

makes loans on such homes up to seventy-five percent of their value at a rate of interest considerably below the legal rate and on very easy terms of repayment.

It has not, by any means, confined itself, nor is its purpose to confine itself, to the removal of working people from the ghettos. Its object and intention are to lend them a helping hand after having been removed, provided that they have by their conduct shown themselves to be men who will support themselves, and who are worthy of further assistance in the direction indicated. In very numerous instances the society has, in addition to transportation, furnished sufficient money for the purchase of tools for the mechanics sent out.

Inasmuch as this removal work of the society has assumed large proportions only within the last year or so, it has not been deemed advisable until now to discuss the question of loans for the purpose of acquiring homes; but as the results of the removal work are now beginning to show themselves, and as it is evident that by reason of that removal work there are being settled throughout the country large numbers of earnest and deserving Jewish workingmen, who have already begun and will undoubtedly continue to accumulate savings from their own earnings, we consider it proper to call your special attention to this branch of our work. We invite your cooperation, believing, as we do, that there is no act of philanthropy more practical and fruitful than to encourage and assist a workingman in the acquisition of his own home, where he may settle down with his family with the unswerving purpose of raising his children so as to be a credit to their race and to the country where they have found a harbor of refuge; where he may, sitting by his own fireside, teach them the lessons of the cruel hardships of the past, instill in them true sympathy for the poor and oppressed of all countries and of all religions, including certainly those who are still left behind in darkness and religious persecution; to impress on them their duty to stretch out a helping hand to those who are reaching for the shores of this free country, and to do unto those unfortunates the same as their own parents wanted their more fortunate coreligionists to do unto them.

"AGRICULTURE, A MOST EFFECTIVE MEANS TO AID JEWISH POOR."

RABBI A. R. LEVY, CHICAGO.

The advisability of directing the activity of the Jewish poor into the domain of agriculture is admitted quite generally, yet the movement in that direction has received scant and meager attention on the part of the Jewish public at large. This is due to current conditions rather than to the choice of the people. Our communities where the Jewish immigrants from Russia, Roumania and Galicia have settled in large numbers are burdened by the demands for relief to such an extent that it requires all efforts and attention to supply temporary assistance. Being closely pressed, the relief organizations are following along the lines of least resistance. Employment, whereby the dependent applicant can be made wholly or partly self-sustaining, must be secured for throngs that fill the offices of our relief societies in the cities. In the endeavor to secure that employment, the sweatshop, the factory, common street labor, labor in the iron yards, and not infrequently even peddling, or setting one up in business in a small way, cigar making and all kinds of garment making, are resorted to, in order to ameliorate the condition of the poor. The city, with its facilities for "making a living" offers a field nearer at hand and more easily accessible than the wheat fields of the Dakotas or the orchards of Michigan, and so the poor stay in the city.

The provincial communities heartily endorse this mode of helping the poor. Whenever one of the Jewish poor drifts into a smaller community and there applies for help to the Jewish residents, he is generally shipped to the nearest large city where, it is assumed, he must find work in the sweatshop or in the factory.

That, under the present abnormal condition and under the pressure of demands upon their resources, the charity organizations are doing the best possible work needs hardly to be stated. However, looking deeper into the causes that operate to produce the sad conditions as they obtain in the congested Jewish quarters in the larger cities of the Union, we soon find that this mode of affording relief to the poor, as far as able-bodied men and women are concerned, falls short of its noble aim. It also becomes clear that, in order to strike at the root of the evil, our poor

must be led into ways of life other than are usually followed by them in the ghetto.

It is not within the scope of this paper to enter into a dissertation on the economic status of our industries and to define what is and what is not a competition that "is the life of trade." However, the fact stands out conspicuously bold that the industries followed in the ghettos of our cities are crippled by a competition that is ruinous and degrading to those who are compelled to come in contact with it. This competition is not of American make. Keen and sharp as is the competition in all American industries, it nowhere partakes of that tendency to destroy as it does in the ghetto. Here it is spun of a fibre of foreign growth. Under the sway of American activity it has developed into a most acute state; but its origin lies in the soil of Russian and Roumanian restraint. In these countries, under restrictions most outrageous and cruel, the Jew is fitted to become, when he enters the battle-field of activity, a reckless competitor. Freed from the enforced idleness which he had to endure in his native home, he suffers from the effects of the reaction, manifesting an over-activity that causes destruction and annihilation.

Oppression, too, has trained the Russian and Roumanian Jew to go through life in a sort of semi-somnambulism—to tread with naked foot on thorns, to plunge through depths, and to hang on to the very verge of the precipice without the slightest appreciation of his dangerous position. In this state he enters the field of American activity, and before he awakens to the realities of life, he plunges into the stream with the same reckless hardihood, pressing hard against the margin of economic safety to his own detriment, and to the injury of others.

Another reason for the sharp and destructive competition of the ghetto is to be found in the fact that the Russian and Roumanian Jew detests being supervised at his work. This trait of his character may be traced also to the oppression he suffered in his native country. He hates all overseers, and regards them as heartless tyrants, ready and anxious to torment him. Coupled with this is his desire to be what he terms "my own boss." In minds of strong and healthy temperament such desire, while stimulating work, will yet preserve a sobriety that will guard against excessive labor that may act contrary to one's own in-

terest and welfare. With the Russian Jew, however, this ambition runs completely away with his better judgment. His own and best interest is only too often outrun by his desire to be his own boss, and is left in the rear. Time and money, comfort, health and energy are sacrificed by him to this indomitable ambition, the realization of which tends to increase the hardships of his life, and to aggravate the situation in the ghetto. There is a continual multiplication of bosses. This naturally leads to an underbidding for the work to be done in the ghetto, and causes a cut in wages and an increase in the working hours of the day. "More work for less pay" is now, as it always has been, the tendency in the ghetto, and the whole life and labor there partake more of the nature of commotion than of action, more of movement than of progress, and more of enterprise than of achievement.

I use these terms not as harsh epithets, though I admit they carry with them an idea of folly, of weakness and of extravagance. Viewed, however, in the light of conditions as they prevail in the Russian "Pale of Settlement," these traits in the character of the oppressed Jews are not to be looked upon with contempt, but are deserving of respect. Surely, there is good reason for their existence. Where the realities of life are unattainable, as they are for the Jew in Russia and Roumania, misjudging of real things can not be counted a mistake. Distorted notions of life and the things appertaining to it, and extravagant imaginations of fantastic objects, come, a blessing in disguise, to those for whom the present is full of despair and the future holds no hope for betterment.

But, inasmuch as we understand the disposition of our beneficiaries, accounting for it on psychological ground, it becomes clear that the ghetto, permitting the free exercise of the beneficiary's propensities, can never be the place where redemption may be nursed for the Jewish immigrant from Russia and Roumania. To supply the immigrant with work in the ghetto, whereby he may become partly or wholly self-sustaining, is no help either for the ghetto-dweller or the community at large. The suffering of the ghetto lies not so much in the fact that there is a *lack of employment*, as in the fact that there is a *lack of means for living in spite of the fact that the worker is employed there to*

the full extent of working time, and more. "Insufficient earnings," the reason very often given by the agents of our relief organizations investigating the validity of an application for aid, strikes the keynote to the situation and emphasizes the true evil of the ghetto.

Imbued with these facts, the Jewish Agriculturists' Aid Society of America has undertaken to remedy the evil by leading the Jewish poor from the ghetto and the sweatshop into the country and to the farm. The plan of the society has been carefully mapped out. It recognizes the fact that in dealing with the Russian and Roumanian Jew the propensities which he has brought with him from the land of oppression must be reckoned with. He must be taken as he is, and not as we would like to have him be. The work, too, is carried on along lines which lead to inspire the beneficiary with self-reliance and self-respect and to call forth the best qualities that are within his nature, which, indeed, are not few.

Briefly stated, the Jewish Agriculturists' Aid Society of America rejects the plan both of colonization *en masse* and of industrial settlement. Farming, in the strictest and narrowest sense of the term, and the placing of individual Jewish families in any part of the United States or in the Dominion of Canada among experienced farmers of other denominations, is the society's endeavor. The selection of the kind of work to be done—truck, dairy, fruit or general farming—is left to individual choice, as is also the way in which it is to be undertaken, on rented or on purchased land, or by filing a homestead-claim on government land. The settlement of more than four or five families in any neighborhood is discouraged, unless it be where the older settlers have already inured themselves to the life and work of the agriculturist.

Assistance is given in the shape of a loan, the repayment of which, in small installments and with interest at the rate of four percent per annum, is secured by a lien on the property, real or chattel, purchased with the amount of the loan. No gratuities are given, and the transaction is made to partake as much of the nature of a business one as this high type of philanthropy will possibly permit.

I may justly assume that the Conference desires to learn more of the results achieved by the Jewish Agriculturists' Aid Society

during the years of its operations, and I shall, as briefly as possible, state what has been accomplished.

The work which was begun in 1888 has, for years, been carried on in an experimental way. For the last few years it has assumed larger proportions. During the year 1901 the society has helped twenty-eight families to leave the ghetto and to take up farming in the states of Illinois, Michigan, Indiana, in the Dakotas, in Florida and in Oklahoma. To enable these people to start at their work, loans in sums from \$300 to \$800 have been made to them, aggregating nearly \$10,000. During the first four months of the present year, twenty-four loans, aggregating more than \$8,000, have been made to as many parties. The society has thus far dealt with one hundred and forty-two families, and of these over eighty-five percent are today working at their new vocation with gratifying results, some being already eminently good farmers, and all promising success. Among those who have been assisted and are today successful farmers, are such as have lived in the city in dire poverty and want. Nor had they any experience in farming. All they possessed was a will to undertake the work and live through the privations and hardships incidental to the life of the novice farmer for the first few years of his venture.

Permit me to cite a few cases to illustrate what can be done for the Jewish poor by aiding them to take up farming as their vocation. A young Russian immigrant, a Talmud student in his home, took to tailoring in this country. He worked at the sewing machine in the sweatshop, earning from six to eight dollars weekly. He married a girl that was working with him in the sweatshop, earning four dollars a week when work was plentiful. In less than one year after their marriage the couple were applicants at the Relief Office. Sickness had entered their home; they owed several months' rent and were also behind in their payments on the furniture they had purchased on the installment plan. The future was very unpromising for these young people. The man, even were he to find work, was physically unable to hold out at the sewing machine for any length of time. If not death, it would be nervous prostration that would overtake him in the sweatshop. With a loan of \$300 the couple was enabled to purchase a small berry farm, paying part of the purchase-price

and leaving a first mortgage on the farm, while the society secured its loan of \$300 by a second lien on the same property. After five years' work on the farm the people were in a position to call the little farm their own, having paid off both mortgages. They also had made improvements on the place, but finding it too small for their use they sold the little farm and instead purchased a twenty-acre fruit farm for twenty-five hundred dollars. On this farm the couple is now comfortably located with their children, following a most honorable vocation, to the great advantage of their health and wealth. They may not be great experts in the work of their vocation, but farming has certainly saved them from the wretchedness which would have been theirs had they remained in the ghetto.

Another case is that of a man who, within the short space of four months had been put twice on the sidewalk with his wife and six children while living in the Chicago ghetto. He was assisted to take up farming in Wisconsin, and now has been eight years at this work. He and his sons, one twenty-one, and the other seventeen years of age, are working a large farm successfully. Several loans have been made to this family, as they enlarged their estate and improved it, and, while the farm is not entirely free from incumbrance, yet the family's equity in it is more than \$2,000.

One of our successful farmers was one of the many unsuccessful peddlers of the ghetto. In spite of his earnestness and endeavors he could not succeed in supporting his family in the city. Ten years ago he filed a preemption claim in South Dakota, and with a loan of \$500 was enabled to start at his work as a farmer. To-day he is the owner of a fine farm, stocked with over one hundred head of horn cattle, fifteen head of horses and colts and all the machinery necessary to run a large farm. He owes not a dollar on his estate, which is valued at several thousand dollars.

In Illinois we have a Jewish farmer whom we took away from the door of the Relief Society. Granting him a loan of \$600 we enabled him to take up farming four years ago. He has learned the work and is at it with a love that bespeaks for him and his children every success as farmers. He has paid off part of his indebtedness to the society, and his stock and implements represent a value of nearly \$1,000.

Another one of our Illinois farmers, though but three years on the farm, has been able to repay the loan of \$500 made to him by the society, principal and interest, in full.

These are not isolated cases, but are cited from among many like them. All of our Jewish farmers, settled six and more years ago, have made comfortable homes for their families in the country. Those who have taken up the work during the last few years, profiting by the experience of those who preceded them, give promise of even greater success. To be sure, the undertaking has its trials and vexations for all concerned. In many instances, individual families require continual attention. A second and often a third loan is necessary in order to help the would-be farmer to bring his undertaking to a successful issue. However, the total result of the enterprise of the Jewish Agriculturists' Aid Society of America must be counted eminently successful.

The total amount of all loans made by the society has as yet not reached the sum of \$50,000. Sixty percent of the loans have been repaid and the money was thus available for other loans, so that the actual cash invested in the work is, in round figures, less than \$22,000. With such an investment the proteges of the society have been enabled to take up a work which otherwise would never have been within their reach. At this work, and by the exertion of their own hands in improving their respective farms, as well as by reason of the increased value of their land since they have taken possession of it, they have gained for themselves an estate representing a value of more than one hundred thousand dollars.

Nor is the material gain which our Jewish farmers enjoy of the highest benefit to them. Greater and more essential advantages are accruing to them by reason of their life and work on the farm. The physical and mental afflictions contracted by them in the foul political and social atmosphere of Russia and Roumania finds a cure in the pure air of the free and open country, surrounded by the healthful conditions as they prevail among our rural population: our Jewish poor soon yield to the good influences of the country life, and, coming in closer contact with Nature, they learn, in God's own book of life, the laws of living, of order, of method and of regularity.

A most marked and happy change in the character of our Jewish farmers is the self-reliance they manifest. There is in their action, after they have been a short time at their work, none of the unnecessary hesitation and wavering so sadly noticeable in the life of the poor as we see them in the ghetto. Our farmers go about their work with an air of self-reliance that is cheering and encouraging. It has been said that no work within the scope of human activity makes for the better in all that is good in human character as does tilling the soil. Our farmers are a telling testimony to the truth of this assertion. Many among them, to whom in the ghetto a dime was a large provision for a family dinner and whose labor never placed a five-dollar bill in their hands so as to call so much money their own, are paying their indebtedness to the organization that helped them to become farmers in sums of one hundred dollars and more at a time. They are doing it in a manner which evidences their high sense of self-respect, of justice and of gratitude. Except in two cases, where death has claimed the head of the family, the Jewish Agriculturists' Aid Society has not suffered a single loss of the moneys loaned, though the loans are made to the poorest among the Jewish poor, and on securities that are by no means bankable. The society has also yet to record the first instance where dishonest dealing has been attempted by any of its proteges.

I may be pardoned when I touch upon a phase of this question, which, from a purely economic point of view, may not be of apparent moment. However, being a rabbi, it is but just to suppose that the religious aspect of this question, next to the economic, should receive due consideration at my hand. In fact, the religious side of the question has been a stumbling block of no mean proportions in the way of bringing the Jew to farming. The contention has been that the Jew is religiously so constituted that he can not forego the advantages of the religious community, and, in order that he may be able to apply himself to agriculture, the congregation must go along with him to the farm. This led to colonization *en masse*, which, for obvious reasons, has proven, if not a complete failure, very difficult and impracticable. The position taken by the Jewish Agriculturists' Aid Society that, if the Jew, if he is to be made a successful farmer, must be placed among experienced non-Jewish farmers and left

to work out his destiny by himself, has, on the other hand, proven to be the correct stand. For the present, at least, and until there shall be practical, experienced Jewish farmers, who, indirectly, shall lead the inexperienced newcomers, this plan of the society seems to be the only feasible one. It has also proven to be of no damaging effect as far as the religious life and habit of the Jew is concerned.

No one will fail to recognize the virtue of the religious practices and habits of the Russian Jews as they are maintained by him in Russia. They are undeniably overdone and exaggerated; but they are eminently helpful to the life as it must be lived by him in Russia. For, where man's activity in the sphere of usefulness is so limited that he is forced to exist in idleness, it is the height of wisdom that he betakes himself to the field of religious enjoyment. Long and many prayers, many and extravagant ceremonies that require much time and attention are, under stated conditions, a true blessing. They create a paradise of delights where the voice of adversity is hushed, and where discontent and despair, the legitimate offspring of idleness, have no range. However, to follow up such ceremonies where divine and human agencies offer an opportunity for honest and useful toil, would be working against the interest of religion and not for it. According to the rabbis of the Talmud he serves God and humanity best, who serves best his own wife and children, earnestly and honestly endeavoring to provide for them the comfort needed to make life worthy of its name.

The Jew, living as a farmer among non-Jews, may miss much which habit and association have made dear to his heart, and which he considers as essential to his religion. But the life of usefulness on the farm will wean him of, and bring him away from, many a superfluous ceremony and obsolete observance, the practice of which is more in accord with superstition than with religion. Judging by the facts as they are at hand, one is inclined to the belief that the religious life of the Jewish farmer is an improvement upon the religious life of the average ghetto-dweller. The farmer may not say as many prayers and not say them as often, but the recital of the prayers on Friday night and Saturday morning by parents and children in their farm home (as I had the pleasure to hear them) bears the stamp of

true religious devotion. The hour devoted by the Jewish farmer on Saturday afternoon to teaching his children the reading of the Hebrew prayers, is by far more beneficial to both parents and children, than are the many hours spent by the children of our Jewish poor living in the ghetto in the hovels called "cheder," where the "Rebbe," stick in hand, is "teaching" Hebrew.

The sanctity of the Sabbath is also more manifest on the Jewish farm than it is in the ghettos of our large cities. No field work is done on the seventh day of the week, but chores in the stable and barn are not neglected. The fires are kindled in the house, and the routine house-duties are attended to as usual. But, in spite of this, I make bold to state that the Sabbath rest on the farm will compare most favorably with the Sabbath rest as we notice it in the ghetto. The experience, therefore, thus far gained shows that the religious life of the Russian or Galician or Roumanian Jew has not been unfavorably affected by his move from the ghetto to the farm.

There is one more point that should be emphasized. The work of promoting agriculture among the Jewish poor, gigantic though it is, yet has this advantage that it also can be done on a very small scale, even with one family or with one individual, should the means at hand reach no further. The provincial Jewish community can do for one family what is being done through the agency of the large community for many families, and thus assist in the work of bringing the Jewish poor to farming. Again, there is no need of sending any poor Jew willing to work from the country to the city. Farm work can, at all seasons and everywhere, be had, and it should be the concern of every Jew to lead the homeless Jew into that line of work, which, more than any other, gives promise of a home. There is an inducement which farm work holds out for all poor, but able-bodied Jews, especially for those who are not burdened with the care of a family, that should invite them to it. It is the offer of the Jewish Agriculturists' Aid Society of America that, if any Jew learns farm work, working for two or three years on an American farm and saving up a little money, he will be assisted to establish himself as a farmer either on a homestead-claim filed on government land, or on purchased or rented land as he himself may select.

Agriculture holds the key to the solution of the problems which confront the Jew in the ghetto. Directly, two-fifths of the Jews in this country are affected by these problems; indirectly, they concern all of American Jewry. Let our charity organizations, in their endeavor to solve these problems, not underrate the ability of the Jew to become, under conditions but half way favorable, an efficient agriculturist.

TUESDAY, MAY 27, 1902.

REPORT OF THE COMMITTEE ON DEPENDENT CHILDREN, NATIONAL CONFERENCE OF JEWISH CHARITIES.

By DR. LEE K. FRANKEL, CHAIRMAN.

MEMBERS OF THE CONFERENCE, LADIES AND GENTLEMEN:

Your Committee on Dependent Children has deemed it wise to devote its report to the present Conference to the consideration of the question of caring for dependent Jewish children through other than institutional means. The Committee was led to this decision through the importance that has been attached in recent years, in particular by non-Jewish bodies, to the methods of caring for children through agencies, such as the boarding-out and the placing-out systems. In order that the report should be representative, and, if possible, authoritative, it was deemed inadvisable to make it voice the opinions of any or all of the Committee, but rather that it should express the views of the Jewish community at large, and in particular that it should reflect the unprejudiced and impartial conclusions of those who are engaged in child-saving work. To this end, it was decided to make a study of the subject from a historical standpoint, and to obtain, where possible, information that might permit of subsequent deductions and generalizations.

As a basis of study the following questions were submitted to the Jewish Orphan Asylums and Children's Institutions in the United States:*

Give name of Institution.

Date of Foundation.

Number of children during last fiscal year.

Number of children since foundation.

* The question main is omitted because of considerations of space. The questions asked are indicated in the analysis of replies received. Ed.