

those branches of the work which are concerned with the removal of the new immigrants to places outside of the large cities, the education and Americanizing of those immigrants and their children who elect to stay in the large cities, the teaching to a large number of boys of trades which have heretofore not been generally adopted by the Jews, and the encouragement of the Jew to become a farmer, are all efforts which tend to the uplifting of the Jewish immigrant as a class, and which will produce good results not only now, but to a much greater extent in the years to come.

It showed remarkable foresight on the part of the founder of the fund when, realizing that America would naturally attract a great many of the Jews of Russia and Roumania, he decided to devote a part of his fortune for the purposes outlined in the de Hirsch Deed of Trust, and history will record few men who have accomplished as much for the good of their race as has the Baron Maurice de Hirsch.

THE PRESIDENT: We are certainly very grateful to Mr. Benjamin for this very clear exposition of the aims, purposes and accomplishments of the Baron de Hirsch Fund. I may state that it was at the express request of our Executive Committee that this statement was made—for the purpose of letting the Jewish workers in philanthropy know just what has been done.

The general subject of the afternoon is "Agriculture."

PLAN OF AGRICULTURAL SETTLEMENT.

A. W. RICH, Milwaukee, Wis.

The proposition of farming by Jews, if considered in the abstract through a paper such as I have been invited to present, would, without doubt, be received with considerable skepticism on the part of the greater portion of this assembly, owing partly to the unfortunate fact that a number of instances can be referred to where such undertakings, from one cause or another, have proven unsuccessful, and also through the further fact, that to many even of our most benevolent men and women, it has become almost a conviction that the slow plodding process of farm-

ing, is not calculated to satisfy the energetic, ambitious Jew of so-called *natural commercial* instinct.

However, it is not my desire at this time to discuss the causes of those unsuccessful attempts any further than to say that in the majority of cases the reasons for failure can be easily traced to the lack of forethought and proper preparation to meet absolute requirements of such undertakings. In other words, for a man to become a farmer his *will* alone to *work hard* is not the only equipment necessary. There are many trying conditions which he must be prepared to meet and overcome before he can expect to take firm root as a farmer with reasonable hope of success.

Believing that the most essential conditions referred to are fortunately provided for in the plan which forms a part of this paper and upon which the trial settlement at Arpin, Wis., is established, I have chosen rather to submit to this Conference existing facts as to the inception, progress, and the apparent outlook for the future of the Arpin settlement, than to present a theory simply based on views of my own or upon those of anyone else on the subject.

The year 1901 witnessed on a large scale, as you all know, the exodus of Jewish people from Roumania, owing to the repressive and tyrannical laws of that government; laws which virtually deprived the Jew of the means of a livelihood, by debarring him from every reasonable privilege of a citizen as well as from the pursuit of almost every honest and suitable employment. This deplorable condition, the outgrowth purely of religious persecution, aroused the utmost sympathy of Jews residing in various civilized countries, and led to certain ameliorative measures in behalf of the unfortunate victims. Thus, through the aid of the munificent legacy of that nature's nobleman, the lamented Baron de Hirsch, thousands of these refugees were aided not only in finding homes in this blessed country of ours, but also to obtain employment whereby to maintain themselves and their families.

After the first one hundred thousand or more of these poor immigrants had landed in the city of New York, thoughtful and benevolent minds began to realize the imperative necessity of distributing at least a portion of these newcomers into various

parts of this country, in order to avoid such serious consequences as might result from the congestion in the already thickly-populated districts of the seaport cities.

For this special purpose, the Industrial Removal Office was established in New York city under the guidance of that indefatigable and zealous worker, Cyrus L. Sulzberger; and through a visit from him, Milwaukee was among the first cities to enlist in the work of removal, and records show that in a period of about two and a half years the Industrial Aid Society of that city placed at work, both at skilled and unskilled trades, nearly 800 of the more recent immigrants, and later on united many of these men with their families.

In the meanwhile, possibly through the remembrance that in my youth I had considerable experience as a pioneer farmer, the idea of creating farmers out of some of the refugees became with me a matter of daily thought, until finally a carefully prepared plan was evolved, put into writing and submitted to the Jewish Agricultural and Industrial Aid Society of New York, for its consideration and support. After considerable correspondence and several conferences with members of the Executive Committee of that society, I was finally authorized to organize the Milwaukee Agricultural Society, whose duty it should be to undertake the work as outlined, and to act as trustee in its behalf. A moderate appropriation was then made by the New York society, enabling us to give my plan a trial.

Thus the first substantial step was taken with an appropriation about sufficient to supply seven families, as in accordance to the plan, each family was to be provided with forty acres of good land, with live stock, implements, a suitable dwelling house and other incidental expenses, among those the salary of a capable foreman who, it was designed, should have charge of the settlement.

In my original proposition to the committee, I had planned for a settlement of eighteen families, assigning to each forty acres of land; and since the tract selected which I considered ideal for that purpose contained 720 acres, and was offered to me at a much more advantageous price per acre than the same could have been purchased at if provision was made for only seven

families (280 acres), I assumed personally the responsibility in the purchase of the additional 440 acres, so as to enable me eventually to carry out my original plan, calculating that if the experiment with the seven families proved satisfactory, the New York Society would doubtless deem it advisable to make a further appropriation which would enable me to complete under its auspices the settlement of 18 families.

It was understood that the first seven families selected to become the pioneers of this settlement would not be required to furnish any money for this undertaking; first, because they had very little or no money to invest, none of them having been in the United States more than two years, and furthermore it was a part of my plan that the settlers should serve a period of one year on probation, and thus to reserve for the society the privilege of discharging at any time during the year such as might prove either inefficient or undesirable. This particular feature is more fully explained in the draft of the plan appended hereto.

The first of December, 1905, marked the first anniversary of that settlement, as on that date in 1904 five settlers with their wives and twenty-three children arrived at Arpin, via the Chicago, Milwaukee and St. Paul Railroad, with two car loads containing their household goods with a few farm implements, and during the subsequent week the two remaining families, including eight children, followed, thus completing our first quota.

Having reached our destination, where we hope to establish a true Zion on a moderate scale, I will introduce to you our geographical situation, and then review what has been accomplished during the first seventeen months.

The so-called Arpin Settlement of Jewish Farmers, now consisting of 14 families, is located in Wood County, Wisconsin, adjoining the village of Arpin, 150 miles northwest of the city of Milwaukee, and can be reached by three lines of railroad; the Chicago, Milwaukee & St. Paul, the Chicago Northwestern and the Wisconsin Central. The village proper has a population of about 200 souls and contains two stores, a railroad station, a public school where the children of our settlers together with other children of the village and neighborhood receive English instruction in all branches. The schoolhouse is situated from one-

half to three-quarters of a mile from the homes of our settlers. At present about fifteen of these children attend the school, which has in attendance about the same number of non-Jewish children.

The cities of Grand Rapids and Marshfield, the former containing a population of about 6,000 and the latter of about 14,000, are within 12 miles on either side of Arpin and can be reached by two of these railroads.

The village itself was established about twelve years ago by Arpin Bros.' Lumber Co., which bought large tracts of land in that county for the purpose of converting the heavy hard wood timber contained upon the land into lumber; with that view the company located a large sawmill there which furnished employment to a large number of men, and for their accommodation quite a number of modern frame houses were built and later a church and a schoolhouse.

After several years' work, the most desirable timber suitable for lumber having been removed and there being no further use for the sawmill it was transferred to another locality, followed by most of the employees of the company, except those that preferred to engage in farming instead of continuing to work in a sawmill.

Thus it happened that at the time the Arpin Settlement was formed (November, 1904), several of the houses in the village were vacant; and it was arranged that our new settlers should occupy these houses for the term of one year to enable them to enter at once upon the work of clearing land and preparing at least a garden spot for planting the first seed of potatoes and other desirable vegetables. Owing, however, to the unusual severity of the winter, progress in the above direction was rather slow, still by the first of April each settler had cleared, without any paid assistance, from two to three acres upon the land assigned to him, a portion of which was utilized for planting the most simple vegetables for family use. After that the remainder of the summer was largely spent in making roads, clearing additional land, making necessary preparation for building houses, digging wells, constructing fences, etc.

In the month of August we began to build dwelling houses, the plans for these having been made to suit conditions and at the

same time the needs of the settlers. While the majority of them favored the erection of substantial two-story frame houses at a cost of from \$400 to \$500 each, two of the men whose families are small, preferring not to create an indebtedness larger than absolutely necessary, decided to build log houses at a cost not exceeding \$100 each. We have at the present time upon our lands six substantial frame houses and two log houses, besides a number of small barns, sheds, etc.

Each family has also been supplied with one or two cows (according to the number of children in the family), a horse, wagon, and necessary implements for clearing and cultivating the land. Incidentally, it may be stated that our settlers now have cleared on an average about ten acres of land and hope to raise a fair crop of potatoes, corn, pickles and other vegetables in addition to sufficient hay to feed their stock during the winter; and if this season proves fairly favorable, the proceeds of that part of the crop that they may be able to market should make them absolutely self-sustaining; whereas, the sale of the cordwood, which has been cut during the past winter, should enable them to make the first payment of interest on their indebtedness to the Association.

Before closing this review, it may be of interest to refer again to the "Probation Feature" of our plan, which gives us the right to discharge undesirable settlers. This provision has already proved to be a good precautionary measure, since it enabled me, without any conflict, to remove three of the original families, who were becoming a disturbing element in the settlement because they were denied certain extravagant requests. One of these removed men, within three months after leaving Arpin begged to be reinstated; and offered twenty-five dollars to one of our influential settlers to prevail upon me to allow him and his family to return. Within four weeks, however, after the three families left, I had at least ten applicants, among whom were several relatives of the original and enthusiastic settlers, desiring to locate on the vacated premises.

One of these came direct from Scotland, with a capital of some four hundred dollars, two hundred of which he gave me as part payment on his forty acres. This family, composed of

husband, wife and four children, are now comfortably located on their homestead. The man is very earnest and industrious and very freely expresses happiness and great hopes for the future. In fact, without a single exception, all of the families are lavish in words of gratitude—words which have a truly genuine ring to them; and I must confess that at times it is difficult to judge which feels the greatest amount of happiness in the apparent hopeful conditions prevailing there, the settlers or the projector of the Settlement.

Of course, I realize that it is probably too early to predict with any degree of positive certainty as to the future of our project; at the same time, judging from existing conditions, this much is certain: That a solid foundation for a Settlement of Jewish farmers has been laid in Wood County, Wisconsin, where Judaism in simple form is reverently upheld and hard work cheerfully and faithfully performed.

In this connection it may be of interest to note that our settlers abstain from work on the Sabbath and on that day as well as on all holidays hold religious services, including the reading of the Sepher Torah with which I presented them. That this adds a great deal to their feeling of contentment need hardly be emphasized. Quite frequently, also, and especially during the holidays, they also have in attendance at their services co-religionists from some of the surrounding villages. And as soon as circumstances will allow they hope to have in their midst a Melammed, one capable not only of instructing their children in Hebrew, but of performing other religious functions.

In conclusion, I feel thoroughly justified in saying (having now had nearly one and a half years' experience with the Arpin Settlement) that the outlook is highly favorable. I have, of course, found it absolutely necessary to make frequent personal visits to the colony in order to keep in close touch with the requirements of the same and occasionally to adjust slight personal differences, which arise now and then; but at no time did anything occur sufficiently serious to threaten the disruption of the Settlement. The peremptory removal of the three disgruntled men and their families, instead of creating any feeling of discouragement, had the effect rather of clearing the atmosphere,

and of rendering the remaining settlers more energetic and self-reliant than before.

I will now conclude by reading to you the plan as originally submitted to the Executive Committee of the Jewish Agricultural and Industrial Aid Society.

The "Milwaukee Plan," Adopted by the Milwaukee Agricultural Association which served as a guide in Founding the Settlement of Jewish Farmers at Arpin, Wis.

1st. Men should be selected with a view to their physical strength and apparent eagerness for the undertaking.

2d. The land need not be cultivated, as such land, if in all respects thoroughly desirable, is likely to be too high in price for a philanthropic project; but the soil must be fertile (clay loam preferred), so as to be suitable for general farming; thousands of acres of so-called *cut over lands* answering above description are to be had in the central west from \$7.00 to \$20.00 per acre.

3d. Such lands should be located at the utmost within five miles from some prominent line of railroad, as a distance from seven to eight miles, or farther, from a railroad, for various reasons, is likely to prove a great source of hardship and danger to the undertaking.

4th. Not less than ten and not more than twenty families should form such a settlement at the start, and each family to be placed separately on a forty-acre tract.

5th. A thoroughly reliable, practical woodsman and farmer, one who can talk German, should be placed in charge of the men to teach, guide and control them in their work for the term of one year; such man, whom we may designate as "Foreman," should be expected to work under instructions of the president or manager of the Association, and to render weekly reports to headquarters of progress made.

6th. The men selected to form the settlement should be provided with all necessary implements of which the foreman must keep an account, as the property of the Association until the close of the first year, or until the same is divided and properly accounted for. Each man shall be paid *five dollars per week as wages* in full for his work, and providing the work and conduct

is entirely satisfactory to the management, such men shall continue to work for the term of one year for such wages. If, however, any man should be found unsatisfactory then he is subject to discharge without previous notice and he must, with his family, vacate the premises previously assigned to him without further claim upon the organization of any nature whatsoever.

7th. At the close of a year of each man's continuous service an inventory shall be taken of the proceeds obtained from his labor (presumably from the sale of wood) and he shall be credited with the amount against the sum that has been paid to him for either weekly wages or other purposes, and any amount, if any there appears, that he may have earned in excess of the amount paid to him, shall be placed to his credit as part payment upon the forty acres of land, which has been assigned to him at the price agreed upon at the time when he entered upon the work; from that time on he may be released from further supervision of the foreman to rely on his own resources for maintaining himself and family. He is to be given a land contract for the forty acres, upon conditions specified hereinafter.

8th. The terms of the land contract shall include the payment of interest at the rate of four per cent. (4%) per annum on his entire indebtedness, payable semi-annually until two such payments shall have been made, interest to begin one year after arrangements are entered into with such settler; at the third semi-annual payment of interest there shall also be due and payable one thirty-second part of the *principal* of the entire indebtedness and the same proportion every six months thereafter until four payments on the principal and the interest then due shall have been paid. At the following semi-annual payment two thirty-seconds of the *principal* shall be paid, including the interest then due, and the same amount of the principal shall be paid with the interest due semi-annually until eight such payments shall be paid; after that, each semi-annual payment shall be composed of three thirty-seconds of the *principal* and the interest which shall be due on the balance of the indebtedness, until the entire account is paid up in full, making the entire period nine years from the date of the said contract, or ten years from the time that each settler entered into the settlement.

As an example of the above calculation to show the manner and exact amount of each payment that would be due from a settler whose indebtedness, for instance, would be fifteen hundred dollars at the close of the first (probation) year, the following figures show details. We will suppose that the settler located upon the land May 1st, 1907, no interest will begin to run until May 1st, 1908:

<i>Month.</i>	<i>Year.</i>	<i>Amount of Interest.</i>	<i>Amount on Principal.</i>	<i>Total Amount to Pay.</i>
May 1,	1908	\$30.00	\$30.00
Oct. 1.	1908	30.00	30.00
May 1,	1909	29.06	46.88	75.94
Oct. 1.	1909	30.00	46.87	76.87
May 1,	1910	27.19	46.88	74.07
Oct. 1.	1910	28.13	46.87	75.00
May 1,	1911	24.38	93.75	118.13
Oct. 1.	1911	26.55	93.75	120.00
May 1.	1912	20.63	93.75	114.38
Oct. 1.	1912	22.50	93.75	116.25
May 1.	1913	16.88	93.75	110.63
Oct. 1.	1913	18.75	93.75	112.50
May 1.	1914	13.13	93.75	106.88
Oct. 1.	1914	15.00	93.75	108.75
May 1.	1915	8.44	140.63	149.07
Oct. 1.	1915	11.25	140.62	151.87
May 1.	1916	2.82	140.63	143.44
Oct. 1.	1916	5.63	140.62	146.25
		<u>\$360.03</u>	<u>\$1,500.00</u>	<u>\$1,860.03</u>

9th. It is also agreed that when one-half of the principal and the interest shall have been fully paid by the "settler" he shall receive a Warrantee Deed subject to a mortgage for the balance due; or if at any time during the life of said land contract or the mortgage on the property, said "settler" shall desire to pay up in full in order to be released from said mortgage, he shall have the privilege of doing so.

10th. The Association also may, with the consent of each

settler, purchase an insurance policy on his life in favor of the Association for its and his family's protection in case of death; but if the indebtedness to the Association is paid up during the life of such insurance policy then the same will be assigned at its cash value to such settler for continuance if he sees proper to do so.

The special features of this plan are:

1st. To create from the start a settlement of ten families instead of scattering the people in single families among other settlers of various nationalities, which would deprive them of the religious atmosphere so dear to them, as well as the companionship of their friends and countrymen without which but a very small proportion do feel thoroughly contented and happy.

2d. Under this plan the men are selected with a view to their physical strength and fitness for hard work, believing that a man who has a strong desire and the physical ability to enter upon a pioneer farmer life, is more likely to make a success of the undertaking, even without money, if reasonable assistance is rendered him, than the man who is assisted in buying a cultivated farm just because he has a few hundred dollars of his own to invest in the enterprise, which he has saved through several years of peddling or tailoring, but lacks the essential elements of either strength or experience in hard labor of any kind, which after all are the chief factors to insure successful farming.

3d. The proposition to engage an experienced, intelligent farmer to superintend all the work of the settlement and to lead, teach and control the men in and about their work appears to be one of the vital provisions of the plan, as it is likely to inspire the men with confidence in the various branches of their work in which they have had very little, if any, experience. By this plan the teacher is with them to guide and instruct and thus avoid groping in the dark and plodding along in an uncertain fashion likely to lead to serious mistakes, and finally to abandonment of the undertaking.

4th. The "probation" idea whereby each settler is employed at a moderate wage by the week for a term of one year subject, however, to being discharged at the end of any week if he is in any way unsatisfactory, is quite apparent as to its intention.

It has two distinct objects in view—first, to inspire the earnest settler with energy, perseverance and hope; secondly, to enable the management to dispose of undesirable individuals in a prompt manner without any chance of claims of any kind against the Association.

5th. And finally, this plan is based upon the idea of selecting suitable men with families who have not been fortunate enough to acquire a firm foothold in any pursuit that promises the ordinary comforts of life, men that consequently live from hand to mouth and have very little or no means of their own. The *estimated* cost of providing such settler with such a farm and necessary equipment, is as follows:

40 acres of land at \$20.00.....	\$800.00
Log house and barn	350.00
Cow and chickens	40.00
Tools necessary first year	50.00
One horse, wagon, etc.	150.00
Provisions for six months	150.00

	\$1,540.00

These figures are, of course, subject to change as good "cut over" land can also be bought for less than \$20.00 per acre. It is also possible that during the first six months in clearing his land the farmer may obtain from the sale of the wood cut by him more than the amount that he requires for provisions and other necessary living expenses.

AGRICULTURE, A MOST EFFECTIVE MEANS IN ADJUSTING THE COMPROMISED ECONOMIC CONDITIONS OF JEWISH POOR.

RABBI A. R. LEVY, Secretary of the Jewish Agriculturists' Aid Society of America, Chicago, Ill.

It is conceded on all sides that agriculture must prove a most efficient means in the work of properly adjusting the social-economic condition of persons who struggle with questionable