and believe, from the remarks I have heard here as to other communities, that we are an ideal community.

MR. LOUIS H. LEVIN, Baltimore: I admit being normal, to this extent, that I will discuss the paper—the actual subject and also limit myself to fifteen minutes. I want to say a few words in regard to the propositions put forth by Dr. Magnes. I disagree with him so completely that I want to emphasize my disagreement here. I do not think that a premeditated division between the two-the up-town and down-town wings of the community-in actual charitable work, is either feasible or proper, or will work out. I think the differences now existing among the Russian Jews, the Galician Jews, the Roumanian Jews and others that he has named, are divisions that are due simply to the fact that the people who have come over here have not become acclimated. They are still under the influence of foreign conditions, and those conditions will be wiped out in America. The result will be that the time will come-Mr. Kamaiky is correct—the time has not yet come, but the time will come, and we are on the way to it, when the whole community can be and will be organized, and I think I understand why, perhaps, as I happen to be a unique delegate. I am here as a delegate from the Federated Jewish Charities of Baltimore—the up-town federation—and I am here as a delegate of the United Hebrew Charities, a down-town federation of Baltimore. I represent thirteen up-town organizations, and eleven down-town organizations, practically nearly all the organized charities in the City of Baltimore. I think that we are a normal community, and that in any normal community that can be accomplished simply by treating the situation in a perfectly normal way-not by seeking theories by which we can divide—and when there is a problem, facing the problem, and not seeking too curiously to know exactly whom we minister to. We shall lose if we encourage class and national distinctions.

DR. LEE K. FRANKEL, New York: Before we adjourn I suggest that the incoming Executive Committee be requested to print Dr. Hollander's paper before the next meeting of the National Conference of Jewish Charities. CARRIED.

The Convention adjourned until 3 o'clock P. M.

Tuesday, May 5, 1908.

AFTERNOON SESSION.

The convention reassembled at 3 P. M.

Vice-President Ginsburg assumed the Chair.

THE CHAIRMAN: We will open the session this afternoon, with a paper by Rabbi George Zepin, Superintendent of the United Hebrew Charities, of Chicago.

The following paper was then read by Rabbi George Zepin.

INTERMUNICIPAL CO-OPERATION IN CHARITABLE ACTIVITIES.

RABBI GEORGE ZEPIN

Superintendent Jewish Aid Society of Chicago.

Modern charity in its organized forms and its institutional aspects is peculiarly a large city product. An improvised almshouse answer the needs of an agricultural district, but the large industrial centers with their death dealing machinery annually produce their quota of widowed mothers and orphaned children; the strenuous life of the city sends its increasing numbers of mentally disturbed patients to sanitariums; the temptations of urban civilization produce their alarming number of delinquents. In this aspect the Jew has fared but little better than his neighbors. With his natural inclination towards cerebral and nervous activities, the Jew has produced his full share of mental wrecks, in a civilization where nervous tension is at its highest. Industrial accidents have reaped a grim and ghastly harvest here as elsewhere. The squalid Ghetto has left its deteriorating mark on the fine old Jewish morality of the preceding generation. The Jewish charitable and correctional activities have therefore followed closely in their development the other sectarian and non-sectarian charities incident to city life. The relief office and the charity hospital, the orphans' home and old people's refuge have followed each other pretty much in the rotation given; then have come legal aid bureaus, children's temporary homes, nurseries, homes for working girls, and working boys' settlements, etc., etc.

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With all this rapid increase of the instruments of construction and prevention, we have not yet kept pace with the powers of destruction. The various combinations of circumstances have produced cases in need of charitable refuges for whom no adequate homes could be provided. There are old men too sick for Homes for the Aged, and yet with ailments too chronic for ordinary hospitals. We have children too innocent to be kept at Reformatories and too worldly wise to be placed in Orphanages. While we are to congratulate ourselves that these are for the present "exceptional" cases, and that they occur in such small numbers as not to need in each city a separate institution, we must not lose sight of the danger of neglecting several distinct classes of dependents, nor should we be content that other denominational institutions be called upon to house our unfortunates. Both alternatives are untenable. For cases of this kind we stand in especial need of inter-municipal co-operation.

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While few if any would be content to see a large class of needy Jews go without adequate provision for their relief, there is a considerable class who do not feel any compunction at seeing Jewish poor in sectarian and state institutions. Certain classes of defectives, like the insane, are necessarily cared for by the State. Nor would we desire it to be different. However, certain other classes, including some delinquents and dependents, are cared for by the State governments, but who should properly be cared for by the ¿Jews themselves. I therefore venture to say a few words, by way of digression, upon the need of having Jewish institutions for the Jewish poor.

There is a tendency among the leaders of labor movements to relegate all charity to the State authorities. To a large body of men for whom socialism mumbles out a vague promise of readjustment of human conditions, the government also seems properly to become the custodian of the non-producing consumers. The Socialist movement, always democratic, conserves towards the abolishment of class distinctions and sectarian differences. As a result of these leavening influences there is a growing conviction that the poor of each community, irrespective of religious affiliations, are properly the pensioners of the public funds. The widespread

call for State supervision of private charities is mistakenly adding argument to this contention. The mistake of this point of view is that we are trying to bring about one of the effects of socialism without bringing about the actual social readjustment. When the Government shall have become the only employer of labor it will then become necessary and proper that the same Government pension all those who are not able to labor. But until that time comes private charity must logically supply the needs of the industrially incompetent. There are two very cogent arguments against governmental control of philanthropy. The first is furnished by the example of England, whose experience in governmentally controlled charities has been both long and unfortunate. England is now making a heroic effort to rid itself of this system towards which we are stretching out grasping hands. The second argument is the difficulty of determining who is and who is not an American. This is of considerable significance in a country where 1,285,349 immigrants land in one year.

Fro us Jews this presents a problem of more than ordinary difficulty, because the Jews form an appreciable percentage of the immigrant invasion, and even more so because the Jews who need charity are for the most part recent arrivals. The Jewish problem of charity is a problem of forced emigration. A system of charity controlled by governmental officials will evolve into charity for citizens. By the time the Jew becomes a citizen he no longer needs charity. We must concede that it is almost an axiom with us today that wherever possible the Jews must take care of the Jews. As our modern civilization throws on our shores its industrial wrecks, we must make provision for their care. In accordance with this philosophy we have worked out a creditable array of charity organizations. In several lines of charity work where the volume of dependency was not great enough in any one city to form a local institution, we have evolved the quite original idea of inter-municipal co-operation, and inter-municipal institutions. The abundant success that has attended the several inter-municipal orphan asylums, and the several national sanatoriums for tuberculosis patients, has demonstrated both the need and practicability of such a step., It is a far cry from a certain kind of inter-municipal co-operation which consists in helping every pauper to the next town, to another form of co-operation wherein we sent our poor to distant cities and support them there at our expense.

By way of developing the several suggestions contained in this paper, let us pass in rapid review over the classes of poor for whom our present organizations provide no specific relief. Considering first our defective population, consisting of the insane, feeble minded, deaf mutes, and blind, we find that there are no distinctly Jewish institutions for their care. Outside of New York there probably is not a city in the United States where there are enough of any one of these special classes to warrant the establishment of Jewish institutions for their care. If on the other hand we were to include in one territory the cities Cincinnati, Cleveland, Chicago and St. Louis, and contiguous territory, we probably would find enough cases to start a separate institution for every form of defective humanity above mentioned. I have never heard that such a movement is contemplated, nor does it seem either feasible or necessary. I touch upon it merely because the program requests the treatment of this subject matter. The State handles this problem with far greater efficiency and financial resourcefulness than private charity can ever hope to do.

However, in one particular, there certainly is need for intermunicipal co-operation as it effects the defective classes and some others. While we cannot segregate the Jewish defectives, and probably would not if we could, we should provide those Jewish inmates of public institutions that desire it with some avenue of communication with the larger Jewish world. The medium of communication that has usually been created for such conditions is the district chaplainship. This is a legitimate field for private charity. This very convenient official serves in many capacities, according to the exigencies of the situation. In the homes for blind children he is a religious teacher. At the various insane asylums he holds services from time to time for the lucid. He visits periodically the penal institutions in his territory, occasionly holding a public service in the institution for adults and giving instruction in the institutions for juveniles. To all these-his parishioners - he is at all times a friend, ready to do whatever

the situation requires. A more general adoption of this suggestion would do much to lighten the burden of a considerable number of Jewish defectives.

When we pass from the consideration of defective humanity to a consideration of the dependent classes we find a more definite task before us. There are comparatively few cities in the United States where there are homes for the aged. In almost every such Home membership is limited to residents of that particular city, and very often five years' residence in a community is required previous to application.

It is manifest that this works a hardship on the Jews of smaller communities. Many an old man whose kin is dead or criminally neglectful, is forced to become "a traveler" from town to town because he is a man without a city. In an ideal arrangement each Old Folks Home would draw upon a more or less contiguous territory for support as well as for applications. This form of intermunicipal co-operation which has been successfully tried in several orphan asylums could well be imitated by many of the homes for the aged.

Another class of dependents for whose accommodation we have no adequate provision is the class of "Incurables." In the last two years I doubt if fifteen persons have passed through the office of the United Hebrew Charities of Chicago who would ordinarily become candidates for a Home for Incurables. I eliminate all those who have relatives to care for them, all those who are able to pay for their own care, and thirdly, advanced consumptives. The first two classes are omitted for obvious reasons, namely because the institution is intended for charity patients only. The third class—those suffering from pulmonary consumption—is omitted because the task of caring for them is so stupendous that only some agency of public government can cope with it successfully. With diligent search I have no doubt but that we could find fifty persons in Chicago today who would be eligible for such a home. The four States, Illinois, Indiana, Ohio, and Missouri, could supply enough applicants to run such an institution economically. Under the present arrangement we are compelled to apply to sectarian homes for the care of our incurables. Our experiences

in Chicago are rather discouraging. The waiting list of the local Home is very long. Some months ago one of our sick people died before we succeeded in gaining admission for her. We have two persons resident at the Home, for one of whom we pay \$15 a month. A number of others are being housed with poor families under anything but ideal conditions. An institution of this kind would be a great boon to many sufferers who cannot gain admittance to either Old Folks Homes or hospitals.

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There has been some talk about a national organization, with headquarters in Denver, to care for consumptives and their families, who are sent to that city from all parts of the United States. It seems to me that the existence of a society of this kind would draw a vast number of people to Colorado who could receive adequate treatment in their respective home cities. While it is advisable for a man who has been cured in Denver to stay in Colorado, and while it is both humane and wise to send his wife and children to join him when he is cured, the cost of maintaining him until he is self-supporting should fall to the lot of the individual community which has sent him to Denver. The sum necessary to insure this treatment is considerable, but is not large when compared with the amounts spent on the same cases after they return to their home cities. The growing sentiment in favor of home-cure for consumption, and the rise of local sanatoria, will probably contribute to keep the number sent to Denver for the next five years about the same. This will give the various cities thus sending cases a chance to experiment along these lines.

When we turn to a consideration of the class of delinquents we come across a field where inter-municipal co-operation can accomplish great results. We need a Jewish institution for delinquent boys and girls. Last year's annual report of the Cook County Charity Service states that 166 delinquent Jewish boys and 17 delinquent Jewish girls passed through the Juvenile Court. The report for the year just closed gives the number of delinquent Jewish boys as 164, and Jewish girls as 32. Reports from other cities would doubtlessly disclose similar conditions. These delinquent boys and girls are ultimately placed under probationary care. But in a very large majority of cases they need a period of

rigid institutional discipline to make them appreciate the blessings of liberty, and to teach them certain wholesome laws of life. The period of discipline may last from three months to a year, depending upon the age, the disposition, and the needs of the boy or girl.

For the Jewish wards of the Juvenile Court we need a Jewish institution. The Jewish children who live on the avenues do not get into Juvenile Courts, because their environment, and even more than that, their companionship is elevating. A very large percentage of the juvenile crime is the result partly of slum environment, but mostly of slum companionship. In taking the Jewish boys from the evil environments of slum life, and placing them in the usual places of correction provided by the State, we are merely placing them back into the midst of the same companionship under whose inspiration they got into trouble.

The rough, boisterous elements of slum life are not contributed by the Jewish boys, but the Jewish boy like every boy admires this sort of melodramatic action, and emulates it to his undoing. Here again there comes into play the passion for the admiration of strangers. Among his own Jewish companions Isaac is moral. Among his superior Gentile companions Isaac is hungry for admiration. Under the observation of strangers he out-Herods Herod in his work, his play, and his mischief. When this Isaac gets into trouble he should be taken away from his Gentile companions and placed in more natural surroundings. I have great faith in the Jewish boy and the Jewish girl. The inherent strength of character, that is the result of centuries of self restraint can be hidden only for a short period. If given the proper surroundings and the proper companionship he can become a good citizen, despite his youthful waywardness.

For this reason I would welcome a Jewish protectory for Jewish children. There is another reason. These children more than others need a firm grounding in moral truths. Many methods have been devised for teaching morality, but it is conceded on all sides that religion is the medium that has showed the best results in teaching these truths to children. In order to teach religion we must segregate these children from children of other denominations.

The number of Jewish delinquents in Chicago hardly justifies the establishment of a Jewish protectory. The same condition prevails in all the cities of the central West. Two or more of these cities could combine for the erection of a protectory at some accessible point. When such a protectory shall be so situated and endowed that the methods of the George Junior Republic can be introduced, we shall have made vast strides toward counteracting the evil influences of the slums.

A word concerning the methods of supporting institutions of this character. It is my opinion that in the establishment of intermunicipal institutions, the Jewish Fraternal Organizations have a mission not fully exploited in the past. The organized charities of each of the cities entering into such an arrangement would of course be expected to contribute their share towards the maintenance of such an institution, but the founding and partial support should be provided by some fraternal organization.

I counsel this plan advisedly and from a careful study of the charity subscription lists of several cities. In Chicago, for instance, the well-known merchants and high-salaried men, are pretty well canvassed for charity subscriptions. A very large percentage of the available material has been organized. But out of ten thousand available persons who might contribute from \$5 a year upwards, only 3,000 have been reached by this method. The portion not reached by the charity lists represents, roughly speaking, the clientele of the fraternal organizations. We must not imagine that the same people will pay for it no matter how the money is raised. The fraternal order has succeeded in organizing a class of smaller donors whom the charity lists never reached.

In this day there has been much talk about the decline of fraternal orders, in spite of their largely increased numbers. The elimination of the insurance feature has turned these societies into inter-municipal charity organizations. The opportunity before them is vast. In almost every large city we have exhausted our supply of large givers. To supply the demands for charity we will have to make a determined effort to organize the smaller donors.

Institutions such as have been outlined above could make excellent use of a field secretary. An institution accepting applications from considerable territory has a right to look to that territory for support. In the larger cities where organization exists this can be easily secured. In the smaller centers one must first organize the machinery for periodic collections, and arouse sympathy for the cause before support is forthcoming. For such work a field secretary is indispensable.

There is nothing particularly original in the idea of intermunicipal co-operation. It comes into play in the simple problem of not shirking the responsibility of one's own poor. It shows itself in a somewhat more complicated form in establishing central institutions. As far as I can trace it, it is an idea peculiar to fraternal organizations.

In Jewish charity circles the question of co-operation has long ago been solved. The fact that we deal with a definite class of people whose life and aims are pretty well understood, makes co-operation easier for us than for the various components of the nonsectarian charity world. We have realized the value of the principal of co-operation from an economic point of view. In this paper I have taken its value for granted and sketched a few lines along which this principle might successfully be pursued.

THE CHAIRMAN: The discussion will be opened by Mr. Jacob Furth of St. Louis.

Mr. Furth: As has been stated by the presiding officer, I have the honor to represent on this occasion the Independent Order of B'nai B'rith. This is my first attendance upon a National Conference of Jewish Charities. Before proceeding to say anything about the very excellent paper that has just been read, I desire to give expression to the great pleasure, and the great profit which I have derived from attending this meeting. This meeting differs very materially from meetings of the so-called fraternals, which as you know are only attended by the male sex. It is and must be to all an inspiration to have the attendance, the attention and the co-operation of the best part of God's creation, and I believe that I am within the confines of the truth when I say that the excellent results which have been achieved by the National Conference of Jewish Charities