

that is, the idea. This bank is not charging anything for collecting the money; it simply knows who the signers are; it knows that they have the money. Some of them, as a matter of fact, have money on deposit in the bank, and the director of this bank has been able to get the money.

THE CHAIRMAN: The resolution is, in effect, that part of the field work of the training school be conducted in so-called smaller communities under the supervision of the executive of the community. I wonder whether it would not be better to read the rules to the committee who would have charge of the school, rather than say that the student should do field work. I mean it might not be practicable, and the person may have something in mind that is specific. We can say that the general plan has been adopted and that those who have authority can put it into effect. If we put it in general terms, wherever practicable they can adopt it.

A MEMBER (from Albany, N. Y.): I wonder whether you are interested in a rural community?

THE CHAIRMAN: We did originally have in mind giving some consideration to the unorganized community as part of that.

I think it would be a good idea if while we are thinking of these things now you will make a memorandum of them and turn them over to me and we will be glad to see that the Chairman of the Small Communities next year will have that information at his or her disposal. I think that is the best way of treating it.

MR. SCHAEFER stated that they are holding to the theory of a loan in place of relief and are trying to maintain this policy at all times, stating that the Secretary of the Free Loan Society is a prominent attorney in Omaha and is connected with several other prominent attorneys, and that that firm has been known to have never lost a suit, and the money is therefore usually forthcoming.

The meeting adjourned at 4:00 P. M..

COMMUNITY ORGANIZATION

The general session on "Community Organization" of the National Conference of Jewish Social Service convened at 2:45 P. M., May 14th, Mr. Solomon Lowenstein of New York presiding.

THE CHAIRMAN: The first paper will be on "Federation and Community Chests" by Mr. Maurice B. Hexter of Boston.

MR. MAURICE B. HEXTER: Mr. Chairman, I want to preface the reading of the paper by a few remarks which will make portions of it a little clearer.

About a year ago at one of the meetings of the Executive Committee of the Conference, Dr. L. K. Frankel suggested that it might be advisable to study the federation movement, because at that particular meeting the question of the wisdom of Jewish Federations, as such, joining Community Chests was quite freely discussed, and the suggestion was made that it would lend clarity to the situation if a careful scrutiny were made of the history of the federated movement amongst Jews for the past twenty-five years, so that we might have both an inductive study as well as a deductive study to be made of those communities in which the Jewish charities as an entity had entered the community chests.

With that in view, Mr. Goldsmith and I made a rather extensive trip throughout the country. Dr. Bernstein joined us in two or three of the cities, so that the paper I am about to read is an attempt to give both sides of the story. The reason we take in the analysis of the federated movement is because I feel that very little attention has been given to it by the proponents of the community chest scheme.

MR. MAURICE B. HEXTER read the following paper:
CERTAIN PRESENT TENDENCIES IN THE FEDERATION MOVEMENT IN AMERICAN JEWISH PHILANTHROPY

INTRODUCTION

It must be manifest that twenty minutes is insufficient time to speak of present tendencies in the Federation movement in America

because the subject is more difficult than the question propounded to Hillel when he was asked to give the quintessence of the Torah while standing on one foot; in addition, the writer can lay no claim to wisdom such as Hillel's. Consequently, I have worded the subject very cautiously, as follows: "Certain Present Tendencies in the Federation Movement in American Jewish Philanthropy." It is well to have these periodic interrogation marks about an institution which comprises both a structure and a function because like all living institutions and organisms, federation changes as the needs of the times change. Little material exists upon which to predicate any report. That material which does exist is scattered and for the most part does not deal with homogeneous data and similar conditions. This paper is based upon a hasty review of the facts gathered on a recent trip throughout the country in the course of which I visited a large number of cities. A complete report on that trip cannot be ready for six or eight months.

It will be impossible to understand the present tendencies in the movement unless one has fairly well in mind certain of its origins and certain of the conditions in which the Jews found themselves in America subsequent to the middle of the last century. The late Joseph Jacobs has stated that in his opinion the Federation Movement is the development of the Saturday and Sunday collections for Hospitals, which were joint campaigns. I think that Jacobs decidedly is in error: the American Jewish Federation Movement is the lineal descendent of the Russian Kehillah and the Teutonic Kultus-Gemeinde. The Jews brought with them to this country, amidst other intellectual baggage, an appreciation of community organization which comprehended a communal viewpoint of communal necessities. It would be possible, did we have the time, to trace certain of our present day problems to the fundamental differences in theory and in method between these two precursors of the American Jewish Federation Movement.

I shall, however, devote myself more particularly if not solely to two special questions: the Federation Movement as such and secondly, certain facts concerning the relationship between Jewish Federations and Community Chests.

THE FEDERATION MOVEMENT

I shall want to discuss in turn the following:

1. Certain phases of the movement
2. Certain forms of Federation
3. Certain methods of advance
4. Some discussion of the fiscal question
5. Some discussion of the social side of Federation
6. Some judgments

1. *Certain phases of the movement.*

It seems to me that we can get a clear picture of the movement which has now practically a generation of experience—almost thirty years—by dividing that history into certain phases. The dates which I use for purposes of boundary are not to be taken as absolute, but are to be conceived in a liberal spirit. In this wise I divide the Federation Movement into three phases. The first phase is from about 1895 through 1908. Beginning with the Federation of the

Boston Philanthropies under Rabbi Schindler, who deserves to be known for this contribution, Federation spread rapidly throughout the country, stimulated largely by the early and vigorous meetings of the National Conference of Jewish Charities. During this phase emphasis was put upon finance largely. This epoch I close with the discussion during the year 1908 in New York City, when the large number of agencies in that community came to the conclusion that Federation offered little hope of success in a community of such magnitude. This phase is further recognized by the fact that all the leaders in Jewish philanthropy felt that without Federation a community could progress very little, if at all. One does not notice the questionings about the validity of the movement, which one meets with more frequently in later stages. Federation was a *sine qua non* to community action and even in New York much disappointment was evinced at the failure of the 1908 parleys. Indeed, a fund of \$1,000,000 fell through because of failure of Federation in New York in 1908.

The second phase dates roughly from 1908 through 1917, the year of Federation in New York City. During this period we notice the tremendous number of communities Federating their agencies. We read of Federations in communities spending \$1,200 annually through the good offices of the Rabbi or Shamus. In other words, the idea of Federation was so firmly ingrained in the minds of Jewish communities throughout the country that the term was used even though the fact did not warrant it. During this period, also, we notice the development of specially prepared executives for federation work. During the previous period the smaller communities used as their Federation executive the paid official of the relief department, in the larger communities there was no special worker for the Federation. In rare instances even there was no financial man to look after the collection of funds. In those days and in those communities the Boards of Directors watched over the collections. Very few instances are at hand where Federations in this period carefully planned their work or even budgeted their proposed expenditures.

The third stage is the one in which we now are. It is distinguished by a higher specialization of Federation direction. It is further distinguished by the recognition that Federation in the sense in which it had been used in earlier phases of the movement was not sufficient; that there were certain enterprises, communal in their nature, which rightly should come within the purview of Federation. And so, in some of the very large communities as well as in some of the very small communities, we find the gradual inclusion of Jewish education and also in smaller communities inclusion of such religio-philanthropic institutions as a Mikve. In this epoch we further notice that the Federation movement begins to be criticized for certain failures and questions are asked by leaders in the movement whether it is not better to change the structure of the organization in a radical manner. This phase is further indicated by the joinder or refusal to join community chests.

2. *Forms of Federation.*

I think that we can distinguish three distinct forms of the Federation Movement. They are the fiscal, the social-aggregative and the amalgamated type. In this instance there is no correlation with time;

in other words, the form of a Federation which the community undertakes has little reference to the time when it is formed. Rather, the form which Federation in any specific instance took depended upon the connections which the leaders in the enterprise had in other communities. Thus we find that Louisville and Detroit modeled their organization upon Cincinnati's; Pittsburgh modeled its upon Chicago's. The size of the community had something to do with the form. Thus for instance Chicago for many of its earlier years was solely fiscal while the smaller communities represent largely the type of organization in which amalgamation has occurred, and individual boards have ceased to function. Two of these three forms are rather well known, and I shall have only to describe the form of Federation which I have called social-aggregative. To my mind this form of Federation is one in which the various institutions forming the Federation have not passed out of existence but are utilized as tools from a central intelligence. The type I have in mind is found in Philadelphia, Pittsburgh, Boston and to a growing extent in Chicago and New York.

In discussing the forms of Federation one may not be unmindful of the fact that in two of our very large communities, Baltimore and Chicago, there existed for a large number of years a double-headed type of Federation: the up-town Federation and the down-town Federation. In both of these instances merger has occurred within the past two years. In the final report on Federation it will be interesting to compare the cohesion between the groups in these two communities with the cohesion between the various groups in communities where these two types of Federations never existed and where attempts were made by the older settlers to interest the newer arrivals in community enterprises. At present, however, such a comparison cannot be made.

3. *Method of Advance.*

I include a discussion of method of advance of Federation because I think that a close analysis will lend a great deal of encouragement to workers in various communities. A close study of the development of individual Federations shows distinctly that development is not steadily onward and upward. One frequently notices retrogressive evolution. Take for example the city of Boston. Federated in 1895, the organization gradually slumbered with occasional awakenings when a financial crisis was narrowly averted, until some new leadership developed and breathed new life into a hibernating organization and enabled and promoted the Waldman reorganization. A general uplift, as it were, resulted and the Federation now moves on a higher level. The same is true, among others, of Pittsburgh, Philadelphia, and Chicago. I do not mean to say that in these communities new things were not undertaken, but the progress was slow until some dynamic personality undertook the whole problem. This method of advance is not met with in the smaller communities. There, progress moves more evenly, though at a slower rate. It may be quite true that herein lies one of the distinct differences between Federation in a larger community and Federation in a smaller community.

4. *Some discussion of the fiscal question.*

An examination of the lists of contributors for quite a number of years and for a large number of cities shows beyond a doubt that

Federation has resulted in tremendously increased resources and attachments. Joseph Jacobs in his "Memoirs" stated that it was impossible to determine what portion of this increase was due to the fact of Federation or to the gradual development of the community in numbers and financial resources. It seems to me that this dilemma can easily be solved by using as a control the expansion in numbers and income of such organizations which remain outside of Federation and which was made up in large part of directors selected from the same economic and social status as that composing the Federation board. This analysis of the list of contributors shows that the tremendous increase in numbers occurs in the lower ranges of contributions; the analysis further shows that the increase in size of subscription occurs in the higher ranges and that the increases in the middle of the scale are extremely negligible. In other words, the methods of campaigning have not reached the middle classes for increased giving. The upper ranks have been reached with tremendous success. Now increase in income does not of itself mean expansion of financial resources. The changing values of the dollar must be allowed for. If we allow for this declining value in the purchasing power of the dollar my analysis shows that Federation within three years of its origin has on the average resulted in increasing the true financial resources of a community, in its philanthropic expenditures, of roughly fifty-five to sixty-five per cent.

On the question of budget-making we find that with but one or two exceptions the larger Federations make careful budgetary estimates and have worked out systems of control. Rarely do we find the smaller Federations making an estimate in advance of what their needs for the year will in all likelihood be. A close analysis of the actual facts of the case shows that much log-rolling occurs in making up budgets. Quite frequently, the budget of an organization is determined around the dinner table and not around the table of the board of the Federation.

Under the fiscal question, mention must be made of the method of handling deficits and the methods of propaganda. Deficits have been variously handled by different Federations. In some instances Federation has carried the whole deficit of all the constituent societies; while in others the Federation appears to have balanced its books at the end of the year without a deficit, but the constituent societies show either overdrafts in the bank or unpaid bills of quite some amount. With respect to methods of educating the community to its needs the Jewish Federations suffer in the same degree and measure as do all sorts of social agencies. The only real method used by Federations is the method of the recurrent campaigns. Desultory attempts have been made by Federations to educate their constituents through lecture courses and kindred enterprises. Of the concrete results of these undertakings, little can be told.

5. *Some discussion of the social side of Federation.*

In the social aspects of the Federation Movement one must note in the beginning a noticeable and marked trend towards centralization of administration in the three forms which the Federation Movement has taken. Even where the central organization was to be interdicted

from interfering with the internal management of the constituent societies, centralized control has gradually developed through the power of budget-making and withholding of funds. It seems quite safe to say that autonomy under the Federation plan has not been secured for the constituent societies. It is true that in some instances a determined effort has been made by the Federation to foster and maintain a keen interest in individual organizations. That is far different, however, from saying that individual organizations have retained self-autonomy. The dilemma lies between a community viewpoint and autonomy. I know of no instance where the dilemma has successfully been solved: they either have the community viewpoint or the tendency and desire for absolute autonomy. In the latter case Federation is weak and ineffectual. The latest instance where a fiscal agency has realized that absolute autonomy for constituent societies with the sole function remaining to Federation of collecting funds is the Brooklyn Federation. A close analysis of Federated communities shows unmistakably that with but two exceptions, no community has federated to 100 per cent—these two exceptions are small communities. If one bases conclusions upon the number of agencies remaining outside of Federation, they vary from 15% to 80%. If one analyzes, however, the amount of expenditures, then communities vary in their degree of federation from 60% to 95%. I think it safe to postulate the statement that federation has not succeeded in including all agencies of a community. Now I believe it fair to state that it has been wholesome that this 100% Federation has not, up to the present time, been formed. The period through which we have gone up to five years ago was one in which Boards of Directors of Federations were unwilling to initiate new enterprises as the needs for them developed. The only factor which changed their conception of their duty was the competitive possibility of agencies not under their direction. Now all of these agencies at the present time not within Federation were not in existence at the time of Federation. In many instances, if not in most instances, they were formed subsequent to Federation, and frequently expressed a spirit of dissatisfaction on the part of the organizers with the already organized philanthropies. For the most part this discontent and dissatisfaction with the older philanthropies was partaken of by the more recently arrived immigrants; in larger measure the fault was not theirs. The fault lies in larger measure upon the doorsteps of the older settlers.

In most communities the Boards of Governors were composed of close friends and family relationships, and little opportunity for communal service in an official capacity was offered to the newcomers. Now I take it that the older settlers had no monopoly upon the philanthropic impulses and insofar as they stifled them, the result which has occurred might easily have been predicted. It is wholesome, however, to note a strong tendency within the past two or three years to give ample opportunity to the newcomers to share fully and freely in communal responsibility. Insofar as this representation has been given taxation has been effective. In other words, in philanthropy as in government the principle of taxation without representation is distasteful.

If we analyze the function of the agencies not in Federations at the present time, we notice that they fall largely into three classes: the largest number is composed of smaller relief organizations, frequently organized in opposition to the methods and technique followed by the family rehabilitation agency of the community; next come a group of medical agencies; third a miscellaneous group composed of homes for the aged and shelter homes.

In speaking of service on Boards of Directors, it will be interesting to note that they have not been representative of all sections and strata of the community. Practically universally, Boards have been made up of the wealthy givers of the community with a stray representative of the less wealthy group, when that individual had fine family connections. Organized labor was not represented, neither were the synagogues as such, nor other group phases of Jewish communal life. Of late years, one notices a distinct tendency on the part of Federation executives to make an honest and sincere attempt to secure such representation. There has been, however, a distinct limitation to this attempt. Money is not democratically spread throughout the community and in order to secure large funds for communal enterprises it seems, sad to relate but explainable because human, that it is necessary to give a disproportionate representation to the wealthy element. I have a suspicion that a closer analysis of the membership of Boards of Directors would show that the middle class of contributors has not been represented at all; this fact must be taken in connection with the fact previously noted that the middle ranges of contributors have been little effected in recent years by Federation campaigns. The Orthodox element of the community has only within recent years consciously been given representation. And here one notices a pathetic situation: as soon as an Orthodox individual is placed upon a Federation Board, the Orthodox community frequently states that he no longer represents them—in effect that he has sold out. This, I believe, is a passing phase.

Mobility of Federation is an important item of the discussion. By mobility I mean the ease and extent to which Federations have contracted and expanded their efforts to parallel changing necessities. Up to five or six years ago one might easily say that Federations had notoriously failed in this direction, with few exceptions. Subsequent to that time, however, and practically coincident with the engagement of professionally-trained Federation executives, we find a decided change in this direction. As I traveled throughout the country I found in practically every community that the Federations were alive to new work to be undertaken and had actually initiated it. Time does not permit of actual citation. It is indeed a glorious achievement to recount that in the very large communities this same feeling is to be found. Note the cases of New York, Philadelphia, Chicago, Baltimore and Boston. If this has been done by the larger Federations, I think it is safe to say that lack of mobility is not inherent in the Federation idea.

Once for all, let us recognize that this charge, all too true five years ago, can no longer with justification be posited.

Now there is another side to mobility, namely, contraction. While one notices many isolated instances of contraction they are all too

rare in accordance with the actual necessities of the various community conditions. It has seemed more difficult to curtail an activity than to initiate one. The cause is not hard to find. An organization which no longer is needed is on the whole an old organization. Being old, it contains a directorate of older settlers who usually are the wealthier individuals. They have developed a high degree of loyalty to their organization, a loyalty which frequently derives from veneration for their parents. Under such circumstances it is quite manifest that it is difficult to shut up an old agency. Bear in mind, however, that in certain instances it has been accomplished.

There is still a third side to mobility, namely re-alignment of agencies, by which I mean the grouping of agencies doing somewhat similar work in the community and re-apportioning the fields of service. This is a phase of Federation work which applies more particularly to the larger communities. It can safely be stated that in this direction within the past five years, tremendous strides have been made and more such re-alignment is in process.

With but one exception no Federation has taken pains to meet the building needs of its constituent societies. It seems as though the annual collection of funds by the Federation has militated against the centralized collection of capital expenditures. Whether Federation can successfully solve this situation it is hard to predict. I see no reason, though, why that cannot be done.

6. *Some judgments.*

Last year I stated in a tentative fashion to the Chairman of this meeting, Dr. Lowenstein, that in my opinion it is safe to postulate that the law of diminishing returns holds as true for philanthropy as for economics and governmental administrative areas. In a tentative way he agreed with me. This opinion I now reaffirm more strongly than ever before. By diminishing returns in philanthropy I mean the following: that each new function taken on by a Federation brings per unit of effort a constantly diminishing effectiveness, if one judges Federation by the following criteria:

1. Financial soundness
 - a. Inclusiveness of membership
 - b. Adequacy of membership
 - c. Inclusiveness of financial support
 - d. Adequacy of financial support
2. Executive Responsibility
3. Democracy of government
4. Mobility
 - a. Expansion
 - b. Contraction
 - c. Celerity
5. Budget-Making
 - a. In accordance with a plan
 - b. Budgetary control
 - c. Precision

6. Inclusiveness of Federation
7. Service to civic community
8. Centralization of planning and decentralization of execution.

Allowing for the differing abilities of the Executives, one is bound to make the statement that I do. This I think is a noticeable trend and one which Executives must deal with. Just how this is to be done I am not at the present moment prepared to state categorically. It does seem to me, however, that for the larger communities one way out, a tentative suggestion only, is via the functionalized groupings of agencies, which groupings would be given a fairly large degree of autonomy within the organization.

Relationship between the Federation and Community Chests.

I come now to the second portion of this presentation, the relationship between the Jewish Federations and Community Chests. In the Middle West and the Far West this problem has developed much more than it has in the Eastern portion of the country. So far the only large Jewish communities in Community Chests are San Francisco, Detroit, Cleveland and Cincinnati. Nevertheless in many other communities that question is being discussed.

I have collected much evidence on my tour about the relationships existing. There is no clear indication yet just what the best relationship is. In certain communities the Federation has gone in as an entity—in other instances, particularly the smaller communities, the individual agencies receive direct subventions. From indications it would seem that the best method seems to have been where the Federation receives a subsidy direct and then reallocates these funds. The only difficulty with this particular plan seems to have been that no inherent provision exists for the inclusion of new agencies in the Community Chest where these agencies prefer not to ally themselves with the Federation as organized. By making a lump appropriation to the Federation the Community Chest succeeds in enlisting the leading spirits of the Jewish community for campaign purposes. With but two exceptions the Jewish communities we visited gave less to the Community Chest than they received for their own organizations. Not alone did they give less but they gave less than they raised before the Chest was organized. So flagrant was this in one of the western communities that the Ku Klux Klan circulated some 5000 circulars denouncing the amount of money taken by the Jewish philanthropies. On the other hand we have the extraordinary situation in San Francisco where the Jews gave practically one-third of the total income of the Community Chest and received about 30% of what they gave for their own agencies.

We noticed in most communities that the Jews take quite a leading part in the campaigns. They either are Chairmen of drives or heads of the Distribution Committee—or, in other words, the Jews do become prominent in Community Chests. Practically universally we found that the orthodox element of the community contributes very little to Community Chests. They have not been able to reach them. One man in Omaha put it quite poignantly when he said "I am willing to

raise hell with a Jew for not giving, but why should I call down a Jew for the benefit of the Goyim?" Whether we like it or not, that is the attitude which certain human beings take and we must reckon with it.

Certain executives have complained that where Jews are Chairmen of the Distribution Committee, in their attempt to be perfectly fair, they lean over backwards when it comes to funds for Jewish agencies. Cincinnati likewise gives more money to the Chest than the Jews receive for their own agencies. It likewise received much more for their own agencies than it ever received before. This is true in practically every instance but two. In Cincinnati, however, the consensus of opinion seems to be that the Jews without the Chest could raise as much money as they receive from the Chest.

Wherever we went, we found that the Jews had entered the Chest more or less under compulsion. They felt that they would be damned if they did and damned if they didn't and they preferred to be damned for doing it. In many instances, too, we found that the Jewish agencies were forced into the Chest by social leaders, who hitherto had not been prominent in philanthropic affairs and wanted to ride into prominence with the non-Jew by "delivering" the Jewish agencies. In rare instances we found that the orthodox agencies are in the Chest. Somehow or other they seem to appear removed psychologically from this movement. It is still too early to predict any direct consequences of affiliation with Community Chests. The alliance is still too young. Certain things can, however, be postulated. The first is that more money comes to the Jewish agencies than they received before such merger. Secondly the Jews partake in an active way in directing campaigns and in budgeting the income. Thirdly, we may be certain that there will be a growing tendency towards centralization of control in the Community Chest Movement just as there has been in the Federation Movement. Fourth, I personally have extreme reservations about the ultimate effect of such alliance, particularly when the present generation, reared in an attitude and atmosphere of Jewish philanthropy, have died. The large funds now secured by Community Chests from the Jews, I feel, will become less and less. In one large middle western city where the alliance with the Community Chest is of quite a number of years standing, the ex-President of the Federation stated that he had noticed an abatement of interest in the intimate affairs of the organization.

If one were to ask under what conditions should joinder with a Community Fund be made, we would answer that where the Jewish Community organization meets the following three tests, there joinder will not be harmful:

- a. Where the community has already developed a community spirit and a rather high type organization of its own, so that the Jewish Community is accustomed to large giving.
- b. Where the Jewish community can turn over to the Community Fund a strong leadership and personnel for campaign purposes.
- c. Where the Jewish community will organically provide much larger sums of money to the Community Chest than it in turn will seek for the support of its own enterprises.

As I mentioned in the beginning of this paper, we have been unable to document this presentation with specific instances, by reason of the time allotted to its presentation. For the next Conference I can promise a carefully documented presentation, possibly in galley form for circularization. I think this is too admirable an opportunity to let pass without thanking the National Conference of Social Work, and the Bureau of Jewish Social Research for cooperating with me in this study of the Federation Movement; and also to thank practically every executive of Federations, all of whom put at my disposal many of their intimate and valuable records.

MR. BEN ROSEN of Philadelphia, Pa., read the following paper:

EFFORTS AND TENDENCIES IN FOUR TYPES OF COMMUNAL ORGANIZATION: BOARDS OF JEWISH EDUCATION

I.

INTRODUCTION

The committee which arranged the program for this Conference is to be congratulated, particularly upon its recognition of the fact that a discussion of Jewish communal organization can no longer be significant, that does not reckon with the foremost place which Jewish education is assuming in the program of an American Jewish community. In this respect, the last decade has witnessed a remarkable transformation, reflected both in the attitude of communal leaders, and in the extraordinary growth of Jewish educational activity throughout the country. What was formerly the province of an individual synagogue or a single group, is now undertaken and maintained by the entire community. The question now is no longer—Shall a place be made for Jewish education in an organized community; but rather, *what* place shall it have in that community. "There are many indications throughout the country that this question—intruder or guest, demands a solution that will not merely be a patched up truce to cover a present dispute, but shall be a conclusion so basically founded that the responsibility of the future for this important subject should be fixed and accepted." You may perhaps, recognize this quotation from one of the last messages given to this Conference by one whose vision, leadership and inspiration have long been felt in our communal work and to whose memory I wish to pay tribute—the late Louis H. Levin.

II.

DEVELOPMENT OF BOARDS OF EDUCATION

In 1923, practically all of the larger Jewish communities have reached the stage where they have organized Boards of Jewish education, functioning, more or less, along the following lines:

- a. The study of the problem of Jewish education in the community.