

EVERYBODY'S BUSINESS
CONDUCTED BY BERTRAM BENEDICT

On March 6th the American Jewish Relief Committee had realized \$527,000 for the relief of Jews abroad who are suffering from the results of the war. Probably by the date when this article will be read by its ten readers (we have gained 10 per cent since last month), the fund will have reached almost \$700,000. A sum not to be disregarded, and yet one that is painfully inadequate. For some weeks there had been muttered criticism of the American Jewish Relief Committee for its inability to raise a larger sum in a shorter time, and for its failure to create an effective national machinery for that purpose. Recently these mutterings have come into print. But far be it from this "colyun" to pass judgment upon the fairness of such criticism!

In the meantime, the B'nai B'rith Relief Fund has gone well over \$100,000. Chicago and San Francisco have recently organized in order to systematize the collecting of funds for foreign relief.

Meanwhile, the "Vulcan," of the United States Navy, has sailed for Palestine. It carries material for the relief of Palestinian Jews, to the limit of the capacity of its hold. This material has been sent by the American Jewish Relief Committee, the Central Relief Committee and the Provisional Executive Committee for General Zionist Affairs. It was necessary to find a man who would be well qualified to distribute the material so that it would accomplish the greatest possible benefit. After long consideration, the choice fell upon the one man who would be acceptable to all the factions represented. The responsibility falls upon the shoulders of Mr. Louis H. Levin, who needs no description in these columns, and, like Massachusetts, needs no encomium. He will be gone three months.

March 13th saw the twenty-fifth anniversary of the Baron de Hirsch Fund. In its twenty-five years of existence this agency has developed and assisted the Industrial Removal Office, the Jewish Agricultural and Industrial Aid Society, the Woodbine Agricultural School, the Baron de Hirsch Trade

School for Boys, and other important activities. Originally the Fund was \$2,400,000, but later gifts of the Baroness increased the amount to about \$4,000,000.

In these days when the utility of federated charities is still under fire in certain circles, it may be interesting to note that Albany has decided not to federate. Also, many persons will be interested to learn that Miss Fannie Levin has left the Educational Alliance of Baltimore in order to become affiliated with the work of the Emanuel Sisterhood, of which Mrs. Rosa Fried Carton is the superintendent.

Among the most thought-provoking articles which have appeared in many moons is one entitled "Democracy versus the Melting Pot," written for the *New York Nation*. It is from the pen of Dr. Kallen of the University of Wisconsin; and although ostensibly a review of Professor Ross' outpourings on immigration, is in reality an outline of the author's own beliefs. (I believe that there are two references, however, to Professor Ross and his book.) The writer of these lines is a prohibitionist, and will therefore not attempt to pour Dr. Kallen's wine into new bottles. It might be said in just a word, nevertheless, that Dr. Kallen believes that the various races represented in America, so far from becoming assimilated, are really becoming more and more widely separated. And he instances American Jewry as the bubble in the melting pot which, to mix the metaphors, is more an *imperium in imperio* than any other bubble.

I close with two aphorisms. First, every cloud has a silver lining. Secondly, martial law is Socialist law. All of which means that many of the measures being adopted today by the warring governments in order to insure social efficiency among their people at home are forward-looking. The social worker who for many years has urged that the State adopt fundamental measures for its own welfare finds many of those measures brought into being by the very war which he so keenly deploras.

JEWISH CHARITIES

REAL HABILITATION

Maurice B. Hexter

With the present dominant tendencies of relief organizations, especially Jewish, to attempt efficient rehabilitation by the establishment-in-business process it becomes interesting and necessary to know whether such rehabilitation work pays from the economic standpoint. Such a necessity becomes an urgent need in times of financial paralysis when relief organizations must conserve as far as possible their funds and to use these same funds to dole out pitances to the various applicants.

Heretofore, officers of relief organizations have counted as failures those cases which having been established in business had to be assisted, sometimes quite extensively after the establishment. On the other hand, those cases which have never again applied have been counted as successful ventures. That this standard is no criterion of success needs no extended argument. The personal equation looms quite large in this situation and cannot be equated. Such elements as initiative and business sense cannot be measured in the relief office and their presence must only and can only be approximated. It has long been felt, therefore, that there should be some method of scientifically judging the success or failure of business enterprises. The method used in this investigation and which will be described at length below is given only as a tentative scheme and from which new departures will be made in subsequent analyses. Such a method should bring out how much the applicant has been enabled to earn by means of the investment (this phrase is used advisedly, for many of the applicants established in business cannot market their labor in the industrial establishments and society is thus enabled to use an otherwise unmarketable commodity); the amount earned per week as related to the total amount needed to support the

family for one week; and also the amount earned as related to the amount invested. All of these elements are vital factors in a standard to judge the success or failure of a case that was established in business.

In order to judge whether or not it pays an organization financially to establish a dependent in business, it is, of course, necessary to determine the minimum amount of money that the relief organization would have to expend entirely to support the family and maintaining that family on a fairly normal standard of dependent families. The second step is to find how much money would have been expended at the above rate if the organization had maintained this family from the date of the establishment in business to the present time. The third step is to determine just what amount of money has been expended for relief purposes during that period (including as relief the loss of or depreciation in the capital that has been invested in case this is ascertainable). This, of course, gives us the actual saving in dollars and cents that has accrued to the organization as a result of the investment. In these calculations upon which our results are based we assume that the applicant has earned no less than the minimum required to support his family; also that the applicant has earned no more than the minimum. Both of these previous assumptions are based upon the fact that the standard of living as maintained by the relief organization is pursued by the applicants. The first assumption is probably correct and should the latter assumption not be so accurate our results will not be vitiated since our method gives only at best an approximation.

With this foreword the following table becomes interesting as giving in detail the entire calculations for each attempt to establish in business:

Name	Date Established*	Weekly Minimum When Established	Weeks Elapsed to Present or to Subsequent Establishment	Amount Required During That Period	Cost of Establishment	Assistance Granted During That Period	Total Cost	Minimum Earned	Weekly Minimum	Present Value of Investment
O. G.	4/12/13	\$11.99	83	\$ 995.17	\$110.00	\$193.31	\$303.31	\$ 801.86	\$ 9.66	\$110.00
S. B.	2/ 2/11	7.76	196	1,521.96	50.00	19.90	69.90	1,502.06	7.65	50.00
A. W.	4/ 1/13	15.28	85	1,298.80	85.00	30.15	115.15	1,268.65	14.93	85.00
"	3/11/12	15.02	56	841.12	40.00	3.55	43.55	797.57	14.24	.....
D. S.	8/19/13	11.80	34	401.20	50.00	216.00	266.00	185.20	5.45	50.00
"	7/20/10	11.20	160	1,792.00	255.00	.....	255.00	1,792.00	11.20	255.00
H. P.	4/ 1/11	11.80	187	2,206.60	125.00	33.50	158.50	2,173.10	11.62	125.00
S. S.	5/26/12	10.35	130	1,345.50	200.00	177.00	377.00	1,168.50	9.00	200.00
I. S.	4/ 1/12	11.37	135	1,534.95	40.00	.....	40.00	1,534.95	11.37	40.00
M. S.	3/10/14	13.18	35	461.30	50.00	.....	50.00	461.30	13.18	50.00
"	9/ 1/10	12.43	191	2,198.99	65.00	11.00	76.00	2,122.99	11.12	.....
M. M.	4/ 1/13	10.18	32	325.86	60.00	36.00	96.00	289.86	9.06	60.00
H. W.	7/ 3/13	10.90	18	196.20	110.00	4.25	114.25	191.95	10.64	110.00
H. L.	8/11/14	12.73	13	165.49	25.00	.....	25.00	165.49	12.73	25.00
M. S.	4/23/14	8.55	31	265.05	25.00	.....	25.00	265.05	8.55	25.00
"	1/ 9/13	8.55	68	581.40	15.00	.....	15.00	566.40	8.38	.....
D. Z.	1/14/14	10.50	48	504.00	50.00	.....	50.00	504.10	10.50	50.00
"	1/19/11	10.00	61	610.00	50.00	.....	50.00	560.00	9.02	.....
"	8/ 9/10	9.18	67	615.06	50.00	.....	50.00	615.06	9.18	.....
I. A.	2/ 9/13	9.75	35	341.25	25.00	9.00	34.00	332.25	9.60	25.00
C. L.	7/25/13	17.58	65	1,142.70	152.00	412.40	564.40	730.30	11.24	50.00
S. S.	6/ 4/14	9.25	22	203.50	60.00	.....	60.00	203.50	9.25	60.00
"	9/25/08	9.18	299	2,744.82	50.00	25.25	75.25	2,669.57	9.00	.....
A. K.	3/31/14	11.25	30	337.50	116.50	36.75	153.25	300.25	10.00	116.50
"	6/ 3/12	11.25	91	1,023.75	388.00	160.00	548.00	475.75	5.23	.....
B. L.	3/18/14	10.00	30	300.00	95.00	15.00	110.00	285.00	9.50	95.00
"	5/ 5/13	10.00	44	440.00	234.90	100.50	384.90	65.10	1.48	50.00
W. G.	5/24/09	11.10	17	188.70	228.00	108.00	336.00	22.70	1.31	173.00
S. K.	3/10/14	12.93	32	413.71	90.00	70.00	160.00	343.71	10.74	90.00
N. P.	12/ 5/13	13.40	48	643.20	25.00	18.00	43.00	625.20	13.39	25.00
S. R.	12/ 4/13	13.50	48	648.00	163.00	146.60	309.60	339.40	7.07	.....
M. F.	3/ 1/12	15.61	139	2,169.79	170.00	908.48	1,078.48	1,091.31	7.86	.....
A. B.	3/ 1/14	15.01	35	525.35	118.55	40.60	159.15	466.20	13.32	100.00
"	5/12/13	11.53	46	530.38	130.00	111.30	241.30	299.08	6.50	.....
"	1/31/13	11.53	20	230.60	85.00	77.00	162.00	70.60	3.53	.....
"	6/21/10	13.30	130	1,729.00	251.50	290.00	540.50	1,188.50	9.14	.....
L. G.	5/28/14	12.22	25	305.50	25.00	.....	25.00	305.50	12.22	25.00
"	4/ 1/13	11.34	60	680.40	107.45	.....	107.45	680.40	11.34	107.45
J. B.	12/ 4/14	11.56	86	994.16	200.00	22.10	222.10	972.06	11.30	200.00
L. I.	10/29/13	14.45	54	780.30	305.00	.....	305.00	780.30	14.45	305.00
M. R.	8/26/13	12.98	13	168.74	123.00	31.00	154.00	137.74	10.73	123.00
"	2/17/10	11.69	188	2,201.72	200.00	513.00	713.00	1,488.72	7.86	.....
S. G.	6/23/14	16.24	22	357.28	135.00	76.00	211.00	196.28	8.92	50.00
H. H.	5/25/14	10.00	33	330.00	75.00	.....	75.00	255.00	8.50	.....
"	6/11/08	14.82	311	4,609.02	25.00	461.99	486.99	4,122.03	13.25	.....
A. C.	4/ 1/12	16.30	131	2,136.30	100.00	.....	100.00	2,136.30	16.30	100.00
S. G.	11/11/13	11.56	52	601.12	155.00	.....	155.00	521.12	10.01	75.00
"	3/15/11	10.75	85	913.73	137.50	35.00	172.50	816.23	9.61	75.00
D. B.	4/24/14	12.91	30	387.30	179.50	248.28	463.78	73.52	2.67	150.00
"	11/ 3/07	10.29	335	3,447.15	200.00	1,329.13	1,529.13	1,917.02	5.70	.....
J. F.	5/ 6/14	16.89	22	371.58	250.00	209.95	459.95	121.53	5.53	200.00
"	8/22/13	15.76	39	615.54	103.00	155.20	258.20	357.44	9.16	.....
D. S.	9/23/13	10.93	7	76.51	7.50	.....	7.50	76.51	10.93	7.50
J. S.	3/25/14	11.89	35	416.59	35.00	4.00	39.00	412.59	11.76	35.00
N. A.	4/14/14	9.83	31	304.73	75.00	12.00	87.00	292.73	9.44	75.00
"	2/ 1/10	9.53	217	2,068.01	330.00	293.88	623.88	1,444.13	6.65	.....
I. F.	8/25/14	8.57	11	94.27	14.00	.....	14.00	94.27	8.57	14.00

* There are included those cases which were established before March, 1912, where either these same cases were established during the period under survey or where assistance was granted in businesses which were started before March of 1912.

Per Cent. of Necessities Supplied by U. J. C. after Establishment	Times Established*	Cost Establishment	Name	Duration in Weeks to Present or Subsequent Establishment	Weekly Minimum at Establishment	Per Cent. of Investment Applicants are Enabled to Earn Weekly	Minimum Weekly Earnings Applicants are Enabled to Earn
0	1	\$255.00	D. S.	160	\$11.20	4.4	\$11.20
0	1	305.00	L. L.	54	14.45	4.7	14.45
0	1	40.00	I. S.	135	11.37	25.3	11.37
0	2	50.00	M. S.	35	13.18	26.2	13.18
0	1	25.00	H. L.	13	12.73	57.0	12.73
0	2	25.00	M. S.	31	8.55	34.0	8.55
0	3	50.00	J. Z.	48	10.50	21.0	10.50
0	1	50.00	"	67	9.18	18.4	9.18
0	2	25.00	L. G.	25	12.22	45.4	12.22
0	1	107.50	"	60	11.34	10.6	11.34
0	1	200.00	J. B.	86	11.56	5.8	11.56
0	1	100.00	A. C.	131	16.30	16.3	16.30
0	1	7.50	D. S.	7	10.93	146.0	10.93
0	2	60.00	S. S.	22	9.25	15.4	9.25
0	1	25.00	N. P.	48	13.44	53.8	13.44
0	1	14.00	I. F.	11	8.57	61.3	8.57
1	1	35.00	J. S.	35	11.89	33.3	11.76
1.4	1	25.00	M. S.	68	8.55	33.3	8.38
1.5	1	25.00	I. A.	35	9.75	38.2	9.60
1.5	1	125.00	H. P.	187	11.80	9.3	11.62
1.6	1	50.00	S. L.	196	7.76	15.3	7.65
2.0	1	50.00	S. S.	299	9.18	18.0	9.00
2.2	1	200.00	J. B.	86	11.56	5.65	11.30
2.3	2	85.00	A. W.	85	15.28	17.6	14.93
2.4	1	110.00	H. W.	18	10.90	9.6	10.64
3.7	2	75.00	N. A.	31	9.83	12.6	9.44
5.0	2	95.00	B. L.	30	10.00	10.0	9.50
5.2	1	40.00	A. W.	56	15.02	35.3	14.24
10.0	2	50.00	J. Z.	61	10.00	18.0	9.02
10.5	1	65.00	M. S.	191	12.43	17.1	11.12
10.5	1	25.00	H. H.	311	14.82	53.0	13.25
10.7	1	137.00	S. G.	85	10.75	7.0	9.61
10.9	1	60.00	M. M.	32	10.18	15.1	9.06
11.0	2	116.50	A. K.	30	11.25	8.6	10.00
11.2	4	118.55	A. B.	35	15.01	11.3	13.32
13.0	1	200.00	S. S.	130	10.35	4.5	9.00
13.4	2	155.00	S. G.	52	11.56	6.45	10.01
15.0	2	75.00	H. H.	33	10.00	11.35	8.50
16.8	1	90.00	S. K.	32	12.93	11.9	10.74
17.2	2	123.00	M. R.	13	19.98	8.7	10.73
19.4	1	110.00	O. G.	83	11.99	8.77	9.66
30.3	1	330.00	N. A.	217	9.53	2.1	6.65
31.3	4	251.50	A. B.	130	13.30	3.6	9.14
32.6	1	200.00	M. R.	188	11.69	3.9	7.86
36.0	1	152.00	C. L.	65	17.58	7.4	11.24
41.7	1	103.00	J. F.	39	15.76	8.8	9.16
43.5	3	130.00	A. B.	46	11.53	5.0	6.50
44.5	1	200.00	D. B.	335	10.29	2.85	5.70
45.1	1	135.00	S. G.	22	16.24	6.6	8.92
47.5	1	163.00	S. R.	48	13.50	4.3	7.07
49.7	1	170.00	M. F.	139	15.61	4.6	7.86
53.5	1	160.00	A. K.	91	11.25	3.3	5.23
53.8	2	50.00	D. S.	34	11.80	11.0	5.45
67.1	2	85.00	A. B.	20	11.53	4.2	3.53
67.6	2	250.00	J. F.	22	16.89	2.2	5.53
79.4	2	179.50	D. B.	30	12.91	1.44	2.67
85.2	1	234.90	B. L.	44	10.00	.63	1.48
88.2	1	228.00	W. G.	17	11.10	.57	1.31

* The second column shows whether it is the first or a subsequent establishment.

The first table shows in detail for each establishment attempted the weekly minimum at the time of establishment; the number of weeks elapsed since the date of establishment to the present time or to the subsequent establishment, if any; the cost of establishing the case; the amount of assistance granted during the time shown in column number four; the total minimum earnings which the applicant was enabled to earn by means of the investment; and the present value of the investment.

While the first table will give all of the information concerning individual case establishment, for purposes of summary, however, it is too bulky and detailed. To bring out certain other points, in addition, and to make summary feasible, the second table is presented. This table arranges the cases according to the magnitude of the proportion of the minimum weekly amount that is necessary for the family to subsist that was supplied by the relief organization. The table gives also the percentage of the original investment that the applicant was enabled to earn weekly.

It is interesting to note from the second table how many cases became self-supporting and how many became partially self-supporting and to what extent. The following subsidiary table brings this fact into bold relief:

Per Cent. of Minimum Supplied by Relief Organization after Establishment	Number of Cases	Per Cent.
0.....	16	27.6
1-10.....	12	20.8
10-20.....	13	22.3
20-30.....	..	..
30-40.....	4	7.0
40-50.....	6	10.4
50-60.....	2	3.4
60-70.....	2	3.4
70-80.....	1	1.7
80-90.....	2	3.4
90-100.....	..	..
Total.....	58	100.0

It is pleasing to note from the above summary that sixteen cases, or slightly over one-fourth, became self-supporting. For purposes of discussion, we may assume also that all of these cases to whom the relief

organization did not have to give more than 20 per cent of the minimum necessary to support the family were fairly successful. With this standard as a line of demarkation, there were forty-one, or nearly three-fourths of all the cases.

From the first table presented it is to be seen that in the twenty-eight cases to whom the relief organization gave from no per cent to 10 per cent there was invested a total of \$1998.95. Of this original value of the investment there is a present value of \$1883.95, or 99.2 per cent. (This excludes increments in value in certain cases.) In those cases where the United Jewish Charities were called upon to supply from 11 to 20 per cent there was invested a total of \$1325.55, of which \$949.50, or 71.63 per cent, is still intact. For all of the fifty-eight times establishments were attempted there was invested a total of \$6580.45, of which there remain \$3736.45, or 57 per cent.

From the second large table we can see what the total minimum weekly earnings were. Adding together the earnings of the individual cases we see that by means of an investment of \$6580.45 the applicants were enabled to earn weekly \$554.14, which is approximately 8.4 per cent on every dollar invested. Our basis of calculation, however, should not be the total amount in-

vested, but we should deduct the depreciation in value of the original investment. Upon such a basis the average weekly percentage that each applicant was enabled to earn is approximately 15 per cent.

Cases Where the Relief Organization Supplied From	Percentage on Investment Earned	Number of Cases
0-10 per cent.....	28.0	28
10-20 ".....	14.9	13
20-30 ".....	No cases	..
30-40 ".....	4.3	4
40-50 ".....	5.3	6
50-60 ".....	7.1	2
60-70 ".....	3.2	2
70-80 ".....	1.4	1
80-90 ".....	1.4	2
90-100 ".....	No cases	..
Total.....		58

The analysis of the results of the establishment in business cases on page 178 uses exclusively as a criterion of success the proportion of the minimum necessary to support the family that was furnished by the relief organization subsequent to the establishment. Although this method gives quite an adequate concept of the development of the cases after establishment, there remains still another phase of the situation that should receive treatment. One case may become self-sustaining and nevertheless earn less per week and per dollar of investment than does a case where the United Jewish Charities provides half of the minimum amount necessary to support the family. To present this phase of the situation the above table is constructed to show the percentage return per dollar of investment that the applicants were enabled to earn by means of that investment. This is then also correlated with the proportion of necessities that were supplied by the relief organization.

It is interesting to note from the above table that the weekly percentages earned respectively by those cases wherein the United Jewish Charities supplied less than 10 per cent and also less than 20 per cent was 28 per cent and 14.9 per cent. Recall in this connection the amounts that were invested in cases of these two categories. There was invested a total of almost \$2000 for those cases to whom the United Jewish Charities assisted to less than 10 per cent of the weekly minimum. For those cases to whom was given from 10 to 20 per cent

of the required minimum there was invested roughly about \$1300. This, then, presents the complete picture. By investing certain monies relief organizations are enabled to provide useful service to society from otherwise unuseful individuals.

Recalling at this point some of the assumptions upon which these calculations are based and which were shown above not to vitiate the results, we may now summarize. First, that most of the cases formerly thought failures are really not such, for they always earn a rather large share of the minimum necessary. Secondly, that even those cases which really should be considered failures produce no loss to the organization, for the original capital is usually consumed. Thirdly, by means of the establishment in business society is enabled to utilize hitherto largely waste material. Fourthly, by far most of the capital remains intact. Finally, that it well pays financially the organization to establish applicants in business, as can be seen from the table showing the minimum weekly earnings.

Possibly because of the feeling that the American Jewish Committee had not fully met its responsibilities in the present crisis, the *Kehillah* of New York has sent out an appeal for a united Jewish body to represent our un-united Jewish people in this country. More power to it! In the meantime, the same body has matured plans for a school for Jewish "Communal Workers." The school will open with summer sessions in July.