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Our national debt to the unemployed, 1928.

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"OUR NATIONAL DEBT TO THE UNEMPLOYED."

RABBI ABBA HILLEL SILVER.

THE TEMPLE, SUNDAY MORNING,

MARCH 25, 1928, CLEVELAND, O.

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What prompts me to discuss this morning the problem of unemployment is not only the fact that unemployment exists today on a very large scale, but that it has always existed intermittently on a large scale and continuously on a smaller scale. We have no accurate authoritative figure of the number of unemployed; ~~but~~ the more is the pity. Our Department of Labor ought to be in possession of accurate machinery for discovering the extent of involuntary unemployment at any and at all times; for no proper handling, not to speak of the solution of the problem, can be had without first having at our disposal all the information and data that can be gathered.

*I do not know  
how many are  
unemp. to-day*

*At beginning of 1928*

It has been estimated that there are in the United States today some four million unemployed. In 1921 the number varied, according to varying estimates, from three and a half to five and a half million people out of work. It was then maintained that one out of every seven workingmen in the United States was without a job. In 1914 the situation was almost as bad, and it was only the intervention of the war, with its great demand for war material and our products ~~and our commodities, it was the war~~ which saved the situation <sup>then</sup> in 1914.

A study was made a few years ago by a group of economists of the unemployment situation in the large cities of America, in the fifteen years between 1902 and 1917, and it was discovered that the average for these



fifteen years was something like two and a half millions.

Now the amazing thing is that the American public is rather indifferent to this entire problem, except when the problem becomes so aggravated, when unemployment becomes so bad that the American public can no longer ignore the matter. We have somehow assumed--uncritically, of course--that unemployment is in the nature of things, and that periodically unemployment is inevitable. We have reconciled ourselves to the situation, and we content ourselves with extending relief, charity, to those who are unemployed over a protracted period and who are in want and dire need. That is the extent to which American ingenuity and American inventiveness and economic sagacity has gone in the matter of solving this ever present and, at times, terrifically serious problem of the unemployed workingman.

We seem to have overlooked <sup>the</sup> a social menace involved in unemployment. I am not now speaking of the economic loss; I am now speaking of <sup>the</sup> a social menace involved in unemployment. Someone has truly said that irregular work means irregular manhood; and there is a world of truth in this statement, ~~irregular work means irregular manhood~~. Irregular employment undermines manhood and the stability of character; irregular work makes for shiftlessness, enforced idleness, demoralizes character, robs the workingman of his dignity and of his self-respect, ~~of appraising himself~~. Unemployment over a long period of time makes a man sour and disgruntled with ~~society~~ <sup>the</sup> and people about him. *and on the*

*society in general.*



Unemployment discourages the thrifty workingman who may have, during his weeks and years of employment, saved up a competence,--perhaps to educate his children, perhaps to buy a home for himself and his family, and who sees unemployment eating up his little savings day by day, and week by week, and leaving him exactly where he was five or ten or twenty years before. Nothing so corrodes character as that. To see a man who has ~~perhaps~~ been paying on his home week by week out of his salary, looking to the day when he will establish himself as an ~~independent citizen~~, a home owner, and to see that home taken from him because of his inability to meet the payments,--caused not by his inability ~~to work~~ or unwillingness to work, but because society has made it impossible for him to work, *is to see character deflated and human industry and perseverance wrecked.* Social workers will tell you that many a home has been broken up because the ~~home~~ provider, the man in the family, *has the burden of maintaining a home in the face of recurrent unemployment* found ~~too~~ heavy a load to carry. To keep a family alive without being able to find work, *is too great an* ~~the~~ emotional strain ~~is~~ ~~too great for him~~ and he breaks morally and seeks relief in escape from his obligations and his problems.

Unemployment is sending thousands to the doors of charitable and relief institutions, and nothing is more degrading than that,--~~For~~ *compell it to* a self-respecting, self-sustaining American family to be compelled, because of unemployment, to knock at the doors of charitable institutions and to seek alms, *is to* drain the very dregs of the bitter cup of life, and reports are coming in today from all



remember that this is the richest country in the  
world, industrially the most advanced, the creditor  
nation of the world



parts of the land, as they came in in 1921, as they came in in 1914, ~~as they came in in 1914~~, as they came in in 1907, of an increasing number of families driven to the door steps of charitable institutions.

What does it mean? It means that we are pauperizing hitherto self-respecting families; we are driving them to beggary and alms taking, because we have failed to answer the question of Why unemployment? And when one reads of these long lines of people waiting for a job, when one reads of mothers applying at relief agencies for cast-off clothing for their children, and at the same time one reads of millions made in speculation in the stock gambling in New York; when one reads at the same time of the 42,000 millionaires in the United States; when one reads of one apartment house in that Gold Coast of Park Avenue of New York City, one apartment house alone having the honor of giving dwelling place to some sixty millionaires; when one reads of that handful of human beings in that Golden Avenue spending some 280 millions of dollars upon themselves annually in the way of food and clothes and other necessities of life, one is driven to the conclusion that something is wrong. The contrast is too glaring, and somewhere the common sense and the ingenuity of the American people has lagged to permit such a glaring and such--may I say?--a menacing contrast in our economic organization.

Psychologists will tell you there <sup>no few fears</sup> ~~is no fear~~ in a man's life as debilitating as the fear of joblessness.



The fear that tomorrow or next week or next month a man may be unceremoniously and without notice thrown out of a job, leaving him helpless in a world of <sup>which is indifferent and cold, an moral,</sup> ~~anarchy~~. That is a <sup>whole</sup> ~~the~~ fear ~~that~~ makes for ~~insecurity and~~ instability of character, and it is only upon a sense of security and permanence and stability that real character can be built .  
~~I am not even touching the subject~~  
~~in any human being, --not to speak, of course, of what~~  
unemployment does to industry ~~itself~~ in the way of destroying a workingman's loyalty to his <sup>job or his employer,</sup> ~~industry~~. For how can an industry expect loyalty from a workingman who may tomorrow be thrown out of his job at <sup>a</sup> ~~the~~ slightest fluctuation in the market? <sup>now other economic arrangements.</sup>

~~Unemployment makes for inefficiency and demoralization and disorganization in industry itself.~~  
There is a problem. <sup>P</sup> Now many explanations have been offered to account for unemployment, ~~both here and abroad~~. I am not an expert student of economics and I cannot now enter, nor am I qualified to enter, into a detailed discussion of the causes of unemployment. The problem is intricate and involved, and no one explanation and no one formula is sufficient to account for it. Great responsibility is placed upon the shoulders of what is called the business cycle. The business cycle, it is said, is responsible for periodic unemployment; the business cycle has been blamed for economic depression and for panics. Perhaps I shouldn't use the word "panic," ----it is no longer fashionable to use the word "panics." Nowadays, if a business man goes "broke"



together with ten thousand other business men, he is expected to keep quiet about it; and if there are millions of unemployed workingmen, why, the politic thing to do is just to ignore the problem, and follow the philosophy that the problem does not exist if you do not recognize it.

The business cycle has been credited with responsibility for <sup>recurrent</sup> ~~periodic~~ periods of depression, and yet

the business cycle is no law like the law of gravity; it is <sup>untrue, which I suspect covers a multitude of economic sins.</sup> ~~a word.~~ It is not inherent in the nature of business. con Ven-

Business can get along very well without a business cycle.

<sup>I am sure</sup>  
The business cycle <sup>was at least</sup> can be anticipated, can be modified, can <sup>in a</sup> be controlled, if half, if a fraction of the ingenuity that has gone into the technique of production, -- ~~I say~~, if a fraction of that inventiveness, <sup>I am. business intelligence</sup> ~~that thought~~, had gone into the problem of regularizing production <sup>and distribution</sup> ~~and~~ stabilizing the market, and controlling credits, ~~this ghost of the business cycle, I suspect, would have been laid long ago.~~

<sup>largely</sup>  
It is ~~altogether~~ a problem of engineering, -- engineering on a large national scope. And to this problem the American business man is just beginning to turn his attention. <sup>TP</sup> It has been said that the machine is responsible

for ~~the~~ increasing unemployment; the improved technique, <sup>and water</sup> ~~the~~ improved efficiency <sup>in</sup> ~~of~~ production, <sup>and new</sup> the many inventions, ~~the~~ <sup>and</sup> many new machines, are making it possible ~~for a business man,~~ for a manufacturer, to dispense with <sup>a good deal of</sup> ~~hand labor,~~ with man power; ~~a~~ machine can do the work of a hundred men, and therefore a hundred men are thrown out of a job. The



contact with ten thousand other business men, he is exposed  
to the full force of the law and the full force of the  
employment of the law. The police think to do is just  
to ignore the problem, and follow the philosophy that the  
problem does not exist. It is not a problem.

The business cycle has been created with  
responsibility for periods of depression, and yet  
the business cycle is no law of the land. It is  
a myth. It is not inherent in the nature of business.  
Business can get along very well without a business cycle.  
The business cycle can be avoided, can be controlled, can  
be controlled. It is not a law of the land.

has gone into the  
the problem of  
market and  
cycle. I suggest, would have been long ago.

is a long time ago. The engineering  
engineering is a long time ago. And to this  
the American business man is beginning to turn his  
attention. It has been said that the machine is responsible

It is folly to rail against the machine etc

the machine is responsible for the machine. The machine is responsible  
for a machine. The machine is responsible for a machine. The machine is responsible  
power; a machine can do the work of a hundred men. The  
therefore a hundred men are thrown out of a job. The



situation is said to be a serious one. The Secretary of Labor thus ~~summarized~~<sup>not long ago</sup> the situation by asking: "Is automatic machinery driven by limitless power going to leave on our hands a state of chronic and increasing unemployment? Is the machine that turned out our wealth also to create our poverty? Is it giving us a permanent jobless class?"

What is the answer? A hundred years ago the workingman dreaded the machine, and those of you who are acquainted with the history of the industrial revolution of the last one hundred years or so know that in many instances the workingmen ~~would~~<sup>did</sup> attack the factory and smash the machines because they saw in the machine a competitor; they saw in the machine their greatest enemy. But there was a flaw in their reasoning. The machine turned out to be the workingman's greatest friend. The machine was able to produce things more cheaply; it was therefore able to produce a greater demand for the product, and the greater demand necessitated greater production and the employment of more men, and it was the machine that gave to the working man a standard of living higher than that possessed by workingmen at any time in the human history,--shorter hours of work, higher wages, better conditions of employment.

But I make bold to say that the machine is likely to continue to do that in the future. New innovations, the production of new commodities, will more than absorb those whom the perfected machine in other industries will dispense with. Think what the automobile has done in the



~~It is fully to said~~

But there is a serious lag in the process of adjustment  
A man thrown out of work by a new labor-saving device  
in the shop can be comforted by the fact that in 3 or 5 or  
10 yrs. this very machine will create many new jobs.  
This may be true - but he is for the time being out  
of a job - and he wants!





last quarter of a century in the way of employing men. Now it is true that the automobile forced out of jobs a certain number of people who at that time were employed in the making of wagons or carriages and similar vehicles, but think how many more, ~~how infinitely more~~ of workingmen have been since employed in the automobile industry. Think of the numbers of people that a new industry like the moving picture industry is employing, and the radio; think of the number of people that the aeroplane is likely to employ in the next quarter of a century, when traveling by air will become as common as travel on land. The machine is not the enemy of the workingman; the machine is the friend of the workingman.

Other factors are said to be responsible for these cycles of economic depression,--the increased number of workingmen in the field, the industrialization of women, the industrialization of the colored people. However serious the problem is--and we acknowledge it to be a serious and difficult problem--it is not beyond solution. The wealth is here, the resources are here, in mine, in field, in forest and in stream. A good God has placed untold wealth, wealth capable of sustaining in comfort, nay, in affluence, ten times, or fifty times the population which now exists in these United States; ~~and~~ the man power is here, and the technical knowledge is here, and the mind is here.

Now, what is wrong? This is not a country



starved, stunted, poverty stricken, an ungracious soil, mountains barren of riches; this is a country blessed by God with nearly all things that human beings can want, and all things in profusion and in abundance. There is enough of a social surplus here to go around so that every man may have his necessities and his comforts without depriving any other man of these self-same needs. And yet *there to* four million men are <sup>probably</sup> out of work today!

I am firmly of the belief that if the American people were to bring to this problem of unemployment a moiety of that same daring thinking, that same will to experiment, that same freshness of outlook, which they brought to the successful prosecution of the last war, which they manifested during the pressure of an emergency, ~~-(if they would bring a fraction, a moiety of that same freshness of outlook and originality of thought)~~ to this problem, that it could appreciably ~~well~~ be solved.

A great deal, for example, can be done by the individual industries themselves, and a great deal is now being done by some industries. It was assumed in some industries, for example, that their industry <sup>is why a</sup> ~~was~~ a seasonal *character,* ~~one,~~ and that therefore it was inevitable that certain months during the year their workmen shall be <sup>laid off</sup> unemployed, and yet a careful scientific study of <sup>some of these</sup> ~~that~~ industry revealed *the part* that <sup>they can</sup> ~~it can~~ be reorganized so that the workmen ~~therein~~ <sup>could</sup> ~~shall~~ be employed the year round without in any way diminishing the efficiency of the plant, <sup>diminishing their</sup> or ~~its~~ profits. Some



*to carry out such a program*  
industries are now attempting ~~to do it~~. They are planning their production well in advance; they are manufacturing for stock during quiet times; they are developing one or more staple articles by which the plant could be kept busy between seasons; they are inducing customers to place their orders and to accept deliveries well in advance of the season; they are transferring surplus help from one occupation to another, or from one department to another; in addition, they are seeking to develop special organizations in their products, to produce a different line of goods for different seasons, and to reduce prices at strategic intervals. Unfortunately, says this study, the firms that have been consciously working along these lines constitute but an infinitesimal number in comparison with the firms which accept the seasonal character of their industry as inescapable.

The challenge today is for the business man, *and* for the manufacturer, to make a careful scientific survey of his particular industry to see whether he cannot introduce within his industry, and cooperatively with others in the self-same industry, a scheme which would eliminate periodic unemployment. *R* Again, a great deal can be done in this country, as has been done in other countries, by establishing a chain of adequately equipped labor exchanges. There are 1600 of such labor exchanges in England today. In our country, our city or county or state employment offices are largely intended for the drifter, for the nomad.



In industry the self-respecting skilled workingman hesitates to go to an employment agency. And yet there should be in the United States a related and coordinated and adequately prepared chain of such labor exchanges which would advise workmen to seek employment in this place or in that place, *where there is demand for labor & avoid other cities where there is no demand* which would even train workmen into new trades which are not overcrowded; which would move groups of workmen about, if need be, to tide over periods of economic depression.

Again, a great deal may be done by controlling public works. Hundreds of millions of dollars are spent in this country by the national government, by state and by municipal governments, for public works,--highways, bridges, irrigation projects, improvement of rivers and harbors, public buildings, schools. Now if these public works were controlled by an intelligence, if the state or the city or the government would build its works only in periods of economic depression and retard its developments in periods of prosperity, when there is enough work to go around, it would *help to* straighten out a bit *the curve of econ.* ~~this curve~~ fluctuation.

When, for example, there occurs a period such as is evidenced today, when the curve of employment has slumped, then the state and the city and the county and the national government should jump in and begin constructing and building on a large scale to provide employment for the unemployed. When conditions become normal again, when there is enough of private construction, then the government ought



*In person*

deliberately to rearrange, so as not to compete with the private undertaking, with the private builder.

Lastly--and this is the chief thought I should like to leave with you this morning--there should be in these United States as a means of relieving stress during periods of depression, compulsory unemployment insurance. The workman is entitled to be protected against involuntary unemployment, as he is entitled to be protected against disability due to sickness or to old age; and ~~the~~ unemployment insurance is just as legitimate a charge upon business and industry as fire insurance or accident insurance; it is part of the overhead.

~~Now~~ Some private industries in the United States and some trade unions have worked out for themselves a system of unemployment insurance on one basis or another, but no state in the United States has as yet adopted a universal ~~the~~ compulsory system of insurance. But Germany has and England has. In Germany today 18 million of industrial workers are insured; the entire industrial population is insured by a compulsory act of the state. The workman pays one and a half percent of his wage to this insurance fund, and the employer pays one and a half percent. The state pays nothing except the overhead, the cost of administering this fund. But when a period of unemployment sets in, when the man is thrown out of a job, he is entitled to draw insurance benefit. There are certain restrictions, naturally, ~~certain qualifications~~, certain



provisions to protect both the state and the workingman.

But the German workingman today, <sup>by a large</sup> is not obsessed with <sup>the</sup> dread of unemployment, as the American workingman is; and the whole system is built up on the basis of a well regulated and well equipped labor exchange ~~system~~ throughout Germany. A man who applies for his unemployment benefit applies to an employment agency established by the state, and he must convince that board that he cannot find employment, and he must satisfy that board that such employment as is suitable for him does not exist in his vicinity. The ~~board~~, the agency, ~~the exchange~~ can then suggest to the man one of two things: "There is employment for you in the next city or next town or next state, or we will train you into another type of work where there is a greater demand than the one that you are in now."

So that ~~every~~ <sup>The</sup> workingman is <sup>then</sup> cared for ~~and~~ <sup>helped and</sup> tended and advised and helped and not thrown into the ~~scrap~~ <sup>set in</sup> heap when there is a period of depression. In England today there are twelve million workingmen insured. England was the first country to introduce an insurance law back in 1911. In England the state pays part of this insurance fund, equal to about 25% of the fund, and it has been <sup>maintained</sup> ~~said~~ by keen observers, ~~by students of economics~~, that it was ~~this insurance bill~~, this unemployment insurance fund, which saved the British Empire a few years ago when it was threatened with revolution and disaster. Workingmen will not rebel, friends, if they have a certain investment in the government.



Workingmen, as a rule, are a conservative group. All men are by nature conservative. The pull of the masses, the pull of <sup>social</sup> ~~the~~ gravity, as it were, ~~social gravity~~, holds people where they are. It is only dire need, terrible want or cruelty which drive men to rebellion.

If the workman in England felt that his government had no use for him, that ~~his government~~ merely exploited him; that when there was no work the government paid no attention to him, the English workman, who has a fair sense of justice and who loves freedom, and who is not cowed by government, would have torn down the pillars of the British Empire when that long, dreadful period of deflation set in, when over 27% of the British working class ~~was~~ <sup>Ww</sup> out of work.

Now there are only two alternatives possible, friends, when unemployment sets in. One is charity, that degrading and desolating thing which we call charity; and the other is ~~an~~ insurance, a benefit which a man gets, not as a dole, not as a gift, but as rightly his because he invested in it; ~~and~~ <sup>It</sup> would be well, when such an insurance plan is adopted, by state or by the federal government, that it should be so drafted as to put a premium upon regularity of employment. I believe that every business man and every manufacturer ought to be penalized for not studying and regularizing the employment of his workmen. The premiums can be so regulated that financial pressure will be brought upon industrialists to regularize and stabilize



employment, just as in industry the workmen's compensation act reduced accidents. It proved profitable for the manufacturer to install safety first appliances. ~~So~~ <sup>can be</sup> an unemployment insurance plan <sup>can be</sup> drafted with an eye to rewarding the business man who organizes the employment within his industry so that it becomes regular and steady, and punishing the man who does not, <sup>and it</sup> will go a long ways ~~to~~ reducing the so-called seasonal trades in American industry.

The soundness of the unemployment insurance is proved not only by the experiences of countries like Germany and England, but by the fact that <sup>some</sup> insurance companies in the United States, like the ~~Metropolitan~~ Life Insurance Company, are ready to issue contracts against unemployment as soon as the state legislatures permit it, recognizing that unemployment is a hazard to which the principle of insurance can be successfully applied.

The sum total of what I have said this <sup>now</sup> morning may be summarized in a few words. The primary concern of a government should be its laboring classes. The stability and, in the long run, the prosperity of the <sup>whole</sup> country, depends upon its working classes. Life has moved very rapidly in the last generation or two. The masses of people today will not submit themselves to institutions which they regard as indifferent to their welfare. This period of <sup>great</sup> unemployment will pass, I am sure. We will enjoy <sup>in another</sup> ~~next~~ month, <sup>perhaps,</sup> ~~next year,~~ another period of great prosperity, and we will again forget this ever present problem of the



unemployed. As a people we are a thoughtless ~~people~~. We do not learn from experience. It <sup>is our hope</sup> ~~might be~~ that the thoughtful men, the far visioned business men in our country, will today and the next day and the next year, wrestle with this problem until they have wrested from it a blessing.

I should like to see in these United States a system of protection for every honest workingman, which will protect him against sickness, <sup>against accident</sup> ~~against~~ unemployment, against old age. <sup>and</sup> Every human being is entitled to that. That is a minimum; that is elementary. And in a land of such profusion, there should be no question about it.

<sup>am convinced that this</sup>  
I ~~do hope that~~ it will come to pass sooner or later, <sup>and</sup> my prayer is that it <sup>may</sup> ~~will~~ come sooner than later.

--o--



1. What prompts me -
  2. We have no official rather figures -
  3. It has been estimated - 1921 - on out 57 -  
- 1914 - war.
  4. A study was made 1902-1917. - 2 1/2
  5. Amazing thing -
  6. We overlooked the social menace -  
"irregular work means irregular maintenance"  
habits - shifts - morale - pride -  
disgruntled -
- 8 others  
- industry  
- thrift
- ① Dis courage - savings - incentive  
- home
  - ② Breaks up homes -
  - ③ Thousands forced to do charity -  
- drain dregs - from all parts  
- driven to beggary.
  - ④ Park Avenue - long lines  
waiting for job - mothers -  
- wretched contrasts -
  - ⑤ Psychologists - fear of joblessness  
- who want security -
  - ⑥ hostile to industry - loyalty -



7. Many Explanations for U. - industrial

① Business Q. ch - ~~no law~~ blame  
in names - I forgot! To-day.  
- ostensibly!

- no law! - Bus. can get along.
- modified, anticipated - controlled.
- regiment - regulation -
- stabilization & markets - credit
- Engineering problem.

② Improved Technology - new machinery  
- In some indus. prod. has increased  
while emp. decreased.

Davis! -

What is answer? 100 yrs ago

- will create new industries. new consumers
- automobiles - movies - radio - airplane
- Machine is man's friend!

③ Other factors - growth & mother prod. - Indus.  
We have -  
But problem is not beyond human ingenuity.



Wealth is here! Resources are here!  
moves - fields - apply mechanism -  
necessity of war -

8. A great deal can be done by Ind. Ess. -  
Regulation! Seasonal - (note)

9. Establishment adequate chain of Public  
Employment agencies - Ex. 1600 -

10. Public Works - Shanty Houses -

11. Insurance. W.M. entitled to be  
protected - legitimate charge  
① Some private concerns - & Trade Unions -  
- no State!

② Germany - 18m - 1 1/2 % - Benefits  
in prop. to his wage - 26 weeks -  
- Employment agencies - Insurance  
not charity.

③ England - 12m. State aid -  
Save England -



12. Two Alternatives. Chant. Hermann

① Shall be so drafted - pressure -

~~Employer~~ Untermain Confederation laws -  
- make it profitable for Employer to  
be teachy.

13. ~~Value from~~ Soundness established  
not only by W. Germany. but  
Metropolitan.

14. First concern  
- This will pass.



RABBI A. H. SILVER  
CLEVELAND, OHIO

# 269

Our National Debt  
to the Unemployed



Confusion Free  
Monday by 11  
79 St. Paul  
at 10:00

Joseph A. Teneb  
18806 Markok  
av.



"Is automatic machinery driven by  
limitless power going to leave on our  
hands a state of chronic & increasing  
V? Is the machine that turns out  
our wealth also to create our  
poverty? Is it giving us a perma-  
nent jobless class?



measures to lessen seasonal unemployment are being taken by a few leaders in such highly seasonal industries as that of clothing. The social evils of seasonal work are well known.

The firms seeking to avoid these evils, according to Dr. Stone and Mr. Thompson, chief among them the Denison Manufacturing Company, have followed these rules:

They have planned their production well in advance.

They have manufactured for stock during quiet times.

They have developed one or more staple articles on which the plant could be kept busy between seasons.

They have induced customers to place their orders and to accept deliveries well in advance of the season.

They have transferred surplus help from one occupation to another or from one department to another.

In addition they have sought to develop special excellence in their products, to produce a different line of goods for different seasons and to reduce prices at strategic intervals. Unfortunately the firms that have consciously been working along these lines constitute but an infinitesimal number in comparison with the firms which accept the seasonal character of their industry as inescapable."

A number of social devices are also being urged by economists for the stabilization of industry, the lessening of the severity of economic crises and the consequent lessening of unemployment.

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...committee of similar body, representative of all groups concerned, and with effective coordination of existing public and private agencies; avoidance of bread lines, soup kitchens, money gifts or other indiscriminate giving of charitable relief; part-time work at standard rates, and expansion of necessary public works.

Preventive measures recommended include adequate provisions for federal, state and city employment services and regulation of private, fee-charging agencies; long-range advance planning of public works by city, state and federal government; the stabilization of industry, and some form of unemployment insurance.

From many sources evidence is coming of an appreciation of the importance of taking steps to deal with unemployment.

**b. By the Commission on the Church and Social Service**

The Commission on the Church and Social Service of the Federal Council of Churches has been giving attention during February and March to the unemployment situation, as to its emergency and long time aspects and from the point of view of the duty of the churches. The question of suitable action will be one of the main items of the agenda at the spring meeting of the Commission in New York, March 29 and 30.

...memorandum on emergency committee of the Fed-



# *The* **TEMPLE BULLETIN**

**THE TEMPLE**  
*East 105<sup>th</sup> St. and Ansel Rd.*  
**CLEVELAND, OHIO**

**Abba Hillel Silver, D.D.**  
**RABBI**

*Rabbi Leon I. Feuer*  
*Minister of Religious Education*

**SUNDAY, MARCH 25, 1928**

**10:30 A. M.**

**RABBI SILVER**

will speak on

**"OUR NATIONAL DEBT TO THE  
UNEMPLOYED"**

Is unemployment unavoidable?  
Is machinery the workers' enemy?  
How can the problem be solved?

**Friday Evening Service**

**5:30 to 6:10**

**Sabbath Morning Service**

**11:00 to 12:00**

**PLEASE READ THE BULLETIN**



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## ***The Musical Program for Sunday, March 25, 1928***

Mr. Beymer will play the following organ numbers:

First Sonata in G Minor..Becker  
Prelude:

I. Praeludium Festivum

III. Scherzo

IV. Prayer

Postlude:

V. Toccata

Albert Downing, tenor, will sing from Mendelssohn's "Hymn of Praise," Recitative "Sing Ye Praise." Aria "He Counteth All Your Sorrows."

## ***The Passover Season***

Wednesday, April 4th, 5:30 P. M.—  
Services for the eve of Passover.

Wednesday, April 4th, 6:30 P. M.—  
Congregational Seder.

Thursday, April 5th, 10:00 A. M.—  
Services for the first day of Passover.

Sunday, April 8th—Passover celebration for the Religious School.

Wednesday, April 11th, 10:00 A. M.—  
Services for the 7th day of Passover.

The Union Haggada for Passover may be secured at 50 cents per copy from the Temple Office.

## ***Beautiful Gift to the Temple***

A group of friends of the late Mr. Jacob Lustig, who for many years was an honored member of The Temple, have given to The Temple in his memory the painting "Safed" of the eminent Jewish artist Saul Raskin.

The painting was on exhibition at The Temple along with the other works of Mr. Raskin in January and attracted widespread praise.

It is the outstanding work of this very gifted Jewish artist. The Temple is happy to be the possessor of this beautiful work of art which will be hung in the Parlor and expresses to the friends of Mr. Jacob Lustig its appreciation for their thoughtfulness and generosity.

Another work of Mr. Raskin—a water color of The Temple site—was donated by the artist himself following the exhibit of his work at The Temple and is now hung in the Temple Library.

## ***Temple Religious School Report for the week***

Total enrollment, including the High School—1341

Number of pupils, Kindergarten to the 9th grade, incl.—1225

Average attendance for the week—91%

The following classes had 100% attendance for the week: 6D, Helen Wertheimer; 8B, Nellie Liddel; 9D, Seville Fink; 1B, (High School) R. H. Sacharow.

### **Sunshine Fund**

The Sunshine Fund Collection for the week amounted to \$36.66.

### **Passover Celebration**

On Sunday morning, April 8th the Religious School will celebrate the festival of Passover with a play and a series of tableaux to be given entirely in Hebrew.



# Temple High School Supper Meeting

prior to the

## ANNUAL ORATORICAL CONTEST

for

PARENTS, STUDENTS and TEACHERS

Sunday Evening  
April 1st, 1928

6:00 P. M.  
Mahler Hall

Reservations are 50 Cents Per Plate. The Rabbis and Teachers are Anxious to Meet with the Parents of their Students. Parents are Urged to Attend this First Gathering of the High School WITH their Sons and Daughters.

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## Annual Congregational Seder

in celebration of

## THE FIRST NIGHT OF PASSOVER

Wednesday Evening  
April 4th, 1928

6:30 P. M.  
Mahler Hall

The Seder Service will be read by Rabbi Silver, the music furnished by the Temple Choir and the Passover meal catered by Baumoel. Reservations are \$2.00 for adults and \$1.25 for children under 12 years of age. Reservations should be made at the Temple Office as early as possible as Mahler Hall will accommodate only a limited number of families. JOIN WITH THE CONGREGATION IN THIS JOYOUS CELEBRATION.



## ***Temple Men's Club***

On Wednesday evening, April 11th, the Temple Men's Club will hold a smoker meeting at 8:00 P. M. in Mahler Hall. The program promises another evening of unusual interest. The meeting will be in the form of a Presidential Candidate Forum. The speakers have not yet been definitely selected, but they will be capable representatives of each of the three leading presidential candidates, Hoover, Willis and Smith. The full details of the program will be published in our next bulletin.

## ***Hillel Foundation Players***

Under the auspices of Cleveland Lodge I. O. B. B., the Hillel Foundation Players of Ohio State University will present a dramatic performance next Sunday evening, March 25th in the auditorium of the Euclid Avenue Temple. It is of interest to note that two of the stars of the Hillel Players, Harry Tucker and Dorothy Ozer, are products of our Alumni Theatre Guild.

## ***The Temple Wishes to Acknowledge with Thanks the Following Contributions:***

### ***To the Floral Fund***

Mrs. Jack Siegel	In memory of Father, Sam Sitzman
Gertrude Strauss	In memory of Moses Kaber
Cecile, Stuart and Gilbert Halle	In memory of their Mother, Jennie Halle

### ***To the Library Fund***

Mrs. Sidney Weitz.	In memory of Father, Louis Neuman
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### ***To the Scholarship Fund***

Mrs. Louis M. Greene	In memory of Father, Louis Neuman
Iris and Stanley Neuman	In memory of their Father, Louis Neuman
Mr. and Mrs. A. A. Bencsch	In memory of Barbara Kahn Bach
Mrs. Sarah Sampliner	In memory of Edwin Weil and Simon Davis
Mrs. H. Auerbach	In memory of Mrs. Flora Moses

## ***The Feder Memorial Gift***

The numerous friends of Mrs. Marcus S. Feder, who during her lifetime contributed so much to The Temple and endeared herself to thousands in our community, have established in the Temple Library a memorial fund in her honor. The income of the fund will be used annually to purchase books of Jewish interest. Each volume will carry an appropriate memorial inscription.

The Temple takes this means of expressing its appreciation to all those who have made this fund possible.

## ***The Temple Boy's Choir***

In recognition of their faithful and splendid service in furnishing the music for the Saturday morning services The Temple will entertain its Boys' Choir at supper on Thursday evening, March 29th. The Boys' Choir is composed of forty boys from our Religious School and is directed by Paul Allen Beymer, Temple Organist.



1. What prompts us to discuss V. is not  
merely the fact that V. is here with us to-  
day on a large scale, but also the fact  
that it was with us <sup>intensely</sup> ~~intensely~~  
again in the past on a  
large scale, and ~~and~~ that it is  
continuing with us on a small  
scale.

2. We have no official & author.  
figures on U. to day. The need is  
the pity. Our Dept. of Labor should  
be in possession of ~~such~~ accurate  
machinery for deter. the extent of inst.  
U. throughout Am. industry & agriculture  
at any and all times. The econ.  
problem can be adequately handled  
without first having all re. data  
& information bearing on the subject.

3. It has been estimated by that the  
rev. & to-day is the 4 million. during



2

the slump period of 1921 the no. of  
ranged from  $2\frac{1}{2}$  to  $5\frac{1}{2}$  m. One part of  
2 <sup>more</sup> months was out of a job in that  
year of sudden disastrous deflation.  
But in 1914 the moved. preceding the  
war, the situation was no better.  
Was 5 m. was ~~the~~ and only the war,  
with its demands for am. war mater. &  
products, saved the situation.

A study was made, the phenomenon  
in U. in the cities of the U.S. from for the 15  
years bet 1902-1917, and the finding  
was that the av. no of U. during the  
whole period was nearly  $2\frac{1}{2}$  m.  
worker —

4. The amazing thing is that the Un. problem  
has remained conspic. w/out. to the  
problem, unless the U. situation becomes  
so bad that it could no longer be  
ignored. We have uncritically  
assumed that U. war machine was



the nature of things, unavoidable and 3.  
periodically inevitable, and all that  
can be done about it was to afford  
exhausted relief, in the way of charity, to  
those most severely distressed by long  
periods of V.

We overlooked the social menace  
of V. (1) Some one has rightly asserted  
that "irregular work means irregular man-  
ner." Irregular work creates irreg. habits  
& work. <sup>negates</sup> men shirkers; destroys  
morals, <sup>and loyalty</sup> undermines a working man's pride  
and self-respect; presses idleness upon  
able-bodied men willing to work. Makes  
men disappointed and unhappy.

Disrupts families - for many a man  
finds the burdens of family life too heavy  
to bear when he is unable to find work  
- and he seeks release in escape -

(2) It discourages men. Many men see  
the five dollar week they had signed up  
with which to educate their children,  
or with which to buy a modest home -  
or merely dream of - slowly but  
fatally used up in the lean months  
of V. - and with the vanishing little



savings, she also has paid the entire  
of their workmen are forced to  
surrender their wages which they had  
already paid in part in weekly  
or monthly installments - i.e. they  
cannot meet the payments. And thus  
a life-long dream is destroyed - and  
from a small period given - a great  
loss incurred.

32) Thousands are forced to the doors  
of Relief agencies - & nothing is more de-  
grading & humiliating. In the family &  
self-respect, nothing is so crushed  
to ask charity - is to drain the  
last bitter drops of the cup of life.  
This pauperization of the manhood  
& womanhood of our land is a blot  
on the shield of this the freest &  
richest country in the world.  
From all parts of the land come reports  
that the dupes, the char. ex. have  
been exhausted by the large numbers  
in the no. of families seeking  
material relief. What does it mean!







4). Psych. Student / Soc. here, undertakes  
was taken again that the fear of job-  
business is the most serious of fears.  
It robs a man of a sense of steadiness  
& stability upon which all things  
character & values can be built.

And V. is also hurtful to industry.  
It undermines the worker's loyalty to  
an industry which cannot readily  
support him - & which can turn  
out ~~into~~ upon want & misery  
at the slightest fluctuation in the  
market. It ~~debases~~ separates severely  
with ind. efficiency & organization.

5. Many explanations have been advanced  
for the present <sup>great</sup> ~~unemployment~~ - & for the ~~continued~~  
continued V. & lesser magnitude which  
exists all the time. The subject is too  
intricate & too involved for any simple  
explanation & any simple formula.

1. The Bus Cycle has been blamed  
for panics in the past, & for ind. distress  
in the present. It is no longer fashionable



to speak families. To-day if a Mr. man  
for broke to gether with 10.000 & this  
he is ~~not~~ <sup>not</sup> even supposed to  
~~do not even~~ make a noise!  
There are no families. People just go  
"mechurab". And when million are  
out, well - the best thing to do  
about it - is to keep quiet! It is  
the Jewish phyllo - A situation does  
not exist; if you refuse to recognize  
it is all the same. There is not a law

it. Now the Bus. Cycle is not a law - like the law of gravity - inherent in the nature of things. Bus. can get along without Bus. Cycles. Bus. can be unshaped, unshaped & even prevented. If the same amount of bus. trains & materials & labor were put into the industrial system, and production had gone into the the problem, the regularization of production, and the stabilization of markets, and the control of credit - the sheet, the Bus. Cycle would have been laid long ago. The problem is an engineering problem not a



scale - and is decidedly soluble -  
at least in large measure.

6. The improved technology of an industry is  
said to have thrown many men out  
of work. New inventions + new machinery  
enable industry to dispense with  
man-power. On machines will save time  
to the work of 100 men. Here 100 men  
are thrown out of a job. There is some  
merit to this reasoning. Statistics show  
<sup>in some instances</sup> that ~~which~~ production increased while  
employment actually decreased. Sec'y.  
Blair, U.S. Dept. Labor has summarized  
the situation in a query: "Is automatic  
machinery, driven by countless power  
going to leave in our hands a stable  
chronic and increasing unemployment?  
Is the machine that turns out our  
wealth also to create poverty? Is it  
giving us a permanent jobless  
class?"

What is the answer? When the machine  
first appeared ca. 100 yrs ago - the country was  
regarded it as the mortal enemy. Since



improving him, destroying him. Smaller  
machines. Union pay let the machinery  
industry. But this economy was faulty.  
Machine pushed him, labour. For in  
him higher standards, but his  
less, higher wages, were simpler  
than suggested by labour laws at any  
time in industry. Machines produced  
more cheaply. Increased demand  
for machine articles & employed more  
& more men in industry.

This will continue to the  
car. Production will create new  
industries which will <sup>mean</sup> ~~mean~~  
draw those laid off in <sup>other</sup> industries  
on account of machinery devices.  
Think of the hundreds, thousands where  
the auto. industry was employs.  
To be sure many who have been employed  
in man. & wages, & earnings sh.  
were laid off. But how many were  
were employed. Every new invention -  
~~the money problem, the radio, the flying~~  
machine has created demand for labour.  
far greater than one displaced their office.  
in other industries. The machine is man's  
friend. Not enemy.



7. Other factors have been indicated. The  
growth of the underlying population. The  
individual. & the needs of the masses.  
But the problem is not beyond human  
ingenuity. The wealth is here. The  
resources are here. We have a surplus  
of all that men need for their subsistence  
and comforts. — In our mines,  
in fields, in forests, in oceans —  
our treasure houses from which  
intelligence, prudence & fairness  
can withdraw all that is necessary  
for a peaceful, temperate, and  
if we would apply ~~the same~~ <sup>a fraction of</sup>  
~~that scale~~ <sup>the same amount</sup>  
of investment that, irregularly,  
during & experimentation which is  
employed in the production, the trans-  
fer to the reg. & industry looking to its  
regulation & stabilization — we  
would end it. I am sure, for all  
time.



8. A great deal can be done by the  
industrial. industries themselves. Some  
have done it. Industries which were  
regarded as seasonal were upon  
study & research found to be amenable  
to such a change, as will give  
year-round employment to their workers.  
E.g. <sup>careful planning</sup> management, made that possible.  
(Inst. p. 9) This should be the new challenge  
to our industry.

9. A great deal too, can be accomplished  
by the establishment of adequate <sup>+ selected</sup>  
chain of public employment  
offices <sup>throughout the land</sup> England has 1600 <sup>advisory</sup>  
labor exchanges. Most of them  
are intended for districts,  
and the remainder, they should be  
so-called, <sup>representing</sup> all needs.  
data, <sup>transfer</sup>, <sup>current</sup>, actual <sup>needs</sup>.  
not alone in the given ind. area  
but throughout the country. They  
should advise men of openings in  
other parts of the state. They should  
direct them from a crowded spot  
to one less crowded. They should



make a serious & well. effort to  
bring together ~~the same~~ leaders of the

10. Another means of alleviation is the  
rearrangement of public works on a  
large scale during periods of dis-  
pension. The construction of public  
works, <sup>throughout</sup> highways, irrigation projects,  
river & harbor improvements, should  
be planned forward in hard times &  
deliberately retarded in periods of  
great mid. prosp. The city, county  
& State would then not be competing  
with private enter- & force the price  
level market & comm. up, still  
further inflating & making for want  
depletion.

10. And Lastly - There should be Compul. U.  
insurance for all.

1. The working man is entitled to be  
protected against sudden unemploy. just  
as he is entitled to be protected against ~~loss~~  
the disability of sickness & old age.  
2. U. insurance is a legitimate



charge against industry - the law as  
accident insurance, or fire insurance,  
- but, its work had. up

(1) Some private insur. have already  
method. ~~it is very~~ <sup>in U.S. regards on</sup> ~~various~~ <sup>in U.S.</sup> ~~plans~~ <sup>plans</sup> ~~of the~~ <sup>of the</sup>  
~~clothing~~ ~~water~~ ~~Chicago~~ - ~~the~~ ~~death~~ ~~of~~ ~~the~~ ~~street~~  
~~workers~~ ~~in~~ ~~U.S.~~ ~~is~~ ~~no~~ ~~other~~ ~~but~~  
only in very few. No State has  
as yet ~~accepted~~ <sup>enacted</sup> an U. S. law.  
But abroad U. S. law  
has been introduced on many  
nearly all. ~~is~~ <sup>is</sup> ~~with~~ <sup>with</sup> ~~in~~ <sup>in</sup> ~~Germany~~ <sup>Germany</sup>  
& England.

2. Germany. 18 m. insured -  
workers  $1\frac{1}{2}$  % wage - ~~deducted from~~ <sup>deducted from</sup> ~~his~~ <sup>his</sup> ~~pay~~ <sup>pay</sup>.  
roll. Employer  $1\frac{1}{2}$  % - State pays nothing  
but operating expenses. Benefits  
are in proportion to the num. wages  
worker. An U. S. worker is entitled to  
~~for~~ <sup>for</sup> ~~benefits~~ <sup>benefits</sup> 1 week after stopping  
work provided he has paid for 26  
cont. weeks during preceding 2 months.  
He is then entitled to draw w. benefits



for no remuneration itself. Payments  
are made at emp. exch. after  
it is proved to satisfaction of board that  
no vacancy exists. Payments are  
refused if worker is unwilling to  
accept suitable emp. elsewhere  
or upon refusal to take training  
for another occupation.

The whole Gov. program is based  
on a <sup>expensive</sup> system of public Em-Exchanges  
which study labor markets, advise  
unemployed, transporters if neces.  
to other part country, or trainees  
for reabsorption in other trades.  
It is insurance, not charity!

3 England — first war loan in 1916  
12 million was raised. In  
England the govt. kept a subsidy  
to U.S. Gov. Fund — equal to about  
 $\frac{1}{4}$  of the total. And it is this sum  
which probably kept Eng. from econ.  
revol. & disaster in the 40s & 50s



which followed the 5/1921 when 23%  
of all workers in Eng. were unemployed.

11. There are but 2 alternative charity  
- depravity, infamous, and  
insurance - "an system. payment of  
benefits from funds largely contributed  
by its beneficiaries" —

And the insurance plan shall be so  
<sup>adapted</sup> ~~adapted~~ & premium so gradual as to  
put pressure upon the Employer  
towards this utmost advantage  
to a steady growth. Firms should  
be penalized for keep their Em. un-  
steady. Just as the Unlucky Comp.  
has reduced the no. of accidents  
in ind. plant - be. they made it  
more profit. for Em. to introduce  
safety first devices - To still an O  
res. law, which will bring heavy  
premium upon Unlucky Employer - even  
approach no. of Unlucky —



12 - That the plan is prac. is deemed not  
only in Gr. & in Eng. but by fact that  
penetration agencies like the M. & L.  
Co. is ready to receive  
entrusts of W. Res. if permission  
could be obtained from the State  
Legislature - assumed that V.  
is a hazard to which the Gov-  
ernment could successfully be  
applied.

13. The first concern, a country should  
be its laboring population. The  
country, & country is a contented  
working-class.



## "OUR NATIONAL DEBT TO THE UNEMPLOYED"

BY

RABBI ABBA HILLEL SILVER

We have overlooked the social menace of unemployment. Periodic unemployment makes for irregular habits, shiftlessness, destroys morale and undermines a laborer's pride and self-respect. It discourages those who see their small savings, which they had through careful economy, set aside for the education of their children or for the purchase of a home, slowly eaten up by the lean weeks and months of unemployment. As their savings vanish, their pride too, and their ambitions vanish. Unemployment disrupts families, for many a man finds the burden of carrying for a family too heavy to bear when he is unable to find work.

Unemployment is forcing thousands to the doors of charitable institutions and nothing is more degrading and desolating. For the family of a self-respecting workingman, to be compelled to ask charity is to drain the last bitter dregs of the cup of life. This social pauperization of the manhood and womanhood of our land is a blot on the honor of this, the fairest and richest country in the world.

The fear of joblessness is dreadfully demoralizing. It robs a man of that sense of security and stability upon which alone permanent character values can be built.

Unemployment is also hurtful to industry and business. A workingman can not be loyal to an industry which may at any moment, at the slightest fluctuation in the market, throw him out upon want and misery. It also interferes seriously with industrial efficiency and organization.

Unemployment is not an insoluble problem. Periodic fluctuations of prosperity and depression are not inevitable. The business cycle can be, to a large extent, controlled. If the same amount of intelligent



research and inventive ingenuity which has gone into technical improvement and the production end of American industry had gone into the problem of the regularization of production, the stabilization of markets and the control of credits, the dread ghost of the business cycle would have been laid long ago.

Above all, a law should be passed establishing compulsory unemployment insurance for all workingmen.

Every workingman is entitled to be protected against involuntary unemployment just as he is entitled to be protected against the disability of sickness and old age. Unemployment insurance is a legitimate charge against industry the same as accident insurance or fire insurance. The insurance plan should be so drafted and the premiums should be so graded as to put financial pressure upon the employer to steady employment within his industry.

The first concern of a country should be its laboring population. The security of a country rests upon a contented working class. Rich and prosperous America can not afford to subject millions to recurrent periods of unemployment and want and to drive thousands to beggary and alms taking.

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"OUR NATIONAL DEBT TO THE UNEMPLOYED"

Rabbi Abba Hillel Silver

The Temple, Sunday Morning

March 25th, 1928.

Unemployment on a large scale is not only here now, but it has been with us periodically, and on a smaller scale it is with us continuously.

The amazing thing is that the American public has remained comparatively indifferent to the problem except at such times when the unemployment situation becomes so grave that it can not any longer be ignored. We have uncritically assumed that unemployment is somehow inherent in the nature of industry, unavoidable and periodically inevitable and that all that could be done about it is to extend relief in the way of charity to those who are most severely distressed by it.

We have overlooked the social menace of unemployment. Periodic unemployment makes for irregular habits, shiftlessness, destroys morale and undermines a laborer's pride and self-respect. It discourages those who see their small savings, which they had through careful economy, set aside for the education of their children or for the purchase of a home, slowly eaten up by the lean weeks and months of unemployment. As their savings vanish, their pride too, and their ambitions vanish. Unemployment disrupts families, for many a man finds the burden of caring for a family too heavy to bear when he is unable to find work.



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The improved technology of our industry is said to be throwing many men out of their jobs. New machinery is enabling industry to dispense, to a large extent, with man-power. In some industries production has increased, while employment has actually decreased.

Is the machine therefore to be looked upon as the enemy of the



working-man? Decidedly not! Frequently in the past working-men looked upon the machine as their competitor. Machines were often smashed by working-men out of fear of rivalry. But the machine has proved the working-man's greatest friend. By producing more cheaply, it has increased demands for commodities and simultaneously the demand for labor. The machine has raised the standard of living of the working-man, shortened his hours of work and increased his wage. It will continue to do so in the future. New inventions and the creation of demands for new commodities will not only absorb those whom the older industries because of improved machinery, will dispense with, but will create jobs for many more.

The American business-man must begin to think seriously about regularizing his product so as to substitute for seasonal occupation permanent employment. Some industries have already done it. All should be doing it. It is a difficult problem, but not beyond the intelligence and ingenuity of the American business-man.

Our Government should establish a chain of adequate and related public employment offices or labor exchanges. They should be scientifically organized and possessed of all necessary data and information concerning actual economic conditions not alone in their given areas but throughout the country. They should direct men from crowded industries to others less crowded. They should advise men of openings in other parts of the country.

Much thought should be given to the utilization of public works as a means of offsetting the serious fluctuations in employment.

The construction of public buildings, highways, river and harbor improvements and schools should be aggressively pushed forward in hard times and deliberately retarded in periods of economic prosperity.



Above all, a law should be passed establishing compulsory unemployment insurance for all working-men.

Germany has eighteen million working-men insured. England has twelve million. No state in the Union, not to speak of the Federal Government, has as yet experimented with unemployment insurance. Every working-man is entitled to be protected against involuntary unemployment just as he is entitled to be protected against the disability of sickness and old age. Unemployment insurance is a legitimate charge against industry the same as accident insurance or fire insurance. The insurance plan should be so drafted and the premiums should be so graded as to put financial pressure upon the employer to steady employment within his industry.

The first concern of a country should be its laboring population. The security of a country rests upon a contented working class. Rich and prosperous America can not afford to subject millions to recurrent periods of unemployment and want and to drive thousands to beggary and alms taking.



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"OUR NATIONAL DEBT TO THE UNEMPLOYED"

RABBI ABBA HILLEL SILVER

The Temple, Sunday Morning,


March 25th, 1928.

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(This social pauperization of the manhood and womanhood of our land is a blot on the honor of this, the fairest and richest country in the world.

The fear of joblessness is <sup>dreadfully</sup> ~~the most~~ demoralizing ~~of fears~~. It robs a man of <sup>that</sup> ~~the~~ sense of security and stability upon which alone permanent character values can be built.

Unemployment is also hurtful to industry and business. A working-man can not be loyal to an industry which may at any moment throw him out upon want and misery at the slightest fluctuation in the market. It also interferes seriously with industrial efficiency and organization.

Unemployment is not an insoluble problem. Periodic fluctuations of prosperity and depression are not inevitable. The business cycle can be, to a large extent, controlled. <sup>2</sup> ~~if~~ the same amount of intelligent research and inventive ingenuity which <sup>has</sup> ~~have~~ gone into technical improvement and the production end <sup>of</sup> ~~in~~ American industry had gone into the problem of the regularization of production, <sup>t</sup> ~~The~~ stabilization of markets and the control of credits, the dread ghost of the business cycle would have been laid long ago.

The improved technology of our industry is said to be throwing many men out of their jobs. New machinery is enabling industry to dispense <sup>to a large extent</sup> ~~in many instances~~, with man-power. In some <sup>industries</sup> ~~instances~~ production has increased, while employment has actually decreased.



Is the machine therefore to be looked upon as the enemy of the working-man? Decidedly no! Frequently in the past ~~have~~ working-men looked upon the machine as their competitor. Machines were <sup>often</sup> frequently smashed by working-men out of fear of rivalry. But the machine has proved the working-man's greatest friend. By producing more cheaply, it has increased demands for commodities and simultaneously the demand for labor. The machine has raised the standard of living of the working-man, shortened his hours of work and increased his wage. It will continue to do so in the future. New inventions and the creation of demands for new commodities will not only absorb those who <sup>in</sup> the older industries, ~~which~~ because of improved machinery, <sup>will</sup> ~~dispensed~~ with, but will create <sup>jobs</sup> ~~demands~~ for many more.

The American business-man must begin to think seriously about regularizing his product so as to substitute for seasonal occupation permanent employment. Some industries have already done it. All should be doing it. It is a difficult problem, but not beyond the intelligence and ingenuity of the American business-man.

Our Government should establish a chain of adequate and related public employment offices or labor exchanges. They should be scientifically organized and possessed of all necessary data and information concerning actual economic conditions not alone in their given areas but throughout the country. They should direct men from ~~their~~ crowded industries to others less crowded. They should advise men of openings in other parts of the country. ~~They should make a serious and intelligent effort to bring together the man and the job.~~ <sup>H</sup> Much thought should be given to the utilization of public works as a means of offsetting the serious fluctuations in employment. The construction of public buildings,



highways, river and harbor improvements and schools should be aggressively pushed forward in hard times and deliberately retarded in periods of economic prosperity.

Above all, a law should be passed establishing compulsory unemployment insurance for all workmen.

Germany has eighteen million workmen insured. England has twelve million. No state in the Union, not to speak of the Federal Government, has as yet experimented with unemployment insurance. Every working-man is entitled to be protected against involuntary unemployment just as he is entitled to be protected against the disability of sickness and old age. Unemployment insurance is a legitimate charge against industry the same as accident insurance or fire insurance. The insurance plan should be so drafted and the premiums should be so graded as to put financial pressure upon the employer to steady employment within his industry.

The first concern of a country should be its laboring population. The security of a country rests upon a contented working-class. Rich and prosperous America can not afford to subject millions to recurrent periods of unemployment and want and to drive thousands to beggary and alms-taking.



"OUR NATIONAL DEBT TO THE UNEMPLOYED"

Rabbi Abba Hillel Silver

The Temple, Sunday Morning

March 25th, 1928.

Unemployment on a large scale is not only here now, but it has been with us periodically, and on a smaller scale it is with us continuously. (1)

The amazing thing is that the American public has remained comparatively indifferent to the problem except at such times when the unemployment situation becomes so grave that it can not any longer be ignored. We have uncritically assumed that unemployment is somehow inherent in the nature of industry, unavoidable and periodically inevitable and that all that could be done about it is to extend relief in the way of charity to those who are most severely distressed by it. (2)

✓ We have overlooked the social menace of unemployment. Periodic unemployment makes for irregular habits, shiftlessness, destroys morale and undermines a laborer's pride and self-respect. It discourages those who see their small savings, which they had through careful economy, set aside for the education of their children or for the purchase of a home, slowly eaten up by the lean weeks and months of unemployment. As their savings vanish, their pride too, and their ambitions vanish. Unemployment disrupts families, for many a man finds the burden of caring for a family too heavy to bear when he is unable to find work.



✓ Unemployment is forcing thousands to the doors of charitable institutions and nothing is more degrading and desolating. For the family of a self-respecting working-man, to be compelled to ask charity is to drain the last bitter dregs of the cup of life. This social pauperization of the manhood and womanhood of our land is a blot on the honor of this, the fairest and richest country in the world.

✓ The fear of joblessness is dreadfully demoralizing. It robs a man of that sense of security and stability upon which alone permanent character values can be built.

✓ Unemployment is also hurtful to industry and business. A working-man can not be loyal to an industry which may at any moment, at the slightest fluctuation in the market, throw him out upon want and misery. It also interferes seriously with industrial efficiency and organization.

✓ Unemployment is not an insoluble problem. Periodic fluctuations of prosperity and depression are not inevitable. The business cycle can be, to a large extent, controlled. If the same amount of intelligent research and inventive ingenuity which has gone into technical improvement and the production end of American industry had gone into the problem of the regularization of production, the stabilization of markets and the control of credits, the dread ghost of the business cycle would have been laid long ago.

The improved technology of our industry is said to be throwing many men out of their jobs. New machinery is enabling industry to dispense, to a large extent, with man-power. In some industries production has increased, while employment has actually decreased.

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The American business-man must begin to think seriously about regularizing his product so as to substitute for seasonal occupation permanent employment. Some industries have already done it. All should be doing it. It is a difficult problem, but not beyond the intelligence and ingenuity of the American business-man.

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✓ The first concern of a country should be its laboring population. The security of a country rests upon a contented working class. Rich and prosperous America can not afford to subject millions to recurrent periods of unemployment and want and to drive thousands to beggary and alms taking.



March 25th, 1928.

Mr. Guy Clemmitt,  
The Plain Dealer,  
Cleveland, Ohio.

My dear Mr. Clemmitt:-

This subject is so important that perhaps you may find it advisable to give this address more space.

I feel that this is an opportune moment to bring to the attention of the American public the need of somehow solving the constantly recurring unemployment problem.

Very sincerely yours,

AHS/IR