

THE ASSOCIATED CHARITIES.

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The Associated Charities.

The Associated Charities and their work of today, is a wide awake fact and certainty, and needs the support of all citizens whether of town or city; yet while so important very little earnest consideration has been shown it by the majority of people, they seem more willing to criticise that which is done by a few helpers than to try and assist them.

Many kindly intentioned people feel that they are not showing interest, unless it be the emotional sentimentality which is too often mistaken for true sympathy. Sympathy must be steady and under control, no one can let his sympathy prompt him to do rash acts."Sentiment is live and tense and solid; sentimentality is dead and placid and corrupt. Sentiment is just, sentimentality has the very soul of injustice. Sentiment is kind, sentimentality is cruel. Sentiment loves facts, sentimentality hates them. In a word sentiment is the health of human nature and sentimentality is its disease".

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The popular idea of poverty seems to be that of a dime novel theory, of actual want in every line, the modern charity worker in our country, rarely meets with such cases, there will be children and older people poorly fed and physically impoverished, but the general conditions encountered are those of squalor, vice destitution and ignorance of language, that hinders the bread winner.

None of these cases are called unworthy by the social worker, that word has been struck out from the dictionary of the charities, all are examined as worthy objects of attention and seldom are cases such that they need be abandoned as hopeless. "The dominant

note of modern philanthropy is one which does thus relate the work of charitable-relief and reformatory discipline to the all-absorbing social problem. The method of the Associated Charities is that of the broad sunlight of knowledge.^(a)

This great work is not to divide the classes nor does it try to find the imposters nor protect the pocket books of the philanthropists, but it is to find out the causes of distress by investigation, and then to follow a course that will be best to remedy the evil, the case is watched and followed with a care similar to the care given by the physician to the sick patient.

"Modern charity gives more in material support and it is entitled to do so by its knowledge of where material support can help. But it places its accent not on the material, but upon----- the spiritual side"^(b).

Joseph Lee.

IT is strange how generally it is believed that charity is a modern idea, for when we learn that the Rig-Veda had charitable methods it would indicate that it is as old as time. Chinese history is given credit for the statement that the aged members of the family were treated with respect. Saint Anthony sold all that he had, and gave it to the poor, that may mean much or little in intrinsic value but much in moral worth. Athens had her poor tax, while the Indians of our own country gave aid, but it was indiscriminate and irregular, and often cruelly mistaken in judgement. The church in medieval times was the institution to give alms to any asking for assistance, they made no effort to investigate the cause that forced the begging, many of the mendicants became rich. The two words that mark the

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corner-stones of modern charity are "causes" and "prevention" these words were not applied to the principles of the past ages, it was left for organized charity to find the methods for directing the important features of application and the means of showing the obligation placed upon individuals of rendering assistance to their less fortunate neighbor, so that neither donor nor receiver would be cognizant of any lack in the giving or receiving. (of humanity toward man.)

Human beings can not be treated as simply units of one kind, and independent of each other, for the daily necessities, go to show the need of association, the demand one group has to make upon another group, for instance, the merchant class, needs the manufacturers, and they the toiler. Consider for a moment the position of any man or woman in this strange world and see how inextricably it is involved with a host of facts which are none the less potent for good or for evil, because we do not recognize their existence.

We all must admit that there are certain social standards affixed to each group, and thru these standards do we measure the normal and the abnormal groups. The standards for the community are received as an inheritance and modified by each generation, and handed down as a legacy, and are regulated by the civilization found in the group, as to the density of the population, and the natural resources; those who are found below the standard set by the general classes actual necessities, are the abnormals, they are lacking in ability in one way or another for procuring that which makes the conditions normal. These abnormals consist of three divisions, the first delinquents, second, defectives, and third dependents, it is with these people public and private charitable institutions should

interest themselves, and in order to do this successfully, an organized system is necessary, and we have it now in our Charity Organization Society, the other name given to these combined societies is the Associated Charities, but the former name of C.O.S. is most usual, particularly abroad.

The family was the only bond of union for people in the very early stages, as the family enlarged, the clan developed and later was followed by the tribe, the nation is the out growth of the tribe, and is made up from many cities, varying in size and culture. In the city there is a constant broadening and mental development as learning advances, and found among these members of cultural group, are the poor, the poverty stricken, these make up a class, of people in need of a protector. In this group the social worker finds the problem of poverty, upon it rests the foundation for Friendly Visitors, homes and general offices for investigation.

Dr. Smith has told us that poverty in a real sense, is a condition of only civilized men, a state of mind, sometimes of character. Poverty is a lack of the necessities of life. It is a relative term depending upon the standards of living. There is a brute form of poverty which consists in the lack of food merely, but the word poverty is very elastic, and in order to aid, each community needs individual study as to the standard of the entire number found in the community. Poverty enters not because of a man's being poor, but his attitude toward the lack. It is a strange fact that extreme wealth makes the community seem poor, the poor man finds it a slower process to raise himself out of poverty, than for the man who has accumulated a little, to become rich. Money seems to bring money. Yet this being so, circumstances point to the conclusion that this is the age most favorable to the poor. Lately any poor man with capacity

need not remain on the lowest scale, if he has the capacity he will not live in poverty. "But men endow'd with these have oft attained

In lowest poverty the highest deeds".^(a)

(Milton's Paradise Lost²)

Entering this problem of poverty are four elements that influence the question, the food supply, sanitation, hours of labor and the child problem. It is with the child that the period of open danger is greatest. Just recently an article came out stating, that in South Carolina there were no commissioners on child labor, restriction and in North Carolina only one officer; that children were to be found working in factories at the ages of six and seven, these are not the only two states permitting the children to labor, other states may have laws but fail to see sufficient reason for the enforcing of them. An adult is beyond complete repair, but a badly born child may be improved, while on the other hand, a well born child may have his strength impaired and make him a dependent upon society. The importance of the environment of the child can not be too strongly impressed upon the care-takers of children. Any one working among the dependent class will have many difficulties to overcome, before reaching a family where the children are delinquents, some times it is equally so for children that are healthy, it requires a great deal of patience and kindness to find the causes for the trouble, in order to begin giving help. The homes of these people should be examined a great deal of blame can be placed to the surroundings and condition of the house.

The housing problem is a very potent factor in the poverty

question. In cities of the size of Omaha, Minneapolis and St. Paul, slums are not encountered which necessitate the housing problem as in such cities as Philadelphia, Chicago and New York. The congestion of the tenement districts is only too apparent, these quarters are usually located in the first zones of the city, where the heavy traffic hauling is done, and the older sections of the city, with their narrow streets and delapidated houses. Social workers realized the necessity for a change and expected as the rapid transit lines developed they would be able to cope with the problem, and so relieve the pressure, but the city continually grows even the families do move to the suburbs others are coming in, and crowding the weaker down to the old quarters, other means will have to be found, it has been suggested to tear down the wretched hovels and force the people to mingle with those of higher standards.

Association and the condition of the associates of a neighborhood is as potent in a rich locality as in a poor one, and it influences those living in it, for good or evil. Environment is an ever present factor, and is especially noticeable in cities having slum districts, for these sections are so built, sunlight never reaches the inner rooms.

"And the tottering little one

Taken from the air and sunshine when the rose

Of infancy first blooms upon his cheek;

The thinking, thoughtless, school-boy; the bold youth

Of soul impetuous, and the bashful maid

Smitten while all the promises of life

Are opening around her^(a).

(Wordsworth's Excursion.)

Jacob Riis has had every opportunity to be familiar with the slum element of New York city: and has written interesting

articles ,the following quotation is taken from his work
"How the OtherHalf Lives".

" Leaving the Elevated Railroad where it dives under the
Brooklyn Bridge at Franklin Square, scarce a dozen steps will
take us where we wish to go. With its rush and roar echoing
yet in our ears, we have turned the corner from prosperity to
poverty. We stand upon the domain of the tenement. In the
shadow of the great stone abutments of the old Knickerbocker
houses linger like ghosts of a departed day. Of the handsome
cornice barely a trace is left. Dirt and desolation reigns in
the wide hallway, and danger lurks on the stairs"

" Some idea of what is meant by sanitary "cleaning up" in
these slums may be gained from the account of a mishap I met
with once, in taking a flash-light picture of a group of blind
beggars in one of the tenements down here. With impracticed
hands I managed to set fire to the house. When the blind effect
of the flash had passed away and I could see once more, I
discovered that a lot of paper and rags that hung on the wall
were ablaze. There were six of us, five blind men and women
who knew nothing of their danger and myself, in an attic room
with a dozen crooked, rickety stairs between us and the street,
and as many households as helpless as the one whose guest I was
all about us. The thought: how were they ever to be got out
made my blood run cold as I saw the flames creeping up the wall,
and my first impulse was to bolt for the street and shout for
help. The next was to smother the fire myself, and I did with
a vast deal of trouble. Afterward when I came down to the street
I told a friendly policeman of my trouble. For some reason he
thought it rather a good joke, and laughed immoderately at
my concern lest even then sparks should be burrowing in the
rotten wall that might yet break out in flame. He told me why,

when he found time to draw breath 'Why don't you know' said he, 'that house is the Dirty Spoon? It caught fire six times last winter, but it would'nt burn. The dirt was so thick on the walls it smothered the fire'. Which if true, shows that water and dirt, not usually held to be harmonious elements, work together for the good of those who insure houses.

It is curious to find that Gotham Court, whose name was so long synonymous with all that was desperately bad was originally built (in 1851) by a benevolent Quaker for the express purpose of rescuing the poor people from the dreadful rookeries they were then living in. How long it continued a model tenement is not on record, could not have been very long for already in 1862, ten years later it was finished, a sanitary official counted 146 cases of sickness in the court, including all kinds of infectious disease; from small-pox down. Seven years later the inspector of the district reported to the board of health that nearly ten per. cent. of the population is sent to the public hospitals each year. When the alley was finally taken in hand by the authorities, the entire population was driven out by the police, experience dictated, as one of the first improvements to be made, the putting in of a kind of sewer grating so as to prevent the ingress of persons disposed to make it a bedding-place.

The causes that operate to obstruct efforts to better the lot of tenement populations are, in our day largely found among the tenants themselves, this is true particularly of the poorest, they are shiftless, destructive, and stupid; in a word, they are what the tenements have made them. The readiness with which the tenants respond to intelligent effort in their behalf, when made under fair conditions, is as surprising as it is gratifying, and fully proves the claim that tenants are only satisfied in filthy and unwholesome surroundings because nothing better is

offered? (a)

There is education needed for the landlords, model tenements can be built and made to pay. A good tenement sets up a standard to which the neighborhood must rise, if it cannot succeed in dragging it down to its own level.

Number of tenements in New York Dec. 1st. 1888----32,390.

Number built in June 1, -1888- to August 1, 1890----3,733.

Estimated population of tenements August 1, 1890----1,250,000.

"---Think yethat building shall endure

Which shelters the noble and crushes the poor?" (b)

It is evident too often the landlords of the tenements are to blame for the sickening squalor, filth and disease to be found. Italians are a class of people whose early homes, if they can be called such are in the suffocating germ infected places, but they rarely remain in them long, particularly if they come from Northern Italy, where more energy is found. The Italians come to America, and because of the race feeling, and their own ignorance, they take the most menial of positions, but with energy, they force themselves far enough to the front, to give them better homes, than the lowest [of the lowest] of the tenement row, they are a country loving people, but low pay prevents them reaching out very far.

There are laws covering the wretched housing conditions, but the trouble lies in finding men who will insist upon having them enforced, when the citizens of any community or city are willing to awaken to the great dangers they are encountering by their seeming indifference, as a few cities already have. Maybe the poverty stricken member of society will then have an equal opportunity to have and enjoy parks and boulevards two factors known to act as an incentive for cleaner and neater

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homes, for those that surround them.

" In Baltimore the slums contained in a recent year 18,048 individuals living in 15,195 rooms, an average of 1.19 persons to the room, and of 3.7 rooms to the family, Chicago shows an average of 1.35 persons to the room in similar districts, New York 1.38 persons, Philadelphia 1.47 persons. The eleventh census of the United States indicates that the number of persons to a room in the slums of the large cities is usually almost double the number for the city as a whole. Rates of rent for these miserable quarters are in New York slums for families occupying five rooms an average monthly rental of \$ 21.39, four rooms \$ 15.58, three rooms \$ 11.12, two rooms \$ 7.86, one room \$5.94 , per month. Altho the rates are lower in some western cities they are frightfully severe, requiring as high as one third of the income of the tenant".^(a)

It can readily be seen that under these conditions, the morals suffer from this close packing in of human souls. The many philanthropic efforts that have been made in the last few years to render less intolerable the lot of the tenants in the homes where many of them must continue to live, have undoubtedly had their effect in creating a disposition to expect better things, that will make plainer sailing for future builders of model tenements.

One of the most pressing external causes of poverty, is the lack of employment, the involuntary idleness into which many thousands of capable and worthy laborers are annually forced is due largely to the unintelligent hostile organizations and the condition ^{of demand} and supply that is all unconscious of the outcome to the real workers. Right along in this connection may be mentioned the wages of all workers, but particularly for men.

The men and women of wealth are getting richer, and how do they do it? thru the class known as the laboring class they are contributing their full share to the creation of this wealth and let emphasis be placed on this one word of creation. Statistics show that they are not reaping their proportion of the increase, the fault lies in the economic system which weighs upon the laborer more and more heavily as you go down the scale. In some instances when wages are raised, there is no gain, for living expenses increase accordingly, this is shown by an example found recently in Philadelphia, wages were raised to \$3.50, for laborers receiving below that amount and at the same time living expenses increased to \$4.50.

This question of wages is very insidious encountered over the states, it is a problem that needs careful handling in order to bring about a better means for all sides. Another cause that is becoming paramount is the employment of women and even children forcing the scale of wages in many instances below a living level, this is noticeable in the factories and in offices and stores. Women will work for less wages than men, and managers are only too willing to run things cheap, woman displaces man, throwing deserving men out of employment.

Modern times demand skilled labor, and this factor shuts out many of both sexes, it may not be a permanent loss, in some cases, when the wage earner can study and so work as to become proficient, the dread of poverty is not so keen merely temporary. Besides the causes for poverty thus far named, that make the poor man's burdens heavier and produce a feeling of unfairness there are to be found the liquor traffic, in this the profits to the producer are enormous, then waste, unequal distribution in wealth, lands and personal property, and the

relation of occupation to health. In our factories the work is often such that the dangers are numerous for injury, again the actual labor required will occasionally cause suffering, the paper mills serve as an example of means for injury to health the danger coming thru the sorting of rags.

Other than the impersonal causes are to be noted, they are the physical causes, they come thru several channels. Such as accidents received in childhood or thru labor, physical defects hinder the bread-winner and members of a needy family, sometimes thru age or loss of mental ability. Diseases are a great scourge, at times they carry off the able-bodied persons or leave them in a weakened condition unable to do a paying piece of work. There is the moral cause and the lack of adoption of these two can so easily mar the second generation and because of this they require the closest attention of the social worker.

The United States has many hard and grave questions to face in consideration of the poverty class. While a great deal has been accomplished by the United Charity Organization, and the fruits will gradually show themselves, the work must continue and has to move on slowly. Other countries they have their poor element and to the outsider, they seem much worse than the home troubles.

Russia is a nation to pity, her people are kept in close bondage holding back the advancing lights of civilization, the problem of poverty is largely a land problem, caused by the emancipation of the serfs, who in many instances are like the medieval serfs of all Europe, (they have) the peasants have inherited the habit of dependence on a superior and to be thrown upon their own resources found many lacking in learning qualities and has taxed the nation to the utmost to find means to alleviate

the trouble.

There is another class in Russia, that makes a plea for attention, and that is the Jewish Cult. The proverbial expression, "As Rich as a Jew, lacks truth, for as a matter of fact, the Jews are among the poorest men on earth. The poverty of the Jew is caused quite differently from the general run of mankind, his goes back to Bible times, when the race was scorned by men, and because these artificial decrees of today and yesterday, besides the natural laws that he is subject to his case is made harder. The Jews are noted for seldom showing under normal conditions crimes of inebriety, and all are taught to work, qualities that should make desirable citizens, the Jews will work among themselves for the betterment of their poor, their faith enforces a sympathy for anyone suffering. In America their condition is somewhat relieved, because of this fact, they are coming in large numbers and they can be found in large numbers in the lowest tenement living in squalor, yet seldom requiring medical assistance.

There are but few people in the world but have a feeling of pity, if cases of poverty are known, but the majority fail to recognize the need that has to be exercised in relieving people, and in order not to degrade them, or give them the understanding of a ever ready assistance, and in order to equalize matters there must be an organized body of capable workers, who are level headed, tactful and yet interested.

There are four distinct phases in the charity development, the desire to overcome obvious and obstrusive distress, the desire to relieve distress adequately, the desire to restore the dependent if it is possible to a position of self support and finally to create social conditions in which pauperism is entirely absent.

Now to succeed with these four points, the money to be spent cannot be handled in a haphazard manner, given to any call, one can realize that those unfit to receive the money would be benefited, these professional beggars as we shall call them study how to reach the sympathizing people, and so it is to be urged that such promiscuous giving should be avoided for it will tend to weaken and break down the character.

The fundamental principles that are used by all charities is to build up the physical condition to strengthen the mind by elevating conditions, that will raise the moral nature and by doing so, moral character is built, let this be done no matter, if as painful as plucking out of an eye, for sometimes no other way will exterminate the cause for suffering. In order to do this with advanced ideas, individuals could not successfully work alone, so a crude system was adopted, some were church guilds, others were merely a social movement each one having an agent to do the work, for some time this method continued until it was forced upon these people that families appearing to be needy were not in the pitiable condition, for some kind soul had been giving them attention.

It was England who first saw the need of combining these various movements under one organization being open to all to bring their cases to the headquarters, there they could hear reports and plan the work so as not to overlap. Yet other countries had found and used a system, while not the same as England nor as generally accepted by the English speaking world.

England has had conditions that no others have had, and for that reason the history of her poor-relief is so instructive and valuable to other countries. All forces of scientific philanthropy have been in use, because of the forces that have

been at work needing the relief. Altho strictly voluntary organization, it has coordinated public and private relief, and for three quarters of a century the work has been supervised by the central authorities of the government.

Charity organization plan of work is the main line of that in this thesis. So far as we know the first person to introduce any important line of that on the value of the visitor was Osanan in 1833, he formed a society in France in his Catholic church, the St. Vincent de Paul Society, Osanan was the leader and saw that committees were formed, that would endeavor to meet and consider cases of need. The society is the largest in the world, as it has spread over the European countries and America.

Yet in tracing the start made in Germany and England, this movement of Osanan seems to have had little effect. In Germany the care for the poor is made a legal obligation. This obligation is enjoined upon communes, municipalities and communal corporations. The fundamental principle of the Elberfeld system is a thorough examination of each individual dependent continued careful guardianship during the period of dependence, and constant effort to help him regain economic independence. This movement started about 1850. But these requirements can be fulfilled only thru the assistance and cooperation of a sufficient number of well qualified persons. And the great results the Eberfeld system has attained must be attributed largely to its sucess in regulating and keeping alive this cooperation. The system would need to be changed and greatly modified to be a sucess in other countries, the administration is good, but the shifting population makes friendly and neighborly relations difficult.

About the same date Thomas Chalmers a well known Scotch

Presbyterian minister contributed to this line of thought by accurately demonstrating, by the care he gave to his church members, the lack of system and that in the Poor law relief, he showed that the work under English Poor law was often worse than nothing and advised his parishioners by every way possible not give aid or take it under the Public Poor Law and after a while he accomplished his end, for people saw the need of organization.

"The first charity organization society was founded in London in 1869. The preceding years had been years of industrial depression and the relief was abundant, as Mr. C.S. Loach says, misery and destitution, seemed almost to feed and multiply upon it. It became evident to the workers both from the Poor Law authorities and the Private Charity that closer cooperation was necessary. Immense emergency funds were received and work was begun to see if the prevention of the spread of pauperism might be prevented. The noted men of London took the matter in charge, such men as the Earl of Shaftesbury, Bishop of London and Edward Denison. This was called the London Society for Organizing Charitable Relief and Repressing Mendicancy, a title which was soon popularly abbreviated into Charity Organization Society". (a)

The methods proved so successful that they were used as a model for similar organization thru-out the English speaking world. In Great Britain there are now about one hundred similar societies, in the colonies there are about twenty. The organizations have not been for actual relief giving, but a place where the work may be planned and what is being done discussed besides trying to give mutual assistance. No case when reported receives the relief until there has been a thorough investigation by one of the paid agents, they are to learn the causes for

distress, the way help can best be given, and that there are no impostors.

The Friendly Visiting system is not largely conducted there as in America.

In London there are many communities and the Society has the central Council with forty district committees, the direct application for aid goes to the district committee, and these are established in each Poor Law Union and are financially independent of the council, but receive grants at times. They enlist volunteer workers along with their regular workers to investigate the cases.

The council has the usual officers found in such a place, besides the chairman and secretaries of committees and one elected representative, and one additional member from the society at large. This plan for members is found in other places modified according to the size and needs where the English system is used.

The English system was adopted to a certain extent in the United States while there did exist a few scattered ideas they were not systematized and carried on to a large extent for charity work before 1877, it was at that time that Rev. Mr. S. H. Gurtien established the first type of charity association. The organization was in the city of Buffalo and in 1904, twenty seven years later, in the United States and Canada there were about 143 societies all being influenced by the National Conference.

In the autumn of 1873 this country had a great crisis making an industrial depression, throwing out of employment large numbers, the benevolent had heavy calls made upon them, and it was that which first afforded new ways for examining and reforming methods of charity preparatory to the time, going back to the early attempts of 1877.

Boston had a building erected on Chardon St. which came the nearest to Charity Organization found in the country. The funds were contributed for the erection in 1869 following the plan of Honorable Robert C. Winthrop. In 1894 German-town employed household visitors to investigate all applications for aid this occurred almost simultaneously with England's movement. The Germantown society profoundly influenced the society formed in Philadelphia a few years later.

Buffalo has the honor of being the first city in the United States to produce a complete Charity Organization Society of the London type. The English clergyman Rev. Mr. S. H. Gurtien who had been active in the London Society was there and he systematized the work in his parish guild so that every application for aid was promptly investigated. His work attracted a great deal of admiration and caused the people in the neighboring cities to become interested in such a manner as to start a charity movement.

It has been found that small communities are in need of a systematic system of reaching the poor and in so doing assisting to lighten the burden of the city, the actual results show in the appeals made for indoor and out door relief.

The dominant purpose of charity conducted on scientific basis is to bring all agencies for mitigating suffering and ameliorating conditions under the sway of a conscious policy of the benevolent community, the policy is to further the life of the nation with a strong class of people.

That there are dangers to be fought against within the Relief Societies must be admitted, the individuals may become demoralized and the work will become meaningless there have been instances, when money has not always been used for the intended purpose, but when the work is kept upon a basis of

broad common sense and honest dealings, and only accepting facts the danger is greatly lessened.

In the conference report for 1890 C.D. Kellogg writes "After an existence of more than twenty years in England and twelve years in this country, the assertion may safely be made that charity organization needs no argument to prove its usefulness and it may be regarded as a living factor in our social life^(a) The scope of the work has many varying opinions, but from the large cities where relief agencies exist, the reports show that it has been found best for charity organizations to give no relief on first receiving notice of cases.

Statistics stand foremost in importance, they clear away the theoretical science and make way for the practical uses of life, and correct all tendencies to speculation for facts are stubborn things to cover over. In order to make the statistics serviceable, they must be carefully gathered. They are a new idea in this country and consequently one cannot expect to find a great deal of data, the inductive method proves most useful proposition to start upon, and all to be done with the idea of cooperation, for it is only by this joint working can an organization succeed. The benefits from such methods show when an emergency arises, as for instance in the Johnston flood of 1881 and the great tornado Louisville, Kentucky. In both of these places work was quickly undertaken, but the greatest change was noted when in 1906, San Francisco was so nearly destroyed by an earthquake and fire, the system which had, had a longer service and time to develop, showed its efficiency in the promptness with which all work was classified and carried thru, the Red Cross department, and the bread workers did their work thoroughly, the food supply was a grave one but under management and cooperation the pangs of starvation were averted.

"Eternal vigilance is the price of Liberty", said Patrick Henry

eternal vigilance is not only the price of liberty, but is rapidly the price of existence itself and everything that is worth while.

In 1895 the conference had a paper by Claire de Graffinied. He urged the Charity Organization Society not to forget that Charity Organization and all other societies are but the individual placed together and the individual must will the good and by the good, they can move the public, but let them not undertake such measures as the better paving of streets, better drainage, or the introduction of better water supply, they may show the need for them and so get others to urge the passing of such bills..

There are three forms of aiding, which should be understood by all charities, first investigation, second registration and third friendly visiting, two classes confront the workers, the subjective class where an independence in the economic side is necessary, the language is known, but thru some one of the branches of misfortune, distress in the economic line came on, the other class the objective, those who are strangers in the country and have ability to work but do not know the language, they may be placed among their own and so relieve the State, for just as soon as they become acquainted, they quickly earn enough to make them independent citizens this class is merely in need of constructive work.

The success of systematic work has been referred to, when the men and women who are thinkers upon philanthropy are urging the study of poverty problems and what will act as prevention for workers, those who take charge of the work, such as the superintendent and the secretary, head nurse and the head visitor for the Friendly Visiting department, there are a few schools established, as the Boston School Philanthropy, New York has a very good school, and it is to these schools it would be helpful for society workers to attend. The volunteer workers can be taught while at their work thru the direction of the Visitor in charge and conferences. Those in charge have a thorough

knowledge of all departments, but the real back bone and success of all this work is the Friendly Visiting. It is an established fact that for permanent results, social advance, has few agencies if any likely to be so fruitful as personal service. There were in 1907, 2,145 Visitors in the United States, who visit dependent families and they give no material relief, and at regular times, meet with other Visitors, for council and to hear reports from others. It is customary for a Visitor to give her report on what has been noted lacking that is most needed and also the progress, the family makes. Friendly visiting does not merely interest itself with the present evil or trouble, if successfully conducted, but it attempts to prevent the recurrence if possible, and in order to do this, the Visitor needs to gain the confidence of the family and never to let them feel that thru the Visitor will come the material need, this work has justly been called "the heart of the work"^(a)

Debauchery, idleness and improvidence are three causes in the family that create havoc upon the individual and not them alone but the neighborhood, for we have learned that the environment is a live factor. Every city has its sections of houses, where vice of this nature predominates, and these districts require great patience from a worker, besides the good example they always should give.

A worker will see many times where it is a better policy for the assistance to come from the family, the family is the primary unit, and as far as it is a wise plan, the primary unit, should be the one to do the work, but there are many instances, when there is nothing to build up a change upon, and outside forces will have to enter, if the relatives are capable, let them be the first external body to offer relief. It sometimes happens that the emergency cannot be met by the family, then the employer should be asked, that is the economic plan, no man hires another man unless he expects to receive a little profit, so when calamity comes to the wage earner and the

family can render no assistance then let the employer be sought to give relief to such a man, as to put the man on his feet.

After the employer the Craft next. The lodge can be called on to render assistance, for the members who pay dues for the express purpose of receiving aid in time of accident, sickness or death. Some people think the church ought to relieve all forms of poverty, the church is essentially under no obligation to care for unfortunates, the people do pay, but receive an equivalent, the church will wisely look into cases, and see if proper care is given. The next force is the Private charity aid societies of various kinds, they are established and become incorporated, but the office rent and the officers' salaries absorb so much of the money that they have to use, only small amount of work can be done with what remains, for that reason they are most careful in investigations, the chronic beggar has poor chance with private charity. Public charity or state, has no sympathy, so does not wear out with constant care. Any city will have as many beggars as it will care for, a prevention for this is the work yard which acts as a good cure for them. All these named forces, need to note in their giving, whether it is a case of permanent need for relief or merely temporary, and in the former, are those sick with some chronic disease and another a mother left alone, to care for a family. It may be well undertaken by the state, if it is a case of permanent pauperism, the family ought to be broken up. The problem of the family unit is most complex, it needs individual care, from people who can offer a serious, careful and earnest interest.

"God can never make man's best

Without best men to help him"

"How to give wisely and well is a serious question, we can offer our dimes and dollars, our cast off garments and crumbs from our feasts

"What contributions are you going to make of your strength,

your time, your influence, your money, yourself to make a cleaner, fuller, happier, larger, nobler life, possible for some of your fellow-men?"^(a) Van Dyke.

1907 Report of Baltimore's G.O.S.

"One of the greatest forces of the world found in charity methods is the expression of social sympathy, evidence of its strength is shown, when a flood falls upon an American city, or an earthquake visits an Italian province or the famine in Russia or India." A. S. ~~Guthrie~~^(H) "Charity at Close Range."

When misfortune visits people they are hindrances, but to the average person, they will be overcome, but society has a class of people below the average, those we call abnormals, imperfectly developed personally and it is with them that misfortune falls heaviest and makes the surmounting impossible without the assistance of charitable institutions.

"It is becoming very easy, in our large cities, to hold and express the most approved views about poverty without knowing poor people. The natural thing is to know them and to know them well and the habit now growing upon us of knowing only those who have incomes the same as ours or else larger is altogether unnatural."^(c) Chicago Leaflet on "Differences".

There is no reason for the modern ways of living have not driven from us all sympathy and neighborliness, the bringing together has to be deliberately planned, so the need for the existence of Friendly Visitor.

A Friendly Visitor will have some way opened by the District Superintendent for an introduction. Let the acquaintance develop gradually. There should be no appearance of haste for results for there is a great deal for the worker to learn. The aim should be ultimately to know all the members of the family, and to meet the relatives, friends, pastors and school teachers, and any one else

(a) - 9 (c) - 11
(b) - 10

who could aid the visitor by relieving the causes. Then careful reports should be made so to be given at the conferences as to be profitable for others.

No matter how hard the conditions found upon investigation, the Visitor should never let the family feel they are considered in degrading position. The reasons should be looked upon as a misfortune, something the family can overcome if persistence is used.

"Of the three or four principles which are suggested by this fairly typical story, found in Chicago, the most apparent is this: That in ninety per cent of charity work, one cannot really help the applicant unless he is studied, with some of the same spirit and method in which a physician investigates the sick. That Alice and Jennie have been vitally degraded for life and Frank has attained ~~at~~ age of twelve years, six months imprisonment, is chargeable less to the family themselves than to the kind hearted people who gave them doles without adequate inquiry. So the Associated Charity was needed to put cards for reporting applicants into nearly every household and exhorted the community not to refuse appeals for help, but to say to applicants: "I will give more aid than asked, I will send a courteous person to call upon you and see if we cannot help you in a way to prevent your need of begging." ^(a) The applicants name and address are then sent to the Bureau's district office, a thorough inquiry is made at once, emergency help is provided instantly in extreme cases and the officers of the Bureau agree to use their knowledge of charitable resources, their influence and energies in assisting the person.

As Dunne's or Bradstreet's commercial agency requires administrative expense, so it costs something to put at the service of every person in the community, carefully chosen, thoroughly trained inquirers to accumulate increasing thousands of records which instantly afford for as many families, the data, without which they cannot be rightly helped. A friendly Visitor should be a per-

manent friend for one family, to show them the help of self. Chicago expended \$59,961.47 upon the work and has many fine outside societies working for the social uplift. The Hull House holds an important place in Chicago's work, also the Daily News Fresh air Fund.

In New York, the past year in social work, has been a period of extraordinary activity. There have been more people than usual who have had to be helped and there has been keener sympathy shown for those in trouble, and closer cooperation in their behalf, and also there has been unprecedented interest in poverty, disease and crime as social problems and in the social conditions which favor their persistence.

There were 17,562 families cared for and \$20,052.31 put out for various needs.

The past year has been a hard one for the poor as it has been also for many of the well to do. It has been so, that a much larger number of families than in any of the ten or twelve years preceding, have felt the pressure and had to ask for aid, while many have only been able to maintain independence by unwonted economy, amounting almost at times to deprivation.

The wood yard has given employment to five times as many men during the winter months as it did the year before. That able bodied men and women have been applying at the "Employment Bureau for the Handicapped", that the reception agent has a long line of callers who did not want relief, but information as to where to find work, or how to collect wages due them, or how to get a small loan, indicates hard times, with a desire to be independent of relief societies and it necessarily follows that the deposits in the Penny Provident Fund have been smaller and the withdrawals heavier in proportion, especially at the settlement stations, show the pressing needs and also that the people are attempting to keep up a spirit of independence, speaks well for them.

"At no time did it seem advisable to recommend artificial employment on a large scale or to establish extraordinary relief agencies because conditions have at no time been so bad as to justify resorting to measures which are themselves apt to work positive injury. The most pressing needs in the charitable resources of the city at present are institutions for the care of consumptives in all stages of the disease, homes for the aged, temporary homes for respectable women and girls. The diet kitchen and the day nurseries are finding themselves hard pressed to meet the demands on their resources."

Thruout the country as in New York there has been an extraordinary number of important events and a back ground of interest in social problems which has never before been so general, so well informed or so live to the slightest touch. Industrial education, the standard of living, the industrial exploitations of women rural conditions, playgrounds and vagrancy have been among the newer popular topics, housing has kept its permanent interest and in most of the states there has been a much needed revival of concern about the condition in county jails.

"An important work has been in need of attention and the department has undertaken the work, in the connection with the administrator of justice in the inferior criminal courts, there has been a movement of thorough investigation in the conditions which prevail in the so-called Police Courts, these courts stand for the visible manifestation of justice in America, and as such they need to teach a lesson."

In the laundry department of the Associated Charity, the number of days work performed in the laundry was slightly larger than it was in 1906-07, 11,984 as compared with 11,530. The chief contributions of this work is shown in the number of women employed, there is an increase of 64 per cent in the total number of women helped, an increase of 55 per cent in the number of untrained women who have been instructed.

(a) - 12
(b) - 12

There is a committee for the Improvement of Social Condition, has begun a plan, of house to house visiting, beginning with the Italians in the older quarters of the city. An agent was chosen, of Italian blood, who has gone from house to house, calling on each family, and when leaving, present the family with an attractive picture "of a scene in Venice, a canal with a palace and its garden in the foreground, and the Campanile in the distance." The picture is on a poster, twenty by twenty-five inches. Printed with the picture is a simple advice with reference to consumption. "Four important results are sought by the distribution of this poster. First, to give an attractive picture in a friendly spirit to a large number of Italian tenement population who keenly appreciate all things artistic and who have little opportunity of indulging this taste in their homes. Second, to give sound advice with regard to the nature of tuberculosis and the best method of prevention. Third, to refer persons who are sick to a dispensary or clinic in their neighborhood where they may be treated free of charge. Fourth, to give to foreign tenement house population a totally new conception of the importance of ventilation and its effect upon health." (u)

Much interest has arisen and as the families become familiar with the facts they were keen to receive the picture and hear about the work, and so proved a good way to arouse the deadened interests, this movement may be undertaken by other districts of similar condition.

New York needs a careful system for it is thru her portals the larger proportion of the immigrants pass. The Charity Organization here has its own building, splendidly equipped for the work demanded of it. The school that is in connection with the work has two sessions, summer and winter. Then there is the Bureau for Social Research and Public Sociological Library, Charities Publication Committee is to be found in the large Organization building, there are the district

offices located in places convenient for the work. New York has every means to make it a model city in the work of the Charity Organization Society.

Boston is another seaport town and like New York has an organization it is called the Associated Charities of Boston incorporated Dec. 27, 1881. They work on a somewhat similar basis, both are striving to better the conditions of its poorer element. They are constantly attempting to be of service thru special knowledge and skill, in protecting and helping, ~~thru knowledge and skill~~. There is a special Secretary, that has been employed for part of the time, a young man to deal with homeless men coming to the society's attention, the aim is to study the causes of homelessness in the individual. For an illustration "M.N." a dish-washer in a restaurant was seriously scalded about the arms and shoulder by the overturning of a coffee tank. He had saved no money and his rent was due. The Society asked a benevolent person to guarantee the room rent and arrange that while M was unable to leave his bed the restaurant should give what food was needed and his fellow-lodgers and former fellow workmen should carry it to his room. A clergyman was asked in his neighborhood to take special interest in him. He improved rapidly and soon was able to care for himself. Some time after he entered the Society's office so well dressed that he was not at first recognized." (a)

A work done by the Boston's charity workers that is more noticeable among them than among some of the other cities, is the investigation of the condition of school childrens eyes. Glasses are not always needed but treatment may be.

The current expenses for Boston in one year of 1907 was \$34,239.16.

Cleveland is another city that mentions the exceptional number of applications to the Associated Charities for 1907, due as we have mentioned

we have mentioned largely to economic causes, necessity rather than indolence.

The number of applications for relief and investigation 1907-1908, 3293, nearly double that for 1906-1907, and spent for all departments \$37,836.03. Some examples of the work done is worth noting, as the test of a neighborhood.

"It is always a serious matter when a decent, respectable family move into a bad neighborhood thru ignorance of the locality. The Associated Charities recently had such a one to advise and help. The father, a Mexican, his wife and seven children, the oldest a girl of fourteen, the youngest a month old baby, were reported and one of our agents went to discover the facts. The man was a chef, had lived here a year, and was now suffering from flat-foot having been unable to work for weeks. The mother and children were intellegent and attractive, and the home atmosphere was very noticeable, even in the miserable quarters in which they lived. The investigation by means of grocer, physician, and former employers, showed that all the man's statements were true. No time was lost in finding a decent quarter for this family. The mother understood dressmaking and believed that in the right neighborhood she could find costumers!

Factory work on children's play suits at 85 cents a dozen was what she was getting when we found her. With a neat little house to care for, a friendly visitor to instruct her on some housekeeping points, clothing and furniture secured by the Associated Charities, she took courage and showed herself willing to do her part toward breadwinning. It was not long before the visitor secured a generous order of children's summer dresses. The doctor had to report that the man would never be able to resume his old work again, or any other that required standing. However we were not cast down, we interested several influential people in him and are confident that he will be aided to suitable employment. With watchfulness and

encouragement the family will again be self-supporting and independent".

"When a mother fails in every wifely and motherly duty, and seems devoid of every womanly instinct, the situation is grave for the father and husband, and for an organization that is trying to straighten out a disorderly home. The case in point was a Polish family. The father was a hard working man with a good pay. There were seven children, the oldest a girl, thirteen. The house was miserable in the extreme, and the mother drank, was dirty, and had been arrested. There were two beds for nine people. Relief had been given by teachers who brought clothes to the ragged children. Now supplies were sent from the Associated Charities. In the careful investigation which followed the discovery of this family, it developed that the oldest girl had epilepsy and with another girl of her age, hung around disreputable places in the neighborhood. The case was brought before the Juvenile Court. The court ordered the family moved to a wholesome neighborhood and the young girl was sent to the House of the Good Shepherd. Then the Associated Charities threatened to take the other children from the mother if she did not stop drinking and make a comfortable home for her husband and little ones and she was frightened into soberness and decency. A close watch has been kept on her since she moved to a better street and the reports show that she is sincerely trying to be a good wife to her husband and a kind helpful mother to her children. This woman at last found herself. The direct firm treatment and helpful advice of the Associated Charities agent was largely instrumental in bringing about this happy change."^(a)

The city of Baltimore has workers in charity, and it is called "Baltimore Association for the Improvement of the Conditions of the Poor,"^(b) it was organized in 1849 and incorporated in 1850. They have now thirteen districts working under direction of the central office. There is the Sick Diet, caring for Typhoid and Tuberculosis cases, the amount expended by this division on milk and eggs amounted to

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\$4,720.96.

"A family who had spent all their money on physicians and medicine came under the notice of the Tuberculosis Nurse. The father was working but could not earn enough to supply the mother and six children with the bare necessaries. By the advice of the Nurse, Sick Diet (two quarts of milk and four eggs) was given for months. Today the father is able to provide diet as well as support for the family. A child who was ill is now fairly well; and the mother is in a much improved condition. In fact her life has been saved for her family. She takes great interest in tuberculosis work, and is constantly instructing her neighbors as to the precautions to take."⁽²⁾

Of 4,280 families cared for by the Federated Charities 1,457 received material relief from the Association for the Improvement of the Condition of the Poor, the amount being \$ 15,134.37. This went for emergency relief and does not include \$12,125.93 raised by the Charity Organization Society for "pensions" for families requiring continuous aid. These two items of expenditure carry with them most of the immense amount of personal service rendered by the District Agents and the Volunteers whose visits alone number 26,509 besides the tens of thousands of letters and telephone calls and personal interviews.

The services performed by the Associated Charities of Cincinnati, for 1906 helped 1,637 families and 2,398 homeless men, aggregating nearly 9,000 individuals. Then there is provision made for Tuberculosis cases, a branch hospital is conducted for Consumptives, clothing, fuel, medicine and sanitary instructions are given to those remaining in their homes.

Sick and puny babies have care given them in the form of pure milk, pasturized or modified as directed by the physician. While Boston gives close attention to the eye sight of school children: shoes and clothing when necessary to enable them to attend school, is supplied to the poor children in Cincinnati, this work is conducted

thru the coöperation of the principal of public schools. A free employment bureau is maintained to help men and women find work. Temporary employment is given to men thru the Labor Yard, and for women in the work room where laundry work, rug and carpet, sewing and cleaning is done.

There is the Savings Bank and Friendly Visiting, as the other cities have.

Minneapolis in 1885 realized the necessity for effective charity, and during that year incorporated the Associated Charities of Minneapolis. "Charity, chief of the virtues, ceases to be a virtue when the wise order is missing from it."

During the year 1907, 1,940 families consisting of about 7,060 persons were dealt with, and work was found for 1,168 and for women in 2,495 instances.

It maintains a Provident Savings Fund to inculcate habits of thrift by making it easy for those to save who can put away only a very small amount at a time.

We have mentioned the visiting nurse and the registry of Charities for other places, and while Minneapolis is not of the size of New York or Chicago, yet work similar to these larger cities, is done on the scale best suited for the needs.

"There can be no permanent progress until poverty has been eliminated, for then only will the normally evolving man, dominant thru numbers and keen mental powers, force adjustments, generation by generation, which will raise the general level of intellect and character. And when poverty is gone, the last formidably obstacle to the upward movement of the race will have disappeared."⁽⁴⁾

Charity Organizations will find their work a constant struggle, some years there will be a bright outlook, while the next year, things will look very dark, the promised help, either personal or else individual have not complied with the requests made by the

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Charity Organization Society, and so interfered with families." Philadelphia sums up well the ideas held by the philanthropic workers, concerning relief.

"A great deal of relief now given by individuals and agencies large and small is worse than wasted because it is still given in small inadequate doles without any plan. These are keeping people in a state of misery half fed, half clothed, wretchedly housed and their vices and weaknesses quite untouched and uncontrolled by what is mistakenly called the "help" that they receive. ^(a)

"Not anything like enough money is now spent upon relief. If all the money which is at present wasted in the granting of small doles and in feeding drink diseases and vice were wisely spent, instead of as they are charitable people would not be spending anything like enough, because there would open up with a wiser relief expenditure, many new possibilities not only of preventing suffering, but of developing a larger and for the next generation at least-- a more independent life among the poor. The whole truth is that cash and commodities have no moral qualities whatever." ^(a)

"To give alms is nothing, unless you give thought; therefore it is not written, 'Blessed is he that feedeth the poor; but 'Blessed is he that considereth the poor.' A little thought of kindness is often worth more than a great deal of money." ^(b)

The citizens of St. Paul have every reason to feel proud of the city, there are but few cities that have a more favorable situation. The elevation above the sea level is 695 feet at the river dock, 875 feet at the State Capital, and 1,016 feet at the highest point. The area is 54.44 square miles, there is 16 miles of river front; this space of frontage was not allowed to go to waste, the early settlers took advantage of such a terminal and had the ware houses built along the warf, which has a gradual slope down to the water's

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edge making a good landing for boats. The railroad yards and a few of the freight houses are located along the shore; a short distance back was built the Union Station, but with the growth of the city, the congestion has been so marked that now plans are being made for different arrangements, either for an enlarged station or change of location. The old ware houses have been replaced by handsome structures as those of the Omaha, Chicago, St. Paul and Milwaukee, and the Great Northern roads. About two blocks back from the water's edge and west of the Union Station there is a very high cliff, making a natural foundation, for such buildings as Booth's Packing House, West Publishing Company and Farwell Osmon and Kirk, the hardware concern.

An important feature in all cities is the water supply, here at St. Paul, a sufficient number of lakes have been utilized and the river water is not used, this fact contributes largely to the healthfulness of the city. St. Paul purchased the water works for \$510,000 in 1882. The system has been enlarged and developed during these years until now it is valued at \$7,000,000. There are 284 miles of water mains, the principal main being 80 feet under ground between 2 and 3 miles long and 11 feet in diameter. There are five pumping stations located at Lake McCarron, Baldwin and Vadnais, West St. Paul and Centerville and near the northern city boundary is located the high pressure reservoir. Besides these lakes provision is made against a shortage season during the summer months, by having twelve artesian wells dug. The average daily consumption of water is 10,781,044 gallons, there are 2,773 fire hydrants in the circuit. The cost of the water works is \$4,577,329.44.

The city government is under the operation of a home rule charter adopted by a vote of the people May 1900.

To have efficient care of the sick, is a benefit to the city, the management of the city and county hospital, the city and county almshouse and poor farm, are under the county board of control. Thru

personal observation , the care given in hospital and almshouse, was found to be of the best and are kept in sanitary conditions, well equipped for the work required of them, the work of the hospital department is considered remarkable, good care is given to charity patients and no one need go without medical assistance.

In respect to churches, St. Paul has 181, and they are for nearly every denomination. Many of them are large and costly structures and are located in all parts of the city, generally attempting to build in convenient sections, but as changes take place many times communicants move away from them, but in so doing, it does not always mean that another church is chosen.

It has been remarked that a city with many parks is more beautiful than one with only a few, this may be true, provided that the city's poor district is kept neat and clean. It is becoming more noticeable that parks are being planned for the crowded tenement district, they then serve a double purpose, to give a place for rest and amusement, and an incentive towards cleanliness. St. Paul has many parks but could have more that would be centrally located. The famous Como Park has many attractions but it is situated somewhat to one side, and the majority of people are required to use street cars, this is also true of Phalen Park, Mounds Park and Riverside Park, besides these extensive scenic parks St. Paul has twenty-five neighborhood parks of which fifteen are improved and in addition there are seventeen intersection triangles and hillside terraces. The public baths on Harriet Island have been of great benefit, for on the island are to be found picnic grounds, tennis courts, swings and Zoo, besides the bath houses, every means is employed for prevention against accidents. There are three large playgrounds located in quarters within easy reach of the poor children. All these factors contribute not only to the happiness but to the healthfulness of the city. The annual death rate of St. Paul is the lowest of any city in the world, being 9.62 per 1000. The

St. Louis exposition awarded the city a gold medal because of the low rate.

From these facts we will pass on to a closer survey of the population of the city in respect to zones.

All cities have districts which are devoted to special use, and where there is a water way a great deal is done along the course. The Mississippi River divides the city into West St. Paul and St. Paul proper, on both banks are found dwelling places for people of various races, more are on the side of St. Paul proper. The land below the hill, which was formerly the bed of the river is covered with houses, if such a term could be applied to the places, here and there among them may be found a house that seems to have been erected from fresh lumber and with an eye for future comfort. These flat dwellers give little heed to the appearance of their homes, for when the river rises the places are covered with water. The idea of cleanliness is a far distant thot, the houses are built close together, occasionally ground is left, but no care is given to cultivating the soil. The nationalities, Irish, Italian, and Bohemian, are the principal ones occupying the flats.

Leaving these people we come to the railroad tracks and the switching yards, going east reach the Union Station, the location has already been mentioned, here is the first zone of the city proper, for convenience, the the whole-sale houses are built down at the terminal, mingled in with these buildings are found the cheap lodging houses, they are usually dirty hovels and are forced out of the retail sections occupying old stores and houses. At different periods they are invited to apply soap and water, by the enforcements from the Health Department, these occasional reminders seem a necessity. The lodging houses spread over considerable ground, and when they approach a better settled district, they either have to improve or leave, for people of means will not permit such conditions

to exist in their midst if it is possible to prevent them.

As to the poor classes, one zone does not contain them, but like the lodging houses, they are scattered, they will occupy the residences that were at one time, homes of the rich, as the city grew out and away from the business sections, these homes were allowed to run down and are rented now for varying sums; where cheap stores are along East Seventh Street, there also will be found people of small means, the homes may not necessarily be unclean, but the habit of letting things go predominates, and requires many times a Friendly Visitor from the Associated Charities to encourage thrift. These people like to have neighbors, and the usual thing will be to find several families of one nationality living near each other, while others may come in, the neighborhood will be called according to the nationality of the majority of people as Italian and Hebrew settlement.

To get at the exact number and wealth of these people is impossible it is evident that there can not be any great wealth, for they would move out of the old quarters.

The Germans are found all over the city, but there are sections where their number exceeds other races, this will largely be among the people who are poor, or moderately well housed. As a class their homes are neat and have one or more gardens, the streets are kept in good conditions and there is street lighting.

On visiting the Hebrew quarters the great carelessness about the yards and streets was noted, refuse is allowed to stand around the houses and streets, the city has not laid out side walks and it is only ^{an} occasional plank or two that has been placed for a walk, the lighting must be poor, for only a few street lamps were seen. These people occupy houses that are very damp, the ground in many places is low, dirt is needed it could be dumped and the houses torn down and built upon cellars, rents for such places are cheap, and therefore are an attraction, but cases of sickness are frequent among them.

The occupants are not as ignorant to better conditions as the flat dwellers, and right means ought to be taken to encourage them to keep things cleaner, for their own good. Going to the end of the Rice Street car line, the appearances of the homes is much better, the houses are not always any larger, but cleanliness and an idea for comfort is visible. More air space is allowed, only in one instance did there seem to be a lack of care, that was near the car shops.

In the East portion of the city are to be found the Swedes and Norwegians of a better class, they are generally frugal their homes are usually rented, if the wage earner is doing manual labor, many of them get to hold positions of trust, and save their money to buy a home.

On the West side are found factories and many cheap stores, while back on the hill are the better element, with nice looking homes. Among the stores are found the community houses for the Syrians, the store is in the ground floor, the upstairs rooms, are used by the families, they are very dirty places, the people show a great deal of deformity, indicating an unhealthy condition. These people number between two and three hundred, the occupation is that of hucksters and peddlers, in the summer time, the men go out thru the state selling their wares.

The noted Swede Hollow is probably the worst colony seen, it lies in a low flat place, between two bluffs, railroad tracks on either side with Phalen Creek running thru the center. The creek is used as one of the sewerage outlets for the city, the people are in a wretched condition, when improvements and necessary changes have been made, these people have been crowded down to this land, the houses are miserable filthy places, built of boxes and cast off materials. It is not an easy task to reach the people, nor does one always want to go among them, for diseases are many, they have ample opportunity to take them from the sewerage creek, while just

below them is a dumping ground, the air is foul and when the heat of summer comes, it must be double that of winter.

The Irish quarters which are directly in back of the dump, receive their full share of the bad air, but are better situated as most of the houses are along the hill, here again is a lack similar to the Jewish quarters, in respect to lighting and walks neither one being in evidence. Schools are so located that the children from these districts can have an opportunity for an education but it requires constant watching to keep them in school, while there the teachers attempt to instill a personal cleanliness hoping thru them to reach the older members of the family. The Friendly Visitor sent out from the Associated Charities finds plenty of constructive work among such people.

St. Paul has a bright side and it is found in the residence zone of St. Anthony Hill, the avenues that are north of Selby Avenue, have comfortable homes, nearly all the people own the houses they live in, some few are handsome structures, they feel a pride in keeping them neat. There is no marked settlement idea for all races live in the same neighborhood. The avenues that are near Summit have many beautiful homes, surrounded by well cared for lawns, the property thru this section is higher than any where else, and in that manner such people as those of a Polish quarter are kept out. While nations are well represented, few Negro or Italian families are to be found among these Summit Avenue people.

St. Paul has her suburbs a few show marked prosperity as Merriam Park with handsome residences and St. Anthony midway districts, the ground here has been purchased for large factories, and transfer yards.

The city contains according to the 1908 census 225,300 names just how these names are divided according to zones is impossible to say, but these people are scattered over the 54.44 square miles.

Standing on one of the high hills of St. Paul and looking over the city, the beauty of the place is visible, for the hills make a variation that is pleasing to the eye, and the view up and down the river is grand, for scenic effect, with such a favorable location, the citizens should be willing to see a model city made of St. Paul. In order to accomplish it there is need for a wide awake pushing energy, that will cooperate with the Associated Charities.

"Riches are for spending, and spending for honor and good action."^(a)

St. Paul has an association that is complete; it is a cooperation of every charity in the city. The idea for federation originated in St. Paul and as yet there are not many formed else where. The purpose of every Charity Organization Society or Associated Charities is substantially the same, almost every city has its own plan of organization and the amount of work done by each varies. The articles of incorporation and by laws of the Associated Charities of St. Paul were adopted September 10, 1897. One interesting feature that is found in Article III, "This corporation shall have no capital stock," and also in the By-laws Article V, under indebtedness, "No officer, agent, manager or other person shall have power to contract or incur any indebtedness on the part of this corporation without previous authority from the Board of Trustees."

The work of the Associated Charities during the time of its existence is well shown in the 1907 report by Mr. Guthridge, General Secretary, "The Associated Charities of St. Paul is now fifteen years old. This is a period of time sufficient in which to estimate its value and a glance at what has been accomplished may be permitted."

First, as a medium of cooperation. The plan of organization of made cooperation easy. People in American cities are more or less distinctly separated by racial, religious and economic lines. This lack of acquaintance leads to a lack of confidence. During the past fifteen years all elements ^{St Paul} have been thru the Associated Charities,

working together in one important undertaking, and while so engaged they have ^{each} come to appreciate the virtues and capacity and point of view of the other.

Another purpose the charities of St. Paul wished to accomplish in organizing this society was that, Each Charity Might Improve Its Own Work. With reference to others it may be said that the superior character of the charitable work done here has been repeatedly noticed in practically every periodical devoted to this work in this country and in many published in Europe.

Coupled with this idea of helping each of the charities more effectively to do its work, was the very definite one of organizing an agency especially to work toward the elimination of pauperism. This is clearly our largest field. Here we have evidence of our success which is within easy reach notwithstanding the increase in population of the city in fifteen years, there has been no increase, but on the contrary a very distinct decrease in the amount of destitution here. This is not a question of good or bad times, fifteen years ago times were excellent. St. Paul is now 50 per cent larger than it was in 1893, but the regular relief agencies are not called upon for aid in a proportionally increased amount. Instead, all of them are giving less now by about thirty per cent, than they were then. It is well known, too, that while the poor were well cared for in 1892 their needs are better provided for now.

During the year ending August 31, we were called upon to investigate 712 cases of reported distress, of which 310 were new. Some 500 of the 712 cases were those in which the want reported was that of food, fuel, etc. And of the many varieties of distress with which we and the other charities jointly deal, the improvement which we have steadily been noting from year to year has been confined almost wholly to this destitute class. This is not to indicate that the work is ~~established by the~~ relief-giving agencies than by the charities *better done by the*

established for other purposes. The reason is to be found in the fact that as a rule, in the former, reconstructive methods have been longer in operation.

The American Tuberculosis exhibition held in Armory Hall, February 16-24. This project was financed by the Commercial Club and the City Council and promoted by the Associated Charities. It is probable that nothing ever undertaken in the city called out such general and deep interest on the part of all classes as this exhibition did. Its effects for good must be far reaching and permanent. Some 20,000 people attended." It is hoped that the interest aroused by the exhibition will keep growing and increase so as to cover the entire field proposed in the Charities work, while one person cannot do justice in all departments, they can show an interest by calling their friend's attention to the needs of the work to be done in the various branches.

We will now take up the important lines undertaken by the Associated Charities. The Provident Fund work is a very satisfactory branch of the Charity Organization. Many people have no idea how to prepare for future emergencies nor how to save, when sickness or non-employment comes to them, they find themselves without resources, and are therefore dependent upon outside relief: to try and avoid this, is the work of the Provident Fund. When the theory was first put into practice the visitor gave to the family a stamp book, and on the weekly visit stamps were given in exchange for the savings, as the idea grew and people became interested in it, there was a realizing sense of the lack of economic habits among the children, the Board placed the fund in a number of the public schools. "That this is the only training the children have along this line is illustrated by the story of the little girl who helped wait on the table at a boarding house, during the noon hour and worked a little after school for which she received \$ 1.25 a week to do with what

(a) - 21
(b) - 21

she liked. She became interested in the stamp book at school and said, 'Why I can save \$1.25 a week,' and began to turn her earnings into a bank account. When asked what she had used it for previous to this time she shrugged her shoulders and said, 'I dont know-- it just went.' The fund is now in operation in eighteen public schools, three industrial schools and the Bethel Mother's Tea."

During the past year the funds have had to be drawn out more than usual due to harder times.

Total depositors during the year 1908--- 16,082.

Stamps sold during year	-----	\$5,197.73
"redeemed " "	-----	5,435.33
" sold since beginning work	---	49,057.98
"redeemed " " "	---	46,384.90
On deposit at close	-----	2,267.82

Volunteer workers have helped a great deal in keeping alive the interest but there is need for more, for the work could then easily be enlarged.

To outsiders the work of a visiting nurse among the poor means a call by the nurse to inquire as to the well fare of the members of the family, and give assistance when necessary, she does all of these, but it is merely the beginning of what is needed. More often the securing of the articles to be used, as linen, water-bags and ointments have to come from the nurses loan closet, after tending to the patient the nurse has to inquire if there is nourishing food in the house, then if the mother understands the preparation of it, if the family lack the ability and food, then milk and eggs are secured from the funds of the Associated Charities.

"Important and helpful as is the strictly professional work, it is probable that it does not represent the nurses greatest service; social distress is often as apparent as the sickness and the visit-

ing nurse does a great service, thru her medical aid she can reach the heart of the family and help build the character.

"Three hundred and fifty-five families were visited during the year, requiring 1,306 visits. Two hundred and fifty patients were discharged as improved or well, fifty-nine were sent to different hospitals, thirty births and forty-two deaths were recorded. The amount expended for eggs and milk during the year was \$69.65."

The Associated Charities of St. Paul has a visiting house-keeper who is a specialist in the domestic economy of the plain home. Where there are uncapable housewives the home is weakened and little that is ever given to the future. Character building is the great charity work, the poor need strength and to gain it, the home wants to be a place of happiness to act as the foundation. The the work has just recently been started it cannot stand still. The lack of such a line of work was deeply felt for it was believed that it would greatly assist the end sought by the charities.

Poor housekeeping is a serious problem and is nearly always encountered in cases that have been reported, the lack seems to produce a dont-care feeling, sometimes thru drink, or thru a down heartedness, the pride and self-respect needs to be quickened, the house-keeper attempts by personal help and advice to start them on the right path, often the mother lacks knowledge of how to cook, sew, then she has to be taught what is proper food and how to cut out garments, when there is inability in these lines there is always mismanagement of the funds, the home is dirty and the children wander about, as the homes are improved, the children are encouraged to try and help aid in making the work lasting.

During the last few years the Juvenile Courts have been growing in importance, Judges realize the need of separating the children from the hardened prisoners. St Paul has a court doing effective

work, children from homes where drinking goes on, are likely to fall into error not thru their own evil intentions but thru environment, and they should not receive punishment similar to the older criminals. In the Juvenile Court, each case is heard alone, for the boys there is a home where they are sent and are required to remain a given time, while in the home everything is done for improving the boys conditions and to train them to better ways. The Associated Charity is back of all this. In fact the Charity Organization Societies is the agency of promotion in every city, it is a central activity in social betterment in all ways. There are employment bureaus organized by charitable people for the benefit of the unemployed, there are the playgrounds for the children, and the tests as to the truth of the plea for work in the wood yard and sewing room, and now the board of aldermen are agitating the question of the advisability of having a visiting nurse and a physician for inspection of the schools, thru the efforts of L.S. Heiter, superintendent of schools, the subject has been taken up and is approved by the Associated Charities.

The work of St Paul's Friendly Visiting department is as important a factor as there is to be found. Miss Hanson is the leader of the work and a very capable woman, under her untiring efforts the work has been progressive and beneficial.

"The plan adopted here is as follows: once a month as the General Secretary reviews the large number of cards containing the records of the families treated by the charities of the city during the month, he turns over to the friendly visiting department those apparently most suitable for an assignment to visitors. Sometimes the number seems large, especially when many of the past months' families are still unassigned, but the homes of all are visited by the Superintendent often many times. These calls continue the work begun by the investigator. A study is made of each member of the family

to determine the limitation and possibilities of development.

When the chief need is counsel and encouragement or if a more determined, united effort on the part of the breadwinners will result in self-support, or if there is an evident lack of thrift, judgement or general capacity, the family is filed as one for a friendly visitor. We will cite two examples of such cases. "Widow with six children, Polish, 39 years old, children six to eighteen years, she a laundress, oldest girl in a factory. Husband had been insane for some years before his death. This had led the family to consider themselves special objects of pity, so all were shiftless and dependent. Known to the charities ten years, much public aid. (2) The family consisted of husband, wife and five children. He was 36 years of age, she 28, the children two months to five years. American. He intemperate and lazy, worked about livery stables. She incapable and careless. Children neglected, known to charities nine years. Had received public relief occasionally for eight years. Real paupers."^(a)

A visitor was assigned to each of the families, in the second only improvement can be reported, in the first complete success has been attained. A natural introduction is affected for the visitor, for the family to whom she has been assigned. "Since she does not give material aid ~~no~~ reason exists for mentioning the Associated Charities or any charity. She attends weekly one of the conferences held at the office, where she receives training, inspiration and encouragement to continue her visits from week to week. If acute conditions arise she consults the office between meetings and in time she becomes an important factor in the social rehabilitation of the family."^(b)

The St. Paul's Associated Charities is certainly as progressive in their work as any other city, the workers on the staffs are well fitted for their tasks a great deal of credit for successful results, brought about in the charity work is due to them.

(a) - 22
(b) - 22

" I think the best way of doing good to the poor is not by making them easy "In" poverty, but by driving them Out of it." (a)

I will close this review of Associated Charity work by giving the summary of the work in St.Paul for the year ending August 31,1908.

Ages.

70 years or over	-----	20
55 "	to 70-----	75
40 "	" 55-----	169
20 "	" 40-----	1470
14 "	" 20-----	142
5 "	" 14-----	415
0 "	" 5-----	359
False address		3

1.653

Nativity of heads of families.

United States	----	347
Austrian	-----	12
Bohemian	-----	1
Canadian	-----	19
German	-----	112
Irish	-----	31
Scandinavian	-----	69

Families both parents living 255.

Widows --64

Deserted or separated wives --51

Divorced wives ----- 7

Single women ----- 23

Deserted or separated husbands-9

Widowers ----- 14

Divorced husbands ----- 1

Single men ----- 31
 Neglected and dependent-3
 Unknown 3

461

Education of heads of families.

Read and write -----652

" not " ----- 2

Cannot read nor write--57

Chief causes of need:

Causes within the family:

Disregard of family ties -----4

Intemperance ---88

Dishonesty or other mental defects --31

Lack of thrift, industry or judgement -97

Physical or mental defects ---19

Sickness, accident or death --80

Causes outside the family:

Lack of employment --46

Public calamity ----- 4

Foreign political oppression--3

Decisions.

Needing continuous outdoor relief --32

" intermittant relief ----- 35

" temporary " -----103

" institutional " ----- 48

" transportation " ----- 17

" visitation and advice -----197

" work only ----- 46

Unknown 3

" I was eyes to the blind
And feet was I to the lame
I was father to the needy
And the cause of him

I knew not ----

I searched out "

Job 29, 13-16.

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