

# On To Minneapolis!

NATIONAL JEWISH CONFERENCE TO BE HELD JUNE 13 TO 15,  
PRECEDING GENERAL CONFERENCE

RESERVATIONS for the 1931 meeting of the National Conference of Jewish Social Service at Minneapolis are coming in to Miss Anne F. Skolsky at Minneapolis from all parts of the country. New York, Philadelphia, Washington, Baltimore, Newark, Hartford, Springfield, Rochester, Norfolk, Memphis, Atlanta, Oakland and Los Angeles, are already represented on the list, as are the Middle Western cities not so distant from Minneapolis. From present indication, Cleveland, Chicago, Detroit, St. Louis and Cincinnati will each send delegations. After all, Minneapolis is the center of excellent vacation territory so that many members, feeling the need for "getting together" this year, will find their way to the Conference, even if funds for expenses will be curtailed. While some cities report budget cuts for Conference delegates, others advise that their Federations and Community Chests are making strenuous efforts and allowing the usual appropriations for Conference purposes.

There is no avoiding the issue, as our ex-presidents point out elsewhere in this QUARTERLY, social work is facing a hard and searching experience. The work load is increasing, the available work funds are limited, and the social agencies and social workers are being compelled to concern themselves with the questions as to their functions, their responsibilities in times of drastic economic dislocations, the need for reconsidering relationships with public agencies, with industry, with the whole of social life.

The program of the Conference this year will be built around the theme of the effects of the economic depression upon Jewish social work. The presidential address of Philip L. Seman, opening the sessions on Saturday evening, June 13, will be entitled, "Character Building Agencies—A Challenge to a Social Work Program." Sunday morning's session will be addressed by an outstanding Board member and by one of our leading Jewish social workers, both speaking on the subject, "Jewish Social Work in the Economic Depression." Dr. I. M. Rubinow of Cincinnati, will preside at Sunday afternoon's meeting and speakers from the functional fields will talk on, "The Effect of the Economic Depression on Standards of Social Work Agencies." Harry L. Glucksman of New York will speak at this session for the Community Centers, Dr. A. M. Dushkin of Chicago, for Jewish Education, H. Joseph Hyman of Indianapolis for the Intermediate Communities, H. L. Lurie for the National Agencies. Speakers representing family welfare, child care and the health fields will be announced later.

The Program Committee, under the Chairmanship of Jacob Kepecs of Chicago, is arranging time for sectional

groups and round tables, during the remainder of Conference Week.

### Sessions of General Conference

The sessions of the National Conference of Social Work, to be held in Minneapolis June 14-20, will include many meetings devoted to various aspects of the Unemployment theme. Dr. Richard C. Cabot of Boston, President, will open the Conference Sunday evening with an address entitled, "The Needs for Tests for the Values of Social Treatment." Other subjects for the general sessions are announced as "Unemployment"; Costs of Medical Care," by Michael M. Davis; "Racial Contributions to American Culture"; "The Resources of the Social Worker" by Mrs. John M. Glenn; "Public and Private Social Work." The sectional meetings of the Conference will carry their usual diversified programs, while the meetings of the Associate and Special Groups will offer further opportunities for study and consideration of the special interests. The full, though tentative, program of the National Conference of Social Work and Associate Groups, is included in the February Bulletin of the Conference which may be secured by writing Howard R. Knight, General Secretary, National Conference of Social Work, 277 East Long Street, Columbus, Ohio.

Railroad certificates entitling members to reduced fare privileges will be mailed to members in good standing late in April.

The Hotel Radisson will be headquarters of the National Conference of Jewish Social Service. Reservations there can be made through Miss Anne F. Skolsky, Executive Secretary, Jewish Family Welfare Association, 228 Citizens Aid Building, Minneapolis, who is secretary of the Local Arrangements Committee.

### Conference Proceedings

AGENCIES or workers interested in securing copies of the 1929 and 1930 Proceedings of the National Conference of Jewish Social Service can write to the Secretary, and enclose a check for \$2.00.

Copies of old Proceedings dating back to 1910 can be purchased from the same source at \$1.00 per volume. Copies are on hand for the following years: 1910—St. Louis; 1912—Cleveland; 1924—Toronto; 1925—Denver; 1926—Cleveland; 1927—Des Moines; and 1928—Cincinnati.

Please address the Secretary, NATIONAL CONFERENCE OF JEWISH SOCIAL SERVICE, 71 West 47th Street, New York City.

# Some Reflections on a Conference on Permanent Preventives of Unemployment

By RABBI EDWARD L. ISRAEL

ONE leaves a thorough discussion of the subject of unemployment in some respects a little more bewildered than on entering it. We approach the field with a pronounced sense of sympathy for the millions who are the victims of the dread recurrent cycles of business depression. We have shuddered at the distress that is wrought among those dispossessed of jobs by the introduction of labor-saving devices. We feel that something must be done, and we look eagerly toward any and all plans presented on the basis of sound facts by men who have made a life study of the problem of preventing unemployment.

What happens? We are confronted by innumerable suggested solutions. Each expert has some panacea which will solve the situation forthwith. Each solution seems so simple, so logical, and so just. The trouble is that there are so many solutions that we are overwhelmed by the richness of choice which is afforded us. In the midst of this state of affairs we are all the more puzzled that, with so many possible antidotes for the disease of unemployment, so little has been done by either business or government, and little else seems contemplated. Each wave of depression leaves in its wake a trail of physical and moral havoc which is speedily forgotten by the more fortunate, and each new crisis finds us as unprepared for it as we were for the last. The charitable explanation would be that, amid this plenitude of remedial plans, we stand, like the proverbial 'ass of Burian', not knowing whether to turn to the right or the left, and thus, due to our fatal indecision, starve in the midst of plenty. I am afraid, however, that this is too charitable an explanation. It presupposes a willingness to act. The more apparent reason seems to be a lack of real desire for a constructive and human solution of our grave economic problems on the part of those who wield the power in the realms of business and finance.

It seems, therefore, that something more is needed to cure unemployment than mere plans by economists. We need the courage of a thoroughgoing conviction of the supreme sanctity of human values above those of property. This alone can inspire concrete activity. It was, therefore, most fitting that the departments of social justice of the Catholic, Protestant, and Jewish groups in America, namely, the National Catholic Welfare Conference, the Federal Councils of Churches of Christ in America, and the Central Conference of American Rabbis, should attempt to focus the attention of the nation on the necessity for action. This was done in a recent meeting held over a two-day period in Washington, D. C. The problem of permanent

preventives of unemployment was presented from every conceivable point of view. Experts along various economic lines propounded their proposals. Not only ministers, but economists, social workers, socially minded laymen, teachers, and other public leaders attended the meetings in great numbers. There, they were regaled with a veritable superabundance of analysis of the situation and advice as to what should be done. The matter of immediate relief was ignored, but not because of a lack of sense of its importance. The various church organizations, through other channels, have been most insistent on immediate relief for those who are suffering because of unemployment. We cannot stand by idly while we deliberate the subject of permanent prevention. The tenor of the present conference, however, may be summed up by the slogan, "This must not happen again!" The concern was for future prevention, once the terrible trials of the present are over. Immediately, we can look only toward relief measures, but none will say that an intelligent civilization must regard periodic mass charity, apple-vending, and emergency relief campaigns as the moral solutions of economic difficulties.

Let us glance for a moment at a brief analysis of the various papers which were presented. The point of view of the enlightened employer consisted of an analysis of our present predicament, an explanation of seasonal, technological, and cyclical unemployment and some brief suggestions for the alleviation of each of these. Seasonal unemployment, it was said, could be curtailed to some degree by diversification of factory output, by out-of-season advertising campaigns, and by a closer coordination between dealer and manufacturer to stabilize production. The best suggestion for alleviation of technological unemployment was a dismissal wage for employees displaced by machines. On the subject of the cyclical depressions there was a thoroughgoing analysis of the various stabilization projects and an intimation that the only really effective remedial measure is unemployment insurance.

A representative of a city which is doing excellent work along the lines of municipal control of the unemployment evil, gave an outline of what a permanent municipal commission on employment stabilization should be, and told how private industry and public works and education could be coordinated through it to bring about the best results.

The international point of view was also presented. An authority on the subject gave an excellent survey of the world-wide depression and the reasons ascribed as its causes in each of the large countries,—Great Britain, for example,

claiming there is unemployment due to the loss of foreign textile markets; Germany, to the lack of capital; Canada, to agricultural over-expansion; Italy, to surplus population and lack of raw material; China and India, to silver demonetization and revolutionary unrest. The various causes were generalized and the ultimate answer to our problem was said to depend on the formulation of a new world economy, since we already have the materials of potential prosperity.

One of the most entertaining presentations, yet hardly the most profound, was by a writer on economic subjects who claimed that the entire trouble was due to an unwarranted curtailment of credit. This speaker insisted that four things, and only four, are needed for sustaining business prosperity: first, material out of which to produce wealth; second, machinery to work on this material; third, money and credit; fourth, men able and willing to work. He insisted that we have all these things with exception of the third, and that it is only monetary and credit reorganization which will solve our problem.

The well known philosophy of the American Federation of Labor was eloquently presented on the basis of statistics which attempted to demonstrate that, although production had increased and dividends on investments were as great if not greater than ever, real wages had fallen, and that, therefore, the masses are unable to buy the products which they were producing in greater and greater volume. It was maintained that reducing hours of labor will not of itself reduce unemployment, unless wages are increased. The total real wage must balance the value of the wealth created by industry. This alone will insure employment. Such was the gist of this presentation.

A brilliant liberal journalist, in a delightful paper, satirized the business cycle and the various causes to which it is usually ascribed. He asserted that the usual fanatical blame of one cause is no answer to the problem; that the "body" of our economic structure is sound, but that it lacks "gray matter." He proposed supplying brains to our commercial organism in the form of four national boards which would practically dominate the business life of the land, giving counsel to Government and industry, collecting and correlating statistics, formulating plans for eventualities, fixing a program for public works and controlling the investment of capital, as the Federal Reserve now controls investment banking. This, of course, would be practically tantamount to scrapping the present economic order.

A very conservative program of private unemployment insurance was presented by a nationally known economist who has put the plan into practical operation in the clothing industry in Chicago and is now striving to have it enacted as law in the state of Wisconsin. It is a purely private plan, although intended to be prescribed by statute. This expert recommended the use of such a plan, at least

for the present, in preference to public unemployment insurance.

The most unconsciously amusing paper of the conference was presented by the head of a national commercial body. The group could not refrain from good-natured laughter when he tried to persuade it against unemployment insurance on the grounds that it was "un-American"; when he endeavored to appeal to what he thought was the religious sense of the audience by saying that "if we did away with the need for charity, there would be no more need for churches and religion and, therefore, charity should be retained as a solution of our social problems"; when he quoted the opinions of one whom he termed "that great sage of Northampton" as though he were quoting from the holiest of gospels; when he solemnly warned us that we "wouldn't need a heaven, if there were no more suffering and sorrow"; and finally, when in a brilliant peroration, he pictured his ideal American "kneeling, with his eyes toward heaven in prayer, the holy Bible under one arm and the immortal Constitution under the other—such a citizen will never go far wrong." Of course, most of us could have told him that such a citizen, in such an awkward position, could not go very far anywhere. The speech was significant in that it met with universal disapproval from all elements in attendance, and furnished a target which was assailed with a generous flow of oratory.

The function and duty of the state and Federal governments to inaugurate public works to relieve economic depressions was given an entire session. One speaker asserted that public works was "the umbrella to keep us dry during an economic storm; Senator Wagner's bills for the advance planning of public works by the Federal government the staff of the umbrella; the ribs would be the individual state bills; and the fabric between is to be the credit reserves and constitutional amendments providing for selling bonds in times of depression." At this session Senator Wagner himself described his bills, including his most recent proposed legislation for unemployment insurance. There was another paper which showed that our economic losses due to unemployment were so great that even a three billion dollar public works program would be cheap in comparison. It was maintained that this program was all the more admissible in view of the fact that such amount of money could be wisely spent on immediately necessary improvements such as road building, grade crossing elimination, and re-forestration. The Federal Government was represented. Its defense against the charges of inaction in regard to public works at the present time was rather weak.

The conference closed with three speeches by representatives of each of the religious groups participating in the meeting. One speaker insisted that our whole present profit system was hopelessly wasteful, and that the ultimate solution lay in the abolition of the profit motive; all other

suggestions were alleged to be mere palliatives. Another of the representatives of the religious groups analyzed the subject from the ethical point of view of his denomination and pointed out the obligation of employers to stabilize employment, even at lack of profit to themselves, as well as the obligations of the state and Federal governments to give material relief, and to adopt a program of public works and unemployment insurance. He also spoke of the necessity of higher wages and shorter hours. The final presentation constituted a summarization of the many plans which had been presented. The fact was pointed out that we had more than enough economic knowledge to give us a lead in working out our salvation, and that what we now require is a universal social conscience on the matter sufficiently strong to give us the courage to act, and the realization that every ethical consideration demands immediate action. The statement was made in this connection that what we need is "not so much talk about stabilization of business as stabilization of a sense of human values, and an economic order flexible enough to meet these ethical requirements."

Here, in the briefest possible outline, is the gist of a conference which was generally conceded to have been the best and most comprehensive of the many of its type which have been held under the impetus of the present grave situation. No findings or resolutions were presented for adoption. It was felt by mutual agreement of those in charge that a conference which would concern itself with an effort to give information rather than opinions would be far better, and that by arguments on conclusions amid so many suggested plans the educational value of the meeting would be obscured.

There are, however, certain clear-cut conclusions which must arise and do arise from a contemplation of the problem of unemployment in the light of such a gathering. The first is that private business has been criminally derelict when, with so many plans from which to choose, it has not made the slightest start in any constructive direction. The head of a national association of manufacturers greeted a suggestion of private unemployment insurance as though he had never heard of such a plan. He said he "really hadn't thought of it and would have to consider it carefully." And the present is our third unemployment crisis within fifteen years! One economist made the statement that he questioned whether "Big Business" really wanted to cure unemployment; whether it was not its intention to maintain a system in which there was and had to be unemployment, in order to beat down wages and keep labor in thrall. The obvious fact is clear that, through these continued batterings of economic depression, the great middle class, which is the acknowledged bulwark of our country against violent radicalism, is losing more and more of its numbers. If private American business will not adopt

a conservative forward-looking program providing for the stabilization of employment on the basis of the present economic order, it will not be more than a generation before the group of those who are bearing the brunt of this periodic misery will be so large that they will rise up in their righteous wrath and shake the very foundations of our economic structure, if not overthrow it entirely. In fact, in the face of the fool-hardy, blind, and cruel attitudes of many leaders of business today, there seems to be an increasingly large number of economists and socially minded leaders who feel that this overthrow is inevitable.

What are the minimum essentials that, it appears, must be taken into any program which endeavors to do justice to the workers and maintain the present economic order? There is, first of all, unemployment insurance. We cannot any longer, do everything to safeguard the regularity of dividends by surpluses and nothing to safeguard at least a portion of the incomes of the toilers who make dividends possible, and whose whole lives are invested in their jobs.

We also need stabilization of production. The projects for 'staggering' labor by employing all men part time instead of part of them full time is advisable but is, by no means, a cure. It divides the misery more evenly but does not do away with it. In reality, it merely tries to solve business depression by exacting a tax of from one sixth to over one half of the worker's salary, depending on the number of days he is laid off. What executive puts such a tax on his own salary in times of depression?

There are several other things which our present order must do to preserve economic stability. There must be facilities for a more liberal extension of credit and various measures to insure a more fluid currency. There must be increased wages among the workers if we are to continue to be able to have mass consumption in an age of mass production. The reduction of the standard hours of labor is an inevitable measure.

Nor can we stop merely with private business. Our Government, if it truly desires soundness and permanency for itself, must enter very vigorously into the situation. It is perfectly clear to any student of our present economic order that recurrent cycles of depression are inevitable. The plans in the preceding paragraph can merely help to alleviate the misery; they cannot cure it. Nor can they do their task alone. Despite all the avowals concerning "rugged individualism," our machine age has gotten beyond the power of private business to handle all its problems. Wise and intelligent federal, state, and municipal public building program, carefully timed and generously financed, must ever be in readiness for the inevitable depressions. This means a much more active interest of government in the whole subject of employment because, just as disease is only a negative aspect of a larger problem of health, so unemployment is only an aspect of the whole problem of

employment; and just as we do not wait until an epidemic arises to organize a department of health in our city or state, but have permanent departments ready for the emergency, so must we have, in our cities, states, and nation, permanent commissions on employment which will constantly study the economic situation, confer with employers and officials regarding the state of business, stabilization of employment and production, functioning of employment insurance, on the basis of which they will formulate plans that will enable us to weather the inevitable storms of "bad business."

We have said practically nothing of the more fundamental reasons for the grave concern of religious bodies on this whole subject of unemployment. It is not the economic aspects of the problem that are of prime importance in rousing an ethically motivated solicitude. From the larger point of view it matters very little whether the preservation of our present business and governmental life is advisable. There is nothing inherently sacred in it except as it contributes to human justice and happiness. Those who profit most from it seem blindly and selfishly bent on its destruction. There would possibly be little or no social loss in the passing of an economic order which allows millions to starve in the very midst of an overabundance of food. Yet the most terrible blight of unemployment is not

only the starvation, the privation, the terrible suffering of men and children; it is the absolute disintegration of morale and the complete destruction of character of the unemployed which is the chief concern of those interested in the ethical aspects of the social order. A man out of work, after a time, goes into complete spiritual decay. The blight spreads throughout the whole family. After a man has suffered unemployment and known the sting of hunger or the humiliation of being forced to accept alms from private charity, he is never the same efficient and happy member of society. Even when he gets his job back, the fear of being laid off and the dread of a repetition of all the suffering he and his family have once known hang like a proverbial 'sword of Damocles' over his head, robbing his days of joy and his nights of peace. It is in the name of human character and the development of the finest powers of the human body and mind and soul that the blight of unemployment with its attendant distress must be eliminated from our economic order. If we who have not suffered the hardest effects of it come out of this crisis, forgetting as we have done in the past, there are millions who have starved and are starving who will not forget. Will the answer be wise and intelligent planning, or terrorism? The decision is not only necessary, but as time is measured among civilizations, the demand for it is imminent.

### PLANS FOR CENTER EXECUTIVES' CONFERENCE

THE thirteenth annual conference of the National Association of Jewish Center Executives will be held at Scopus, Lake George, N. Y., on Sunday, June 7th, to Wednesday, June 10th.

Dr. Herman H. Horne, professor of the philosophy of education, New York University, and Ezekiel J. Londow, president of the association, field secretary of the New York metropolitan district for the Jewish Welfare Board, will deliver addresses at the opening session, Sunday evening, June 7th.

"The Function of the Layman in the Jewish Center" will be the title of a symposium, among the participants of which are expected to be Hon. M. Maldwin Fertig, president of the Metropolitan League of Jewish Community Associations; Isaac S. Kibrick, president of the Associated Y.M. and Y.W.H.A. of New England; Mrs. Irving Hamburger, of the executive committee of the Jewish Community Center of Albany, N. Y.; Harry L. Glucksman, executive director of the Jewish Welfare Board; and Herman Pas-

samaneck, executive director of the Y.M. and Y.W.H.A. of Pittsburgh, Pa.

Prof. Arthur L. Swift, Jr., associate professor of applied Christianity and director of field work, Union Theological Seminary; Harry M. Shulman, director of research, Crime Commission of New York State; Joseph C. McCaskill, of the New York School of Social Work, author of "Theory and Practice of Group Work;" Louis H. Sobel, assistant director, Y.M. and Y.W.H.A. of the Bronx, N. Y.; and Miss Edith S. Beck, formerly of the Y.M.H.A.—Y.W.H.A. of St. Louis, Mo., are on the program to take part in the discussion of the present status of clubs in Jewish Centers, the application of the case method to clubs, the program and the leadership of clubs, and the relation of the club to the Center.

There will be opportunity for participation in the recreational activities of the camp and a social program will be interspersed with the sessions of the conference.

Dr. Charles S. Bernheimer, of the staff of the Jewish Welfare Board, is chairman of the program committee.

## Unemployment Insurance and Employment Assurance

By JOSEPH SCHLOSSBERG

THE philosophy underlying the principle of unemployment insurance is that the worker must live and support his family all the time, not only when he is employed. The worker is unable to control his employment opportunities. Experience has shown that it is impossible for him to save, while he is working, enough for all rainy days". This protection must be a social function. "Society," in this case, must be the same collective body that is recognized by all as the one to bear responsibility for public health, public education, public welfare generally, the Government, the State. This body, more than any individual group, is in a position to organize matters so as to protect the worker from becoming a public charge, when his factory shuts down.

In the important countries of Europe that principle has been recognized, especially since the war, and has led to various systems of legal and compulsory unemployment insurance. In this country there is much prejudice against such insurance, which is stigmatized as a "dole." Even some labor spokesmen are afraid that government unemployment insurance would undermine the morale of the worker and destroy the dignity and self-respect of the American citizen. Does the bread line, the alternative to unemployment insurance, preserve the dignity of the American worker? The hungry person will look for bread wherever he can find it. If he has no income of his own, he will turn to charity institutions. These are private and voluntary organizations, and at a time of general depression are likely to suffer from the hardship of increasing demands upon a decreasing treasury. The average hungry person is driven to extremes, to stealing and other crimes. Crime has been on the increase in this country since the depression began. No such reports reach us from European countries, which have unemployment insurance. The average American is no worse and no better than the average European. We are of the same human material. We are practically all Europeans of yesterday. The idleness compensation, which enables the worker to hold together body and soul—and honor—during hard times explains the difference. The governmental unemployment insurance system is no more a menace to the sense of dignity and self-reliance of the worker than is the compulsory and free education of our children. Before the public school system was installed the same argument of "dignity" and "morale" might have been made against it. Now we point to our free education, at public expense, as a great achievement of democracy.

In this country two types of unemployment insurance

have been tried—by the employer alone and by the employer and the union jointly. The former may be dismissed as worthless for this one reason: It depends entirely upon the goodwill of the individual employer. He may grant it to his people and he may withdraw it. Whether the help to the workers involved is little or much, there is no guaranty that it will continue.

There is a guaranty in the joint arrangement—the power of the union. In this case, the unemployment fund owes its existence to the labor union and will live as long as the collective agreement lives.

The Amalgamated Clothing Workers of America has such joint unemployment funds in the three leading clothing centers: New York, Chicago and Rochester.

In Chicago the employers contributed to the fund 1½% of the payroll until last year and 3% since then; the workers are paying 1½%. The income, at present is 4½% of the payroll. Unemployment payments began in May 1924. Until January 3, 1931, more than \$5,700,000 has been paid to members as unemployment compensation. In New York and Rochester the employers pay 1½% of the payroll; the workers pay nothing. In the former city about \$470,000 has been paid to unemployed workers since early in 1929 and in the latter city more than \$200,000 during the same period.

The amounts paid out show that, inadequate as the funds are, they still afforded considerable relief to workers who are frequently suffering from unemployment, the clothing industry being a seasonal industry. No less important than the actual help given is the recognition by the leading markets of the principle that the industry has an obligation to the workers who keep it alive. It is the hope of the Amalgamated Clothing Workers of America to extend the institution of unemployment insurance to all clothing centers.

But our own success does not bind us to the realities of the tragic situation. And unemployment is nothing short of a tragedy. Unemployment insurance is *relief*, not a *cure*. There are very few labor organizations enjoying the benefits of such insurance. But even if all organized workers should, in time, have those advantages, the relief would, in the great social sense, still be far from general. Only about ten or twelve per cent of our wage workers are organized. With all of the organized workers covered by unemployment insurance about 90% would still be unprotected. The possibility of that great mass of workers becoming organized and helping themselves by their united power is remote.