

members of the different societies which they have thus far refused to do.

Mrs. Wirth, St. Paul.—It may be so in St. Louis, as the gentleman has said, but in St. Paul the conditions are different. We work hand in hand. The President of the Russian organization does not do a thing without telephoning me and asking me if I would assist her; whether it be Polish or Russian, we associate and work together, but we can not have associated charities. They will not join us, and that was my main reason in attending this meeting to learn how I could do it, for I am president of a Jewish society there; we do good work without confederation, without collections of any kind; but we have not been able to affiliate with the other Jews.

The President.—I wish to appoint the following committee on the amendment to the constitution, which has been submitted, and other amendments. The chairman will be Mr. Herzberg, of Philadelphia, and the other members will be Mr. Pels, of Baltimore, Mr. Rypins, of St. Paul, and Mrs. Eckhouse, of Indianapolis.

The session then adjourned until 2.00 p. m., same day.

MONDAY AFTERNOON. (*Second Session.*)

President Senior.—If there is no objection I shall appoint a nominating committee to nominate officers for the ensuing term: Chairman, Julian Mack, of Chicago; Mrs. S. Frank, of Toledo; Mr. Edward Grauman, of Louisville; Dr. Samuel Sale, of St. Louis; Mr. A. M. Kohn, of Philadelphia; Mr. E. Kline, of Denver; and Rabbi Feuerlicht, of Lafayette.

FREE LOAN SOCIETIES,

PROF. MORRIS LOEB, NEW YORK.

I should like to say, in presenting this report, Mr. President and Gentlemen, that it refers to a report which was prepared at the instance of the executive committee by a committee which I was privileged to name. I asked Mrs. Solomon, of Chicago, and Dr. Zinsler, of New York, both very familiar with this class of work, to cooperate with me, and a good deal I have to present really represents their work more than mine. The reports concern the various free-loan associations scattered through the country, and we have only succeeded in collecting a small amount of statistics, which I shall present a little later on.

In considering the various forms of outdoor relief that have been applied from time to time, we may divide them roughly into doles, gifts and loans.

Doles can hardly be seriously considered; they represent sums of money given on special occasions, without regard to the nature or the want of the applicants, and they have their origin in the dim superstitions of the past, when divine wrath or infernal jealousy was to be appeased by sacrifices.

Gifts to relieve poverty or suffering represent a more direct form of charity, since the giver parts with something which is of value to himself, but more urgently needed by the receiver. From the point of view of the former's interest this ought to be satisfactory, and it is the method which obtains, in all communities, to a greater or lesser extent, and which is merely being regulated by the modern methods of organizing charities. The relation of the giver to the beneficiary is patronizing and quasi-paternal, as the father gives to his children without expecting return from them, except in gratitude and filial obedience. When a friend, however, is in need and applies to us for help he seeks for a *loan*, because he feels that his relation of equality, the basis of friendship, would be hopelessly impaired if he rested under an obligation that could never be requited; the same idea of maintaining scrupulously the self-respect of the assisted is the basis of the charitable loan. In most communities, however, this idea of absolute independence from any notion of charity has been carried to the extreme of basing the benevolent loan upon a purely commercial footing, calling for pledges as security and demanding either standard or perhaps a reduced rate of interest. The Jewish principle of a free loan is based upon the idea that there are many who can not spare, from their small possessions, anything, however trivial, that could be of value as a pledge, and that there are some who would feel humiliated in receiving alms, but who could not make so productive a use of the money loaned them that they could afford to pay interest charges upon it. The Talmudic prescription against the taking of interest, or the receiving of pledges, surely does not refer to the temporary loans of money to persons who merely employ it for the augmentation of facilities already sufficient to support themselves, but rather to the extortion of interest and of indispensables from people in dire want. Usury certainly does not consist in asking exorbitant interest from would-be borrowers who

merely desire capital for increasing their business, since they are able to do without the accommodation if they find the charge too high.

A man who charges a fancy price for a diamond is surely not on the same level with the man who seeks to drive up the price of bread without adequate natural cause.

In distinguishing between the loans on a commercial basis and the free loans of the Gemilath Chasodim, we may as well recognize the fundamental advantage, that the former method has been organized upon a proper institutional basis, as in the various pawn-broking establishments maintained by states or by such organizations as the Provident Loan Society of New York. The borrower receives money solely on the value of his pledge; there is no need of an investigation as to his moral character or the purposes to which the loans are to be applied. The only precautions that the lender must take consist in properly appraising the value of the pledge and in guarding against the reception of goods not really belonging to the borrower. The borrower guards his individuality absolutely. He is not subjected to any personal scrutiny, and he knows that he can either redeem his pledge at any convenient moment, or, by leaving it unredeemed, receive its full value at public sale after the time of grace has expired.

There are many cases where persons who would in no wise be considered in need of benevolent assistance have made use of the pawnshop for temporary purposes, as, for instance, in Paris, where national or municipal bonds are accepted as pledges and where small shopkeepers have frequently been known to pledge such securities in order to raise money for an immediate purchase, finding it more convenient to do so than to go to the regular bank. This use of the pawnshop proves its value to the poor who are particularly sensitive as to their personal affairs. The Free Loan Societies can extend aid to a still poorer class, but only by taking the precaution of inquiring more closely into the personal character of the applicant, and since this would frequently involve the expenditure of much time and labor, it has adopted a more expeditious method of exacting personal reference from some responsible person so well acquainted with the applicant that he is willing to vouch for him to the extent of the loan; a mere letter of

recommendation is surely an insufficient guarantee to be considered satisfactory.

Inasmuch as the extension of the loan indefinitely is not accompanied by such a penalty as is represented by the high rate of interest of the pawnshop, the Free Loan Society must likewise limit the demand of its loans very rigidly, if it is to expect any repayment whatsoever, and here again it follows almost from the nature of things that installments must be called for rather than payment in full at the end of a definite period. This not only makes the matter easier for the borrower, but also enables the society to employ its capital more frequently in extending loans, each week bringing in a fresh amount of free cash.

The first organized society of this kind in the United States was started in New York, in 1891. While this society has naturally accumulated the greatest amount of experience, and also leads in amount of capital employed and persons benefited, kindred societies have sprung up in a great many cities; and the demand for information upon their work has justified you at the Chicago meeting in placing this subject upon the program of the present conference. This committee, therefore, has deemed it best to send out circulars requesting information upon definite points in the work of the Hebrew Free Loan Societies of the United States, and has received a sufficient number of responses to enable them to construct the statistical table submitted in this report. Too much value must not, however, be attached to these statistics, because they are necessarily incomplete. There are doubtless quite a number of organizations whose existence was not known to the Chairman of the committee when these circulars were mailed to him, and some letters sent out to addresses published in the Jewish Year Book were returned by the postoffice unclaimed. Perhaps the publication of this present report may induce other societies to volunteer information upon the same lines.

Beyond mere matters of detail the most remarkable point brought out by this investigation is the distinction between the New York system of a single society embracing the mass of the community, and the Chicago system, where each congregation appears to have its own organization. Whatever may have been the origin of the Chicago plan, it is certain that for effective work a centralized system can alone claim serious attention, since

a great deal of work, in the way of bookkeeping, collecting, and the like, must be done once for all, and since the nature of the loaning requires that a certain amount of capital be kept dormant at each office, in order to be ready for unforeseen eventualities. The amount that is thus kept out of circulation must be far greater in the case of nineteen independent offices than in the case of a single all-embracing one.

I might add I have calculated if the society had a definite amount of capital and loaned it out when it came in, and received repayments, in ten equal weekly installments, they ought to be able to turn over their capital ten times in a year. As a matter of fact, I do not think any of them turn it over more than four or five times in a year at the utmost.

This committee deemed the collection of statistical information of less importance, however, than the establishment of the principles upon which such free loan societies ought to base their work and the publications of these principles in a systematic way, so as to encourage new societies by smoothing away the difficulties which beset the inexperienced, and by enabling the established ones to exchange their experiences from a well-defined platform. We shall, therefore, attempt, in the remainder of the time at our disposal, to state without argument what would seem to be the most important factors leading to the success of such a society.

First, in relation to the sources whence it is to draw its support.

Second, in relation to its board of management.

Third, with reference to its actual work in making and collecting loans.

Fourth, with reference to the statistical report of its operation.

In Appendix B we shall reprint a few blanks which have been found useful in the work of the New York Society, and the adoption of which your conference may possibly recommend to all societies working upon this plan.

First. Source of Support. For a new society an active membership seems preferable to large funds derived from well-known benefactors, or to contributions from central charitable boards. It is important that the borrowers should not feel that they were recipients of charity, whether from an institution or from a rich individual.

With the exception of some of the Chicago societies, they have all been organized by state charters as charitable institutions. The great majority of them are supported by annual contributions, which range in the neighborhood of \$1,000, some as low as \$200, a year; others, like the New York Society, receiving \$250 a year in the shape of regular contributions from members. I think the New York Society alone has received very large gifts from non-members, from persons interested in their work. In New York, the actual gifts are larger than the contributions of the regular members.

Second. The management should be entrusted to persons willing to give their own time to the investigation of the applicants, and not to directors who would relegate a large portion of this work to paid investigators. Salaries should be paid only for purely clerical work or for collection of bad debts. Loans should not be made to officers.

The heaviest administration expense in New York is \$4,300, a good part of that the necessary rental, which, of course, is very high.

I do not want to be understood as saying that there is in Chicago a plan differing absolutely from the New York plan. In Chicago there are two or three societies, representing the charitable loan associations, and the Women's loan. But there are sixteen or seventeen congregations, each of which has a society of its own, and exactly what that means I should like to be informed upon. I do not know whether members alone are permitted to borrow or not. I have always been informed, while they do not loan to any of their members, they require their borrowers to become members as soon as they borrow.

Third. All loans should be made upon the same general basis of repayment in regular installments, without interest, and upon the security offered by the borrower's personal note, endorsed by a responsible man. The investigator should exercise judgment in granting the loan, according to the uses to which it is to be put; and there are cases where the payment of the first installment might be deferred for a longer period, but, as a rule, repayments ought to commence immediately after the loan is made, the chief principle of the loans being that of enabling the borrower to meet an immediate call for money in a sum larger than he has at

his disposal, but which he could raise by his earnings after a given time.

It does not seem advisable that endorsements should be made to a large extent by persons not acquainted with the intending borrower, and it is especially impolitic for the directors of the Society to act as intermediary between the borrower and his backer, as by offering to obtain an endorsement for him from some well-known wealthy man as a pure act of charity.

The upper limits of the loans must naturally depend upon the resources of the society, but it is evident that no sums of such magnitude are called for as might be termed a regular commercial transaction. \$250 might, for the present, be deemed the highest sum that ought to be loaned out in a single case, while it is unlikely that any of the existing institutions would feel justified at the present time in reaching this limit.

Whenever installments become overdue a first notice is to be sent to the delinquent himself, a second and possibly a third notice to the endorser; and if no payments are forthcoming the payment of the whole balance should be enforced by process of law. Failure to collect from the endorser would certainly irreparably injure the further activity of the society. Care should be taken about accepting endorsements from persons whose previous guarantees have given trouble to the society.

Fourth. Statistics. If various institutions of this character exist in a single locality they ought to frequently exchange the list of borrowers to avoid duplication of work and the fraudulent use of their facilities. In all other respects the names of the borrowers ought to be kept as strictly confidential, and, in fact, every method should be adopted which could insure the confidential nature of these transactions.

For mutual instruction and for a full understanding of the efficiency of each society the following headings are suggested for a tabulated report of the year's work, and we respectfully submit them to the National Conference of Jewish Charities for adoption:

1. Annual income from regular membership.
2. Expenditure for management, including such items as rent, clerk hire, printing, postage, etc.
3. Amount of actual capital.
4. Additions thereto from all sources.

5. Amount written off for loss.
6. Amount in the hands of borrowers at the beginning of the year.
7. Amount in the hands of borrowers at the close of the year.
8. Number of borrowers during the year.
9. Total amount loaned during the year.
10. Total amount of repayments.
11. Back debts collected.
12. Amount paid by endorsers.]

In Appendix B I submit a few blanks which have been found useful in New York City, and the adoption of which your society may recommend to all the societies working upon this plan.

In conclusion, we desire to call attention to the special need which exists for this form of loan society among the Jews in communities too small to support their own regular charities. In some places it is possible that the poor man can find a rich neighbor, who will take care of him in this or other charitable manner, without the necessity of appealing to an organized society of any kind; but one of the very reasons which tend toward the influx of the Jewish poor into large cities is the existence of these charitable agencies, to which they can appeal after residence in the town, but whose doors are closed to them if they happen to be strangers. The Gemilath Chasodim principle could be applied for the relief of such cases with great advantage, and two methods of encouraging this are suggested to your conference—the former that of forming county or state societies in place of purely local ones, the other that of associating with a city organization a certain number of corresponding members, benevolently inclined individuals resident in smaller communities, who are willing to act as intermediaries between the societies and the poor residing in their own vicinity.]

APPENDIX B.

NOTICES OF DELINQUENCY.

First Notice to Endorser.

New York,, 190—

Dear Sir:

You are hereby notified that Mr. — of — St., does not pay weekly installments on loan from this association, obtained on your endorsement of —, 190—.

Paid to date \$—.

Balance \$—. Respectfully yours,

_____, Secretary.

Second Notice.

New York,, 190—

Dear Sir:

On —, 190—, you endorsed a note for a loan from above Association to Mr. —, of — St.

Paid to date \$—.

Balance \$—.

Noticing that our last communication was not responded to, we therefore notify you that the above amount due to this association, on your endorsement, is to be paid on or before —. Please reflect that this is an obligation to a charitable institution.

_____, Secretary.

Bring this with you.

Third Notice.

Dear Sir:

To my great regret I infer you have given no heed to the repeated notices sent by the Financial Secretary and the Law Department of the Hebrew Gemilath Chassodim Association, and as a consequence your note, upon which you are still indebted to the association in the sum of \$— has been handed over to me for immediate action.

I desire, however, to save you the costs of litigation, and for this reason I beg to notify you that unless the above amount is paid on or before — inst., at — p. m., I shall institute suit to cover the amount, with costs.

Respectfully yours,

APPENDIX A. Statistics Based Upon Replies Received from the Various Hebrew Free Loan Associations in the United States.

NAME and PLACE.	Date of Organization.	Chartered.	Annual Contributions.	Administrative Expenses.	Total Loans.	Highest Amount Loaned.	Weekly Installments.	Guarantee	Amount paid by guarantor.
BROOKLYN, H. G. Ch. S.	1897	State	\$1000	\$400	.....	\$25	10	1 endorser	1%
BUFFALO, H. F. Ch. F.	1897	State	200	51	.....	25	5	2 endorsers	5 to 10%
CHICAGO									
Am. G. Ch. Ass'n.	1896	State	500	100	\$10000	25	10	1 endorser	10%
Charitable L. Ass'n.	1895	State	.....	400?	.....	No limit	10	1 endorser	.....
Woman's L. Ass'n.	1897	State	.....	60	4000	\$25	20	1 endorser	1%
CONGREGATIONS:									
Alawath Achim.	1898	No.	350	60	.....	15	10	1 endorser	.....
Anshe Kalverie.	1897	"	800	100	.....	25	10	Member's (1)	5%
Anshei Lebewitz.	1897	"	450	None	.....	.....	10	Member's (2)	5%
Anshei Shawel.	1901	"	300	None	.....	15	10	Member's (2)	.....
Beth Hakneseth Hagro Anshe Wilno	1900	"	600	80	.....	15	10	Member's (2)	.....
Beth Hamedrash Hagodel Kehilath Hasfarim.	1899	"	600	80	.....	15	\$1	Member's (1)	10%
Bnei Izhok.	1899	"	450	50	.....	.....	10	Member's (1)	10%
Kneseth Israel.	1899	"	750	None	.....	20	10	Member's (1)	.....
Mishne Ugnoroh.	1893	"	1200	150	18000	75	\$1-5	2 member's (1)	.....
Ohel Jacob.	1899	"	400	65	4000	20	10	1 endorser	No reply
Poalen Zedeck.	1898	"	300	50	.....	20	\$1	1 endorser	6 3/4%
Rabbi Izhock Elchonon.	1895	"	2700	500?	.....	.....	\$1	1 endorser	10%
Schmuel Mohilever.	1898	"	250	25	.....	.....	\$1	1 endorser	Few
Worner Unterstutzungs Verein.	1901	"	200	50	.....	15	10	Member's (1)	Too recent
DETROIT.	1895	State	200	None	2000	20	Weekly	2 or more endorsers or pledge	10%
NEW YORK	1891	State	5500	4300	250000	200	10	1 endorser	3%
PHILADELPHIA (Woman's)	1897	State	350	.....	1300	20	.....	Pledge	.....
SAN FRANCISCO.	1897	State	500	200	.....	.....	.....	ENDORSEMENT OF PLEDGE.	.....

(1) Written recommendation. (2) Verbal recommendation.

Last Notice.

No. ——. New York,, 190—

LAST NOTICE is hereby given that unless balance on your note to the HEBREW GEMILATH CHASSODIM ASSOCIATION, \$—, is paid at my office on or before —, suit will be instituted. Bring this card with you.

The President.—I will call upon Miss Low to answer some of the questions that Prof. Loeb has asked in regard to the work of the Chicago smaller societies.

Miss Low.—I believe the President has asked me to tell you something about the Chicago Loan Societies. There is serious fault to be found with the loaning system in the Ghetto of Chicago. In the first place, the smaller loan societies are connected with the different synagogues, and are for the benefit of the members; but we have a number of larger loan organizations for loaning to people throughout the district, or, for that matter, throughout the city. These loan societies charge for their service (they do not call it interest), but they make the borrowers pay five cents a week into the treasury. They all require their loans to be paid back in ten installments, consequently on ten dollars the borrower pays in fifty cents. There is one society organized simply to loan as substitute for alms. That is the Women's Loan, and it is the only work done on a scientific basis. None of the other societies investigate the borrower. There is just as much fraud in trying to get a loan as in trying to get relief. In the first place all they require is to have a guarantor come up and say he will guarantee a note, and to find out that his financial standing is all right. But very often the guarantor happens to be a rich relative of some poor man who needs the money. They do not question the borrower, his condition, or what he has, or for what he needs the loan. The societies only want to be assured that they will get their money back. Then, again, people try to borrow money for purposes where it really would not be right to let them have the money. The applications are put in on Monday and during the week they are investigated, both applicants and borrowers, and a report is sent in to the Chairman of the committee. I compile a special set of reports, which we keep in our office, in the daily Personal Service and one in the Loan. My assistant and I investigate every case, and then send in a report to the Chairman of the Loan Committee. It meets every Monday

night. There are three or four women on that Loan Committee who decide whether the applicant should have the loan or not. We charge no interest at all. We are simply organized to provide a substitute for alms, and we only loan when it will be substituted for alms, and not for any particular purpose for which the people may want it. We loan purely for business purposes. So far as a conference of charities is concerned, we tried to organize a conference of the loan societies, and when we asked the members of the different organizations to bring in a report every week of the borrowers, so that we might compare notes and see that three or four or five were not getting money in different organizations at the same time, they withdrew and absolutely refused to show their books or any reports. The Women's Loan is the only organization whose books are open to the public at all times. I have been in that district for four years now, and I see some of the old borrowers who started with stands, and are now doing excellently; but when they started they could not support their families. Now they are in an independent position, and nothing pleased me so much as when I went to investigate in a certain case, the guarantor came in, clapped his hands and said: "Don't you know me?" I looked at him and said: "I do not believe I remember you." "Three years ago you gave me my first ten dollars, and now I am going to guarantee for my friend." We would not have refused that guarantee in favor of a millionaire. The guarantor is not questioned as to whether he is rich or poor. It is a question as to his character and his standing. When a man has borrowed once and paid his debts, when he has borrowed twice and paid, his credit is good in our society, and we do not care to have him guaranteed. What people pay into the treasury in that way is just as good as saving it for themselves. The Women's Society loaned \$4,000 last year, and \$3,655 was turned back into the treasury at the end of the year; the balance was still circulating. But the borrower has sufficient sense to know that if he pays back the money it is just like putting money in a savings bank for himself.

Prof. Loeb.—I would like to say something in explanation of what I have already said, and in relation to some of the remarks of Miss Low. In the first place, you could not keep a man waiting, at least in New York, for his money. I am not connected in any

way with the New York societies. In preparing this paper, I looked up their books and I saw they really had about 10,000 cases in a year. Those cases have to be dealt with as rapidly as possible and their plan there is, as I understand it, to investigate the nature of the guarantor, with the idea that the guarantor, in a way, shall be responsible for the individual who is to borrow. I can not agree with Miss Low's reference or criticism of the case of the rich relative helping the poor man. That happens in any of these societies right along, and it is to the advantage of the society. It gets the man to see his responsibility for his poor relative. If he is endorsing that note, he is virtually loaning that money during that time, for if the relative does not pay it back the man himself will have to come to time. So we should be a little more lenient to those societies who are anxious about the borrower and less anxious for the guarantor. I fully agree with all the rest of Miss Low's remarks.

Mrs. Soloman.—May I say one word, and that is in respect to what Mr. Fraley said this morning, that the Women's Loan is composed entirely of Russian women? They supply the money and all the work, and the real work that is done by any outside of the Russians themselves is in the various investigations made by our office force.

Mr. Rubovitz.—I would like to offer a little bit of information in addition to that given by Prof. Loeb, and that is this: that the Chicago United Charities, in their relief department, and as a relief society are also making loans. We started June, 1901, and we have made loans from \$5 up to \$120. \$120 was the highest loan we had made. We investigate the application just as if the applicant had come for assistance. We require no guarantee, no pledge, and charge no interest. The success we have met with is not the best, but we have received 20 percent of the money we have loaned out. We have loaned out between \$1,800 and \$1,900.

A Delegate.—Have you lost it?

Mr. Rubovitz.—Oh, no; we have not lost it; but it is not due yet. We have received in that short time, returns amounting to 20 percent of the loans made. In connection with this I desire to state I often turn the applicant for assistance into a borrower. A man who applies for the first time in his life for charity comes to us and we investigate and find out if that man were given \$25 or

\$50 or \$100 that he could establish himself in some business and be able to pay it back. Wherever I have done that I have met with success. In some instances the money has been repaid in three or four months. On some, we have received partial payments. In others, we have received nothing. But take it all in all, the society has not lost money, because we should have to give that money outright whether in the shape of a loan or in the shape of charity.

Prof. Loeb.—I would like to ask the gentleman one thing: are these loans repayable in installments?

Mr. Rubovitz.—We leave that to the borrower. Sometimes he starts in to repay within three months after he has received the money. We ask that the loan be repaid in ten installments. We do not ask any more. If he cannot pay more than five percent of the loan in each installment, we do not ask more than five percent.

Mr. Herzberg.—I would like to ask whether there is any advantage in a separate organization, or whether the work can not just as well be done by the United Charities?

Prof. Loeb.—I can not give you any answer from personal experience. I can only give the answer I have received from those who know more about it than I do, and that is that the very object is defeated by connecting it with an organized society. And here is another point, and that is that it is the plan which the Russians, and especially the Russian Jews, have introduced into this country. It is their system, and the system ought to be recognized as such. The advantage of it consists in the direct personal service of the management, and in that respect, it absolutely differs from an organized society. I should like to say, however, that the suggestion has been made from time to time, that sums of money shall be given by the larger charitable societies to these institutions. For instance, of the amount of money that is now in the hands of the society in New York, \$6,000 comes from one society, and sums up to \$20,000 or \$25,000 have been loaned to the loan society by individuals, not given outright, but loans. The criticism has been even there that the borrowers say: "We do not have to repay what belongs to people who are better off than we are." I mean to say that the loan system, such as was suggested by the relief board in Chicago, seems to me to have too much of a string attached to it

to make it really a loan. It is a gift to be repaid if the borrower sees fit.

Mr. Fraley.—I rise for information from Miss Low. I would like to ask the amount of money they loan there altogether?

Miss Low.—Between \$50,000 and \$60,000. All those societies put together.

Mr. Fraley.—I would like to know the expense of carrying on that department.

Miss Low.—Perhaps \$10 for stationery. That is why the applicants have to wait a week. There is a club of Russian women who do this work and they give up every Monday night of the year, rain or shine. In fact, one of them said she would miss the Grand Opera rather than miss her evenings there. That is the reason they are compelled to wait a week for their money.

Mr. Grauman.—I desire to give my experience in this loan business. Some months ago I recommended in my annual report that \$500 be set apart from our permanent fund to be loaned in sums not to exceed \$25 to any one applicant with two solvent securities, these sums to be repaid in weekly installments without interest. It was unanimously passed at our society that a committee of three be appointed, one of whom was to act as Secretary of that \$500 loan fund, another the Secretary of a loan committee composed of three members, the third, a representative of one of the Russian congregations who is well known and knows the men who need the money. I want to say to you that from that \$500 we have loaned out over \$2,500, and not one cent of the money has been lost. We always have money ready for the applicants. We collect from \$25 to \$30 a week. If we find the securities good, we make the loan, and the first installment is payable the first week after the loan is made; after the loan has been paid back, the applicant is entitled to borrow the money over again.

Mr. Sheffler of Pittsburg.—I would like to tell this convention the experience I have had with loan societies. I believe loan societies should be run on business principles. Being connected with the Roumanian movement in our city, our society gave us money with the understanding that these people should not become confirmed borrowers. They are furnished ways and means whereby they could help themselves. So I have arranged a plan which is carried out at the present day. We loan in small sums

from \$5 to \$25 to men out of employment. It is over a year since that society came into existence, and we have placed over 300 Roumanians in the city of Pittsburg, very few of whom have had occasion to apply to the local charity.

The President.—May I ask if you require an endorsement?

Mr. Sheffler.—No, sir; the applicant must be known to one of the members of the society. If he does not repay his loans he will not be allowed to borrow again. He learns to know that it pays to repay the loans, because he knows that whenever he is again in straitened circumstances he can secure another loan.

Mr. Michael Heyman.—Mr. Chairman, in regard to the question whether organized charity should loan out money, I would cite a fact. In New Orleans, in a non-sectarian charity organization, they make the same loan many times in amounts varying from \$25 to \$50. The men who apply have positions on street cars sometimes, or the money is advanced for sewing machines and the like. All these applications are investigated the same as in any other case. No guarantee is required and no interest, and they have never lost one cent. I think the same policy is pursued in other societies throughout the land.

The Chair.—The time for the discussion of this question has already expired. We will now hear from Mr. Leo N. Levi, of New York.

Mr. Leo N. Levi.—Mr. President, in a circular which I had sent forth a year ago in my official capacity as the Chairman of the Executive Committee of the Independent Order of B'nai B'rith, and in which circular I dealt with what is known as the removal work of Roumanian immigrants and the dwellers in the Ghetto of New York, I employed a sentence which I beg to read now as the text of what I am about to say: "The Jew must be taught that no era in Jewish history exceeds the present in importance and solemnity, and that to play a proper role therein is a high privilege and a higher duty; that it is the concern of each Jew to rescue his brethren from poverty, disease and death, and, above all, to give to their boys the chance to become honest men, and their girls the sacred right to remain pure."

I realize that I am addressing an audience composed not of the rank and file, but of the leaders of communal Jewish activity in the United States, and that my auditors are familiar with the

larger outlines of every Jewish question which challenges the attention of Jewish minds, and therefore I shall not go into the details in presenting thoughts that I wish to convey to you, and the first idea is to impress upon you the fact that this is a great historical era in Jewish affairs. We all know, from the teachings of our childhood, how great an event was the Exodus of the Jews from Egypt. We know that a civilization worthy of the name is broadly based upon that great event so full of glory and of gloom. Now if you will reflect for a moment upon the many thousands of Jews who left Egypt for the Holy Land, and if you will reflect that in the nature of things these Jews, while living in Egypt were not confined within any one locality, you must realize that the preparation at least for the emigration, if not the emigration itself, was not instantaneous. It must have proceeded over a considerable portion of time, and a very distinct parallel can be drawn between that exodus and subsequent migrations of the Jews under the stress of persecution.

If we come to the great event in the history of the Jews and observe their expulsion from Spain at the end of the fifteenth century, we must again realize, if we think of the subject, that that expulsion proceeded over a considerable duration of time. I know that until my mind was specially directed to it, I had a vague and nebulous idea that the edict went forth that the Jews should leave Spain, and that between sunrise and sunset Spain was rid of her Jews; but when I come to think that, with all the facilities we have for moving the people across the Atlantic in this advanced era, it is a great achievement to move 100,000 people from America to Europe during the summer, and when I reflect how imperfect were the facilities for transportation at the end of the fifteenth century, I must know, even without consulting passages of history, that the many thousands of Jews in Spain, many of whom were compelled to seek foreign parts, could not have abandoned their native country except after the lapse of considerable time.

Now I mention this fact because I wish to impress upon you how strong is the parallel between the exodus in ancient history and the expulsion of the Jews in the middle ages, or at the end of the middle ages, and the great movement which began some-

thing over twenty years ago from Southeastern Europe towards the Western Hemisphere.

The movement has been continuous. It has been more acute at some periods than at others, but it has been a steady stream of Jews moving from Southeastern Europe to the western hemisphere, and mainly to the United States of America, and no one can tell you when that stream will be stopped unless the source is exhausted. Now it is no light thing in the history of so important a people as the Jews, to contemplate the complete transference of the balance of population from one hemisphere to another. And when you reflect that the influx of Jews during the past 21 or 22 years to this country has been at the rate of 50,000 per annum, and that the total Jewish population of the world is variously estimated at from eight to eleven million, it is easy to understand that there may be people within the sound of my voice at this moment who will live to see the majority of the Jews of the world at home in the United States of America. So I think that when these plain facts are before you, it is easy to assent to my initial proposition that we are in the midst of a great Jewish historical era.]

Now we have our emotions aroused, we have our indignation aroused, we are driven to horror when we read or hear of the persecutions of the Jews in Egypt and their exodus from that land, and of the terrible edict which went forth under the reign of Ferdinand and Isabella, which drove the Jews to flee to poverty, and alas! in many instances, to suicide as an alternative to dishonor. But we remain indifferent to the great historical movement that is going on in our own day—that stream which passes by our own door, the suffering which appeals to us by immediate contact with us. I have tried to understand why it is that so many people can have sentiments of pity and horror aroused by the far-off suffering Jews in Egypt and Spain, and yet turn with loathing and disgust from the suffering that now confronts us. And my analysis is this: Poverty and suffering are always loathsome, and history and art and literature abhor, eschew and avoid features of that kind. So that when the historian or writer sets down for the contemplation of the artist, those things which occurred in Egypt or in Spain, he addresses himself to the work

of the romantic and the beautiful and attractive side of the picture, even making suffering attractive; but when we are confronted with horror and with disease, with the terrors of persecution, when we are compelled to look at it with our eyes, and not through the eyes of the artist and poet, the seams, the faults, the patches and sores obtrude themselves upon us, and what is on the surface claims more attention than what is beneath.

Now I ought not to be required to do more than to touch upon this point to these leaders of charity work, and I touch upon it because I hope you will teach those who come within the sphere of your influence the importance of this truth, that in dealing with charity and philanthropic problems, we must learn to look with an unflinching eye on those features, which are repulsive, because in the absence of the repulsive feature there is no adequate challenge for philanthropic work. [Now, I have heard much in the course of my experience about measures of one kind or another to stop this influx of people from Europe to the United States. Now and then some one introduces a bill in Congress or writes an article in the magazine or newspaper, and suggests a remedy for what seems to be an evil, and whenever that problem has come to me for consideration, I have solved it, at least to my own satisfaction, if not to any one's else, by this fact gleaned from the teachings of history, that wherever a people as such has been impelled by social economy or religious consideration to move from the home of their nativity, *en masse*, to some other part of the globe, there is no power under the sun that can stop them. There are no laws that can be put on the statute book, nor armies that can be marshalled on the frontiers, that will stop a people, who are driven by a force from the rear greater than any resisting force that can be put in front; and when a people are threatened with starvation at home, when they are deprived of the means of making a livelihood, when they are denied the right to rear their children with the rudiments of even a common school education, when they are forbidden by restrictive legislation and a hostile environment from making honorable men of their sons and pure women of their daughters, you can put no barriers in their pathway that will stop them from going elsewhere. That, I believe, is one of God's dispensations, and it goes beyond the power of man to set

it aside. (Applause.) (So that I think we may just as well settle down to the conviction that as long as the countries in South-eastern Europe, or anywhere else, persecute the Jews because they are Jews, deny them the right to make a living because they are Jews, those Jews are going to move out of the country in which they were born, because they are commanded to do so by circumstances. And as President Harrison said in his second message, (certainly one of his messages) to the country: "Whenever a country, by its treatment of a people, or by its laws, commands them to step out of that country, they give them a command to step into some other country." The command seems to have been interpreted in Roumania and in Galicia when they are ordered out of their country that they should step into the United States. They have been coming here for 20 odd years. Their coming has been looked upon with fear and trembling, but they have come nevertheless. Those who predicted untold disasters 20 years ago because of the influx of the Russian Jews have been refuted by the developments of the last two decades, because the refugees of 20 years ago are the artisans and manufacturers and the merchants and the bone and sinew of the Jewish part of this country today. (Applause.)

And let me tell you another thing, my friends, even you who are disposed to turn up your noses at the Russian Jew and the Galician Jew and the Roumanian Jew, that just as certainly as the children of the Portuguese Jews in the middle of the 19th century were destined to meet with the descendants of the German Jews who came over in the middle of the century, just so certain it is that the sons of these derided Russian and Roumanian and Galician Jews will meet with your daughters, and your sons will meet with their daughters.

Now they are coming. Where do they come? They come to New York. The great steamship lines that are engaged in transportation are nearly all centered at New York as a port of entry. The statistics show that of a million who came to this country in 20 years, probably 90 percent came into the port of New York. The statistics also show that over 60 percent of those who arrive remain in New York, certainly in the first instance. Now what becomes of them in New York?

It was said here this morning by a very interesting representative from Kansas City that these people who go out from New York think so much of us in New York that they want to get back. Now that strikes me as humorous, but it is tragic. It is worthy of your consideration. If you had an opportunity to see the conditions in New York, you would understand why it is that they want to get back. The so-called Ghetto of New York, bounded on the north by Houston Street, on the west by the Bowery, and running southward and eastward to the river, contains as many Jews as Detroit contains people. The whole city of Detroit, if crowded into that little section, would displace a similar number of Jews who have come to this country from Southeastern Europe in the last 20 years, and their descendants. And that is a very small territory. There are thousands, yea, tens of thousands of citizens in the city of New York, a good many of them Jews, who have never set foot in that territory. Just think of dumping the whole city of Detroit down into the city of New York, and a large proportion of the city of New York, not knowing it was there,—but that is the fact. It is a region almost unknown to a very large portion of the population of New York, and, of course, it goes without saying, unknown to those who do not live in that vicinity. In that region the language that is spoken is the traditional Yiddish of the Jews. In the stores, the articles they were accustomed to purchase in the land of their nativity are offered for sale. The signs are written in their own language in the Hebrew character. The cafes and places of amusement, the theater hall, the dance hall, everything is there which they were accustomed to, and whatever their tastes, whether good or evil, demand, is purveyed for their gratification. They think in their own language; they can worship there according to the rituals they are accustomed to; their atmosphere, is one which they are acquainted with, and all other atmospheres are foreign to them. Now if you take any one of this audience and suddenly transport him to a foreign land, if there be a group of Americans in any one portion of that foreign country, it would be perfectly natural for you and me to gravitate to that little colony. And we would not like to get out into the interior of the country where we did not know the language of the country, the geography of the country, the habits of the people; where no one

could understand us, and we could understand no one. A feeling of homesickness would overcome us, our hearts would become terrified, and if that would be true of us who are presumed to have at least some understanding of the configuration of this globe and of the difference in nationalities and habits and customs of peoples, how much more so must that be true of a class of people whose whole world had no larger horizon than the little town in which they were born and raised in some obscure part of Southeastern Europe? For them to come to America means for them to come to New York. They have an idea that what lies beyond the limits of New York is a wilderness; that once they get away from the Ghetto they lose the friends they were accustomed to; that if sickness, trouble or death comes they have no one to turn to. If they are religiously inclined—and the Russian Jews are—they have no place in which they can worship in harmony outside of the Ghetto. And so they cling there tenaciously, even to the brink of starvation rather than to go out into a wilderness or to give up that which is so precious to them. But the limit has been reached. It was reached long ago. You have heard papers here on the subject of tuberculosis, mentioned by the President in his message also. You will hear others dealing with conditions in the New York Ghetto. Some of the speakers and some of those who have written papers have toyed with the fringes of the garment so to speak. Perhaps none of them are qualified to deal adequately with the subject. If there be any one here who is so qualified, and who should discharge the duty of acquainting the public with it, you would have no time to listen to anything else. But let me tell you, and I will call witnesses to prove the proposition, that no man, however intelligent or industrious in his reading and his research, can form the remotest idea of the conditions prevailing in the lower portion of New York, unless he goes there and makes personal inspection. Now I can not deal with these conditions today because time does not permit, but I can give you a few side lights. I want to tell you just one little instance. At 11 o'clock at night I, together with some companions, sat in a famous café on Canal Street, and while we were drinking the Russian tea, I heard a flutter at my elbow, and turned around, and there discovered a little girl about 13 years of age, with a head of hair that would be worth a fortune to a painter,

with eyes that were tinged with melancholy and a face of perfect and pitiful beauty, and she had under her arm a bundle of Yiddish newspapers, which she was peddling out at a penny apiece at 11 o'clock at night. When she was interrogated, she informed us that her name was L——; she went to school until 3 o'clock in the afternoon, and then immediately, after getting a crust of bread and a glass of tea, went out to sell papers. When asked how long she remained out, she said until all her papers were sold. And at 11 o'clock at night she had 25 yet undisposed of. We bought her papers and sent her home. I forgot to say that she informed us that her mother was with her, and that she was compelled to employ all her time not spent at school in selling newspapers in order to realize a few pennies to support the family. When she left, I turned to my companion and asked him: "Can you understand the inevitable fate that is in store for that poor girl?" And he sprang up with tears in his eyes, saying: "For God's sake let us do something to rescue her." I pulled him back, and I said that is an impulse which is always tugging at my heart when I come down here,—to devote myself to an individual case. It appeals to me because I see it before me. But that is not an isolated case. There are thousands like that in this district—thousands of children that are denied the most sacred privilege that God gives to every girl, to grow up to be a respectable woman, a respectable wife and a respectable mother. I am not unduly earnest when I speak to my friends, to my brethren in all parts of this country, that the care of that child's purity is no more my business because I live in the upper portion of Manhattan Island than it is the care of a Jew who lives in Oregon. It is my business—it always has been my business, whether I live in New York or elsewhere, and what I claim and what I preach as the gospel that animates my soul, is that it is your business, that it is the business of every Jew, if he is entitled to that honorable name. It is not to be left to those people to choose where they shall live. They are unable to form a fair judgment. They are no more qualified to form a fair judgment as to where they shall locate when they land as foreigners from Europe than your children or my children to determine what is best for them. They must be guided, led until they are strong enough educationally to move

for themselves. They must be educated to a better understanding of the conditions that prevail in the interior of this country, of opportunities offered everywhere for men able to work, to lift themselves and their families. That is an educational campaign which is proceeding systematically, tediously and painfully slow in the lower east side of New York. But there is something more needed than that in order to ameliorate the conditions which obtain in the Ghetto and which are continually being augmented by the fact that the influx from Europe is greater than the efflux from New York. You understand this, who strive to aid those who will move out of the Ghetto. We must realize that not only are the numbers increasing, but the tone constantly being lowered. Is that any concern of yours? Is it less your concern than it is mine?—when I speak of mine I am speaking as a citizen of New York. I think not. I have asked that question, looking into the eyes of Jewish gatherings all over these United States, and I have never received but one answer: That just as truly as it is the business of the New York Jew, it is the business of the American Jew because it is not a local question. It is not at the invitation of New York they come there. It is not a matter of choice upon the part of New York that they land there. I will take that back and explain to you in a moment. But it is due to the fact that the steamship lines terminate at New York. I said I would take it back that it wasn't the choice of New York, because it has been the decision of the charitable Jews of New York that if this tide must come here, and must be handled by the American Jews, it must be dealt with as an American proposition; our energies will be weakened if they come at various sea ports rather than at one; it is better to have them at one place than to divide our forces all along the Atlantic seaboard. But I can say to you that if the Jews of New York had set themselves energetically to the task, we could offer inducements that would compel the immigration companies to divert the immigration to Charleston, to Baltimore, to New Orleans, to Boston, to any place on the American coast, and looked at from a purely financial standpoint, money could not be better invested. But they have never argued that feature, but, on the contrary, have always taken the position that if we must take care of them, it is better that they

come where they can be handled scientifically, than to let them be landed on the seaboard indiscriminately and receive no particular attention.

Now, in New York a great many charitable institutions exist and a very few charitable people. (Applause.) And we are handling problems which impel us to deal with them familiarly; to smile when we hear of troubles that are related at a meeting like this—as obtaining in other communities. When we hear some one speak of these settlement districts in such and such a community, or something or another that is established in some other community, we can not help recalling that not only could we not say *the* settlement house, but those among us who are best informed do not know the location of the many settlement houses which we have in the city of New York and of the Jewish charitable institutions, so numerous are they; and yet so great are the problems that these many institutions scarcely make an impression. When I took a visitor through the Educational Alliance building in New York, and I told him the average attendance there was 7,000 a day year in and year out, he was amazed, as almost any one unfamiliar with the situation would be, that it does not make a greater impression upon the tone and the civilization that obtain here, and the answer to it is: That if we had 20 institutions located at proper places in the lower east side of New York, each a duplicate of the Educational Alliance, each one would have a like daily attendance. So stupendous is that problem there. Now to get down to the practical question to which I wish to address myself; it is this: What is the solution, what are we going to do? Now, I want to avoid as much as possible speaking of any matter in which I must employ the personal pronoun I, which, if I had my way about it, would be blotted out of all vocabularies, but I am compelled by circumstances to say that when the Roumanian persecution drove the first installment of victims to the United States in the early part of the summer of 1900, the Independent Order of B'nai B'rith undertook to distribute them in different localities in the United States, and thereupon organized a movement in conjunction with philanthropic individuals and societies located in the city of New York, and up to the first day of February, 1901, had located in a most desultory and unscien-

tific way somewhere between 1,600 and 2,000 people. Now, you must understand we had no machinery provided for handling such a problem. We had nobody who understood how to handle these people. We did not know whom to employ for that purpose, because there was no one who had had any experience. The people living in the interior of the United States did not understand these people nor how to handle them, and, in the nature of things, mistakes were made and duplicated and multiplied over and over again, but out of all that turmoil and confusion and apparent chaos the fact remains that about 60 percent, 60 to 66 percent of those who were moved out were finally successfully located and became self-supporting in different parts of the United States. But quite a large percentage of those who went out did not stay in the places to which they were sent. They drifted. If they were sent within 300 or 400 or 500 miles of Chicago, they had a desire to see Chicago. Most everybody has. Or if they were anywhere near St. Louis, they wanted to go to St. Louis, and they wanted to go to Cincinnati in the same way. The large cities always attract these people, and there was what we called a drift. Somebody said this morning when a man gives \$5 to this hospital and \$5 to that asylum, and \$50 to another, every week, that at the end of the year he thinks he has given away a fortune. He is astonished when you sum up and find out how little his contribution is. Now I am glad that was mentioned, because I have found out that if in January two Roumanians drifted into St. Louis and besieged the relief committee there for aid, and in February one, and in March four, and in April another one or two, before the end of the year, it was firmly believed that all the Roumanians in the country were being dumped into St. Louis. (Laughter and applause.)

When I was in Chicago last March, I was told by the manager of the United Hebrew Charities there that 400 Roumanian refugees who were sent out by the New York Committee had drifted into Chicago, and I said, "Won't you feel more comfortable if you reduce that?" and he said, "Well, to be certain I would reduce it to 300." Afterwards, through the courtesy of Mr. Senior, President of this organization, I saw the figures, the names of the men tabulated. I do not undertake to be exact, but I am safe in saying that the number that were sent there was under 70, and of that list of 70, we could only check out about 45. There were fewer

than 50 who really were sent by the Committee in New York to various parts of the west and who drifted to Chicago. Well, the same was true in Baltimore, and the same was true in Cincinnati, and the same was true everywhere else. In fact, when you tabulate the drift of Roumanians that were sent out, we discover that by some miraculous process these Roumanian refugees had been able to multiply themselves. Well, our figures showed 60 percent remained where they were, and the other 40 percent had multiplied themselves into 200 percent of the whole number. I refer to that because it presents a grave practical problem. What are you going to do about it? After experiences which we profited by, we reorganized our affairs and our statistics from the first of February will show that in our removal work 80 percent of those who were sent out remained where we had sent them and are self-sustaining and prosperous. We sent out the heads of families. Remember, we never sent anybody to any community without the consent of that community. That is an inflexible rule, but when the head of a family who has gone forth as the pioneer, can get a certificate from the local charitable organization or from the B'nai B'rith Lodge, if there be one, or any other lodge, that he is able to take care of his family, his family is sent to him. Those are what we call reunion cases. And our reunion record contains, beyond any peradventure, the absolute success of this movement. Now, when that movement had been demonstrated as a success, it was suggested that possibly in removal work we could solve the Ghetto problem. We could give the children of those people, herded like cattle, the opportunity to breathe fresh air, to get proper surroundings and proper educational facilities, to take their places in the rank of American boys and American girls and become worthy American citizens; we urge them to take advantage of the different portions of the United States, and there we had, as we have now, untold obstacles to overcome; and we have gone forth to make a propaganda among the Jews, to impress upon them the duty, nay, more than that, the privilege of taking part in this great historical movement. Stamp your individuality upon it so that your children and children's children may say that there was a time when the exodus was repeated, when the exodus from Spain was repeated, when the Jews moved from Southeastern Europe to the United States, and my father or my grandfather was one of the

active spirits in that movement, opening his arms to those refugees, furnishing them with the beginnings of a career and enabling their children to become worthy citizens, whose descendants are now the leaders of Jewish life in the United States. Can you appreciate that? Let me tell you something which brought it to my mind more forcibly: At an early stage of the movement I instructed my secretary to take an ordinary railroad folder, a map of the United States, and mark with a blue pencil the points to which the Roumanian refugees had been sent, so that he might have it as a guide for the work, and I mentioned it casually one day to the Superintendent of the Educational Alliance, a Russian, Dr. Blaustein, and he said, "Let me have that. That little worthless railroad folder will become of priceless value when the Roumanian has become a fixed fact in American civilization. It will be a precious souvenir to their descendants to show how they were first introduced into the interior of the United States and where they first located." Now, I do not appreciate his enthusiasm about the historical value of that little map, but I do say, without respect to any special feature of the work, that the work itself is of great historical significance; it appeals to your emotion; it should appeal to your judgment; and if it does not, it is not the fault of the situation; it is your fault. It would indicate to my mind, and I think it would to the mind of any one of you who is capable of passing upon the subject, that you engaged in charity work which you are doing for pleasure. Now, there is a great deal of pleasure in charity work. There is a delightful emotion when we do somebody a kindness, and I have observed in my self and in others, too, that we always like to do a kindness to somebody who needs it least. I know when I go down into the Ghetto and I see a group of children, my inclination is to do something for the prettiest child in the group. If you find in a group of men one that looks the most respectable, who is the best dressed, who appeals to you because he has an intelligent face, he is the man that is most likely to arouse your first impulse to aid, but if he is uncomely, if he is untidy and malodorous, why, you turn from him with loathing and disgust; and yet if you are animated by the true spirit of charity, you ought to reflect that ~~the one~~ from whom you turn in loathing and disgust is the one that is most entitled to your assistance. The other man can get

along himself. (Applause.) To do true charity work is to make sacrifice. What values it to sit down in your comfortable office and write a check and flutter it out, to avoid coming in contact with those cases because it may soil your gloves; to deal with them with tongs, to write magazine theses on charity work—beautiful specimens of literature such as I have heard and seen time and time again, and possessing great merit? It endures forever, because it is not subjected to wear and tear. But if you want to do effective charity work you must soil your hands. You must come into contact with things that are loathsome and repulsive, and feel you are giving of your own comfort and happiness in order to secure comfort and well-being to others. I have always said it is no holiday business. It is not a holiday jaunt. It means trouble. It means a tax on your patience. It means you are going to be betrayed. It means you are going to be the subject of ingratitude and treachery and a thousand other things that will make you recoil because you must not expect these people to be perfect specimens of humanity. Why should you? Are those who have lived with you in your own community, are they perfect, are they all sensible, are they all truthful, are they all upright, are they all courteous, are they all loyal? and you will answer no, a thousand times no, and if that be true of the average of any community, how should you expect these poor, persecuted refugees who come over here should measure up to a loftier standard than that which you apply to your own people?

Now I want you to reflect on that because that is of great weight, not because it comes from me, but because it will help you in your work. You will observe, in dealing with the prejudices of our Gentile friends towards the Jews, they always insist upon comparing the average Jew with the best Christian. And, of course, that is manifestly unfair. And the American Jew compares the Russian and Roumanian Jew with the best American Jew. But if you compare averages, I think you will find the scale will not tip much one way or the other. (Applause.) I heard this morning a question put to one of the distinguished delegates of this conference: How can we bridge the chasm between the Russian and the German Jew? How can we get rid of the prejudices which exist on both sides? And I was delighted when I heard the

terrogation coupled with the statement of the prejudices which exist on both sides, and I was pained to hear a reply made which would indicate that the prejudice only existed on one side, and that it was well grounded. I have had to deal with that problem and to study it, and I have found that the closer I got into it, the nearer I got to the fact that the prejudices on the part of the Russian Jew towards the American and the German Jew are absolutely well founded from his view point. And that the prejudice of the American and the German Jew against the Russian and the Galician and the Roumanian Jew is absolutely well founded from the view point of the American and the German Jew. But I have always found that both view points are wrong, and that if those who settle the question will take a broad view of it, will separate themselves from prejudices, and look at the underlying facts, they will find there is a misunderstanding which should be removed; that the Russian should not be driven to the loss of self-respect by the arrogant assumption of superiority on the part of the German or the American Jew. Right there is perhaps the main root of the evil. These people will not tell you so to your face, but they understand your arrogance, and they will have nothing to do with you as long as you assume to patronize them from the standpoint of superiority. They do not recognize your superiority, and I do not blame them. On the other hand, they do not participate in our charities to the extent you think they ought, and you censure them. I think they ought to participate more than they do. I think that also of the American and the German Jew. I want to make this observation as applicable to New York; I do not know whether it applies to St. Louis; I will say it is applicable to New York, and I will call your attention to the proof of the truth of it. The Jewish population of New York may be divided into three parts Russian and the allied races to one part of the American and the German Jew. That is to say, 350,000 to 120,000, or in that proportion, three to one. And I will say this, that of the 350,000 or 300,000 of Russian, Galician and Roumanian Jews in New York, there are fewer who are able to contribute to organized charities, yet do not, than there are among the 120,000 German and American Jews who are able to do it and do not. I know that between 5,000 and 6,000 names is the largest we can muster as contributors to organized charities

in the great city of New York. How is it with other large cities? Take the lists and compare them with the lists of the American and German Jews, and ask yourself whether it is not proper to sweep a little before our own doors before we comment upon the accumulated dirt before the doors of our neighbors. We must deal with this question in a catholic spirit. We must remember a man can not get to the top unless he climbs from the bottom. We must remember those who came to this country 50 years ago had to climb from the bottom to the top, and we ought to be manly enough to know there is nothing more cowardly and disgraceful than to climb to the top of a wall by a ladder and then kick the ladder away so that nobody can climb up afterwards. (Applause.) Now, in a great many of the communities great work has been done. One of those who addressed you a few minutes ago, a representative from Pittsburg, himself a Roumanian, has successfully taken hold of the work in Pittsburg under the leadership of Mr. Rosenbaum, the President of the B'nai B'rith district No. 3, of which Philadelphia is the capital city, who is here, and I hope he will have occasion to tell you from the standpoint of the American native Jew something about cooperation in this work of establishing refugees in different parts of the country. We have other friends who have done so. But we have some natives to deal with that are as ignorant, apparently, as the most benighted Jew that ever lived in Southeastern Europe, whose horizon is the limited local community; who do not understand that beyond the hilltops which limit their view there are other people who can be uplifted to a realization of the fact that the Jewish question is a question pertaining to all the Jews; that the concern of all the Jews is the concern of each Jew, and the concern of each Jew is the concern of all Jews. They will tell you, whenever a propaganda is sought to be made among them, that they have their local troubles, and as soon as they do their part with those who are immediately with them, they perform their full duty, and I say they do not know what trouble is. I called the attention of my friends from New York before we left New York to this: When you come out to Detroit and meet the representatives from the west and south and listen to the recital of their so-called troubles, you will find they have no trouble. It reminds me, when I heard the

recital from Kansas City this morning, of the bright side work in a certain Sabbath school where some young teacher conceived the idea of putting herself in communication with the managers of the hospitals of New York to ascertain the wants of patients and on Sunday morning she came before the assembled children and she said: "Here is a little child with curvature of the spine; she broke her doll the other day and she wants a new doll with blue eyes and black hair—now who will furnish that?" And immediately there was an array of little hands raised up. Every little girl in the Sunday school wanted to furnish that doll. Well, there is a little boy in another hospital who wants a ball. And there, again, the little hands go, and everybody wants to furnish the ball. Of course, only one can do so; and it seems as if the rest did not meet with the favor of the teacher, and their eyes filled with tears, and they go home very much disappointed, because there was not enough trouble to go around. [Now, let me say to you, my friends, in the communities where there is not enough trouble to go around, it is your duty to hold up your hands like those children, and to clamor for your share. And there is plenty of it to go around if it is properly distributed. And the work that I and my friends are engaged in is to bring about a proper distribution that you shall understand that that condition which prevails there in New York is not our problem. It is your problem. It is the problem of all of us. It is your burden as it is our burden; and that you can not get rid of your responsibility simply because you do not see it, or because you live a thousand miles away from it. Be manly and womanly, and face the situation, and when you realize your duty either you will perform it, or not perform it, but do not indulge in sophistries and fallacies, and say it is no concern of yours. [Now, I do not want to be invidious; I do not want to mention names, but I do wish to say there are communities in these United States that have insisted repeatedly that we of New York are trying to unload our troubles on other communities, and that they were not going to be used as a dumping-ground for the poverty-stricken Jews of New York. Now, let me tell you how much proof there is to any such accusation. I have already told you they are coming to New York at the rate of 50,000 a year.

Our scheme of removal involves the removing of 2,400 a year, so you can see how much disposed we are to unload our burden upon the country. We are very much concerned in not creating a congestion elsewhere. We are very much concerned in properly distributing these people; we are very much concerned in looking after their welfare after they go beyond the confines of New York, so much so that we will never send to any community without its consent, and we are not urging communities to take more than they can properly care for. On the contrary, time and time again, when small towns have said we will take care of ten, or any particular number, our experience shows and we have told them you can not stand up under such a burden as that. Take a smaller number first. Our problem is an old problem. We think we are broad enough to grasp it; we are trying to teach the breadth and depth of that problem to the Jews in other parts of the United States, and it is unfair to themselves and to us to belittle it with a discussion of little details—the consideration of little trifles and little mistakes made in the movement. Mistakes, of course! You could not conduct a big business without making mistakes. You could not conduct a great enterprise like this without mistakes. And when you reflect that the people who are engaged in this work are without the hope of any kind of reward, you ought not to be unforgiving towards their errors, even though you be infallible yourself. (Long continued applause.)

Dr. Landsberg.—I want to ask Mr. Levi one question. This morning he spoke of Kansas City's experience; now he himself says that all his people want to get back to New York. The experience of every city has been just that; after everything has been done these people will go back to New York. Now, I want to know what is to be done; what is the use of sending them out to other cities when they will return?

The Chair.—In the matter of a discussion of Mr. Levi's paper we shall have to ask that it be deferred until all the papers have been presented. I think that in all probability the paper that Mr. Kahn will present will settle many of the questions upon which there has been a great deal of misapprehension in the country.

JEWISH AGRICULTURAL AND INDUSTRIAL AID SOCIETY, NEW YORK.

WILLIAM KAHN, MANAGER.

LADIES AND GENTLEMEN:

In the name of the Agricultural and Industrial Society of New York City, I sincerely thank you for your kind invitation to be represented at this important meeting.

The Jewish Agricultural and Industrial Aid Society was organized as an independent corporation in the beginning of the year 1900. It receives its funds from a bequest of the Baroness de Hirsch administration and from the Jewish Colonization Association of Paris. It receives no private contributions.

The objects for which the corporation was formed are: the encouragement and direction of agriculture among Jews, residents of the United States, and their removal from crowded sections of cities to agricultural and industrial districts; the granting of loans to mechanics, artisans and tradesmen, to enable them to secure larger earnings and accumulate savings for the acquisition of homes in suburban, agricultural and industrial districts; the removal of industries, now pursued in tenements or shops in crowded sections of cities, to agricultural and industrial districts.

In this sphere the society is the successor of the Baron de Hirsch Fund, of New York City, which had already carried on this work for many years, and the formation of a separate organization was intended to specialize, broaden and enlarge the work.

By actual experience it was found that it is not practicable for societies of this kind to remove whole industries from the large cities to suburban and rural districts, and that to remove large numbers of our coreligionists from the crowded ghettos we must rely on individual removals.

These removals have been accomplished in two ways: first, by assisting men to take up farming; second, by assisting them to pursue the same occupation which they pursue in the ghettos, but to do so in smaller cities and country towns.

It will not surprise you to hear that it has not yet been possible for this society to make farmers of the great masses of Jewish ghetto dwellers; however, during the year 1900 it granted forty (40) farm loans, amounting in the aggregate to \$14,925.00, and