## The Common Welfare

#### With a Bang

PROPHETS of gloom who predicted last spring that United Service Organizations, Inc., would have a hard time getting its money have had to eat their words. In mid-August the campaign passed its goal of \$10,725,000 with every indication that the total would be close to \$12,000,000. Organized in more than 5,000 communities, the campaign went over with a bang. Included in the goal were the quotas of fifty or more cities which agreed to include the USO in their fall and winter Community Chest campaigns.

Thus the USO has its money and is set to go ahead with its plans to staff and operate some 360 service clubs in defense areas. The only fly in its ointment is the fact that the buildings, which are to come from federal funds, are still in the paper-work stage. Eighteen building projects have been approved by President Roosevelt and funds allotted by the Public Works Administration, but the first USO building for which ground was broken ceremoniously on June 12 at Fort Dix, N. J. is still just a hole.

Meantime the USO has gone ahead developing services where they were most needed with such facilities as it could find. In mid-August it was supporting eighty-nine service centers operated in rented quarters by one or another of its seven affiliated agencies. In addition it was supplying needed personnel in about sixty other communities.

Responsibility for the operation of USO units, those now functioning and those to come, is in every instance assigned to a single organization which has a working agreement with the other member agencies for a sharing of facilities. Of the eighty-nine going USO units twenty-one are assigned to the YMCA; twenty-eight to the National Catholic Community Service; thirteen to the Salvation Army; nineteen to the Jewish Welfare Board; one to the YWCA; and seven to the National Travelers Aid Association. The Travelers Aid units consist of desk and office space where information and help are given. Some unfavorable public comment on the tendency of the operating agencies to emphasize their own identity, was countered by USO when it issued an official sign "U. S. O. Club" which "will be the only designation used on the clubs . . . and will replace the insignia of the individual member agencies."

Many a month will pass before the new federally financed buildings for USO clubs open their doors. The scheme which seemed simple when it first was broached [see Survey Midmonthly, March 1941, page 75] has developed a good many headaches. The tidy idea of standard buildings to cost about \$28,500 went out the window long ago. So far the office of the coordinator of health, welfare, and related defense activities in the Federal Security Agency has approved five "standard" plans, each subject to modification to meet lot sizes and other special conditions. Estimated cost of the smallest of these units is \$24,000; of the largest, \$130,000.

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In addition to these "standard" buildings some six or eight communities have drawn their own plans, and in certain other communities the FSA has purchased or leased existing buildings and is remodeling them for USO operation. Nearly all these types of building projects are represented in the eighteen approved by the President. The present estimate on the total cost of recreation facilities in connection with defense, is \$16,000,000.

In addition to its recommendations for USO centers the office of the coordinator is applying to the FSA for funds to acquire and equip about thirty small centers or guest houses in as many communities at an initial cost of about \$5,000 each. These centers, operated by the local communities with case workers supplied by USO, would serve special purposes of the social protection division of the coordinator's office in relation to transients and juveniles.

#### One Point Is Clear

THE man that nobody ever saw, the "average American," stepped out of the statistics of a recent Gallup poll, to reveal what he really thinks about government old age pensions. He believes wholeheartedly (91 percent of the people polled so expressed themselves) in the basic principle of such pensions, but a substantial majority of him still believes that they should be paid only to persons in need. However, an equally substantial majority says it would be willing to lay aside 3 percent of its income over the earning years to assure itself a government pension of \$50 a month after sixty, need or no need.

The "average American," the poll indicates, is not quite satisfied about the amounts now being paid to needy old people. He thinks that benefits should begin at about sixty years of age instead of sixty-five as at present, and he thinks that \$42 a month for single persons and \$73 for married couples would be "about right." He has heard of the Townsend Plan, but has only the foggiest notion of what it proposes. On only one point is he clear: the government should look out for the old folks.

### Low-Cost Security

H OW savings bank life insurance operates, and the progress it has made since the plan was evolved by Louis D. Brandeis in 1906, is described in a bulletin prepared by the U. S. Department of Labor in response to a request by the Sixth National Conference on Labor Legislation. The former Justice of the U. S. Supreme Court, then a Boston lawyer, developed the plan after the "insurance scandals" revealed the enormous profits to the companies in "industrial insurance," and the waste to wage earners entailed in lapsed policies and the expense of doorto-door solicitation and collection.

The scheme is now functioning in two states — Massachusetts and New York—and a savings bank life insurance law recently was enacted in Connecticut. At the end of 1940, the report finds, there were 212,000 savings bank life insurance policies in force in Massachusetts, with a face value of \$192,000,000. In this state, the first policy was written in June 1908. In New York, where the plan had been in effect less than two years, there were 14,000 policies with a face value of \$11,500,000.

Savings bank life insurance, the report points out, is

simply life insurance sold by mutual savings banks over the counter, on a cash-and-carry basis. Figures given in the bulletin indicate that, in general, compared with the same types of policies sold by life insurance companies, savings bank life insurance costs less; that it is thoroughly safe; that it provides more liberal surrender values; and that its policies are less likely to lapse. The report states that:

The elimination of selling expenses is the chief reason for lower costs in savings bank policies. Out of each dollar paid in as premiums in 1937, savings bank insurance in Massachusetts took only 7 cents for expenses. In ordinary life insurance . . . expenses took 14 cents. On weekly payment industrial insurance, the kind generally sold to workers, expenses absorbed 25 cents out of each premium dollar.

#### Teachers' Stand

THE question of totalitarian influence in their organization was the chief issue debated by the American Federation of Teachers, which met in annual convention in Detroit the last week in August. The issue already had split the teachers union, an AFL affiliate, when, by referendum vote, the membership revoked the charters of three locals, two in New York City and one in Philadelphia, held to be communist-dominated. The ousted locals included nearly 8,000 of the 27,000 members of the federation. The three locals sent delegates to the Detroit meeting, but the credentials committee refused to seat them. By an overwhelming vote the convention completed the expulsion of the locals, and rejected a proposal from the floor for a commission to reexamine the question. Finally, on its closing day, the federation amended its constitution to exclude from membership any applicant "whose actions are subject to totalitarian control, such as communist, Nazi, fascist." A proposed amendment which would have transferred the power to expel locals from the membership to the convention was voted down.

Prof. George S. Counts of Teachers College, Columbia University, was unanimously reelected president of the federation. Professor Counts, who was active in urging that the federation "clean house," opposed the plea of spokesmen of the three locals that "a militant federation of teachers be maintained intact." In his opening address to the convention, he said:

In no other way could the federation relieve itself of a species of political intrigue and conspiracy that for almost a quarter of a century has confused, divided, and frustrated labor, liberal, and other democratic forces throughout the world—a species of political intrigue and conspiracy that has bedeviled our union and, particularly, certain of its locals for many years. . . . We are extremely fortunate at this juncture that we have had the courage to do a job that should have been done years ago.

#### The School and the Home

EXPERIMENTS in using the schools to teach children how they themselves can improve the living conditions of their families are described in the 1940 reports of the Alfred P. Sloan Foundation, 30 Rockefeller Plaza, New York. Over the past three years, the foundation has devoted its efforts to popular economic education, and now it is sponsoring experiments along these lines in two states. One of the projects, Harold S. Sloan, director of the foundation reports, is in a southern mountain region, where children suffer from rickets and pellagra because

their diet is largely made up of pork, coinmeal, potatoes, and coffee. In the one-room schools of this community, children now are studying new lessons from new textbooks, written for them by their own specially trained teachers, showing them how to cultivate vegetable gardens, and raise goats for milk. The experiment is being conducted by the University of Kentucky, which is making careful tests to determine the results of the school work on the homes of the children. A similar experiment is under way in several consolidated schools in Florida, in an effort to help the school children and their families improve the comfort and sanitation of their homes.

PALO ALIO

"If economic education is ever to become widely diffused it must begin at this subsistence level," Mr. Sloan writes. "Careful observation will demonstrate that thousands of American families are existing in abject poverty in an environment offering innumerable opportunities for better living. . . . But the schools, generally speaking, are paying little attention to education of this kind. What would happen if the schools, serving these distressed communities where unrealized opportunities exist, built the major part of their programs around the three economic necessities of food, clothing, and shelter?" It is this question to which the foundation seeks an answer through its latest projects.

#### Neighbors All

THAT the Central Good Neighbor Committee is widening its horizon has more than passing significance. For three years, under the chairmanship of Dr. John Lovejoy Elliott of Hudson Guild, New York, the committee has provided an informal nucleus for encouraging neighborhood and community activities helpful to European refugees in adjusting themselves to their new world. It now sets out to stimulate local initiative in confronting domestic issues and situations that spring from the critical times. In its decentralized scheme for promoting action—through existing organizations or flexible committees—the movement is a variant from the general run of emergency efforts, public and private, which tend to organize from the top down.

The decision to widen the committee's horizon was reached at a mid-August conference at Hyde Park with Mrs. Franklin D. Roosevelt, honorary chairman of the committee, as hostess to some 200 participants from perhaps a dozen states. In its earlier scope, the committee has worked through inter-agency conferences and cooperation, local studies, and a handbook which has run through five editions. Now these and three demonstration centers-one in a large city, one in a small, and one in a rural area—enter into the prospective program. In opening the meeting, Dr. Elliott pointed out that as we look to democracy to realize a higher standard of living, we also look to it for a rising standard of living together. Participation in common tasks, he said, is the best means for encouraging understanding and for counteracting forces which divide people into mutually suspicious groups.

Among such common tasks, the Hyde Park conference listed the sponsorship of local meetings or forums to discuss the "four freedoms"; hospitality to soldiers on leave without regard to race and creed; clarification of issues in local labor disputes; prevention of discrimination in housing projects, employment, the selective service; canalization of interest in housing, health, nutrition, child welfare, and reconstruction problems.

# The Social Front

## Welfare and Defense

IN an effort to catch an imminent problem before it gained uncatchable proportions, Katharine F. Lenroot, chief of the U.S. Children's Bureau and child welfare consultant to the coordinator of health, welfare, and related defense activities, recently called together representatives of some fifty social organizations to explore ways and means to assure adequate care of children whose mothers are being drawn into employment in defense industries. Reports from all over the country showed an increasing problem with, generally speaking, very little being done about it. As a result of the ensuing discussion, the group adopted a statement of principles and recommended the appointment of a continuing committee to promote its effective application. The group held that the day care of children of women working in defense industries "is more than ever a public responsibility,' that "the welfare of mothers and children should be given due consideration at every point in the development of employment policies relating to national defense." It urged that advance information on increased employment of women be given to community agencies to permit planning for adequate and appropriate care of children. Such care might and should include a wide variety of services, but they should be "planned and conducted as part of a comprehensive community program . . . in accordance with recognized standards which will assure qualified personnel and adequate service."

Following the conference Miss Lenroot announced a number of follow-up committees: Executive, chairman, Paul L. Benjamin, Buffalo, and Charles I. Schottland, U. S. Children's Bureau, secretary; Federal-State Responsibility, chairman, N. S. Light, State Department of Education, Hartford, Conn.; Community Planning for Day Care, chairman, Paul L. Benjamin; Standards and Services, chairman, Abigail A. Eliot, Nursery Training School of Boston; Recruiting and Training of Personnel, chairman, Christine Glass, National Association for Nursery Education.

Housing—As many not phenomenally long-headed people foresaw, housing has become a major headache among all the headaches associated with welfare and defense. Even the restrained WPA Division of Research finds the housing situation "critical" in more than half of some fifty-eight small industrial cities

and camp towns which it recently surveyed. Rent increases have been general and in a number of areas "truly startling," the poorer dwellings the ones most affected. In Brownwood, Tex., for example, more than three fourths of the rents have been raised an average of 64 percent; in Leesville, La., an average of 109 percent; in Starke, Fla., an average of 101 percent.

The less restrained American Federation of Labor describes as "shocking" the conditions reported to its executive council by a network of local housing committees. In many communities, it says, two or three families are bunking together in one house. "At the site of some defense projects, no homes at all are available to the workers. They live in tents, shacks, overcrowded boarding houses and trailer camps."

In Print-Because of their extreme timeliness the American Public Welfare Association, 1313 East 60 Street, Chicago, has hurried into print four papers concerned with practical problems of welfare and defense that were given at the Atlantic City meeting of the National Conference of Social Work. They are "The Effect of the Defense Program on Our Relief Needs," by P. D. Flanner; "Community Problems in Defense Areas," by T. J. Woofter, Jr.; "War and the Social Services in Canada," by Charlotte Whitton; "Effect of the National Defense Program on Unemployment and Need," by Howard B. Myers. Price 15 cents each, from the APWA.

In Baltimore—The effect of the defense program — "factory whistles blowing, men at work again"—on the activities of a private case work agency is appraised in a recent bulletin of the Family Welfare Association of Baltimore. There has been a slight but steady decline in applications, not all of which is attributed to the improved economic situation. The number of families receiving relief in April, 1941, was 28 percent under April, 1940; expenditures for relief, 30 percent under. "Practically all of the able-bodied employable people in families known to us are now at work of some kind." However, the changed situation has brought with it many new and different problems, such as those stemming from an acute housing shortage and from the tide-over help needed by new workers not eligible for public relief. There is an increasing demand for housekeeper or mother substitute service and increasing difficulty in finding suitable women to supply it. The association maintains an information center for men referred by draft boards, but so far has had "very few applicants for the service." Also "so far" it has had only a few cases of "family difficulties precipitated or intensified by the absence of a relative in the service."

## Education

THIS month probably will see the organization and the initial activities of the National Commission on the Defense of Democracy through Education, created by the seventy-ninth annual convention of the National Education Association, held in Boston in July. One of the purposes of the commission is "to investigate alleged subversive teaching and to expose any teacher whose attitude is found to be inimical to the best interests of our country." But the commission is also directed to defend teachers unjustly accused of subversive teaching and to "investigate criticisms and movements against education, school systems, teachers colleges, textbooks, teachers' organizations, and members of the teaching profession, and to publish the results of such investigations as are found to be significant and constructive." Other purposes of the new agency are to improve public understanding and support of education, investigate groups opposing education, cooperate with state teachers' organizations in analyzing sources of taxation, and to help achieve unification of purpose in educating for democracy." The commission will consist of an executive committee of ten members, and one representative from each state teachers' association.

New York Investigation—The Rapp-Coudert legislative committee, investigating New York public schools, has turned for the present from political to business irregularities. At recent hearings, information about the Kemkit Scientific Corporation indicated that the firm, organized and owned by four men, three of them chemistry professors in New York City public colleges, had sold chemistry kits to thousands of students during the last fourteen years at prices which, according to one expert witness, amounted to three or four times the cost of the chemicals. The counsel for the committee stressed the means used to hide the connection of the three professors with the company by having dummy directors and stockholders and by disbursing all profits and dividends in cash through a former student of one of