

entire charge not only of decisions of these questions, but of the machinery that is necessary in carrying out the work.

Mr. Sulzberger.—I move the Executive Committee be so empowered.

Seconded and unanimously adopted.

MORTGAGE LOAN SOCIETIES.

RABBI LEO FRANKLIN, DETROIT.

MR. PRESIDENT AND MEMBERS OF THE CONFERENCE: When the subject with which this paper is to deal was assigned to me I hesitated about accepting it, for several reasons. In the first place, I felt incompetent to deal with a subject in regard to which I had but meager knowledge, and besides I believed, as perhaps many of you do, that the evil of the chattel mortgage shark as a problem in philanthropy, was not actually pressing, outside the great metropolitan centers. Of course, I realized that there is many a poor man, even in our smaller cities, who has fallen a victim to the wiles of the unscrupulous money-lender, being compelled oftentimes to repay in interest many times over the amount of the original loan, and in the end destined to lose the pledge upon which the pittance was secured; but I was convinced that the Free Loan Societies, so ably described to us in Prof. Loeb's paper, were amply competent to cope with the evil wherever it appeared.

A careful perusal of all the available literature bearing upon the subject of chattel mortgage loan societies and municipal pawnshops, and an investigation of the benefits that have accrued to the unfortunate where they have been established, has indeed served to emphasize my previous ignorance of this subject, but at the same time it has made me an ardent enthusiast in regard to a form of philanthropy of whose possibilities, it seems to me, one dare without exaggeration speak in superlative terms.

Perhaps at the very outset it will be well to show, as I myself needed to be shown, that there is little in common between the Free Loan Society and the Chattel Mortgage Society, either in regard to the plan of their organization and conduct, or to the class of dependents whom they aim to relieve and benefit. The former is a philanthropy, pure and simple, and though immeas-

urably superior, in that it enables the recipient to keep his self-respect by fostering in him a sense of responsibility, it is yet only a higher phase of that old charity which took the form of direct relief by gifts of money. Those who are helped by the Free Loan Society are usually such as are well-nigh helpless, having nothing that they can call their own, and being frequently unfortunate enough to encounter great difficulty in securing the two sureties necessary to sign their notes for the society. Frequently they have been helped many times before. Yes, it is not exceptional, that refused at the door of the relief society, because of their too-constant coming, they have turned as a last resort to the loan society for an amount that, usually insufficient to give them a real start in life, at best answers their temporary needs. The Free Loan Society, so far as it goes, is an ideal philanthropy, and if I maintain that the Chattel Mortgage Loan Society and Municipal Pawnshop is an advance even upon it, I do not imply that the former is dispensable, or, in fact, in any wise to be improved upon as a means of helping the class of unfortunates who are its special care.

But the institution in which, through this paper, we hope to arouse your interest is more than a mere philanthropy; it is infinitely more than a means of relief to the absolutely helpless—it is in effect a business proposition, philanthropic only to the extent that it requires large-hearted men to create it and direct it on the one hand, and on the other, in so far as its business is to furnish at the timely moment the few dollars that may be necessary to save those hitherto self-sustaining and self-respecting from becoming dependents upon the charities, or what is worse perhaps, falling victims to the rapacity of the professional chattel mortgage shark, the philanthropy of the Chattel Mortgage Loan Society is the very highest, because it is preventive in its character. It has no dealings with the man who is absolutely helpless; but it furnishes a prop to the one who stands dangerously near the verge of helplessness.

It was the theory of the old charity that the virtue of the gift depended rather upon the degree of the need than the timeliness of the help extended. If I am not greatly mistaken in my interpretation of modern sociological thought, the new charity—that charity which sustains souls as well as bodies—has reversed

this theory so that it sets the timeliness of the gift above the actual physical want of the recipient. In other words, there is more ethical value in the bestowal upon a man who has never dreamed of seeking charity and who has never needed to do so, the means of warding off impending collapse and thus maintaining his independence, than there is in offering to the one inured not only to poverty, but to beggary, the amount, large or small, which, while setting him today where he was yesterday, will inevitably leave him on the morrow no farther advanced than he has been today. It is the critical moment rather than the critical condition that our philanthropists must seize upon. Believe me, I do not esteem lightly the heart upon which the sight of physical suffering, or the cry of human wretchedness in any form is a demand for sympathy and help. I know that hunger is a condition which food and not theorizing must overcome. But I know also that the hungry will not starve, nor the naked go unclothed, nor the homeless remain without shelter, so long as the human heart is as responsive to the cry of physical need as it is today. Wherever we turn in our great cities, splendid institutions, public and private, sectarian and non-sectarian, monument the eternally saving fact that we live in an age where, despite the pessimism that is rampant, selfishness does not control, but where sympathy and ready helpfulness are the very echo of the cry of suffering.

But we are coming now to realize that there is something even better for us to do than to still that cry when it has sounded. It is to prevent the conditions out of which that cry is created. It is to reach out our help, not to the fallen, but the falling, not to give charity, but to overcome the conditions that make for the necessity of charity.

In commenting upon an oft-repeated Bible expression, "When thy brother becomes poor with thee" (Levit., 25), the sainted Dr. Liebman Adler calls attention to the fact that the writer of that remarkable section in Leviticus realized that he who is so reduced as to be undeniably poor has passed the period of sorest distress, and that poverty itself is not so hard to endure as the downward journey leading to it, from a position of affluence. And this is the conviction of the New Charity and the in-

spiring purpose of the Chattel Mortgage Loan Society as a philanthropic institution.

Let it be clear, then, that an organization of this kind extends its help not to the one who has collapsed, but to him who is threatened with submergence. Until the year 1894, when the first society of this kind was created in the city of New York, and even now, except in the few cities where similar organizations have been established, the man "becoming poor" had but one avenue of escape from becoming a recipient of charity, and that was the pawnshop or the chattel mortgage broker. Fearful and trembling he would take now a jewel, perhaps a precious heirloom, and exchange it for the few dollars which his hopeful heart told him he could repay in due time, even at the exorbitant interest rates, which the law allowed the broker to charge, or giving a mortgage upon his few household goods, he persuaded himself that now he had again the means of livelihood at hand. How futile was this hope you may conceive by a hurried glance at the interest charges which chattel mortgage brokers are allowed by law to make in some of our states at the present time.

Ohio—They must pay annual license, \$250; may charge 1 1-2 percent per month. 75 cents for preparing mortgage, actual legal expenses for recording same (25 cents) and such charge as may be agreed upon in written contract for inspection (appraisal) of property, and indemnity for loss by fire when not insured.

Arizona, any rate agreed on in writing; California, any rate agreed on in writing; Colorado, any rate agreed on in writing; Connecticut, 25 percent per annum; Florida, any rate agreed on in writing; Idaho, 1 1-2 percent per month; Illinois, 3 percent per month; Massachusetts, 18 percent on small amounts; Michigan, 10 percent if stipulated in writing; Wisconsin, 1 percent per month on chattels, pawnbrokers 2 percent per month; New Jersey, 2 percent per month; New York, on \$100 or less 3 percent per month for the first six months, 2 percent per month for the second six months; on \$100 or over 2 percent for the first six months, 1 percent for the next six months.

To these charges, surely exorbitant enough in the first instance, unscrupulous brokers are accustomed to add a large percentage for storage of the pledge, for airing, for wrapping and

for any number of other things, including paper and string, so that it is not altogether wonderful that in a large number of cases the mortgagor not only loses his pledge, but pays the amount of the principal over and over again in sustaining his interest charges, in the vain hope of being able eventually to regain possession of his jewels, his furniture, or his clothing, as the case may be. Obviously, the door of the mortgage broker—we mean the unscrupulous one—leads not to freedom, but to hardship, to suffering and to the need of charity.

[And it was to meet this condition that the Chattel Mortgage Loan Society as a philanthropy was conceived. As has been intimated, it is philanthropic rather in its object than in its organization. Strictly speaking, it is a business corporation, conducted under the laws of the state, and it may be added, it has thus far been uniformly a most successful business venture to its promoters.

Let us go into some little detail as to the method of operation. [The first organization of this kind was an offshoot of the Charity Organization Society of New York, and under the title "The Provident Loan Society" began its active work in 1894. At that time a number of gentlemen, inspired by a Jewish banker, who saw both the philanthropic and the business end of the proposition, banded together, and under a special act of the legislature, incorporated under the title above given. Each of these gentlemen put into the treasury a very considerable sum of money, which being irredeemable was in effect a contribution, but which, none the less, was to pay them annually a dividend not exceeding 6 percent. Thus, the interest of their gift came to them as regularly as if it had been invested in any other enterprise. But it was necessary to guard against the possibility of selfish methods creeping into the society and thus robbing it of its philanthropic purpose. This was accomplished in two ways. In the first place to the Associated Charities of the city was given the right of appointing one-fifth of the members of the board of directors, while the mayor of the city and the head of every recognized charitable organization, were ex officio officers of the same board. Further, the corporation was prohibited from retaining more than one-half of its net annual earnings, being compelled to distribute the other one-half among the charitable societies of the city.

[However, as the work of the society progressed it became evident that in order to accomplish the greatest amount of good the working capital of the society would have to be materially increased. And how was this to be done? Briefly, it was determined that if the contributor to the society could also be a lender thereto, the benefit would be reciprocal, since the larger the working capital of the society the more secure would be the loan incurred, and reversely the expansion of the philanthropic work of the society by means of loans easily obtained, would act as an incentive to many to increase their outright contributions. And so, when shares of the capital stock were put upon the market there was little difficulty in disposing of them. The annual report of the society for the past year shows a net earning of 13 1-2 percent on an average capital of \$383,000 for 1901. Results no less gratifying, from a financial standpoint, have been uniform since the organization of similar societies, such as St. Bartholomew's Parish, New York; the Workingmen's Loan Association of Boston; the State Pawnors' Society of Chicago; the Chattel Loan Association at Baltimore and the Citizens' Mortgage Loan Company at Cincinnati.

[It may be said that these societies are all non-sectarian, though in all of them Jews take prominent, if not leading, parts.

What concerns us more, however, than the method of obtaining funds, a matter regarding which definite information is easily obtainable, is the manner of distributing the money, with special reference to the advantages accruing to the patrons of these societies over those who turn to the regularly organized chattel loan companies. Primarily, the benefit is that already pointed out—the timeliness of the assistance rendered those in need of help, but absolutely without imposing upon them the humiliation of asking for charity. They come to a business house with a business proposition. Label the institution a charity and they would rather die than knock at the door. They are not dependents, but simply unfortunates. They frequently have considerable property, which is, however, not readily convertible into money, or with which they are loth to part. They need only temporary help to free them from embarrassment. True, if they could not borrow they might have to beg. The chattel mortgage loan society makes them its borrowers.

Under its laws the pledge must be worth considerably more than the amount of the loan required, in order to insure the society against loss. This is, of course, equally, if not more rigidly insisted upon by the regular pawnbroker. On the other hand, the interest charges of these societies are incomparably less. Thus, for instance, the legal rate in Illinois is 3 percent per month and extras, while the Pawners' Society is incorporated under a statute prohibiting a charge of more than 1 percent. In New York the act authorizing the incorporation of the Provident Loan Society contains this paragraph: "The Society shall not charge or receive any interest on loans made by it of a greater amount than one-half of the interest which pawnbrokers are now authorized to charge by law." And so in every instance the interest rate is greatly lessened.

But even this is not the greatest advantage, for however hard the interest rate, it is obvious that because of the small amount of the actual loan the charge in dollars and cents is never usually very much. But here is the difficulty: The borrower from the usual brokers is compelled not only to pay his interest promptly, but also to repay the principal in one sum at a specified day and hour, else he loses his pledge. Under the laws of our more liberal institutions he can repay his loans in small weekly or monthly installments—a matter that seldom presents any real difficulty to him if he be reasonably provident and not particularly unfortunate. Nor does he necessarily lose his pledge even if he absolutely fails to repay his loan and interest. It must be held for him at least one year after the expiration of the time fixed for its redemption, when it may be sold at public auction; but even then the amount received over and above the actual indebtedness to the society must be turned over to him if called for at any time within two years after the sale has taken place.

How like a Providence these societies have come to be to many small storekeepers and peddlers and clerks whom illness or other misfortune has rendered temporarily helpless, may be shown by the following statistics:

During the eight years of its activity ending December 31, 1901, the New York society loaned a total of \$8,622,855.25 to 382,531 persons, in amounts ranging from a few dollars to \$250, but making the average loan less than \$20. Of the total amount

loaned more than \$2,500,000 is to be credited to last year's account, during which time the number of borrowers had increased from 14,000 in 1894 to 101,000 in 1901. The Chicago society during 1901 loaned \$400,475 to over 22,000 applicants, making the average loan about \$18.00. In Cincinnati, where the work has been more recently organized, the number of applicants is correspondingly high and steadily growing. Moreover, the percentage of those who fail to repay their loans on the easy terms permitted is so exceedingly small as to be an additional argument both for the safety of the institution as a business proposition, and for its perpetuity as a philanthropic institution.

I have thus but imperfectly outlined to you the workings of one of the creations of the New Charity, that to my mind is the most effective preventive agency that we have yet been able to establish. It is an institution that must receive the approval of the most scientific student of the modern problems of poverty, since it is sure in the help it extends to the needy but no less sure in its maintenance of the self-respect and the human dignity of the recipient. The chattel mortgage loan society, rightly conceived and conscientiously conducted, is a deterrent to pauperism, an impetus to self-dependence, a preservative of the elements of manhood. Its help is real—what is more, its help is timely.

May this convention, therefore, be inspired to look favorably upon its claims to consideration, to sympathy and to support. I thank you.

Chairman Senior.—The Chair will have to recognize himself as having the floor. I regret that Dr. Franklin's figures should seem to stun you, because they give particular prominence to the work carried on in New York, where, of course, in comparison, we all dwindle into insignificance; but the committee in assigning this subject had particularly in mind that this is a movement which could be carried on in the smaller towns and cities on this continent. And it is necessary for us to do something in this line in order to maintain our self-respect and the good name of the Jews. I am sorry to say that the chattel mortgage sharks who grind the face of the poor are almost exclusively Jews. And it is advisable that the better class of Jews in the various communities in the country shall put themselves on record as frowning down the disreputable work that is done by these men. It is now two

years since the Cincinnati people have established their chattel mortgage loan company. I am a member of the Executive Committee, and I confess when I am confronted by my Gentile fellow-citizens on this Executive Committee I hang my head. I can not tell you how disgusting it is to see the character of the work that we must fight. We have a special department there to settle overcharges made by the sharks. That is, when a man comes in to us wishing a loan and we find he is already mortgaged by one of these people, we investigate to see whether he has not been overcharged. We settled a claim of \$450 the other day for \$137.50; and if it had not been just previous to our annual meeting, and as the lawyer who had the matter in charge wanted to get it into the statistics for the year, we would not have given the fellow \$137.50 for his claim. This man had been in the hands of the shark for six years. We were perfectly convinced not only that he did not owe him \$137.50, but that the shark owed him a lot of money. The borrower could neither read nor write; he hadn't preserved a scrap of paper, and we had no way in the world of finding out what he did owe; and it was mere bluff on our part to offer the fellow \$137.50.

Dr. Frankel.—I would like to ask Dr. Franklin as to how many societies mentioned in his paper take loans on household goods.

Rabbi Franklin.—All of them do.

The Chair.—In Cincinnati we make loans on household goods only.

Dr. Sale.—I want to say we are all fully in accord with the spirit of the paper read here this morning; and I want to say that in the city of St. Louis we attempted, about eight or ten years ago, to establish just such an association as the gentleman who read the paper before us has outlined. We did not succeed at that time, but the meeting with the chattel mortgage sharks in our city did not cause us to hang our heads, as there was not one among their number who was a Jew. I want to say that in order to upset the testimony given by our chairman. And I want to say, while I fully endorse everything that Mr. Franklin has said, by way of a general justification for the highest idea of charity for the Jews, that what he has said is fully in line with the oldest

kind of charity practiced by the Jews; and we must not call it the New Charity, but the oldest charity among the Jews. "The man who enables a man to support himself is greater even than he who gives charity." I believe these associations are in line with that dictum. "Greater is the man who causes another to do for himself than he who does for him." And that is the principle which underlies all these so-called new and modern charitable movements and enterprises. We ought to remember if we want to do our charity as it ought to be done, the well-spring from which it flows is the old Judaism to which we all feel loyal. (Applause.)

We know these societies are worthy of separate organizations, and I hope when we all go home we will put ourselves in line and measure ourselves up to the standard of the genuine good spirit of Jewish charity. (Applause.)

Mrs. Solomon.—Dr. Sale has said more loudly than I can say it, exactly what I wanted to say, and that is that the worst chattel mortgage sharks in our city are not Jews.

The Chair.—I am glad to hear it.

Mrs. Solomon.—And I want to say that another good sign of these societies is this: a friend of mine, a Russian woman, told me that the societies of Chicago were practically driving out of business all of the Jewish bond brokers, and I thought the best day that ever shone for the Jews of this country will be when the Jews are out of the bond-broking and second-hand clothing business. The work is excellent, and ought to be extended through the small towns. And I think when we go home we should see to it that those whom we are trying to help, help themselves.

Then adjourned till 2 p. m., same day.

WEDNESDAY AFTERNOON.

The Conference was called to order by Chairman Senior, who said:

In the absence of Mr. Gries, who was to conduct the program this afternoon, I should like to have an expression of opinion from the delegates as to the course to be pursued in order to finish up the business of the convention.

Mr. Herzberg.—Mr. Chairman, I move you that we proceed to the election of officers.

The motion was seconded.

The Chair.—If there is no objection it will be considered as adopted without a formal motion.

Mr. Grauman.—I desire, in the absence of Mr. Mack, who is chairman of the Committee on Nominations, to place in nomination a gentleman who has been heretofore selected unanimously as the choice of the Conference, and a gentleman who is in every way capable for the position, who has given entire satisfaction and has at all times discharged his duties to the great benefit of this association and credit to himself, Mr. Max Senior.

Chairman Senior.—As the question refers to a privilege I yield myself the floor. Ladies and gentlemen, I had hoped that I would not be obliged to further explain my position in this matter. I assure you that I appreciate very much the confidence which you evidence. It was not without due thought and deliberation that I wrote the paragraph of my annual report. It is not due to me that this movement is a success. This movement is nothing but an expression of the thought of the times. The time was ripe for it, and it came, and I am a mere accident. If I thought that the interests of this organization would be in any wise imperiled by the action I have taken, I need not assure you that I would not have taken that action. But this Conference will live and do its work. It should make all the friends that it can. It seems almost an impertinence for me to say that there are others as well able to conduct its affairs as I. To my mind it is most desirable that others should conduct its affairs. I hope that I am not to withdraw from this work. I can assure whoever may be selected to succeed me that he shall have my hearty support; but so firmly convinced am I of the rightfulness of the position I have taken at the beginning of this conference that I must say once and forever, and with due deference to your kind wishes in the matter, that under no circumstances can I be induced to continue as the President of this Conference. I trust that you will appreciate the position that I have taken, and you will not place me in what I should be obliged to regard as a very disagreeable position. I hope the nominating committee has considered and prepared for the alternative proposition, and that they will nominate somebody else as Chairman of this organization.

Mr. Grauman.—Reluctant as I am to accept the determination of our worthy presiding officer, yet recognizing the fact he is sincere in his wish not to continue in office, I have a gentleman who is partially responsible for the existence of our Conference, which is now an assured success and which I am satisfied has come to stay. A gentleman who I am satisfied will give in every way satisfaction and fully entitled to the highest trust. It is Mr. Max Herzberg of Philadelphia.

Chairman Senior.—Ladies and gentlemen, you have heard the nomination for President of this organization. Are there any other nominations?

On motion, duly seconded and unanimously adopted, the nominations were declared closed.

By unanimous vote of the delegates only of relief associations Mr. Max Herzberg of Pittsburg was unanimously elected President of the Conference.

Chairman Senior.—I congratulate the Conference on the choice they have made. From the very inception of this movement Mr. Herzberg has been closely identified with the work, and although I do not desire to draw any distinction I would say there is no member of the Executive Committee who has been more fertile resourceful, more devoted to the work than he. I am confident in his hands the successful course of this Conference will lead to higher and better achievements than it has in the past. Mr. Herzberg won't you make a few remarks?

Mr. Herzberg.—Mr. President, ladies and gentlemen: I accept the position of President, I need scarcely say, with sincere feelings of regret; regret springing from the fact that Mr. Senior has absolutely refused to continue in office. His words were so emphatic and his position so positive that I felt I had no right to say anything to attempt to make him change, whatever my own feelings and thoughts on that matter may have been. All I can say is that I will attempt to carry on the work he has started, in his footsteps, and if I meet with the same measure of success that has been his, I shall feel satisfied. All that I can ask is that I shall receive from you all the same hearty, cordial cooperation, support and sympathy that you have accorded to him. (Applause.)

The Chairman.—I will ask you, Mr. Grauman, to read the entire list from the report of the Nominating Committee.

Mr. Grauman.—Your Nominating Committee had nominated for first vice-president, Mrs. Pisko, of Denver; for second vice-president, Mr. Bijur, of New York; for secretary, Miss Hannah Marks, of Cincinnati; for treasurer, Mr. Rosenbaum, of Pittsburgh; for directors: Mr. Max Senior, of Cincinnati; Mr. Loeb, of Chicago; Dr. Leucht, of New Orleans; Mr. Levy, of San Francisco and Mr. Sulzberger, of New York.

The Chair.—Ladies and gentlemen, you have heard the nominations mentioned. Further nominations for any of these offices are now in order.

On motion the nominations were declared closed.

On motion, duly seconded, the secretary was authorized to cast the ballot of the entire Conference for the officers proposed by the Nominating Committee.

The Chair.—We will now hear the report of the Committee on Amendments.

LADIES AND GENTLEMEN:

Your committee to whom was referred the amendment to the Constitution, submitted by Mr. Grauman, decline to recommend its adoption. They offer the following amendments, which could be acted upon at this meeting by a majority vote of all the constituent societies:

Amend Article III, Sec. 1, by striking out the word "Relief" and inserting after "Society" "having charitable and philanthropic purposes."

Amend Article III, Sec. 2, by striking out the word "Relief" and substituting therefor the words "its corporate."

Amend Article III, Sec. 4, in the same manner.

Amend Article VI, Sec. 1, by striking out the words "in May."

Respectfully submitted,

MAX HERZBERG,

ISAAC L. RYPINS,

MRS. EMMA ECKHOUSE.

The Chair.—A motion to concur in or reject the report of the committee as far as refers to Mr. Grauman's amendment will bring the matter officially before the Conference.

Mr. Mitchell.—I move the adoption of the report brought in by this committee.

The motion was seconded.

Mr. Grauman.—I want to state in support of the amendment to the constitution that it is brought in here for the purpose of inducing a larger representation at the meetings of the Conference. As the law now stands, every affiliated relief association has the right to one vote. Now, I contend that a man has not sufficient inducement to come to this conference unless he is entitled to a vote. The more men interested in Jewish charitable work you can have at the conference the more enthusiasm you will awaken. Many prominent workers in the different charitable institutions throughout the country who desire to gain knowledge and improve themselves in charitable work decline to come here without a right to vote on questions brought before the Conference. The result of the adoption of this amendment would tend toward a larger representation.

Mr. Julius Meyer.—I wish to say to the gentleman who has just spoken, if he will look at the title of this meeting he will find the word "Conference" occurs in it. It is not a convention or synod. We come simply to confer. And if people can not come with simply a desire to confer, without voting, why, of course, he would be right. But I think the very title indicates its meaning. Men may come to listen and learn, as well as to vote; and I would therefore ask that the report of the committee be concurred in.

The Chair.—On this question only regularly appointed delegates of constituent societies may vote, and they may vote only by cities.

[First amendment voted upon and lost.

The Chair.—We now come to the other amendment, reported by the committee. Amend article 3, section 1, by striking out the word "relief" and inserting after "society" "having charitable and philanthropic purposes." Article 3, section 1, reads as follows and governs the question: "Any regularly organized Jewish relief society of the United States may become a member of this association, on application to the secretary, on payment of the membership dues." It is proposed here to strike out the word "relief" and make it read: "Jewish society having charitable and

philanthropic purposes." This amendment, I take it, is in the line of following out the recommendation that I made in my report—that we open the doors to our Jewish institutions.

Mr. Herzberg.—Might I suggest we vote on the other two amendments which are germane, in other words, striking out the word "relief" wherever it occurs?

The Chair.—If you vote favorably on the one, it will be assumed those will follow. The next two amendments which follow this one are simply such verbal changes in the Constitution as would be necessary if you pass the first amendment; and therefore I should not think it necessary to submit them for a definite vote, which takes up time, because, if you pass the first, you necessarily pass the second and third.

Mr. Herzberg.—I move the amendment be adopted.

Mrs. Solomon.—I support the motion.

The Chair.—The matter is open to two-minute discussion. The question is called for. We will call the roll once more.

It is unanimously carried. The further amendment is in regard to the matter of meeting. The section is now: "This Conference shall meet biennially, in May, at such place and time as the Executive Committee shall designate." The proposition is to strike out the words "in May," so as to give the Executive Committee latitude in that respect.

Mr. Herzberg.—I move it be adopted by acclamation.

The motion was seconded and unanimously carried.

Mr. Berkowitz.—Your committee appointed to make the report on the President's message and its various recommendations, submit to your favorable consideration the following:

1. That the Executive Committee be empowered to devise ways and means for effecting greater cooperation in the work of removing immigrants from the congested seaboard cities.

2. The committee recommends that the Confederation of Charities in all cities where two or more charity associations exist, be carried out along the lines followed in Chicago, St. Louis, Philadelphia, and Kansas City, adopting plans which best meet the local conditions. Cities desiring information in regard to Confederation to correspond with the national secretary.

3. In furthering the suggestion of the President in regard to training men to be leaders in charity work, the committee rec-

ommends to generous-minded Jews of this country to endow scholarships for the training of experts in charity work.

4. Following the suggestion of the President in regard to industrial work in the home, the committee recommends the appointment of a committee to gather data to present at the next national conference, and that in the meantime these data be printed and sent to all the different cities, members of this Conference, so that the matter may be thoroughly understood and discussed at the next meeting.

5. That in the matter of a paid national secretary the committee suggest that this matter be left to the Executive Committee.

Very respectfully submitted,

DR. I. LEWINTHAL,

DR. MAX LANDSBERG,

WM. J. BERKOWITZ.

Mr. Sulzberger.—I move the report be adopted and referred to the Executive Committee with power.

The motion was seconded and carried unanimously.

Dr. Frankel.—In the report of the Committee on Children a recommendation is made which is overlooked by the Committee on Resolutions. Therefore I offer the following resolution:

Resolved, That the Committee on Dependent Children be instructed to investigate the feasibility and possibility of placing-out and boarding-out of Jewish children in Jewish homes, with a view to the formation of a National Jewish Home Bureau.

The Chair.—Can you not make it a little stronger? As I understand it, your idea is that some action be taken between now and the next conference, and that is two years from now.

Mr. Sulzberger.—I would add to that that the committee be instructed to report to the Executive Committee within six months, and from time to time thereafter, with power to act.

Dr. Frankel.—I might add to that, the committee be instructed to cooperate with existing institutions, with a view of placing-out children in these institutions.

Mr. Wolfenstein.—Why not have the Executive Committee invested with authority to call a meeting for the purpose of organizing such a bureau.

The Chair.—You can call meetings, but people won't come. You have to do a great deal of this work by correspondence.

A Delegate.—I would suggest if the Executive Committee finds the work of this committee has been of sufficient importance to establish such a bureau that it be given power to establish a permanent bureau.

Mr. Levi.—I am a little embarrassed by the suggestion—in respect to carrying out the recommendations of the President's message on the subject of Dependent Children. I have privately been in conference with a number of members of this Conference who are directly connected with the care of orphans, upon a plan looking to the solution of that branch of the problem; and I hesitate to speak, because I do not want to speak anything in an official capacity without being duly authorized to do so; but I would like to interject a word here, so that whoever has charge of the matter will know that a plan for the consideration and practical solution of that problem is under way. I do not think it necessary, nor would it be desirable, to create a bureau. I think we have too many organizations already; and it would take too long to organize a bureau and practically carry out the idea adverted to in the message of the President. I think we have existing machinery to carry it out, almost immediately when it is adopted.

The Chair.—Who has charge of that machinery, may I ask?

Mr. Levi.—I do not know that I can say any individual has charge of it. I would say that the organization which is the most wide-spread in this country—the B'nai B'rith, will meet in July, and the suggestion contained in your message on dependent children will be one of the subjects brought under consideration.

The Chair.—I hope the organization will not act without communication with this one.

Mr. Levi.—That is exactly what is proposed to be done. Whatever action is taken here, does not commit this Conference to the establishment of a bureau. I have just looked at the resolution, and it seems to me it is best to adopt the resolution because it is very broad.

The question was then put on the motion of Mr. Sulzberger and unanimously adopted.

Mr. Greensfelder, St. Louis.—Mr. President, ladies and gentlemen: This morning the President read to you an invitation from the Louisiana Purchase Exposition Company to hold your next conference in St. Louis, and also participate in the International congresses that will be established in St. Louis in that year. He also read to you a communication from Mr. Rogers, the gentleman in charge of the Department of Social Economy, asking and explaining to you the nature of an exhibit that will be arranged by the World's Fair people, showing what organized charity has done all over the world. This department will come under that of social economy, which contains thirteen groups and fifty-eight separate and distinct classes. This is the first attempt to exhibit the workings of organized charity, excepting at Paris last year; and for that reason, and for the purpose of meeting those ladies and gentlemen who may come from different parts of the world this invitation is extended to you to meet in 1904 at St. Louis, and hold your conference there.

I move the adoption of the following resolution:

Resolved, That the National Conference of Jewish Charities accept the invitation of the Louisiana Purchase Exposition Company, to hold its next annual meeting in St. Louis, during 1904, and that it participate in the International Congresses, and that it work with the National Conference of Charities and Corrections in preparing an appropriate exhibit at the World's Fair, showing the work of organized charity in all its various departments.

Mr. Berkowitz.—I second the resolution.

Mrs. Solomon.—I move it be referred to the Executive Committee.

Motion seconded.

The motion of Mrs. Solomon was unanimously adopted.

On motion of Mr. Grauman the secretary was ordered to send a letter of greeting to the National Conference of Charities and Corrections.

Mr. Herzberg, of Philadelphia.—As the hour is approaching at which we are to conclude our business and to pass out of existence as the second session of the Conference, I deem it fit and appropriate that we should give public expression to our appreciation of the very cordial hospitality which has been extended us by the citizens of Detroit, especially by our brethren of this

congregation, Beth El, its Rabbi and officers, and that a vote of thanks be herewith tendered to all of them, including also the local press of the city of Detroit; and I therefore offer this motion now for your consideration.

The motion was seconded and unanimously adopted.

On motion of Mr. Kline, seconded by Dr. Landsberg, thanks were extended to the officers of the Conference and to the members of the Executive Committee for faithful work performed.

WEDNESDAY EVENING, 8.30 p.m.

Chairman Senior.—I wish to express my appreciation of the vote of thanks extended me in my absence today; and in the name of the Conference I wish to extend thanks to the citizens of Detroit, who gave us this wonderful treat this afternoon. It is certainly a privilege to live in a city where fresh air and sunshine and beautiful trees and attractive homes, and, above all, open-handed hospitality seem to be so widespread as they are in Detroit. It was a relief after the strain of these meetings. It may seem wonderful that men and women engaged, as most of us are and have been for many years, in hand-to-hand conflict with poverty and vice, grown possibly a little calloused, should have been moved as we were moved this morning by a mere recital of the conditions as they exist today in the city of New York. If we are so moved by the mere recital what must be the condition of those people who are in daily contact with that awful state of affairs? I am confident there is not one here but will feel that there is a call upon him or her to go home and carry a part of that inspiration that we saw so manifest in Mr. Sulzberger this morning. It is a pleasure to turn aside and look at the sunshine. I have already referred to the ever-growing importance of our educational endeavor and the wonderful development of the settlement work. Mr. Gries, I know, has given this matter a very great deal of attention, and we can look forward to a most delightful and profitable evening. Rabbi Gries, will you be kind enough to take charge of the meeting this evening?

Proceedings, 1902, pp. 257-270
SETTLEMENT WORK AMONG JEWS.

By RABBI MOSES J. GRIES, CLEVELAND.

BEGINNINGS

[The settlement movement is less than a quarter of a century old. The first social settlement, Toynbee Hall, in England, was established in 1885, and the first in America in 1889—the College Settlement in New York and Hull House in Chicago. The first Jewish settlement—if that name be permitted—Maxwell Street Settlement, in Chicago, began work in November, 1893.]

SCOPE AND METHOD OF INVESTIGATION

[It was my purpose, in preparation for this report on settlement work among Jews, to discover, if possible, the strength and importance of the work that is being done in Jewish neighborhoods under auspices, Jewish and non-Jewish. Cards of inquiry were sent to ninety-two settlements and to eighty-two rabbis in all parts of the country. Although a reply postal was attached, only forty-nine settlements and forty-two rabbis answered. The card inquiry was a preliminary investigation to determine in what communities work was being done in Jewish neighborhoods. Then schedules, copies of which are herewith attached, were sent to seventy-five "institutions" reported as doing work with Jews along settlement lines. Forty-nine answers were received, of which thirty-two were fairly complete and satisfactory.]

DEFINITION

[I shall not attempt to define the term "settlement." For myself, it stands for the highest social service. Many institutions, not settlements in name—old organizations existing before settlements began to be—consciously and unconsciously have been deeply influenced by the settlement spirit and the settlement method. "There are settlements with no residents that have more truly the settlement spirit than many another with a number of resident workers."]

CITIES.

The growth of cities has been the marvel of the past fifty years. We are living in the industrial era. The tide of population is flowing to the cities. Our cities are growing more

BIBL. of Set. Editor's Note, 13.

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