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Unemployment relief, the President's organization on,
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FOR USE EVENING PAPERS---OCT. 2, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N.W.,
Washington, D. C.

Fred C. Croxton, Assistant Director.

COMMUNITIES URGED TO PLAN IN ADVANCE FOR CARE OF HOMELESS

Washington, D. C. Oct. Communities should plan in advance for the care of the homeless next winter if this serious problem is to be adequately met.

This warning is sounded by the Family Welfare Association of America in a preliminary report on a study of the homeless man and woman submitted to Fred C. Croxton, Assistant Director of the President's Organization on Unemployment Relief.

The report was prepared by Robert S. Wilson, Social Research Assistant of the Family Welfare Association of America at the request of the President's Organization. Linton B. Swift, executive secretary of that organization, in transmitting the report to Mr. Croxton said:

"Real community planning for care of the homeless was one of the most difficult aspects of the relief problem during the past winter. In dealing with the homeless man, many communities found it difficult to discover the happy middle ground between harshness and mere sentimentality; between niggardliness and over-generosity; between exploiting the homeless and being exploited by them.

"Mr. Wilson's preliminary suggestions are based upon a study of actual experience during the past year in a number of carefully selected cities. We hope that all communities may take advantage of this experience in planning for the next winter. In this, as in other problems of relief giving, we must remember that even the best intentions are not a substitute for real thought, nor for a sympathetic understanding of each individual's needs.

"Thousands of our present army of the homeless are new recruits

to poverty. We must not destroy their independence and self-respect, nor exploit their needs to gratify our own egotism. This means that as far as possible we should avoid bread lines, soup kitchens, or public hand-outs of food and clothing, substituting the types of service described by Mr. Wilson. Where relief is required it should not only be prompt but should be planned as far as possible to meet individual needs."

This study is one of a series of special studies which the Family Welfare Association was requested to make by the President's Organization. The complete findings in the study of the homeless will be available some time in October. They will give the general outline of the experience of fifteen cities in centralizing and coordinating work with homeless men and boys last winter. Field observations have already been made in ten of the fifteen cities to be covered: Philadelphia, Cleveland, Pittsburgh, Seattle, Chicago, Minneapolis, Detroit, Milwaukee, Decatur, Ill., and New Haven, Conn.

"If the experience of these and other cities offers any warning," says Mr. Wilson, "it indicates the necessity for immediate planning if the homeless are to be cared for intelligently and adequately during the approaching winter. With sudden occurrence of inclement weather, literally swarms of unemployed men seeking assistance will descent on city institutions for homeless. Without time for planning and germination of ideas, cities without a plan will be faced with the same bedlam of uncoordinated activity or inadequate feeding and housing facilities which many cities encountered last winter.

"There seems every indication in the cities visited that the bulk of the problem is more likely to increase than to lessen this winter. Cities which last winter won a reputation for breadlines or other uncontrolled relief are likely to find themselves a catch-basin this winter for

'knights-of-the-road' and unemployed from other cities and rural areas. Cities with more constructive efforts may expect increases from their local unemployed, single men whose resources have become exhausted as their period of unemployment lengthens out. Many men 'getting by' during the summer by sleeping in parks or empty houses will be forced to seek relief when the weather changes for the worse. The necessity for community protection in connection with rendering service to those in need forces action before increased numbers of men find make-shift relief through pan-handling or criminality."

Mr. Wilson states that the Family Welfare Association study indicates that several cities have already begun to reorganize their programs for the homeless for the winter 1931-32. New York, Chicago, Seattle, Philadelphia, Minneapolis and Milwaukee are now engaged in a revamping of programs which will avoid last winter's difficulties or meet changes in the character or size of the problem.

He strongly emphasizes the need for local coordinated effort and finds a definite trend in this direction in this summer's planning and in the emergency programs of last winter, adding:

"City plans are including an increasing number of private and public agencies which give either general or specialized service to the homeless man. The kind of services represented vary from city to city, but many include employment or job placement, medical attention, clothes, recreation, institutional care for aged and disabled, assistance to ex-veterans, work for semi-unemployables, as well as food and housing services. In the more successful schemes lay people of recognized civic leadership, public departments and officials, religious organizations dealing with homeless, and professional social work organizations are working together."

Another definite trend that stands out is the adoption and increas-

ing use of central bureaus of application and registration in the cities covered. Under most city plans a central bureau has been set up through which all homeless men pass. The value of such a central place of application is, however, largely nullified where individual agencies within the community handling homeless fail to require references from the bureaus.

Mr. Wilson points out that last winter there was an extraordinary unevenness in standards of housing and feeding of the homeless man and kinds of work requirements used by different agencies within a given city. He finds a trend toward the development of more uniform standards of care in agencies coordinated within the community plan.

Even under well-organized plans for the homeless many problems are found occurring which other communities may expect to encounter as they attempt systematic work with homeless men or women, Mr. Wilson states. These, he adds, include exploitation of the problem through broad-lines or other spectacular efforts by commercial organizations, religious groups or individuals seeking publicity; non-cooperation and duplication of effort by one or more city organizations dealing with the homeless; surreptitious-giving practices by the public to beggars and pan-handlers; an increase of pan-handling and begging when there is a tightening of work requirements and more careful interviewing of individuals, and an endeavor on the part of city authorities to ship all non-resident homeless to other communities, which, with other communities doing the same thing, merely results in greater confusion.

In some communities Mr. Wilson found the care of the homeless completely centered in a private non-commercial organization. In a number of cities where an organization has adequate equipment, personnel and experience it has been asked to take over the entire responsibility. In other communities the care of the homeless has been completely centered in a mu-

municipal lodging house administered and financed by the Department of Public Welfare.

"In no city studied," Mr. Wilson says, "have we found effective plans unless there existed a division of work between agencies, or a central bureau to coordinate effort."



THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

WASHINGTON, D. C.

No. 10.

COMMUNITY PLANS AND ACTION

COMMUNITY HOME-MODERNIZING CAMPAIGNS

TO STIMULATE EMPLOYMENT AND BUSINESS

10/3/31

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INTRODUCTION

The desire of the American people for better home conditions and the opportunity to obtain them economically during a business depression present a situation which may be developed effectively by community leadership to increase employment and improve business.

Reports to the President's Organization on Unemployment Relief indicate that community action in the promotion of home modernizing as part of a general employment program can do much to stimulate the demand for workers and materials.

Many homes and commercial buildings have fallen behind the times in efficiency, comfort, convenience, and appearance, in practically every community in the country. The amount of needed repair and advisable modernization constitutes a sizable opportunity to set more men at work and increase the demand for materials, affecting also the industries supplying materials. Small individually, but totaling large in many communities, these potential demands for workers and supplies may be expedited effectively into actual hiring and buying to the mutual advantage of owners, workers, materials dealers, and the community as a whole.

To a large extent, the incomes of owners have not been so affected by the depression, that they can not benefit by the lower prices of materials and the availability of plenty of good workmen. This opportunity to modernize economically, however, is not one which leads owners to take advantage of it automatically. While many have repaired and modernized during the depression, many others have overlooked the advantages of bargain conditions in an almost instinctive effort to curtail expenditures, even when their incomes have not been reduced. The tendency during a depression is to postpone repair and limit improvement. It is against this tendency that a campaign of information in connection with a modernizing movement should be first directed. A high degree of promotional effort is necessary.

The results of organized, vigorous, modernizing programs in numerous communities indicate that the further application of these activities with special emphasis on fall and winter work may to a considerable extent create more employment and business.

The President's Organization on Unemployment Relief recommends to community leaders the adoption of modernization promotion as part of a general employment program wherever the local situation is suited to such activity.

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SECTION I

ORGANIZATION OF MODERNIZING CAMPAIGNS

The following suggestions for organizing a community modernization movement are drawn from the general principles that have been found effective in the experience of various communities. They seek to show how the movement may be fostered by a local group of business and civic interests. The discussion deals primarily with the modernization of private homes, but the same principles with some variation and adaptation may be applied to the stimulation of industrial, commercial, and public and semi-public building modernization.

The broad objective of a modernization campaign from the employment emergency point of view is to stimulate home owners to hire workers and buy materials to repair and improve their dwellings wherever the condition and location of the building warrant the investment.

Much may be accomplished toward this end by the individual action of labor, architects, decorators, contractors, materials dealers, employment bureaus, financing organizations, and similar organizations.

But, a great deal more can be achieved, as a rule, when commercial interests in combination with civic groups cooperate in a concerted movement. Results, generally, can be multiplied many fold by a well-planned program supervised by an energetic director devoting all or a major part of his attention to its coordination.

How A Promoting Organization May Be Set Up

A local organization for the promotion of home modernization may be established as follows:

1. As a special organization with membership comprising representatives of business and civic interests who will benefit by the movement.
2. As a unit of a chamber of commerce or board of trade embodying the representation of the benefited interests.
3. As a part of the local organization of building contractors or, materials dealers, or labor group.
4. As a subcommittee of an emergency employment committee.

Under whatever form the organization is established, it is well to have its membership representative of the business or civic interests which will derive the most immediate benefit. Besides the home owners and civic groups, these include labor, materials dealers, contractors, architects, decorators, newspapers, real estate dealers, and financing organizations.

Functions

The functions of a modernization organization may be defined as follow:

1. To promote a knowledge of the benefits of modernizing, through the various media of spreading information, such as advertising, publicity, mailing of circulars (See page 6), talks before groups and over the radio, prize contests, exhibitions and displays, slogans, posters, personal canvassing, etc.

2. To provide a reliable source of information on plans and materials in response to requests for specific details and suggestions for the solution of individual modernizing problems.

3. To assist in providing counsel on methods of financing.

4. To assist in providing sound estimates of cost.

5. To assist in filling requests for workers, either as a point of contact between home owners and workmen or contractors, or through cooperation with employment bureaus, etc.

To a large degree, successful campaigns place heavy emphasis on service to householders. They begin by recognizing that the desire for better home conditions already exists in the minds of a great many people. They assume that additional stimulation of this desire is but groundwork. Proceeding on this line, they devote much of the campaign planning and execution to bringing householders directly in contact with individuals or firms that can give them good jobs quickly at reasonable costs.

They approach the potential hirers and buyers, not so much to stir in them the wish to modernize, but to inform them how to modernize according to proper standards, to tell them who can do it at reasonable cost, how to get them on the job, and how to finance the work as a sound maintenance cost or improvement investment.

Financing the Movement

Since a modernization campaign is designed to bring about increased sales of building materials and services, it is logical that a considerable portion of the costs of the movement should be borne by the commercial interests which will benefit directly. Civic organizations, because the movement is intended to promote general community improvement, also are logical contributors. Financing organizations such as building and loan associations and banks, because increased modernization provides an outlet for loans, also will derive benefits meriting their participating in the cost of the movement.

Spreading Information

In setting forth the advantages of modernization to home owners, there are three chief appeals: First, that by making needed repairs and improvements during depression they have the benefits of bargain materials prices and the availability of plenty of workmen; second, favorable terms for financing sometimes can be arranged, and third, by providing employment and creating a demand for materials and services, they are contributing to the improvement of business conditions. Fundamental to all of these appeals is the point that improved homes not only better living conditions, but also often increase sale and rental value.

These points, covering the basic approaches of promotion, offer many specific variations which may best be worked out by local publicity and advertising workers conversant with local situations.

It has been feasible in some communities to make an indirect approach on modernizing through local fire laws. A survey may reveal numerous homes below fire law standards in certain residential areas where the cost of modernization would not be an excessive burden on the property owners. The cooperation of municipal officials sometimes facilitates taking advantage of the need for this type of work. It offers an especially timely impetus to fall campaigns, prior to the heating period when defects in heating plants, fireplaces, chimneys, etc. may become aggravated.

Numerous trade associations and manufacturers and distributors of building materials and equipment have prepared extensive suggestions and material for modernizing advertising and publicity. Arrangements for obtaining these, usually, may be made through local dealers or directly with the sources.

The local committees of Better Homes in America, a semi-official organization represented in many communities, are equipped in many instances to assist in providing counsel and information. Demonstrations of remodeling and redecorating are a part of the regular programs of many of these committees, and their cooperation may be of considerable service in providing sound specific examples. The national headquarters of Better Homes in America is at 1653 Pennsylvania Ave., N. W., Washington, D. C.

General publicity usually should be considered only a means to help prepare the field. It is not likely to yield satisfactory results unless followed up directly.

Providing Counsel on Financing Home Improvements

One of the important services that a home-modernization movement can provide is counsel on where to secure financing, what kind, and how much. Many householders have real need of this service.

On the character of this counsel may depend the success of the movement and of any similar future movements. It can be the balance wheel of a campaign by forestalling costly work on dwellings where the location or condition would make any considerable expenditure unwise. If, as the result of campaign stimulation, any considerable number of householders would spend sizeable amounts without getting legitimate investment showing for their money, the word-of-mouth criticism of the movement might react to the long-time detriment of the modernizing idea.

On the other hand, it can be the medium through which householders can find out how to get sound financing for work that their ready money might not be able to pay for. It can assist them in gauging the proper amounts that maintenance and investment improvement may warrant.

Getting Business

The mailing of circulars to householders with lists of possible repairs and improvements to be checked off and returned to the central modernizing office is an effective method to locate potential jobs. (See Greensboro report.) Personal contact with the householder, however, is usually more fruitful. Check lists may be distributed by Boy Scouts and collected by them after the householder has indicated possible jobs. A man or a team of men may be assigned to interview householders in a given area. (See Shreveport report.)

Unemployed salesmen have been hired to make city-wide, house-to-house canvasses with good results in a number of instances. A salesman usually will be admitted if he states he is seeking to help the unemployed and that no obligation is involved. Often the householder will have some definite piece of modernizing in view, but the salesman should be able to suggest improvements suited to the house and to the family means.

It is desirable that the canvasser be able to talk in terms of cost estimates, citing tentative figures and stressing the fact of low prices.

If salesmen are used in the campaign, care should be taken to divide the territory so that householders are not annoyed by a stream of callers.

It is also important that canvassers, salesmen, and estimators carry some sort of credentials or other identification as a protection for householders against individuals seeking entry to houses for unlawful purposes.

Whenever possible, householders should be assured that the whole transaction will be handled in an orderly way by one organization. This usually requires agreement between all local firms cooperating in the program.

To work out such an agreement is often difficult. Skepticism of potential cooperating firms or groups will often deter the contribution of funds or personnel to a campaign until the following questions can be answered convincingly:

1. Is there really a field for local work in home modernization?
2. Will a campaign bring out actual orders beyond what would normally be forthcoming?
3. Will each firm participating in the campaign receive a fair share of the business?

A local survey can usually answer the first two questions. An experienced man can canvass enough houses to give a representative sample of the prospective work and the willingness of the householders to have improvements made. A survey often shows that a surprising amount has been planned by householders who are delaying because they do not know where to go for competent services and fair prices, because they do not know how to finance the job, or because of the natural tendency to put the work off.

The tabulation of the results of the survey according to the ages of the buildings usually reveals important information. Several surveys have shown that houses from one to five years old require little work, the total jobs per house averaging approximately \$100 or less. The advisable modernization on dwellings from 10 to 15 years has been found to average several hundred dollars per building. Classification by value of houses also may prove advantageous in showing clearly what may be expected from an organized campaign and where the campaign should be concentrated.

When a campaign is conducted on the basis of a cooperative agreement between contractors, etc., an equitable division of orders or contracts resulting from the campaign is a vital step and a stumbling block if not properly handled.

PAMPHLETS ON MODERNIZATION

Two pamphlets on modernization are available through the President's Organization on Unemployment Relief, 1734 New York Avenue, N. W., Washington, D. C. They are both comprehensive lists of repairs and improvements and have a check list which can be torn out by householders and sent in to local modernizing bureaus or employment offices to indicate potential job.

These pamphlets are available within the limits of supply gratis to community modernizing campaigns. They are entitled:

"Modernizing The Home, Suggestions for Remodeling and Modernization of Houses and Apartments" and "Suggestions for Possible Repairs and Improvements in the House and Its Equipment."

A handbook giving detailed instruction for repairs on the home, entitled "Care and Repair of the Home," is sold by the Superintendent of Documents, Government Printing Office, Washington, D. C., at 20 cents a copy.

S E C T I O N I I

EXAMPLES OF MODERNIZING CAMPAIGNS

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As brief illustrations of how several communities have organized for the promotion of modernizing movements, the following example, as set forth in reports from the communities, are presented to cite salient principles in application.

THE GREENSBORO, N. C., HOME MODERNIZATION AND IMPROVEMENT CAMPAIGN

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How home modernization was promoted in Greensboro, N. C., when employment bureau figures showed considerable unemployment among building trades, is set forth in the following report by Charles M. Ketchum, Secretary of the Greensboro Chamber of Commerce.

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The chronological steps in the Greensboro, North Carolina, Home Modernization and Improvement Campaign were substantially as follows:

The project was initiated as a device to relieve unemployment because it was obvious that the only antidote for the jobless was a substantial dose of jobs, and before jobs could be offered, they had to be created.

Under the guidance of the Chamber of Commerce a committee of five made a careful study of the causes of unemployment, and discovered that more people were out of employment in various angles of the construction industry than in any other field. Since there was a normal surplus of domestic housing and business locations, it was not considered desirable to stimulate the construction of new buildings, but it was believed that a very considerable volume of construction would be generated by inaugurating a campaign for modernization and improvement of both domestic and business property.

We first called together a small group of outstanding lumber, brick, plumbing, and electrical and building supply dealers, and outlined the details of the proposed campaign.

This was accompanied by a budget of the probable cost, which would run between \$3,000 and \$3,500, the bulk of which would have to be borne by them. Upon their agreement to contribute their prorata share, the program and budget was tentatively approved and a call issued for a much larger meeting at which were all dealers directly and indirectly affected by such a program.

The program called for a series of display advertisements, extending over a period of three months, containing 75 inches each. The theme of the first few ads was to create a spirit of "reasonable dissatisfaction" with what people had. For example, some advertising headlines were: "Do you dread the coming of the bridge club" and "They said - 'What a cozy home', but they thought - 'What a shabby place' and 'Somehow they never call again.'"

These ads were directed to women particularly. The next appeal was to men. Advertisements headed - "For Married Men Only," "You Win," and other similar captions were used to emphasize the profits in price advantage of those who improved their homes now at prevailing low prices for materials and labor. All display advertising was synchronized with publicity and propaganda, including a full page of special feature stories, about building and improvement, appearing in Sunday papers.

The Real Estate Board was induced to undertake as a major project the development of a home project the development of a home improvement and modernization demonstration. Two houses, identically alike, side by side, of an obsolete type, were secured and the owner induced to improve one of them under the direction of the Board. The other remained "as was" as the horrible example for comparison with the modernized home.

In this connection we undertook a contest in which each of the churches in Greensboro were offered an opportunity to win cash prizes totaling \$150.00 for the ones which secured the largest percentage of their bona fide membership, to register and inspect the demonstration house. By this means we induced many to go through both the old and the modernized house.

The city school officials were induced to put on an essay contest in which cash prizes were offered for the best 200 word answer to the following four questions:

1. What improvement could be made in my home that would make it more comfortable and convenient?
2. Indicate a small home in Greensboro which you regard as most attractive and tell in not more than two hundred words why.
3. Tell in not more than two hundred words why in your opinion it is an important advantage to improve property now.
4. Tell in two hundred words what interior decorations and landscaping, would, in your judgment, add most to the attractiveness of your home.

Radio announcements were used throughout the day and evening but on no special program. Fifteen or twenty paragraphs were prepared and used alternately, calling people's attention to the major purposes of the campaign, and the advantages to them. An architect's consulting bureau was established, to confer with people desiring further information about modernization plans, at no obligation or expense, unless final plans were made.

A financial advisory committee was established to assist in arranging for financing of improvements. No actual loans were made, but advice given as to how loans might be secured.

Headquarters were established for the distribution of illustrated printed matter pertaining to all types of modernization and improvement. Most of this literature was secured from manufacturers, although we issued some locally.

Everyone interested in Home Improvement and Modernization was requested to contact with the Central Bureau for further information, and in response to these inquiries, we sent out a check list of repair and improvement items and an employment sheet, asking for them to be executed and returned to headquarters, in order that we might know in what particular subject of improvement they are interested. Those which came back were followed up by personal calls from the merchants and tradesmen affected.

The following letter was mailed this fall to give a seasonal impetus to the movement. The letter emanated from the Home Modernization and Improvement Committee of the Chamber.

"To relieve unemployment the Chamber of Commerce organized the Home Modernization and Improvement Committee. This Committee has been sponsoring through the spring and summer the Modernization Campaign. With the cooperation of the Greensboro Real Estate Board they have remodelled two homes (411 and 415 North Spring Street) to show the advisability of doing such work at this time while prices are at the low ebb. The homes will be open for public inspection during the week of September 7th through the 11th.

"These homes have been thoroughly remodelled. The floors are new, the walls replastered and redecorated, and a modern heating plant installed in each home. One of the houses has been brick veneered and both have been brought up to date in every way. They have been furnished and equipped appropriately with economy as the keynote. Since the Modernization work has been done several applications are on file for rental at a substantial increase over the old rental price. Several people are interested in the purchase of these houses, showing the practicability of modernization.

"You and your friends are cordially invited to inspect the homes on the above dates, so you can see for yourself just what can be done to improve and modernize the old and obsolete homes, and at the same time give work to the unemployed.

"The Parent-Teachers Associations of Greensboro are sponsoring an attendance contest, and when you visit the homes secure a card and vote for the Association of your choosing."

THE SPRINGFIELD, OHIO, HOME MODERNIZING BUREAU

The following report of home modernizing activities is by F. E. Higgins, Assistant Secretary of the Springfield Chamber of Commerce.

The Home Modernizing Bureau of Springfield, Ohio, was first conceived by the Springfield Chamber of Commerce as a method of stimulating employment and general business as well as improving the general appearance of the city.

After much concrete information was gathered from various operating bureaus, a meeting of outstanding business men was held. A Board was appointed at this meeting and represented real estate interests, lumber dealers, banks, the local newspaper, and the Chamber of Commerce.

After the actual organization of the Bureau, a budget was made which called for \$3,500. This amount was raised by the committee and was financed through the building supply dealers, cement manufacturers, contractors, builders, utilities, banks, Building & Loan Associations, furniture stores, hardware stores, lumber dealers, Real Estate Board, Chamber of Commerce, painting contractors, and plumbers. In other words, those people who would be directly benefited, in most cases, by the activities of such a bureau, contributed to its support.

The Bureau was organized in July, 1930, and started functioning August 1st to operate for a period of four months: July, August, September, and October. The staff of the Bureau consisted of one manager, Harry S. Cotter, whose duties were to handle all office detail, including collection of subscriptions, direct mail to property owners, investigate possibilities of financing all jobs before referring to architects, and follow-up inquiries to the point of definite decisions. He then presented prospects with a bulletin carrying the names of all concerns and individuals who were supporting the campaign.

Interest in the Bureau was stimulated through advertising campaigns, free architectural services, building and financial advice, and direct mail canvassing.

Our advertising campaign consisted of newspaper advertisements, bill boards, auto bumper signs, truck signs and window signs, using as slogans, "Are you proud of your home?"—"Put a jobless man to work"—"You never can tell when you may want to sell." Our truck and window signs carried a picture of a new, modern home with the slogan "Modernize your home now—6½% loans available. For advice call the Home Modernizing Bureau."

At a very reasonable fee (paid by the Bureau) several local architects were interested in the movement and did their part by giving free architectural advice and service to all those owners who wished it.

The Bureau neither furnished estimates of cost nor did they bring the home owners and workmen or contractors together. The names of prospects were not passed along to the bureau members as such action would have meant that perhaps every subscriber would immediately solicit the prospect and, in some instances, would irritate him. This method not only protected the prospect, but avoided the possibility of any member forming the opinion that the Bureau favored some subscribers at the expense of others.

Besides the modernization which passed through the Bureau, there was a great increase of modernizing indirectly traceable to the activities of the Bureau. The last month of the Bureau's operation saw the alteration permits increase 48% over the same month in 1929.

We are very well pleased with the results accruing from the Bureau's activity, and feel that it did bring about a stimulation of employment and business activity.

THE SHREVEPORT, LA., WORK CREATION PROGRAM

In Shreveport, the promotion of home modernization to create employment was synchronized with several other forms of work creation. The following report by Dan W. Spurlock, Executive Secretary of the Community Welfare Committee, sets forth details of the home modernization campaign and shows its relation to the broader program of job stimulation.

From the inception of the general plan for unemployment relief and the alleviation of suffering caused thereby, due consideration has been given to the vital importance of work creation.

After an estimate of the situation was made, the Work Creation Program was duly adopted as our major mission. All other activities were subordinated and so planned as to insure to the maximum the success of that vitally important movement. Therefore, in the very beginning most serious consideration was given to the importance and development of plans for the operation of the Work Creation Program. Even before the major part of our unemployed registrations had been completed, Work Creation was well under way.

Owing to the importance of this program and the magnitude of the mission and its vital effect on the general situation, it was deemed necessary to sub-divide the Work Creation among several sub-committees, this to insure positive and quick results. The sub-committees created were as follows:

- | | |
|----------------|------------------------|
| A Public Works | D Business (General) |
| B Utilities | E Residential |
| C Industrial | F Business Stimulation |

A. THE PUBLIC WORKS COMMITTEE was further sub-divided into sub-committees of Federal, State and Parish-City. The chairmen and members of the Public Works Committee were men of the highest standing and most influential in the community. The sub-committees were also so composed and with the view of strengthening the influence of these committees. The mission of this committee was to create new and hasten contemplated public works. In the accomplishment of this mission the committee immediately made an estimate of the situation, ascertaining all information which would have any bearing whatsoever on the realization of the objective. They then contacted the person or persons in charge of the work, with a view of hastening all possible the immediate starting of the construction program in question.

B. UTILITIES. The composition of this committee was along the lines of the Public Works Committee and had as its mission the development and prompt carrying out of any contemplated expansion or modernization plans, the stimulation, maintenance and stabilization of employment in all companies coming under this caption.

C. INDUSTRIAL. This committee was composed of five outstanding men familiar with the power and limitations of industry. This committee has for its mission, maintenance, expansion, modernization and stabilization.

D. BUSINESS ENTERPRISES. This committee was composed of five outstanding business men whose mission was to develop any contemplated new projects and expansion or modernization, as well as to stimulate the proper maintenance of business buildings.

**** E. RESIDENTIAL. General Committee was composed of the outstanding leaders of all civic clubs, fraternal organizations and outstanding leaders, both men and women of this community. The committee consisted of 33 persons and operated through an executive committee of five outstanding leaders. The Residential Committee was sub-divided as follows:

- (1) NEW HOME PROJECTS
- (2) REMODELING, RENOVATING, AND BEAUTIFYING

The success of this committee resulted in quick and temporary relief from the distressful existing conditions. It was, therefore, deemed highly important to have this committee act methodically and vigorously to the end of creating the maximum amount of work and in having all possible remodeling, renovating and beautifying work done at once.

An intensive publicity campaign was put on for the purpose of creating in the minds of the public the fact that by remodeling, renovating and beautifying now that they would be contributing materially to the relief of the situation and that they would be effecting a marked economy and that they would realize a better grade of workmanship. This publicity was developed through the press together with a Work Creation Pledge, for clipping and mailing to general headquarters. Through distribution of leaflets by following methods: To the church congregations; through school children; through theaters; through bank statements and through inserts in daily papers. Further good effects were accomplished by trailers in picture shows by radio announcements; by home modernization exposition; by letter of personal appeal to a selected group of some 2,000 home owners; through civic clubs and church organizations, and through a number of minor mediums.

The Executive Committee developed some fifty odd sub-committees under group chairmen of 4 teams to each sub-group for the purpose of making a house-to-house survey. The better residential part of the town was assigned to teams by blocks. The territory was so assigned as to give each team only such number of houses as they could make a physical survey of in two days working time. These teams were composed of a man from the business world together with a workman. Each team was furnished with a Work Creation Card. The general idea being, as each team approached the house they could make an estimate of the outside conditions, checking opposite the particular heading, any work that they deemed necessary to put the outside of the house in proper condition. They then gained admission to the house and by speaking with the housewife or owner of the house, they developed any necessary information concerning work needed on the interior. Then, it was their mission to sell the idea to the housewife, man of the house, or the house owner, underscoring any particular item which the owner was agreeable to having done and developing the other information called for on the card.

With this information, the Placement Committee was able to put the requisite workman in touch with the person who might desire to have the work done, without taking any action to the end of determining the cost and prices of the project. The major portion of this work was accomplished within two weeks.

A tremendous amount of good resulted from this work of the Work Creation Committee. Valuable information was gained, even when the committee failed to secure their pledge to have work done, for the owner was caused to start thinking in terms of remodeling, modernizing, and improving; which thoughts, in a great number of cases later crystalized into actual work. Then too, a tremendous amount of valuable information was developed, which was later followed up by personal contact and telephone and developed into work. The Follow-up Committee was composed of supply men who were given free access to the Work Creation Survey Cards; who in a number of instances were able to develop, not only business for themselves, but work for a great number of skilled craftsmen.

As explained above, the owners of the rented houses were approached by a special committee, and on the basis of the economic value as well as the humanitarian nature of the work. All cards were sent in by the house owners, pledging to have work done and asking for estimates were handled through the placement committee; and as explained above, the committee only attempted to place in contact the party who desired to have the work done and several workers capable of doing the work, leaving it entirely with the party desiring to have the work done, as to whom he should hire. However, the Placement Committee has, all along, kept uppermost in mind the relative need for employment in notifying workmen of jobs.

I am happy to report that I voice the sentiments of the entire Executive Committee in stating that the movement in Shreveport has realized success beyond our fondest expectations. The results obtained have demanded sacrifice of time on the part of those interested; however, we have been able to take care of our problem and to render the necessary relief for a surprisingly small amount of money over and above normal expenditures for charities. The results obtained are naturally due to the most serious and vigorous analysis of cause and effect and proper application of the necessary panacea.

THE MUNCIE, IND., HOME MODERNIZING CAMPAIGN

The first steps in launching the Muncie home modernization movement are set forth in the following summary by Lester C. Bush, Manager of the Muncie Chamber of Commerce.

The program of the Building Trades Section of the Muncie Chamber of Commerce was started about April 15th, 1931, by raising approximately \$2,000.00 to finance a campaign of advertising and publicity.

The Section selected an executive committee with a chairman and secretary, the latter officer being the manager of the Chamber. This committee has had full charge of the campaign, the Chamber's manager co-operating throughout and having full charge of the publicity campaign.

The following, generally speaking, is the outline of the plan for modernization followed by the Section in its work to date:

1. Page and half page advertisements in the two local daily papers and one weekly paper.
2. Newspaper stories about the campaign, the subscribers to the fund supplemented with cuts of various backers of the campaign.
3. Letters to one thousand property owners owning property which, in the opinion of the committee, should be modernized, and where it is known that the owner had or could get the funds to modernize.
4. Talks over the local broadcasting station.
5. Sermons by local ministers on the subject of modernizing and the employment of artisans and laborers.
6. Discussing the subject of modernization with all telephone subscribers thus securing valuable information as to ownership of structures and possibilities of modernizing.
7. Annual spring dinner given in honor of building industry with 750 present.
8. Discussion of modernization before all civic and quasi-civic clubs of the city.

Noticeably good results have been attained and a reduction of general unemployment has ensued. It is estimated that several hundred thousand dollars have already been spent in modernization in Muncie. The plan will be continued constantly for the following reasons:

(a) To give employment; (b) to increase business of interested contributors; (c) to aid in general beautification of the city.



FOR USE MORNING PAPERS --- OCTOBER 4, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue,
Washington, D. C.

Walter S. Gifford, Director.

DEFINITE PROGRAM BEFORE COMMITTEE ON ADMINISTRATION
OF RELIEF.

Washington, D. C., Oct. ---The Committee on Administration of Relief at its first formal meeting on Monday, October 5, will canvass the entire field of relief and pass upon many suggestions which have come to the President's Organization on Unemployment Relief, with a view to adopting a definite program.

The membership of this committee, which is headed by Fred C. Croxton, Assistant Director of the President's Organization, includes executives of leading welfare organizations. The experience of these organizations in the relief field is at the disposal of the committee.

Members of the committee are:

Fred C. Croxton, chairman.

Newton D. Baker, Cleveland, Ohio.
C. M. Bookman, Cincinnati, Ohio.
Martin H. Carmody, Grand Rapids, Michigan.
J. Herbert Case, New York City.
John W. Davis, Institute, West Virginia.
E. D. Duffield, Newark, New Jersey.
William J. Ellis, Trenton, New Jersey.
Mrs. John M. Glenn, New York City.
John K. Ottley, Atlanta, Georgia.
John Barton Payne, Washington, D. C.
Frank R. Phillips, Pittsburgh, Pennsylvania.
Raymond Robins, Brooksville, Florida.
Tom K. Smith, St. Louis, Missouri.
Mrs. Robert E. Speer, New York City.
L. J. Taber, Columbus, Ohio.
Col. Edward Underwood, New York City.
Thomas H. West, Jr., Providence, Rhode Island.
Matthew Woll, Washington, D. C.

FOR USE MORNING PAPERS--OCTOBER 5, 1931.

The President's Organization for Unemployment Relief,
1734 New York Avenue,
Washington, D. C.

Fred C. Croxton, Assistant Director.

BACK-TO-SCHOOL MOVEMENT SAVES COLLEGE STUDENTS FROM JOINING JOBLESS.

Washington, D. C., October Increasing college enrollments this fall, built up through efforts to assist students in remaining at their studies, are saving many young people from joining the jobless, according to a statement received by Fred C. Croxton, Assistant Director of the President's Organization on Unemployment Relief, from Olga A. Jones, in charge of the Back-to-School movement for the President's Organization.

"Universities and colleges throughout the country", said Miss Jones, "have written the President's Organization that they are making every effort to round up students who have not appeared in the classrooms this year. For those who are found to be staying out for financial reasons, the colleges are seeking to provide special scholarships or other arrangements so that the education of these young people will not be disrupted by the depression. Reports from over 200 colleges and universities show, almost without exception, a heavy increase in attendance, due in a large measure to special efforts to keep students in school. This means that these young men and women are not thrown upon the labor market to compete with heads of families in the search for jobs or to enter work which often is unsatisfactory or temporary in nature, and leads only to enforced idleness later.

"By continuing their education, these students are placing themselves in a better position to obtain responsible employment after their studies are completed. Although at present there is a large surplus of college trained people looking for professional work, just as there is a surplus of skilled and unskilled labor, it is the belief of educators that this condition is only

temporary. College training is becoming a requirement in more and more lines of work so that when conditions become normal there can be no doubt that the students who stay in school now will be able to occupy positions for which they would not be eligible otherwise.

"The Colleges are to be congratulated on the remarkable showing which they have made in maintaining needy students. In launching the Back-to-School movement, Fred C. Croxton, Assistant Director of the President's Organization on Unemployment Relief, made the following recommendations in a letter to university and college presidents: efforts to increase loan funds if necessary; addition of some emergency scholarships; remission of tuition in case the student's need justifies this measure; acceptance of promissory notes or a definite amount of labor in exchange for tuition; and a careful check-up of students who do not return.

"The reports which we have received show that all these measures are in use and others as well. Numerous colleges have been active in securing part-time jobs for students in some line of college activity or elsewhere in the community. Much of this placement is non-competitive with regular workers.

"Funds to finance needy students have been provided through special contributions, the use of college resources or credit, contributions by the students and faculty, proceeds from special football games, and other sources. In addition to their response to the Back-to-School movement, the colleges are helping the present situation by expediting construction and repair programs in order to create a demand for men and materials and at the same time to take advantage of existing low prices. Faculty members have contributed liberally to local relief funds."

Some examples of how the colleges are helping students through the depression are shown in the following excerpts from letters received by the President's Organization on Unemployment Relief:

Karl T. Compton, President, Massachusetts Institute of Technology --

"Through our new loan fund, we have approved loans of nearly \$150,000 to our students for next year and the indications are that this sum will rise to \$200,000. It is evident that many of our students would have been unable to return this year without this aid. We are following out your suggestion of communicating with students who have not returned to find out whether this is due to finances and if so whether we can assist. Our Technology Christian Association has an employment director who, by strenuous efforts last year kept student employment nearly up to the pre-depression level. We have also a personal director and staff who aid in locating our graduates."

Frederick B. Robinson, President, College of the City of New York --

"Tuition is free in our College of Liberal Arts and the fees in our technical schools are nominal. Thus the problem of retaining needy students is only that of living expenses. The faculty are contributing about \$1,500 per month for this purpose. Our regular student aid fund was considerably extended and more students were given employment as assistants at the college. The fact that our enrollment increased 30 per cent is evidence of the success of our entire program. In connection with outside relief, the students raised \$3,000 which was contributed to the Prosser Committee; the faculty contributed to the Mayor's Unemployment Fund; and the college accepted from relief organizations additional workers who were used in clerical positions, clearing the grounds, etc."

Walter B. Scott, President, Northwestern University -- "We have appropriated additional loan funds and scholarships for this year. We also have increased our Employment Department in an attempt to find work for impecunious students. We are accepting script issued by the Chicago Public Schools in lieu of tuition money."

Donald B. Prentice, President, Rose Polytechnic Institute, Terra Haute, Indiana. -- "We are offering graduate work to our alumni. This has not been done previously and represents additional work accepted voluntarily by the faculty as a contribution to the present emergency. There has been considerable interest shown in the plan by members of last year's class and by some who graduated in 1930. We have gone the absolute limit in loaning funds to needy students and have temporarily increased the number of scholarships where there was a balance in the scholarship funds. It has been the policy to employ as many students as possible in the dining room and book store."

Ralph K. Hickok, President, Western College for Women, Oxford, Ohio -- "Scholarship offerings have been greatly increased this year. In addition, we have from 90 to 100 positions on the campus. Some of these call for one hour of work per day with a credit of \$75 per year and some call for twice this work and credit. The positions are in the library or college store or as laboratory assistants or operating the college switchboard or answering bells in the dormitories."

Charles C. Selecman, President, Southern Methodist University, Dallas, Texas -- "We are undertaking to increase our loan funds, collect outstanding loans made to students in former years, and encourage individuals or groups to help students in every possible way in their efforts to return to school. We are using ten broadcast periods to interest young people, parents, and others in this important matter. We have prepared a resolution for the Dallas Chamber of Commerce along these lines and also have asked Rotary, Kiwanis, and other luncheon clubs to cooperate with us. The local press is giving the whole subject a great deal of publicity."

Eiland Nelson, President, Dana College, Blair, Nebraska -- "A winter semester from November 16 to March 25, will provide education for young men who could not enter at our regular opening date in September, especially for the

farmer lads who have to work during the balance of the year. New laboratories are being built entirely by student labor. These were not originally contemplated for this year but so many students were unable to attend unless we could promise work that the project was undertaken with the additional advantage of low building material costs. Our College Cooperative Oil Company and our baking are managed and operated entirely by students. Our enrollment has increased 16 per cent over last year and 76 per cent over two years ago. Over half of our students are engaged in part-time employment. Since all this employment is provided by the college, it does not compete with the city's efforts to place its own people."

Numerous other letters have been received by the President's Organization showing equally progressive action on the part of colleges and universities in all sections of the country.



FOR USE EVENING PAPERS -- OCTOBER 5, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N. W.,
Washington, D. C.

Fred C. Croxton, Assistant Director.

PUBLIC AND SEMI-PUBLIC WORKS CONTRACT AWARDS

Washington, D. C., October -- Public and semi-public works contract awards amounting to \$36,136,898 were reported to the Public Works Section of the President's Organization on Unemployment Relief last week, it was announced today by Fred C. Croxton, Assistant Director. The addition of this amount brought the total of contract awards reported since December 1, 1930, to \$2,517,699,646.

The week before last \$28,019,457 worth of contract awards were reported.

The total number of projects reported last week was 484 in 38 states and the District of Columbia, and includes Federal, state, county, and municipal construction; school and college construction, bridges, streets, sewers, water supply, hospitals, power supply, rivers and harbors work, and other types of public and semi-public projects.

A complete list of projects by states and localities follows:

STATE	LOCATION	PROJECT	AMOUNT
ARKANSAS	Fort Smith	Resurfacing Street	\$6,000
	Texarkana	Erecting Post Office and Court-house Building	790,000
	Poinsett County	Drainage Work	295,880
	Market Tree	Drainage Work	750,000
	Pine Bluff	Erecting Armory (National Guard)	25,000
CALIFORNIA	San Joaquin County	Constructing Peltier Road	\$15,815
	"	" Miller Road	6,826
	"	" Brunl Road	9,505
	"	" Escalon Avenue	11,000
	"	" Lower Sacramento Road	37,000
	"	" Rhoden Road	14,939
	"	" Harney Lane	12,350

STATE	LOCATION	PROJECT	AMOUNT
CALIFORNIA (Continued)	San Joaquin County	Constructing Holt Road	\$8,992
	"	" Meyer Road	11,008
	"	" Farmington-Bellota Road	25,788
	"	Constructing Subway-Forest Lake	13,366
	"	" Bridge, Farmington Bellota	2,846
	"	Culverts - Harney Lane	958
	"	Constructing Sewer System, Fair Grounds	3,379
	"	Erecting Stock Barn Fair Grounds	8,124
	"	Heating County Jail	1,573
	"	Installing Sterilizers County Hospital	9,944
	"	Erecting New Unit San Joaquin General Hospital	183,681
	"	Installing Plumbing San Joaquin General Hospital	21,299
	"	Mechanical Work San Joaquin General Hospital	20,174
	"	Electrical Work San Joaquin County General Hospital	11,576
	"	Constructing O A Stewart Road	9,832
CONNECTICUT	Wethersfield	Constructing Sewers	\$10,741
	Windsor	Constructing Sewer	2,009
	East Hartford	Constructing Surface Drainage System	2,500
	Norwalk	Repairing Stone Wall	299
	Norwich	Erecting New Kitchen and Equipment	50,000
DISTRICT OF COLUMBIA	Washington	Installing Electric Lights	\$15,000
	"	Paving Curbs and Sidewalks	82,468
DELAWARE	Greenwood	Erecting High School Addition	\$151,000
	Laurel	Erecting Addition and Auditorium to School	179,000
	Lord Baltimore	Erecting Junior and Senior High Schools	130,000
	Newark	Erecting School Addition	140,694
	New Castle County	Paving Road	18,526
FLORIDA	Tampa	Erecting School	\$974
	Daytona Beach	Grading Streets	3,500
	"	Improving Municipal Airport	2,000
GEORGIA	Augusta	General Repairs on Paine College Buildings	\$2,500
	Bibb County	Erecting Additional Class Rooms	6,500

STATE	LOCATION	PROJECT	AMOUNT
GEORGIA (Continued)	Bibb County	Erecting Rural School	\$2,000
	Carroll County	Erecting Mt. Zion School	5,000
	"	Erecting Burwell School	9,000
	"	Erecting Carrollton School	12,000
	"	Erecting Rock Ridge School	4,000
	Cherokee County	Erecting Holbrook School	8,000
	"	Erecting North Canton School	5,000
	"	Erecting Hickory Flat School	3,000
	Cobb County	Erecting Locust Grove School	5,500
	"	Erecting Mt. Bethel School	4,000
	"	Erecting Harmony School	4,000
	Colquitt County	Erecting Autreyville School	3,500
	Jackson County	Erecting School	10,000
	Fort Benning	Erecting Radio Station	11,000
	Atlanta	Paving	9,304
ILLINOIS	Sangamon County	Paving Work	\$96,493
	East Moline	Constructing Sanitary Sewers and Watermains	12,053
	Jacksonville	Street Paving	28,000
	Maywood	Paving Sidewalks, Curbs, Sewers, Platform Scale and Pit	8,300
	Wyanet	Erecting Town Hall	6,000
	DeKalb County	Constructing Bridge	6,187
	Edgar County	Paving	18,249
	Grundy County	Graveling (Sec. H-MFT)	11,041
	Johnson County	Erecting Dormitory Building,	35,000
	LaSalle County	Graveling (Sec. Z-MFT)	58,000
	"	Constructing Bridge and Grading (Sec. T-MFT)	8,800
	Mount Morris	Erecting Gym and Recreational Building	42,924
	Rock Island	Paving Alley	1,203
	"	Paving Fifth Street	1,711
	Bureau County	Graveling	500
INDIANA	Adams County	Installing Water System in School	\$2,000
	Miami County	Repair Work on Schools	15,000
	Vigo County	Repairing and Painting Schools	1,500
	English Lake	Erecting School	20,000
	Jeffersonville	Paving Streets	3,932
	Marion	Constructing Sewer	697
	Tangier	Erecting Grade and High School	20,000
	Spencer County	Graveling Road	5,898
	Warrick County	Constructing Hoskinson Drain Bridge	2,474
	Indianapolis	Street Paving, Grading and Curbing	24,015
	Brown County	Paving Zimmerman Road	9,000

STATE	LOCATION	PROJECT	AMOUNT
IOWA	Fairbank	Erecting Steel Water Tower	\$6,600
	Sioux City	Constructing Storm Sewer	1,992
	Keokuk County	Grading and Culverts	12,118
	Louisiana County	Graveling	29,342
	Mahaska County	Graveling	4,485
	Monroe County	Grading	5,302
	Bellevue	Erecting Addition to Power House	8,850
	Burlington	Paving Alley	906
	Bremer County	Erecting Five Maintenance Garages	2,450
	"	Grading	3,499
	Carroll County	Graveling	1,676
	Guthrie County	Graveling	738
	"	Graveling	1,439
	O'Brien County	Graveling	9,348
KANSAS	Topeka	Erecting Post Office	\$950,000
	Wichita	Paving Work	75,000
	McPherson	White Way	10,000
	Topeka	State Hospital Alterations	3,000
	LaCrosse	Constructing Sewer System and Disposal Plant	35,000
	McCracken County	River Improvements	62,901
LOUISIANA	Bossier Parish	Erecting Headquarters and Operation Building	\$85,000
	"	Erecting Assembly Building	50,000
	"	Erecting Five Hangars	370,000
	"	Erecting Warehouse	5,000
	Natchitoches and Winn Parish	Reinforcing Concrete Spillway	25,000
	Cameron Parish	Constructing Drainage System	20,000
	Calcasieu Parish	Erecting High School Building	57,242
	Rapides Parish	Erecting Auditorium at Campbell School	3,165
	Tensas Parish	Erecting Negro School Building	5,200
	Union Parish	Erecting School Board Office Building	5,025
MAINE	West Forks	Remodelling West Fork	\$2,000
MARYLAND	Cascade	Erecting Kitchen Building and Dining Hall	\$11,900
	Baltimore County	Paving Road, Group #6	1,746
	Loch Haven	Erecting Cottage	50,000
	Garrett Park	Erecting Chapel	200,000
MASSACHUSETTS	East Springfield	Erecting Branch Library	\$25,000
	Nahant	Repairing Valley Road School	200
	"	Repairing Wilson School	400
	Medford	Erecting Foot Bridge	3,500
	Springfield	Erecting Gray Art Museum	350,000

STATE	LOCATION	PROJECT	AMOUNT
MASSACHUSETTS (Continued)	Boston	Constructing Sewer	\$14,965
	Springfield	Erecting Addition Natural History Museum	160,000
	Norfolk	Erecting Storehouse and Supply Building	52,000
	Springfield	Erecting Two Shelter Houses	3,335
	School Union #18	Erecting 6-Room Building At Hanover	65,000
	Winchester	Erecting Addition to High School	150,000
	"	" " " " "	250,000
	Hopkinton	Erecting War Memorial	6,000
	Houghton	Building Garage	\$6,000
	Ellsworth	Decorating Interior of Schools	290
MICHIGAN	Grand Rapids	Erecting Civic Auditorium	100,000
	"	Constructing Sewer	435,000
	"	Concrete Paving and Widening	13,700
	Bay City	Altering Church	6,000
	Charlevoix	Constructing Water Main	3,000
	Muskegon	Concrete Paving	28,028
	Pontiac	Laying Cast Iron Water Main	4,400
	Kent County	Paving Road	81,000
	Bay City	Constructing Water Mains in Green Avenue Addition	2,000
	"	Constructing Water Main, Cottage Grove Beach	12,280
MINNESOTA	Minneapolis	Constructing Sewers	\$700,000
	"	Paving Streets	1,000,000
	"	Paving Curb and Gutter	100,000
	"	Paving Sidewalks	75,000
	"	Grading Street	200,000
	"	Constructing Water Mains	200,000
	"	Constructing Bridges	69,000
	"	Bassetts Creek Covering	80,000
	"	Street Maintenance	700,000
	"	Sprinkling and Oiling Street	300,000
	"	Repairing Streets	260,000
	"	Sewer Maintenance	95,000
	"	Repairing Curb and Gutters	15,000
	"	Repairing Bridge	70,000
	"	Improving Folwell Park	1,664
	"	Grading Godfrey Road	494
	"	Grading Keewaydin Field	9,202
	"	Grading Lynnhurst Field	2,875
	"	Grading Minnehaha Parkway	2,627
	"	Building Roof, Nicollet Field	1,144
	"	Grading Minnehaha Creek West of Humboldt	42,021
	"	Grading Municipal Airport	84,930

STATE	LOCATION	PROJECT	AMOUNT
MINNESOTA (Continued)	Minneapolis	Grading and Dredging Hiawatha Park	\$123,968
	"	Grading, Concrete and Bridges Minnehaha Creek	73,905
	"	Concrete and Beach Lighting Lake Nokomis	29,145
	"	Grading, Concrete and Lighting Pershing Field	65,640
	Gladstone	Remodeling School	1,750
	Waseca County	Erecting Rural School	3,000
	Excelsior	Constructing Water Main	4,160
MISSOURI	Columbia	Constructing Sewer	\$694
	"	Constructing Sewer	1,332
	"	Paving McBain Street	6,077
	Warrensburg	Constructing Bridge	3,888
	"	Repairing Pavement	243
	"	Improving Parks	210
	St. Louis, County	Improving Streets	56,518
	"	Grading and Paving	14,501
	"	Improvement to Street	21,330
	Blue Eye	Erecting High School Building	20,000
	Clayton	Concrete Slab Surfacing	164,617
	Marshfield	Remodeling Court House	50,000
	University City	Constructing Sidewalk	202
	Clay County	Erecting Air Mail Post Office	19,910
MONTANA	Billings	Rebuilding and Enlarging Reservoir Fencing	\$30,000
	"	Water Works Improvements	25,000
NEBRASKA	Hastings	Extending Sewer Main	\$9,000
	"	Constructing New Well	9,000
	"	Reconstructing Electric Transmission Lines	10,000
	"	Reconstructing Electric Distribution System	20,000
	"	Constructing New Water Mains	20,000
	"	Erecting New Water and Light Service Building	20,000
	North Bend	Water Works Improvement	30,000
	Freemont	Paving, Water Mains, and Other Construction	123,163
	McCook	Paving and Street Improvement	20,000
NEW HAMPSHIRE	Hanover-Dartmouth	Remodeling Reed Hall	\$80,000
	Hanover	Erecting Dairy	20,000
	"	Constructing College Golf Course	25,000
	"	Improving Buildings and Grounds	25,000
	"	Supplementary Water Line	50,000
	Plymouth	Erecting School	150,000

STATE	LOCATION	PROJECT	AMOUNT
NEW JERSEY	Bound Brook	Erecting Bridge	\$52,444
	Clark	Paving Work	8,254
	Fair Haven	Constructing Curbs and Sidewalks	1,575
	Leonia	Alterations to Borough Garage	12,223
	Monmouth County	Erecting Timber Bridge	5,000
	"	Erecting Concrete Bridge	14,000
	"	Constructing Concrete Road	275,000
	Paterson	Paving Union Avenue	61,544
	Bloomfield	Baldwin Place System	5,300
	"	Paving West Street	11,500
	"	Paving Overlook Terrace	8,000
	"	Grading Wright Field	25,000
	"	Grading Hoover Field	6,000
	"	Constructing Sewer System Hoover Field	3,000
	"	Erecting Fence Hoover Field	4,300
	"	Constructing Sewer Martin Street	600
	"	Constructing Elston St. Sewer	600
	"	Constructing Garabrant Avenue Sewer	2,500
	"	Cleaning Brooks	2,732
	Livingston	Widen and Straighten Highway	13,198
	Metuchen	Paving Curb and Gutter and Sidewalks	1,600
	New Lisbon	Erecting Barn and Potato Bins	1,798
	Spring Lake		
	Heights	Constructing Water Mains	100,000
	"	Road Construction	5,800
	Camden	Erecting Transit Shed and Appurtenances	82,491
	"	Constructing Railroad Tracks	
	"	Concrete Roadways	82,539
	"	Dredging in Delaware River	42,000
	"	Erecting Wire Fence at New Terminal	2,119
	"	Maintenance Work at Port District	15,000
	Clifton	Constructing Athenia Storm Drain	40,000
	"	Constructing Washington Avenue Sewer	3,000
	"	Paving Hudson Street	5,000
	"	Paving Southwest Curb Burgh Avenue	2,000
	"	" " " Lisbon Street	1,500
	"	Constructing Storm Sewer Sisco Place	2,000
	West New York	Road Work	130,000
	East Orange	Erecting Church	160,000
	Jersey City	" "	150,000
	Hawthorne	" "	160,000
	Audubon	Resurfacing Existing Streets	50,000
	"	Changing Traffic Lights	2,000
	Hoboken	Widening Highway	4,153

STATE	LOCATION	PROJECT	AMOUNT
NEW JERSEY	Newark	Grading, Paving, etc.	\$6,571
(Continued)	North Haledon	Paving Boat Street	1,480
	Rahway	Constructing Highway Bridge	1,500
	Ridgefield Park	Paving Shoulder	10,488
	Woodcliff Lake and Saddle River	Paving	19,418
	Atlantic County	Erecting four Concrete Bridges	20,514
NEW MEXICO	Des Moines	Erecting New Auditorium and Gym	\$14,100
NEW YORK	Bronx	Improving Park	\$95,547
	"	Paving Work	27,236
	"	Reconstructing Park Walk System	30,980
	Brooklyn	Erecting Schools #88 and #162	2,712
	Manaroneck	Street Improvements	62,654
	Mt. Pleasant	Erecting Young Stock Barn, Silo and Cow Barn	9,840
	Pleasantville	Constructing Suction Well and Reservoir	27,800
	Ridgewood	Erecting Field House	13,300
	Walden	Constructing Sanitary and Storm Sewers	45,958
	White Plains	Street Improvement	139,320
	Cayuga	Beach Improvements	31,625
	Hempstead	Paving	34,678
	Irvington	Fargo Lane Reconstruction	7,000
	"	Ardsley Park Roads Reconstruction	41,629
	"	Constructing Station Roads	12,000
	"	Constructing Midland Avenue	84,191
	"	Improvements Hudson View Park Roads	5,000
	"	Improvement Ardsley Park Sewer	30,000
	"	Improvements Ardsley Park Water	25,000
	"	Reconstruction Peter Bont Road	25,000
	New Castle- Chappequa	Constructing Highways	100,000
	Utica	Paving	140,000
	"	Constructing Sewers	230,000
	"	Creeks and Culverts	36,000
	"	Erecting Playgrounds	17,000
	"	Constructing Sidewalks	6,000
	West Hempstead	Improving School Ground	15,000
	Wingdale	Erecting Hospital	2,848,742
	Albany	Dredging, Sheds, Railroad, Sewer and Water Lines	150,000
	"	Erecting Warehouse	125,000
	"	Locomotives	63,400
	"	Lumber Carriers	19,200
	"	Erecting Transit Shed	280,000
	Great Neck	School Playground, Paving, Grading and Retaining Wall	15,000

STATE	LOCATION	PROJECT	AMOUNT
NEW YORK (Continued)	Malverne	Paving Sidewalks	\$3,654
	Bronx	Erecting School #36	1,717
	"	Station Finish Work	222,000
	New York City	Erecting School #20	1,466
	"	Custom House Improvements	2,004
	Rosedale	Erecting School #138	151,672
	Amenia	Paving Road Project #17	40,299
	Bronxville	Construction of Bridge	175,000
	"	" " "	70,000
	"	" " "	60,000
	"	" " "	60,000
	"	Construction of River Bridge	25,000
	"	" " Path and River	25,000
	"	Bridge	100,000
	"	Construction of Tarrytown Road	100,000
	"	Bridge	150,000
	"	Construction of Jefferson Valley	150,000
	"	Road Bridge, Crompond St.	95,000
	"	Bridge and River Bridge T3	47,300
	"	Construction of Electric Light-	189,000
	"	ing System	5,000
	"	Paving	190,000
	"	Paving	221,000
	"	Lighting System on Croton Lake	100,000
	"	Bridge	22,000
	"	Paving Bronx Parkway Extension	131,000
	"	Paving the Bronx Parkway	191,000
	"	Construction of Electric Lighting	158,000
	"	System on Bronx Parkway	212,000
	"	Construction of Electric Lighting	158,365
	"	System on Central Westchester	32,294
	"	Parkway	69,115
	"	Paving Central Westchester Park-	139,595
	"	way	
	"	Paving Saw Mill River Parkway	
	"	Grading and Drainage of Saw Mill	
	"	River Parkway	
	"	Grading and Drainage of Saw Mill	
	"	River Parkway from Chappaqua to	
	"	Mount Kisco	
	"	Grading and Paving of Cross County	
	"	Parkway from the Broad Street	
	"	Viaduct to the Hutchinson River	
	"	Parkway	
	"	Grading and Paving Central	
	"	Westchester Parkway Through the	
	"	Former McLean Estate	
	"	Construction of Bridge	
	"	Grading and Drainage of Saw Mill	
	"	River Parkway from Yonkers to	
	"	the New York City Line	

STATE	LOCATION	PROJECT	AMOUNT
NEW YORK (Continued)	Bronxville	Installation of Plumbing System in the Golf House and Caddy Shelter at Saxons Woods Park	\$2,856
	"	Installation of Heating System in Saxon Woods Golf House	1,224
	"	Installation of Electrical System in Saxon Woods Golf House	2,524
	"	Construction of Overcrossing at Crompond Road	49,023
	"	Grading and Paving of Bronx Park- way Extension from Kitchawan Road North to Croton Lake	126,578
	"	Fine Grading and Paving of the Central Westchester Parkway	32,294
	"	Installation of Plumbing System in Numerous Buildings	3,200
	"	Installation of Heating System in Numerous Buildings	4,698
	"	Installation of Electrical System in Numerous Buildings	4,167
	"	Undercrossing at Bedford Road and Two River Bridges on the Saw Mill River Parkway	111,430
	Fishkill	Paving Road - Project #18	13,714
	Greenburgh	Grading and Paving of Portions of Woodlands Lake Park	8,793
	Kensico Plaza	Construction of Electric Lighting on Bronx Parkway Extension	4,735
	Mount Vernon	Additional Grading on Cross County Parkway between Gramatan Avenue and North Fulton Avenue	5,013
	New Rochelle	Paving County Road #101	227,000
	Niagara Falls	Constructing Sanitary Sewers and Water Main	4,448
	Phoenix	Constructing Water Supply	34,700
	Rye	Furnishing, Depositing and Grad- ing Sand on Beach at Playland	1,572
	"	Construction of Stone Groin at Rye Beach	14,239
	Syracuse	Addition to Police Precinct #4	1,319
	Dutchess County	Erecting 4 Bridges	33,197
	Westchester County	Paving County Road 80-B Halstead Avenue	139,000
	"	Construction of Electric Lighting on Cross County Parkway	22,319
	"	County Road #81, North Avenue	277,000
	"	Paving Peck's Land Road	57,000
	"	Paving Purdy's Gordon's Cors. PT II	140,000
	"	Paving Purdy's Gordon's Cors. PT I	26,000

STATE	LOCATION	PROJECT	AMOUNT
NEW YORK (Continued)	Westchester County	Paving Mead's Chapel Road	\$4,300
	"	Paving Mill River Road	55,000
	"	Paving Houton Street	53,000
	"	Paving County Road #127, McLean Avenue Bridge	295,000
	"	Paving County Road #103	239,000
	"	Paving County Road #102	137,000
	"	Paving County Road #101	288,000
	"	Paving County Road #96	26,000
	"	Paving County Road #93	203,000
	"	Paving County Road #89	184,000
	"	Paving County Road #88	241,000
NORTH CAROLINA	Kings Mountain	Erecting Sunday School	\$5,000
	Raleigh	Erecting Post Office	2,174
	Alexander	Erecting Grade School	35,000
	Hiddenite	Addition to Hiddenite High School	6,000
NORTH DAKOTA	Cavalier County	Erecting Waterloo School	\$3,937
	"	Erecting New School at Harvey	4,000
	Dickey County	Erecting two School Buildings	5,400
	Pembina County	Erecting Rural School House	3,000
	"	Remodeling School Houses	2,500
	Sheridan County	Erecting New Rural School	2,200
	"	Repairing four School Buildings	2,800
OHIO	Steele County	Erecting School	10,000
	Holmes County	Graveling Road #106	\$1,062
	Huron County	Improving Road #83	972
	Montgomery County	Replacing Bridge #215	5,438
	Cleveland	Improving Grounds of New Marine Hospital	39,652
	Findly	Constructing Sewage Disposal Plant	350,000
	Green County	Erecting Various Buildings	182,500
	Loveland	Erecting High School	10,500
OKLAHOMA	Seminole County	Erecting Rural School	\$20,672
	Waurika	Erecting Court House and Jail	41,250
	Boise City	Constructing Sanitary Sewer	55,000
	"	Constructing Sewage Disposal plant	91,863
	Tulsa	Erecting Concrete Viaduct	100,000
PENNSYLVANIA	Ardmore	Erecting Senior High School	\$588,511
	Blair County	Constructing Deflector Wall	698
	Ford City	Improving Power Plant	53,256
	Muncy	Constructing Sanitary Sewer System	38,129
	Philadelphia	Erecting Junior High School	1,021,155
	Pittsburgh	Erecting Church, Parish House and Rectory	3,000,000

STATE	LOCATION	PROJECT	AMOUNT
PENNSYLVANIA (Continued)	State College	Erecting Dairy and Creamery Building	\$500,000
	"	Erecting Home Economics Building	255,000
	Butler	Constructing Sewer	3,300
	Clifton Heights	Resurfacing Street	3,000
	Norristown	Repairing School Building	1,116
	Philadelphia	Laying Pipe	45,509
	York	Erecting Grade School	46,142
	Rose Valley	Resurfacing Road	1,470
	Centre County	Erecting Two Bridges	6,995
	Delaware County	Erecting Johnson's Mill Bridge #11	26,750
	Lackawanna County	Erecting Highway Bridge	3,942
	Muncy	Erecting High School	168,335
	Philadelphia	Constructing Winghooking Storm Sewer	418,120
	Clarks Summit	Paving - Grading and Drainage	8,500
	North Wales	Erecting Grade School	5,000
	Titusville	Paving and Draining	4,341
	Mercer County	Graveling	690
	"	Erecting Three Bridges	6,354
RHODE ISLAND	Newport	Altering Old State House	\$4,000
	Providence	Constructing Sewer	244,500
SOUTH CAROLINA	Clinton	Erecting Church	\$6,000
SOUTH DAKOTA	Sioux Falls	Erecting Additions to Three Grade Schools	\$157,597
	Milbank	Erecting Post Office Building	54,000
	Aberdeen	Paving, Graveling, Curbing and Grading	14,759
TENNESSEE	Memphis	Alterations to Grade School Cafeteria	\$5,000
	Nashville	Erecting Church and Sunday School	40,320
	Putnam County	Erecting Grade School, Shady Grove	2,500
	"	Erecting Grade School, Rocky Point	2,500
	Bon Aqua	Erecting School	2,000
	Memphis	Erecting Office Building	132,810
	Knoxville	Erecting Physical Educational Building	300,000
	Knox County	Erecting Grade School	1,111
TEXAS	Beaumont	Repairing Warehouse	\$1,500
	Houston	Erecting Church	25,000
	Duncan Field	Engineering Shops	440,000
	Texarkana	Erecting Church and Sunday School Building	77,000

STATE	LOCATION	PROJECT	AMOUNT
UTAH	Weber County	Erecting Roy Elem School	\$40,000
VIRGINIA	Hampton	Constructing Curb and Gutter	\$5,000
	Fredericksburg	Constructing Water Lines	3,000
	Cape Henry	Purnishing and Placing Riprap Stone	4,258
WASHINGTON	Ariel	Addition to Teachers' Cottage	\$200
	Bremerton	Conversion of Old Gym into Cafeteria and Manual Arts Department; also Addition to Grade Building	17,500
	Bryant	Improvements to School	1,000
	Chelan	New Building and Addition to Old Building	25,000
	Chinook	New Building	225
	Darrington	Repairs to School	800
	Delphi	Improvement to Old Building	1,500
	East Wenatchee	Addition to School	50,000
	Eatonville	Auditorium Alterations	10,000
	Edmonds	Repairs, Alterations to School	15,000
	Entiat	Additions to Old Building	35,000
	Everett	Repairing Building	1,959
	Fall City	Constructing New Gym	22,000
	Florence	Repairing School	500
	Friday Harbor	Repairing Heating Plant	1,080
	Harmony	Erecting Addition to School	3,000
	Lakamas	Improving Old Building	1,200
	Lake City	Erecting New Building	34,000
	Lake Forest Park	Addition to School	22,000
	Lake Stevens	Installing Furnace	800
	Lakewood	Rebuilding Furnace	600
	Lyle	Erecting New Building	2,000
	Malaga	Erecting New Building	35,000
	Manson	Erecting New Building	20,000
	Maple Falls	Erecting New Building and Gym	10,000
	Marysville	Erecting New High School	78,000
	Norman	Repairing School	300
	Olegna	Erecting Play Shed	245
	Olympia	Improving Heating Plant	2,500
	Peshastin	Erecting New Building	35,000
	Plainview	Improving Old Building	500
	Seattle	Erecting Loyal Heights Building	140,000
	"	Washington Alterations	35,000
	"	Addition Madison School	40,000
	"	Addition to Bryant School	120,000
	Startup	Repairing School	600
	Sultan	Improving School	1,200
	Swans Trail	Painting	500

STATE	LOCATION	PROJECT	AMOUNT
WASHINGTON	Underwood Vancouver	Erecting New Gym	\$4,000
		Alteration of Administration Building	4,500
	Vaughn	Erecting High School Unit	4,000
	Woodland	Erecting Garage and Woodshed	500
WEST VIRGINIA	Huntington	Grading, Excavating and Draining	\$24,782
	Parkersburg	Erecting Three Fire Engine Stations	60,000
	Clarksburg	Erecting Country Club and Golf Course	25,000
WISCONSIN	Appleton	Constructing Storm Sewer	\$6,000
	Camp Williams	Erecting Administration Building	4,200
	"	Erecting Mess Hall and Kitchen	2,800
	"	Erecting Officers' Bath House	3,000
	Fond Du Lac	Alterations to Elks Club	6,000
	Kewaskim	Erecting Church	18,000
	Oshkosh	Remodeling Armory	5,800
	Whitefish Bay	Constructing Water Mains	860
	Outagamie County	Paving	9,000
	Gresham	Constructing Hydraulic Plant	25,000
	Tomah	Erecting Shop Building	18,000
	Marathon County	Erecting Two-Room Addition to School	10,443

FOR USE EVENING PAPERS---OCT. 7, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue,
Washington, D. C.

Fred C. Croxton, Assistant Director.

HEAVY SCHOOL ENROLLMENT AIDS EMPLOYMENT SITUATION.

Washington, D. C., Oct. --A heavy school enrollment, probably the largest in history, should materially help the employment situation by keeping young people in school and out of competition with heads of families seeking jobs, according to a statement received by Fred C. Croxton, Assistant Director of the President's Organization on Unemployment Relief, from Miss Olga A. Jones who is in charge of the Back-To-School movement for the President's Organization.

School officials and educational and civic groups cooperating in the movement are being urged to continue their efforts so that every student possible will return to his studies now before the school term is too far advanced. A "friendly round-up" of students who have not yet appeared has been found a most effective method.

"During the past few weeks," says Miss Jones, "the President's Organization has been receiving communications from all sections of the country telling of activities and cooperation in the Back-to-School movement. Almost without exception, reports from many states and localities show a heavy public school enrollment in excess of last year. Although it is not yet possible to cite actual figures, this year's attendance may prove the largest in history. There can be no doubt that the public schools, especially the high schools and vocational schools, are absorbing great numbers of students who might otherwise be thrown upon the labor market to compete with unemployed heads of families in the search for jobs. Thus the schools are making a substantial contribution

to the employment emergency as well as fitting young people for suitable work after they have received the additional training which the movement fosters.

"The Back-to-School movement is not over with the first day of school; this is when real work starts. School officials, educational and civic groups, and private citizens throughout the country have been urged to do everything in their power to encourage the return of students who do not appear in the classrooms. A friendly round-up of missing students is helping to build up additional enrollment before the school term is too far advanced.

"Often it is merely necessary to visit and encourage the young people concerned. In addition, widespread efforts are being made to increase scholarship funds or to secure other financial aid for those who can not stay in school. Every citizen who knows of a case where advice or aid will keep a young person in school will be rendering an important service not only to the individual whom he helps but also to the nation."

How the Back-to-School movement has been handled in various localities is suggested in the following excerpts from letters received by Miss Jones:

James N. Rule, Superintendent, Pennsylvania Department of Public Instruction: "The last Legislature gave this department a considerable subsidy to help rural school districts that might be financially distressed. Thus far the State Council of Education has been using this subsidy to help pay the high school tuition in a neighboring approved high school of young people residing in rural areas which can not support their own high schools. A considerable sum already has been appropriated by the State Council this fall for this purpose so that young people who might not otherwise be in a position to go to high school now are able to do so."

J. O. Stockton, Superintendent of Schools, Spencer, Nebraska: "We have gone out into the country district and listed those children of parents who can not send them to school. We have offered them a place to live at no cost

whatsoever in a small building which we have available. The teachers of the system have each subscribed to a definite sum each month to buy food for these unfortunates.

"We have found our enrollment of rural pupils far greater than in any previous year. This will tend to lower the tax levy in which the high school is located due to tuition from the districts from which these people come. It increases business in town and in general seems to create a more optimistic spirit throughout the whole country surrounding."

C. R. Welden, County Superintendent of Education, Wetumpka, Alabama:

"Relative to rounding up people who should be in school, we have been doing what we can in a quiet way. We have checked rather carefully over our high school enrollment and find that we have students who have not been in school for three years or more."

H. A. Champion, Principal of the Frank Wiggins Trade School, Los Angeles:

"The Frank Wiggins Trade School is a public school organized to give expert and intensive instruction in the skilled manipulative occupations. During the fall quarter we will have enrolled about 2500 young men and women between the ages of 16 and 30, all of these in the day classes of this school. Probably not one of these people would be in any other school if not enrolled here for trade education. This means that there would be added to the labor market of Los Angeles 2500 persons of a median age of 23 years. I consider this one of the most material aids to the local employment situation. These people will be withheld from the labor market during the coming year. The group is so large that this makes a very definite reduction in our unemployed list."

Alice L. Weeks, Guidance and Placement specialist, Providence (R.I.)

Public Schools:

"We have had a material increase in the number of applicants and awards made for high school scholarships. The Parent-Teacher Association has been

very helpful in raising money for these scholarships and several local organizations and foundations have also increased their aid."

H. W. Nichols, Director of Vocational Rehabilitation, Kentucky Department of Education:

"With reference to what is being done in the way of assisting young people to continue their education, this division of the State Department of Education has made plans to assist approximately 150 high school graduates to continue their college education."

Numerous other reports have been received by the President's Organization from officials throughout the country who are active in promoting the Back-To-School movement. National groups cooperating in the movement with the President's Organization include the following: American Federation of Labor, Childrens Bureau of the U. S. Department of Labor, Federal Board for Vocational Education, National Catholic Welfare Conference, U. S. Department of Labor, National Congress of Parents and Teachers, National Education Association, National League of Women Voters, and the Office of Education of the U. S. Department of Interior. Frequent conferences have been held in Washington to produce a maximum of results as school terms are starting.

FOR USE EVENING PAPERS -- OCTOBER 7, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N. W.,
Washington, D. C.

Fred C. Croxton, Assistant Director.

REPORTS OF CONDITIONS AFFECTING BUSINESS AND EMPLOYMENT

Washington, D. C., October -- Reports from 37 localities on conditions affecting business and employment were made public today by Fred C. Croxton, Assistant Director of the President's Organization on Unemployment Relief. The reports, which came through district offices of the Department of Commerce, follow:

BOSTON, MASSACHUSETTS:

An increase 0.7 per cent in the number of employed at the end of August compared with July, was reported to the Rhode Island Commissioner of Labor by 219 selected manufacturing plants; 58,401 workers were employed at the end of August compared with 57,995 at the end of July, and 59,043 at the end of August last year. The resumption of activities after vacation shutdowns was marked, particularly in the rubber group. Seasonal activity in the jewelry and textile industries, together with increases in the numbers employed in one plant in each of the woolen and silk groups which had been affected by strikes during June and July, were enough to offset a marked decrease in the metal group. Several hundred workers were temporarily unemployed in this group when one plant shut down during the entire month of August. Compared with August, 1930, employment in 1931 was as follows: Jewelry - 6.3 per cent; metal trades, -42.9 per cent; cottons, + 4 per cent; silk, +19.8 per cent; woolens, +50.6 per cent; worsteds, +29 per cent; textile finishing, + 6.3 per cent; rubber goods, -25.8 per cent, and miscellaneous, - 6.1 per cent. Compared with July, 1931,

August shows: Jewelry, + 9.4 per cent; metal trades, -25.4 per cent; cottons, + 1.4 per cent; silks, + 7.5 per cent; woolens, + 8.1 per cent; dyeing and finishing, + 0.4 per cent; rubber goods, +27.7 per cent, and miscellaneous, + 5.2 per cent.

The Brown Business Service published by the Brown University Bureau of Business Research says payrolls in August were \$11,592,000 compared with \$12,745,000 last year, and \$16,200,000 for 1929. Most of the shrinkage occurred in Providence, Pawtucket, and Woonsocket, while for the rest of the state payrolls are larger than last year. During the first three weeks in September, payrolls were \$8,646,000 against \$9,277,000 last year. Payrolls outside Providence and Woonsocket, were larger this year than last, for the same three weeks' period.

The New England Council index of general business activity during August shows a sharp drop from the June and July levels after allowances for seasonal variations. The index dropped 4.7 points to a level but slightly above February of this year, and 3.4 points below August of last year. With the exception of the adjusted index of bank debits, every component of the general index moved downward in August. The index of car loadings and steel ingot production reached a new low point. Indices of cotton consumption, wool consumption, and shoe production which have been the chief sustaining factors, all registered a decline.

NEW YORK, N. Y.:

The National Employment Exchange reported an increase of 13.12 per cent in applications for employment during the week ending September 30. Requests for employees decreased 25.46 per cent, which is largely responsible for a 14.49 per cent reduction in placements effected. The Salvation Army report for the same week shows 355 new applications, with 38 permanent positions and 168 temporary placements.

During the week ending September 26, permits issued for new buildings in the boroughs of Brooklyn, Bronx, and Queens totaled \$2,918,170. This was supplemented by alteration and addition permits totaling \$157,395.

Building permits filed during the week ending September 19 at the Bureau of Buildings in the various boroughs, excluding Richmond, covered new construction and repair work estimated to cost approximately \$3,119,000.

BUFFALO, NEW YORK:

The unemployment situation apparently remains stationary and few changes are noted in industrial conditions locally. Return to full-time working schedule for all employees was announced recently by officials of the Dunlop Tire and Rubber Corporation which employs hundreds of Buffalo workers in the plant on River Road. Increased orders for automobile tires were responsible for the shift from a four day a week schedule that has been in force. Officials said that the full time schedule would remain in effect for at least two weeks and possibly longer because of a sales drive recently conducted by the company. It was also announced that employment at the plant had reached its peak for, despite the increased production, no additional workers would be needed.

Credit positions of 30 Niagara wholesale concerns improved in August with past due accounts decreasing 7.5 per cent from August, 1930, and outstanding accounts increasing 3 per cent according to the University of Buffalo Bureau of Business and Social Research. The ratio of overdue to outstanding accounts was 21.9 per cent September 1st against 23.8 per cent August 1st. Eight houses reported 8 per cent gains in outstanding accounts and 18 per cent declines in overdue accounts. Outstanding accounts totaled \$6,933,918 August 1st and \$6,951,882 September 1st. Overdue accounts amounted to \$1,648,783 August 1st against \$1,524,542 September 1st.

Park developments entailing an expenditure of \$106,752 were authorized by the Buffalo Common Council on September 28. A portion of this is now available; the balance amounting to practically \$6,000 will be available during the next two months.

PHILADELPHIA, PENNSYLVANIA:

General business in the Philadelphia territory improved 2 per cent above seasonal during September. Steadiness of wholesale prices has produced optimism among the local business men, and a steady improvement in business conditions is looked for by many concerns. Employment is picking up in the furniture, women's clothing, and hotel and restaurant industries; also a gain is noted for department, chain and candy stores. The textile, food, tobacco, building, and paper and printing industries show an improvement with textile recording a gain of 9 per cent and tobacco 4.9 per cent. Retail trade is holding up well despite a slight decrease during the week ending September 26. Wholesale trade is holding about even.

PITTSBURGH, PENNSYLVANIA:

Steel production shows no increase and the demand for finished products has not improved.

Cooler weather has helped retail sales of fall merchandise. Pittsburgh bank clearings in September were \$545,000,000 compared with \$490,000,000 in August and \$719,000,000 in September, 1930.

WILMINGTON, DELAWARE:

Of considerable importance locally was the receipt of a \$400,000 contract by a prominent shipbuilding concern for the completion of interior work on

two ocean liners. A slight increase in employment of building trades workers has occurred at the start of the fall painting season and has proved beneficial to local workers. Lack of employment still prevails among skilled and semi-skilled artisans, and unskilled workers as well as clerical workers, both male and female. The leather trade continues brisk, and rayon production holds up well.

The Mayor's Committee for Employment is perfecting its organization and William B. Foster, head of the Dupont Company's Service and Personnel Division, was selected as chairman. He is planning a winter work and relief program and methods of raising funds therefore. Governor Buck is continuing the survey by state department and bureau heads in anticipation of a state finance program which is securing the cooperation of mayors throughout Delaware.

Cooler weather has brought about improvement in retail trade. A large mercantile establishment, celebrating its anniversary, is doing 20 per cent more business than in the same period of last year despite lower price levels.

NORFOLK, VIRGINIA:

The Norfolk Navy Yard has been awarded a contract to build 12 boilers for the battleships Mississippi and Idaho. This represents an outlay of \$360,000 and is in addition to the twelve million dollars appropriated by Congress for modernizing these two battleships. The new contract will give employment to quite a few metal workers, riveters and boiler makers. In the southern and western section of Virginia, furniture companies, coal and textiles are showing improvement in the number of employees and the regularity of their employment.

The Chesapeake and Potomac Telephone Company of Virginia has authorized an expenditure of \$508,000 for new plant and equipment for the 4th quarter of 1931. This latest appropriation brings the total authorized for this type of work on the part of the telephone system of Virginia to \$3,151,951.

A survey made last week indicates that approximately one-third of the retailers approached have experienced better business since the first of September, and the majority of them are expecting fair or good business this fall. The break in the unseasonal hot weather will undoubtedly increase the activities in clothing and other seasonal merchandise.

The following is reported by the Industrial Department of the Roanoke Chamber of Commerce: "The week ending September 26, showed a net decrease of 27 employees, 4 of the 24 organizations reporting decreases and two reporting increases. The net decrease of the payroll was \$1,450. One organization reported increased working hours."

CHARLOTTE, NORTH CAROLINA:

A survey last week of conditions in the Eastern part of North Carolina made in cooperation with Chamber of Commerce and Retail Merchant Association officers, revealed that business is decidedly more active than it has been for some time in the past. A good quality tobacco crop is reported being sold at satisfactory prices, thus putting considerable money into circulation. Old credit obligations are being paid off and the farmers have cash to spend for their immediate requirements.

A large share of this new tobacco crop from the territory adjacent to Wilmington, is moving through the port of Wilmington to export markets. This is a new development in Carolina export activities, five vessels being scheduled to take tobacco from Wilmington during September and October.

Locally, more than twice as many persons were given employment through the State-Federal Employment Bureau last week than during the week before.

CHARLESTON, SOUTH CAROLINA.

Employment and general business conditions in Charleston showed no marked change during the month of September. One manufacturer reported a slight increase in the number of employees, with the wage scale maintained at its formal level. A second company is working with its normal force but has recently gone on a five day week. Building permits in Charleston during September totaled \$37,538, as compared with \$66,573 in the same month of 1930.

ATLANTA, GEORGIA.

The outlook for retail trade is more promising now with the advent of fall weather. Retail merchants are conducting special sales at attractive prices, and cool weather has slightly stimulated the buying of fall merchandise. Wholesalers are receiving orders for moderate amounts for quick delivery.

One of the largest department stores of Atlanta is now accepting raw cotton for goods at the rate of one-cent above the market price and for the accomodation of out-of-town customers it is allowing freight up to one-dollar per bale. This store will accept up to a total of five-thousand bales, and in case this amount is exchanged it will take off of the market cotton worth from \$150,000 to \$175,000.

According to the Community Employment Service, employment conditions in Atlanta are much the same as reported last week. The opening of the Southeastern Fair on October 3 will give employment to several hundred persons for a period of about two weeks.

The Penny Club, mentioned in last week's report, announces that pledges from more than two-thousand people have been received and that 200,000 pennies have been contributed. Those signing the pledges agree to give three pennies a day, one for each meal, until March 1 for the relief of the unemployed. This amounts to \$.90 per month or \$4.50 for the five month's period.

The three Atlanta daily newspapers have agreed to maintain the present wage scale in their composing rooms for a period of three years from October 1. The agreement affects more than 250 printers and apprentices and the agreement has been approved by the members of the Typographical Union.

According to the inspector of buildings at Atlanta, the number of permits for alterations, repairs and miscellaneous work for the week ending September 19, was fifty-seven and the cost of work covered amounted to \$9,879. Eight building permits were issued during the week with construction costs amounting to \$43,000 most of which was residential. The States of North Carolina and Georgia are constructing two bridge approaches at Augusta at a cost of \$180,000.

Reports received from other cities in Georgia are as follows:

Macon - A bond issue of \$1,000,000 is under consideration by the City Council for municipal improvements which, if voted, will materially assist in relieving employment at Macon.

Augusta - According to the Secretary of the Chamber of Commerce, retail trade is slow, extremely warm weather retarding buying. Manufacturing is quiet, except in textile plants which are operating on a seventy-five per cent basis. No survey of the unemployment situation has been made, but the number of unemployed is considerable. A meeting is planned for September 27, for the purpose of making a survey of the employment situation.

The Chambers of Commerce at Savannah, Albany and Waycross, report conditions as unchanged.

JACKSONVILLE, FLORIDA.

Conditions in Florida are essentially the same as last week, but a slightly more optimistic attitude is general due largely to the beginning of cool weather, the approach of tourist season, and the marketing of the citrus crop. Transportation companies and the Hotel Association state they anticipate a coming tourist season slightly better than last year on the basis of the number of reservations

and inquiries already received.

All Florida cities continue with plans to care for the unemployed. In Jacksonville, no increase in the number unemployed was reported last week. Window displays of Florida scenes and the distribution of 500,000 pieces of literature on Florida will be part of a contest which ends November 26. The secretary of the Chamber of Commerce at Palmetto announces that 70 persons have secured employment as a result of the unemployed registration completed last week. At Manatee, the Florida Grapefruit Canning Company has announced the completion of a \$100,000 unit and the beginning of canning operations on October 10. The plant will employ about 75 persons. Florida Home Improvement Week will be celebrated in Orlando from October 25 to 31, and is expected to relieve unemployment and stimulate construction. St. Petersburg has undertaken a retrenchment program and has also adapted a part time-work plan to distribute city employment over the greatest number. Civic clubs in Tampa have combined to relieve unemployment and available employment outlets are being carefully studied by a joint committee. Improvements on the Jefferson Hotel now under way involve the expenditure of \$10,000. Wakula reports that the biggest peanut crop of recent years is now being harvested.

BIRMINGHAM, ALABAMA.

The employment of approximately 400 men for four to five days each week, a doubling of the former force of 200 men working only two days a week, at the Reeder's ore mines was a bright spot in the industrial outlook at Bessemer last week. Increased employment is due to special work which is expected to last several months. On October 15, the city engineer of Birmingham will open bids for the development of the channel of sections of the Valley and Village creeks at an estimated cost of \$104,000, contracts to be awarded within a few days thereafter. Bids will be opened October 12, for the construction of a garage and repair shop at Fort McClellan, Anniston to cost approximately \$45,000. The situation in the coal, iron, and steel industries remains quiet with a slight improvement in the movement of wire and nail products, and steel sheets. Birmingham merchants report

a marked increase in buying activity since the advent of cool weather last week.

MOBILE, ALABAMA.

Final figures on the unemployment survey which has just been completed in Mobile show total registrations of 2,895, of which 872 are white and 2,023 colored. The week beginning October 5 has been designated as food conservation week under auspices of the Woman's Club when donations of canned food will be received and stored for distribution to the needy. Able bodied men applying for this help will be required to work out orders of groceries at orphanages and other charitable institutions.

The Family Welfare Bureau reports a slight improvement in unemployment conditions due to the number of made jobs, such as carpenter work, painting, etc. The Coastal Petroleum Company has started work on a new refinery with about 17 men employed on the construction of a section which will cost approximately \$80,000. As work progresses, additional help will be needed on the plant, the entire cost of which is about \$200,000. Building permits for the City of Mobile for September were approximately \$162,000 as against \$70,000 in the same month of last year. Shrimping activity is holding up and cotton picking in other portions of Southern Alabama is giving work to farm laborers.

NEW ORLEANS, LOUISIANA.

Business conditions in the New Orleans area remain substantially unchanged. Cool weather has stimulated retail sales but no increase in store employment has occurred. The general level of employment in industries, port activities, and construction work is at practically the same level as in the last few weeks.

MEMPHIS, TENNESSEE.

Cooler weather has resulted in improved business for the local retail trade. Three of the leading Memphis department stores had special sales advertised September 28 and reported the biggest day's business of the year based on unit sales. One of them reported a 25 per cent increase in sales compared with the corresponding date last year, while another stated that it had the largest crowd in its

history, with one possible exception. The sales managers of other cities in our territory are also more optimistic regarding fall business and this has been reflected in the increased advertising space in the newspapers.

From an industrial standpoint very little change can be noted in Memphis from last week except that one of the automobile body plants increased its force 700 this week, and more are expected to be added next week, if conditions warrant. The usual working force of this concern is about 1,850 men. The local Ford assembly plant is working one day each week with 825 employees.

The Municipal Employment Agency and the Veterans' branch of the Department of Labor reports no change from last week. J. Cohen, Editor of the "Labor Review" reports some improvement among union labor and states that 50 carpenters were added this week on the waterworks project, city viaduct and government engineering building across the river from Memphis.

The largest spot sale of cotton during September, consisting of 13,440 bales was recorded September 29, by the Memphis Cotton Exchange, according to the local secretary. He further stated that receipts thus far were a little off from last season due to the lateness of the crop, but from now on cotton would be moving more rapidly. Cook & Company, one of the largest cotton firms and exporters in Memphis, closed a deal last week to purchase \$1,000,000 worth of cotton (30,000 to 40,000 bales) for the Cudahy Packing Company. The cotton is to be purchased in the states west of the Alabama-Mississippi line, including Tennessee, Southeast Missouri, Arkansas, Oklahoma, Louisiana, Mississippi and Texas. The Cudahy plan is to apply 10 per cent of all money derived from the sales of the company toward the purchase of cotton throughout the South, and purchases are to continue until January 1. A planter from Caruthersville, Missouri, endeavored to obtain locally 500 cotton pickers, offering to pay fifty cents per hundred for picking, but could not obtain a sufficient number of pickers at that price.

Lieutenant Richard Lee, Army Engineers Office of the Memphis district, reports that more than 8,000 employees are engaged in flood control and navigation operations in the Memphis Engineer District, bounded by Cairo, Illinois, on the North and the mouth of White River on the South. The payrolls of the government and the contractors combined during August amounted to \$650,000 of the total expenditures of \$1,422,000. Expenditures in September, through the 24th, were \$1,691,000. Since January 1, a total of \$10,262,000 has been spent by the Memphis district, most of which was spent for levees and revetment work. Between now and June 30, 1932, about \$11,000,000 is to be spent on flood control work. With weather and river conditions favorable at present for flood control work, operations are going forward at the rate of almost \$75,000 daily.

Conditions in Mississippi have also improved since the last report, but there seems to be a shortage of cotton pickers, due largely to the low price, offered for such labor.

ARKANSAS CITIES.

Lester Ford, Manager of the "Mississippi Valley Contractor" reports the following construction projects for Arkansas: Booneville is to reconstruct the warehouse recently destroyed by fire - cost not stated. In Little Rock work was started on September 21 on the new Post Office and Court House which will cost \$802,600; two private residences, costing \$4,000 each are to be built and an airplane hangar - cost not stated. In Paragould, work is to start soon on the construction of a hardwood mill; and in Fayetteville a new office building is to be erected.

LOUISVILLE, KENTUCKY.

The Louisville branch of the Federal Reserve Bank reports for the week ending Saturday, September 26, debits to individual accounts amounting to \$27,536,620 as compared with \$33,293,171 of the previous week and \$43,947,552 for the corresponding period a year ago. The Ohio Valley Shippers Advisory Board estimates that car

loadings in this district during the fourth quarter will be about 9 per cent under the total of 774,212 loaded in the same period of 1930.

Contracts totaling \$117,756 for the grading and draining of 25.7 miles of road were awarded last week by the Kentucky State Highway Commission. Construction contract awards for Kentucky, reported by the Builders' Exchange of Louisville, amount to \$138,000.

The Family Service Organization of the Louisville Community Chest reports that during the week ending September 26, 54 new families requested help, of which 34 did so because of unemployment. During the corresponding week in August, 38 new families requested aid, of which 17 did so because of unemployment. At a special meeting yesterday of the Louisville Board of Aldermen \$7500 was voted the Family Service Organization.

DETROIT, MICHIGAN.

A survey by the Detroit Board of Commerce reveals that industrial activity in September was generally lower than in August, although at least one large automobile plant picked up perceptibly. Die and pattern shops are much more active than in August and, in fact, some reported September as one of the best months in history. October business is expected to be on a par with September, but present data afford little indication of improvement.

CHICAGO, ILLINOIS.

According to The Chicago Association of Commerce, there were no new developments in the manufacturing field last week. Entrance of one of Chicago's largest mail order firms into the wholesale lumber field attracted some attention. Only two projects in the building construction industry of any importance were announced last week involving a total cost of \$625,000. Wholesale and retail sales, particularly in wearing apparel and other textile products, showed an upward trend last week, seemingly due to the first pre-winter cold snap in the middle west.

The Illinois Free Employment Office in Chicago during the week ended September 26, reports 663 jobs filled and 2,296 applications received, according to John Keane, General Superintendent. Of the total placed in employment 209 were men and 454 women.

MINNEAPOLIS, MINNESOTA.

Favorable weather during the past week has been an important factor in stimulating retail and wholesale trade and permitted considerable outdoor work including agricultural activity. However, there has been no great change in the general business or unemployment situation.

The Minneapolis City Council adopted a resolution authorizing the issuance of \$400,000 in bonds to finance sewer work in 1932.

ST. PAUL, MINNESOTA.

The first meeting of the Citywide Employment Committee of St. Paul, headed by Mayor Bundlie, met during the past week at which time plans were suggested for creating new jobs, for dividing existing employment among more workers, and for meeting relief problems where no work can be given. Representatives of business, industry, labor, government, relief agencies and other organizations took part in the session and a comprehensive program was outlined.

DULUTH, MINNESOTA.

Mayor S. F. Snively of Duluth recently announced that the number of unemployed in that city will reach 11,000 this winter, there being approximately 8,500 out of work at present. The city of Duluth will conduct a special election October, 13, to vote on a proposed \$25,000 bond issue for public improvements to aid the local unemployment situation, while at the last general city election a \$570,000 bond issue was approved for a sewage disposal plant. Mayor Snively has advised Governor F. B. Olson that the city will not need aid from the State in order to cope with the unemployment problem this winter.

Construction of a \$1,500,000 central heating system for downtown Duluth will be undertaken by the Duluth Steam Corporation at an early date, according to an announcement by R. W. Geyer of the firm of Haskell, Scott and Byrne, Chicago investment bankers, who have completed financial arrangements for the project.

ST. LOUIS, MISSOURI.

The review of the Federal Reserve Bank of this city reports on the local situation as follows: "Unusually hot weather during the first three weeks of September militated against the movement of many lines of merchandise and interfered with plans for the resumption of operations at numerous manufacturing plants, with the result that signs of betterment in business which ordinarily appear at this time were less in evidence than in former years." R. G. Dun's local report on trade is as follows: "A slight improvement in shoes and men's wear continues, but in other lines there has not been any noted change." During the week ending September 26, revenue freight cars loaded by 4 railroads entering St. Louis were 71,790, an increase of 104 over the previous week and a decrease of 22,407 from the same week last year.

The Citizens Committee on Employment reports 1,653 applicants for position for the month of September with 311 temporary and 156 permanent placements.

A ball game for the benefit of the Unemployment Relief Fund last week netted \$30,250. The Mayor of St. Louis recommended a \$23,000,000 bond issue to complete present city construction projects; however, before becoming effective, this would require submission to the voters. The East St. Louis Community Cannery during the first month of its operation processed 12,000 cans of surplus fruits and vegetables for winter relief. This work was done by an average of 51 unemployed persons daily, receiving payment in kind. Expenses of sugar, fuel, cans, and lunches were about 4.5 cents per can. S. W. Straus and Co., reports the total building permits issued in Missouri during August as \$1,560,648.

KANSAS CITY, MISSOURI.

The Kansas City Employment Commission reports for the week ending September 29 as follows: Applications for jobs 88, placements 110, permanent placements 51. Development of a new project by the Butler Manufacturing Company will result in the employment of about 100 additional factory workers. The Corn Products Refining Co., is resuming a 6-day week because of the approaching canning season, which action will increase the income of 500 employees. The Los Angeles Soap Co., will employ 25 persons in its new branch sales office.

DALLAS, TEXAS.

The Manager of the Veterans Employment Bureau states that a definite improvement in placements has been noted during the last two months, with September better than August. The U. S. Employment Bureau reports sending approximately 2,000 workers to cotton fields recently, mostly families. The Shippers Advisory Board of the Railway Association issued their usual forecast of carloading showing the following increases for the fourth quarter as compared with the fourth quarter of last year: cotton, 25 per cent; grain products, 8 per cent; and grain, hay, etc., 6 per cent. Decreases ranging between 10 and 40 per cent

are forecast for 13 classifications and no change is anticipated for 11 other commodities.

HOUSTON, TEXAS.

The Houston Community Chest is asking for \$600,000 this year which represents a 15 per cent increase over last year, but this amount is expected to finance all emergency relief activities and take care of the budget requirements of all regular agencies supported by the Chest. According to a general plan, all unemployed in Houston will be required to register on or about October 1, securing a card at the City's Unemployment Bureau which will show the status of their case. Transients, or those who have lived in Houston less than one month, will be required to work for their meals and lodging, the work to be paid for in scrip at the rate of 25 cents an hour. This scrip may be exchanged for food and a place to sleep. Transients will be registered at the Travelers Aid Bureau. A commissary will be maintained for supplying unemployed Houstonians with food which will be issued either upon a gift or credit basis. Those desiring supplies on credit will sign non-interest bearing notes payable when the recipients of goods are able.

City work on the site of the new Southern Pacific Station is expected to be completed soon and actual work will be started on the \$3,500,000 structure during the month of December.

GALVESTON, TEXAS.

A local telephone official reports that business conditions in Galveston are the best in the State, based on telephone receipts. The local tax collector reports that more pleasure cars were registered in Galveston County during the present year up to September 15 than in the entire year 1930. A large petroleum company has purchased a tract of 280 acres at Texas City with pipeline rights at the waterfront and it is believed that this acquisition is for the purpose of building a large refinery. Local building trades unions have adopted

a five-day week plan in an effort to increase the number of men employed.

DENVER, COLORADO.

The meeting of the Central Western Shippers Advisory Board at Cheyenne on September 29 made available the following information regarding car loadings: The forecast total for the region for the fourth quarter of this year is estimated at 10 per cent less than the previous quarter. A 20 per cent increase in range stock and meat movement is expected for the whole tenth region. Sugar crop loadings in Colorado are expected to fall off 15 per cent with an expected 9 per cent decrease in grain and coal movement for the region. The decrease for the whole region is attributed to market and drought conditions. All railroads reported a decrease in revenues for the 3rd quarter with a surplus of power and cars, and an improvement of rapid service available for the 4th quarter freight movement. Winter range conditions in Western Wyoming and parts of Utah and Idaho are reported as extremely unfavorable. This will necessitate a great movement of range stock, including cattle and sheep, to other feeding grounds in the West.

A newspaper survey indicates that the 1931 Colorado beet crop is worth \$13,000,000. The Great Western Sugar Co., has increased its payroll from approximately 1,500 permanent employees to between 5,000 and 6,000 for the sugar campaign period now starting.

Opposition to the \$4,000,000 sanitary project for the Park Hill District of Denver has been removed, and the construction, giving work to about 900 men, will start around January 1. Work will also start about January 1 on construction for the Santa Fe Railroad between Boise City, Oklahoma, and Las Animas, Colorado. Local newspapers indicated that the Denver and Rio Grande Western Railroad will require \$9,991,627 for expenditures incident to the construction

of the Dotsero cutoff, and some delay may occur on the actual construction. Excavations for the new \$300,000 Denver University Library will be done by university students working with pick and shovel. In the event of emergencies beyond those anticipated by the Community Chest, Denver school teachers have pledged their assistance and more than 800 members of the Denver police and fire departments will donate one day's pay per month for five consecutive months. The organization of Community Chest campaign workers has announced a campaign for November 12 to 23.

SALT LAKE CITY, UTAH.

Contract was let on September 30 for city conduit construction which is expected to begin at once using local material and local men exclusively. Approximately 150 men are expected to be employed. The American Smelting and Refining Company's smelter at Murray reopened on October 1, after three months shut down. 250 men were directly affected, and the local railroad companies are reported to have recalled 65 train men October 1, to handle increased freight tonnage. The construction of a new Federal building and veterans hospital is proceeding steadily and absorbing a large number of local men and an additional number is to be added next week. The American Association of State Highway Officials in session at Salt Lake last week considered means of expediting road work for unemployment relief. Agricultural employment is holding up well with tomato picking still on, apple harvesting commencing, and beet harvesting to begin shortly.

SEATTLE, WASHINGTON.

The State of Washington announced the letting of contracts for \$500,000 worth of state highway construction work in Olympia on September 29. Contracts include a lighting system of the King County bridge on state road number one; clearing, grading, and surfacing with crushed stone of six and one-half miles

on state highway number five; clearing, grading, and surfacing with crushed stone of four and three-fifths miles on state road number nine; and the clearing, grading and draining of eight and one-fifth miles on state road number nine. As a result of a conference of the Grain Stabilization Corporation and Northwest millers held in Portland on September 29, negotiations for the milling of 7,500,000 bushels of wheat for China flood relief were completed. Fifty mills participated and each will have one full week's work each month operating twenty-four hours a day. This will provide work for thousands of men and bring considerable revenues to northwest flour shippers, manufacturers, and workers. The Puget Sound navy yard announced it was successful in its bid on one of the five destroyers to be placed in construction this year.

PORTLAND, OREGON.

The consummation of the sale of 15,000,000 bushels of wheat to China by the Farm Board is expected to provide a strong stimulus to local flour mills, bag mills, shipping operators, stevedors, marine and supply houses directly affected. It is estimated that \$300,000 alone will be spent in northwest ports for supplies, repairs and labor in handling shipments. A \$500,000 navy contract for uniform cloth has been awarded to a local mill.

Portland city employees, who are on full time, have agreed to contribute one day's salary per month for six months to the relief fund, and it is expected that \$90,000 will thus be raised. The Mayor of Longview, Washington, has started a movement to pack several tons of salmon for distribution to needy, and the Growers Cooperative at The Dalles is now canning fruits and salmon for such relief. Wasco County, Oregon, has arranged with the forest service for unemployed men to cut wood for the use of needy families. The bartering of wheat and other surplus products is being carried on widely in the rural sections of Oregon and Washington.

The city of Portland has been requested to appropriate \$33,000 to put a new house numbering system into effect as an emergency employment plan.

Among the new construction projects in Portland are the following:

New theatre improvement, \$75,000; clubhouse, \$22,000; remodeling car barns, \$30,000, art museum, \$150,000; bridge improvement, \$49,000; and street widening, \$64,000.

Work has begun on a quarry railroad at Vancouver, Washington to move 750,000 tons of rock to the lower Columbia for jetty repairs.

SAN FRANCISCO, CALIFORNIA.

Employment Committees in the Bay Area are emphasizing the idea creating work campaigns in working out their plans for unemployment relief. An unemployment survey in Berkeley revealed that 500 family heads are without employment. The Employment Committee in that city is sending out 10,000 questionnaires to its citizens in its "Make Work Campaign". A large department store is employing about 1000 additional employees for a week-end sale, and many stores during the past several weeks have increased their personnel in preparation for stocking new fall lines and handling special sales. The State Department of Public Works estimates that over 5,000 additional men are to be employed in the next quarter on state projects. The Board of Supervisors has voted a \$1,000,000 bond issue for unemployment relief, most of which will be used in school construction.

Carloadings in August gained 3 per cent over July and exceeded all preceding months of this year. Present activities in agriculture and construction are expected to accelerate retail and wholesale trade. The San Francisco Chamber of Commerce reports that the outlook for the last quarter of this year is encouraging.

LOS ANGELES, CALIFORNIA.

The unemployment situation shows no appreciable change with the percentage of unemployed for September approximately the same as for August. According to Dun's Review, public utility company reports are favorable and the volume of business is on a par with a year ago. Reduced freight rates, effective September 26, are expected to increase intercoastal freight shipments and stimulate business in general. Relief organizations report an increased number seeking assistance, due partly to a seasonal influx of unemployed for the winter. The Public Works Department is still employing 5,000 extra men on street maintenance work.

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Unemployment
Relief

Oct. 12th, 1931

Mr. William N. Taft,
1346 Chestnut St.,
Philadelphia, Pa.

My dear Mr. Taft:-

Permit me to thank you for your thoughtfulness in sending me a copy of the editorial which appears in the Retail Ledger.

I do not believe that it is the intention of President Hoover's Committee on Unemployment Relief to emphasize fear in its appeal to the country to give generously to local relief drives.

The Committee will call upon the citizens of this country to face an existing situation frankly and courageously and to meet it with the traditional American spirit of broad generosity. A successful emergency relief drive this year will relieve the country of a great deal of tension and the fear of unrest.

It would, of course, be unfortunate if in the prosecution of its relief campaigns the impression is given that the situation in this country is hopeless. On the contrary, it should be emphasized that American intelligence is being challenged to meet a critical situation which if met with a full measure of courage, will be overcome.

The note which should be struck should be one of great earnestness but not one of pessimism or despair.

Very sincerely yours,

AHS/IR

FOR USE EVENING PAPERS---OCT. 12, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N. W.,
Washington, D. C.

Fred C. Croxton, Assistant Director.

PUBLIC AND SEMI-PUBLIC WORKS CONTRACT AWARDS

Washington, D. C., Oct. ---Public and semi-public works contract awards amounting to \$41,987,092 were reported to the Public Works Section of the President's Organization on Unemployment Relief last week, it was announced today by Fred C. Croxton, Assistant Director. The addition of this amount brought the total of contract awards reported since Dec. 1, 1930, to \$2,559,689,738.

The week before last \$36,136,898 worth of contract awards were reported.

The total number of projects reported last week was 576 in 43 states and the District of Columbia, and includes Federal, state, county, and municipal construction; school and college construction, bridges, streets, sewers, water supply, hospitals, power supply, rivers and harbors work, and other types of public and semi-public projects.

A complete list of projects by states and localities follows:

STATE & LOCATION	PROJECT	AMOUNT
<u>ALABAMA</u>		
Maxwell Field	Erecting Radio Bldg.	\$ 3,560
Montgomery	Paving Streets	4,750
Thomaston	Erecting Vocational School	6,000
<u>COLORADO</u>		
Colorado Springs	Erecting Dormitory	100,000
<u>CALIFORNIA</u>		
Aldridge	Erecting Ward Bldg. Gym & School Addition	100,000
Clear Lake	Erecting Shower Bldg.	1,425
Laton	Erecting School Bldg.	18,000
Lodi	Erecting School Bldg.	17,990
Los Banos	Erecting City Hall & Fire House	15,000

STATE & LOCATION	PROJECT	AMOUNT
<u>CALIFORNIA (Continued)</u>		
Murphy	Erecting Two Ward Bldg.	\$17,354
Sacramento	Erecting Locker Room Addn.	4,500
Nr. Salinas	Erecting Grammar School Bldg.	6,780
San Francisco	Erecting Officers Ward & Womens Ward Addns.	240,000
Santa Barbara	Erecting Church	50,000
Coalinga	Renewals in Gas & Water Lines	4,000
El Segundo	Library Park Development	10,000
Riverside	Addition to Bleachers, Jr. College	3,000
Fresno Co.	Constructing Laton Elementary School Bldg.	18,000
Glenn Co.	Constructing Fruto School Bldg.	1,500
Glenn Co.	Constructing Elk Creek School Bldg.	6,000
Imperial Co.	Constructing Central School Bldg.	7,000
Invo Co.	Constructing Bishop High School Gym	20,000
Marin Co.	Construction Elem. Schools	55,970
Marin Co.	Construction High Schools	53,972
Lake Co.	Construction School Bldgs.	8,000
Lake Co.	Addition to School Bldg.	4,000
Riverside Co.	Addition to Corona Elementary Schools	32,000
Shasta Co.	Construction Burney School Bldg.	7,000
Yolo Co.	Additions to Clarksburg Elem. School Bldg.	19,000
Nevada City	Paving Road	56,985
<u>CONNECTICUT</u>		
West Hartford	Constructing Trunk Sanitary Sewer	261,000
Greenwich	Concrete Paving	59,407
Bridgeport	Additional 4 rooms to School	30,000
New Britain	Construction Conduit Subway & Sidewalk	70,000
Old Lyme	Alterations School Bldgs.	2,862
Waterbury	Construction Parsonage, Church, Parish House & School	100,000
<u>DELAWARE</u>		
Burrsville	Paving Road	5,000
Dover	Erecting College (Dining Hall Bldg.)	100,360
Murderkill River	Dredging	4,826
Stockley	Erecting Barn	4,500
<u>DISTRICT OF COLUMBIA</u>		
Washington, D. C.	Addition to Senate Office Bldg.	2,318,000
Washington, D. C.	Erecting Church	400,000
Washington, D. C.	Erecting Church	90,000
<u>FLORIDA</u>		
Belview	Erecting Grade School	1,500
Bet. Moorehaven & Clewiston	Constructing Dyke	400,000
<u>GEORGIA</u>		
Camden County	Erecting Grade School	2,875
Augusta	Erecting Greenhouses	6,000

STATE & LOCATION	PROJECT	AMOUNT
<u>GEORGIA (Continued)</u>		
Hazelhurst	Paving Various Streets	\$15,000
Macon	Erecting Add. Classrooms	6,000
"	Erecting School Bldg.	2,000
Marietta	Resurfacing	8,000
Milledgville	Gen. Repairs and Painting Ga. State Coll. for Women	10,000
Rome	Installing Heating System Rome High School	9,100
"	Building New School in Eighth Ward	10,816
Statesboro	Roofing two dorms, So. Ga. Teachers College	15,000
"	Gym, So. Ga. Teachers Coll.	4,500
Thomasville	Erecting Industrial H. S.	25,000
Clayton Co.	Erecting Colored School Bldg.	3,000
" "	Repairs to School Bldgs.	4,000
Camden Co.	Silco Rosenwald New School	3,000
Echols Co.	Erecting New School	18,000
" "	Erecting School Bldg.	1,500
Evans Co.	Erecting School Bldg.	600
Pulaski Co.	Painting School	900
Sumter Co.	Erecting School	4,000
" "	Erecting School	14,000
Tift Co.	Erecting Junior High Bldg.	25,510
" "	Erecting Negro Industrial Bldg.	8,350
Walton Co.	Erecting Grade School	3,200
Atlanta	Additions to Schools	45,000
"	Additions to two School Buildings	10,000
Columbus	Grading School Grounds	2,000
Albany	Erecting Library	10,000
Atlanta	Erecting Church & Sunday School	275,000
Moreland	Erecting Grade School	2,000

IDAHO

Blackfoot	Addition to Asylum	250,000
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ILLINOIS

Brunkhorst	Revetment Work	46,426
Chesley Island, in Miss. River. Near Cairo	Revetment Work	59,620
Cornice Island, in Miss. River, Near Cairo	Revetment Work	38,730
Little Flora Creek Miss. River, Near Cairo	Revetment Work	27,644
Rock Island	Paving 40th Street	5,027
Bureau Co.	Paving	5,000
State of Illinois	Garage Building Springfield	70,000
"	Women's Bldg. State Fair Grounds	200,000

STATE & LOCATION	PROJECT	AMOUNT
<u>ILLINOIS (Continued)</u>		
State of Illinois	So. Ill. Penitentiary Menard Cell House Floors	\$ 3,200
"	Erecting Kitchen Bldg., So. Ill. Pen. Menard	7,000
"	Constructing Sewage Plant St. Charles School for Boys	24,000
"	Armory Repairs, Chicago	5,700
"	Lincoln State School & Colony Cottages	34,000
"	Erecting Main Bldg., Linc. State School & Colony	9,500
"	Erecting Cell House, Chester State Hospital	44,058
"	Ogle County Pine Forest, Comfort Station	7,665
"	Erecting Hatchery, Mt. Vernon Game Farm	10,000
"	Erecting Hatcher, Mattoon	8,000
"	Erecting Cottages, Peoria State Hospital	10,000
"	Erecting Power Plant Springfield	28,000
"	Repairing Armory, Chicago	10,000
"	Erecting Concession Stand Starved Rock Park	2,500
"	Erecting State Offices, Springfield	6,000
"	Erecting Douglas Memorial Chicago	1,000
"	Erecting Custodian Residence Rockford, Ill.	3,700
"	Erecting Custodian Residence Horse Shoe Lake	7,000
"	Erecting Auditorium at Western State Teachers Coll.	3,800
"	Alterations to Ill. Eye & Ear Infirmary, Chicago	7,585
"	Electric Work, State Training School for Girls	1,104
"	Erecting Tool & Implement Shed, State Teachers Coll.	4,230
"	Pipe Covering Manteno State Hospital	26,917
"	Lincoln S. School & Colony Pipe Covering	12,500
"	Erecting Security Bldg.	100,000
Chicago	Erecting Church & Sunday School Bldg.	30,000
Peoria	Erecting Jr. High School	600,000
"	Paving Curb & Gutter	2,031
Wilmette	Erecting Church Bldg.	200,000
Chicago	Erecting Church	270,000
"	Erecting Field House	86,900
"	Erecting Church	70,000
Galesburg	Constructing Sewage Disposal Plant	267,472
LaGrange Park	Paving Curb & Gutters	43,000
" "	Paving Various Streets	12,571
Mascoutah	Erecting High School	48,615
Niles	Constructing Sewer	2,627
"	Installing Water Stubs	6,157
Adams Co.	Constructing Bridge	5,885
" "	Constructing Bridge	19,677
Boone Co.	Paving & Const. Bridge	77,426
Gallatin Co.	Gravel Surfacing	3,500
Macoupin Co.	Constructing Highway Bridge and Culvert	6,840
" "	Grading	11,757
" "	Constructing Highway Bridge & Culvert	15,208
" "	Grading	11,758

STATE & LOCATION	PROJECT	AMOUNT
<u>INDIANA</u>		
Noblesville	Erecting Post Office Bldg.	\$30,000
Blackford Co.	Erecting School Bldg.	31,000
Henry County	Erecting Addition to School	60,000
Kosciusko Co.	Erecting School Bldg.	500
Kosciusko Co.	Erecting School Bldg.	80,000
Lawrence County	Installing Plumbing System at High School	3,390
Starke County	Erecting Two Room School	17,500
Crown Point	Paving Streets	67,900
Franklin	Remodel School Gym	3,000
Elkhart Co.	Erecting School Addition to Osolo Township School	3,000
" "	Erecting Addition Middleburg School	1,000
Gary	Erecting Lew Wallace H. S.	300,000
Ladoga	Constructing Well & Pump	2,000
Logansport	Erecting Women's Ward Bldg.	159,102
Tippecanoe Co.	Erecting Barn	6,415
<u>IOWA</u>		
Atlantic	Rural Electric Line	10,000
Charles City	Erecting Jr. & Senior High School	330,000
Udel	Surfacing	1,152
Iowa City	Constructing Sewers	4,200
" "	Constructing Sidewalks	2,325
" "	Resurfacing Bridge	3,547
Riverside	Paving	6,601
Sioux City	Paving Alley	462
" "	Paving Various Streets	744
" "	Paving Various Streets	7,340
" "	Paving Various Streets	1,460
" "	Paving Various Streets	3,996
Keokuk	Filling in River front	14,000
"	Improving Streets	2,000
<u>KANSAS</u>		
Kingman	Installing Water Mains	8,000
Wichita	Construction of Bridge	50,000
Stockton	Paving & Guttering	50,000
Kansas City	Grading	5,760
<u>KENTUCKY</u>		
Lexington	Erecting Chapel	15,000
Harlan	Erecting Post Office Bldg.	50,572
Covington	Constructing Sidewalk	133
Oldham Co.	Constructing Bridge	4,517

STATE & LOCATION	PROJECT	AMOUNT
<u>LOUISIANA</u>		
Terrebonne Parish	Erecting School Bldgs.	\$106,000
Bossier Parish	Constructing Road & Graveling	2,500
DeQuincy	Erecting City Hall	20,000
Vernon Parish	Constructing Road	50,000
New Orleans	Public Belt Bridge	19,000,000
<u>MAINE</u>		
School Dist. 13	Erecting Cottage Farms School Addition	16,000
School Union 13	Constructing Baseball Field at School	1,500
" " "	School Repairs	7,000
Old Orchard	Concrete Highway	13,000
Auburn	Clearing Roads, Rural Area	3,461
"	Paving Court Street	19,200
"	Grading Edward Little Park	1,680
<u>MASSACHUSETTS</u>		
Barnstable	Improving Schools	15,000
Hopkinton	Water Extension	3,000
Blackstone	Rebuilding Mendon St.	6,000
Boston	Laying & Relaying Water Pipes	3,376
Boston	Constructing Sewerage Works	69,516
Boston	Bitulithic Paving	19,400
Boston	Sheet Asphalt Paving	10,122
<u>MICHIGAN</u>		
Petoskey	Erecting Library Bldg.	3,000
Montrose	Grading School Yard	400
Vulcan	Grading School Athletic Field	7,000
"	Erecting fence around School Property	1,600
Bay City	Construction Curb and Gutter	100,000
Lansing	Erecting Church	25,000
Saginaw	Misteguag Creek Drain	20,600
Washtenaw Co.	Farm Group	3,595
Berrien Co.	Improving Columbia Ave. Rd.	13,200
"	Improving Hilltop Rd.	36,000
" "	Improving Euclid Ave.	18,286
" "	Improving Highland Ave. Rd.	8,603
" "	Improving Best Road	41,381
" "	Improving Scotdale South Road	38,380
" "	Improving Avery Road	8,241
" "	Improving Boyle Road	62,866
" "	Improving Hill School Road	24,419
" "	Improving Napier Ave. Road	65,605
" "	Improving Empire Ave. Road	12,400
" "	Improving Cleveland Ave. Road	87,516

STATE & LOCATION	PROJECT	AMOUNT
<u>MICHIGAN (Continued)</u>		
Wayne County	Airport Runways	\$72,500
" "	Paving Van Horn Road	60,000
" "	Airport Drive	100,000
" "	Paving Conant to Seven Mile Road	436,800
" "	Paving Six Mile to Seven Mile Road	77,500
" "	Paving Five Mile to Grand River	51,200
" "	Inkster Road Paving	25,000
" "	Constructing Six Mile Rd.	225,000
" "	Wayne County Park Drive	90,000
" "	Allen Road Grade Separation	303,790
" "	Grade Separation Ford Road	369,559
" "	Bridge Job 397 Rouge Parkway	18,000
" "	Bridge Job 398, Rouge Parkway	18,000
" "	Bridge Job 354, West River Road	45,000
<u>MINNESOTA</u>		
St. Paul	Erecting Church	10,000
Anoka	Armory	19,434
Luverne	Armory	7,500
Minneapolis	Naval Reserve Hangar Addition	10,000
Norman Co.	Grading & Graveling	14,529
Crookston	Constructing Sewer & Watermains	2,704
Red Wing	Constructing Storm Sewers	1,500
Storm Sewer	Mankato	1,904
<u>MONTANA</u>		
Glasgow	Erecting School	27,000
Shelby	Erecting High School	69,400
<u>MISSOURI</u>		
Bourbon	Improving Water Works	4,570
Hickory Point	Grading, Graveling & Bridge	16,500
Lamonte Dist.	Grading & Graveling	15,000
Columbia	Erecting College Bldgs.	10,000
Glendale	Paving	7,263
Robertson	Drainage Work	7,648
<u>NEBRASKA</u>		
South Sioux City	Water Main Extension	61,000
<u>NEW HAMPSHIRE</u>		
State	Dorm, Plymouth Normal School	77,235



STATE & LOCATION	PROJECT	AMOUNT
<u>NEW JERSEY</u>		
Great Notch	Constructing Pumping Station	\$10,140
Hackensack	Constructing Central Power Plant	123,550
Rutherford	Erecting Amphitheatre	1,271
Wallington	Grading & Paving	2,534
Woodbridge Twp.	Constructing Storm Sewer	854
Nr. Freehold	Alt. & Addition to Welfare Home	3,644
Asbury Park	Erecting Lodge Building	75,000
Boonton	Erecting Bridge	1,925
Denville	Erecting Storage Bldg.	6,800
Grandin	Erecting Bridge	2,669
Newark	Reconstructing Tracks	24,640
Montclair	Altering Boiler House	15,310
Passaic	Erecting Church	50,000
Passaic Co.	Road Maintenance	230,000
" "	Paving Union Ave.	80,000
" "	Erecting Davidson St. Bridge	4,490
" "	Constructing Aqueduct Bridge	175,000
" "	Constructing Berkshire Ave. Bridge	9,777
" "	Constructing Sherwood Ave. Bridge	7,577
" "	Constructing Secomac Rd. Bridge	3,500
" "	Constructing West Milford Bridge	4,000
" "	Constructing Wabash Ave. Drainage	15,000
<u>NEW MEXICO</u>		
Albuquerque	Erecting Add. to Engineering Hall.	19,360
Roswell	Erecting two sections of Barracks	90,000
"	Installing Gas Mains & Burners	5,000
"	Remodeling Lavatories in old Barracks	6,000
"	Remodeling Post Exchange	4,000
"	Alterations of Brown Hall	4,000
<u>NEVADA</u>		
Sparks	Installing Sewers	12,000
"	Improving Streets	2,000
<u>NEW YORK</u>		
Buffalo	Erecting Church	9,000
Albany	Repairing Roofs, Coll. Bldg.	2,500
"	Storage Shed, State College	1,000
Farmingdale	Erecting Fruit Cellar, Agriculture School	2,000
Geneseo	Painting exterior Woodwork of Normal Bldg.	1,767
Geneva	Experimental Station, Horticultural Lab.	181,675
Ithaca	Erecting Administrative Bldg. & Poultry Houses	25,000
"	Erecting Administration Bldg. & Poultry Houses	20,000
"	Office & Lab. Bldg., Long Island Vegetable Research Farm	13,000

STATE & LOCATION	PROJECT	AMOUNT
<u>NEW YORK (Continued)</u>		
Ithaca	Erecting Tool Shed, Long Island Vegetable Research Farm	\$ 1,000
"	Fencing Swine	3,065
"	Constructing Water System for Sheep & Swine Barns	1,197
"	Erecting Hog & Sheep Barns	41,346
"	Erecting Foundation to Agricultural Economics Bldg.	34,883
"	Constructing Concrete Roads & Walks on Campus	32,592
Syracuse	Erecting Forestry Science Bldg.	497,390
Binghamton	Various Park Const. Work	44,640
"	Widening Street	7,790
Bronx	Improving Streets	73,656
Brooklyn	Dredging	4,300
Hampton Bays	Concrete Paving	3,411
Niagara Falls	Sewers & Drainage	5,000
" "	Widening & Resurfacing Riverway	25,000
" "	Repairing Riverway	22,000
Poughkeepsie	Dredging Rudd Pond	18,000
"	Sec. 1 Part 2 (Taconic Park Commission)	183,350
West Islip	Erecting Grade School	38,700
Rochester	Memorial Shaft	60,000
"	Paving	16,534
Tarrytown	Paving	24,739
Mamaroneck	Excav. Grading & Add. to Storage Reservoir	25,653
Mt. Kisco	Extending Sewer	10,244
New York City	Erecting Parish House	16,000
Wayne Co.	Maintenance	44,000
" "	Engineering on four projects	12,000

NEW MEXICO

Albuquerque	Irrigation	39,507
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NORTH CAROLINA

Durham	Alterations & Addition Jail	6,000
Morehead City	Street Repairs	12,000
Spencer	Water Line Extensions	150
Currituck Sound & Albermarle Sound	Dredging	32,705

NORTH DAKOTA

Cavalier	Erecting Power Plant	14,962
Walton	Erecting Shop Bldg.	25,000
Fargo	Erecting Addition to Water Filtration Plant	11,000

STATE & LOCATION	PROJECT	AMOUNT
<u>OHIO</u>		
Cincinnati	Constructing Highway	\$28,000
"	Constructing Highway	31,500
"	Constructing Highway	62,750
"	Constructing Highway	30,000
"	Constructing Highway	30,400
"	Paving Mill St.	18,775
"	Paving Viola St.	2,100
"	Paving Brinkmeier Ave.	5,875
"	Paving Rutledge Ave.	1,850
"	Paving LaSalle St.	9,200
"	Paving Morand Alley	2,350
"	Paving Stratford Ave.	5,550
"	Paving Minion Ave.	8,325
"	Paving Nebraska Ave.	18,300
"	Paving Kotter Ave.	4,775
"	Paving Kenait Ave.	2,400
"	Paving Glen Parker Ave.	12,900
"	Paving Hickory St.	16,500
"	Paving Roth Ave.	5,150
"	Paving Luhn Ave.	11,100
"	Paving Stanhope Ave.	5,800
"	Paving Beaumont & Crestline Aves.	10,400
"	Paving Zinske Ave.	9,500
"	Paving Glenwood Ave.	7,350
"	Paving Josephin Ave.	3,550
"	Paving Ida Street Bridge	82,000
"	Paving Bridges West Fork Road	4,400
"	Filling & Grading Lincoln Park	35,700
"	Paving Shady Lane & Zingle Ave.	3,450
"	Tel. Conduits, Delta Ave.	24,650
"	Wiring Ida St. Bridge	765
"	Paving Herald Ave.	12,300
"	Paving Sixty Seventh St.	3,083
"	Paving Luxworth Ave.	10,100
Dover Village	Grading Draining & Slagging	4,498
Milford	Resurfacing Streets	1,040
Butler Co.	Treating Surface	39,814
Crawford Co.	Ditch	3,000
Wayne Co.	Constructing Bridge & Culverts	4,037
Akron	Repairing Viaduct	4,921
Holmes Co.	Improving Road	5,406
Huron Co.	Paving, Grading & Draining	2,785
Ross Co.	Road Improvement	944
St. Bernard	Grading, Paving Curbs, Sidewalks Sewers & Water Mains	5,616
Licking Co.	Bridge Construction	40,000
Alliance	Resurfacing	1,600
Gibsonburg	Paving	7,161

STATE & LOCATION	PROJECT	AMOUNT
<u>OHIO (Continued)</u>		
Lakewood	Scale House & Office Bldg.	\$ 3,223
Massillon	Resurfacing & Sidewalks	5,793
Guyahoga Co.	Improving Road	326
" "	Improving Road	489
Hocking Co.	Paving & Constructing Bridge	43,360
Licking Co.	Grading	1,607
" "	Grading	1,442
Morrow Co.	Surfacing	13,764
Richland Co.	Wolfe Culvert	3,197
Summit Co.	Repairing Hospital Bldg.	10,000
Richland Co.	Const. Latimer Rd. No. 220	1,872
" "	Const. Osburn Rd. No. 262	1,357
" "	Const. Anderson Rd. No. 180	2,212
" "	Const. West Smiley Ave. Rd. 57	2,212
" "	Const. Bricker Rd. No. 229	588
" "	Const. Ernsberger Rd. No. 234	718
" "	Const. Aten North Rd. No. 42	730
" "	Const. Gass Road No. 39 Sec. A	926
" "	Const. Mill Run Rd. Nos. 130-32	1,398
" "	Const. Rinehart Rd., Nos. 342 & 398	3,132
" "	Const. Orchard Pk. Rd., No. 332 Sec. B	1,328
" "	Const. Little Washington South Road 301	1,505
" "	Const. Stout Rd. No. 363	2,739
" "	Const. Crimson Rd. Nos. 295-296-299	3,744
" "	Const. Benedict Rd. No. 84	1,458
" "	Const. Rome North Rd. No. 76	1,458
" "	Const. Opdyke Rd. No. 190	1,805
" "	Const. Willet Rd. No. 68	1,805
" "	Const. Parsel Rd. No. 189	2,155
" "	Const. Henry Rd. No. 198	2,155
" "	Const. Horning Rd. No. 63	1,981
" "	Const. Rock Rd. No. 150	7,103
" "	Const. Walker Lake Rd. No. 164	7,103
" "	Const. Stiving Rd. No. 168	4,394
" "	County Maintenance Work Rds.	21,903
Summit County	Paving Akron-Canton Rd.	29,911
" "	Widening Sec. of Akron-Canton Road	30,000
" "	Portage Blvd. West & Fan Drive	8,276
" "	Sec. A-2 Rex Hill Rd. Imp.	21,043

OKLAHOMA

Clinton	Erecting Warehouse & Office Bldg.	17,000
Muskogee	Altering Sleeping quarters of Store	1,000
Tulsa	Erecting Fire Station	9,610
"	Erecting Fire Station	20,275
"	Constructing Storm Sewer	7,539
Custer Co.	Erecting Five Bridges	68,000
" "	Erecting Bridge	215,962

STATE & LOCATION	PROJECT	AMOUNT
<u>OREGON</u>		
Silverton	Alteration to High School	\$ 2,570
<u>PENNSYLVANIA</u>		
Nr. Reading	Drain Pipe Valves & Appurtenances	885
Reading	Repairing five Residences	1,492
Nr. Lehighton	Erecting Grade School	40,000
Chambersburg	Erecting H. S. Bldg.	400,000
Cheltenham	Grading Field at School	1,190
Cheltenham	Fencing Athletic Field School	2,000
"	Plumbing in Schools	3,000
"	Painting Schools	3,000
"	Constructing Hockey Field	300
"	Carpentry Work in Schools	1,000
Columbia	Repairing Schools	1,500
Larksville	Hose House repairs	2,997
Lathobe	Constructing Bridge	39,740
Nr. Stroudsburg	Highway Bridge	13,646
Wilkes Barre	Conditioning two athletic fields for high schools	12,400
" "	Installing Sanitation in Schools	1,685
" "	Painting School Bldgs.	1,360
" "	Installing Electric Fixtures in Schools	700
" "	Installing Coal Conveyor Equipment School	700
West Leechburg	Improving Street	19,539
Lower Merion Twp.	Erecting Administrative School Bldg.	604,000
Allegheny Co.	Constructing Sewer	3,500
Westmoreland Co.	Surfacing	19,000
Conshohocken	Repair of Schools	1,000
Erie	Paving	3,368
Farrell	Erecting Church	50,000
Ford City	School Repairs	5,000
Harrisburg	Construction of Church	29,000
Lansford	School Bldg. Improvements	10,000
Lebanon	Repainting School Bldgs.	1,430
"	Resurfacing School Yards	1,500
"	Re-roofing Schools	500
"	Rebuilding School	1,382
"	Repairing School	600
Philadelphia	Erecting Hospital Bldg.	1,000,000
West Reading	Grading, Paving Curbs & Gutters	12,934
Abington	Erecting Highway Bridge	8,436
Edinboro	Walks & Grading	2,975
Lewis	Erecting Bridge	2,715
McKeesport	Grading, Paving & Curbing	5,500
Templeton	Retaining Wall	1,100
Wilmerding	Storm Water Sewer	11,481
Lower Merion Twp.	Highway Bridge	12,480
Lower Moreland	Constructing Highway Bridge	3,161

STATE & LOCATION	PROJECT	AMOUNT
<u>PENNSYLVANIA (Continued)</u>		
New Hanover Twp.	Constructing Highway Bridge	\$ 4,915
Columbia Co.	Constructing Highway Bridge	1,377
Washington Co.	Resurfacing	40,894
Bellevue	Grant School Addition	145,000
Canonsburg	Grade School Annex	15,000
"	High School Annex	60,000
Connellsville	Install Fan for Motor in School	675
"	Rewired new lighting fixtures in Bldgs.(Schools)	1,657
"	Installed new receptacles in Schools	72
"	Painting interior of High School	300
"	Repairs to Heating System H. S.	473
"	Installed Drinking fountain South Side of School	352
"	Painting interior of two schools	2,104
"	Repairing School	1,667
"	Installing two heating boilers in School	4,775
"	Installing Automatic Stoker in School	1,450
Red Lion	Erecting Church & Sunday School Building	65,000
<u>SOUTH CAROLINA</u>		
Aiken	Rectory & Sacristy	50,000
<u>SOUTH DAKOTA</u>		
Brookings	Improvement & Add. State College	25,000
Plarkinton	Kitchen at Training School	15,000
Vermillion	Heating Tunnels & Fire Protection System	30,000
Pierre	Erecting State Office Bldg.	253,227
<u>TENNESSEE</u>		
Hamilton Co.	Improving Road	25,000
Knox Co.	Erecting Grade School	4,000
Lawrenceburg	School Bldg.	11,000
Lawrence Co.	Erecting School	11,000
Lawrence Co.	Erecting School	10,000
Cannon Co.	Addition to School Bldg.	1,500
Cannon Co.	Erecting School Bldg.	1,200
McMinn Co.	Wells to Supply Schools Water	2,000
" "	Construction of Teachers School Bldgs.	1,500
Cookeville	Erecting Central H. S.	97,000
Memphis	Fire Station	15,000
<u>TEXAS</u>		
Austin	Grading & Leveling	2,034
Flatonia	Erecting Rural School	2,675
Josephine	Erecting Church & Educational Building	5,000

STATE & LOCATION	PROJECT	AMOUNT
<u>TEXAS (Continued)</u>		
Neches	Addition to High School	11,230
Overton	Erecting Church	9,000
Port Arthur	Development of 20 Acre Park	12,000
" "	Construction of Swimming Pool	50,000
" "	General Park Development	5,000
" "	Remodeling of Pleasure Pier	5,000
Brownwood	Addition to Jail	6,290
Burleson Co.	Erecting School House	2,700
Callahan Co.	Erecting School House	1,000
" "	Erecting School House	3,000
" "	Erecting School House	2,000
Dewitt Co.	Erecting School House	400
" "	Erecting School House	1,000
" "	Erecting School House	2,600
Ft. Worth	Improvements of City Water Dept.	450,000
Victoria	Repairs on School Bldgs.	3,000
Tom Green Co.	Erecting School Bldg.	10,000
Travis Co.	Erecting School Bldg.	1,000
" "	Erecting Pleasant Valley School Bldg.	900
Athens	Road Work	57,577
Beaumont	Street Paving	10,385
Brownwood	Constructing Overpass	29,100
Columbus	Erecting Skull Creek Bridge	27,252
Columbus	Constructing Road Work	34,404
Corpus Christi	Repairing Street	4,510
Huntsville	Road Work	121,462
Junction	Constructing Bridges	59,418
Port Stockton	Road Work	34,313
Progreso	Erecting High & Elementary School	6,974
Seminole	Erecting High School	45,000
Wichita Falls	Erecting Post Office	725,000
Hidalgo Co.	Repairing Teacherage	300
" "	Rebuilding Residence for School	500
" "	Erecting Brick School house	8,000
Panola County	Erecting Add. to School	800
<u>UTAH</u>		
Salt Lake City	Constructing Water Mains	35,000
<u>VERMONT</u>		
St. Johnsbury	Renovating Rural School	1,500
" "	Renovating Rural School	1,500
<u>VIRGINIA</u>		
Martinsville	Completing school Class. Rooms	4,000

STATE & LOCATION	PROJECT	AMOUNT
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VIRGINIA (Continued)

Martinsville	Additions to School Bldg.	\$ 7,000
Fort Myer	Surface Treatment of Roadway	6,500
Waynesboro	Erecting Chapel	20,000
Danville	Erecting Armory & City Aud.	116,794
Charles City Co.	Erecting Add. to High School	3,500

WEST VIRGINIA

Pocahontas Co.	Addition Durbin School	3,443
" "	Heating System Durbin School	1,700
" "	Heating System Greenbank School	1,100
" "	New Foundation & Repairs at Nauvoo School	500
Grafton	Erecting Fence Athletic Field	600
Huntington	Repairing Heating System	3,300
Keyser	Remodeling floor of H. S.	2,450
Braxton Co.	Erecting one Room School Bldg.	1,500
" "	Erecting One Room School Bldg.	1,350
Jackson Co.	Remodeling School Bldg.	475
Mercer Co.	Erecting Auditorium to School S	15,000
Taylor Co.	Erecting Simpson School	785
Harrisville	Lights for School Grounds	1,500
"	Grading of School Grounds	600
"	New School Floors	600
"	Repairs on School Bldg.	600
Kermit	Erecting School Gym	6,000
Philippi	Repairing walls of School	200
"	Painting interior of School Bldg.	700
Princeton	Addition to Oakvale H. S.	17,000
Salem	Repairing School Gym	475
Troy	Boiler House	1,500
West Union	Painting and repairing Gym	1,000
Beckley	Erecting Colored Grade School	4,815
Oswald	Erecting Grade School	20,000
Sandstone	Erecting School Bldg.	21,000
Wayne	Erecting Add. High School	10,000
Wetzel	Abutments & Bridge Replacements	2,875
Wright	Erecting Grade School	3,985

WISCONSIN

Eau Claire	Addition to Grade School	35,000
Cudahy	Development High School Athletic Field	20,000
Marinette	Heating Plant Alterations School	4,000
"	Painting Schools	2,500
Milwaukee	Erecting Medical School Bldg.	500,000
Oshkosh	Erection Jr. High School	250,000
Port Washington	Addition Fire Station	3,500

STATE & LOCATION	PROJECT	AMOUNT
<u>WISCONSIN</u> (Continued)		
Shorewood	Remodeling Manual Arts School	\$ 3,500
"	Remodeling School Heating Plant	3,500
"	Remodeling School Offices	6,000
"	Construction Tennis Courts for Schools	5,000
Two Rivers	Improving School Grounds	6,000
Land-O-Lake	Erecting Grade School	20,000
West Allis	Erecting Add. to Nathan Hale Jr. High School	6,000
Stevens Point	Re-roof two Bldgs., (Schools)	1,300
"	Painting Schools	750
"	Repairing School	2,000

WYOMING

Casper	Erecting Addition to Gym	91,500
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FOR USE EVENING PAPERS -- OCTOBER 14, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N. W.
Washington, D. C.

Fred C. Croxton, Assistant Director.

REPORTS OF CONDITIONS AFFECTING BUSINESS AND EMPLOYMENT

Washington, D. C., October -- Reports from 41 localities on conditions affecting business and employment were made public today by Fred C. Croxton, Assistant Director of the President's Organization on Unemployment Relief. The reports, which came through district offices of the Department of Commerce, follow:

BOSTON, MASSACHUSETTS:

The First National Bank of Boston reports that although industrial production has declined, the rate of activity in New England is still higher than in the rest of the country. Production of shoes, men's and women's clothing, furniture, hosiery, knit goods, and textile machinery is fairly active. Although wool consumption has declined, consumption for the first eight months is ahead of last year. Confidence in this area is well sustained and in the first eight months of 1931 only one bank suspended operations in the Boston Federal Reserve district. The favorable position of New England is attributed to the fact that 80 per cent of the plants employ 100 workers or less which permits quick adaptation to changes. Retail trade is off slightly, although bargain sales are unusually well attended. The volume of business is most decidedly in the lower priced goods. Savings bank deposits are still increasing, and sentiment was noticeably improved following the announcement of the President's plan.

Preliminary information from the Associated Industries of Massachusetts, based on their index of orders, indicate that conditions are looking somewhat

better. Improvement in September may be greater than seasonal. The brightest spot seems to be a marked improvement in the metal and machinery groups, although lack of seasonal trend is noticeable. The paper group shows a consistent increase and the jewelry trade has enjoyed a seasonal increase.

The Worcester, Massachusetts Chamber of Commerce reports that quite a few plants are showing greater activity although not up to usual seasonal improvement. A cheerful and healthy sentiment is reported prevalent among business men and bankers. Retail trade is slow but merchants are making special efforts to stimulate buying. Employment in retail stores is being generally maintained.

NEW YORK, N. Y.

According to statistics compiled by the State Labor Department, employment in New York State increased 3 per cent and payrolls about 2 per cent in September, as compared with August. The rise is attributed to seasonal influences. Most of the principal industries showed gains in employment ranging from 1 to 11 per cent. New York City alone reported a gain in the number employed of 4 per cent, as a result of increased employment in the metals, clothing, fur and rubber goods industries.

The Public Employment Service of the State Labor Department placed 7,531 persons in employment in September, an increase of 2,000 over August, according to their monthly report. The number of applicants per 100 jobs in September was 252, as against 315 in August.

The National Employment Exchange reports that during the week ending October 7, the number of applications declined 13.07 per cent, the requests for employees increased 7.59 per cent, the placements made increased 8.03 per cent. The ratio of applications for every 100 jobs opening during the week was 2,961, as compared with 3,665 during the previous week. The Salvation Army received 347 new applications the same week, and effected 21 permanent and 169 temporary placements.

Plans filed in the Boroughs of Manhattan, Brooklyn, Queens and the Bronx for new construction and repairs during the week ended October 1, totaled \$3,769,715.

During the week ending September 26, permits issued for new buildings in the boroughs of Brooklyn, Bronx, and Queens totaled \$2,918,170. This was supplemented by alteration and addition permits totaling \$157,395.

BUFFALO, NEW YORK.

A scheduled five-point advance in steel operations for the current week will place production in the Buffalo district at the highest rate for any zone in the country, 40 per cent of capacity, according to figures compiled by the trade magazine "Steel". The upturn in Buffalo with the lighting of the steel-works blast furnace elsewhere indicates a fractional increase in the general level of production. Authoritative reports indicate that employment figures in the Buffalo area during September increased over the preceding month.

According to the recently published financial statements of the three largest Buffalo banks the combined capital, surplus and undivided profits of these Buffalo Clearing house banks amounts to \$63,314,000 as compared with \$33,800,000 in September, 1920. Assets at present include cash of \$50,000,000, United States Government bonds, \$55,000,000 other bonds, \$75,000,000; loans and discounts \$359,000,000. Deposits total \$399,000,000. Comparison of these figures with the consolidated statements of the same institutions (and banks which have subsequently consolidated with them) during the depression of 1920 indicates the unusually liquid condition of the commercial banks of Buffalo at the present time.

According to the monthly statistical survey of the University of Buffalo Business and Social Research Bureau favorable August developments in Buffalo business were increases in flour milling, live stock receipts, live stock slaughtering and air traffic. A slight upward movement in retail prices is

reported by this Bureau with the comment that "taken in connection with national price movements, may be considered a favorable business indication, unless it proves to be merely temporary in character".

Unfavorable developments seen locally are unsettled real estate conditions, declines in building contracts, value of building permits, savings and loan association mortgages and number of deeds recorded.

Shipments of grain to Buffalo since the opening of navigation are considerably lighter than for the corresponding period of 1930. To date approximately 98,120,000 bushels have been forwarded here for unloading, compared to 107,891,000 bushels last year. Grain men report that although the movement of grain to the port for prompt unloading is fairly steady considering the dullness of trade, shipments during the last month have been far behind those of September, 1930.

PHILADELPHIA, PENNSYLVANIA.

Business executives are looking forward to a steady volume of trade at a slightly higher level for the next few months. They do not expect a sharp advance but rather a steady improvement, and readjustments in their plants and organizations are being made on this basis. Settlement of the hosiery mills strike has added 10,000 workers to payrolls during the last week, but the general employment situation remains unchanged. Textiles output is better, with the shoe and hosiery industries holding their gains. Building trades employment shows sharp increase, particularly in non-residential work. Retail trade is off on account of unseasonable weather, but wholesale trade is holding even.

PITTSBURGH, PENNSYLVANIA.

The financial relief plan proposed by the President has had a steadying influence on business sentiment, and local bank executives strongly endorse it. The rate of steel ingot production remained unchanged last week, and prices of

the principal finished steel products, with the exception of tin plate, continue firm. Sales of electrical apparatus have had an encouraging increase. The seasonal upturn in demand for bituminous coal is below normal, but it is believed that orders will be spread out over the winter months to a greater extent than in previous years creating steadier employment for the miners and more uniform coal car loadings for the railroads.

WILMINGTON, DELAWARE.

Community plans for winter relief are being advanced by the Mayor's Employment and Relief Committee. P. S. DuPont on behalf of Governor Buck has mailed employment questionnaires throughout Delaware to all persons 21 or over, requesting information regarding their employment status. It is desired to know the number ^{un-}employed, part-time employed, etc., in order to establish the extent of the state's program necessities. Employment conditions are practically the same. The DuPont Company, employing over 8,000 announced a 5-day week with wage adjustment, and other large interests are also considering the inauguration of a five-day plan.

NORFOLK, VIRGINIA.

The monthly review of the 5th Federal Reserve District, issued on September 30, notes a few optimistic business changes, but more than counter-balances them with negative reports on many lines. Rediscounts at the Richmond Reserve Bank increased between August and September and there was a seasonal pick-up in a number of lines, started by the beginning of fall crop marketing. Prices for agricultural commodities are at an extremely low level, and the best feature of the agricultural situation is the increase in acreage planted to food and feed crops. The employment situation in the 5th District is not satisfactory and shows no sign of early improvement, but indications are that it is better than in some other sections of the country.

In Norfolk, residential building activity during September, more than doubled that of the same month in the previous year, but at the same time a total of all building permits showed a decline.

September proved to be the best month of the year for resort trade at the beaches in Tidewater Virginia, the tourist visitors and vacationers outnumbering those entertained in any other month this summer.

The Richmond Public Employment Bureau reports that fewer men and women recently discharged because of business depression and reduction of forces, applied in September than in any month during the year. There was no heavy demand for any particular class of worker, and apparently no important industrial change took place during the month; 839 new applicants were registered, of which 472 were men; 581 positions were filled.

The Industrial Department of the Roanoke Chamber of Commerce, reported that for the week ending October 3, there was a net increase of 13 employees, two organizations reporting increases and five reporting decreases. The net decrease of payroll was approximately \$2,000.00 representing five organizations which reported increased payrolls while seven reported decreased payroll. There were few calls for farm labor. Bankruptcies for the week were 9 with liabilities of almost \$23,000. Southwestern Virginia, Inc., a regional Chamber of Commerce, covering 17 counties, reports a hosiery mill running day and night and employing additional labor to take care of extra work. A large woolen mill in the same section is running four days a week, since the first of September, (previous to that time it had been shut down). Another large cotton goods manufacturing plant in the same section continued to operate on full time without a change in wage scales.

CHARLOTTE, NORTH CAROLINA.

Construction contracts in the Southeastern territory totaled approximately \$6,908,000 during the first half of September. This affords a favorable com-

parison with the \$6,982,000 given as the prorated total for the similar period of 1930, and with the August total which was \$8,400,000. An important city total in this area during the month was the city of Charlotte with approximately \$171,000 in new construction contracts. Contemplated work reported for the Southeastern district nearly equalled that for August, 1930 in its \$26,654,000 total. This territory embraces the two Carolinas, Florida, Alabama and Eastern Tennessee.

Two large furniture plants heretofore idle, were reopened at High Point, North Carolina, during the past week. The Williams-Norris Company opened the old Premier Manufacturing plant, giving employment to approximately 300 men. The Briggs Manufacturing Company, idle for the past few months, was reopened, employing approximately 50 men. The Blue Bell Overall Company has announced plans for an addition which will increase the capacity of its plant at Greensboro, North Carolina, already the largest overall factory in America, by about 20 per cent. It is expected that the new addition will enable the Blue Bell Company to turn out between five and six hundred dozen overalls a day with the plant employing approximately 150 men. The ^{two} new plants have recently been established in Hickory, North Carolina, manufacturing mens' hosiery exclusively, which will give employment to approximately 150 men.

Charlotte merchants interviewed during the past week report a slight increase in retail sales as compared with the same week last month and with the same period last year.

CHARLESTON, SOUTH CAROLINA.

With the arrival of the U. S. Scouting Fleet Destroyer Squadrons this week, bringing approximately 5,000 officers and men to Charleston for a three months' stay, it is estimated that a considerable sum will be expended locally to the benefit of the city. It is also estimated that between 250 and 300 persons that otherwise would not be employed have been put to work in restaurants, etc.

As the bulk of the Fleet's fresh supplies is bought locally, this will also have a tendency to furnish employment in the produce and packing industries. A number of the officers and men with families have taken apartments and houses for their three months' stay in Charleston, thereby increasing the net income from real estate to a considerable extent and necessitating minor repairs and improvements.

ATLANTA, GEORGIA.

The general trade situation has been stimulated by the distribution on October 1, of dividend checks amounting to approximately \$4,000,000 by various corporations and banks operating in this district. The Community Employment Service states that there have been no significant developments during the past week. The Atlanta Community Chest reports that the unemployment situation remains static as compared with previous weeks; also, that there seems to be a tendency on the part of employers to retain all of their employees, and especially in the department stores to keep wages at their present rate.

The outstanding project of the Atlanta building program is the new post-office building, work on the foundations of which was scheduled to start October 6. The foundation job calls for an expenditure of \$250,000 and the president of the construction company awarded the contract has announced that they plan to use 150 workmen for a period of 5 or 6 months, all of the force being recruited locally. Another project of importance on which work is about ready to start is the construction of a new hangar and an administration building at the municipal airport of Atlanta. The cost of these buildings will total \$125,000. Contracts recently awarded include a \$298,000 hospital unit at Augusta, a \$99,000 university building at Athens, and a \$32,000 paving job at Rome.

Reports received from the Chamber of Commerce in various other points in the state are as follows:

Augusta -- Retail trade has improved somewhat during the past 10 days owing to cooler weather. Manufacturing remains quiet. Prices are depressed as a result of the cotton situation. Plans are being made for relief of the unemployed.

Savannah -- One hundred of Savannah's unemployed have been placed at work and more will be given employment as soon as arrangements can be completed. The Chamber of Commerce has sought further subscriptions to the \$70,000 fund raised to provide jobs during the winter months and the City Commission is providing food and clothing for those unable to work. Chatham County has contributed food supplies valued at \$10,000 for relief purposes.

Macon -- Some merchants and industrial concerns report a slight improvement, while others report conditions as no better. No change in employment situation. Construction inactive.

Valdosta -- The United Charities is now making a drive to enlist the support of citizens in the Penny-a-Meal Club. All funds raised in this manner will be used to aid the unemployed.

Albany -- Some improvement in retail trade has occurred owing to cooler weather. Employment situation unchanged.

JACKSONVILLE, FLORIDA.

A definite program to aid Jacksonville's jobless has been adopted by the relief section of the Citizens' Emergency Committee on Unemployment. All relief activities are coordinated into one movement in order to eliminate duplication of effort. The Tampa local unemployment council has 5,000 applications for work according to the executive officer, and will require a minimum of \$50,000 to finance employment. In Saint Petersburg beginning October 5, employees of the park department will begin working on a five-day week basis. This arrangement will not necessitate any lay off of laborers. Dayton Beach Civic Clubs

have started plans for the second annual family welfare association benefit week, the last in a fall series of entertainments being staged to provide funds for the city's recognized charity organizations. The Bradenton committee of heads of various civic and fraternal organizations plans a conference to bring about a concerted effort to relieve the local jobless.

Fort Pierce is continuing its postal record of the two previous quarters with a gain in receipts for the quarter just ended over the corresponding period of last year. This has been the first year since the boom that receipts have shown an increase over the corresponding period for the preceding year. Expenditures by the City of Miami for advertising were limited to \$35,000 in the annual publicity budget. The total amount in the publicity fund is \$105,000, representing a reduction of \$59,000 from last year.

Jacksonville building permits for September were \$104,000 against \$112,000 for August. Permits in St. Petersburg totaled \$122,000, a high figure for the past half year. In West Palm Beach the total for August was \$108,950. Repairs under way on the Belvedere airport will provide facilities for 30 planes.

MOBILE, ALABAMA.

A slight increase in unemployment figures was reported last week. In preparation for a program of local unemployment relief a City Commission is studying plans to halt the influx of unemployed drifters coming south to avoid cold weather. The contract has been let for a Mobile County paving project to begin by November 1, costing approximately \$240,000 and employing 200 men. A survey has been completed of a seawall to extend along the bay front road to cost approximately \$5,000,000. This project will employ about 500 men, but the start of actual work will be held up pending a decision of the courts on the legality of the proposed gasoline tax to defray its cost. Minor construction work is holding up, but no permits were issued for buildings of importance this week. Heavy rains are halting progress of farm work.

BIRMINGHAM, ALABAMA.

A slight improvement is noted in business conditions generally. Wire contracts for the fourth quarter are coming in at a fair rate. Pig iron is unchanged at recent low levels, but sheet and plate mills of this district are running at approximately 100 per cent of capacity. The pressure-pipe outlook is better than anticipated and an order was placed by the City of Lincoln, Nebraska, for 32,000 tons of pressure pipe and fittings divided between the United States Pipe and Foundry Company and the National Cast Iron Pipe Company. This order will place the United States Bessemer Plant, employing 400 men, on a full six-day basis for the next six months. The North Birmingham plant will also be placed on a six-day schedule with a full force instead of a five-day schedule with a reduced force. The National Company plant will also increase the number of days work per week. The Walworth Alabama Company's pipe and fittings plant at Attalla resumed operations after a shut down of seven weeks giving 175 men employment. The American Cast Iron Pipe Company also report several new orders totaling about 1,000 tons. Contracts for a bridge and pipe line over Village Creek was let by the city at a total cost of approximately \$7,500. Bids have also been requested on a \$21,000 viaduct on 27th Street.

The Community Chest campaign is just commencing and the goal is \$700,000, or \$200,000 more than last year, with every indication that the campaign will be a complete success.

NEW ORLEANS, LOUISIANA.

Business conditions in New Orleans have changed but slightly in the past week, and there has been no improvement in the general level of employment. Warm weather has retarded fall retail buying. September building permits totaled \$516,000 compared to \$184,000 last year, and \$586,000 in August, 1931.

LOUISVILLE, KENTUCKY.

The Louisville Branch Federal Reserve Bank reports debits to individual accounts for the week ending October 4 of \$33,200,770. This compared with \$27,536,620 for the week previous and with \$53,100,994 for the same week a year ago. Louisville postoffice receipts for September amounted to \$192,830 as compared with \$185,225 for August, but September a year ago showed receipts of \$210,514. United States customs collections in Louisville for September, totaling \$109,106, were the largest in the history of the office for many years, according to records compiled by J. P. Thomas, deputy collector. The bulk of the business covered imports of tobacco from Greece and Turkey, cigarette papers from France, and tobacco machinery from England.

The Family Service Organization of the Louisville Community Chest reports for the week ending October 3, that 46 new families asked help of the organization, 31 of them because of unemployment. For the corresponding week a month previous, 45 new families asked aid of which number 31 did so because of unemployment.

The Louisville Real Estate Board reports registration of 439 deeds for the month of September as compared with 493 for the month of August. The number of deeds registered in September, 1930, amounted to 548. The number of mortgages registered in September amounted to 290 compared with 268 for August and 600 for the month of September, 1930. According to the Hausman Advertising Company, 375 passenger cars were licensed in Jefferson County in September as compared with 410 during the month of August. The total number of new trucks licensed in Jefferson County for September amounted to 58 while 55 were licensed during August.

MEMPHIS, TENNESSEE.

The industrial, commercial, and transportation situation is clouded considerably with here and there a bright spot. Some local plants recently reported

as running at low capacity are now running at full capacity. Most of this improvement, however, is seasonal. None of the managers of the concerns recently surveyed manifested optimism for the immediate future, nor were they able to discern a trend toward better conditions in their own lines.

W. H. Hennessy, reported for the Fisher Body Company, that all their saw-mills are running full capacity and that some of their finishing plants are now taking on extra help, although not running at full capacity. W. H. Greenwalt, Manager of the Murray Body Company, when questioned regarding a recent report that his company was receiving large orders and were putting on 2,000 extra men, replied that the statement was grossly exaggerated. As a matter of fact, they will probably not put on more than 200 or 300 men. The Ford Plant, another large employer of industrial workers, some 750 men, is running only one day this week but expects to be on a 2-days' basis next week.

The Buckeye Oil Mills and the Southern Oil Mills, are now running at full capacity. This is seasonal but will continue during the entire cotton-seed season. These mills have a regular force of men, however, and do not draw from outside employment to fill their quotas.

Building permits in Memphis for the month of September were the lowest on record, according to J. E. Hollingsworth, City Building Commissioner. For September, there were only 261 permits valued at \$154,000 compared with 254 permits valued at \$367,000 in August and 630 permits valued at \$944,190 in September, 1930. The first five days of October showed a larger number of permits and a higher value than the two preceding weeks combined.

Department stores, according to the managers of the four leading stores interviewed, show but slight change from the last report. Their September sales were not so good as August, but they will be satisfied if they can maintain the level of 1930 sales. Collections, however, are good.

The employment situation, notwithstanding the continued industrial depression, seems to be looking up in certain directions according to J. Cohen, Editor of the "Labor Review". He mentioned that butchers and carpenters employment showed an improvement over last week, and also the fact that the Summer Avenue viaduct, which is about one-fourth completed, required additional men and that the Municipal Water Plant called for 200 men this week. R. B. Waring, Assistant Manager of the Veterans' Employment Bureau, Department of Labor, reports that new applications were about as numerous as last week with no change in placements.

I. Friedman, Manager of the Municipal Employment Bureau, states that there is still a shortage of labor for cotton picking at prevailing wages.

Lester Ford, Manager of the "Mississippi Valley Contractor" reports for the Memphis District, plans for a \$200,000 feed mill plant; a new radio transmitting station - cost not stated; and the rebuilding of the Vulcan Iron Works destroyed by fire last week. This latter will involve an expenditure of about \$130,000. Miscellaneous construction projects in Memphis not included in the building permits, will amount to approximately \$12,000.

Outside of Memphis, we have the following reports:

CHATTANOOGA, TENNESSEE - From E. DeL. Wood, Manager of the Chattanooga Cooperative Office: "Business conditions improved in September due to construction work and city putting on extra help in streets and sewers' department."

NASHVILLE, TENNESSEE - R. B. Beal, Manager of the Nashville Chamber of Commerce, reports by wire as follows: "Preliminary reports show industrial employment September increased 2 per cent over August. Retail trade better." Bids are to close October 14 for a new 12-story theater costing \$1,250,000, and filter plant extension costing \$155,000.

In addition to R. B. Beal's very encouraging report for Nashville, E. H. Bakers of the Tennessee Department of Highways and Public Works, reports road

construction to start within the next two or three weeks, of \$500,000 mostly in Middle Tennessee, and \$900,000 to be spent between now and Christmas in East Tennessee.

LITTLE ROCK, ARKANSAS - The following report by wire was received from M. H. Thompson of the Little Rock Chamber of Commerce: "Employment afforded by public and private construction improved September over August. Farm harvest providing more jobs but no improvement in unemployment among white collar class. Retail and wholesale business made slight increase over August but not as anticipated." Supplementing this report is another from officials of the Missouri-Pacific Railroad to the effect that 250 men who were laid off some two or three months ago have returned to work in their shops.

GREENVILLE, MISSISSIPPI - A report from the Secretary of the Greenville Chamber of Commerce, is as follows: "Very little change in business conditions. More labor used in cotton picking than in August." A report from the "Mississippi Valley Contractor" for Greenville is that a cotton gin recently destroyed by fire is to be rebuilt at a cost of \$65,000.

For Mississippi, outside of Greenville, as reported by Lester Ford of the "Mississippi Valley Contractor": Aberdeen - bids within the next two weeks on construction of new Postoffice and Courthouse at estimated cost of \$122,000; Philadelphia - \$13,000 appropriated for construction of nurses' home on U. S. Government Indian Reservation, and other minor projects costing \$5,000; Marigold - rebuilding of a commercial building destroyed by fire, estimated cost of \$35,000.

INDIANAPOLIS, INDIANA.

According to the Indiana University Bureau of Business Research, 106 Indianapolis firms report that their employees in September totaled 23,309 compared with 27,108 a year ago, and 23,762 in August. The indicated decline in employment since August is thus about 2 per cent. The Chamber of Commerce reports

that a large Indianapolis Department Store will start work soon on \$1,000,000 addition which will afford employment for many of the surplus employees in the building trades.

DETROIT, MICHIGAN.

The Detroit Board of Commerce reports that September department store sales were 18 per cent below a year ago, while sales in other stores were down 25 per cent and collections were off 2.5 per cent. These unfavorable results were due partially to unfavorable weather and other unusual local conditions. October has shown considerable improvement thus far. The index of factory employment for the latter half of September was 51, compared to 70.4 in the first half and 74.8 in September a year ago. The index of industrial power consumption in September was 114, compared to 110 in August. Compared with August, September bank debits increased 2.8 per cent; postal receipts nearly 10 per cent; value of building permits 44 per cent and passengers carried on street railways 4.3 per cent.

CHICAGO, ILLINOIS.

According to the Chicago Association of Commerce, the business outlook in Chicago during the past week took on a slightly better tone. Steel orders received by local plants showed a pickup, several large contracts being placed for railroad, industrial and structural steel.

Construction of the new forty-two story Field Building will give employment to a total of 7,500 men, according to an announcement made by George Richardson, trustee of the Marshall Field estate. Five hundred men already are at work clearing the site. As soon as the ground is bared, which is expected within 60 days, approximately 2,000 men will be employed on the actual construction of the Field Building. Illinois highway contracts aggregating approximately \$32,000,000 are scheduled for award this fall and winter, according to a statement today by Frank Sheets, state road engineer. The large program this year is expected by

state authorities to provide work for between 3,000 and 3,500 men during the winter months and about 24,500 in the early spring.

There was an increase to 707 in jobs filled by the Illinois Free Employment Bureau in Chicago for the week ended October 3. This compared with 663 for the previous week and 781 for the same period in 1930. Registrations for the week ended October 3 totaled 2,331, as against 2,296 for the previous week and 2,506 for the same period in 1930. Of the total placed in jobs for the week ended October 3, 257 were men and 450 women.

MINNEAPOLIS, MINNESOTA.

Changes in the local business situation or unemployment conditions have not been pronounced. The Public Employment Service operated by the Industrial Commission of Minnesota in cooperation with the United States Employment Service, of the Federal Department of Labor, recently issued their monthly comparative report of employment activities for September. During the past four-week period, they report 5,389 registrations, 2,720 calls for help wanted, and 2,434 placements verified in the cities of Minneapolis, St. Paul and Duluth, as compared with 5,068, 3,336, and 2,966, respectively, for the corresponding four-week period in September, 1930.

The St. Paul Pioneer Press and Dispatch working in conjunction with the Ramsey County Board of Public Welfare are assisting the unemployed secure work. An "Odd Jobs coupon" appears in the various editions of the aforementioned newspapers requesting those who are in a position to employ to give all possible assistance in creating odd jobs. The prospective employer gives details concerning nature of work to be done, location, duration, etc., to the St. Paul newspaper editors who in turn supply this information to the Welfare Board to supply a qualified and needy applicant. There is no charge for the service.

The Building Department of the city of St. Paul announced the value of new building and alteration started in September at \$1,070,385 as compared with

\$855,436 in the same period last year. September's figure brought this year's building in St. Paul up to \$11,615,843 in comparison with \$9,799,135 for the first nine-month period in 1930.

Citizens of Duluth, a city of over 100,000 inhabitants, went over the top in subscribing \$313,000 to their Community Chest Fund, which was approximately \$10,000 over the quota.

MILWAUKEE, WISCONSIN.

The Chairman of the Milwaukee Community Fund Campaign, which is now beginning, announced to the Federal Business Association that 8,000 families not hitherto receiving charitable aid, had applied to local organizations during recent months.

KANSAS CITY, MISSOURI.

The Greater Kansas City Employment Commission reports for the week ending October 6, that 90 new applications were received and 124 placements made, 36 of which were permanent. Public improvement projects, to be paid for through the issuance of ten-year bonds and costing approximately \$1,900,000 will be launched by the city administration this winter. Between 3,000 and 4,000 men, able to prove permanent residence in Kansas City, will be given employment.

ST. LOUIS, MISSOURI.

The Citizens' Employment Bureau reports 478 new applications so far this month with 72 temporary and 27 permanent placements. Revenue freight-car loadings of four St. Louis roads were 75,879 for the past week, an increase of 4,089 over the previous week and a decrease of 19,618 from the same week of last year. The City Building Department reports 568 permits issued during September for work totaling \$1,423,230, an increase of \$77,585 over the same month of last year. Total permits in the first nine months of this year were nearly \$2,000,000 more than in the same period of last year. A grocery chain has announced plans for the construction of a bakery and service garage in this city to cost

\$750,000, with work to start soon. A local newspaper is planning the construction of a new building to cost \$1,500,000 with equipment. Building permits for this project was recently issued.

The Missouri Commission on Unemployment Relief met last week and reported to the Governor that only large communities will require much relief and that the best estimates indicate that there are about 115,000 unemployed in Missouri. Small towns in this territory generally indicate their ability to take care of the local situation. The Jewish Federation of St. Louis is beginning their annual drive for a \$500,000 charity and relief fund, the same amount as was raised last year.

Bradstreet's local trade report is as follows: "With the advent of cool weather there has been a noticeable increase in retail business in general, but wholesale business is quiet."

DALLAS, TEXAS.

Governor Sterling has called a state-wide meeting to consider employment relief on October 16 and 17 at Austin, when a committee of 100 will be selected in an advisory capacity to assist the legislative committee recently created.

A force of 100 men initiated work on the first unit of a \$6,000,000 irrigation project in Maverick County. Construction of a \$200,000 city auditorium at Big Spring has been delayed until the close of the cotton picking season December 1. A furniture factory at Temple reported its sixth successive week of capacity production with a seven-day week and a 24-hour day in force. Construction of a Federal Building at Wichita Falls costing \$408,000 is to start immediately.

The Pace Karr Employment Exchange reports that the unemployment situation among clerical workers is more acute than ever before and roughly estimates the number of skilled clerical unemployed at 8,000. About 500 jobless men will be given work next week on water mains, the work to be done under city supervision instead of by private contractors. Payment will be made in foodstuffs at wholesale prices. Other street-widening projects are scheduled to start in a few weeks, all designed to relieve unemployment among common laborers.

HOUSTON, TEXAS.

According to announcement by W. Gardner Winters, Chairman of the Mayor's Committee on Unemployment Relief, the city will start operations of its food commissary for relief of destitute Houston families on October 15. Registration of all unemployed Houstonians and transients was started last week. Transients will be required to perform 3 or 4 hours work in beautifying the city parks in exchange for food and lodging and will be encouraged to move on at the end of a few days if without employment. Mrs. Nell Mercer of the City Employment Bureau says that the Bureau can place 3,000 cotton pickers in nearby fields at an average rate of 50 cents per hundred pounds.

Harris County has spent \$1,768,000 on roads and bridges during the past year, according to the County Engineer. One railway line in this territory shows a decrease of 208 employees during the month of August as compared with July this year. Reports show \$156,170,000 on deposit in 16 Houston banks on September 29 this year. According to the bankers, the drop of \$3,000,000 during the past three months represents funds withdrawn for moving a bumper crop of six-cent cotton.

GALVESTON, TEXAS.

There is no change in the general business condition. Building permits for Galveston during the week ending October 3 totaled \$160,000, due largely to a new school building costing \$145,000. This brings the total for 1931 to date to \$2,118,000 or \$300,000 above the entire 12 months of 1930. Cotton receipts for the present season to date are slightly less than the same period last year but exports are slightly larger. This is mainly on account of greatly increased shipments to China and Japan.

DENVER, COLORADO.

The beet harvest in Colorado is under way and the beets are being converted into sugar rapidly. Approximately 30,000 will be employed during the slicing season and estimates place the expected disbursements to Colorado farmers for the crop at \$12,650,000. The president of the Colorado Public Service Company says that business conditions in the Rocky Mountain territory are satisfactory. Nearly 10,000 more visitors were registered at the Rocky Mountain National Park this year as compared with last year and attendance at the Mesa Verde Park shows an increase of 1,347 persons over last year, or a gain of 8 per cent.

The Denver Community Chest made a survey of unemployment and preliminary figures indicate that the number of persons employed by Denver firms is only slightly below that normal average, while the number of unemployed has increased considerably due to conditions in the surrounding farming communities. This shows that summer demand for labor in the farming districts did not take up the slack of unemployed as in previous years. The Denver Chamber of Commerce staff voted to contribute 4 per cent of their salaries over a six-months period to the city's unemployment committee to be used toward relieving unemployed. Members of the Juvenile Court staff voted to give one day's pay each month to the unemployed fund throughout the winter. According to information obtained at the State Convention of the Chamber of Commerce secretaries on October 5, employment conditions in Denver are regarded as serious; at Colorado Springs not very serious; at Boulder not an important problem; and at Lamar very serious due to the fact that Southeastern Colorado was hard hit by drought and its attendant grass hopper plague.

SALT LAKE CITY, UTAH.

The most important development in the employment situation is the beginning of activity in the sugar beet industry. The harvesting of approximately 54,000 acres and the refining of 456,000 tons of estimated production, will employ several thousand on farms and in factories. All factories are expected to be operating within 10 days. The City Commission yesterday awarded a construction contract for one distributor reservoir at \$52,226 and approved plans and requested bids on another at an estimated cost of \$42,000. A weekly labor rotation and use of locally made materials was requested. The Social Service Exchange reports 1,670 cases cleared in September compared with 1,337 in August. The City Zoological Society announced its intention to employ 150 men immediately on the construction of winter quarters for animals in the Zoological Park. A local citizen announced the donation of a warehouse for the storage of food and fuel for use of the unemployed during the winter. Supplies are to be purchased by the unemployed with character notes, pledging the signer to work when called. The city building inspector issued 96 permits for \$104,445 on alterations, repairs, and new construction for September, compared with 80 permits at \$251,770 for September, 1930.

SEATTLE, WASHINGTON.

A local steel company will employ 200 extra men as a result of a contract for 9,000 tons of sheet for a hangar at Sunnyvale, California. The state has called for bids on four new highway projects including two bridges. The University of Washington announces the construction of \$400,000 law building, to be completed by January, 1933. Seattle banks show deposits of \$230,000,000, a slight increase from last year. The Community Chest has completed a drive which brought in \$790,000. This was \$16,000 in excess of the pre-determined goal.

PORTLAND, OREGON.

The state highway commission adopted a \$2,500,000 unemployment relief program, to be carried out largely through the construction of secondary highways. The plan is to employ hand labor in sections of the state where distress is most acute. Multnomah County also laid plans for highway expenditures to total \$500,000. The Portland Community Chest offers food and shelter during the winter months for homeless single men who are bona fide residents. In exchange a few hours work daily will be required in the municipal wood yard. Transients in the same class are to be cared for three days.

Portland September building permits shows a slight gain over August, principally in remodeling and alteration jobs. A \$50,000 bond issue is proposed for an improved street lighting system in Portland with a \$250,000 courthouse being considered for Medford. Nineteen Oregon flour mills will participate in a 300,000 barrel monthly milling for the next five months, in connection with the China wheat deal.

SAN FRANCISCO, CALIFORNIA.

The California Metal Trade Association reports a slight improvement in employment with seasonal layoffs less than a year ago. A slight reduction has been made in wage rates, but an increase in weekly earnings indicates more hours of work per week. Indications are that employment will show a decided upturn when definite wage rates have been determined. At present this is holding up the completion of a fair amount of work. The Butchers Board of Trade unanimously voted not to reduce wages of employees in retail stores. The president of the above organization reports 90 per cent of the union men working full time with the remainder on part time and the industry is able to absorb unemployed union men from other parts of the state. An impartial wage board meeting was held

October 6 to discuss the wage scale in the building trades for the coming year.

The five largest department stores have employed approximately 2,000 additional employees for a fall sales campaign to continue thru the Christmas holidays. The city soup kitchen opened a week ago, three months earlier than last year and is feeding 2,800 single men daily. In addition the city is feeding 2,000 families involving over 8,000 people. Many civic organizations are formulating "make work" plans and the local American Legion Post is working out plans to give employment to all unemployed veterans.

LOS ANGELES, CALIFORNIA.

A slight increase in both the number and the value of building permits was the most optimistic feature of general business conditions in Los Angeles for the past week and month. The number of unemployed and those seeking aid are constantly increasing, according to the relief organizations. Under the guidance of the Chamber of Commerce, womens clubs, dairy and fruit growers associations, canneries and other associations, salvaged and surplus foods are being canned and preserved for use this winter. Unemployed individuals are used to pick and can the fruit. The milk and dairy associations are giving quantities of eggs and milk to school children of the unemployed. A \$22,000,000 bond issue for the metropolitan water district, including Los Angeles and eleven surrounding cities, was passed at a general election and, after the courts pass on its legality, construction will start with consequent relief of the unemployment situation.

"Ye are My friends, if ye do whatsoever I command you." John 15: 14.

Reformed Church of North Hempstead

(Organized 1732)

Manhasset, Long Island

October 15, 1931

Rabbi A. H. Silver
Cleveland,
Ohio

My dear Mr. Silver:-

Because you have accepted responsibility as a member of the President's Organization On Unemployment Relief, I wish to offer for your consideration, ideas that have come out of sleepless hours of anxiety over those who will suffer this winter.

I presume that one of the functions of your organization will be to act as a clearing house for experience and new ideas.

What can be done for that class of persons who have never before known need as this and who will not accept charity? Their reserves are exhausted. Many of them will lose their homes because they cannot pay taxes, interests, etc. Having no income, they have no money to pay for fuel or food, and some of them would rather commit suicide than accept charity. They simply cannot face the crushing of their morale and self respect.

I have asked myself the question, "How can these be helped?" and it has occurred to me that there is a way that requires no legislation, little organization and no large overhead. It is in brief through a system of loans.

Most of these people have no security or income to offer other than their character and a mortgage on their future earnings. They are of a type whose word could always be depended upon and who have a fixed stake in the community life. Their misfortunes should not be exploited and it ought to be possible for them to obtain funds at 6% or lower and with no repayment demands until they are again earners, when amortization repayments could be made. Group insurance would provide protection for the lenders. Obviously this plan is different from the personal loan plans now in use by the National City Bank and the Morris Plan Company.

There must be enough persons in each community who would be willing to underwrite such a benevolent association. I enclose a simple tentative draft form which has been subjected to discussion and has found wide approval. I shall be glad to go into further details with those who are interested.

There is another aspect of the situation to which I want to call attention.

As the needs this winter will exist unequally distributed, would it not be advisable to organize a Central Relief Bureau which would accumulate a supply of food, clothing, etc. and have ready an emergency staff which could be moved to any place?

In cities, could not vacant buildings be gotten at the cost of fixed charges, such as, taxes, etc. which could be used as emergency homes for any who should become dispossessed? There is a terrible sting in dispossession, and no family should ever be exposed to it.

The problem of the use of the leisure time of the unemployed should also be carefully studied. Furthermore we ought to avoid this winter, the distribution of food in open places where the poor are exposed to bitter cold. It should be possible to obtain the use of armories and vacant buildings for such distribution.

Sincerely yours,

Oscar Maddams

OM:GM
encl.



FOR USE MORNING PAPERS---OCT. 25, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N. W.,
Washington, D. C.

Walter S. Gifford, Director.

NATIONAL GROUPS MOBILIZING IN UNIFIED RELIEF ACTIVITY

Washington, D. C., Oct. ---The virtually unanimous response received by the Committee on Cooperation with National Groups and Associations leaves no room for doubt that the President's Organization on Unemployment Relief will have the wholehearted cooperation of all groups in its effort to promote unified action to meet the relief problem incident to unemployment during the coming winter.

Assurances of full cooperation have come from a wide variety of groups, including churches, fraternal orders, commercial and business associations, labor, agricultural and service organizations, character-building groups and many others. Letters received by Eliot Wadsworth, chairman of the committee, pledge cooperation all along the line.

The combined memberships of these cooperating organizations runs well into the millions. They have been active both nationally and through their local units in the general effort to meet the problem growing out of unemployment. The aim of the President's Organization is to make these activities even more effective by stressing the importance of unified effort in each community in the matter of mobilizing relief resources, the wise administration of relief, and the promotion of employment in all practicable ways.

In the religious and character-building field organizations actively aiding the President's Organization include the Federal Council of Churches of Christ in America, the National Catholic Welfare Conference, the Central Conference of American Rabbis, the Young Men's Christian Association, Young Women's Christian Association, Knights of Columbus, the Boy Scouts of America, the Girl Scouts and

THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

WASHINGTON, D. C.

WALTER S. GIFFORD, DIRECTOR

"The President's Organization on Unemployment Relief has received a considered report from its Committee on Employment Plans and Suggestions, which is one of the five general committees created from the membership of the Advisory Committee of the President's Organization.

"The Committee on Employment Plans and Suggestions has had before it a multitude of plans and suggestions which have been made to the President's Organization on Unemployment Relief. The Committee's recommendations reflect the judgment based on careful consideration and practical experience of representative leaders of industry and labor.

"There has been a more or less insistent demand for the appointment of an economic council or a representative group to determine what could be done to improve conditions. The membership of the Committee on Employment Plans and Suggestions comprises such a representative group concerned with the immediate problem of unemployment relief. This group has set forth its views as to the measures which it believes will lessen distress from unemployment and hasten business recovery. Its recommendations should receive immediate and thoughtful consideration by all individuals and organizations to the end that so far as possible and practicable they may be promptly translated into action."

WALTER S. GIFFORD, *Director,*
President's Organization on Unemployment Relief.

**INTRODUCTORY STATEMENT AND RECOMMENDATIONS OF THE COMMITTEE
ON EMPLOYMENT PLANS AND SUGGESTIONS, CHICAGO, ILL.,
OCTOBER 26 AND 27, 1931**

INTRODUCTORY

The most earnest wish of all the people of our country is for a revival of business that will speed up industry, insure employment of now idle workers, stabilize commodity and security values, and open gradually expanding work opportunity.

While it may be true that final complete recovery from the depression must await removal of adverse world conditions, it is certain that we delay recovery by passively accepting our relation to the international situation and in failing to make a concerted, determined effort to correct domestic conditions.

As the most nearly self-contained nation, we have within our own boundaries the elemental factors for recovery. Our national wealth, even stripped of the inflated value foolishly placed on it, still is greater than our pre-war wealth; it is greater, too, than it would have been under any normal increase between 1914-1931. The overwhelming volume of our domestic business in comparison with export trade places us in position to develop internally a constructive recovery if we grasp the opportunity which still is ours.

The Committee of the President's Organization to which was assigned the task of studying unemployment and offering plans and suggestions for its relief has concluded the second month of its intensive research. It has adopted a program which is directed chiefly toward temporary relief, but also suggests for consideration certain fundamental causes and influences so that a foundation may be laid for rebuilding a sound, permanent national prosperity.

The program of the Committee offered for the thoughtful consideration of the country, follows:

RECOMMENDATION NO 1.—RESUMPTION OF WORK

United National Action to Encourage Every American Citizen Now Employed to Resume Normal Buying—To Use Available Income to Purchase Goods Normally Needed and in the Replacement of Which Labor is Employed—Is a Condition Precedent to Any Hopeful Program to Constructively Increase Employment; Continued and Further Restriction of Consumption of Goods and of Expenditures for Improvements and Replacements Inevitably Will Offset Any and Every Effort for Emergency Relief.

Conclusions.—The American people must be brought to realize that by restricting purchases to bare necessities at this time they are further decreasing the volume of business and spreading the catastrophe they so attempt to avert.

This is no theory, but a cold fact, proof of which is written plainly in the economic record of the last two years.

The manufacturer and the distributor who curtails operations in anticipation of decreased business, insures such decrease; the capitalist and investor who practices unnecessary rigid economy through fear of further loss of income, by his action contributes to decrease the value of his investments and the income derived therefrom; the worker who curtails expenditures to barest necessities for fear that his current employment may be temporary, contributes definitely to the loss of his job.

"Normal buying" as herein used does not mean extravagant buying, but only the use of available resources for purchase of normally needed goods in the replacement of which labor must be employed.

No suggestion for resumption of normal buying will be effective nor receive general public support unless accompanied by action tending to instill confidence that employment will be normally available.

This is not to be construed as advocating guaranteed employment but rather the exercise of a strong faith that there are influences at work giving promise to aid in the upturn.

Supplies owned by the people of this country when the depression began have been gradually used up and must be replaced—stocks of merchandise in factory and store are really depleted—a definite beginning in the improvement of credit facilities has been made and greatly reduced commodity prices may be reasoned to give implication of a bottom having been reached.

These are hopeful domestic signs that can be fanned into quick and lasting action.

We all like a sporting chance and united action in continuing employment to the utmost, spreading employment to the utmost, making needed or practical improvements and replacement to the utmost, and all beginning again our normal purchase of the necessities and comforts of life offer a reasonable certainty of a real and continuing recovery robbed of artificial stimulus and laying a new foundation upon which to build the future certain prosperity of this country.

It must be remembered that the margin between business volume depressed and business volume normal is a comparatively small percentage of the whole, just as the margin between independence and poverty is not a large sum, but only a moderate sum beyond actual needs.

An appeal to the public to resume normal buying can be based upon the ground that it serves self-interest, patriotism, and humanitarianism at once.

It is the sober judgment of this Committee that, as a fundamental to all of the aids which may be hereafter suggested, the unifying of public interest and sentiment in this action is absolutely imperative.

RECOMMENDATION NO. 2.—FURTHER CREDIT RELIEF NEEDED

Public Confidence in our Financial and Credit Structures Must Be Reestablished. Withdrawals of Money from Circulation for Hoarding Seriously Restrict Credit and Operate to Delay Business Recovery. The Creation of the National Credit Corporation and Such Further Agencies, Either Public or Private, Heretofore Suggested by the President to Insure Further and More Certain Fluidity of Banking Resources, Will Bring Ready Response in Increased Activity in Productive and Distributive Forces of the Country.

Conclusions.—While it was not within the province of this Committee to deal specifically with the general subject of banking, the matter of credit has been found to touch so often and so intimately upon restoration of employment as to justify the consideration here given.

No other action will so materially influence public confidence through immediately opening new sources of employment, and thus give impetus to resumption of normal buying, as will further adequate steps to unfreeze credit.

Many industrial establishments have been forced to forego contracts, in some cases contracts sufficient to completely remove local problems of unemployment, because of their inability to finance the undertaking, despite its safety under normal commercial and banking estimates. Similarly, thousands of retail merchants whose resources have been limited by the unusual requirements of the last two years, have been unable to finance any increase of inventory beyond the day to day requirements of staple commodities comprising the bare necessities of life.

Farmers who own a clear, desirable, and profitable farm when operating under normal prices, now find it impossible to secure credit from local banks to permit the purchase of stock for feeding, replacement of worn-out equipment, or seed for diversification.

These examples, which the committee is informed are duplicated in localities throughout the country, represent definite restriction of employment and consumer demand. If released, the thus stagnated productive facilities would constitute a very material contribution to recovery.

In many of these cases it is not because the credit is undesirable that accommodations are denied, but because the paper is not rediscountable and banks hesitate to make loans of this character when no agency exists in which to rediscount them should heavy demands by their own depositors make such course necessary.

The rediscount facilities of the Federal Reserve System are ample in the aggregate; but, unfortunately, paper of a character eligible for rediscount under the Federal Reserve Act is not broadly scattered among the entire membership in the Federal Reserve System, and it is this fact that has given rise to the suggestion to broaden the eligibility clause of the Act to admit for rediscount paper secured by bonds other than governments, on the theory that banks not holding eligible paper for rediscount could make available paper secured by certain types of bonds and thereby release for lending, funds that could now be made available only through the sale at sacrifice prices of the securities suggested to be admitted.

The need for added powers of rediscount are very real. It would seem, however, that a broadening of the eligibility clause of the Federal Reserve Act to include the suggested class of paper may have a tendency to undermine public confidence in the absolute security of Federal Reserve currency, and some other agency should be considered to loosen up credit in small cities and the rural districts of the country to carry further the constructive beginning suggested by the President in the National Credit Corporation.

The public acceptance of the proposal of the President resulting in the National Credit Corporation as a means for securing more fluidity in bank resources is indicative of what further extension of the idea might do in helping the whole situation. No matter how large the aggregate of banking resources, new credit can not be safely released so long as the banks generally must hold themselves in readiness for sudden exigencies developing from a doubting public. The participation by the banks in the pool created by the National Credit Corporation represents the full measure of helpfulness to the existing situation that banks can reasonably be asked to subscribe. Its operation will be helpful, but under existing conditions it can not release certain types of credit at points most necessary to the stimulation of buying and expanding production and distribution among that class of smaller producers and distributors whose number is legion and whose aggregate contributions to the unemployment situation would be very great if made effective.

It may be difficult to organize a private enterprise to cover this particular field, yet it seems quite reasonable if a pool were created to rediscount these secondary classes of paper the very existence of such a pool would justify local banks to reopen lines of credit and correspondent banks to rediscount the resulting paper.

Of no less importance as an aid to the entire situation is the development of some means whereby the receivers of suspended banks may secure loans upon slow but undoubtedly good assets, to sell which would be an unwarranted sacrifice of depositors' money, and thus release by dividend to individual and business depositors a substantial percentage of the more than a billion dollars of the deposits held. This, put back into the turnover of business, would measurably relieve the existing strain and induce an expansion of personal and business purchasing.

RECOMMENDATION NO. 3.—BANKERS MUST BROADEN VIEW

In Addition to Expansion of Basic Credit Facilities Including Those Already Instituted by the President, Bankers of the United States May Make Their Effective Contributions to the National Program for Resumed Normal Activities, Through Assuming as Liberal and Encouraging an Attitude as Possible Toward the Credit Requirements of Their Average Customer. In Considering Extension of Credit Lines, Bankers Now Might Give Due Weight to Intangibles, to Broad Conditions Influencing Credit Reports, and to the Related Interests of the Country and the General Public.

Conclusions.—Restrictions and requirements which ordinarily would be justified and would represent "good banking practice" under the special conditions of to-day deserve broad and generous consideration.

Extension of existing loans and commitments for the future should be determined not alone upon the showing made by recent or current operating reports, but also after consideration of the broad underlying conditions, the average record of the enterprise over an extended term of years, the character of the borrower, and the needs of the community.

Imposition of strict limitation upon banking accommodation reacts with multiplied force through successive strata of industry. The final effect of the calling of a loan is not found in the resulting shutdown of a local plant employing a few score workers, even when the aggregate economic cost of their removal from the ranks of consumers is estimated. The echo of that cost and of the stoppage of demand created through operation of the enterprise reverberate throughout the entire national industrial fabric.

RECOMMENDATION NO. 4—SPREAD WORK

The Spreading of Available Work in Industrial, Commercial, and Professional Enterprises Still is the Most Fruitful Field for Immediate Unemployment Relief. Workers Have Generously Shared Hours of Labor and a Substantial Proportion of Employers Have Given Earnest and Sincere Cooperation, but Abundant Evidence is at Hand that a Large Number of Employers Have Not Responded. Therefore, the Committee Renews its Recommendations of September 28 with an Earnest Appeal that an Immediate Survey be Made by Each Employer and that Application be Made of the Detailed and Specific Suggestions Set Up in Another Part of This Report.

Conclusions.—In its interim report of September 28, the Committee said: "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, so 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 employers 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 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 the 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."

Out of the more extensive observations and study which the Committee has been able to make since the date of that report, it is again evident that the most practical field for expansion of employment rests in further spreading of work in the industrial, commercial, and professional units of the country. However, that reservoir must not be overtaxed, nor the effort to provide jobs carried to a point where productive efficiency is destroyed or bankruptcy invited.

In general and to a greater degree than in any other section of our national life the business groups have extended themselves to meet the demands of the depression. In the whole field

of human endeavor no finer spirit of self-sacrifice has anywhere been more evident than that of workers willingly sharing their work opportunity with less fortunate brothers and of employers dividing available work at a definite and often damaging addition to cost of production. In some cases, in fact, this expansion already has been carried to the point of absorbing reserves which so lately as 1930 were considered sufficient to cover any situation over any probable period of time.

There is abundant evidence, however, that some proportion of the widely ramified employers of America have as yet made no consistent and purposeful effort to distribute work at their disposal. There are instances, and many of them, where such effort has been lacking because of inconvenience to management or because of increased operating cost entailed thereby, or because of sheer inertia.

Similarly, there is an identifiable section which has given no consideration to the willingness of labor, expressed or implied, to cooperate in the effort by accepting a shorter workday.

Even more distressing than these from the standpoint of human values are the many instances where gross injustices have been perpetrated upon individuals with harm to business generally and to the public welfare through the deliberate elimination of old employees solely for economy. These men, representing in accumulated experience and proven service a definite asset to business and to the public, have been dismissed so that juniors with smaller salary could be substituted. There are clear instances in which conditions arising from this depression have been made the excuse, for purposes both selfish and inhuman, to dispense with services of men who have grown old and who have earned their right to continued employment.

The demand to-day is for a purposeful analysis of the possibilities to spread employment in every industrial, commercial, and professional unit of operation in this country. The deliberate effort must be made not alone by strictly industrial interests, including transportation and the public utilities, but by every unit of business, private and public.

Work opportunity must be provided to larger groups by spreading available employment, by expanding operations even at the expense of increased costs and reduced profits, where the condition of the establishment or industry will permit, and by cooperation between management and regular employees who are willing to share their hours of labor beyond the adopted program.

RECOMMENDATION No. 5—CIVIL SERVICE

As Distinguished from Private Employment, There is a Vast Group in Federal, State, and Local Public Service Under Civil Service Appointment Which in General Has Not Felt the Pinch of Unemployment, nor Been Called Upon to Share Their Hours of Work.

If a Truly Concerted National Effort is to Be Attained, This Group, Representing One of the Largest Single Blocks of Labor, Must Be Called Upon for Their Fair Contribution.

This Committee Urges Upon the Elected and Appointed Officers of the Federal, State, and Municipal Governments and the Heads of all Departments to at Once Enter into an Appraisal of the Facts and to Make a Definite Effort to Contribute to the General Objective.

Conclusions.—It would be difficult to advance effective argument for further extension by industry of further spread of work opportunity in private employment if public servants decide to adhere rigidly to the rights and privileges afforded them by strict interpretation of the laws and regulations under which they work.

The field of employment in America under civil service appointment represents one of the greatest single units of labor in this or any other country. It can be conceded that except for well understood situations, the group is one in which employment not only has not decreased in the depression but which as a general condition has tended to increase.

The Committee believes that the rank and file of this group would be responsive to a general program for spreading employment, and its practical application to the group would lend great encouragement for private enterprise to extend its sacrifice.

Omitting the special technical positions which can not be shared, there remains a vast reservoir in which productive action may be had—wives whose husbands earn sufficient for

normal requirements, sons and daughters living at home and having no necessity to contribute their earnings to the family budget, duplicated jobs, and finally the great mass of partly skilled and unskilled labor.

Teachers holding regular day assignments are being used in some cases also for work in night schools, while others capable of filling these extra assignments are without employment.

In certain Federal departments, pre-war regulations which severely restricted employment of married women have been so amended as to now permit their employment.

These examples are selected only as instances of situations which offer immediate opportunity for emergency spread of employment.

As an important element in the working population, this public employment category should be the first to recognize voluntarily their responsibility in the general plan. If statutory restrictions prevent extension or spread of employment, such statutes should be suspended for a specified period, without prejudice to essential public rights or to private rights such as seniority preference and retirement benefit.

The Committee is informed and believes that much of the opposition in this group to emergency spread, especially in municipal service groups, would be removed if substitute employees were drawn from lists provided by relief agencies dealing with this emergency.

RECOMMENDATION NO. 6.—PUBLIC WORKS

The Committee Urges That Nothing be Omitted to Make Immediately Available New Additional Employment Represented by Public Work Already Authorized and Appropriated for but Delayed or Blocked by Removable Legal Obstacles and Supervisory Red Tape.

Conclusions.—Next to expansion of industry, private and public, the most extensive source of immediately available additional employment is to be found in the various types of public works, already authorized and in many cases already appropriated for.

There is hardly a State and few industrial districts which have not in abeyance extensive programs of public improvement and for which in many cases all the preliminary authority and financing have been completed. These projects remain dormant, however, because of obstacles usually describable by the term "red tape." In some cases it is only the requirement, entirely justified in ordinary circumstances, that a certain period elapse between initial proposal and final approval; in others it comprises a too meticulous reading of statutory limitations which, again, are plausible and desirable only under normal condition; in still others the delay results from interference by partisan or otherwise specially interested groups who take advantage of slow legal processes in the raising of minor or inconsequential points to compel adoption of their selfish views.

The multiplied effect of immediate distribution of the employment bound up in these projects upon the urgent program for relief during this winter, the Committee feels, justifies its reiterated recommendation that purposeful action be taken to cut through the technicalities which hold them bound.

The Committee believes support should be given every proper effort to expedite Federal construction.

In the case of projects—Federal, State, and municipal—already authorized, in order to permit and insure earliest possible decisions upon questions which prevent or delay actual construction operations it may be necessary to ask that Executive orders be issued, relieving bureau chiefs and subordinates from strict application of rules and regulations now restricting initiative and inducing, if not compelling, unnecessary time-consuming routine.

Contractors on Government operations should recast their labor schedule to permit staggered employment in the journeyman and laborer classifications, and to seek in their turn similar action by subcontractors, both at the building site and in the shop where materials under those contracts are being prepared. It is recognized that supervisory and foremanship forces can not be so staggered or rotated, but the application of that principle to other classifications seems entirely feasible and completely certain of material result. This is directed also to the attention

of Governors of the several States and of municipal authorities as equally applicable to public work under their jurisdiction.

The Associated General Contractors of America, the employers' associations in large cities, and trade associations generally which have contact with the construction industry can be expected to assist willingly and effectively.

The American Federation of Labor, whose indorsement already has been given in some cases where the principle was involved, also can be expected to support this plan for increasing work opportunity.

As in the cases of most of the separate suggestions in this report, we have here again an opportunity not only for immediate and practical relief of the current effects of depression, but at the same time an opportunity to contribute to the permanent foundation of a constructive restoration of prosperity.

The actual provision of new employment through release of public works must have a healthy repercussion upon the program for resumption of normal buying. The psychological effect upon wide working groups to that end can not be anything but healthful and helpful.

RECOMMENDATION No. 7.—WHITE-COLLAR RELIEF

Special Consideration in the Effort to Spread Employment Should be Given to Provision of Part-time Employment, at Least, for the White-Collar Class, Male and Female, Which Heretofore Has Received Less Than Reasonable Notice and Which Represents a Need and a Distress Often More Acute Than That of the Industrial Worker.

Conclusions.—Not alone in its strictly economic aspects but more its toll of human suffering, the impact of the depression has fallen most severely upon the so-called white-collar class of our population.

Unorganized, unvoiced in the Nation's councils, not inured to sudden and drastic social change nor equipped to adapt themselves to new conditions, and inexperienced in the methods and procedure for taking advantage of facilities which might help them, thousands of this class to-day are passing through a period of physical and mental suffering beyond average comprehension. Even in a condition of general deprivation they represent, from the strictly humane standpoint, a special category. As the period of idleness extends and winter approaches, their necessities have become and will become more pressing and more destructive.

Because of their inherent disabilities, mainly, these citizens heretofore have received less than reasonable consideration in relief measures already taken. This Committee feels that, without distorting the *average* to be maintained in any national program, but rather as a parallel and supplemental effort special consideration can and should be given them.

There are many banks in any urban district, to take a special instance without intent to emphasize, that could offer at least part-time employment to a number of the white-collar group if the officers were willing to readjust their forces in accordance with the specific recommendations made in the section of this report on "New Concept of Work." The same situation exists in practically every section of the more intensively organized business groups.

RECOMMENDATION NO. 8.—NEW CONCEPT OF "WORK"

In Making Effective the Spread of Employment, Consideration should Be Given by Every Unit of Industry to the Capacity of Each Individual Employee for Self Help and to his Personal and Community Responsibilities. The Committee Views This Recommendation as of Major Importance.

Conclusions.—It is the considered opinion of this Committee that we have arrived at a phase of our industrial progress where it is necessary to adopt a new attitude toward *work* itself.

The responsibility to provide work for every willing, able citizen must carry with it the responsibility for seeing that available work is distributed with attention to the best interests of the Nation.

This means only that in giving employment, management must consider not only productive efficiency of the worker but also the latter's capacity for self help and to meet his responsibilities to his community. To carry the thought one step further; it entails that in laying off or hiring labor, or in spreading labor, preference be given in order as between equally efficient workers to:

Married men with dependents, resident in the community six months or more;

Single men or women with dependents, similarly resident;

Single men or women, above school age, without dependents, but with no other means of support, similarly resident.

We believe that adoption of so simple a policy will have eventual impressive influence upon the general well-being of communities, not only, but even of the whole country. It also conforms with the growing belief that, under modern conditions, industry can not reach its highest development except through widest possible distribution of employment income and widest possible spread of general prosperity.

RECOMMENDATION NO. 9.—COMMUNITY SURVEYS

Community and District Surveys to Determine the Extent of Made Work Available, Whether of Industrial, Civic or Private Origin, and to Allocate Such Work to Best Advantage in Conjunction With Other Local Relief Efforts, Already Are Accomplishing Material Results. These Should Be Fostered and the Endeavor Made to Extend Them to Every Section of the Country, not Only for the Sustaining Employment Thereby Developed But Also for Their Influence in Bringing Home to the Average Citizen His Part in the Emergency.

Conclusions.—In the steps already taken for unemployment relief, nothing has been so heartening in practical result and in broad social implication as the effort by certain communities to develop within their own limits the utmost in emergency work opportunity for the unemployed.

Not only has sustaining employment been uncovered to an extent unsuspected by the most sanguine, but the plan itself conforms to the basic American policy that the first responsibility for the unemployed rests upon the home community.

From its study, this Committee is convinced that, with few exceptions, the typical American city and town has within its boundaries reservoirs of work sufficient to furnish adequate sustaining employment over the winter for the unemployed dependent upon that locality. It recommends that the programs of community surveys to uncover and to allocate such work in conjunction with other relief efforts so far as possible, be fostered nationally, with the object of finally covering every section of the country.

Work opportunities so uncovered will naturally divide into productive employment for which a definite measurable return may be expected for the wages paid, and made work, artificial in origin and without definite return under normal economic estimates.

Wherever a community has conducted a careful canvass, great quantities of productive work has been listed, of industrial, civic, and private origin. Local campaigns for modernization and repair of public and private facilities and structures have been invariably productive.

Details of such campaigns and canvass must be left to local initiative and for modification in accordance with local conditions. In some cases the city or town has been divided by districts or even by blocks and the surveys made and financed on that basis, in others emphasis has been placed upon long delayed or newly adopted programs for civic improvement and beautification.

Having in mind that the real problem of unemployment goes deeper than mere lack of work, the Committee recommends that some form of made work be substituted for direct relief wherever possible in local relief efforts, in order that human and spiritual factors may be con-

served. Otherwise, many of those aided might be left to face the future in a condition worse even than they would have been if they had been subjected only to temporary privation.

There exists to-day a wealth of material presenting in detail tested schemes and machinery for creating made work in communities of all sizes. The Committee proposes to collect and collate these with the very valuable and numerous suggestions which have come to it directly from all sections of the country, and to make the data available for distribution to those who desire to participate in the proposed campaign to extend such community effort.

RECOMMENDATION NO. 10.—FARM LABOR PLAN

As a Special Emergency Measure for this Winter, a Survey Should be Made of the Possibility for Transfer of Surplus Labor from Cities to Farms, on a Work-for-keep and/or Other Basis, with a View to Supplying Help Needed in Agrarian Sections but Unavailable Because of Lack of Financial Strength, and to Relieve Pressure Upon Urban Relief Agencies.

Conclusions.—The proposal for a survey of the potential absorption by farms this winter of surplus city idle not only will have the effect of enlisting the great farming population in the campaign to relieve distress among unemployed and thereby decrease pressure upon urban agencies, but such a transfer has wide possibilities for economic return.

The Committee has had reports from many sections that temporary homes would be cheerfully provided on thousands of farms in return for assistance in farm work, and in some cases with moderate cash compensation. Evidence has not been lacking to support the view that many industrial workers would welcome the opportunity to gain certain food and shelter for themselves and their families by removing to rural sections.

Since expedition is the chief requirement we do not suggest the committee attempt to set up any supervising organizations, but rather urge the creation within each relief organization of industrial centers of a special section to deal with this problem by radio to the farms and other means of communication and by contacts established with farm bureaus, granges, and State bodies. These would contact with relief agencies operating in industrial centers of their States or contiguous centers of other States.

Except for the difficulty of physical transfer, the cost of which where necessary should be borne by the relief agencies, the aggregate absorption might be great. The Committee is informed that in virtually every farming community a considerable amount of essential improvement has been postponed from year to year because of lack of cash for wages. Aside from such waiting work, many absentee owners are described as willing to turn over acreage and a home, with adequate supplies for the winter, just to be assured of safe and proper tenancy and guardianship for their property.

Moreover, as a class, farmers are justly noted for their broad and generous humanitarianism. Seldom lacking themselves in the basic necessities of life, they respond immediately in sympathy with the fellow human actually in need of food and shelter. Coupled as our suggestion is with an easily recognized business proposal, we are confident the reply will be a stirring affirmative from the farm sections. This view is supported by the results of a test made over a mid-West radio station. Following a broadcast of the general idea of this plan, requests were made for opinions from farmers. A substantial majority of the replies indicated eager acceptance.

From the standpoint of public interests, the project seems in every way admirable. The result of such transfer would be reflected at once in decreased pressure upon city relief agencies. If the movement spreads, it will stimulate a reversal of the trend of population from farm to city.

In any event, in the opinion of the Committee, there would be a definite, permanent gain to the Nation from the restored morale of men who have been unemployed for long periods and who may have come to the point of hopeless desperation, from the improved physical health of hundreds of adults and children, and from the added assets represented by improvements thus installed on the farms.

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 S. SLOAN, New York, N. Y.
 L. R. SMITH, Milwaukee, Wis.
 W. A. STARRETT, New York, N. Y.
 DANIEL WILLARD, Baltimore, Md.



The President's Organization on Unemployment Relief,
1734 New York Avenue, N.W.,
Washington, D.C.

Walter S. Gifford, Director.

WHEELER COMMITTEE PROGRAM FOR PROMOTION OF EMPLOYMENT.

Washington, D.C., Oct. --- The Committee on Employment Plans and Suggestions of the President's Organization on Unemployment Relief at a second meeting held Monday and Tuesday in Chicago, following further intensive study of the unemployment problem, has set forth a series of definite recommendations designed to promote employment in public and private industry and activity and hasten economic recovery.

Harry A. Wheeler of Chicago, chairman of the Committee, transmitted the recommendations to Walter S. Gifford, Director of the President's Organization, with the following introductory statement:

Introductory Statement.

The most earnest wish of all the people of our country is for a revival of business that will speed up industry, insure employment of now idle workers, stabilize commodity and security values, and open gradually expanding work-opportunity.

While it may be true that final complete recovery from the depression must await removal of adverse world conditions, it is certain that we delay recovery by passively accepting our relation to the international situation and in failing to make a concerted, determined effort to correct domestic conditions.

As the most nearly self-contained nation, we have within our own boundaries the elemental factors for recovery. Our national wealth, even stripped of the inflated value foolishly placed on it, still is greater than our pre-war wealth; it is greater, too, than it would have been under any normal increase between 1914-1931. The overwhelming volume of our domestic business in comparison with

export trade places us in position to develop internally a constructive recovery if we grasp the opportunity which still is ours.

The Committee of the President's organization to which was assigned the task of studying unemployment and offering plans and suggestions for its relief has concluded the second month of its intensive research. It has adopted a program which is directed chiefly toward temporary relief, but also suggests for consideration certain fundamental causes and influences so that a foundation may be laid for rebuilding a sound, permanent national prosperity.

The program of the Committee offered for the thoughtful consideration of the country, follows:

Recommendation No. 1.

UNITED NATIONAL ACTION TO ENCOURAGE EVERY AMERICAN CITIZEN NOW EMPLOYED TO RESUME NORMAL BUYING - TO USE AVAILABLE INCOME TO PURCHASE GOODS NORMALLY NEEDED AND IN THE REPLACEMENT OF WHICH LABOR IS EMPLOYED - IS A CONDITION PRECEDENT TO ANY HOPEFUL PROGRAM TO CONSTRUCTIVELY INCREASE EMPLOYMENT; CONTINUED AND FURTHER RESTRICTION OF CONSUMPTION OF GOODS AND OF EXPENDITURES FOR IMPROVEMENTS AND REPLACEMENTS INEVITABLY WILL OFFSET ANY AND EVERY EFFORT FOR EMERGENCY RELIEF.

Resumption of Work.

(Conclusion No. 1.)

The American people must be brought to realize that by restricting purchases to bare necessities at this time, they are further decreasing the volume of business and spreading the catastrophe they so attempt to avert.

This is no theory but a cold fact, proof of which is written plainly in the economic record of the last two years.

The manufacturer and the distributor who curtails operations in anticipation of decreased business, insures such decrease; the capitalist and investor who

practices unnecessary rigid economy through fear of further loss of income, by his action contributes to decrease the value of his investments and the income derive therefrom; the worker who curtails expenditures to barest necessities for fear " that his current employment may be temporary, contributes definitely to the loss of his job.

"Normal buying" as herein used does not mean extravagant buying, but only the use of available resources for purchase of normally needed goods in the replacement of which labor must be employed.

No suggestion for resumption of normal buying will be effective nor receive general public support unless accompanied by action tending to instill confidence that employment will be normally available.

This is not to be construed as advocating guaranteed employment but rather the exercise of a strong faith that there are influences at work giving promise to aid in the upturn.

Supplies owned by the people of this country when the depression began have been gradually used up and must be replaced - stocks of merchandise in factory and store are really depleted - a definite beginning in the improvement of credit facilities has been made and greatly reduced commodity prices may be reasoned to give implication of a bottom having been reached.

These are hopeful domestic signs that can be fanned into quick and lasting action.

We all like a sporting chance, and united action in continuing employment to the utmost, spreading employment to the utmost, making needed or practical improvements and replacement to the utmost and all beginning again our normal purchase of the necessities and comforts of life offers a reasonable certainty of a real and continuing recovery robbed of artificial stimulus and laying a new foundation upon which to build the future certain prosperity of this country.

It must be remembered that the margin between business volume depressed and

business volume normal is a comparatively small percentage of the whole, just as the margin between independence and poverty is not a large sum, but only a moderate sum beyond actual needs.

An appeal to the public to resume normal buying can be based upon the ground that it serves self-interest, patriotism, and humanitarianism, at once.

It is the sober judgment of this Committee that, as a fundamental to all of the aids which may be hereafter suggested, the unifying of public interest and sentiment in this action is absolutely imperative.

Recommendation No. 2.

Public confidence in our financial and credit structures must be reestablished. Withdrawals of money from circulation for hoarding seriously restrict credit and operate to delay business recovery. The creation of the National Credit Corporation and such further agencies, either public or private, heretofore suggested by the President to insure further and more certain fluidity of banking resources, will bring ready response in increased activity in productive and distributive forces of the country.

Further Credit Relief Needed.
(Conclusion No. 2)

While it was not within the province of this Committee to deal specifically with the general subject of banking, the matter of credit has been found to touch so often and so intimately upon restoration of employment as to justify the consideration here given.

No other action will so materially influence public confidence through immediately opening new sources of employment, and thus give impetus to resumption of normal buying, as will further adequate steps to unfreeze credit.

Many industrial establishments have been forced to forego contracts, in some cases contracts sufficient to completely remove local problems of unemployment, because of their inability to finance the undertaking, despite its safety under normal commercial and banking estimates. Similarly, thousands of retail

merchants whose resources have been limited by the unusual requirements of the last two years, have been unable to finance any increase of inventory beyond the day to day requirements of staple commodities comprising the bare necessities of life.

Farmers who own a clear, desirable, and profitable farm when operating under normal prices, now find it impossible to secure credit from local banks to permit the purchase of stock for feeding, replacement of wornout equipment, or seed for diversification.

These examples, which the committee is informed are duplicated in localities throughout the country, represent definite restriction of employment and consumer-demand. If released, the thus stagnated productive facilities would constitute a very material contribution to recovery.

In many of these cases it is not because the credit is undesirable that accommodations are denied, but because the paper is not rediscountable and banks hesitate to make loans of this character when no agency exists in which to rediscount them should heavy demands by their own depositors make such course necessary.

The rediscount facilities of the Federal Reserve System are ample in the aggregate but, unfortunately, paper of a character eligible for rediscount under the Federal Reserve Act is not broadly scattered among the entire membership in the Federal Reserve System and it is this fact that has given rise to the suggestion to broaden the eligibility clause of the Act to admit for rediscount paper secured by bonds other than Governments, on the theory that banks not holding eligible paper for rediscount could make available paper secured by certain types of bonds and thereby release for lending, funds that could now be made available only through the sale at sacrifice prices of the securities suggested to be admitted.

The need for added powers of rediscount are very real. It would seem, however, that a broadening of the eligibility clause of the Federal Reserve Act

to include the suggested class of paper may have a tendency to undermine public confidence in the absolute security of Federal Reserve currency, and some other agency should be considered to loosen up credit in small cities and the rural districts of the country to carry further the constructive beginning suggested by the President in the National Credit Corporation.

The public acceptance of the proposal of the President resulting in the National Credit Corporation as a means for securing more fluidity in bank resources is indicative of what further extension of the idea might do in helping the whole situation. No matter how large the aggregate of banking resources new credit cannot be safely released so long as the banks generally must hold themselves in readiness for sudden exigencies developing from a doubting public. The participation by the banks in the pool created by the National Credit Corporation represents the full measure of helpfulness to the existing situation that banks can reasonably be asked to subscribe. Its operation will be helpful but under existing conditions it cannot release certain types of credit at points most necessary to the stimulation of buying and expanding production and distribution among that class of smaller producers and distributors whose number is legion and whose aggregate contributions to the unemployment situation would be very great if made effective.

It may be difficult to organize a private enterprise to cover this particular field, yet it seems quite reasonable if a pool were created to rediscount these secondary classes of paper the very existence of such a pool would justify local banks to reopen lines of credit and correspondent banks to rediscount the resulting paper.

Of no less importance as an aid to the entire situation is the development of some means whereby the receivers of suspended banks may secure loans upon slow but undoubtedly good assets, to sell which would be an unwarranted sacrifice of depositors' money, and thus release by dividend to individual and business

Depositors a substantial percentage of the more than a billion dollars of the deposits held. This, put back into the turnover of business, would measurably relieve the existing strain and induce an expansion of personal and business purchasing.

Recommendation No. 3.

In addition to expansion of basic credit facilities including those already instituted by the President, bankers of the United States may make their effective contribution to the national program for resumed normal activities, through assuming as liberal and encouraging an attitude as possible toward the credit requirements of their average customer.

In considering extension of credit lines, bankers now might give due weight to intangibles, to broad conditions influencing credit reports and to the related interests of the country and the general public.

Bankers Must Broaden View.

(Conclusion No. 3)

Restrictions and requirements which ordinarily would be justified and would represent "good banking practice" under the special conditions of today deserve broad and generous consideration.

Extension of existing loans and commitments for the future should be determined not alone upon the showing made by recent or current operating reports, but also after consideration of the broad underlying conditions, the average record of the enterprise over an extended term of years, the character of the borrower, and the needs of the community.

Imposition of strict limitation upon banking accommodation reacts with multiplied force through successive strata of industry. The final effect of the calling of a loan is not found in the resulting shutdown of a local plant, employing a few score workers, even when the aggregate economic cost

of their removal from the ranks of consumers is estimated. The echo of that cost and of the stoppage of demand created through operation of the enterprise reverberate throughout the entire national industrial fabric.

Recommendation No. 4.

THE SPREADING OF AVAILABLE WORK IN INDUSTRIAL, COMMERCIAL, AND PROFESSIONAL ENTERPRISES STILL IS THE MOST FRUITFUL FIELD FOR IMMEDIATE UNEMPLOYMENT RELIEF. WORKERS HAVE GENEROUSLY SHARED HOURS OF LABOR AND A SUBSTANTIAL PROPORTION OF EMPLOYERS HAVE GIVEN EARNEST AND SINCERE COOPERATION, BUT ABUNDANT EVIDENCE IS AT HAND THAT A LARGE NUMBER OF EMPLOYERS HAS NOT RESPONDED. THEREFORE THE COMMITTEE RENEWS ITS RECOMMENDATIONS OF SEPTEMBER 23th WITH AN EARNEST APPEAL THAT AN IMMEDIATE SURVEY BE MADE BY EACH EMPLOYER AND THAT APPLICATION BE MADE OF THE DETAILED AND SPECIFIC SUGGESTIONS SET UP IN ANOTHER PART OF THIS REPORT.

Spread Work

Conclusion No. 4.

In its interim report of September 23th, the Committee said:

"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 employers 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 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 the 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."

Out of the more extensive observations and study which the Committee has been able to make since the date of that report, it is again evident that the most practical field for expansion of employment rests in further spreading of work in the industrial, commercial and professional units of the country. However, that reservoir must not be overtaxed, nor the effort to provide jobs carried to a point where productive efficiency is destroyed or bankruptcy invited.

In general and to a greater degree than in any other section of our national life, the business groups have extended themselves to meet the demands of the depression. In the whole field of human endeavor, no finer spirit of self sacrifice has anywhere been evident than that of workers willingly sharing their work-opportunity with less fortunate brothers, and of employers dividing

available work at a definite and often damaging addition to cost of production. In some cases, in fact, this expansion already has been carried to the point of absorbing reserves which so lately as 1930 were considered sufficient to cover any situation over any probable period of time.

There is abundant evidence, however, that some proportion of the widely ramified employers of America have as yet made no consistent and purposeful effort to distribute work at their disposal. There are instances and many of them, where such effort has been lacking because of inconvenience to management, or because of increased operating cost entailed thereby, or because of sheer inertia.

Similarly there is an identifiable section which has given no consideration to the willingness of labor, expressed or implied, to cooperate in the effort by accepting a shorter work day.

Even more distressing than these from the standpoint of human values, are the many instances where gross injustices have been perpetrated upon individuals with harm to business generally and to the public welfare through the deliberate elimination of old employees, solely for economy. These men, representing in accumulated experience and proven service a definite asset to business and to the public, have been dismissed so that juniors with smaller salary could be substituted. There are clear instances in which conditions arising from this depression have been made the excuse, for purposes both selfish and inhuman, to dispense with services of men who have grown old and who have earned their right to continued employment.

The demand today is for a purposeful analysis of the possibilities to spread employment in every industrial, commercial and professional unit of operation in this country. The deliberate effort must be made not alone by strictly industrial interests, including transportation and the public utilities, but by every unit of business, private and public.

Work-opportunity must be provided to larger groups by spreading available employment, by expanding operations even at the expense of increased costs and reduced profits, where the condition of the establishment or industry will permit, and by cooperation between management and regular employees who are willing to share their hours of labor beyond the adopted program.

Recommendation No. 5.

AS DISTINGUISHED FROM PRIVATE EMPLOYMENT, THERE IS A VAST GROUP IN FEDERAL, STATE AND LOCAL PUBLIC SERVICE UNDER CIVIL SERVICE APPOINTMENT WHICH IN GENERAL HAS NOT FELT THE PINCH OF UNEMPLOYMENT, NOR BEEN CALLED UPON TO SHARE THEIR HOURS OF WORK.

IF A TRULY CONCERTED NATIONAL EFFORT IS TO BE ATTAINED, THIS GROUP, REPRESENTING ONE OF THE LARGEST SINGLE BLOCS OF LABOR, MUST BE CALLED UPON FOR THEIR FAIR CONTRIBUTION.

THIS COMMITTEE URGES UPON THE ELECTED AND APPOINTED OFFICERS OF THE FEDERAL, STATE AND MUNICIPAL GOVERNMENTS AND THE HEADS OF ALL DEPARTMENTS TO AT ONCE ENTER INTO AN APPRAISAL OF THE FACTS AND TO MAKE A DEFINITE EFFORT TO CONTRIBUTE TO THE GENERAL OBJECTIVE.

Civil Service.

(Conclusion No. 5).

It would be difficult to advance effective argument for further extension by industry of spread of work-opportunity in private employment if public servants decide to adhere rigidly to the rights and privileges afforded them by strict interpretation of the laws and regulations under which they work.

The field of employment in America under civil service appointment represents one of the greatest single units of labor in this or any other country. It can be conceded that except for well understood situations, the group is one in which employment not only has not decreased in the depression but which as a general condition has tended to increase.

The Committee believes that the rank and file of this group would be responsive to a general program for spreading employment and its practical application to the group would lend great encouragement for private enterprise to extend its sacrifice.

Omitting the special technical positions which cannot be shared, there remains a vast reservoir in which productive action may be had -- wives whose husbands earn sufficient for normal requirements, sons and daughters living at home and having no necessity to contribute their earnings to the family budget, duplicated jobs, and finally the great mass of partly skilled and unskilled labor.

Teachers holding regular day assignments are being used in some cases also for work in night schools, while others capable of filling these extra assignments are without employment.

In certain Federal departments, pre-war regulations which severely restricted employment of married women have been so amended as to now permit their employment.

These examples are selected only as instances of situations which offer immediate opportunity for emergency spread of employment.

As an important element in the working population, this public employment category should be the first to recognize voluntarily their responsibility in the general plan. If statutory restrictions prevent extension or spread of employment, such statutes should be suspended for a specified period, without prejudice to essential public rights or to private rights such as seniority preference and retirement benefit.

The Committee is informed and believes that much of the opposition in group to emergency spread, especially in municipal service groups, would be removed if substitute employees were drawn from lists provided by relief agencies dealing with this emergency.

Recommendation No. 6.

THE COMMITTEE URGES THAT NOTHING BE OMITTED TO MAKE IMMEDIATELY AVAILABLE NEW ADDITIONAL EMPLOYMENT REPRESENTED BY PUBLIC WORK ALREADY AUTHORIZED AND APPROPRIATED FOR BUT DELAYED OR BLOCKED BY REMOVABLE LEGAL OBSTACLES AND SUPERVISORY RED TAPE.

Public Works.

(Conclusion No. 6)

Next to expansion of industry, private and public, the most extensive source of immediately available additional employment is to be found in the various types of public works, already authorized and in many cases already appropriated for.

There is hardly a state and few industrial districts which have not in abeyance extensive programs of public improvement and for which in many cases all the preliminary authority and financing has been completed. These projects remain dormant, however, because of obstacles usually describable by the term "red tape". In some cases it is only the requirement, entirely justified in ordinary circumstances, that a certain period elapse between initial proposal and final approval; in others it comprises a too meticulous reading of statutory limitations which, again, are plausible and desirable only under normal conditions; in still others the delay results from interference by partisan or otherwise specially interested groups who take advantage of slow legal processes in the raising of minor or inconsequential points to compel adoption of their selfish views.

The multiplied effect of immediate distribution of the employment bound up in these projects upon the urgent program for relief during this winter, the committee feels, justifies its reiterated recommendation that purposeful action be taken to cut through the technicalities which holds them bound.

The Committee believes support should be given every proper effort to expedite Federal construction.

In the case of projects - Federal, state, and municipal, already authorized, in order to permit and insure earliest possible decisions upon questions which prevent or delay actual construction operations, it may be necessary to ask that Executive orders be issued, relieving bureau chiefs and subordinates from strict application of rules and regulations now restricting initiative and inducing, if not compelling, unnecessary time-consuming routine.

Contractors on Government operations should recast their labor schedule to permit staggered employment in the journeyman and laborer classifications, and to seek in their turn similar action by subcontractors, both at the building site and in the shop where materials under those contracts are being prepared. It is recognized that supervisory and foremanship forces cannot be so staggered or rotated, but the application of that principle to other classifications seems entirely feasible and completely certain of material result. This is directed also to the attention of governors of the several states and to municipal authorities as equally applicable to public work under their jurisdiction.

The Associated General Contractors of America, the employers' associations in large cities, and trade associations generally which have contact with the construction industry can be expected to assist willingly and effectively.

The American Federation of Labor, whose indorsement already has been given in some cases where the principle was involved, also can be expected to support this plan for increasing work-opportunity.

As in the cases of most of the separate suggestions in this report, we have here again an opportunity not only for immediate and practical relief of the current effects of depression, but at the same time an opportunity to contribute to the permanent foundation of a constructive restoration of prosperity.

The actual provision of new employment through release of public works must have a healthy repercussion upon the program for resumption of normal buying. The psychological effect upon wide working groups to that end cannot be anything but healthful and helpful.

Recommendation No. 7

SPECIAL CONSIDERATION IN THE EFFORT TO SPREAD EMPLOYMENT SHOULD BE GIVEN TO PROVISION OF PART TIME EMPLOYMENT, AT LEAST, FOR THE WHITE COLLAR CLASS, MALE AND FEMALE, WHICH HERETOFORE HAS RECEIVED LESS THAN REASONABLE NOTICE AND WHICH REPRESENTS A NEED AND A DISTRESS OFTEN MORE ACUTE THAN THAT OF THE INDUSTRIAL WORKER.

White-Collar Relief.

(Conclusion No. 7.)

Not alone in its strictly economic aspects, but more in its toll of human suffering, the impact of the depression has fallen most severely upon the so-called White-Collar Class of our population.

Unorganized, unvoiced in the nation's councils, not inured to sudden and drastic social change, nor equipped to adapt themselves to new conditions and inexperienced in the methods and procedure for taking advantage of facilities which might help them, thousands of this class today are passing through a period of physical and mental suffering beyond average comprehension. Even in a condition of general deprivation they represent, from the strictly humane standpoint, a special category. As the period of idleness extends and winter approaches, their necessities have become and will become more pressing and more destructive.

Because of their inherent disabilities, mainly, these citizens heretofore have received less than reasonable consideration in relief measures already taken. This committee feels that, without distorting the Average to be maintained in any national program, but rather as a parallel and supplemental effort, special consideration can and should be given them.

There are many banks in any urban district to take a special instance without intent to emphasis, that could offer at least part-time employment of a number of the white collar group if its officers were willing to readjust their forces in accordance with the specific recommendations made in the section of this report

on "New Concept of Work." The same situation exists in practically every section of the more intensively organized business groups.

Recommendation No. 3.

IN MAKING EFFECTIVE THE SPREAD OF EMPLOYMENT, CONSIDERATION SHOULD BE GIVEN BY EVERY UNIT OF INDUSTRY TO THE CAPACITY OF EACH INDIVIDUAL EMPLOYEE FOR SELF HELP AND TO HIS PERSONAL AND COMMUNITY RESPONSIBILITIES. THE COMMITTEE VIEWS THIS RECOMMENDATION AS OF MAJOR IMPORTANCE.

New Concept of "Work."

(Conclusion No. 3.)

It is the considered opinion of this Committee that we have arrived at a phase of our industrial progress where it is necessary to adopt a new attitude toward WORK, itself.

The responsibility to provide work for every willing, able citizen must carry with it the responsibility for seeing that available work is distributed with attention to the best interests of the nation.

This means only that in giving employment, Management must consider not only productive efficiency of the worker but also the latter's capacity for self help and to meet his responsibilities to his community. To carry the thought one step further; it entails that in laying off or hiring labor, or in spreading labor, preference be given in order as between equally efficient workers to:

Married men with dependants, residents in the community six months or more;

Single men or women with dependents, similarly resident;

Single men or women, above school age, without dependants, but with no other means of support, similarly resident.

We believe that adoption of so simple a policy will have eventual impressive influence upon the general well-being of communities, not only, but even of

the whole country. It also conforms with the growing belief that, under modern conditions, industry cannot reach its highest development except through widest possible distribution of employment income and widest possible spread of general prosperity.

Recommendation No. 3.

COMMUNITY AND DISTRICT SURVEYS TO DETERMINE THE EXTENT OF MADE WORK AVAILABLE, WHETHER OF INDUSTRIAL, CIVIC OR PRIVATE ORIGIN, AND TO ALLOCATE SUCH WORK TO BEST ADVANTAGE IN CONJUNCTION WITH OTHER LOCAL RELIEF EFFORTS, ALREADY ARE ACCOMPLISHING MATERIAL RESULTS. THESE SHOULD BE FOSTERED AND THE ENDEAVOR MADE TO EXTEND THEM TO EVERY SECTION OF THE COUNTRY, NOT ONLY FOR THE SUSTAINING EMPLOYMENT THEREBY DEVELOPED BUT ALSO FOR THEIR INFLUENCE IN BRINGING HOME TO THE AVERAGE CITIZEN HIS PART IN THE EMERGENCY.

Community Surveys.

(Conclusion No. 3.)



In the steps already taken for unemployment relief, nothing has been so heartening in practical result and in broad social implication as the effort by certain communities to develop within their own limits the utmost in emergency work-opportunity for the unemployed.

Not only has sustaining employment been uncovered to an extent unsuspected by the most sanguine, but the plan itself conforms to the basic American policy that the first responsibility for the unemployed rests upon the home community.

From its study, this Committee is convinced that, with few exceptions, the typical American city and town has within its boundaries reservoirs of work sufficient to furnish adequate sustaining employment over the winter for the unemployed dependent upon that locality. It recommends that the programs of community surveys to uncover and to allocate such work in conjunction with other relief efforts so far as possible, be fostered nationally, with the object of finally covering every section of the country.

Work-opportunities so uncovered will naturally divide into Productive Employment for which a definite measurable return may be expected for the wages paid, and Made Work, artificial in origin and without definite return under normal economic estimates.

Wherever a community has conducted a careful canvass, great quantities of productive work has been listed, of industrial, civic, and private origin. Local campaigns for modernization and repair of public and private facilities and structures have been invariably productive.

Details of such campaigns and canvass must be left to local initiative and for modification in accordance with local conditions. In some cases the city or town has been divided by districts or even by blocks and the surveys made and financed on that basis, in others emphasis has been placed upon long delayed or newly adopted programs for civic improvement and beautification.

Having in mind that the real problem of unemployment goes deeper than mere lack of work, the Committee recommends that some form of Made Work be substitute for direct relief wherever possible in local relief efforts, in order that human and spiritual factors may be conserved. Otherwise, many of those aided might be left to face the future in a condition worse even than they would have been if they had been subjected only to temporary privation.

There exists today a wealth of material presenting in detail tested schemes and machinery for creating Made Work in communities of all sizes. The Committee proposed to collect and collate these with the very valuable and numerous suggestions which have come to it directly from all sections of the country, and to make the data available for distribution to those who desire to participate in the proposed campaign to extend such community effort.

Recommendation No. 10.

AS A SPECIAL EMERGENCY MEASURE FOR THIS WINTER, A SURVEY SHOULD BE MADE OF THE POSSIBILITY FOR TRANSFER OF SURPLUS LABOR FROM CITIES TO FARMS, ON A WORK-FOR-KEEP AND/OR

OTHER BASIS, WITH A VIEW TO SUPPLYING HELP NEEDED IN AGRARIAN SECTIONS BUT UNAVAILABLE BECAUSE OF LACK OF FINANCIAL STRENGTH, AND TO RELIEVE PRESSURE UPON URBAN RELIEF AGENCIES.

Farm Labor Plan.

(Conclusion No. 10)

The proposal for a survey of the potential absorption by farms this winter of surplus city idle not only will have the effect of enlisting the great farming population in the campaign to relieve distress among unemployed and thereby decrease pressure upon urban agencies, but such a transfer has wide possibilities for economic return.

The Committee has had reports from many sections that temporary homes would be cheerfully provided on thousands of farms in return for assistance in farm work, and in some cases with moderate cash compensation. Evidence has not been lacking to support the view that many industrial workers would welcome the opportunity to gain certain food and shelter for themselves and their families by removing to rural sections.

Since expedition is the chief requirement we do not suggest the committee attempt to set up any supervising organizations, but rather urge the creation within each relief organization of industrial centers of a special section to deal with this problem by radio to the farms and other means of communication and by contact established with farm bureaus, granges and state bodies. These would contact with relief agencies operating in industrial centers of their states or contiguous centers of other states.

Except for the difficulty of physical transfer, the cost of which where necessary should be borne by the relief agencies, the aggregate absorption might be great. The Committee is informed that in virtually every farming community a considerable amount of essential improvement has been postponed from year to year because of lack of cash for wages. Aside from such waiting work, many absentee owners are describ-

as willing to turn over acreage and a home, with adequate supplies for the winter just to be assured of safe and proper tenancy and guardianship for their property.

Moreover, as a class, farmers are justly noted for their broad and generous humanitarianism. Seldom lacking themselves in the basic necessities of life, they respond immediately in sympathy with the fellow human actually in need of food and shelter. Coupled as our suggestion is with an easily-recognized business proposal, we are confident the reply will be a stirring affirmative from the farm sections. This view is supported by the results of a test made over a mid-west radio station. Following a broadcast of the general idea of this plan, requests were made for opinions from farmers. A substantial majority of the replies indicated eager acceptance.

From the standpoint of public interests, the project seems in every way admirable. The result of such transfer would be reflected at once in decreased pressure upon city relief agencies. If the movement spreads, it will stimulate a reversal the trend of population from farm to city.

In any event, in the opinion of the Committee, there would be a definite, permanent gain to the nation from the restored morale of men who have been unemployed long periods and who may have come to the point of hopeless desperation, from the improved physical health of hundreds of adults and children, and from the added assets represented by improvements thus installed on the farms.

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, Oregon
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 H. HURLBY, 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.

FOR USE EVENING PAPERS---OCTOBER 30, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N.W.,
Washington, D.C.

Walter S. Gifford, Director.

PROGRAM OF AMERICAN BAKERS ASSOCIATION TO ASSIST IN RELIEF.

Washington, D. C., Oct. --- Members of the American Bakers Association have set up three objectives as their part in aiding the economic situation, Henry Stude, president of the Association has informed Eliot Wadsworth, chairman of the Committee on Cooperation with National Groups and Associations, a unit of the President's Organization for Unemployment Relief.

Mr. Stude said that the American Bakers Association "desires to actively cooperate to the fullest extent with the President's Organization" and "have set up for ourselves three things to do."

The three-point program of the Association as described by Mr. Stude to Mr. Wadsworth covers maintenance of employment and wages, the making available to local relief agencies the daily supply of unsold and returned bread without cost to these relief agencies, and the stimulation of individual members to take part in the relief work in their own communities.

In the matter of maintenance of employment and wages, Mr. Stude said that "we are managing to hold our own."

Mr. Wadsworth reported to Walter S. Gifford, Director of the President's Organization, that more than 200 national groups and associations had already informed him they would cooperate in the work going forward to aid those this winter who may need help because of unemployment.

The President's Organization on Unemployment Relief,
1734 New York Ave., N.W.,
Washington, D. C.

Walter S. Gifford, Director.

Y. M. C. A. PROGRAM TO HELP UNEMPLOYED MEN AND BOYS.

Washington, D. C., Nov. --- The National Council of Young Men's Christian Associations has commended to local associations throughout the country a definite course of action for further assisting boys and young men during the unemployment emergency. The Y. M. C. A. is actively cooperating with the President's Organization on Unemployment Relief.

The suggested program has been communicated to more than 1500 local Y. M. C. A.'s with a membership exceeding one million. The plan is designed to articulate in a helpful way with the work of the President's Organization. It embodies the following concrete suggestions:

1. Helping young men find employment and vocational adjustment.
2. Providing food, lodging and clothing for needy boys and young men.
3. Providing work in payment for fees, food and lodging, or in return for public subsidies or wages.
4. Helping to secure loans for responsible persons.
5. Particularizing on the special needs of boys.
6. Increasing the physical stamina of unemployed young men.
7. Encouraging and guiding people to utilize spare time for economic self-support and creative interests.
8. Helping young men out of work to utilize time for education.
9. Helping men to acquire and maintain a sound philosophy of life.
10. Fortifying the unemployed for further emergencies.

The National Council also is passing along to local associations suggestions intended to be helpful in seeking permanent solutions of problems incident to unemployment.

Eliot Wadsworth, Chairman of the Committee on Cooperation with National Groups and Associations of the President's Organization, was informed of this definite program from the National Council by E. T. Colton, of the National Council.

In transmitting the summarized list of experiences for purpose of guidance and for amplifying work already under way, the National Council points out that employment placement and vocational counsel has been a part of the regular service of the Y. M. C. A. for many years. It is announced that during the present year local associations have placed 97,268 young men in gainful positions.

FOR USE EVENING PAPERS --- NOV. 11, 1931.

The President's Organization on Unemployment Relief,
1734 New York Avenue, N.W.,
Washington, D.C.

Walter S. Gifford, Director.

CHURCHES ACTIVE IN RELIEF DRIVE.

Washington, D.C., Nov. --- Many churches and religious organizations throughout the country, regardless of sect or creed, are moving to throw the support of each congregation squarely behind local unemployment relief activities, according to Eliot Wadsworth, chairman of the Committee on Cooperation with National Organizations, one of the units of the President's Organization on Unemployment Relief.

"After playing a leading part for years in the relief of human distress", said Mr. Wadsworth, "the churches continue to carry on. Hundreds of letters from pastors and higher church officers give us the assurance that religious bodies throughout the country, regardless of creed, are making a concerted effort to promote adequate unemployment relief. Since the influence of the church reaches into practically every region and community, this united action may be considered among the largest single forces acting to meet our relief problem this winter.

"Because church action is so important in providing relief, it is essential that the relief work of each church be focused where it will be most effective. Our Committee believes that churches can be most helpful if each congregation will merge its relief efforts into the general plan of the community, rather than acting independently. To stress the need for local cooperation, we have worked both through national and local religious groups.

"We have sent approximately 75,000 letters reaching, directly or indirectly, most of the Protestant, Catholic, and Jewish congregations in the country. Most of

the Protestant churches have been reached through the Council of Churches of Christ in America and also through the national boards of the Presbyterian, Baptist, United Brethren, Southern Methodist, and Evangelical denominations.

"The Catholic churches have been given our message through the Cardinals, Archbishops, and Bishops. The Orthodox, Reform, and Conservative branches of the Jewish religion have been invited to participate in the movement.

"In asking the cooperation of these groups, we have made the point, which can not be too often stressed, that no national fund is being raised, and that it is imperative for each community to take care of its own. We have asked that each congregation be advised of the facts of local need and that each church do everything in its power to cooperate with other agencies engaged in unemployment relief work. Replies from pastors and church officials of each denomination show that this program is being carried out.

"Organizations of a religious nature, other than churches, also are cooperating actively. We have written to all of the 3,200 lodges of the Knights of Columbus and to the local branches of the Y. M. C. A., Y. W. C. A., and Y. M. H. A. Replies from many of the state and local offices give assurance that these organizations, through their boards and through individual members, will be very active in furthering the relief movement.

"This united effort, wherein each local religious unit joins the relief work in its own community, should go a long way in solving this winter's problems."

ROBERT S. FIELD
5322 GAINOR ROAD
PHILADELPHIA

November 12, 1931.

Rabbi A. Silver,
10311 Lake Shore Blvd.,
Cleveland, O.

My dear Rabbi Silver:

Knowing of your active interest in the movement to raise unemployment relief funds, I am taking the liberty of bringing to your attention the following conclusions reached in my graduate research in the unemployment relief problem at the University of Pennsylvania. I hope that some of these may be of interest to you.

I. Adequacy of proposed relief expenditures. According to the recent report of the Association of Community Chests and Councils, the minimum requirement for unemployment relief (i.e. "primarily relief needs over and above requirements for hospitals, other public health agencies and for character-building and recreational facilities") in our 314 largest cities, having a population of 47,000,000, will for the coming year amount to \$170,000,000. Data for other sections of the country are lacking, but if we roughly approximate the total by increasing this figure in proportion to population it becomes \$425,000,000.

Since the purpose of unemployment relief is to mitigate the suffering caused by wage losses due to unemployment, it will be instructive to compare the amount of proposed relief with the loss in wages.

Unlike other great industrial countries, the United States has no national or state agencies which can give up-to-date information on the numbers of the unemployed. For our purpose we shall fall back on an average of two estimates recently submitted to a Senate sub-committee, one by the Industrial Commissioner of New York and the other by a member of the President's Emergency Committee on Employment. The former, based on New York statistics, was 7,000,000 and applied to last spring. The latter was 5,636,000 and applied to August. For various reasons one may be considered somewhat high and the other somewhat low. In view of the subsequent increase in unemployment, however, an average of the two, or 6,300,000, is probably a conservative figure. The corresponding annual wage loss, exclusive of the loss due to working part time, at \$22.50 per week (average factory earnings in 23 industries) amounts to \$7,370,000,000.

The proposed expenditure for unemployment relief is, therefore, \$67 per unemployed person and is equivalent to 5.7% of the loss in wages.

This amount of assistance will doubtless prevent starvation, freezing, and revolution. But how can it possibly prevent widespread juvenile malnutrition and rickets, sickness due to lowered resistance, nervous breakdown from worry and debt, and the loss of self-respect incident to dropping far down in the scale of living and having to seek aid from charity -- as one in every seven Philadelphia families had to do last winter?

II. Capacity to provide relief. Appended to this letter is a rough estimate of incomes for the current year which were in excess of \$5,000 in 1929. The figures are after deduction of taxes, including income taxes. Briefly summarized, they show that incomes which in 1929 ranged from \$5,000 to \$10,000, averaging \$7,000, and amounting in total to \$4,206,000,000, will in 1931 average \$4,900 and total \$2,910,000,000; incomes between \$10,000 and \$100,000 in 1929, averaging \$21,700, and totalling \$7,735,000,000, will in 1931 average \$15,300 and total \$5,472,000,000; incomes greater than \$100,000, averaging \$261,000, and totalling \$3,916,000,000, will this year average \$122,400 and total \$1,837,000,000.

A little arithmetic discloses the following facts: If the 15,300 persons who compose the third of these groups could get along on 77% of their present income, or \$94,200, on the average, the entire \$425,000,000 of proposed unemployment relief could be raised without soliciting anyone else; if the persons in the second group could manage on 77%, or \$11,800, the funds made available for relief would be \$1,275,000,000, or three times the present contemplated expenditure; if all in the three groups were to live on 77% of their present income, or \$8,100, relief funds could be provided in the sum of \$2,400,000,000, or six times the present amount.

Some persons will question the advisability of drawing heavily on large incomes for relief purposes on the ground that this would unduly curtail the supply of capital, much of which originates in the higher income brackets. That the margin of income in excess both of living expenses and industry's present need for capital -- and hence largely available for unemployment relief -- is very great, however, is suggested by the following indicators of the supply and demand for capital: Interest rates on prime commercial paper of 4 to 6 months' maturity are down to 2%; the Federal Reserve System's reserve ratio is up to 77%; reporting member banks in that System hold United States securities, on which they could borrow from the Reserve Banks and thus increase the supply of capital funds, to a value of \$4,100,000,000, and they also hold loan paper, much of which could be similarly used, to a value of \$7,800,000,000. Finally, the supply of capital is being increased somewhat by the saving of persons who through fear of losing their jobs are spending less than formerly.

III. Necessity for systematic accumulation of relief funds in advance of emergencies. There is no basis for inferring from what has been said above that wealthy people are inordinately selfish. Most of them probably have little conception of the requirements for adequate relief. Many are guided in their benevolences by long-standing habits which they are reluctant to change. Some rebel at giving more when they hear of wealthier people who give less. It is not strange that few "give 'till it hurts".

Only by some broad plan of assessment, whether at income's source -- business profits -- or at its destination, can relief funds be raised with equity to those who pay them and in sufficient volume to meet the needs of the unemployed.

This cannot be done all at once. Reserves for unemployment must be accumulated over a period of years, just as are reserves for dividends or depreciation.

It has been computed that if a comprehensive unemployment reserve system had been set up in this country in 1925, with employers paying in 3% of wages and employees 1½%, and with benefits of 30% of wages, limited to 26 weeks in any one year, \$3,000,000,000 would have been available for the unemployed during 1930 and 1931, with a balance of nearly \$2,000,000,000 remaining in the fund at the end of the latter year.

The effectiveness of such a system of reserves is suggested by experience with reserves for industrial accidents in workmen's compensation insurance. Cash awards alone paid in behalf of victims of 127,000 industrial accidents in Pennsylvania for the year ended June 30 amounted to \$15,260,000. By comparison, the funds raised in this state by social agencies and otherwise principally in behalf of 900,000 unemployed were about \$17,000,000. Yet unemployment deprived over seven times as many people of their incomes as accidents, and probably for longer average periods of time.

Unemployment reserves will not come without legislation, any more than payment for industrial injuries would have come without Workmen's Compensation laws. Although recent history shows an invariable alternation of depression with prosperity, a government survey indicates that by April, 1931, employers had on their own initiative set up reserves against unemployment for fewer than 200,000 employees.

In devising a system suited to our own conditions we would not need to copy the details of any European plan. If we distrust politics more than the English do, for example, we could center administrative responsibility almost exclusively in the hands of industry.

What we should not overlook, however, is the fact that England has recently been assisting her unemployed at an average rate of \$4 per week, or \$208 per year. At the higher wage scale prevailing here this is equivalent to about \$370 -- compared with our own contemplated relief of \$67. Few of the people who speak disparagingly of "the dole" know that despite the wide publicity given to its abuses, these are so insignificant in comparison with the success of the scheme as a whole that the corrective measures, just adopted at the demand of the fiery Chancellor of the Exchequer in his effort to cope with the budgetary crisis caused by world business depression and the German moratorium, are expected to reduce the total benefits paid by less than 10%. If we were to class the general reduction in the rate of benefits as a corrective measure, the saving would still be under 20%.

It would seem highly desirable at this time for those who are helping to raise relief funds to make the following plea: 1. Give more generously than ever before. 2. If it turns out that little more than 5% of the wage loss can be offset by philanthropy, then help to secure appropriate unemployment reserve legislation which will make it possible in the future for men who become unemployed through no fault of their own to maintain their families at the American standard of living.

Yours very truly,

ROUGH ESTIMATE OF INDIVIDUAL INCOMES IN 1931
WHICH WERE \$5,000 OR GREATER IN 1929^a
(000,000 Omitted)

Income Bracket	\$5,000 to \$10,000		\$10,000 to \$100,000		More than \$100,000		More than \$5,000	
Year	1929	1931	1929	1931	1929	1931	1929	1931
Wages & Salaries ^b	2113	1796	2453	2085	309	263	4875	4144
Dividends ^c	473	540	2299	2621	1414	1612	4186	4773
Capital Gain:I ^d	285	...	2031	...	2316	...
Capital Gain:II ^e	210	...	1009	...	175	...	1394	...
Business ^f	911	304	830	277	80	27	1821	608
Interest ^{gh}	379	379	925	925	372	372	1676	1676
Partnership ^{fj}	348	116	691	230	432	144	1471	490
Rents & Royalties ^h	252	252	336	336	53	53	641	641
Fiduciary ^{hj}	76	76	277	277	60	60	413	413
Total Income	4762	3463	9105	6751	4926	2531	18793	12745
Income Tax ^k	9	6	333	246	645	329	987	671
Other Deductions ^l	547	547	1037	1037	365	365	1949	1949
Income	4206	2910	7735	5472	3916	1837	15857	10219
No. of Returns ^m (000)	597	597	357	357	15	15	969	969
Average Income (000)	7.0	4.9	21.7	15.3	261.0	122.4	16.4	10.5

a. Principal source: U.S. Bureau of Internal Revenue "Statistics of Income for 1929" (prelim. report). Only income reported in income tax returns is included. Figures are in millions unless otherwise indicated.

b. Assumed to be 15% lower in 1931 than in 1929.

c. Babson's statistics of dividends for a large sample of industrial, railroad and traction corporations stood at \$1,872,000,000 for the first seven months of 1929; \$2,126,700,000 for the same period of 1931, an increase of 14%. It is assumed that this increase will be maintained through the entire year and will apply to dividends of all corporations. Dividends of foreign corporations excluded.

d. Net gain from sale of real estate, stocks, bonds and other assets (excluding the stock in trade of a business) held more than two years and subject to capital gains tax. Net losses not deducted. Gain assumed to be zero in 1931.

e. Same as (d) except that the gain is not subject to capital gains tax and the assets need not have been held for any specified period. Net losses deducted. Income reported in (e) is separate from and additional to that in (d). Assumed to be zero in 1931.

f. Business and partnership profits assumed to have decreased proportionately with corporate industrial profits. The latter declined 67% from the first half of 1929 to that of 1931, according to a sample of 550 large corporations cited in National City Bank Letter, N.Y., September 1931.

g. Includes interest from tax exempt obligations, and other income not elsewhere classified.

h. Interest, rents and royalties, and fiduciary income in 1931 assumed to be the same as in 1929.

j. Dividends and capital net gains excluded. These are included under their respective categories above.

k. Assumed to decrease from 1929 to 1931 in proportion to the decrease in the total income of each income class as here computed.

l. Other taxes, interest on personal debt, and non-business losses. Assumed to be the same in 1931 as in 1929.

m. Same returns considered in both years. Distribution of returns by income classes for 1931 not estimated.

EDWARD F. BOHM
609 The Arcade
CLEVELAND

November 28th
1 9 3 1

Rabbi A. H. Silver,
c/o The Temple,
Ansel Road,
Cleveland, Ohio.

Reverend Sir:-

In response to your kind suggestion, I feel privileged to address you by letter.

Permit me to state that the purpose of bringing myself to your attention is to indicate my desire to secure, in connection with the work of the "Ohio Unemployment Commission", some position suited to my abilities--preferably that of Executive Secretary (or by whatever title you may choose to designate the person whom the Commission may see fit to appoint as its chief functionary), and assuming, of course, that the Commission, in its wisdom, may deem such appointment necessary.

My claims to your consideration are based upon a background of intimate and sympathetic study of labour, social and so-called "economic" problems, extending over a period of years. Perhaps you may recall that, as a member of the Ohio House of Representatives in 1915, I introduced a number of bills of a decidedly "liberal" tenor--among them a Resolution of exactly the same import as the one creating the present Commission, of which I sent you a copy about a year ago. Among others, The Federal Child Labor Act Resolution (passed); One Day Rest in Seven Bill (for Industrial Workers), Resolution calling upon the State Industrial Commission to formulate plans for cooperation between State and National Employment Agencies; Bill to regulate Private Employment Agencies (passed); Bill to augment the number of female Inspectors of Workshops and Factories (passed); Resolution for the creation of a State Board of Welfare & Immigration; the (original) Teachers' Tenure Bill; The Non-Partisan Primary Bill; Bill creating Ohio State Forests (passed), and various others of similar nature and caliber.

I trust this recital will not bore you. I mention these facts only because I believe you are entitled to this information in the light of my asserted claims. Naturally there is a great deal of interesting history woven about all these measures. The conditions that justified their introduction in 1915 were, in a degree, similar to those of today. I have not flagged in my

November 28, 1931

Rabbi A. H. Silver - 2

interest in these fundamental subjects since that period, nor in my zeal for their study, but have been compelled, at all times, to work for a living--as secretary of various Building Trades' Associations. The deplorable condition of the Building Industry throughout 1931 is responsible for placing me in the attitude of seeking paid employment in the field in which, under happier circumstances, I would gladly donate my services toward the realization of a great purpose.

I have been a member of the Consumers' League for many years, and am now a member of your own Committee upon Unemployment Insurance.

In conclusion may I say that I am possessed of some ability in the direction of research, analysis and expression. I have done editorial work at various times.

Very respectfully yours,

Edward F. Bohm

Edward F. Bohm.

EFB:CAW

(Released for publication on January 2, 1932, and thereafter.)

Progress Toward Unemployment Reserves

THE most striking development of the past twelve months has been the steady growth of public sentiment in favor of more sensible provision for the unemployed.

One year has elapsed since the American Association for Labor Legislation announced "An American Plan for Unemployment Reserve Funds." Built upon successful American experience with workmen's accident compensation and with voluntary unemployment benefit schemes, this plan was formulated by an outstanding representative committee as a basis for state legislation adapted to this country's political and industrial conditions. By placing upon industry the responsibility of making systematic provision in advance for the involuntarily unemployed worker, it would tend to sustain purchasing power and create a permanent economic incentive to employment stabilization. This, in brief, was the proposal.

Within a few months unemployment reserve fund legislation had been introduced in nearly a score of states, and before the 1931 legislatures adjourned half-a-dozen official state commissions had been created to study the subject. Already the Wisconsin commission—the first to report—has submitted with its endorsement a bill to require the employers of the state to provide unemployment reserves; and a special session of the legislature is even now giving the official proposal serious consideration.

Meanwhile in other states—California and Oregon on the Pacific Coast, Ohio in the Middle West, and New York, Connecticut and Massachusetts in the East—there is being assembled through public hearings, special investigations

and preliminary reports, the information needed for legislative action. Moreover, bills introduced in Congress proposing Federal encouragement to state legislation for unemployment reserves led to the creation of a special Senate investigating committee which has held hearings and is about to report.

This legislative activity and the wide discussion of the American proposal have been accompanied by a notable advance in public thinking on the subject. The announcement of the Swope plan and of the scheme outlined by the United States Chamber of Commerce, as well as the wide advertisement given to the benefit plans adopted by the General Electric Company and by a group of employers in Rochester, New York, each has tended to lend an air of practicality to such proposals among employers. The advancing sentiment in the labor movement, marked by the endorsement of unemployment reserve legislation by numerous national unions and state and city federations, bids fair to stimulate the halting national leadership. Of still wider effect has been the insistently efficient "drive" for charity funds under influences announced as "purely voluntary" but which proved in many instances no less compulsory than if it had been by law. This burden of relief by charity dole has greatly quickened the interest of many thousands of citizens in the adoption of a comprehensive system to create through industry in good times the basic reserve funds for the orderly, self-respecting care of those who without any fault of their own become involuntarily unemployed.

Nothing can be clearer than the necessity of legislation if there is to be general adoption with reasonable promptness of unemployment reserves now so widely commended but so scatteringly put into effect. Employers who sincerely desire that industry shall undertake its share of the

burden of unemployment frankly admit this fact, and many of them are lending support to the movement for legislation to make such provision universal.

Representative organizations which are now pressing for prompt legislative action have learned from the experiences of previous depressions that when business begins to revive the interest of industrial managers and politicians in promoting constructive programs against unemployment will quickly subside. "Act Now on Unemployment" is a slogan as much needed in this third winter of unemployment as it was a year ago when sounded through the AMERICAN LABOR LEGISLATION REVIEW. Wherever there is an opportunity during the coming months it is the part of statesmanship to insist that positive measures be adopted without delay. The important role which the Federal Government can take by lending encouragement to state action through carefully planned inducements to those states that will provide for the setting up of the necessary reserves by industry should not be overlooked. And the members of the Federal investigating committee have already announced their support of this plan for America.

As a result of much human suffering, there has thus been marked progress in public opinion in favor of American unemployment reserve fund legislation. We should not await still further degradation, greater depths of humiliation, additional thousands of children under-nourished, and perhaps even outbreaks of violence. We should now record a decent sense of the requirements of modern civilization by making respectable advance provision for those industrious workers who in vain seek jobs.

JOHN B. ANDREWS, *Secretary*
American Association for Labor Legislation

From the Commission on the Church and Social Service
Federal Council of Churches of Christ in America
105 East 22nd Street, New York City
the Department of Social Action
National Catholic Welfare Conference
1312 Massachusetts Avenue, N. W.
Washington, D. C.
the Social Justice Commission
Central Conference of American Rabbis
Har Sinai Temple
Baltimore, Maryland

For Release
January 5, 1932

A joint statement on unemployment was issued today by the Social Service Commission of the Federal Council of the Churches of Christ in America, the Department of Social Action of the National Catholic Welfare Conference, and the Social Justice Commission of the Central Conference of American Rabbis. Representatives of the three organizations, Protestant, Catholic and Jewish, Rev. James Myers, Rev. R. A. McGowan, and Rabbi Edward L. Israel, interpreted the statement as having extraordinary significance. They said that the unparalleled human need of the present winter and the urgency of adequate steps not only for relief but for constructive economic reorganization had impelled the three organizations to adopt the exceptional procedure of drafting and issuing a joint statement on phases of the relief, reduction and prevention of unemployment.

Not since the joint attack on the twelve-hour day in the steel industry by these three national religious bodies has a statement been issued by them which is of such profound public import. Last January the three bodies -- Protestant, Catholic and Jewish -- sponsored jointly a Conference on Permanent Preventives of Unemployment, the Proceedings of which were published in printed form containing addresses by sixteen leading employers, economists, government officials, labor leaders and clergymen. No findings or resolutions, however, were given out by the Conference. The present document is the first

joint statement of the three organizations on the subject. The statement follows:

"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 and feel assured that all faiths may be counted upon for generous support of unemployment relief this winter as in the past, but at the same time they express their conviction that relief is not enough. The very assistance of church forces in immediate relief measures makes increasingly imperative their moral duty to challenge the social injustices which have made 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. Such relief is in fact grossly inadequate to prevent tragic demoralization of individual and family life.

"Employment is the only cure for unemployment. Yet 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 believe that immediate and adequate appropriations should 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. If such a governmental program be undertaken now we will face the months that lie ahead with prospects of work for a large number of the unemployed and consequently increased purchasing power which will stimulate all business. The economic wisdom of this proposal has been attested by leading economists.

"We note with satisfaction the tendency to institute a shorter work day and week without reduction in wages in the effort to solve the problem of technological unemployment.

"Society's responsibility for the preservation of human values in industrial life makes the principle of social insurance, particularly insurance against unemployment and want in old age, 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 systems of unemployment insurance.

"We affirm our belief in the necessity of a more equitable distribution of wealth and income which would increase purchasing power and tend to balance production and consumption. We, therefore, particularly deplore indiscriminate wage cuts at this time as socially unjust and tending to intensify bitterness and industrial unrest, and still further to lower the purchasing power of the masses.

"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 suggestions made by Mr. Gerard Swope are a welcome indication of the awareness of some of our industrial leaders of the necessity for some kind of economic planning. 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 including balances of production, consumption, and exchange, access to raw materials, questions of tariffs, movement of gold, intergovernmental war debts, and the economic waste of armaments.

"Unemployment is so devastating in its physical, mental and moral consequences that the present conditions constitute to our mind a national and international emergency which calls for courageous social action and the adoption of heroic measures adequate to the gravity of the situation."

Jan. 8, 1932.

Walter S. Gifford, Director of the President's Organization on Unemployment Relief, appearing today before the subcommittee of the Senate Committee on Manufactures holding hearings on bills providing for direct Federal relief to the unemployed, presented the following statement:



FOR IMMEDIATE RELEASE

The President's Organization on Unemployment Relief,
1734 New York Avenue, N. W.,
Washington, D. C.

Walter S. Gifford, Director.

STATEMENT BY WALTER S. GIFFORD, DIRECTOR,
THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF.

- - - - -

A check of the unemployment relief situation by States which I have just made emphasizes again the existence in some parts of the country of great hardships resulting from unemployment. At the same time it indicates that, subject to action by legislatures in possibly some four or five instances, each State will care for its own who must have help this winter.

While the situation varies in different localities, local governments as a whole have probably always made the largest money contribution. The private agencies cooperating with them have, in general, taken care of the problems which the governmental agencies operating with a certain rigidity under statutes cannot so well handle.

These private and public funds, however, do not include what is called "invisible" relief. I refer to the cash aid and the board and lodging extended to relatives, friends and neighbors; to the aid given by religious, fraternal, labor and other organizations; to the voluntary or involuntary remission of debts by merchants, landlords and others, and to the aid -- quite real in this depression -- extended by business concerns to former employees. These are only a few of the items but it seems clear that if the total of this invisible relief, which is obviously incalculable, were known it would be found that the private contributions very greatly exceed the public.

Conditions differ in the various parts of the country so that no standard plan could cover all local situations, but a common objective is obtained in many different ways. Communities have organized under leadership of their own choosing

and they have behind them a most popular local support and determination. There are a good many hundred thousand citizens who have made the undertaking their own in their respective communities by active participation. There are millions more who have made it their own by giving.

Wide-spread acceptance of responsibility, community by community, county by county, and State by State, has not only worked for providing relief funds but likewise for their discriminating and effective expenditure. In brief, the principle underlying the relief activities throughout the country has been that first, if possible, the individual community would look after its own. Next, if necessary, the county would help and then if the county were unable to meet the needs the State would help. It would seem that the combined efforts of communities, counties and States can take care of the situation this winter.

Should such community and State responsibility be lessened by Federal aid, the sincere and wholehearted efforts of the hundreds of thousands of volunteers engaged both in raising and administering relief funds would doubtless be materially lessened. Individuals would tend to withdraw much of the invisible aid they are now giving; private funds raised by popular subscription would become less; efforts to spread work and to provide work that would not be done except for the emergency would be lessened; business organizations would tend to do less for former employees. Communities, counties and States undoubtedly would appropriate less public monies. The net result might well be that the unemployed who are in need would be worse instead of better off.

Also, the effect of Federal aid on Federal Government credit should be considered. If this were adversely affected, the real cure for unemployment which is obviously the restoration of normal business would be retarded.

THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

TEL. DISTRICT 2900-EXT. 902

WASHINGTON, D. C.

FRED C. CROXTON, ASSISTANT DIRECTOR

January 28, 1932.

Rabbi A. H. Silver,
The Temple,
East 105th St. and Ansel Road,
Cleveland, Ohio.

My dear Rabbi Silver:

I am enclosing a reprint of the testimony of
Mr. Walter S. Gifford before the sub-committee of the
Senate Committee on Manufactures.

The brief written statement prepared in advance
by Mr. Gifford appears on pages 313 and 314. You will,
however, probably be interested in Mr. Gifford's replies
to the various questions asked by Senators La Follette
and Costigan, who conducted the hearing.

Sincerely yours,

Fred C. Croxton

Assistant Director.

1 Incl.

Report of Ohio
Com. on Unemployment
Ins.
State House, Col.
Nov '32

I. Introductory Statement

The joint resolution creating the Commission was adopted by the General Assembly, April 9, 1931. Governor White appointed in November, 1931, the following members of the Commission:

Hon. J. A. Reynolds, Cleveland, Member of the Ohio Senate, Chairman.
T. J. Donnelly, Columbus, Secretary of the Ohio State Federation of Labor.
Gordon Hayes, Columbus, Professor of Economics, Ohio State University.
W. F. Kirk, Port Clinton, Master of the Ohio Grange.
W. M. Leiserson, Yellow Springs, Professor of Economics, Antioch College.
James F. Lincoln, Cleveland, President of the Electric Company.
Amy G. Maher, Toledo, Director of Bureau on Women's Work.
Stanley B. Matheson, Springfield, Secretary and Manager of Springfield Chamber of Commerce.
I. M. Rubinow, Cincinnati, Secretary of Board of Health.
A. H. Silver, Cleveland, Rabbi, The Temple.
Stephen M. Young, Cleveland, Attorney at Law.

The Commission held its first meeting and organized on December 8, 1931. Mr. Lincoln was chosen vice-chairman. Mr. Donnelly, secretary, and Miss Elizabeth S. Magee of Cleveland was appointed executive secretary of the Commission.

In April, 1932, Senator Reynolds found it necessary to resign from the Commission, and the Governor appointed Mr. Leiserson as chairman, and Mr. Edwin S. Burdell, Columbus, of the Department of Sociology, Ohio State University, to fill the vacancy.

The resolution instructed us

"to investigate the practicability and advisability of setting up unemployment reserves 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 future distress and suffering such as is being undergone by our citizens who are unable to find work through no fault of their own".

In pursuance of these instructions, the work of the Commission was planned in three broad divisions: (1) Research, (2) Public Hearings, (3) Legislation, each of which was under the direction of a subcommittee of the Commission. The Committee on Research consisted of Mr. Rubinsow, a statistician with many years experience as an insurance actuary, as chairman, Mr. Hayes and Mr. Mathewson. The executive secretary of the Commission served as chairman of the Public Hearings Committee, and the Committee on Legislation was made up of Mr. Leimert as chairman, Miss Maher and Mr. Lincoln.

To get a better picture of the distress from unemployment and of the problems and methods of public and private relief in various sections of the state, as well as to hear the views of citizens on unemployment insurance, the Commission held public hearings in Cleveland, Cincinnati, Toledo, Columbus, Dayton and Youngstown. About one hundred witnesses testified at the hearings, including many of the unemployed and their representatives, clergymen, social workers, public officials, economists, editors, industrial managers, employers and representatives of the state. The leading employers' organizations of the state were invited to do so.

The Commission also made a comparative study of the bills providing for unemployment insurance which have been introduced in various states. Features of the unemployment insurance law recently adopted in Wisconsin and of the systems in effect in many European countries. On the basis of this analysis a pamphlet was prepared, entitled, "Questions to Consider with Respect to an Unemployment Insurance Law Suitable to Conditions in the State of Ohio". This pamphlet was widely distributed to organizations throughout the state, such as chambers of commerce, trade unions, luncheon and service clubs, bar associations and local leagues of women voters. It was also sent in advance to all witnesses invited to the hearings, and much testimony was received at the hearings on the questions raised. Many organizations also considered the questions in their own meetings and sent their conclusions in writing to the Commission.

Under the direction of the Research Committee, studies have been undertaken on the following subjects:

The extent of unemployment in various industries.
Fluctuations in employment from year to year.
Destitution of families due to lack of opportunity for support.
The methods used by charity funds to meet the emergency of the unemployed.
Amounts spent for relief by state and in various counties.
The effect of unemployment on children and on the family.
The experience of other states with unemployment insurance.
The experience of other states with plans established in the United States.
The insurability of the unemployed.
The actuarial basis for unemployment insurance.
The probable cost of unemployment insurance to the individual employer.
The effect of unemployment on competition.
The operation and effect of the City Free Employment Office.
Public works in Ohio and how they can be stabilized.

In these projects, the local social work agencies, State Department of Labor, State Department of Public Welfare, Department of Social Services, Department of Business Research of Ohio, Faculty of the University of Ohio, Bureau of Labor Statistics and the University of Ohio have helped and cooperation of all. Several individuals have been consulted on special problems. Mr. V. J. Mathewson, and financial sections of the problem of part-time employment. Mr. Mathewson donated working

work of the Commission
 (2) Public Hear-
 ings under the direction of a
 committee on Research com-
 prising years experience as
 and Mr. Mathewson.
 served as chairman of
 committee on Legislation
 and Mr. Maher and Mr.

as from unemployment
 and private relief in
 the views of citizens
 held public hearings
 at Dayton and Youngs-
 held at the hearings, in-
 representatives, clergy-
 men, educators, industrial
 labor organizations. The
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a detailed analysis of the
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Committee, studies have

The extent of unemployment in Ohio and in various
 industries.

Fluctuations in employment and in total wages paid
 from year to year in the industries of the state.

Destruction of families and individuals resulting from
 lack of opportunity to work and maintain self-
 support.

The methods used in distributing public and private
 charity funds to the unemployed, and the ade-
 quacy of the relief given.

Amounts spent for relief of the unemployed in the
 state and in various communities, and the result-
 ing burden on the public and taxpayers.

The effect of unemployment on the unemployed, on
 children and on family life.

The effect of European cur- AMERICAN JEWISH employ-
 rent systems. ARCHIVES

The experience of voluntary un- insurance
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The effect of unemployment on the unemployed, on
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 children and on family life.

In these projects, the Commission has had the assistance of
 local social work agencies, the Division of Labor Statistics of the
 State Department of Industrial Relations, the Division of Charities
 of the State Welfare Department, the State Relief Commission,
 the Department of Sociology and Economics and the Bureau of
 Business Research of Ohio State University, the Department of So-
 ciology of the University of Cincinnati, the United States Bureau of
 Labor Statistics and the United States Bureau of the Census. The
 help and cooperation of all these agencies are gratefully acknowledged.

Several individual members of the Commission made studies of
 special problems. Mr. Young studied and drafted the investment
 and financial sections of the bill. Mr. Burdell made a study of the
 problem of part-time employment. On his own initiative, Mr.
 Mathewson donated workmen's clothes on a number of occasions and

Our present system attacks the foundations of American character. The man and woman who saved during 1922, 1923, 1924, 1925, 1926, 1927, 1928, 1929 found all their savings swept away by the unemployment of 1930. And in the end they had to fall back upon charity exactly as those who had spent everything they earned.

This demoralization is reflected in the increase in crime in our country (quoted as rising crime rate during the year). Yet we talk of England having the sole while England is tearing down her prison walls.

If we wish to retain American capitalism in competition with socialism of Russia, we must solve the problem of unemployment.

Wendell F. Johnson:

"For ten years, in good and bad years, I have seen unemployment increasingly become a cause of destitution. We have two choices of ways of caring for unemployment--charity or insurance. Charity is inadequate. Charitable societies have helped as they could, but what they have done is a pittance in comparison with the need. Last year there was a \$20,000,000 wage loss in Toledo... This is to be compared with about \$600,000 poor relief. The difference is made up by landlords, doctors, merchants whose bills are not paid, but above all by families themselves in reduced standards of living. Poor relief is demoralizing in its effect on the individual receiving it.I hope Ohio will take the lead in adopting the more humane and constructive method of insurance."

Rabbi Abba Hillel Silver:

"You have listened this evening to the proponents who came from the ranks of businessmen, laboring men, social workers, teachers, economic experts. I should like to have you hear a word from another

Notes on Learning on Unemployment Ins.
Feb 17, 1931

profession, the profession of the ministry, and what it thinks, as I believe I do voice in a measure its sentiment about this subject. We are devoting ourselves to the effort of expressing some of the moral ideals of our religions, whatever creed or denomination, in concrete human relationships in helping bring more justice, sweetness and light into the lives of the toiling masses of the earth.

"I have been amazed in these recent years as I became progressively more and more aware of this problem, of the relative indifference of the American public to the whole problem of unemployment until it becomes acute as in recent months. We assume unemployment is inherent in the scheme of things and can offer emergency relief. We have overlooked the social menace of unemployment...It has been said that irregular employment makes for irregular character, makes for a break-up of personality. Social workers tell us of the disruption because the head of the family cannot provide and cannot endure the silent rebuke of his family. Enforcement of the law is a deterrent to thrift. It is for the sake of thousands of self-respecting workmen to be humiliated by being forced to beg at the doors of charity.

"This bill will not solve unemployment but it will solve some of its evils. It substitutes for our unplanned, unsocial relief a dignified, wholesome, American method of relief. This bill is an insurance measure and not a 'dole.' It is the very antithesis of the dole. . . . The beneficiary pays for the protection which he gets and the amount is rigidly defined. It helps workmen only to the degree of making insurance feasible. . . .

"He will draw insurance not as alms but with a sense of dignity. It would be no additional burden on the people of the state of Ohio, for we are already taking care of the unemployed in an inefficient, and sort of way. . . . Why shouldn't the great state of Ohio take the first step which will immediately be followed by other industrial states?"

"Insurance would help our state when it most needs help--during periods of economic depression.

"The mind of the American workingman today is very restive. During the next decade we will have to pay for the undernourishment of this year, for the partial starvation to which we are subjecting our children. How long will the American workingman tolerate a system which compels him to use up his savings periodically? Russia is a challenge to our whole economic system, which claims that unemployment and misery are inherent in our capitalistic economic system. I do not believe this.

"This bill is sound, this bill is practical, it is conservative, it has taken into account all the experiences of Germany and England. Why shouldn't the great state of Ohio take the first step which will immediately be followed by other industrial states?"

"I voice the sentiment of men and women who work in the field of religion, who are close to men and women."

The following spoke asking for a hearing against the bill:

Carl S. Kumler, Ohio Chamber of Commerce (Columbus)

Warren F. Perry, Ohio Manufacturers' Assn. (Columbus)

William Frew Long, Associated Industries, Inc. (Cleveland)

A. S. Ormsby, Industrial Association (Cincinnati)

Answered

THE STEARN CO.

1021 TO 1031 EUCLID AVE.

CLEVELAND

Sat

IN REPLY PLEASE REFER TO

Dear Rabbi Virginia,

We join with all
your friends in
congratulations for
our new honor
from the President.
All the Cleveland
papers have had
editorials, in addition
to the news articles,
commending the
appointments, and
taking the opportunity
to say nice things
about you.

Looks to me though
as if you would have
a tough time convincing

your committee and
the President that we
ought to have un-
employment insurance.
I must admit you
have talked tougher
birds than they care out
of the trees. Perhaps your
fishing experiences have
taught you new lessons
of the rewards of patience
and persistence.

If you come back with
a good record as a fisherman
I may introduce you to
the joys of duck hunting.

We still think fondly
of our days with you and
enjoy your pleasant
summer spot. So bad
it is almost over. We
will be glad to welcome
you home.

Love to you both, ~~in~~ which
I am sure Mollie would wish
to join if she knew I were writing. Love

WE, the undersigned, hereby associate ourselves as the NASSAU COUNTY LOAN ASSOCIATION to create a loan fund for individuals requiring temporary aid to tide over the misfortunes of the depression, and do pledge the sums set opposite our names subject to pro rata call as needed for the fund.

For the efficient administration of this loan fund, we hereby further agree to entrust the fund to a Committee of seven Trustees, to be elected by the majority present at our organization meeting, and hereby empower the said Committee of Trustees to receive and disburse the funds, as they think will best achieve the object of the association, without personal liability to themselves whatsoever.

Date

Signature

Amount Pledged

THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

WASHINGTON, D. C.

WALTER S. GIFFORD, DIRECTOR

MEMORANDUM

To Members of the Advisory Committee:

Copies of news releases that reach you from time to time are sent to you primarily for your information upon their release to Washington correspondents. Whenever possible and where the time element permits, they will be sent you in advance of publication date. You are free to use these releases for local publicity if in your opinion that is desirable. Additional copies are available upon request.

Unemployment Reserves



Questions ? ? ?
Answered ! ! !

"ONE of the tragedies of unemployment is the almost total lack of public interest in the problem except during industrial crises when attention is usually concentrated upon measures for emergency relief.

"Constructive public action for the prevention of unemployment—in so far as this greatest industrial evil is preventable—must therefore be initiated with statesmanlike vision and courage during the periods of depression."—*Report of Economic Advisory Committee to the President's Unemployment Conference.*

Questions Answered

1. *What Is a "Dole"?*

Webster defines a dole as "a gift of charity; alms."

2. *Do We Have the "Dole" in America?*

Yes. The United States cares for its unemployed largely through public charity supplemented by private charitable gifts.

3. *Who Pays the American Dole?*

About 70 per cent of the estimated quarter of a billion or more dollars expended by public and private agencies for unemployment relief in 1930 was paid out of taxes. Thus the greater part of the burden of supporting workers laid off by industry until industry needs them again is now imposed upon tax-paying homeowners, farmers and small business men.

4. *How Would Unemployment Reserves Differ from "Doles"?*

Doles are given as *charity*. Unemployment benefits would be received as a *right*. The cost of charity doles to the unemployed is unjustly shifted to taxpayers and the charitable. The cost of unemployment reserves would fall upon industry where it belongs. *Unemployment benefits, limited in amount and paid out*

in a ratio to the worker's length of employment, would no more be a dole than is compensation now paid for industrial accidents. Both should equally be recognized as costs of production.

5. *Would Every Worker Have the Right to Draw Unemployment Benefits?*

No. Only those who are laid off through no fault of their own, who have gained a right to benefits by a previous specified period of employment, and for whom the employment office reports it is unable to find suitable work. Benefits would be limited to (1) a portion of the wage and (2) a period based on previous employment.

6. *Why Are Employment Offices Necessary to the Plan?*

An employment information service is needed to shorten the time between jobs and to furnish a work test, as well as to encourage vocational guidance and re-training.

7. *Do We Have Unemployment Only During Depressions?*

No. Slack periods, lay-offs, and irregular employment are common even in "good years." New machines are constantly displacing thousands of workers. Even in good times there are, we are told, at least one and one-half million workers unemployed in the United States.

8. *Does Industry Protect Its Investors from Loss of Income Due to Idle Capital?*

Yes. By building up "reserves." There are reserves to take care of depreciation and obsolescence, reserves to pay interest and reserves to pay dividends when capital is idle. While wage-earners received five billions less in wages in 1930 as compared with 1929, interest and dividend payments during the same period increased by more than \$500,000,000. Industry takes care of idle machinery and idle capital, but it "lays off" its workers without income. Property rights are thus placed above human rights.

9. *Why Should Industry Build Up Unemployment Reserves?*

The case for unemployment reserves was stated years ago by Louis D. Brandeis, now a Justice of the United States Supreme Court, as follows:

"The right to regularity of employment is co-equal with the right to regularity in the payment of rent, in the payment of interest on bonds. . . . No business is successfully conducted which does not perform fully the obligations incident to each of these rights. No dividend should be paid until each of these charges has been met. The reserve to insure regularity of employment is as imperative as the reserve for depreciation. . . . No business is solvent without it."

10. *Why Can't Workers Save for a Rainy Day?*

Many do, but most cannot because wages are too low and there are too many "rainy days" in each year. Many workers with families earn less than what experts say it costs to support a family in decency. The better paid workers who can and do save find their small savings quickly exhausted when sickness or unemployment comes.

11. *Why Not Voluntary Plans? Why Legislation?*

Although irregular employment has been a problem for years, only a handful of employers have set up unemployment reserves. The best employers, in time, *might* act, but the vast majority will not do so voluntarily. Past promises of voluntary action have been promptly forgotten when business has revived. Legislation is necessary in order that unemployment reserves—so widely commended—shall be set up generally and with reasonable promptness.

12. *Is Unemployment Reserve Legislation a New Idea in the United States?*

No. Several legislative proposals have been thoroughly considered and carefully worked out. In 1931, bills for unemployment reserves were introduced in at least 18 states and in Congress. Eight investigating commissions were appointed, and

the first American unemployment reserve fund law was adopted in Wisconsin in January, 1932, to go into effect July 1, 1933.

13. *Why Should Employers Pay the Major Cost of Unemployment Reserves?*

(1) Because employers alone can take steps to regularize work and thus prevent their workers from becoming unemployed. Unemployment should be a charge upon industry just as accidents now are.

(2) Employers for the most part could shift the cost to the consumer—estimated to be not more than half a cent per dollar on retail prices—just as they do other overhead costs. The employee, on the other hand, cannot shift the burden but must bear its full weight.

(3) Industry creates reserves for depreciation, taxes, dividends and other fixed charges. Why not reserves for unemployed labor? Such reserves would help to protect the workers' physique and morale, enabling them to return to their employers with unimpaired efficiency upon which the very existence of industry depends.

14. *Should the Workers Contribute?*

Employee contributions would greatly complicate and increase the cost of administrative machinery. They would weigh most heavily upon the lower paid work-

ers who can least afford to pay. Employees do not contribute in accident compensation even though they can aid greatly in accident prevention. Most of the private employer plans for unemployment reserves in the United States, moreover, require no contributions from employees. Workers would continue to bear a large share of the cost of unemployment (a) by losing all wages during the waiting period, (b) by receiving only a portion of their regular wages in benefits, and (c) by losing all wages after the limited period of benefit payments.

There may, however, be provision for voluntary contributions by employees if they desire so to increase or extend benefits.

15. ***Would An Unemployment Reserve Law Put Too Great a Burden on Industry?***

No. While there are at present no exact statistics on unemployment in the United States, the experience of private funds indicates that 1.5 per cent of payroll would probably provide a fund sufficient to pay the limited benefits proposed. On that basis, for a small employer with 40 workers averaging \$25 a week (the great majority of establishments employ fewer than 50 workers) the cost would be only \$15 a week. This cost may be largely offset by increased output by workers who often do not work full capacity for fear of "working themselves out of a job."

Management also would take greater care to prevent the wastes and inefficiencies which produce unemployment.

16. *Would an Unemployment Reserve Law Help the Employer?*

Yes. It would lead to higher labor efficiency by improving worker morale, and to better management methods by calling attention to the wastes of unemployment. Employers who have voluntarily adopted unemployment reserve plans have found it to be good business.

17. *Would Such a Law Help the Farmer and Small Business Man?*

Yes. Unemployed workers would have money to buy more milk, butter, eggs, fresh vegetables, groceries, clothing, and other necessities. Farmers, wage-earners, and small merchants prosper or suffer together.

18. *Would an Unemployment Reserve Law Benefit the Entire Community?*

Decidedly. It would help to prevent undernourishment and sickness, to keep children in school, to keep workers self-respecting and responsible. It would help to sustain purchasing power and so to stabilize business. It would help to maintain standards of living in the community as a whole.

**19. *Would Such a Law Help
in the Present Emergency?***

No. It would have helped if legislation had been passed earlier. All the more reason to act promptly now! If such a law had been in operation with employers contributing at the rate of 1.5 per cent of payroll, it is estimated that in one normal year there would have been provided in New York alone at least \$75,000,000.

**20. *Why Should a Reserve
Law Be Passed Now?***

To get a long-run program of unemployment prevention started before we forget the lessons of this depression. To extend our employment office facilities. To build up unemployment reserve funds. To provide for the considerable unemployment which occurs even in good times. To stimulate continual interest in employment stabilization. To be prepared for the next depression.



Additional copies of this pamphlet may be had in lots of one hundred or more at two cents each. Two copies for a dime. Address AMERICAN ASSOCIATION FOR LABOR LEGISLATION, 131 East 23rd Street, New York City.

The Association's proposal, "An American Plan for Unemployment Reserve Funds," is also distributed in pamphlet form and in its latest revision has been introduced by Senator Seabury C. Mastick in the New York Legislature at Albany.

Representative Comment

"Create reserves, not breadlines!"—PAUL KELLOGG, *Editor, The Survey.*

"We need unemployment insurance."—FRANCES PERKINS, *New York State Industrial Commissioner.*

"Unemployment compensation should be obligatory on all industry."—H. S. PERSON, *Director, Taylor Society.*

"It is my judgment that unemployment insurance would be a thousand times better than the present haphazard system of private and charitable relief."—THOMAS KENNEDY, *Secretary-Treasurer, United Mine Workers of America.*

"Insurance is the way of order, the headline is the culmination of chaos."—U. S. SENATOR ROBERT F. WAGNER.

"Unemployment insurance we shall come to in this country just as certainly as we have come to workmen's compensation."—FRANKLIN D. ROOSEVELT, *Governor of New York.*

"We are going to pay this bill one way or another. Why not use our brains and pay it in unemployment insurance."—REV. HARRY EMERSON FOSDICK.

"The most businesslike and the fairest way to provide against unemployment is through the establishment of reserve funds administered by business enterprises under rules prescribed by government."—S. H. SLICHTER, *Harvard University.*

"I prefer compulsory unemployment reserves as suggested by the American Association for Labor Legislation."—REV. JOHN A. RYAN, *National Catholic Welfare Council.*

"Unemployment reserves, proposed by the American Association for Labor Legislation, is a scientific, workable plan which steers clear of the dangers of European systems and attacks the problem at its heart."—ERNEST G. DRAPER, *Vice-president, The Hills Brothers Company.*

*"The idleness of men who wish to work
is the most dangerous surplus that can exist
in any country."*—OWEN D. YOUNG.



U. S. DEPARTMENT OF COMMERCE
PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

**A COMMUNITY PLAN FOR
SERVICE TO TRANSIENTS**



U. S. DEPARTMENT OF COMMERCE
PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

A COMMUNITY PLAN FOR SERVICE TO TRANSIENTS

PREPARED BY
THE NATIONAL ASSOCIATION OF TRAVELERS AID SOCIETIES

This plan for Service to Transients is offered to local communities through the President's Organization on Unemployment Relief, in the belief that it may serve as a helpful guide in dealing with the problem of transient families.



UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1931

LETTER OF TRANSMITTAL

[From the National Association of Travelers Aid Societies, 25 West Forty-third Street, New York, N. Y., to the President's Organization on Unemployment Relief, 1734 New York Avenue, Washington, D. C.]

To the President's Organization on Unemployment Relief:

A program for service to transient families, women, and children is presented herewith, together with excerpts from a study made by Miss G. Eleanor Kimble as the result of the request made in behalf of your organization on June 27, 1931, by Mr. Fred C. Croxton to the National Association of Travelers Aid Societies. Consultation with the Family Welfare Association of America has led us to leave the report on the problem of single men, whether they be transients or not, to that organization.

This material is based:

(a) On personal visits made by Miss Kimble to 11 cities and information collected by her from 92 cities.

(b) On reports made on Florida cities by Miss Margaret Hatch and on Arizona cities by Mrs. Frances G. Blair.

(c) On information previously collected from Travelers Aid Societies by their national association and the special work of a number of years of Miss Harriet E. Anderson, our consultant on community plans for service to transients.

The program is a composite of the best features of many plans of communities that have attempted to make an intelligent and practical approach to the problem of service or care of transients who require some form of assistance. Travelers Aid is indebted to many organizations and individuals for aid in compiling factual data on which the recommendations are based.

Sincerely yours,

J. ROGERS FLANNERY, *President.*
BERTHA McCALL, *Acting Director.*

A COMMUNITY PLAN FOR SERVICE TO TRANSIENTS

WHAT CAN YOUR COMMUNITY DO FOR TRANSIENTS?

1. You can make an intelligent plan quickly to return them to their former home surroundings, where they will be among friends, where the children can be in school, and where the family will be cared for according to the community's plan for its own unemployed.
2. *Or* You can make an intelligent plan quickly to return them to their place of legal residence through the cooperation of the proper public welfare organizations, so that they may have the benefit of public care, if such is necessary.
3. *Or* You can make a wise plan to help them become assimilated in your community, in case they are unfortunately without residence elsewhere.
4. While one of the above plans is being made, you may find it necessary to provide temporary care, including lodging, meals, clothing, medical, and other care. Existing resources for such relief will be utilized as far as possible.
5. You can give quick and careful intercity consideration to all requests for service on problems involving the care of transients from your town in difficulty elsewhere.

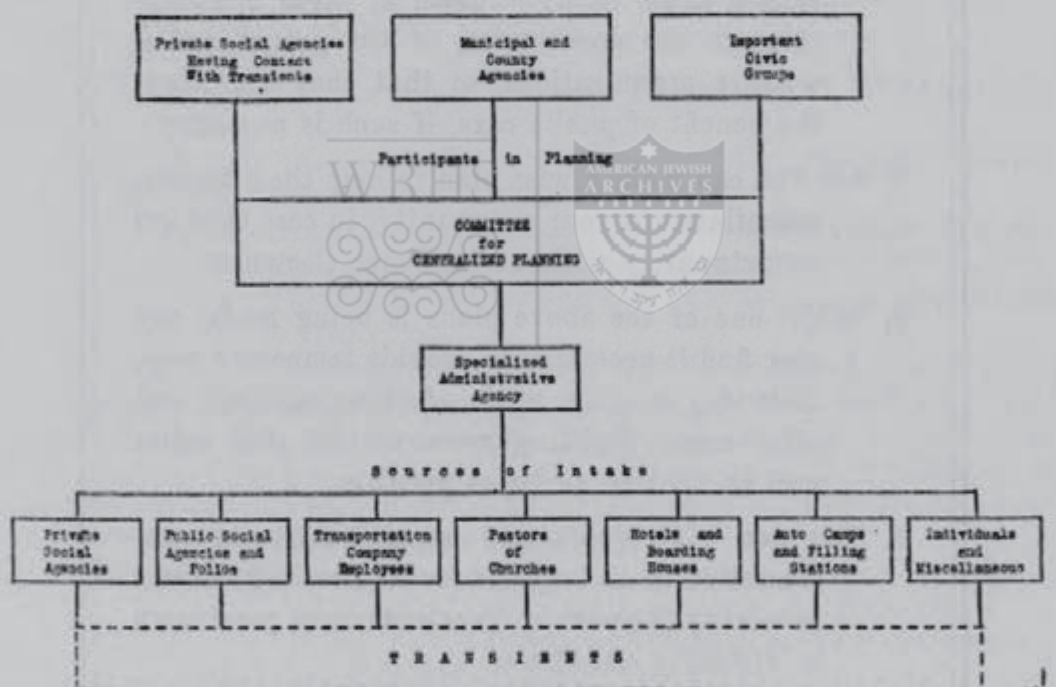
In order to make possible the above service, a plan is suggested herewith, to be modified according to each community's resources. (See diagram on next page.)

INTRODUCTION

In a country of easy transportation and in spite of warnings to unemployed to remain in their home surroundings, there is a drifting movement of those in search of better conditions. Planned service to transients in difficulty is one of the necessary major projects in a time of depression if social values are to be conserved. To point out the fundamental and practical factors in such a plan for local community action is the purpose of this report.

Transient and migratory families are not a new phenomenon in the history of the world. Drought, floods, war, famine, and anything that brings unusual pressure in one place results in individuals and families moving to new pastures in the hopes of finding better ones. In the days before there were maps and roads migrations were slow and painful affairs, and among the trudging women, with their house-

A COMMUNITY PLAN FOR SERVICE TO TRANSIENTS



hold goods and babies on their backs and children clinging to their skirts many perished before any fruitful land was found. As communication improved and news spread of new worlds where the unsuccessful might have another chance, migrations increased. The great emigrations to America of millions from Europe and to the Pacific coast of hundreds of thousands from the East and the Middle West are well-known stories.

If people stay at home, relatives, friends, private or public charity of necessity must help them, but if they wander off among strangers,

while individuals or groups may offer temporary hospitality they are likely to find scant welcome from public authorities, who find the task of caring for their own poor a heavy burden. The English settlement laws which made a person eligible for public aid only in his parish of birth could not hold immobile the poor of England when factory towns offered them work and new railways stood ready to carry them there.

WORLD BECOMES SMALL

Likewise in America where English poor laws were copied, opportunities in cities or in other parts of the country and the new methods of transportation have tended to keep people from settling permanently. A steadily rising standard of living which now includes for nearly every family a chance to own at least a second-hand automobile has made travel and even extensive travel within the reach of all. Uprooted by the World War, many people journeyed off to distant camps or to munition factories and have never settled back into their little rural communities. For many, the world became small as they restlessly moved from place to place.

And now within the last two years comes another cause for migration. For those who had remained stationary, carrying on the work of the world, came the closing of shops and factories and the loss of jobs that had seemed as permanent as life itself—an end, it appeared, to all chances to get work for many men with families. The savings used—perhaps the home lost—they who have lived well show signs of being undernourished, shabby, nervous, worried, and frightened. The heads of these families in some cases have conquered their pride and asked charity from relatives or friends or from social agencies. Some, rather than do this, have bundled the whole family into the family car and started out in search of the proverbially greener pastures far away. In the city, where there are so many factories, surely there must be work! In the land of sunshine, at least they will not be cold! Hope and fear and pride as well as ignorance of conditions in strange places have all a part in such migrations. Some perhaps find the move the wise one, but of them little is heard.

JUST MOVING ON

Social agencies, churches, and benevolent individuals know well the many whose last bit of money, gasoline, and food find them not only still without work but now far from home without friends or resources. While social workers hasten to determine if there really is work ahead or any remaining resources in the home behind or, at least, a right to aid there, good-hearted citizens give generously to help the family move on at once to the next town where there is neither home nor work but only the same game to be repeated.

And many such families move on and on, sincerely seeking work, shrinking from accepting charity, at last feeling they are not to blame for their troubles. Then it becomes less hard to ask for help, especially when one becomes skilled in obtaining it and begins to demand rather than beg. If shreds of personal pride remain the

children may be sent out to ask for help so that the adults will not have to face the hardness or pity of the public.

If one goes back to the proceedings of the National Conference of Charities and Corrections through the eighties, and especially the nineties, one finds report after report regarding transients and migrants. Studies were made as to the extent of the problem, as to policies of agencies, public and private, in regard to nonresidents. A searching was continued after ways for determining what was fair and square between States, communities, or agencies when the institutional care or continued support of a dependent was in question. Out of all gradually emerged the belief that the good of the individual or family was of prime importance.

STATES DIFFER

But there is the legal situation to be taken into account. As has already been said, the American Colonies and later the States copied the English settlement laws, but with characteristic American originality and independence varied these laws so that no two States had the same law.¹

No one has a right to public relief in Rhode Island unless he has lived 10 years in the State. In New Hampshire the period is 7 years, while 3 other States require 5 years of residence. In other localities 4, 3, 1 year, or even a shorter time in the State, is required, or there may be no law on the subject at all. In some places there are also other qualifications regarding property or not having received relief within the specified time. One year is the most usual period. Nineteen States also have laws regarding loss of settlement.

Under the present State laws, one can lose a settlement in a certain State by being away one year, but may become dependent in another State before he has gained a settlement there. Not only is there confusion between States, but between counties or towns within the same State if each locality requires a period of residence before getting help. If the stranded family is one that habitually migrates from one part of the State to another, perhaps following the crops, and never staying continuously within one county for the required time, it may have no legal settlement. Only Massachusetts and New York have an arrangement by which all such persons called "State poor" may be aided as necessary through a State department of social welfare.

For a time public-welfare officials and others interested in social work hoped some sort of a Federal settlement law would be possible, but the consensus of opinion was that no such law could be constitutional. Over and over it has been advocated that States should adopt a uniform settlement law so that the period of residence re-

¹For a discussion of settlement laws and the legal citations, see Charlotte C. Donnell, *Laws Regarding Settlement in Connection with the Problem of Inter-State Relationships Under a Federal System*, *Social Service Review*, 4: 427-451, September, 1930. Carl A. Helsterman: *Memorandum on State Statutory Provisions Relating to Legal Settlement for Purposes of Obtaining Poor Relief and to the Local Financial Responsibility for Such Relief with List of Legal References*. U. S. Children's Bureau, April, 1930.

quired for a right to public relief might be the same in every State, and so that everyone would retain a settlement in one place until he acquired a new one elsewhere. Little progress has been made in this direction and, indeed, even this year two States, California and North Carolina, have increased their residence requirements to three years, taking us even further from uniformity.

A NEW PLAN

Now the Association of Public Welfare Officials is proposing a new plan. Their committee on uniform settlement laws and the transfer of dependents in its report that was presented at the National Conference on Social Work at Minneapolis in June, 1931, explained their proposals, which point to opening the way toward better understanding and cooperation among States as well as an approach to uniformity in law. (This report, by Frank W. Goodhue, appears in the *Social Service Review* for September, 1931.)

At the present time there are many cases where the strictly legalistic point of view conflicts with the humane or common-sense aspects of the situation. Thus officials in a western State this year refused to allow a man with a wife and child to be returned to it after he had become dependent in another State where he had been only a few days, because five years earlier his mother moved to a third State, and since he was still under 21 it was ruled by the officials that his residence followed that of his mother. It was granted that he had not seen her in that time. In fact, he had been born in the first State and had never before been out of it and had certainly been residing there and considered as an adult during the last year, in that he had spent most of that time in the State penitentiary. Social workers, from such instances as the foregoing, have come to realize that legal means alone will not solve the problems of non-residents.

At the National Conference of Charities and Corrections in 1902 two plans that were almost identical were proposed for dealing with transients. One of these originated in St. Louis, where, since 1851, the Mullanphy Travelers and Immigrant Aid had been helping people to go west and through long experience evolving rules regarding the giving of transportation. The other plan was presented by the new National Conference of Jewish Charities, which had originated the previous year, primarily for the purpose of working out some way of dealing with transients. Out of these reports grew the transportation agreement, sponsored first by the National Conference of Charities and Corrections, then aided by the charity organization department of the Russell Sage Foundation, and now under a committee of allied national agencies. This agreement between social agencies pointed the way to helping the individual constructively while putting no unfair burden on any community. Modified some-

what by time and experience and the decisions of the guiding committee in regard to cases in which there were differences of opinion, this agreement now stands as follows:

THE TRANSPORTATION AGREEMENT

Before any transportation shall be provided, the agency considering it shall be satisfied by adequate and reliable evidence that:

(1) The prospects of the applicant in opportunities for normal living are not decreased by sending him to the proposed destination.

(2) The applicant—

(a) Will have such resources for maintenance at the point of destination as will save him from becoming dependent on relief from an agency, public or private, or

(b) Is a proper charge upon the agencies there, or

(c) Has legal residence there.

(3) Reasonable effort has been made to obtain from an appropriate agency at the proposed destination a report as to the facts included in Rules 1 and 2.

(4) Provision has been made for the applicant through to the ultimate destination which has been determined by the sender.

Eight hundred and forty-five agencies, including all of the travelers aid societies that are chartered by their national association and all the member societies of the Family Welfare Association of America, as well as other private social-work organizations, and 32 public agencies have signed the agreement this year. But there are hundreds of private agencies and local public-welfare units that are either in ignorance of the existence of any such agreement or unconvinced that "passing on" to the next town is not a good way to help a family in distress and to save money at the same time. The railway officials, themselves criticized for giving too liberally of passes and charity-rate tickets in the past, and besieged by many who beg this help, cooperate with the social workers and in many parts of the country restrict the giving of charity-rate tickets to transients recommended by agencies that have signed the agreement. Some go further and have a similar form of their own requiring the assurance that the transient sent is going to a place where he has a right to support or a guarantee of receiving it. Thus many who have never signed the agreement have learned to abide by it.

THE FIRST WORKERS

Whether or not agencies have paid much attention to settlement laws or signed the transportation agreement, almost every relief-giving agency has had some experience with families or individuals who do not belong in the local community. However, only one group

of agencies, the travelers aid societies, has given its exclusive attention to such people since the first worker began in the New York stations in 1886 and the first worker on the Boston docks in 1888. At first the work was primarily the protection of young girls who traveled by train, but the earliest records tell also of stranded non-resident families. As case-work methods came to be developed in caring for resident families in distress, for children in need of special care, the physically or mentally ill, so also the workers who devoted all their time to caring for transients came to adapt general case-work principles to the particular needs of their group.

These principles were not so much thought out in advance as adapted from the experience of day-to-day service with transients. Workers early learned the necessity of establishing such a relationship between themselves and the traveler in the first interview, so that further contacts and a chance to help would follow as needed. The importance of the first contact became apparent when it was found that clients moved on to other cities if they failed to get a sympathetic hearing. Inquiries by wire and prompt answers were needed for the same reason, and ways, therefore, had to be devised by which speed and thoroughness could go hand in hand. The "light touch" in case work was developed. New possibilities appeared of pointing out to an individual in distress how he might go on alone, particularly in those instances in which long-time supervision by a social worker was not possible. Workers came to realize as well the need for distinguishing between those who needed prolonged case-work service and those who needed only skillful first aid and in making such a selection, not only were individuals helped to use their own inherent abilities, but time and money were saved to the community.

Aside from developing this special method of careful, rapid case work, the travelers aid has built up at the same time a chain of service extending to more than 1,900 cities and towns in the United States, through which it secures quick and efficient service. It has learned, through its years of experience with the problem of travelers and transients, that people caught in an emergency can be effectively helped through intelligently planned service.

A COMMUNITY PLAN FOR SERVICE TO TRANSIENTS

MAJOR CONSIDERATIONS

- A. The formation of a centralized committee.
- B. The selection of a specialized agency.
- C. The application of individualized treatment.

A. Committee for Centralized Planning of Service to Transients:

1. *Purpose*—

(a) Better service to transients—

- (1) In meeting needs adequately and quickly.
- (2) In supplying effective service.
- (3) In separating their problem from that of residents.
- (4) In helping them to a more stable way of living.

(b) Protection of community—

- (1) From waste of decentralized services to transients.
- (2) From unwarranted appeals to generosity.

2. *Formation*—

(a) Initiative—

- (1) Council of social agencies.
- (2) Public official.
- (3) Interested organization.
- (4) Particularly interested individual.

(b) Representation—

- (1) Private agencies having contact with transients.
- (2) Municipal welfare agency.
- (3) County welfare agency.
- (4) Interested civic or business groups.

(c) Chairman—

- (1) Prominent citizen without special affiliation.
- (2) Layman representing a social agency.

3. *Function*—

(a) Fact finding, as to—

- (1) Extent of problem.
- (2) Existing resources and policies for—
 - (a) Housing.
 - (b) Food.
 - (c) Medical care.
 - (d) Transportation.
- (3) Budget available in relation to extent of service to be undertaken.

A. Committee for Centralized Planning of Service to Transients—Continued.

3. Function—Continued.

- (b) Securing agreement by agencies concerned, as to—
 - (1) Formation or use of specialized agency or a department of an existing agency.
 - (2) Formation or use of social-service exchange.
 - (3) Definition of "transient," particularly as to period since arrival.
 - (4) Allocation of relief funds.
 - (5) Principles governing refer and transfer among agencies.
- (c) Continuing advisory service to the specialized administrative agency.
- (d) Promoting cooperation among all the agencies and an understanding in the mind of the public in regard to transients.

B. Specialized Administrative Agency:

1. Type—

- (a) In cities with many social agencies having contact with transients, a specialized existing, or developed, agency equipped to apply case-work methods in short time contacts under the leadership of an executive secretary competent, also, to maintain inter-agency cooperation.
- (b) In cities where one agency does all types of case work, a special department of that agency or the designation of one of its workers to specialize on transient cases.
- (c) In small communities where all social work is performed by volunteers, a designated individual to whom all "transients" may be referred.

2. Duties—

- (a) To accept cases in accordance with the community plan.
- (b) To report results of service to cooperating agencies through the committee.
- (c) To secure cooperation, in furthering a centralized plan, of all probable first points of contact such as pastors of churches and employees of transportation companies, auto camps, and filling stations, etc.
- (d) To make investigations for similar agencies when local residents become stranded elsewhere.
- (e) To observe principles of the transportation agreement in authorizing or securing transportation.

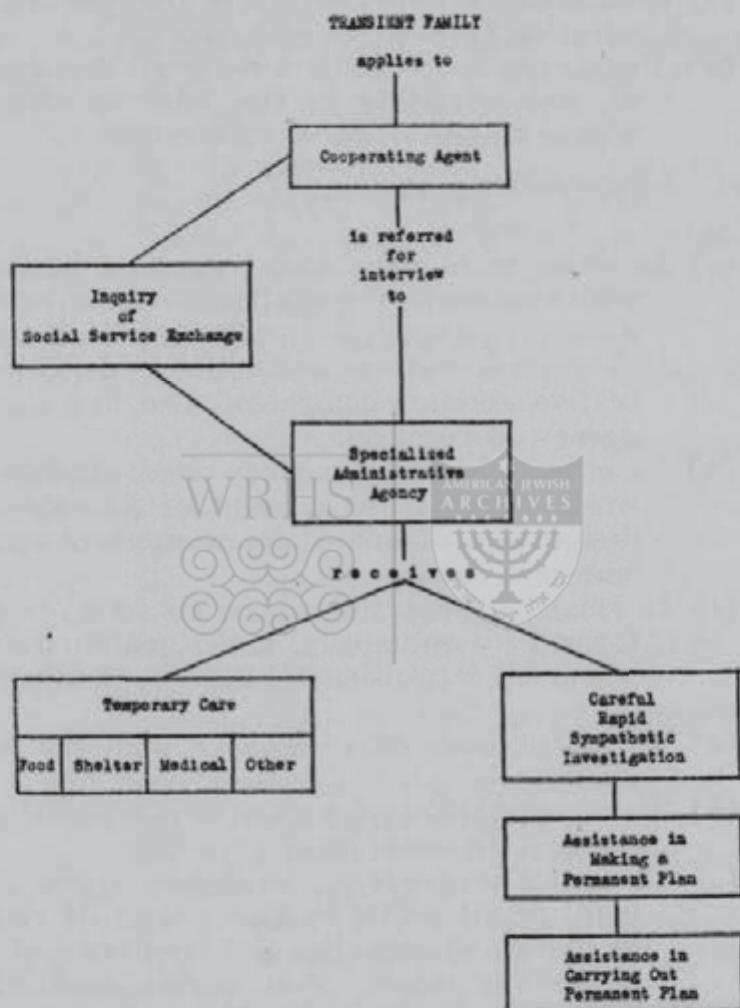
3. Equipment—

- (a) Adequate personnel and funds in relation to the task assigned.
- (b) Conveniently located office.
- (c) Collected or available information regarding:
 - (1) Municipal and county regulations.
 - (2) State settlement laws.

B. Specialized Administrative Agency—Continued.

3. *Equipment*—Continued.

- (c) Collected or available information regarding—Contd.
- (3) Local private and public agency resources available.
 - (4) Agency resources available in other cities.
 - (5) Regulations regarding charity rate privileges from railroads.

S E R V I C E D I A G R A M

C. Individualized Service (See Service Diagram) :

1. *Interviewing*.—Private and confidential.
2. *Extending temporary care*—
 - (a) Food.
 - (b) Shelter.
 - (c) Medical and other services.
3. *Conducting careful, rapid, sympathetic investigation*.
4. *Assisting in making a permanent plan*.
5. *Assisting in carrying out a permanent plan*—
 - (a) Through securing cooperation and aid of relatives and former employers and of agencies in place of legal residence.

C. Individual Service—Continued.

5. *Assisting in carrying out a permanent plan*—Continued.

- (b) Through securing charity rate privilege if it is justified.
- (c) Through providing transportation funds if necessary.
- (d) Through transferring to agency in city to which transient is sent.
- (e) Through transferring to resident agency if it appears transient should remain in city.



SUGGESTION ON TRANSIENT PROBLEM

SUGGESTIONS AND RECOMMENDATIONS FOR A PROGRAM FOR SERVICE TO TRANSIENTS

[Based on information collected by the National Association of Travelers Aid Societies and on the eight weeks' study made by Miss G. Eleanor Kimble]

CENTRALIZED PLANNING

A committee on service to transients to study the problem and to work out a coordinated service is a fundamental consideration. The purpose of such a committee would be twofold:

1. To benefit the transient family or individual.
2. To protect the community so that its relief funds may be conserved in large part for the use of those belonging there.

The membership of this committee should include representatives of public and private social agencies having contacts with transients, the police, and interested laymen. The members should be called together under the leadership of the Council of Social Agencies, an especially interested agency, or individual. The initiating agent would depend largely on the development of the social-work program of the community. Even in very small communities such a committee organization would serve to centralize the work and define the problem.

The committee (or subcommittee in the larger cities) will need to determine such facts as relate to—

1. The extent of the problem.
2. Resources available.
 - (a) Housing.
 - (b) Meals.
 - (c) Medical care.
 - (d) Transportation.
 - (e) Case work.

3. Backgrounds and contributing factors.

Consultation service is available on study outlines relating to the above through the National Association of Travelers Aid Societies, 25 West Forty-third Street, New York, N. Y.

At the same time that the committee is engaged in determining the above facts it will be developing agreements among the agencies represented as to the allocation of responsibility for such service factors as case work, temporary care, transfer, and refer. The whole plan will not develop completely at first. Certain parts of it should be tried on an experimental basis for fixed periods, with the committee meeting regularly to discuss progress.

In cities where there is a community chest and council of social agencies, it is taken for granted that this committee will be an integral part of this organization, even though it may have been initiated under other auspices. In such cities, therefore, it will make

its recommendations directly to the chest for the funds needed to carry out its program. Financing the care of transients should be a logical part of any community's budget for social work.

In cities financing social work without a chest, the committee will be obliged to work out a reasonable division of responsibility for securing finances among the agencies represented. With facts at hand as to the need and the resources available, the committee will be enabled to determine intelligently the size of the budget necessary for a complete community program. Undoubtedly such planned service will cost the community less.

SPECIALIZED SERVICE

Under the guidance of this committee specialized care may be expected to develop, centralized either in one bureau or in one agency which takes the whole responsibility for the case work of transients, using the services of agencies that give lodging, food, medical care, religious help, or some other special service. The agency to assume this responsibility will undoubtedly be equipped to give case-work treatment in short-time contacts under the leadership of an executive who is able also to develop and maintain constructive, inter-agency relationships.

In some cities it may be felt necessary to have the centralization within a small group of agencies specially equipped to care for transients, but if this is done, there should be a definite division to prevent overlapping and to insure acceptance of responsibility for definite cases. For instance, in some communities a Jewish agency may prefer to care for all Jewish transients, or it may be felt best that boys should be sent to some special agency, or that nonresident unmarried mothers should be cared for separately. It should be kept in mind, however, that the fact that people are transient is often of more importance from the point of view of service than the fact that they are of a certain age, sex, or religion.

In small towns there is just as much need for centralizing the care of transients as in cities. If there is some one with social work experience or aptitude in the community, that person may be chosen by the committee to help transients. Often there is a public-welfare official or some well-known and trusted citizen to whom anyone would be glad to refer a transient asking aid, if such an arrangement is made generally known by the committee. Local cooperation representatives of the National Association of Travelers Aid Societies (responsible volunteers serving travelers aid in small communities through the country) might well be asked to do this work.

INDIVIDUALIZED CARE

Individualized service, generally known as case work, appears to be the only effective method of treatment. This involves an effort to understand the individual transient, to interpret his present situation both in the light of his past experience and of his particular equipment, and to help him to plan a future which will best utilize his abilities.

The problem of the transient is an emergency one. A keen selective sense must early determine which problems present the greatest opportunities for constructive help, as well as which problems the agency will attempt to treat in the limited time during which the transient is under its care. The therapeutic value of one interview only must not be overlooked. Rapid, as well as careful, methods must be developed. Certain details of operation such as telegrams, quick investigations, and 24-hour service facilitate such rapid handling.

SUGGESTIONS FOR THE SOCIAL WORK FIELD IN GENERAL

STATISTICS

This report has shown the need for a uniform method of collecting comparable statistics on transient families and individuals. Such statistics were for the most part lacking in the records of the social agencies visited. A plan might well be worked out through the cooperation of agencies dealing with transients and division of statistics of the Children's Bureau of the United States Department of Labor.

Further, this report has shown the need for determining how many persons fall into the category of the "nonsettled," or those who have lost one residence and have not gained another. Since the Association of Public Welfare Officials has been concerned with the problem of residence, it might be possible for this organization to collect such information from every State.

TRANSPORTATION AGREEMENT

A need for more extensive knowledge and observance of the terms of the transportation agreement is indicated. Much has already been done through the transportation agreement committee of allied national agencies, and their efforts should be continued. Consultation service of this committee is available through its office, Room 512, 25 West Forty-third Street, New York, N. Y.

ATTITUDE OF SOCIAL WORKERS TOWARD TRANSIENTS

Because of the pressure of work with residents, it is natural that social workers who are not dealing directly with transients easily fall into the attitude of regarding work which must be done with transients as an interruption to their regular function. This attitude often results in the transient's receiving less skilled and individualized care than the resident and clearly indicates the need for a specialized agency dealing only with transients.

AIDING RESIDENTS AGAINST POSSIBLE REMOVAL TO OTHER COMMUNITIES

In the present emergency it is the obligation of local agencies to so provide for resident families, who because of dependency are planning to move elsewhere, that they will remain at home and not add to the burden of other communities.

SOCIAL SERVICE EXCHANGE

It is recommended that social workers carry on further experiments with regional social service exchanges which register transient families asking help.

GENERAL SUGGESTIONS FOR NATIONAL PLANNING

CHILDREN IN MIGRANT FAMILIES

It is recommended that the United States Children's Bureau undertake the working out of a plan for so coordinating State and local welfare activities that protection from ill treatment and at least a minimum of physical care and education be assured for the children traveling with migrant families, regardless of whether or not the parents are residents of the State.

UNIFORM SETTLEMENT LAWS

The efforts being made by the Association of Public Welfare Officials in regard to securing the adoption of uniform settlement laws throughout 48 States are highly commendable. Lack of uniformity in this troublesome matter of residence complicates the whole machinery of service to transients. It is suggested that all agencies dealing with transients, both public and private, lend their support to this effort of the above association. They can help materially by furnishing them with definite statistics.

CARE OF THOSE HAVING NO ESTABLISHED RESIDENCE

Pending the passing of uniform settlement laws or provisions for "State poor," some agency in each community should assume permanent care of dependent persons or neglected children who have no legal settlement. State boards of public welfare might interest themselves in the problem of those who belong in the State but in no local community. The plans of New York and Massachusetts suggest effective measures.

STAY-AT-HOME PUBLICITY

Efforts to inform those traveling as to actual conditions in communities toward which they are going should be continued. Local chambers of commerce are effective agencies for distributing such information through such means as leaflets and posters in auto camps and on the highway.

CENTRALIZED INFORMATION AND CONSULTANT SERVICE

The collection and centralizing of all phases of the transient problem by one national organization would be the first step toward intelligent planning. The information collected during the course of this intensive eight weeks' study by the national association should be supplemented by additional data in keeping with changing conditions. All of this material should be available to any community interested.

No one means can be found by which those who wish to do so can be prevented from leaving their homes, but organized care will benefit the transient in the community where he is and will usually result in his going where he should. It is to the advantage of industry, of the general welfare and of individuals, that mobility, which is perhaps the most striking characteristic of this age, should be intelligently guided. In such guidance communities throughout the country need the opportunity to consult with some individual experienced in transient problems. Consultant service might be sponsored by an existing national social work organization.



SALIENT FACTS FROM "A STUDY ON TRANSIENT FAMILIES"

[By G. ELEANOR KIMBLE, for the National Association of Travelers Aid Societies, at the request of the President's Organization on Unemployment Relief]

- I. The number of transients has increased since 1929.
 1. Reports from 100 cities show an increase that in a few communities is as high as 200 per cent.
- II. The type of transient has changed.
 1. In addition to the purely adventurous transient, people who have been stable and responsible are leaving their homes in search of better conditions and are on the way to becoming chronic wanderers.
- III. The problem is acute at this time because—
 1. Communities are determined to meet first the needs of their own unemployed and to use all available funds for that purpose.
 2. There is not only a lack of uniform settlement laws, but a determination to protect the community by making settlement laws more drastic.
 3. There is an increase, therefore, in the number of families and individuals who have no legal residence and no claim on any community. Neglected children in these families do not receive care because they have no residence.
- IV. In certain States the problem is more acute than in others, notably Arizona and Florida.
- V. Constructive factors.
 1. Certain cities have developed effective methods of dealing with the problem through—
 - (a) Centralized handling.
 - (b) Individualized care.
 - (c) Use of specially trained workers.
 2. The experience of these cities shows that planned service is an economy, a deterrent, and a benefit to the individual and the community.
 3. The transportation agreement (see page 6) is becoming better known and more widely observed by both public and private agencies.
 4. State-wide social service exchanges for the special registration of transients are being developed and are proving useful.
 5. An agency is already developed in many communities with the specific purpose of serving travelers and transients. In cities where a community plan for transients is to be developed, the travelers aid forms a natural channel for coordinating such specialized service.
 6. A beginning has been made in the collecting of facts and statistics describing this problem by travelers aid and in the preparation of this report. The continued collection of such information is needed for further intelligent consideration of the problem.

CONCLUSION

It is necessary to emphasize that in presenting this plan for service to transients we have assumed as a premise that both communities and transients suffer from the "passing on" evil and from uncoordinated service to transients. In times of emergency this is increasingly true.

Unemployment conditions stimulate migration. In a country of easy transportation, and in spite of warnings to the unemployed to remain in their home surroundings, there is bound to be a drifting movement of those in search of better opportunities. These are not habitual migrants. They are families or individuals caught in an emergency and needing a service that will help them to resume their former stable way of living.

If we believe in conserving the welfare of individuals and communities, we will come to see that planned service to transients in difficulty is one of the necessary major projects in a time of depression.

REFERENCE MATERIAL

Transient and Migrant Families in the United States (September, 1931), by Miss G. Eleanor Kimble, National Association of Travelers Aid Societies. Results of a study at the request of the President's organization on unemployment relief. Not yet available in printed form.

COMMUNITY PLANS FOR TRANSIENTS

A statement by National Association of Travelers Aid Societies (June, 1928). Available in mimeographed form at National Association of Travelers Aid Societies, 25 West Forty-third Street, New York, N. Y.

Reports from cities: Louisville, Ky. (June, 1929, and April, 1931); Baltimore, Md. (December, 1929); Wilmington, Del. (December, 1929); Charleston, S. C. (April, 1930); Washington, D. C. (May, 1931). Available in mimeographed form at National Association of Travelers Aid Societies, 25 West Forty-third Street, New York, N. Y.

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Papers:

Community Planning for Transients (June, 1930).

Unemployment and Travelers Aid (December, 1930).

New Responsibilities for Transients (June, 1931).

Case Work Treatment in Short Time Contacts (June, 1931). Available in mimeographed form at National Association of Travelers Aid Societies, 25 West Forty-third Street, New York, N. Y.

Report of the committee on homeless, Family Welfare Association of America (May, 1930). Available at Family Welfare Association of America, 130 East Twenty-second Street, New York, N. Y.

The Transportation Agreement and Signers (January, 1931). A pamphlet issued by committee on transportation of Allied National Agencies. Available at office of secretary, Room 512, 25 West Forty-third Street, New York, N. Y.

Insure Ohio Against Unemployment



Fitzpatrick in St. Louis Post-Dispatch.

THE QUESTION BEFORE THE HOUSE

OHIO COMMITTEE FOR
UNEMPLOYMENT INSURANCE
341 Engineers Building
Cleveland, Ohio

A Bill To Create an Unemployment Commission and To Provide for a System of Unemployment Insurance

Jointly introduced into the Ohio Legislature on January 20, 1931, as Senate Bill No. 25 by James A. Reynolds, Democrat, of Cleveland House Bill No. 71 by Horace S. Keifer, Republican, of Springfield

The Bill was drawn up by Marvin C. Harrison, Cleveland lawyer, to embody the recommendations of a group of Ohio citizens actively interested in securing unemployment insurance in Ohio particularly suited to Ohio needs. The Bill follows as closely as practicable the form of the Ohio Workmen's Compensation Law which has been operating for twenty years to the great satisfaction of employers, employees and the public. This likeness of form makes clear the similarity between unemployment due to the individual accident of industrial injury and that due to the social accident of irregular production—and indicates that insurance would tend to stabilize employment just as it has tended to promote industrial safety.

The Bill is based on a combination of two attitudes toward unemployment. One of these is that it is an unavoidable hazard for which we must prepare. The other is that it is a disease which might be cured by employers.

The Ohio Bill recognizes that until we know more of the causes of business cycles and of the workings of other economic forces, few single employers, groups of employers, states, or nations can entirely stabilize employment, and that provision against this minimum common hazard should be budgeted—part of it being made a charge upon the business, part of it being the worker's own provision against his future lay-off.

By the provision of a flexible premium rate for employers, depending upon their actual record of unemployment, the Bill emphasizes the power of each employer to prevent the portion of unemployment due to careless management. This preventable unemployment is not only a social extravagance in itself, but is certainly an important cause of general economic depression.

Copies of the complete Bill may be obtained from Thomas E. Bateman, Clerk of the Senate, Columbus. Abstracts of the Bill, more convenient for ordinary use, are available from 341 Engineers' Building, Cleveland.

What the Bill Would Mean to an Employee:

While he was working, $1\frac{1}{2}\%$ of his wages would be deducted automatically and paid into the Unemployment Insurance Fund. So, if he were earning \$28 a week (an average wage), 42 cents would be deducted weekly.

If he were laid off because of lack of employment, he would become eligible for benefits after a two weeks' waiting period.

He would receive benefits at the rate of 50% of his wages but not to exceed \$18.75 per week, for a maximum period of 13 weeks in any one year. In case of part-time employment, he would receive proportional benefits.

He would stop receiving benefits as soon as he was employed again, or had refused an offer of suitable employment.

What the Bill Would Mean to an Employer:

Twice a year he would pay premiums into the Unemployment Insurance Fund at a rate to be determined by the Unemployment Commission for each industry and for employers within the industry (depending upon their record of unemployment). It might range from $\frac{1}{2}\%$ to $3\frac{1}{2}\%$ of his payroll, but total premiums contributed by all employers in the state could never be more than 2% of their total payrolls.

If he preferred he might carry his own unemployment risk, and set up any system of unemployment insurance or guaranteed employment he desired, provided that benefits were at least equal to those from the State Fund and his employees paid no higher premiums.

What the Bill Would Mean to the Public:

The public—through the Governor—would appoint an Unemployment Commission of three members to administer the Fund impartially and set up the organization necessary to collect premiums and pay out benefits. The State would carry the cost of this, as of other branches of the government. **But the State would pay nothing into the Fund itself.**

The public would be saved the cost of a great portion of public and private charitable relief. Also, the public—investors, manufacturers, wage earners, merchants and farmers, and their families—would be cushioned against periods of depression by the stabilized purchasing power of those receiving benefits.

The Way We Do It Now—Are We Satisfied?

The dramatic misery of the past year has given headline news value to the unemployment emergency. But it has also given publicity to the weight of taken-for-granted unemployment during prosperity, which bears just as hard on those on whom it falls—perhaps harder because it is contrasted with the exuberant spending of high wages and profits. We are at last realizing that unemployment is one of the preventable by-wastes of industrial progress and that the inspired ingenuity of business men which has found uses for "all the pig but the squeal," can devise means of using to the full the precious productive time of men.

Unemployment drains the economic strength of all of us, for the reduced purchasing power of working people means a reduced market for both manufactured and farm products. And through private contributions or increased taxes for relief, we all furnish funds to tide working people over. But the heaviest cost, of course, is borne by the unemployed worker and his family—not that the dollars and cents are so many but that they come from the savings and possessions which are his margin of security.

The Kekics*, for instance, are a typical Ohio family who have gone through the fortunes of unemployment in prosperous times. Mr. Kekic was a skilled woodworker and made good money. Both he and his wife were old enough when they married so that their chief interest was in a comfortably stable home, the futures of their three children, and a secure old age. In their early forties they had so far achieved their aims as to have bought a suburban lot on which they planned to build a home, and to have an insurance policy and \$200 in the bank; at the same time the children were being well and sensibly brought up and sent to school, and their home was a comfortable and cheerful place.

The shift to using metal work instead of wood, finally left Mr. Kekic without the kind of job for which he was trained, but he secured work at assembling metal parts. After a couple of years he took an opportunity to return to his old trade, at a wood-working machine in a refrigerator company. After two years there he was discharged and was unemployed for eighteen months except for two weeks' street repair work for which he was physically unfitted. He finally found another job at 55c an hour—compared with the 95c he had been making when he was laid off.

During the eighteen months of unemployment, the first thing to go, naturally, was the savings account, and then \$300 was bor-

*Case reported by the National Federation of Settlements' study of unemployment, made before the present depression.

rowed on the insurance policy. Finally they had to sell (at a sacrifice in price) the lot which you will realize, meant more to them than just a piece of real estate. But they did it stoically, Mr. Kekic saying, "We are lucky to have it to fall back upon." They never quite got to the point of pawning their personal belongings, but of course nothing that wore out could be replaced. Mrs. Kekic wore her sister's cast-off clothing and made it over for the children. Though she took courses in food-planning and did her best, there simply was not enough food to eat during those eighteen months, so the children became wan and undernourished. They were so young—two, eight, and ten years old—that Mr. Kekic did not want his wife to get work herself, though she often spoke of it.

By the time Mr. Kekic did find a job, the life plans of the family had to be scrapped. Industry is almost through with a manual worker of forty-four. At that age, with his wages almost cut in half, Mr. Kekic and his wife must give up the idea of owning a home; they will not even be able to save enough to take care of themselves until the children are grown. And the children, whom they had planned to educate, will have to be sent into industry as soon as they reach a legal age. Desperate over the problem of "catching up," Mrs. Kekic has gone into a knitting mill, though the youngest child is only five years old.

The Kekics were a model workingman's family—sober, industrious, thrifty. What can we say to them if they demand to know how they are better off now than their neighbors who have been idle and extravagant and let "the charities" tide them over? Mrs. Kekic says her husband is a good man—does not "drink or go out with any crowd, and still he said he would not blame a fellow to hold up someone when things looked as blue as they did to him."

The Kekics do not, of course, suffer alone. With slight variations their story is that of thousands. . . . Respectable people who have worked hard all their lives and saved part of a pretty small wage, find themselves out of a job and unable to get another. Gradually they slide down the hill of their resources—cash savings, sale of their home and furniture, pawning of their most personal possessions, borrowing from their friends, cutting down on necessary food, and finally the dreaded appeal to charity. Some of them, of course, never get all the way down the hill, but just slip back to begin the climb over again, weary and embittered, and often undernourished and ill from inadequate food and living conditions. We give them grudging, expensive and inadequate aid in the end—but only when they have reached the very bottom.

Someone has called this "the American dole" to industry—our present system of making those least able to do so pay the first cost of unemployment, the public the remainder. Are we satisfied with it?

Would Unemployment Insurance be "a Dole"?

No. A dole is relief furnished out of public funds for an unlimited period. The State Unemployment Insurance Fund would be on the same self-sustaining basis as any other insurance, and benefits would be paid only to workers who had been contributing while they were employed.

Would the Bill do away with unemployment?

No. But it would tend to decrease it by encouraging employers to stabilize employment in their own companies. Also, workers receiving benefits from the reserve accumulated in good times, would be able to buy in times of depression and so help business.

Who pays the cost of unemployment now?

First, those who are least able—the unemployed workers. When their resources are exhausted and the landlord and grocer can no longer "carry" them, the public pays the rest of the bill from taxes for relief and with private charity.

Would Unemployment Insurance cost a great deal?

No. It would probably cost less than our present hit-or-miss methods of relief, for it does not increase the expense of unemployment but only pays for it in a planned way.

How much would Unemployment Insurance cost the employer?

His individual premium rate times his payroll. That rate would depend on his cleverness in stabilizing employment within his company. If he had practically no unemployment, he could become a self-insurer and not have to pay even $\frac{1}{2}\%$ into the State Fund.

How much would Unemployment Insurance cost the employee?

You can figure that out by multiplying a few wage rates by .015. A man earning \$20 a week would pay 30 cents a week; one earning \$30 a week, 45 cents, and so forth.

Why do premiums vary only for employers?

Because only the employer has power to organize his company so as to keep employment regular.

Won't employers try to stabilize employment anyway?

No. Many of them do, but others find it cheaper to turn workers out to live on their own savings and on public funds.

Why do employees pay any premiums, then?

Because by their payments benefits can be twice as large as from employers' payments alone. Their premiums are savings made in good times to carry them through unemployment, just like fire or death or sickness insurance.

Wouldn't Unemployment Insurance discourage workers' thrift?

No. Our present system does that. The more a worker has saved, the less public relief he gets. But in the end he is often as badly off as the shiftless man who has depended on charity from the beginning.

How would the Bill help employers stabilize their companies?

By placing a definite cost of unemployment in their budgets, it would enable them to justify to their stockholders the expenses of stabilizing employment.

How many people are unemployed in Ohio now?

No one knows. That is one difficulty in planning intelligently. The Bill provides for the registration of the unemployed at the state agencies, in order to secure benefits. Thus we would have accurate knowledge of how many and what sort of workers were unemployed.

Does the Bill encourage loafing?

No. Anyone who refused a suitable job which was offered him, would receive no more benefits. Besides, most normal people would rather have full pay on a job than half pay for doing nothing.

Would the Bill make public the business affairs of employers?

No. The information furnished to the Unemployment Commission would be held strictly confidential under penalty of heavy fines and discharge.

Would it interfere in the personal affairs of workers?

No. They would receive benefits whether "deserving" or not. There would be no investigation or control of their private lives, as when charity is furnished. They would receive benefits as a right, without any strings attached.

Would a worker lose his right to benefits by changing jobs?

No. Not so long as he worked for an employer subject to the Act.

Does the Bill favor either side in a labor dispute?

No. Workers out on strike or lockout would not receive benefits. But also, refusal to take a job as a strike breaker would not make a worker ineligible for benefits.

Would all employers come under the Bill?

No. Only employers of "3 or more employees in a common employment," but excluding state and other public employers, farmers, and employers engaged in interstate commerce and subject to the control of the Interstate Commerce Commission.

Would all employees come under the Bill?

No. Only employees "in the usual course of business of the employer," whose income from work other than manual labor is not more than \$2000 a year, and who work for an employer who is covered by the Act, and who are not domestic servants.

Would a worker employed part time receive benefits?

Yes. If his wages were reduced more than 25% of the usual amount.

Would the Bill end private experiment in insurance?

No. Any employer, by self-insuring, could collect premiums and pay benefits by any system he chose so long as, in the opinion of the Commission, cost to employees was not more than under the State Fund, and benefits paid were at least as large.

Would the Bill affect farmers at all?

Neither they nor their workers would pay premiums or receive benefits, but they would profit greatly by the stabilized purchasing power of wage-earners, which would mean a stabilized market for farm products.



Fitzpatrick in St. Louis Post-Dispatch.

Let the Lean Years Draw from the Fat

THE PRESIDENT'S ORGANIZATION ON UNEMPLOYMENT RELIEF

1734 NEW YORK AVENUE

WASHINGTON, D. C.

WALTER S. GIFFORD, DIRECTOR

"The President's Organization on Unemployment Relief has received a considered report from its Committee on Employment Plans and Suggestions, which is one of the five general committees created from the membership of the Advisory Committee of the President's Organization.

"The Committee on Employment Plans and Suggestions has had before it a multitude of plans and suggestions which have been made to the President's Organization on Unemployment Relief. The Committee's recommendations reflect the judgment based on careful consideration and practical experience of representative leaders of industry and labor.

"There has been a more or less insistent demand for the appointment of an economic council or a representative group to determine what could be done to improve conditions. The membership of the Committee on Employment Plans and Suggestions comprises such a representative group concerned with the immediate problem of unemployment relief. This group has set forth its views as to the measures which it believes will lessen distress from unemployment and hasten business recovery. Its recommendations should receive immediate and thoughtful consideration by all individuals and organizations to the end that so far as possible and practicable they may be promptly translated into action."

WALTER S. GIFFORD, *Director,*
President's Organization on Unemployment Relief.

**INTRODUCTORY STATEMENT AND RECOMMENDATIONS OF THE COMMITTEE
ON EMPLOYMENT PLANS AND SUGGESTIONS, CHICAGO, ILL.,
OCTOBER 26 AND 27, 1931**

INTRODUCTORY

The most earnest wish of all the people of our country is for a revival of business that will speed up industry, insure employment of now idle workers, stabilize commodity and security values, and open gradually expanding work opportunity.

While it may be true that final complete recovery from the depression must await removal of adverse world conditions, it is certain that we delay recovery by passively accepting our relation to the international situation and in failing to make a concerted, determined effort to correct domestic conditions.

As the most nearly self-contained nation, we have within our own boundaries the elemental factors for recovery. Our national wealth, even stripped of the inflated value foolishly placed on it, still is greater than our pre-war wealth; it is greater, too, than it would have been under any normal increase between 1914-1931. The overwhelming volume of our domestic business in comparison with export trade places us in position to develop internally a constructive recovery if we grasp the opportunity which still is ours.

The Committee of the President's Organization to which was assigned the task of studying unemployment and offering plans and suggestions for its relief has concluded the second month of its intensive research. It has adopted a program which is directed chiefly toward temporary relief, but also suggests for consideration certain fundamental causes and influences so that a foundation may be laid for rebuilding a sound, permanent national prosperity.

The program of the Committee offered for the thoughtful consideration of the country, follows:

RECOMMENDATION NO 1.—RESUMPTION OF WORK

United National Action to Encourage Every American Citizen Now Employed to Resume Normal Buying—To Use Available Income to Purchase Goods Normally Needed and in the Replacement of Which Labor is Employed—Is a Condition Precedent to Any Hopeful Program to Constructively Increase Employment; Continued and Further Restriction of Consumption of Goods and of Expenditures for Improvements and Replacements Inevitably Will Offset Any and Every Effort for Emergency Relief.

Conclusions.—The American people must be brought to realize that by restricting purchases to bare necessities at this time they are further decreasing the volume of business and spreading the catastrophe they so attempt to avert.

This is no theory, but a cold fact, proof of which is written plainly in the economic record of the last two years.

The manufacturer and the distributor who curtails operations in anticipation of decreased business, insures such decrease; the capitalist and investor who practices unnecessary rigid economy through fear of further loss of income, by his action contributes to decrease the value of his investments and the income derived therefrom; the worker who curtails expenditures to barest necessities for fear that his current employment may be temporary, contributes definitely to the loss of his job.

"Normal buying" as herein used does not mean extravagant buying, but only the use of available resources for purchase of normally needed goods in the replacement of which labor must be employed.

No suggestion for resumption of normal buying will be effective nor receive general public support unless accompanied by action tending to instill confidence that employment will be normally available.

This is not to be construed as advocating guaranteed employment but rather the exercise of a strong faith that there are influences at work giving promise to aid in the upturn.

Supplies owned by the people of this country when the depression began have been gradually used up and must be replaced—stocks of merchandise in factory and store are really depleted—a definite beginning in the improvement of credit facilities has been made and greatly reduced commodity prices may be reasoned to give implication of a bottom having been reached.

These are hopeful domestic signs that can be fanned into quick and lasting action.

We all like a sporting chance and united action in continuing employment to the utmost, spreading employment to the utmost, making needed or practical improvements and replacement to the utmost, and all beginning again our normal purchase of the necessities and comforts of life offer a reasonable certainty of a real and continuing recovery robbed of artificial stimulus and laying a new foundation upon which to build the future certain prosperity of this country.

It must be remembered that the margin between business volume depressed and business volume normal is a comparatively small percentage of the whole, just as the margin between independence and poverty is not a large sum, but only a moderate sum beyond actual needs.

An appeal to the public to resume normal buying can be based upon the ground that it serves self-interest, patriotism, and humanitarianism at once.

It is the sober judgment of this Committee that, as a fundamental to all of the aids which may be hereafter suggested, the unifying of public interest and sentiment in this action is absolutely imperative.

RECOMMENDATION NO. 2.—FURTHER CREDIT RELIEF NEEDED

Public Confidence in our Financial and Credit Structures Must Be Reestablished. Withdrawals of Money from Circulation for Hoarding Seriously Restrict Credit and Operate to Delay Business Recovery. The Creation of the National Credit Corporation and Such Further Agencies, Either Public or Private, Heretofore Suggested by the President to Insure Further and More Certain Fluidity of Banking Resources, Will Bring Ready Response in Increased Activity in Productive and Distributive Forces of the Country.

Conclusions.—While it was not within the province of this Committee to deal specifically with the general subject of banking, the matter of credit has been found to touch so often and so intimately upon restoration of employment as to justify the consideration here given.

No other action will so materially influence public confidence through immediately opening new sources of employment, and thus give impetus to resumption of normal buying, as will further adequate steps to unfreeze credit.

Many industrial establishments have been forced to forego contracts, in some cases contracts sufficient to completely remove local problems of unemployment, because of their inability to finance the undertaking, despite its safety under normal commercial and banking estimates. Similarly, thousands of retail merchants whose resources have been limited by the unusual requirements of the last two years, have been unable to finance any increase of inventory beyond the day to day requirements of staple commodities comprising the bare necessities of life.

Farmers who own a clear, desirable, and profitable farm when operating under normal prices, now find it impossible to secure credit from local banks to permit the purchase of stock for feeding, replacement of worn-out equipment, or seed for diversification.

These examples, which the committee is informed are duplicated in localities throughout the country, represent definite restriction of employment and consumer demand. If released, the thus stagnated productive facilities would constitute a very material contribution to recovery.

In many of these cases it is not because the credit is undesirable that accommodations are denied, but because the paper is not rediscountable and banks hesitate to make loans of this character when no agency exists in which to rediscount them should heavy demands by their own depositors make such course necessary.

The rediscount facilities of the Federal Reserve System are ample in the aggregate; but, unfortunately, paper of a character eligible for rediscount under the Federal Reserve Act is not broadly scattered among the entire membership in the Federal Reserve System, and it is this fact that has given rise to the suggestion to broaden the eligibility clause of the Act to admit for rediscount paper secured by bonds other than governments, on the theory that banks not holding eligible paper for rediscount could make available paper secured by certain types of bonds and thereby release for lending, funds that could now be made available only through the sale at sacrifice prices of the securities suggested to be admitted.

The need for added powers of rediscount are very real. It would seem, however, that a broadening of the eligibility clause of the Federal Reserve Act to include the suggested class of paper may have a tendency to undermine public confidence in the absolute security of Federal Reserve currency, and some other agency should be considered to loosen up credit in small cities and the rural districts of the country to carry further the constructive beginning suggested by the President in the National Credit Corporation.

The public acceptance of the proposal of the President resulting in the National Credit Corporation as a means for securing more fluidity in bank resources is indicative of what further extension of the idea might do in helping the whole situation. No matter how large the aggregate of banking resources, new credit can not be safely released so long as the banks generally must hold themselves in readiness for sudden exigencies developing from a doubting public. The participation by the banks in the pool created by the National Credit Corporation represents the full measure of helpfulness to the existing situation that banks can reasonably be asked to subscribe. Its operation will be helpful, but under existing conditions it can not release certain types of credit at points most necessary to the stimulation of buying and expanding production and distribution among that class of smaller producers and distributors whose number is legion and whose aggregate contributions to the unemployment situation would be very great if made effective.

It may be difficult to organize a private enterprise to cover this particular field, yet it seems quite reasonable if a pool were created to rediscount these secondary classes of paper the very existence of such a pool would justify local banks to reopen lines of credit and correspondent banks to rediscount the resulting paper.

Of no less importance as an aid to the entire situation is the development of some means whereby the receivers of suspended banks may secure loans upon slow but undoubtedly good assets, to sell which would be an unwarranted sacrifice of depositors' money, and thus release by dividend to individual and business depositors a substantial percentage of the more than a billion dollars of the deposits held. This, put back into the turnover of business, would measurably relieve the existing strain and induce an expansion of personal and business purchasing.

RECOMMENDATION NO. 3.—BANKERS MUST BROADEN VIEW

In Addition to Expansion of Basic Credit Facilities Including Those Already Instituted by the President, Bankers of the United States May Make Their Effective Contributions to the National Program for Resumed Normal Activities, Through Assuming as Liberal and Encouraging an Attitude as Possible Toward the Credit Requirements of Their Average Customer. In Considering Extension of Credit Lines, Bankers Now Might Give Due Weight to Intangibles, to Broad Conditions Influencing Credit Reports, and to the Related Interests of the Country and the General Public.

Conclusions.—Restrictions and requirements which ordinarily would be justified and would represent "good banking practice" under the special conditions of to-day deserve broad and generous consideration.

Extension of existing loans and commitments for the future should be determined not alone upon the showing made by recent or current operating reports, but also after consideration of the broad underlying conditions, the average record of the enterprise over an extended term of years, the character of the borrower, and the needs of the community.

Imposition of strict limitation upon banking accommodation reacts with multiplied force through successive strata of industry. The final effect of the calling of a loan is not found in the resulting shutdown of a local plant employing a few score workers, even when the aggregate economic cost of their removal from the ranks of consumers is estimated. The echo of that cost and of the stoppage of demand created through operation of the enterprise reverberate throughout the entire national industrial fabric.

RECOMMENDATION NO. 4—SPREAD WORK

The Spreading of Available Work in Industrial, Commercial, and Professional Enterprises Still is the Most Fruitful Field for Immediate Unemployment Relief. Workers Have Generously Shared Hours of Labor and a Substantial Proportion of Employers Have Given Earnest and Sincere Cooperation, but Abundant Evidence is at Hand that a Large Number of Employers Have Not Responded. Therefore, the Committee Renews its Recommendations of September 28 with an Earnest Appeal that an Immediate Survey be Made by Each Employer and that Application be Made of the Detailed and Specific Suggestions Set Up in Another Part of This Report.

Conclusions.—In its interim report of September 28, the Committee said: "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, so 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 employers 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 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 the 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."

Out of the more extensive observations and study which the Committee has been able to make since the date of that report, it is again evident that the most practical field for expansion of employment rests in further spreading of work in the industrial, commercial, and professional units of the country. However, that reservoir must not be overtaxed, nor the effort to provide jobs carried to a point where productive efficiency is destroyed or bankruptcy invited.

In general and to a greater degree than in any other section of our national life the business groups have extended themselves to meet the demands of the depression. In the whole field

of human endeavor no finer spirit of self-sacrifice has anywhere been more evident than that of workers willingly sharing their work opportunity with less fortunate brothers and of employers dividing available work at a definite and often damaging addition to cost of production. In some cases, in fact, this expansion already has been carried to the point of absorbing reserves which so lately as 1930 were considered sufficient to cover any situation over any probable period of time.

There is abundant evidence, however, that some proportion of the widely ramified employers of America have as yet made no consistent and purposeful effort to distribute work at their disposal. There are instances, and many of them, where such effort has been lacking because of inconvenience to management or because of increased operating cost entailed thereby, or because of sheer inertia.

Similarly, there is an identifiable section which has given no consideration to the willingness of labor, expressed or implied, to cooperate in the effort by accepting a shorter workday.

Even more distressing than these from the standpoint of human values are the many instances where gross injustices have been perpetrated upon individuals with harm to business generally and to the public welfare through the deliberate elimination of old employees solely for economy. These men, representing in accumulated experience and proven service a definite asset to business and to the public, have been dismissed so that juniors with smaller salary could be substituted. There are clear instances in which conditions arising from this depression have been made the excuse, for purposes both selfish and inhuman, to dispense with services of men who have grown old and who have earned their right to continued employment.

The demand to-day is for a purposeful analysis of the possibilities to spread employment in every industrial, commercial, and professional unit of operation in this country. The deliberate effort must be made not alone by strictly industrial interests, including transportation and the public utilities, but by every unit of business, private and public.

Work opportunity must be provided to larger groups by spreading available employment, by expanding operations even at the expense of increased costs and reduced profits, where the condition of the establishment or industry will permit, and by cooperation between management and regular employees who are willing to share their hours of labor beyond the adopted program.

RECOMMENDATION No. 5—CIVIL SERVICE

As Distinguished from Private Employment, There is a Vast Group in Federal, State, and Local Public Service Under Civil Service Appointment Which in General Has Not Felt the Pinch of Unemployment, nor Been Called Upon to Share Their Hours of Work.

If a Truly Concerted National Effort is to Be Attained, This Group, Representing One of the Largest Single Blocks of Labor, Must Be Called Upon for Their Fair Contribution.

This Committee Urges Upon the Elected and Appointed Officers of the Federal, State, and Municipal Governments and the Heads of all Departments to at Once Enter into an Appraisal of the Facts and to Make a Definite Effort to Contribute to the General Objective.

Conclusions.—It would be difficult to advance effective argument for further extension by industry of further spread of work opportunity in private employment if public servants decide to adhere rigidly to the rights and privileges afforded them by strict interpretation of the laws and regulations under which they work.

The field of employment in America under civil service appointment represents one of the greatest single units of labor in this or any other country. It can be conceded that except for well understood situations, the group is one in which employment not only has not decreased in the depression but which as a general condition has tended to increase.

The Committee believes that the rank and file of this group would be responsive to a general program for spreading employment, and its practical application to the group would lend great encouragement for private enterprise to extend its sacrifice.

Omitting the special technical positions which can not be shared, there remains a vast reservoir in which productive action may be had—wives whose husbands earn sufficient for

normal requirements, sons and daughters living at home and having no necessity to contribute their earnings to the family budget, duplicated jobs, and finally the great mass of partly skilled and unskilled labor.

Teachers holding regular day assignments are being used in some cases also for work in night schools, while others capable of filling these extra assignments are without employment.

In certain Federal departments, pre-war regulations which severely restricted employment of married women have been so amended as to now permit their employment.

These examples are selected only as instances of situations which offer immediate opportunity for emergency spread of employment.

As an important element in the working population, this public employment category should be the first to recognize voluntarily their responsibility in the general plan. If statutory restrictions prevent extension or spread of employment, such statutes should be suspended for a specified period, without prejudice to essential public rights or to private rights such as seniority preference and retirement benefit.

The Committee is informed and believes that much of the opposition in this group to emergency spread, especially in municipal service groups, would be removed if substitute employees were drawn from lists provided by relief agencies dealing with this emergency.

RECOMMENDATION NO. 6.—PUBLIC WORKS

The Committee Urges That Nothing be Omitted to Make Immediately Available New Additional Employment Represented by Public Work Already Authorized and Appropriated for but Delayed or Blocked by Removable Legal Obstacles and Supervisory Red Tape.

Conclusions.—Next to expansion of industry, private and public, the most extensive source of immediately available additional employment is to be found in the various types of public works, already authorized and in many cases already appropriated for.

There is hardly a State and few industrial districts which have not in abeyance extensive programs of public improvement and for which in many cases all the preliminary authority and financing have been completed. These projects remain dormant, however, because of obstacles usually describable by the term "red tape." In some cases it is only the requirement, entirely justified in ordinary circumstances, that a certain period elapse between initial proposal and final approval; in others it comprises a too meticulous reading of statutory limitations which, again, are plausible and desirable only under normal condition; in still others the delay results from interference by partisan or otherwise specially interested groups who take advantage of slow legal processes in the raising of minor or inconsequential points to compel adoption of their selfish views.

The multiplied effect of immediate distribution of the employment bound up in these projects upon the urgent program for relief during this winter, the Committee feels, justifies its reiterated recommendation that purposeful action be taken to cut through the technicalities which hold them bound.

The Committee believes support should be given every proper effort to expedite Federal construction.

In the case of projects—Federal, State, and municipal—already authorized, in order to permit and insure earliest possible decisions upon questions which prevent or delay actual construction operations it may be necessary to ask that Executive orders be issued, relieving bureau chiefs and subordinates from strict application of rules and regulations now restricting initiative and inducing, if not compelling, unnecessary time-consuming routine.

Contractors on Government operations should recast their labor schedule to permit staggered employment in the journeyman and laborer classifications, and to seek in their turn similar action by subcontractors, both at the building site and in the shop where materials under those contracts are being prepared. It is recognized that supervisory and foremanship forces can not be so staggered or rotated, but the application of that principle to other classifications seems entirely feasible and completely certain of material result. This is directed also to the attention

of Governors of the several States and of municipal authorities as equally applicable to public work under their jurisdiction.

The Associated General Contractors of America, the employers' associations in large cities, and trade associations generally which have contact with the construction industry can be expected to assist willingly and effectively.

The American Federation of Labor, whose indorsement already has been given in some cases where the principle was involved, also can be expected to support this plan for increasing work opportunity.

As in the cases of most of the separate suggestions in this report, we have here again an opportunity not only for immediate and practical relief of the current effects of depression, but at the same time an opportunity to contribute to the permanent foundation of a constructive restoration of prosperity.

The actual provision of new employment through release of public works must have a healthy repercussion upon the program for resumption of normal buying. The psychological effect upon wide working groups to that end can not be anything but healthful and helpful.

RECOMMENDATION No. 7.—WHITE-COLLAR RELIEF

Special Consideration in the Effort to Spread Employment Should be Given to Provision of Part-time Employment, at Least, for the White-Collar Class, Male and Female, Which Heretofore Has Received Less Than Reasonable Notice and Which Represents a Need and a Distress Often More Acute Than That of the Industrial Worker.

Conclusions.—Not alone in its strictly economic aspects but more its toll of human suffering, the impact of the depression has fallen most severely upon the so-called white-collar class of our population.

Unorganized, unvoiced in the Nation's councils, not inured to sudden and drastic social change nor equipped to adapt themselves to new conditions, and inexperienced in the methods and procedure for taking advantage of facilities which might help them, thousands of this class to-day are passing through a period of physical and mental suffering beyond average comprehension. Even in a condition of general deprivation they represent, from the strictly humane standpoint, a special category. As the period of idleness extends and winter approaches, their necessities have become and will become more pressing and more destructive.

Because of their inherent disabilities, mainly, these citizens heretofore have received less than reasonable consideration in relief measures already taken. This Committee feels that, without distorting the *average* to be maintained in any national program, but rather as a parallel and supplemental effort special consideration can and should be given them.

There are many banks in any urban district, to take a special instance without intent to emphasise, that could offer at least part-time employment to a number of the white-collar group if the officers were willing to readjust their forces in accordance with the specific recommendations made in the section of this report on "New Concept of Work." The same situation exists in practically every section of the more intensively organized business groups.

RECOMMENDATION NO. 8.—NEW CONCEPT OF "WORK"

In Making Effective the Spread of Employment, Consideration should Be Given by Every Unit of Industry to the Capacity of Each Individual Employee for Self Help and to his Personal and Community Responsibilities. The Committee Views This Recommendation as of Major Importance.

Conclusions.—It is the considered opinion of this Committee that we have arrived at a phase of our industrial progress where it is necessary to adopt a new attitude toward *work* itself.

The responsibility to provide work for every willing, able citizen must carry with it the responsibility for seeing that available work is distributed with attention to the best interests of the Nation.

This means only that in giving employment, management must consider not only productive efficiency of the worker but also the latter's capacity for self help and to meet his responsibilities to his community. To carry the thought one step further; it entails that in laying off or hiring labor, or in spreading labor, preference be given in order as between equally efficient workers to:

Married men with dependents, resident in the community six months or more;

Single men or women with dependents, similarly resident;

Single men or women, above school age, without dependents, but with no other means of support, similarly resident.

We believe that adoption of so simple a policy will have eventual impressive influence upon the general well-being of communities, not only, but even of the whole country. It also conforms with the growing belief that, under modern conditions, industry can not reach its highest development except through widest possible distribution of employment income and widest possible spread of general prosperity.

RECOMMENDATION NO. 9.—COMMUNITY SURVEYS

Community and District Surveys to Determine the Extent of Made Work Available, Whether of Industrial, Civic or Private Origin, and to Allocate Such Work to Best Advantage in Conjunction With Other Local Relief Efforts, Already Are Accomplishing Material Results. These Should Be Fostered and the Endeavor Made to Extend Them to Every Section of the Country, not Only for the Sustaining Employment Thereby Developed But Also for Their Influence in Bringing Home to the Average Citizen His Part in the Emergency.

Conclusions.—In the steps already taken for unemployment relief, nothing has been so heartening in practical result and in broad social implication as the effort by certain communities to develop within their own limits the utmost in emergency work opportunity for the unemployed.

Not only has sustaining employment been uncovered to an extent unsuspected by the most sanguine, but the plan itself conforms to the basic American policy that the first responsibility for the unemployed rests upon the home community.

From its study, this Committee is convinced that, with few exceptions, the typical American city and town has within its boundaries reservoirs of work sufficient to furnish adequate sustaining employment over the winter for the unemployed dependent upon that locality. It recommends that the programs of community surveys to uncover and to allocate such work in conjunction with other relief efforts so far as possible, be fostered nationally, with the object of finally covering every section of the country.

Work opportunities so uncovered will naturally divide into productive employment for which a definite measurable return may be expected for the wages paid, and made work, artificial in origin and without definite return under normal economic estimates.

Wherever a community has conducted a careful canvass, great quantities of productive work has been listed, of industrial, civic, and private origin. Local campaigns for modernization and repair of public and private facilities and structures have been invariably productive.

Details of such campaigns and canvass must be left to local initiative and for modification in accordance with local conditions. In some cases the city or town has been divided by districts or even by blocks and the surveys made and financed on that basis, in others emphasis has been placed upon long delayed or newly adopted programs for civic improvement and beautification.

Having in mind that the real problem of unemployment goes deeper than mere lack of work, the Committee recommends that some form of made work be substituted for direct relief wherever possible in local relief efforts, in order that human and spiritual factors may be con-

served. Otherwise, many of those aided might be left to face the future in a condition worse even than they would have been if they had been subjected only to temporary privation.

There exists to-day a wealth of material presenting in detail tested schemes and machinery for creating made work in communities of all sizes. The Committee proposes to collect and collate these with the very valuable and numerous suggestions which have come to it directly from all sections of the country, and to make the data available for distribution to those who desire to participate in the proposed campaign to extend such community effort.

RECOMMENDATION NO. 10.—FARM LABOR PLAN

As a Special Emergency Measure for this Winter, a Survey Should be Made of the Possibility for Transfer of Surplus Labor from Cities to Farms, on a Work-for-keep and/or Other Basis, with a View to Supplying Help Needed in Agrarian Sections but Unavailable Because of Lack of Financial Strength, and to Relieve Pressure Upon Urban Relief Agencies.

Conclusions.—The proposal for a survey of the potential absorption by farms this winter of surplus city idle not only will have the effect of enlisting the great farming population in the campaign to relieve distress among unemployed and thereby decrease pressure upon urban agencies, but such a transfer has wide possibilities for economic return.

The Committee has had reports from many sections that temporary homes would be cheerfully provided on thousands of farms in return for assistance in farm work, and in some cases with moderate cash compensation. Evidence has not been lacking to support the view that many industrial workers would welcome the opportunity to gain certain food and shelter for themselves and their families by removing to rural sections.

Since expedition is the chief requirement we do not suggest the committee attempt to set up any supervising organizations, but rather urge the creation within each relief organization of industrial centers of a special section to deal with this problem by radio to the farms and other means of communication and by contacts established with farm bureaus, granges, and State bodies. These would contact with relief agencies operating in industrial centers of their States or contiguous centers of other States.

Except for the difficulty of physical transfer, the cost of which where necessary should be borne by the relief agencies, the aggregate absorption might be great. The Committee is informed that in virtually every farming community a considerable amount of essential improvement has been postponed from year to year because of lack of cash for wages. Aside from such waiting work, many absentee owners are described as willing to turn over acreage and a home, with adequate supplies for the winter, just to be assured of safe and proper tenancy and guardianship for their property.

Moreover, as a class, farmers are justly noted for their broad and generous humanitarianism. Seldom lacking themselves in the basic necessities of life, they respond immediately in sympathy with the fellow human actually in need of food and shelter. Coupled as our suggestion is with an easily recognized business proposal, we are confident the reply will be a stirring affirmative from the farm sections. This view is supported by the results of a test made over a mid-West radio station. Following a broadcast of the general idea of this plan, requests were made for opinions from farmers. A substantial majority of the replies indicated eager acceptance.

From the standpoint of public interests, the project seems in every way admirable. The result of such transfer would be reflected at once in decreased pressure upon city relief agencies. If the movement spreads, it will stimulate a reversal of the trend of population from farm to city.

In any event, in the opinion of the Committee, there would be a definite, permanent gain to the Nation from the restored morale of men who have been unemployed for long periods and who may have come to the point of hopeless desperation, from the improved physical health of hundreds of adults and children, and from the added assets represented by improvements thus installed on the farms.

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 S. SLOAN, New York, N. Y.
 L. R. SMITH, Milwaukee, Wis.
 W. A. STARRETT, New York, N. Y.
 DANIEL WILLARD, Baltimore, Md.

