

There is one party (too often forgotten) that we can under no circumstances afford to leave out of account. That is the General Taxpayer! No matter how modest and persuasive these unemployment measures may look at the start, experience shows that in the end they are bound to invade the field of general taxation.

Take Germany, for example. At first the unemployment fund was raised by contributions from the employer and the employee. It ran along fairly well for several years until the inevitable happened and the fund began to run in debt. Then the government was called upon to help out. During the last two years the German government has contributed over \$350,000,000 to the fund.

Or, take England, where we encounter a similar experience. Here the state made contributions from the beginning, but as time went on the contributions from the state increased from 25% to 33-1/3% of the total contributions. The amount of contributions has risen by leaps and bounds until now the total outlay from the British budget for social insurance is over \$600,000,000 a year. This in a nation with a population only about six and a half times as great as that of the State of Ohio! The same plan applied to Ohio would call for over \$90,000,000 a year from public funds, or three times the present total General Revenue Fund of about \$30,000,000 a year.

It may be contended that it is justifiable to tax the general public to pension the unemployed; but, if so, let us go into it with our eyes wide open.

Futility of Existing Plans

We are struck at the outset by the pathetic futility of all the plans that are suggested.

Take Wisconsin, for example, the only state in the Union which has passed such a law. The maximum payments from the funds set up by the law cannot exceed 50% of the workman's weekly wage or exceed \$10 a week; nor can it be continued for more than 10 weeks. The Reynolds bill, which was defeated in the last General Assembly of Ohio, would have given relief for a period of only 13 weeks. In this prolonged depression, such a pittance would be a mere drop in the bucket!

Moreover none of the existing plans would become effective during the probable life of the present depression. It would take three or four years to pass a law, set up machinery under it, and accumulate reserves from which payments to the unemployed could be made.

Again, none of the plans that have been proposed would reach more than a small minority of the unemployed.

All existing plans must obviously be thrown into the discard insofar as any bearing they may have on the present depression -- or any other depression of like magnitude and duration.

Appalling Cost of Any Really Effective Plan

To be really effective, any unemployment relief plan would have to take care of all of the unemployed. To show what such a plan would cost, we have only to turn to the figures of Dr. Spurgeon Bell, Director of the Bureau of Business Research of Ohio State University, who estimates that there are approximately 580,000 persons unemployed in Ohio, and that if the state undertook to pay \$10 a week for the support of this group, the cost would be \$300,000,000 a year. This would amount to 20% of Ohio's payroll and approximately \$2.50 for every hundred dollars worth of products produced in the state in 1929.

How could Ohio compete with neighboring states under the tremendous handicap unless the other states were on the same basis?

If the inconceivable were to happen and every state in the Union were to adopt simultaneously a similar unemployment insurance scheme, the reserve fund to be built up in the various jurisdictions would aggregate from \$50,000,000,000 to \$100,000,000,000. This represents about one-fifth (1/5th) of our national wealth. How could these huge reserves be invested so that they could be liquidated in time of emergency without causing a crash in the financial system of the country and quadrupling the amount of unemployment?

The enthusiastic men and women who are carrying on propaganda for this movement do not seem to have thought the thing through. Look at England! Through the abandonment of the gold standard, the pound sterling has declined, and the wage of every employee in the country has been automatically cut. Ramsay MacDonald deserted his party, a new election was called, a coalition government was formed, the dole was reduced and England faced about and started on the long and tedious pathway back.

Could We "Survive Bankruptcy"?

We have to look a long way ahead!

Dr. Richard T. Ely, the dean of American economists, in an address before the joint meeting of the American Economic Association and the American Statistical Association at Washington last December made this forecast:

"If unemployment insurance should be provided by the Government under the sway of Democracy as it is known in our country, there would be constant pressure to increase the awards just as we see in the case of pensions to the veterans. Every politician would become a friend of the unemployed and would vote to increase allowances out of the public treasury. That is what happened in Germany and in England where the pressure is probably less than it would be in our country. It is my firm conviction that neither the Treasury of the United States, nor of our individual States, would survive bankruptcy if we were to introduce public unemployment insurance."

The dire predictions made by Dr. Ely have been practically realized in Germany and England.

The Restoration of a Sick Nation

The only way to cure a sick nation is to restore the fundamental conditions of health. Nostrums will not get us very far.

Such has been the philosophy of the Ohio Chamber of Commerce.

The FIRST of the fundamentals to be taken up by the Ohio Chamber is Business Stabilization.

At its Annual Meeting held on November 7, 1931, the membership of the Chamber declared in favor of a modification of the anti-trust laws in order to permit concerns engaged in the same or similar lines of business to get together and guard against over-expansion, over-production and glutting of the market. At a meeting of the Directors held on November 24, 1931, we endorsed the plan of the Chamber of Commerce of the United States for the creation of an "Economic Council" to stabilize business.

The Ohio Chamber has a committee of its own on Stabilization, consisting of Charles H. Murray (CHAIRMAN) Director of Personnel of The American Rolling Mill Co., Middletown; Elmer C. Blum, Vice-President, Briar Hill Stone Co., Glenmont; Edward Durell, Treasurer, Union Fork & Hoe Co., Columbus; E. S. Greer, Supt., Kearns-Gorsuch Bottle Co., Zanesville; Murray D. Lincoln, Executive Secretary, Ohio Farm Bureau Federation, Columbus; F. A. Smythe, President, The Thew Shovel Co., Lorain, and S. S. Wyer, Consulting Engineer, Columbus.

The foregoing committee is a subcommittee of the Ohio Chamber's general committee on "Fundamental Economics of Business, Unemployment and Social Welfare", appointed by virtue of a vote of the Board of Directors passed on June 10, 1931.

Of course any constructive plan of stabilization must wait upon the action of Congress. The Chamber has machinery set up ready to cooperate with the Chamber of Commerce of the United States or with other agencies whenever Congress can be induced to give greater freedom for business planning.

The SECOND of the fundamentals of national health is the Strengthening of the Nation's Financial Institutions and the Restoration of Credit.

Three outstanding measures which were a part of the Federal Reconstruction Program have already been passed by Congress. One was the act creating the RECONSTRUCTION FINANCE CORPORATION; another the GLASS-STEAGALL BANKING ACT; and the third was that providing additional capital for the FEDERAL LAND BANKS. Another measure which was a part of the program and is still pending is the Home Loan Discount Bank Bill.

We know of no organization in the country that has made more strenuous efforts to further the passage of these bills than the Ohio Chamber of Commerce. Under the inspiration of George M. Verity of Middletown, the Ohio Chamber of Commerce took the lead in organizing "The Ohio Emergency Committee", which was set up to declare a "moratorium on partisan politics". This was made a nationwide movement, and the Ohio Chamber of Commerce spent the sum of \$2,148.77 in promoting it.

How much our efforts helped the cause along, we can never know; but we did our best.

The THIRD of the fundamentals in the restoration of national health which the Ohio Chamber of Commerce supported vigorously was the Anti-Hoarding Campaign.

The Chamber was the first organization in the country to respond to President Hoover's appeal for this campaign. Ohio became the first state in the Union to form a state-wide organization, which was known as the "Ohio Branch of the Citizens' Reconstruction Organization", to further the campaign. All of the work of the organization thus set up was carried on in the offices of the Ohio Chamber of Commerce under the leadership of former Senator Atlee Pomerene. The Chamber employed a trained publicity man and organizer to direct the details of this work.

The total expenses of this state-wide organization were \$2,476.38. To this the banks and building and loan associations of the state made special contributions of \$475, leaving a deficit of \$2,001.38 to be absorbed by the Ohio Chamber of Commerce.

With few exceptions, all of the counties in the state responded. The campaign brought millions of dollars back into Ohio banks and was a valuable agency in educating the citizens of Ohio on the principles of sound investment. One hoarder put \$750,000 back into circulation.

The FINAL legislative step in establishing conditions of economic health is the Balancing of the Federal Budget. It is the only major feature of the federal reconstruction program which remains unfinished.

The Ohio Chamber of Commerce has exhausted its resources to make OHIO'S VOICE heard at Washington on behalf of this action. It has sent members of its staff to Washington to urge action by individual senators and congressmen. It has organized a delegation to go to Washington and call upon the President and the Ohio members of Congress. It has sent, and is still sending, urgent appeals by letter not only to the Ohio delegation but to all members of Congress; and it has carried on a campaign to secure like action on the part of all of its members.

The National Program Is Only 33-1/3% Effective

It is natural that the public should be impatient under those gruelling conditions. "What good has it all done?" they say. A few evenings ago I heard the President of a great New York bank, who is an international authority on financial and economic problems, say to a meeting of the Toledo Chamber of Commerce that the federal program is only about 33-1/3% effective. It deals with fundamentals and it requires time for it to take effect.

In the meantime, various projects are put forward to give business a "shot in the arm". These usually revolve about huge expenditures for public works. They belong to the class of undertakings which have been characterized by Col. Leonard Ayres as unwise because "unproductive". Some of these projects are advocated from sources that command respect, but we gravely doubt that the patient will be put on his feet by this prescription. It is too much like a reversion to the ancient method of treatment by "bleeding".

But What About Our Present Unemployment?

Some of our members may say, "That is all very fine. You have shown us that none of the unemployment insurance projects can take effect during the probable life of the present depression and if they were in effect they would hardly touch one edge of the existing problem. In the meantime we have nearly 10,000,000 unemployed with us. What are we going to do about it?"

There is nothing to do except to carry on. The nation is on trial! The people of this Republic will never allow their fellow citizens to go hungry or unclothed. Those who have property must continue to give aid to those who have nothing left. Those who have jobs must divide with those who have no jobs. If necessary, further drafts upon public funds must be made through taxation. Yesterday I heard the opinion expressed from a responsible source that it may be necessary, if present conditions of unemployment continue throughout the year, for the country to go upon a War Basis with some system of regional organization.

But it is utter nonsense for people (in some of whom the wish is the father to the thought) to talk about the crumbling of our present economic system or a revolution in our system of government. The World War wiped out from 150 to 180 billion dollars of productive wealth. It was not our war! Uncle Sam didn't start it, although he helped finish it. No comparable set of conditions has existed in the history of the world. We hope they will never occur again.

This Republic has never been more sublime than in meeting this crisis. The unemployed have taken their punishment standing up. They have been grim, courageous, and to some extent even cheerful. Wealth has been contributed with unexampled generosity to our community funds and to other charitable purposes. Public funds have been voted freely. Employers have staggered employment, used their reserves and kept on operating in the red in order to keep their men at work. Families have helped their kindred, and neighbors have helped their neighbors. Without cant or pretension millions of unknown Americans have practiced the gospel "Bear ye one another's burdens".

Our individualistic civilization is functioning in this crisis far more effectively than any other civilization ever functioned in the history of mankind.

Respectfully submitted,

George B. Chandler

GEORGE B. CHANDLER
Secretary

256 Jk

W. A. Beaumont
1886 East 97 St
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WRHS



QUESTIONNAIRE ON UNEMPLOYMENT INSURANCE

Ohio Chamber of Commerce

It will aid the Subcommittee on "Unemployment Insurance" of the Ohio Chamber of Commerce's general committee on "Fundamental Economics of Business, Unemployment and Social Welfare", if you will advise us on the following points:

1. Is it desirable to attempt to draft and support a bill for unemployment insurance in the midst of the present unsettled conditions, or should the subject wait until it can be weighed in the light of approximately normal conditions?
2. Should the State of Ohio adopt a plan of unemployment insurance in advance of like action by the competitive industrial states of the Union?
3. If a bill is to be advocated before the next General Assembly, should it be a permissive bill establishing a plan under which certain employers or groups of employers may set up unemployment reserves, or should it be a compulsory bill requiring Ohio employers to set up such reserves?
4. If the permissive plan were to be adopted, should the state establish certain agencies to guarantee the investment and integrity of the funds and assure their equitable distribution?
5. Should the employer, the employee, or both employer and employee, contribute to a reserve fund? And in what proportions?
6. Should the state make any contribution to the administration or accumulation of such a fund from the general sources of taxation?
7. If a compulsory plan were to be adopted, what classes of employers and employees should be included within its scope?

(Signed) _____

(Individual's Name)

Enclosure with
Bulletin No. 103

May 25, 1932

(Company or Organization)

Ohio at the Parting of the Ways

**Unemployment Insurance
and
Old Age Pensions**

**Position of the
Ohio Chamber of Commerce**



Adopted on July 29th, 1932

LETTER OF TRANSMITTAL

July 29, 1932

To the Members of the Ohio Chamber of Commerce:

Your Board of Directors begs leave to advise you that the related subjects of Unemployment Insurance, Old Age Pensions and Business Stabilization have been subject to continuous study by the chamber for over 15 months. Its expenditures to date in carrying on this work amount to approximately \$8000.

On June 10, 1931, your directors authorized your President to appoint a committee on the Fundamental Economics of Business, Unemployment and Social Welfare (later designated for purposes of brevity as the "Committee on Stabilization"). This committee was chosen from widely separated sections of the state and from numerous business and educational groups, the selections being made chiefly from names submitted by local chambers of commerce. No questions were asked of or concerning any prospective appointee as to where he stood on any of the subjects under consideration, and in only a few instances were the views of committee members known in advance.

This committee at a preliminary meeting held on January 7, 1932, authorized the Chairman, Mr. S. P. Bush, to appoint three subcommittees. His appointments follow:

OLD AGE PENSIONS: Guy W. Jacobs, (Chairman) Manager, The Steubenville Ice Co., Steubenville; H. E. Dieter, Div. Sales Mgr., Group Insurance Division, Metropolitan Life Ins. Co., Cleveland; C. H. Bell, Jr., Atty., Willard Storage Battery Co., Cleveland; James S. Drewry, J. S. Drewry & Co., 500 Mercantile Library Bldg., Cincinnati; C. A. Dyer, Legislative Agent, Ohio State Grange and Ohio Farm Bureau Federation, Columbus; E. A. Griffiths, Plant Manager, Union Drawn Steel Co., Massillon.

UNEMPLOYMENT INSURANCE: D. H. Kelly, (Chairman) Vice-Pres., Electric Auto-Lite Co., Toledo; H. E. Dieter, Div. Sales Mgr., Metropolitan Life Insurance Co., Cleveland; Bertrand B. Kahn, Vice-Pres., The Estate Stove Co., Hamilton; Wm. Frew Long, Sec.-Gen. Mgr., Associated Industries of Cleveland, 1502 Guarantee Title Bldg., Cleveland; Dr. Robert E. Vinson, President, Western Reserve University, Cleveland.

BUSINESS STABILIZATION: Chas. H. Murray, (Chairman) Director of Personnel, The American Rolling Mill Co., Middletown; Elmer C. Blum, Vice-Pres., Briar Hill Stone Co., Glenmont; Edward Durell, Treas., Union Fork & Hoe Co., Columbus; E. S. Greer, Supt., Kearns-Gorsuch Bottle Co., Zanesville; Murray D. Lincoln, Executive Secretary, Ohio Farm Bureau Federation, Columbus; F. A. Smythe, Pres., The Thew Shovel Co., Lorain; S. S. Wyer, Consulting Engineer, 22 E. State St., Columbus.

The subcommittee on Old Age Pensions met on May 10, 1932, and on May 26, 1932, and prepared a report to be submitted to the general committee.

The subcommittee on Unemployment Insurance met on May 31, 1932, and on June 14, 1932, and likewise prepared a report to be submitted to the general committee.

The subcommittee on Business Stabilization met on July 6, 1932, and is continuing its deliberations, its report to the general committee probably not to be made until early in the fall.

On July 22, 1932, your general Committee on Stabilization met to receive and consider the reports of the subcommittees on Unemployment Insurance and Old Age Pensions. These reports were received, carefully considered, and acted upon.

In their studies, the Committee on Stabilization received valuable and continuous aid from the Executive Offices of the Chamber — particularly the Research Department. The Research Department submitted for the use of the Committee reports gleaned from the voluminous field of literature on the subjects, and statistical studies conducted on its own account:

UNEMPLOYMENT — INDUSTRY SEEKS A SOLUTION, December, 1931	137 pages
SUMMARY OF OLD AGE PENSION LEGISLATION, January, 1931 . . .	34 pages
OLD AGE PENSIONS — SUPPLEMENTARY REPORT, March, 1932 . . .	19 pages
HEALTH INSURANCE, December, 1931	17 pages
BUSINESS STABILIZATION — STUDIES STILL IN PROGRESS	

The Director of Research and other members of the staff attended all meetings of the general committee and subcommittees, and were prepared to answer inquiries on any question of fact.

A questionnaire was also sent to the entire membership of the Chamber to ascertain their views on unemployment insurance.

The real problem before us is that of preventing or minimizing periods of depression and resulting unemployment. Any accomplishments in this direction must come from the joint efforts of industry, business and government. This means that the economic policies upon which our state and nation are based must undergo a change that will modify our highly destructive competitive system and promote or even require more cooperation and organization in business and industry. This is the aspect of this general subject which is being considered by our Subcommittee on Business Stabilization.

It is the strong conviction of the Ohio Chamber of Commerce that the state and nation are at the parting of the ways!

One pathway leads to the quagmire of European experimentation and disaster, and the other holds to the firm ground of American experience.

The way back to national health is not through the application of imported socialistic nostrums, but by adherence to the old fashioned regimen of hard work, thrift, foresight, and individual and family responsibility—plus, of course, the preservation of a sound national currency, and drastic economies in public expenditures.

The reports of our general Committee on Stabilization were received and considered by the directors at a meeting held on July 29, 1932, and the conclusions arrived at are set forth in the document herewith presented.

Respectfully submitted,

Franz Buehler

President.

POSITION OF THE OHIO CHAMBER OF COMMERCE

• • •

1. The Ohio Chamber of Commerce reaffirms its opposition to any system of unemployment insurance, unemployment reserves, or old age pensions which is compulsory in its nature or to which the state or any subdivision thereof makes contribution out of public funds.

• • •

2. The Ohio Chamber of Commerce advocates that any private unemployment reserve fund or old age pension fund to which the employer and employee contribute by mutual agreement should be placed in the hands of some responsible fiduciary institution as trustee, and that said trusteeship should be irrevocable.

• • •

3. In order that abnormal peaks and valleys of employment may be avoided or minimized in the future, the Ohio Chamber of Commerce reaffirms its advocacy of the modification of existing anti-trust laws so as to permit business to adjust production to consumption through trade agreements, economic councils, or such other measures as may be found practicable and in the public interest; and the Chamber pledges itself to a continuation of the studies now being carried on by its Subcommittee on Business Stabilization and assures its members that it will be prepared to cooperate intelligently with any governmental or private agency engaged in the consideration of this subject.

UNEMPLOYMENT INSURANCE

The conclusions of the Ohio Chamber of Commerce regarding Unemployment Insurance were reached for the following reasons:

I. The abnormal and feverish state of the public mind makes this a dangerous period in which to depart from the policies which have been established through more than 150 years in American history.

II. None of the plans proposed by the advocates of unemployment insurance would afford relief in the present crisis because they could not become operative for three or four years.

III. The funds for setting up a system of reserves could be secured only with extreme difficulty, if at all.

There must be something in the treasury before anything is paid out. The employer is in no position to contribute to such a fund because, generally speaking, he is in the red; the employee is in no position to make contributions because he is either out of a job, working on reduced wages, or upon short time; and the state and subdivisions thereof are in no position to make contributions because their credit has been strained almost to the breaking point, and the taxpayers are going on a strike, as evidenced by the huge delinquent tax totals in Ohio, amounting to \$101,000,000 at the present time and probably reaching a figure of from \$150,000,000 to \$180,000,000 at the August settlement.

IV. The so-called "insurance" aspect of unemployment relief must be dismissed at the outset.

Such relief conforms to none of the recognized actuarial tests which cover all forms of insurance. 1. To be insurable, an event must be predictable with approximate accuracy according to the laws of probability employed by insurance actuaries. The great periods of unemployment occur in long cycles, the frequency, duration and severity of which are unpredictable. 2. The probability or frequency distribution in broad classes must be equally likely. It is a matter of common observation that some people are much more likely to be out of employment than others. 3. There must be a sufficient spread of observations to lead to average results. 4. The contingency to which the laws of probability are applied must be such that the happening of the event is subject to ready confirmation or denial. It is not usually easy, and sometimes impossible, to determine whether or not a man is voluntarily or involuntarily unemployed. 5. The laws of probability as related to the events in question must be known, so that the happenings may be predictable within certain well defined limits. As the laws of probability relating to unemployment (if there be any such laws) are unknown, there is therefore no basic data available upon which to predicate premiums or contributions for unemployment insurance.

There remains for consideration, therefore, some plan of Unemployment Reserves. These must be either voluntary or compulsory.

V. Voluntary Unemployment Reserves may now be established by private agreement between employers and employees.

VI. Compulsory Unemployment Reserves, imposed by statute, are unsound in principle.

If the fund is contributed to by the employer and the employee under state compulsion, it amounts to a legal requirement placed upon private citizens as to the manner and extent to which they shall save money and the method by which the money shall be disbursed when saved. This violates the inherited principles of freedom of contract and personal liberty of the American people. If the state contributes to the fund, it becomes to that extent a dole, whereby the general taxpayer pays into the savings fund of a particular class.

VII. Compulsory unemployment reserves are likewise unsound in practice.

(1) No plan of unemployment relief through reserves which has been proposed in this country would be more than a mere palliative in the grave crisis through which we are passing. To furnish a few dollars a week for a few weeks' time during a period of unemployment covering three or four years would be a travesty.

(2) If any form of reserves sufficient to tide over the present prolonged period of depression were set up, the volume of such reserves (estimated by economists at from 50 billion to 100 billion dollars for the entire nation to meet any crisis like the present) would be such that their liquidation during a period of unemployment would disrupt the financial structure of the nation and seriously increase the amount of unemployment. Moreover during any prolonged period of depression, the value of these reserves would shrink enormously.

(3) A compulsory reserve plan would encounter grave, if not insuperable, difficulties in its operation. It does not solve the problems for many large groups of the unemployed. Those unfortunate persons fall within certain recognized classes: (a) Those who have no gainful employment and do not want one; (b) young people who have never had a gainful occupation but who want work; (c) those who have employment, but are temporarily unemployed because of sickness or other disability; (d) those who have had employment, but whose working days are over; (e) and finally (this being the great class most deserving of our consideration), those who have an occupation and are able to work and who want work, but cannot find it.

Let us assume that a reserve system of tremendous magnitude had been established prior to the present unprecedented depression, and that the funds were being distributed from this reserve to the legitimately unemployed. The nation would still have on its hands a huge army of unemployed to be provided for by the ordinary methods of charity or poor relief. When is a person unemployed in a technical sense? Even in good times, the army of unemployed runs into about 2,300,000 in this country. Of those, a part are unemployable and a part do not want to work. All the reserve plan would do for them would be to swell their numbers, by removing the incentive to work.

VIII. The paramount and conclusive objection to all of these plans for socialization is their effect in undermining or weakening of the character of the people.

No civilization has ever arrived to a position of power and permanence unless it was founded on the initiative, self-reliance, thrift, and self-sacrificing foresight of the individual and the family. No plans similar to those proposed by the advocates of state insurance have ever been applied to any society without disastrous results to the character of the people — whether it be the corn laws of ancient Rome or the dole of modern England.

England's most serious problem today is not the financial debacle which threw the nation off the gold standard. With its proverbial ability to "muddle through", the nation may extricate

herself from this morass. The real calamity to England is the undermining of the character of the people. Where boys and girls, neither of whom have ever had a job, are marrying and having children on the dole, where individuals are drawing a dole from various sources at the same time, where a general feeling has been inculcated that the nation owes its citizens a living, you have wrought a disaster from which it will take generations to recover.

IX. Second only to the deleterious effect of compulsory unemployment reserves upon the character of the people is the ultimate disaster which it would work upon the financial structure of the state.

It is as inevitable as the law of gravitation that sooner or later the state itself would be called upon to make large contributions to any such fund, either because as in Germany the fund became insolvent, or as in England state contributions were made in accordance with a settled plan. Let us not delude ourselves. We have only to analyze the type of mind of those who advocate this class of legislation to appreciate that this is their ultimate goal. State contributions to such a fund is what constitutes the "dole".

May we here quote from Dr. Richard T. Ely, one of America's most distinguished economists:

"If unemployment insurance should be provided by the Government under the sway of Democracy as it is known in our country, there would be constant pressure to increase the awards just as we see in the case of pensions to the veterans. Every politician would become a friend of the unemployed and would vote to increase allowances out of the public treasury. That is what happened in Germany and in England where the pressure is probably less than it would be in our country. It is my firm conviction that neither the Treasury of the United States, nor of our individual States, would survive bankruptcy if we were to introduce public unemployment insurance."

The dire prophecy of Dr. Ely has already been fulfilled in England and Germany. Do we learn nothing by human experience?

In Germany the plan started exactly as it is proposed that it be started in this country—through contributions to a general fund by employer and employee. But the inevitable happened. The fund became insolvent. The politicians came to the rescue and during the past two years the bankrupt German government has contributed outright or "loaned" over \$400,000,000 to the fund. And the end is not yet!

In England state contributions were a part of the plan from the beginning. In that nation, whose population is only about six and a half times as large as that of Ohio, over \$600,000,000 a year is contributed to social insurance. A similar plan for Ohio would call for over \$90,000,000 a year from public funds, or three times the present General Revenue Fund of the state. It is ridiculous to point to the British plan as a success. The nation itself has repudiated it! Ramsey McDonald deserted his party, the labor government was defeated, a coalition government was formed, the dole was reduced, the gold standard was deserted, and the country has turned about to retrace its steps and pursue the long and tedious pathway to economic stability.

X. Your Chamber protests against condemning the American economic and social system because of its failure to meet a crisis for which there is no precedent and which has been imposed upon the people of the United States by a European holocaust.

We deny the contention of the advocates of compulsory unemployment relief legislation that mass production and the machine age have killed the initiative or obliterated the opportunity of the American workman. There is ample evidence that mass production in the machine age

has increased the volume of employment and enlarged the field of opportunity. We deny the contention that the average employee in this country is unable by thrift, foresight and the proper functioning of the family unit to lay aside sufficient reserves to meet those periods of slack employment which occasionally occur in normal times. The proof that he will be able to do so in the future is that he has been able to do so in the past.

The American industrial system is not a failure; it has been a colossal success. Boys and girls from the farms have flocked to the cities from generation to generation to secure the opportunities afforded in our modern manufacturing, mercantile and financial institutions. The huge and constantly increasing accumulations in savings banks, the wide acquisition of modest homes, and the unprecedentedly high standard of living among the masses all bear witness to this fact.

It is libelous to indict the American individualistic system for our present ills, and cowardly to be stampeded into deserting that system for a scheme of state socialization which has been discredited abroad and is untried at home.

XI. The membership of the Ohio Chamber of Commerce is overwhelmingly opposed to the establishment of unemployment reserves by state compulsion as shown by answers to a questionnaire distributed to our members by the chamber's subcommittee on this subject.



OLD AGE PENSIONS

The same compelling reasons which have been set forth more at length in the accompanying Report on Unemployment Insurance govern the Chamber's opposition on old age pensions:

THAT such legislation is destructive of the character of the people by removing the incentive to thrift and foresight;

THAT it deadens personal ambition;

THAT it is destructive of the family unit by removing the factors of family solidarity and family responsibility;

THAT in the case of a compulsory pension fund contributed to by employers and employees, it strikes a blow at personal liberty by prescribing to private citizens when, how and for what purpose they shall save their money; and

THAT in the case of pensions contributed to by the state and counties, it violates the principles of equity in taxation and equality before the law by requiring one class of citizens to set up a savings fund for another class of citizens.

THAT a compulsory old age pension system is unnecessary because the indigent aged are now being properly cared for through privately maintained institutions, through the functioning of the family unit, and through the established agencies of public charity.

The actuarial obstacle discussed in our report on Unemployment Insurance would not apply to old age pensions, because the number of persons arriving at the age of 65 in any particular year and the percentage thereof that would be entitled to the benefits of the act could be predicted by competent actuaries with a fair degree of accuracy.

The financial aspects of the two problems differ in degree, but not essentially in kind.

The Blum Bill which was introduced in the last General Assembly provided for payment of all pensions out of public funds. The benefits were to be \$25 per month and the age limit 70 years, there being no contribution by employer or employee. On this basis, the cost to the taxpayers of the state would have been approximately \$17,000,000 annually. This would mean \$8,500,000 from the General Revenue Fund.

Under the new bill now being proposed through initiative petition by the Fraternal Order of Eagles and Organized Labor, to be submitted to the next General Assembly, the payments are \$25 per month and the age limit is 65 years rather than 70 years. On this basis the cost for Ohio would be about \$32,000,000 annually. If, as in the case of the Blum bill, this were to be divided equally between the state and the counties, the state's share to be drawn from the General Revenue Fund would of course be \$16,000,000, and the counties' share a like amount.

The above figures in each case represent the minimum and the method of arriving at them is that used by the Research Department of the Ohio Chamber of Commerce when the matter was being discussed before the Committee on Insurance of the last General Assembly. The Chamber's figures were not successfully challenged at that time. They are based upon the report of the Ohio Health and Old Age Commission appointed by the 85th General Assembly, upon the Federal Census of Federal Pensioners, upon the report of the United States Census on the age distribution of population of Ohio, upon the United States Census report on distribution of rural and urban residents, and upon the experience of other countries, particularly Australia and New Zealand.

The bill now being initiated is bare of details regarding the financing of this proposed departure. It simply states that the General Assembly "shall provide necessary and adequate funds." These funds are to be secured "by appropriations from the general revenue fund of the state or other fund or funds available for the purpose, by allocation of part or all of certain taxes, licenses, fees or other revenues, or by other means". The language "certain taxes, licenses, fees or other revenues" must contemplate new forms of taxation or increases in old forms of state taxation. The significant words "other means" of course refer to the counties.

The General Revenue Fund of Ohio is supported by special and indirect taxes upon business and upon the fruits of business, no contribution being made thereto by real estate (unless incorporated). The sources of the General Revenue Fund of the State are drying up. The latest figures indicate that the expenditures of the state from this source have had to be cut from approximately \$30,000,000 (the sum appropriated by the legislature) to about \$24,500,000 in order to balance the budget for the current year.

To add to the General Revenue Fund a new item ranging somewhere between \$8,500,000 and \$16,000,000 a year presents a problem that would stagger the committees on Finance and Taxation of the General Assembly.

The tax burden upon the holders of farm property and private homes out among the counties is crushing! The rural taxpayers would hardly welcome with enthusiasm additions to the county budgets that would average from about \$100,000 per year (per county) to around \$200,000 per year (per county), depending on the age limit and monthly allowance adopted.

