just what result is to be accomplished, but I think that the movement speaks for itself—that the members of boards should realize that a work of this kind ought to receive as much support as the various other charitable movements of a city. I want to say one word to emphasize that it was the one fear I had in connection with confederations, that they would not realize the importance of this work, and I hope in the various cities in which federations have been organized that that work will not suffer as a consequence of confederation. (Applause.)

THE MORAL INFLUENCE OF THE SETTLEMENT. RABBI RYPINS, OF ST. PAUL.

To sum up the moral influence of social settlement work in five minutes, I will simply state that it is conveyed in the phrase "moral guidance," and consists in having a good and wholesome time, with an emphasis on "wholesome." We have no ghetto problem in this respect, but we have a large mass of young and old people, especially young boys and girls, who aspire with enthusiasm for higher life. They need not shelter, nor clothing nor food as much as they need spiritual food, spiritual shelter, spiritual clothing. The social settlement, if properly conceived and carried on in its work, supplies, or is intended to supply, this moral guidance. And to me that term "moral guidance" stands for more than any other even in the social settlement work. I personally, if I were sure I could supply my own boys with moral guidance in their life should certainly rest perfectly content. I am not worried about the luxuries they must needs be denied. What I am concerned about is the judgment that I might form concerning their conduct and career, that it might be sound and true so that they shall grow up into wholesome and noble men. Moral guidance forms the keynote of my own being, and were it not for the moral guidance I received in my days of darkness and ignorance I would not be here to tell this story; it is that kind of guidance that the social settlement must supply, not to alleviate their physical wants, but to satisfy their intellectual and spiritual yearnings. It is human nature to want to have a good time, I don't care where you go.

I, too, am anxious always to have a good time, and so vou are. The rich man has his clubs; he has his various games; he has his different drinks, and he studies all the time as to what kind of drink will taste the best. The poor man has not these supplies, but he has all he wants. The poor man's child would also like to have a bicycle, would also like to have a thousand and one things that have palled upon the taste of the rich man's child. These wants must be supplied, all the preaching to the contrary notwithstanding. They are human, they are inherent, they are perfectly true. The social settlement stands for the purpose of giving the children of the neighborhood a wholesome, good time. You speak of delinquent children; give them a wholesome, good time, and they will not be delinquent. (Applause.) You speak of children running late at night; give them a wholesome environment, wholesome games, wholesome influences, and they will be just as good as your own or mine. These are the elements which make up the moral influence of a social settlement. I thank you. (Applause.)

THE FRIENDLY VISITOR.

MISS BALDAUF, OF THE NEIGHBORHOOD HOUSE, LOUISVILLE.

I believe that there is no person who comes to a settlement to do work who has quite such a difficult position to fill as the friendly worker. Difficult because it requires so many of the social and moral qualities to make her position felt. I also believe that no one who comes to a settlement is so able to bridge over the chasm between the neighborhood and the settlement, and the settlement and the outside world. The friendly worker is a perfectly natural being. She comes into contact with the neighborhood in a perfectly natural way, provided she has those elements which go to make up the good friendly visitor. Primarily, she must be a tactful person. She must understand the whole tone of the neighborhood and of the people with whom she is working. More than all this, I believe that the friendly visitor must do all she can to make herself a part of the neighborhood, and a part of every family that she visits. Now, the friendly visitor has to do more, has to fill different places than any other worker who has come to the settlement; she goes