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CARE OF AGED PERSONS IN THE UNITED STATES

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BULLETIN OF THE
U. S. BUREAU OF LABOR STATISTICS

NO. 489 WASHINGTON OCTOBER, 1929

CARE OF AGED PERSONS IN UNITED STATES

Chapter I.—Summary

BECAUSE of the growing interest in the subject of the care of the dependent aged in the United States, the Bureau of Labor Statistics has recently been making a survey of the various means by which wage earners and others are provided for in their old age. Earlier studies of the bureau have dealt with the subject of American almshouses, retirement systems for public employees of various classes (Federal, State, and municipal employees, teachers, policemen and firemen, etc.), and pension plans for employees in private industry. The present study rounds out and supplements these earlier studies, bringing together in summary form the material already collected, and adding new data on homes for the aged, on the present status of public old-age pensions in the United States, and on the ministers' pension plans of religious denominations.

As is seen, these various means of care all fall under one or the other of the two classifications—pensions or homes.

Retirement and Pension Plans

THERE are many systems of retirement in this country for superannuates. Members of the military services of the United States receive pensions from the Federal Government, and employees in the United States Civil Service have a contributory annuity system of retirement. Private citizens in 10 States who are in need may receive an old-age pension, and State and municipal employees are quite generally provided for by retirement systems. Teachers form a class of public employees widely provided for, as also do police and firemen. Also, teachers in universities and colleges may benefit under the retirement fund of the Carnegie Institution.

Certain private agencies have made provision for their aged employees. Pensions for superannuated clergymen are increasingly prevalent. Many private industrial employers, including the large railroads of the country have adopted retirement plans of some sort. Even a few of the fraternal organizations and a small number of the trade-unions have pension plans.

To receive the annuity or pension, a certain age (usually 60 to 70 years) must have been reached, and a certain period of service or membership (generally from 25 to 30 years) in the organization is also required.

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Retirement plans may be either contributory or noncontributory on the part of the beneficiary. The Federal military pensions are noncontributory, but the cost of the retirement system for Federal employees has been largely borne by the employees themselves. Eight[1] of the 10 States which provide old-age pensions for citizens who are in need have systems by which the adoption of the plan is optional with the individual counties and the whole cost is borne by them. In the other two instances the State bears part of the cost (one-third in Wisconsin and one-half in California). All but 7 of the approximately 70 State and city retirement systems for public employees (including teachers, police, firemen, and others) require contributions from the employees. This is true also of the Carnegie Teachers' Insurance and Annuity Association plan. The cost of the trade-union pension plans is, of course, borne entirely by the membership, sometimes through the medium of a per capita tax for this particular purpose, sometimes from the general funds of the union, and sometimes (in those cases in which membership in the pension plan is optional) only by the members of the pension system. Industrial pension plans are divided as between the contributory and noncontributory types.

In order to give some idea of the number of persons protected by retirement plans, the number of beneficiaries under such plans, and the cost, the following table was compiled. This table makes no pretense as to completeness, except as regards the Federal, Carnegie, trade-union, and fraternal systems. The data shown as to the citizens' pension plans are without doubt practically complete, for while reports were not received from all the counties in those States having pension plans, it is probably safe to say that practically all of the counties which have adopted the scheme have replied. The data as to public employees are far from inclusive, however. Taking the country as a whole, there are literally hundreds of such plans. There is a police and firemen's retirement system in almost every city, and, as already stated, systems for teachers are also very general. The bureau's studies, however, have covered only the six States having a state-wide plan and the plans of those cities of a population of 400,000 or over. No data are available as to the extent and coverage of the industrial pension plans. Many studies, public and private, have been made of these, but none have been all inclusive. Epstein, in his Challenge of the Aged, estimates that his study of 370 such plans covered approximately 90 per cent of the total number, that some 90,000 are receiving pensions from their employers, and that the amounts so spent total about $43,000,000 per year.

All the above limitations should be borne in mind when studying the table.

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[1] Colorado, Kentucky, Maryland, Minnesota, Nevada, Utah, and Wyoming.

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TABLE 1.—NUMBER OF BENEFICIARIES AND AMOUNTS DISBURSED UNDER PENSION OR ANNUITY PLANS

Type of pension or annuity	Number in system	Number of beneficiaries	Amount spent in allowances in one year	Average per beneficiary
Federal:				
Military service	(1)	453,088	$228,965,672	$466
Civil service	(1)	15,383	10,990,454	734
State:				
Private citizens [2]	(1)	1,003	208,624	208
State employees [3]	31,572	1,458	968,984	550
Teachers [4]	371,835	13,094	5,977,675	457
Municipalities:				
Teachers [5]	54,776	3,949	3,829,989	970
Police and firemen [6]	67,765	20,327	14,768,605	726
Other municipal employee [7]	93,374	4,619	3,373,644	730
Carnegie teachers' retirement fund	[8] 7,600	922	1,372,866	1,489
Labor organizations	(1)	11,306	3,350,995	296
Ministers' retirement [9]	(1)	14,806	5,594,862	373
Fraternal organizations	(1)	152	21,890	144
Private industrial pension plans [10]	951,801	10,644	6,674,044	627
Insurance annuities	[11] 59,075	(1)	(1)	(1)
Total		550,751	286,098,304	519

[1] No data.
[2] 6 States having old-age pension laws.
[3] 5 State systems.
[4] 16 State systems.
[5] 7 city systems.
[6] 17 cities.
[7] 9 cities.
[8] Under annuity plan.
[9] 11 national organizations.
[10] 140 plans.
[11] Written by 8 large insurance companies and by the Massachusetts savings banks.

Homes for the Aged

AS IS well known, the Federal Government operates a number of homes for disabled soldiers in various parts of the country, some of whose inmates are aged. Also, the majority of the States have established homes for soldiers of the Civil War (admitting also, in many cases, their wives or widows), of which a number have also begun to admit soldiers of the later wars—Indian, Spanish, and Mexican—and even of the World War. There are still, however, many residents of these homes who come properly within this study of the aged. In addition to these homes there are many homes for the aged maintained by organizations of various types. Thus a number of the fraternal organizations have such homes, as have also a very large number of churches and other religious organizations, and a third large group of homes is run by private philanthropy. In addition there are a number of homes for the aged supported by groups of various nationalities—German, Scandinavian, English, Scottish, etc.—for the benefit of their fellow countrymen. All of these types of homes have been included in the bureau's study.

From all possible sources of information the bureau was able to ascertain the existence of some 1,270 homes for the aged in this country, and data have been obtained for 1,037. These include 9 Federal soldiers or sailors' homes, 46 State homes, 102 fraternal homes, 444 homes maintained by religious organizations of various sorts, 38 homes of miscellaneous organizations, 33 homes of nationality groups, 5 trade-union homes, and 360 private homes.

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The 1,037 homes for which data were obtained are caring for 68,659 persons at an annual cost of $26,306,477. This number does not include persons cared for in almshouses, a study of which in 1923 and 1924 showed a resident population therein of 85,889 and an annual disbursement of $28,740,535.

Homes for the aged are, in general, most numerous in industrial sections and least numerous in the agricultural parts of the country. Some of the homes have been in existence a long time. Thus, three were found which were established more than 100 years ago, and more than a sixth of the total number have been in existence half a century or more.

Not everyone is eligible to these homes: 59 take only men, 328 take only women, 39 take individuals of both sexes, and 608 take both sexes and married couples as well. Also, membership in the group which is supporting the home is often a requisite. Thus, the homes of trade-unions and fraternal organizations take only members of the organization; church homes usually require membership in the denomination. Residence requirements are common among the homes supported by contributions from the community. In cases where the home is supported by the proceeds of a legacy, the applicant must fill the membership requirements laid down in the will of the founder. Age requirements are also common, 60 and 65 years being the most common ages below which admission is denied.

In most instances the home contracts, for a flat sum, usually of $300 or $500, to care for the inmate for the remainder of his life, whether this be 1 year or 20 years. For this sum the resident receives board, lodging, and laundry, in the majority of cases nursing and medical care, in some instances an allowance for "pin money," and also in some cases burial in the home's burial plot.

Each incoming resident is accepted on probation for a period of from three to six months. At the end of that time, if still acceptable, the inmate becomes a life member of the home. If, however, the applicant is found not to be congenial, or is a trouble maker, or is for any other reason considered undesirable, he is dismissed and his entrance fee returned, minus a small weekly charge for board and room during the period of probation.

Once accepted, the inmate becomes eligible to all the privileges of the home. All life residents are treated alike regardless of the amount turned over to the home at time of admission, the only exception being that those who had property in excess of the admission fee often receive interest on the excess.

The guests are usually free to go and come as they please during the day, though for safety's sake they are often required to return by a fixed time at night. Some of the homes have specified days and hours for the reception of visitors, but most of them are very lenient in this respect. It is also a general practice to permit guests to go away for extended visits to friends and relatives, their places being reserved for them during their absence.

Physical conditions at the homes.—Most of the data regarding the homes had to be gathered by mail, but in order to obtain information as to the actual conditions under which the old people are living, personal visits were made to some 150 homes of all types.

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The overwhelming majority of these homes were in or just outside some city or town. With a few exceptions, the homes were found to be well located and housed in good buildings. Generally the rooms were well arranged, especially in cases where the building had been built for the purpose of an old people's home.

Although the yard space available varied in size from one small city lot to grounds of more than 2,000 acres in extent, almost invariably an attempt had been made to beautify the grounds with lawns, flowers, and shrubs. Some homes were outstanding by reason of the beauty of the grounds.

The average home visited provided at least one well-furnished general sitting room for the use of the residents, and sun parlors were very frequently found.

Individual bedrooms were found to be the general rule, though a few institutions require two residents to share a room, and some homes operate on the dormitory system. The bedrooms varied greatly in attractiveness, from dark, poorly furnished rooms to those which were light, cheerful, and well furnished. In general the sleeping accommodations were good.

Where opportunity offered to judge the menus and food served, the latter appeared to be good in quality, though plain and perhaps lacking something in variety.

The homes are usually run by a board of directors which has full powers, in most cases, through committees. Actual management is in the hands of the matron, and she holds the most important position in the home, from the point of view of the inmates. It was found that, as a group, the matrons were of a type above the average, being in a number of cases women of superior ability. The exceptions were so infrequent as to be noticeable for that very reason. Study of the homes leads to the conclusion that while the existence of a good, live, house comittee of the board of directors is very important, to a very much greater degree the success of the home and the happiness of the residents depend upon the personality and ability of the matron. The physical and mental well-being of the residents are in her hands. It was therefore interesting to find that in the great majority of the homes visited the matron had succeeded in making the scene of her endeavors a real home.

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Chapter II.—American Almshouses

THE almshouse or poorhouse or poor farm, as it is variously known, has been the long-established method of taking care of aged dependents in the United States. Until comparatively recently, these institutions were accepted more or less as a matter of course. During the past few years, however, discussions of old-age pension and retirement plans have led to more critical examination of the conduct and cost of the almshouse system.

In 1923 and 1924 the Bureau of Labor Statistics made a study of poor farms and almshouses in each of the 48 States. Cooperating with the bureau, various fraternal organizations throughout the country supplemented the scope of the Government investigation. The bureau found the value and extent of public property used or intended for poor farms and almshouses and the cost of operating these institutions over a period of one year, while the fraternal societies studied the physical and social conditions surrounding almshouse inmates.

The bureau's report [1] covered 2,183 almshouses, or 93 per cent of the public pauper institutions of the country. These almshouses were sheltering a total of 85,889 persons. Though some institutions were good, appalling conditions were found in others. Many of the houses were dangerous firetraps. Conditions of extreme filth and the grossest neglect were discovered. Moral conditions were often very bad. Generally the diseased mingled freely with the well inmates. No restraint was exercised, and inmates were free to leave when so inclined, even though a menace to society because of disease or mental condition.

Not all of the inmates were aged people; on the contrary they included persons of all ages, from babes in arms to men and women of extreme age. The inmates included children, hospital cases, feeble-minded, insane, deaf and dumb, and blind, as well as able-bodied and mentally capable paupers. In New England, particularly in Massachusetts, the insane had been removed to insane asylums and an effort was being made to remove to suitable institutions the feeble-minded and epileptic. "The result is that the almshouses of New England more nearly fulfill the real purpose of an almshouse—that of providing refuge and care and a fair degree of comfort to the old and infirm—than those of any other section of the country."

No data are available as to what proportion of the inmates of the almshouses in the United States come properly within the scope of this study of aged. The almshouses are, however, included here because they are one means by which some of the aged in this country are cared for.

It was found that the average cost of maintaining these 85,889 paupers in almshouses was $334.64 each for the year. The average number of acres of institutional land per inmate was 4.02, over half of which was being cultivated. The total property value per inmate

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was $1,752.09. The income per pauper from the sale of farm products was $33.91. The maintenance cost per inmate was found to vary greatly from State to State; for example, this average cost in Alabama was $187.53 and in Nevada it was $865.10. These 2,183 almshouses had 345,481 acres of land, of which 184,087 acres were cultivated. The value of the land and farm equipment was $48,366,556 and that of the buildings and furnishings $102,118,675, representing a combined investment of $150,485,231.

Systems of Control

In most States the governing body of the county, whether known as county commissioners, trustees, or supervisors, constitutes the controlling responsible factor in almshouse management. In New England, control is vested in the town, with the overseers of the poor as the immediately responsible officials. California, Michigan, and New York have an elected county official, usually called the county superintendent of the poor, who is the administrative head of public poor relief, including the county almshouse. In Louisiana the police jury is the controlling body, and in Arkansas, Missouri, Oregon, and West Virginia the almshouses are under the jurisdiction of the county courts.

In States which have official bodies in the field of public charity and social work, such as State departments of public welfare, public welfare commissions, State boards of charity, and the like, some degree of centralized control, or at least supervision, obtains. In only one, however, has the State body actual authority over the local management. The Michigan State Welfare Department has power to enforce its recommendations for the improvement of physical conditions in county almshouses, and to administer State laws with regard to poor relief. But in most States the State body merely has the right to inspect local institutions and to recommend changes and improvements.

Systems of Operation

Two different systems of operation of almshouses are found in practically every State. These are (1) direct management by the county officials, or, in States not organized on the county basis, the poor officials, through a hired superintendent or "keeper," and (2) the contract system.

The first prevails in 88 per cent of the institutions. Under it the public officials responsible for the care of paupers and the administration of the poor laws employ a superintendent, on a stated salary, to run the almshouse. This superintendent either has a definite appropriation on which to operate, as is the case in the large institutions, or he charges the needs of the institution to the county or town and the treasurer pays all bills. The produce of the farm belongs to the institution. What is not consumed by the inmates and staff is sold, the proceeds in some cases reverting to the local treasury and in other cases being available to the superintendent for almshouse use. Other employees are hired by the officials, the number depending on the size of the farm, the number of inmates, and the funds available.

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The hired manager thus becomes the immediately responsible party. Theoretically he is held accountable by the public, through its selected officials, for the successful, economical, and humane administration of the almshouse. The degree of supervision over him maintained by county and town officials depends, of course, on the interest which those officials take in their local institutions and the conscientiousness with which they discharge their duties.

Under the contract system responsibility is even less definitely fixed. By this scheme the farm and almshouse are leased to an operator for the care of the poor. There are several different ways in which this plan is used. One is on a "full maintenance" contract, under which the lessee operates the farm and takes entire care of the inmates, feeding and clothing them, and furnishing necessary medical attention for a stipulated sum per inmate per month, paid by the community. This sum is usually $25, $30, or $35 per month. Produce of the farm is consumed in the institution, and generally the lessee is entitled to the proceeds of the sale of the surplus after almshouse needs are supplied.

More frequently, however, the lessee is paid a much smaller amount, ranging from $7 to $20 and averaging about $12 per month, for the board of each inmate, the county or town furnishing in addition clothing, bedding, fuel, tobacco, medical service, and drugs. Under this arrangement the lessee generally pays a nominal rent for the farm ($75 to $150 a year), furnishes his own farm implements, and is entitled to all produce. This system is quite extensively used throughout the South.

It should be understood that "contract," as here used, refers to contracts leasing public almshouse property. There is, of course, another form of contract for the care of paupers used in many counties and communities which do not maintain almshouses. That is the system by which an individual farmer undertakes for a certain amount of money to board and care for paupers on his own farm and in his own home. This expenditure would have to be included in any complete survey of the entire expense of maintaining paupers. But inasmuch as no capital investment of public money is involved, this form of pauper maintenance, as well as outdoor relief, was not included in the bureau's study of the subject.

Value of Property, Income, and Maintenance

In order to show the public expenditure for this institution, the almshouse, statistical data showing the plant, cost of operation, etc., are given in the tables following.

Table 2 shows the number of institutions reporting, the average number of inmates, and the total value of the institution's property.

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TABLE 2.—NUMBER OF ALMSHOUSES, AVERAGE NUMBER OF INMATES, AND TOTAL VALUE OF PROPERTY, BY STATE

State	Number of institutions reporting	Average number of inmates			Value of property
		Males	Females	Total	
Alabama	55	452	448	900	$516, 225
Arizona	7	162	21	183	236, 095
Arkansas	28	216	165	381	395, 925
California	42	4, 485	1, 325	5, 810	6, 654, 845
Colorado	25	702	376	1, 078	806, 502
Connecticut	48	919	452	1, 371	2, 939, 398
Delaware	2	180	55	235	613, 800
District of Columbia	1	197	107	304	325, 000
Florida	11	155	78	233	345, 170
Georgia	58	378	464	842	843, 506
Idaho	10	105	28	133	323, 930
Illinois	90	4, 095	1, 583	5, 678	14, 633, 819
Indiana	92	2, 177	1, 041	3, 218	6, 149, 242
Iowa	97	1, 945	1, 171	3, 116	9, 117, 087
Kansas	83	775	316	1, 091	2, 205, 063
Kentucky	71	619	417	1, 036	1, 373, 629
Louisiana	5	17	8	25	11, 300
Maine	100	439	262	701	1, 208, 902
Maryland	15	687	290	977	3, 098, 740
Massachusetts	144	3, 738	2, 321	6, 059	9, 073, 572
Michigan	81	3, 678	1, 544	5, 222	5, 955, 179
Minnesota	44	854	177	1, 031	2, 424, 264
Mississippi	27	130	108	238	98, 920
Missouri	85	1, 955	889	2, 844	5, 952, 581
Montana	22	247	23	270	518, 747
Nebraska	54	417	163	580	2, 148, 053
Nevada	8	107	19	126	176, 530
New Hampshire	11	719	410	1, 129	1, 631, 071
New Jersey	30	1, 438	669	2, 107	3, 682, 499
New York	61	6, 092	3, 111	9, 203	16, 321, 338
North Carolina	97	830	954	1, 784	3, 313, 694
North Dakota	11	110	48	158	457, 561
Ohio	89	4, 844	2, 303	7, 147	11, 828, 020
Oklahoma	31	254	92	346	632, 161
Oregon	17	499	64	563	633, 720
Pennsylvania	79	7, 272	3, 401	10, 673	16, 376, 833
Rhode Island	20	431	336	767	2, 707, 926
South Carolina	27	229	240	469	688, 298
South Dakota	29	138	48	186	1, 041, 765
Tennessee	59	799	796	1, 595	1, 983, 469
Texas	54	657	294	951	1, 399, 506
Utah	7	181	79	260	656, 860
Vermont	38	157	82	239	437, 025
Virginia	91	632	567	1, 199	1, 778, 829
Washington	24	747	115	862	1, 677, 828
West Virginia	45	409	284	693	1, 608, 771
Wisconsin	52	1, 389	454	1, 843	3, 364, 510
Wyoming	6	30	3	33	117, 525
Total	2, 183	57, 688	28, 201	85, 889	150, 485, 233

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The following table shows the annual income from various sources and the annual maintenance cost, by State:

TABLE 3.—ANNUAL INCOME AND MAINTENANCE COST OF ALMSHOUSES, BY STATE [1]

State	Number of institutions reporting	Annual income from—			Refund	Net annual income	Annual maintenance cost
		Public funds	Sale of farm produce	Other sources			
Alabama	55	$164,022	$2,789	$2,000		$168,812	$168,779
Arizona	7	107,614	574	245		108,433	107,974
Arkansas	28	102,963	8,358	1,480		112,801	112,801
California	42	2,510,064	194,226	134,561	$14,947	2,823,903	2,413,493
Colorado	25	236,216	17,767	8,773		262,757	246,217
Connecticut	48	532,740	51,552	45,580	36,567	593,304	591,152
Delaware	2	77,482	1,639	521		79,641	79,641
District of Columbia	1	84,752				84,752	84,583
Florida	11	72,914	9,800	683	883	82,514	82,085
Georgia	58	214,049	9,101	1,132	630	223,652	218,095
Idaho	10	45,651	5,956	847		52,454	50,856
Illinois	90	1,627,547	197,516	36,000	3,598	1,857,465	1,831,104
Indiana	92	955,577	118,346	20,443	50,080	1,044,285	1,003,858
Iowa	97	771,901	309,345	78,000	13,987	1,145,260	1,114,982
Kansas	83	257,277	61,573	9,836	946	327,739	311,174
Kentucky	71	193,114	19,660	11,625		224,399	224,183
Louisiana	5	5,940				5,940	5,940
Maine	100	253,921	93,447	29,046	5,258	371,155	354,016
Maryland	15	245,902	14,285	4,061	600	263,648	263,291
Massachusetts	144	2,723,313	279,906	209,608	489,513	2,723,313	2,723,388
Michigan	81	1,452,322	92,411	494,810	480	2,039,063	1,935,708
Minnesota	44	371,970	60,531	36,635	15,522	453,615	505,998
Mississippi	27	50,637	250			50,887	50,887
Missouri	85	622,237	49,633	16,337		688,207	681,186
Montana	22	143,699	6,167	4,329		154,196	140,109
Nebraska	54	207,654	60,178	9,752	1,500	276,083	267,788
Nevada	8	104,547	774	4,171		109,492	109,003
New Hampshire	11	361,490	100,740	28,733	13,597	477,366	470,844
New Jersey	30	759,220	53,438	3,210	24,946	790,922	790,136
New York	61	2,552,690	203,894	108,198	31,747	2,833,035	[2] 2,753,327
North Carolina	97	387,170	33,565	3,070	3,560	420,244	419,674
North Dakota	11	64,093	15,168	11,003	4,500	85,765	82,529
Ohio	89	2,016,850	248,787	118,498	43,752	2,340,383	2,304,548
Oklahoma	31	99,357	6,789	7,397		113,543	111,805
Oregon	17	137,889	4,751	5,672		148,311	147,871
Pennsylvania	79	2,820,177	177,120	193,932	16,257	3,174,971	3,160,488
Rhode Island	20	239,511	45,499	42,046	764	326,292	325,930
South Carolina	27	120,372	15,650	4,550		140,572	138,874
South Dakota	29	78,072	26,062	5,083		109,218	105,390
Tennessee	59	327,225	25,712	6,424	5,174	354,187	352,089
Texas	54	223,067	52,684	36,186	9,547	302,390	293,689
Utah	7	88,358	2,536	11,619	7,200	95,313	93,793
Vermont	38	102,007	46,656	7,450		156,113	152,953
Virginia	91	253,456	36,972	2,909		293,338	291,763
Washington	24	262,655	40,752	5,259	17,613	291,053	290,471
West Virginia	45	179,965	26,057	11,806		217,827	217,807
Wisconsin	52	432,670	81,350	53,332		567,352	535,327
Wyoming	6	20,635	2,600			23,235	22,935
Total [2]	2,183	25,662,954	2,912,566	1,826,851	813,169	29,589,202	[2] 28,740,535

[1] In some instances the sum of the details do not agree with the total shown because the cents have been eliminated to save space.
[2] Includes New York City pay roll.

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Similar data per inmate are given in the table below:

TABLE 4.—AVERAGE ANNUAL INCOME AND MAINTENANCE COST OF ALMSHOUSES, PER INMATE, BY STATE

State	Annual income, per inmate, from—			Refund	Net annual income	Annual maintenance cost, per inmate					
						Pay roll				All other expenditures	Total
	Public funds	Sale of farm produce	Other sources			Superintendents, etc.	Matrons and nurses	Cooks, domestics, etc.	Laborers, etc.		
Alabama	$182.25	$3.10	$2.22	------	$187.57	$65.64	$4.99	$6.44	$7.09	$103.37	$187.53
Arizona	588.06	3.13	1.34	------	592.53	60.44	58.65	33.42	31.15	406.34	590.00
Arkansas	270.24	21.94	3.88	------	296.06	113.12	12.44	10.71	5.67	154.12	296.06
California	432.02	33.43	23.16	$2.57	486.04	17.40	54.93	23.60	21.09	298.38	415.40
Colorado	219.12	16.48	8.14	------	243.74	28.29	18.76	19.87	11.55	149.93	228.40
Connecticut	388.58	37.60	33.25	26.67	432.76	31.08	22.67	16.88	34.76	325.80	431.19
Delaware	329.71	6.97	2.22	------	338.90	17.62	10.83	25.99	------	284.47	338.91
District of Columbia	278.79	------	------	------	278.79	3.95	28.12	8.88	28.05	209.23	278.23
Florida	312.94	42.06	2.93	3.79	354.14	47.58	37.35	13.19	17.48	236.71	352.31
Georgia	254.22	10.81	1.34	.75	265.62	48.49	7.04	13.79	9.51	180.20	259.03
Idaho	343.24	44.78	6.37	------	394.39	100.41	18.05	18.97	22.97	221.99	382.39
Illinois	286.64	34.79	6.34	.63	327.14	21.81	36.49	9.07	42.49	212.63	322.49
Indiana	296.95	36.78	6.35	15.56	324.52	27.39	11.09	14.48	23.72	235.28	311.96
Iowa	247.72	99.28	25.03	4.49	367.54	44.52	9.99	14.47	24.64	264.21	357.83
Kansas	235.82	56.44	9.02	.87	300.41	69.65	11.45	9.33	15.81	178.98	285.22
Kentucky	186.40	18.98	11.22	------	216.60	63.63	6.98	5.79	10.50	129.50	216.40
Louisiana	237.60	------	------	------	237.60	148.80	------	14.40	------	74.40	237.60
Maine	362.23	133.31	41.43	7.50	529.47	68.96	19.24	17.06	50.83	348.93	505.02
Maryland	251.69	14.62	4.16	.61	269.86	18.02	26.04	8.11	11.38	205.94	269.49
Massachusetts	449.47	46.20	34.59	80.79	449.47	28.58	55.74	27.11	45.77	292.28	449.48
Michigan	278.12	17.70	94.75	.09	390.48	17.80	6.94	41.87	36.94	267.14	370.69
Minnesota	360.79	58.71	35.53	15.05	439.98	67.76	9.09	16.91	28.13	368.89	490.78
Mississippi	212.76	1.05	------	------	213.81	139.58	------	.50	------	73.73	213.81
Missouri	218.79	17.45	5.74	------	241.98	39.94	12.98	14.94	21.42	150.24	239.52
Montana	532.22	22.84	16.03	------	571.09	156.85	43.77	22.44	25.76	270.09	518.91
Nebraska	358.02	103.75	16.81	2.59	475.99	78.85	9.07	10.50	34.73	328.55	461.70
Nevada	829.74	6.14	33.10	------	868.98	190.76	108.65	44.90	25.63	495.16	865.10
New Hampshire	320.19	89.23	25.45	12.04	422.83	14.03	17.41	14.61	36.92	334.07	417.04
New Jersey	360.33	25.36	1.53	11.84	375.38	18.87	30.78	19.68	57.87	247.80	375.00
New York	277.38	22.16	11.76	3.45	307.85	[1]16.83	[1]17.28	[1]20.73	[1]28.52	213.25	299.18
North Carolina	217.02	18.81	1.72	2.00	235.55	53.64	7.62	6.40	7.68	159.90	235.24
North Dakota	405.65	96.00	69.64	28.48	542.81	49.62	70.14	17.24	52.00	333.33	522.33
Ohio	282.20	34.81	16.58	6.12	327.47	15.42	26.86	23.14	25.77	231.26	322.45
Oklahoma	287.16	19.62	21.38	------	328.16	66.32	8.93	11.79	12.72	223.38	323.14
Oregon	244.92	8.44	10.07	------	263.43	48.38	19.53	21.77	15.47	157.50	262.65
Pennsylvania	264.23	16.60	18.17	1.52	297.48	11.27	24.30	9.83	24.36	226.37	296.13
Rhode Island	312.27	59.32	54.82	1.00	425.41	32.79	54.05	30.38	21.35	286.37	424.94
South Carolina	256.66	33.37	9.70	------	299.73	48.49	8.07	8.36	20.65	210.54	296.11
South Dakota	419.74	140.12	27.33	------	587.19	145.98	25.22	8.69	35.91	350.81	566.61
Tennessee	205.16	16.12	4.03	3.24	222.07	37.36	16.65	5.21	13.70	147.82	220.74
Texas	234.56	55.40	38.05	10.04	317.97	63.80	12.25	9.86	12.85	210.05	308.81
Utah	339.84	9.75	44.69	27.69	366.59	29.66	26.54	21.54	27.25	255.76	360.75
Vermont	426.81	195.21	31.17	------	653.19	120.26	13.37	6.66	31.15	468.53	639.97
Virginia	211.39	30.84	2.43	------	244.66	32.28	18.76	7.36	27.88	157.05	243.33
Washington	304.70	47.28	6.10	20.43	337.65	46.30	21.81	24.13	28.68	216.05	336.97
West Virginia	259.69	37.60	17.04	------	314.33	81.36	25.17	10.79	24.93	172.04	314.29
Wisconsin	234.76	44.14	28.94	------	307.84	25.79	12.11	19.72	25.36	207.48	290.46
Wyoming	625.29	78.79	------	------	704.08	190.73	54.55	14.55	10.91	424.26	695.00
Total	298.79	33.91	21.27	9.46	344.51	[1]28.84	[1]24.02	[1]17.18	[1]26.76	234.48	334.64

[1] Exclusive of New York City.

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TABLE 5.—COMPARISON OF INVESTMENT AND COST OF MAINTENANCE OF SMALL ALMSHOUSES WITH THAT OF LARGE ALMSHOUSES

Item	Small almshouses (26 to 50 inmates)	Large almshouses (501 to 2,000 inmates)
Number of almshouses	334	16
Number of inmates	11,989	11,959
Value of land and farm equipment	$8,107,961	$3,594,308
Investment per inmate	$678	$301
Value of buildings and furnishings	$13,911,713	$15,043,955
Average per institution	$41,777	$940,247
Average per inmate	$1,163	$1,258
Total investment (land, buildings, and farm and home equipment)	$22,019,674	$18,638,263
Average per inmate	$1,841	$1,559
Number of acres embraced in institutions	58,699	5,597
Number of acres under cultivation	38,134	2,588
Number of acres per inmate	4.9	.47
Number of acres cultivated per inmate	3.2	.22
Employees in service of institutions	1,918	1,168
Ratio of employees to inmates	1 to 6.24	1 to 10.24
Total wages and salaries of employees	$1,145,185	$1,068,887
Annual cost of wages and salaries of employees per inmate	$95.62	$89.38
Annual maintenance cost per inmate	$335.50	$293.89

It will be seen from the table that 334 institutions on 58,699 acres of land, representing a total investment of $22,019,674, cared for 11,989 paupers at $335.50 per capita for the year covered, while 16 other institutions, with 90 per cent less land and $3,381,411 less invested, maintained their inmates at $293.89 per head. Attention is also called to the probable superiority of institutions and equipment averaging approximately a million dollars in value to those averaging a little less than $42,000. Moreover, 334 institutions necessitate 334 superintendents and staffs, and of the 1,918 employees in the first group only about 800 can properly be considered as ministering directly to the inmates. The other 1,118 are farm laborers, unskilled workers, and domestics in the 334 separate dining rooms and kitchens. For this whole group of 334 almshouses only 135 nurses are reported—1 to each 89 paupers—and only 9 of these institutions had staff doctors.

Each of the 16 institutions in the second group has a resident physician, and the number of nurses, orderlies, and other persons directly concerned in caring for the paupers is 566. Although a large percentage of the employees in these 16 institutions are skilled professional men and women, the service cost per inmate is $6.24 less per annum than in the first group in which the labor overhead covers twenty-one times as many almshouses.

Manifestly it is reasonable to assume that the 11,959 indigents who are housed in institutions constructed and equipped to care for them in illness or in health and who are in the care of trained persons are better off than are the 11,989 scattered throughout 334 institutions with 334 different standards of treatment and efficiency in management.

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Chapter III.—Care of Old People in Homes for the Aged

THE bureau, after inquiry to the authorities of the various States and the larger cities, was able to locate some 1,268[a] homes for the aged throughout the country. Inquiry made of these brought replies from 1,037. These homes are supported in various ways. Some are operated by church organizations, some are public institutions (such as State or Federal homes for soldiers and their widows), some are run by groups of various nationalities for the benefit of their fellow countrymen who are aged and infirm and unable to look out for themselves, others are supported by private philanthropy, etc. The returns from the homes were therefore classified according to the type of home. These are shown in the table following:

TABLE 6.—NUMBER OF HOMES FOR AGED OF SPECIFIED TYPES REPORTING AND NOT REPORTING, BY STATES

State	Federal and State homes		Religious homes		Fraternal homes		Nationality homes		Private benevolent homes		Trade-union and other homes		Total	
	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting [1]	Reporting	Not reporting	Reporting	Not reporting
Alabama	1		1		1				1	3			4	3
Arizona	1				1		1						3	
Arkansas	1									3			1	3
California	3		19	6	5		1		14	5	3		45	11
Colorado	1		3	1	1				2		1		8	1
Connecticut	1		19		2				11	1	2		35	1
Delaware			2						1	2			3	2
District of Columbia	1		12		2				3	2	1		19	2
Florida	1		1		2	1			2	4	1		7	5
Georgia	1		4						3	2	1		9	2
Idaho	1		2		1								4	
Illinois	2	1	40	3	5		7	2	15	7	3		72	13
Indiana	2		13	1	4		1		8	10	1		29	11
Iowa	1		11	3	2				6	3			20	6
Kansas	3		7		3				3		1		17	
Kentucky	1		3	4	3	1	1		2	5			10	10
Louisiana	1		5	1	1				6	3			13	4
Maine		1	1	1					11	1			12	3
Maryland	1		19		1		1		5	5			27	5
Massachusetts	1		15	7	2	1	2	1	65	12			85	21
Michigan	1		16	3	2				13	1	2		34	4
Minnesota	1		22	2	2		5		4	3	2		36	5
Mississippi		1		[2] 1										2
Missouri	2		10	3	1	2	1		6	1	3	1	23	7
Montana	1				1	1							2	1
Nebraska	2		5	1	2				2		2		13	1
New Hampshire	1		3	3	3				12	1	1		20	4
New Jersey	3		11	4	2		2		10	2			28	6
New York	2	1	73	13	10		7		63	10	4		159	24
North Carolina		1	1	1	2				1	2			4	4
North Dakota	1			1	1								2	1
Ohio	3		22	5	4	1	1	1	19	9	4		53	16
Oklahoma					2						1		3	
Oregon	1		2		1				1				5	
Pennsylvania	2		56	6	15	1	1		31	7	5		110	14
Rhode Island	1		5		1				6	3			13	3

[1] May include a few homes of other classifications; all homes not reporting which did not clearly belong in the other classifications of this table were included here.

[2] Not yet in operation.

[a] Revised lists of houses received from four States (Connecticut, New Jersey, New York, and Pennsylvania) since this computation was made bring the total to 1,323; a directory of these is given in Bulletin No. 505.

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TABLE 6.—NUMBER OF HOMES FOR AGED OF SPECIFIED TYPES REPORTING AND NOT REPORTING, BY STATES—Continued

State	Federal and State homes		Religious homes		Fraternal homes		Nationality homes		Private benevolent homes		Trade-union and other homes		Total	
	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting	Reporting	Not reporting
South Carolina		1	3	5					2	2			5	8
South Dakota	1	1	1			1							2	2
Tennessee	2		2	1	2	1			3	4	2		11	6
Texas	2		9		4				7	3			22	3
Utah									1				1	
Vermont	1			2	2				3	2	1		7	4
Virginia	1		5	2	3				2	5	1		12	7
Washington	1		5	2	3				3	1	1		13	3
West Virginia					1				3	1			4	1
Wisconsin	2		16		2		1		10	1			31	1
Wyoming		1												1
Total	55	8	444	82	102	10	[3] 32	4	360	126	43	1	[3] 1,036	231

[3] Not including 1 home whose location is not known.

It can be seen that the greatest proportion of homes are those of the religious and private groups, these accounting for 804 of the 1,037 homes reporting.

An interesting feature of the table is the geographical distribution of these homes for the aged. Industrial areas, with their many wage earners who are unable for numerous reasons to make provision for their old age, are those areas where the need for such homes is undoubtedly the greatest. As the table shows, it is in most cases precisely in these industrial States where the greatest number of homes is found. Illinois, Massachusetts, New York, Ohio, Pennsylvania are the outstanding States in this respect. California, Indiana, Michigan, Minnesota, Missouri, and Wisconsin—States which are partly agricultural and partly industrial—all stand fairly high in the number of homes provided. Few homes were found in the predominantly agricultural States.

Number of Persons Provided For

MORE than one-third of the homes have fewer than 25 residents each, and more than three-fifths have fewer than 50 residents each. The largest proportion of small homes is found among those of the private groups and the largest proportion of large homes among those of the Federal Government. Table 7 shows for each type of sponsoring organization the distribution of homes according to the average number of residents.

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TABLE 7.—HOMES FOR THE AGED, CLASSIFIED BY AVERAGE NUMBER OF RESIDENTS

Sponsoring organization	Homes with residents numbering—						Total
	Less than 25	25 and under 50	50 and under 75	75 and under 100	100 and under 200	200 and over	
Federal Government (soldiers' and sailors' homes)						9	9
State governments:							
Soldiers' homes	2	9	3	5	8	16	[1] 43
Other homes			1		1		2
Labor organizations		1		1		1	[2] 3
Religious denominations	119	103	56	29	58	23	[3] 388
Religious philanthropic organizations	14	12	7	4	6	5	48
Fraternal organizations	30	19	18	6	18	9	[4] 100
Nationality groups	9	14	4	2	2	1	[1] 32
Various organizations	16	12	4	3	3		38
Private groups	191	102	34	12	17	2	[4] 358
Total	381	272	127	62	113	66	[5] 1,021

[1] Not including 1 which did not report on this point.
[2] 2 not yet in operation.
[3] Not including 7 which did not report on this point.
[4] Not including 2 which did not report on this point.
[5] Not including 15 above noted, and 1 religious fraternal home which did not report on this point.

The table below shows for the various types of sponsoring organizations the total capacity of the homes operated, the total average number in residence, and the aggregate amount spent annually for the maintenance of the homes. For purposes of comparison, similar data are shown, in the last line of the table, for almshouses.

TABLE 8.—NUMBER OF AGED IN, AND ANNUAL COST OF OPERATION OF, HOMES OF VARIOUS TYPES

Sponsoring organization	Total number of homes	Number of homes reporting	Inmates		Annual cost of operation
			Capacity of homes	Average number in residence	
Federal Government (soldiers' and sailors' homes)	13	9	17,402	[2] 8,155	[a] $4,602,599
State governments:					
Soldiers' homes	48	44	[1] 16,662	[2] 8,419	[3] 4,225,858
Other homes	2	2	218	173	79,160
Labor organizations	5	5	990	[4] 254	[5] 418,736
Religious denominations	467	395	[6] 28,093	[7] 24,765	[8] 6,453,179
Religious philanthropic organizations	58	48	4,256	3,706	[9] 1,688,811
Religious fraternal organizations	1	1	125	([10])	([10])
Fraternal organizations	112	102	[11] 10,895	[12] 7,678	[13] 3,260,908
Nationality groups	37	[14] 32	1,750	1,601	[15] 528,177
Various organizations	39	38	1,845	1,462	[16] 554,240
Private groups	489	360	13,466	[17] 12,448	[18] 4,595,809
Total	1,268	[14] 1,036	[19] 95,702	[20] 68,661	[21] 26,407,477
Almshouses	[22] 2,348	2,183	([10])	85,889	28,740,535

[1] All ages.
[2] Aged only.
[3] 38 homes.
[4] 3 homes; 2 homes not yet occupied.
[5] 2 homes.
[6] 391 homes.
[7] 387 homes.
[8] 293 homes.
[9] 40 homes.
[10] No data.
[11] 99 homes; data include children also in 4 cases.
[12] 100 homes; aged only.
[13] 88 homes; data include children also in 4 cases.
[14] Not including 1 which did not report on these points.
[15] 29 homes.
[16] 32 homes.
[17] 358 homes.
[18] 292 homes.
[19] 1,030 homes.
[20] 1,022 homes.
[21] 822 homes.
[22] Estimated.
[a] 6 homes.

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It is seen from the above table that there is apparently a wide margin between the number of persons the homes can accommodate and the number actually being cared for. In view of the need, this occasioned some surprise. It is seen that the widest margin occurred in the case of the Federal and State homes where soldiers and sailors are cared for and where the accommodations are far in excess of those living there. Some of the soldiers' homes are restricted to veterans of the Civil War whose number is dwindling. The plant remains at its former size, however, accounting for the difference between capacity and residents. The discrepancy in the case of the trade-union homes lay in the fact that two homes, although ready for occupancy, had not yet been opened for residents. Their capacity therefore is known, but not the actual number who will live there.

In the case of the other homes, visits to some 150 homes disclosed that the excess of accommodations was more apparent than real. Some homes which make a practice of giving each person a private room had calculated their "capacity" on double the actual number there, figuring that at a pinch two persons could be put in a room. Others had included in the capacity figures the number of beds in the infirmary. In other cases there were really some vacant rooms, but the vacancy was only temporary, pending the action of the board of trustees upon applications for admission; in several other cases the home was seizing the opportunity afforded by the death of an inmate to have the room redecorated before taking in a new resident. In some instances a new wing or extension to the building had been built whose capacity was known but which had not yet been opened for occupancy.

In other cases, where the home is really not filled to capacity, possible reasons are the reluctance of old people to leave familiar surroundings if this can possibly be avoided, the dislike of life in an institution with consequent curtailment of personal liberty and independence, lack of privacy, and above all the aversion to accepting charity, which all self-respecting persons have. The size of the entrance fees and other monetary requirements may also act as a bar to old people with no means and no relatives or friends who could supply these. Inability to meet some of the other conditions imposed—membership in a specified organization for a required time, a certain period of residence, citizenship, religious affiliations, etc.—also still further limits the number of eligibles for admission.

Some 90 per cent of the homes visited have waiting lists, many of whom report that the home is "always full," while others have a long waiting list. These tell moving tales of some of the cases they are forced to turn away for lack of room or of funds to care for them. In this connection, it is of interest to note a new type of home which has been opened in New York City. This is a "waiting home," exclusively for the benefit of persons on the waiting lists of the homes for aged in the city. The period of residence in the home averages about two years.[1] A nominal board is charged to guests able to pay, otherwise the service is free. The home is small, heretofore accommodating only 11 old ladies, but a new acquisition will enlarge the capacity considerably. Here, it would seem, is a new field for philanthropy.

[1] One home visited has such a long waiting list that it takes an applicant 9 or 10 years to get into the home.

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Age of Homes

THE data as to year of establishment show that some of the homes are very old. Of the various groups (aside from soldiers), the churches and private groups were the first to undertake the care of needy old people in homes especially for them. Three of the private benevolent homes are more than 100 years old, and more than one-fifth have been in existence half a century or more, as have also about the same proportion of the church homes. The fraternal organizations and the nationality groups were somewhat later in undertaking such work but even in these cases more than two-fifths of the homes are 25 years or older. The details are shown in the table following:

TABLE 9.—HOMES FOR THE AGED, CLASSIFIED BY NUMBER OF YEARS IN EXISTENCE

Sponsoring organization	Homes in existence							Total
	1 year or less	2 and under 5 years	5 and under 10 years	10 and under 25 years	25 and under 50 years	50 and under 100 years	100 years and over	
Federal Government (soldiers' and sailors' homes)	------	------	------	------	4	5	------	9
State governments:								
Soldiers' homes	------	------	------	------	40	3	------	[1] 43
Other homes	------	------	------	1	1	------	------	2
Labor organizations	------	1	------	------	2	------	------	[2] 3
Religious denominations	8	23	30	114	130	75	------	[3] 380
Religious philanthropic organizations	------	2	6	20	17	2	------	[1] 47
Fraternal organizations	4	7	11	32	41	3	------	[4] 98
Nationality groups	------	5	4	11	11	1	------	[1] 32
Various organizations	------	1	3	10	18	4	------	[5] 36
Private groups	2	11	25	71	163	74	3	[6] 349
Total	14	50	79	259	427	167	3	[7] 999

[1] Not including 1 which did not report on this point.
[2] Two homes, though built, are not yet in operation.
[3] Not including 15 which did not report on this point.
[4] Not including 4 which did not report on this point.
[5] Not including 2 which did not report on this point.
[6] Not including 11 which did not report on this point.
[7] Not including 37 homes, above noted, and 1 religious fraternal home, which did not report on this point.

Entrance Requirements

GENERALLY, the first qualification required is that the applicant be a member of the sponsoring group. Thus to gain admittance into the church homes the candidate must generally be a member of the denomination (or sometimes of the local church) which supports the home; if the home is one of a fraternal organization, he must belong to the order, etc. On the other hand, some of these church groups, notably the Catholic homes, are remarkably liberal in this respect, opening their doors to the poor and infirm aged of whatever creed. Only honorably discharged soldiers or sailors (and in some cases their wives or widows), of course, are eligible for residence in the soldiers' homes.

In some instances the group eligible for admission is still further limited. Thus, 2 homes admit only volunteer firemen, 1 home admits only men who have worked in the construction of wooden ships, 2 are

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open only to the blind or deaf, 1 only to deaf mutes, 1 only to "childless women," 9 only to ministers and their wives and widows and to missionaries, 23 only to negroes, 2 only to sailors, 1 only to destitute, sick, or infirm mothers, wives, sisters, daughters or widows of seamen, 1 only to retired music teachers, 2 only to professional people, and 2 only to actors on the speaking stage. Two homes limit their resi-

FIGURE 1.—ONE OF THE RESIDENTS OF AN EASTERN CHURCH HOME

dents to men who have attained a position of some responsibility and standing in the community. There are 15 so-called "widows' homes," which provide living quarters (in some instances charging a nominal rent, in others nothing), and in some cases light, heat, water and janitor service, but expect the residents to be otherwise self-supporting.

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Character qualifications are a very general requirement. Persons seeking admission to the home must be "respectable," "of good moral character," of "Christian character," or of good reputation. Several of the homes require references on this point. Temperate habits are a universal requirement.

Good health is also a general requisite, most of the homes requiring that the applicant be in fairly good health, taking into consideration his age, and free from mental, contagious, or malignant disease. In some instances a physician's certificate to this effect is required. This is done because the homes hesitate to admit persons who, from the outset, will need constant attendance and nursing. In case of illness after entering the institution, the home usually provides the physician and the nursing.[2]

Sex.—The old ladies seem to be much better provided for than the old men. Of the 1,034 homes reporting on this point, women are admitted to all but 59; in fact 328 homes admit women only. The 59 above noted are restricted to men only. Inasmuch as separation of aged couples is a special hardship to those who have spent their lives together, it is interesting to see that 608 homes, or nearly 60 per cent, admit not only both sexes but married couples as well. Of all the groups studied, the fraternal organizations are the most considerate in this respect. Individuals of both sexes are taken in 39 homes, but they must come as individuals and not as couples. The details are shown in the table following:

TABLE 10.—ENTRANCE REQUIREMENTS AS TO SEX AND CONJUGAL CONDITION

Sponsoring organization	Homes admitting—				Total
	Men only	Women only	Both sexes	Both sexes and married couples	
Federal Government (soldiers' and sailors' homes)	8		1		9
State governments:					
Soldiers' homes	18	4		22	44
Other homes	1			1	2
Labor organizations	1		2	2	5
Religious denominations	3	85	19	286	[1] 393
Religious philanthropic organizations	2	6	1	[2] 39	48
Religious fraternal organizations				1	1
Fraternal organizations	2	10	2	88	102
Nationality groups		1	2	29	[3] 32
Various organizations	2	20		[4] 16	38
Private groups	22	202	12	124	360
Total	59	328	39	608	[5] 1,034

[1] Not including 2 which did not report on this point.
[2] Including 1 which takes women and married couples.
[3] Not including 1 which did not report on this point.
[4] Including 1 which takes men and married couples and 1 which takes women and married couples.
[5] Not including 3 which did not report on this point.

Age.—Sixty-five years is the minimum age of admission most commonly set, followed by 60 years. Two homes set the age limit as low as 45 years and one home as high as 80 years, while 250 have no fixed age limit. Here again, the fraternal organizations are the most liberal of all the groups (except the State and Federal Govern-

[2] For a discussion of medical care, see pp. 28 and 60.

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ments), need rather than age being the criterion for entrance. The age limits set by the different groups are shown in Table 11:

TABLE 11.—MINIMUM AGE OF ADMISSION TO HOMES FOR THE AGED

Sponsoring organization	Number of homes setting minimum age of admission at—								No age requirement	Total
	50	51 to 59	60	61 to 64	65	66 to 69	70	Over 70		
Federal Government (soldiers' and sailors' homes)									9	9
State governments:										
Soldiers' homes	4		3	[1] 1				[2] 1	[3] 35	44
Other homes					1				1	2
Labor organizations			1		1				3	5
Religious denominations	9		[4] 153	[5] 1	132	[6] 1	[a] 20	[7] 1	73	[8] 390
Religious philanthropic organizations	1		21		[9] 23	[10] 1			2	48
Religious fraternal organizations					1					1
Fraternal organizations	5	[11] 2	18		9	[10] 1	1		[12] 66	102
Nationality groups	1		[13] 4	[1] 1	[14] 23		3			[b] 32
Various organizations			4		17		3		14	38
Private groups	[15] 5	[16] 4	95	[17] 2	169	[18] 11	26	[19] 1	[20] 47	360
Total	25	6	299	5	376	14	53	3	250	[21] 1,031

[1] 62 years.
[2] 80 years.
[3] Including 1 which takes women at 50.
[4] 1 takes women at 50 years.
[5] 63 years.
[6] 68 years.
[7] 75 years.
[8] Not including 5 which did not report on this point.
[9] 1 takes women at 60.
[10] 67 years.
[11] 55 years.
[12] Including 2 which require that the applicant be "old."
[13] 1 takes women at 55.
[14] 2 take women at 60.
[15] 2 at 45 years.
[16] 1 at 54 years, 2 at 55 years, and 1 at 56 years.
[17] 1 at 62 years and 1 at 63 years.
[18] 2 at 66 years, 2 at 67 years, 6 at 68 years, and 1 which takes men at 68 and women at 65.
[19] 73 years.
[20] Including 4 which require that applicant be "old."
[21] Not including 6 which did not report on this point.
[a] 1 takes women at 65.
[b] Not including 1 which did not report on this point.

Admission fee and other monetary requirements.—In general these homes are maintained for aged persons either with no means or with incomes insufficient for their full support. Some of the homes, notably those of the labor and fraternal organizations, even declare that no one shall be admitted except those who are indigent and unable, by reason of age, illness, or infirmity, to support themselves.

Nearly half of the homes (479) require no admission fee; 108 of these, however, are boarding homes of private groups or miscellaneous organizations in which the resident pays a weekly or monthly charge for board. Even allowing for these, it is seen that more than 35 per cent of the whole group require no money of the applicant. Of those which do require the payment of a specified amount at time of entrance, $500 is the most common sum required, but about 20 per cent charge less than this amount and about 40 per cent charge less than $1,000.

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TABLE 12.—MINIMUM ADMISSION FEES OF HOMES FOR THE AGED

Sponsoring organization	No fee required	Number of homes setting entrance fee at—								Total
		Less than $300	$300 and under $400	$400 and under $500	$500 and under $600	$600 and under $1,000	$1,000 and under $2,000	$2,000 and over	Fee varies according to means	
Federal Government (soldiers' and sailors' homes)	9									9
State governments:										
Soldiers' homes	44									44
Other homes	2									2
Labor organizations	5									5
Religious denominations	[1] 182	29	[3] 20	[4] 14	[5] 45	24	34	10	55	443
Religious philanthropic organizations	[2] 30									
Religious fraternal organizations	1									1
Fraternal organizations	100	[6] 1			1					102
Nationality groups	6	1	[7] 1		12	2	4	1	6	33
Various organizations	[8] 21		4	2	8	1	1	1		38
Private groups	[9] 79	[10] 49	[11] 60	[12] 22	[13] 76	[14] 35	25	3	[15] 11	360
Total	479	80	85	38	142	62	64	15	72	1,037

[1] Including 76 boarding homes.
[2] Including 2 boarding homes.
[3] Including 2 with fee varying from $300–$500 and 1 from $300–$600.
[4] Including 1 with fee varying from $400–$800.
[5] Including 1 with fee varying from $500–$1,000.
[6] $200 charged to social members (carrying no insurance in the order) and members of lodges outside of State where home is located.
[7] Including 1 with fee varying from $300–$500.
[8] Including 6 boarding homes and 1 widows' home.
[9] Including 23 boarding homes and 1 which requires $150 for burial.
[10] Including 1 with fee varying from $250–$1,000.
[11] Including 2 with fee varying from $300–$500.
[12] Including 1 with fee varying from $400–$600.
[13] Including 1 with fee varying from $500–$750 and 1 from $540–$5,076.
[14] Including 1 with fee varying from $800–$1,400.
[15] Including 1 whose fee varies according to age and 1 according to age and room.

Since the home which admits life residents contracts in consideration for this fee to furnish the resident with board, lodging, and laundry for the rest of his life in all instances, and often as a matter of fact furnishes medical care, nursing, and burial, it is at once evident that the entrance fee by no means covers the actual cost to the home. The resident may live only one or two years after admission. On the other hand, he may live for 15 or 20 years. One home studied whose resident population averages 60 persons, reports that of these one has been living at the home for 19 years, one for 21 years, one for 24 years, one for 25 years, and one for 37 years. The person entering this home pays a fee of $600 and transfers all property to the home. Another home has one resident who has been there for 20 years, another for 25 years, and another (just deceased) for 28 years. At a third home the inmate with the longest period of residence has been there for 17 years, but one who died last spring had lived at the home for 50 years.

In order to cover some of the margin between fee income and obligations assumed, it is a general practice of these homes to require the incoming resident to transfer to the home all (or a specified part) of such income or property as he possesses and to bind himself to turn over also any of which he may become possessed in the future. In return the home may bind itself to pay to the resident as long as he lives all or part of the income from such property or a certain rate of interest upon it. Of the 1,037 homes included in the study, 168 report such an arrangement with residents possessing property.[3]

[3] For rates of interest paid see page 29.

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Although charging an admission fee in ordinary cases, a large number of homes nevertheless accept persons without means, who fulfill all the other conditions, up to the limit of the resources of the home.

Some of the homes take temporary or boarding guests as well as life members, while 108 others are exclusively boarding homes. The latter are found only among the homes sponsored by the religious groups, miscellaneous organizations, and private groups. The widows' homes, furnishing only living quarters, and in some cases heat, light, and janitor service, have already been mentioned

The table below shows the rates charged by reporting boarding homes and by 13 others which offer the incoming resident a choice of life membership or boarding rates.

TABLE 13.—RATES CHARGED BY BOARDING HOMES FOR THE AGED

Rate	Religious organizations	Other organizations	Private groups	Total
Weekly rate of—				
Less than $5	4	3	1	8
$5 and under $10	18	2	2	22
$10 and under $20	1			1
Monthly rate of—				
$10 and under $20	[1] 5	1	3	9
$20 and under $30	[2] 16		1	17
$30 and under $40	[3] 20		3	23
$40 and under $50	6		[4] 3	9
$50 and over	3		6	9
Total	73	6	19	98

[1] Including 1 whose charges range from $16–$30 and 1 from $18–$22.
[2] Including 1 whose charges range from $20–$35, 1 from $20–$40, 1 from $25–$35, and 1 from $25–$40.
[3] Including 1 whose charges range from $30–$100, 1 from $35–$50, and 1 from $35–$60.
[4] Including 1 whose charges range from $40 upwards.

As is seen, the rates in the great majority of instances are extremely low, considering the benefits obtained. In nearly two-thirds of the homes, the rate is less than $40 per month and in more than 10 per cent less than $20 per month. Some of the homes are, however, institutions maintained for elderly people with some means who desire and can pay for quiet and pleasant quarters, with personal care, and their charges are correspondingly higher than those of a semicharitable type.

Other requirements.—As would be expected, nationality requirements are more common among the homes maintained by the various nationality groups than among those sponsored by the other types of organizations, just as religious requirements are most common in the church homes. American citizenship is a fairly common requirement, and among the private benevolent homes, residence in the city or county for a specified time.

The requirements as to personal property and clothing vary. Some homes require that the incoming resident be equipped with sufficient clothing to last for a year or two, and the fraternal homes quite generally require that clothing sufficient to last two years be furnished by the local lodge of which the resident was a member. Other homes furnish all clothing from the time the guest begins his stay at the home.

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Some homes demand that the resident supply his own bed linen or furnish his own room. Others go to the opposite extreme and prohibit his bringing with him any furniture, except possibly a favorite chair, etc. Here may be a clue to the reluctance of old people to enter a home, especially of those who have had their own homes and their own personal belongings.

Where the guest is required to furnish his room, the furnishings usually become the property of the home at his death.

Types of Persons now in Homes

SOME HOMES take only indigent persons; indeed one group of homes refuses admittance to those who have any means whatever, preferring to take only those whose situation is desperate. One such home which was visited had, at the time of the agent's visit, a man who had been brought to the home some four or five days before in a starving condition. His recovery was still uncertain. Other persons have been rescued from terrible conditions. The inmates of homes of this class are indeed forlorn, in most cases. These homes provide only the barest necessaries and practically no comforts, but at least they are a refuge where the old people are sure of being fed, sheltered, and nursed. It is evident in many instances that even in their best days they have never had many comforts. The refined look of others, however, makes one wonder what series of misfortunes or circumstances have reduced them to their present plight.

Inmates in the homes for the aged represent all walks of life. Some had been domestic servants whose entrance fee was paid by their mistresses, some had been farmers, some actors, some school-teachers, some music teachers, some had been in business or professional lines, some had been housewives, some sailors, some common laborers, etc. In a number of homes visited the former matron (now retired) was living as an inmate. One matron, still in active service, expressed the opinion that a home for retired executives of homes should be established.

The class and type of guests in residence varies from home to home. In some cases the character of the residents leaves something to be desired. This is apt to be true where the home is run by any organization of miscellaneous membership. Often in such cases the needy members are entitled to admission to the home by reason of their membership. Where this is true, of course, the home members are apt to include not only unfortunates but also those whose present condition is due to their own bad habits—habits which they bring with them into the home. Thus in one home the matron had to keep all the supply cupboards locked, as there were several inmates who would carry things off.

In other homes where a special effort is made to see that only persons of good character are admitted, and long membership in a church, certificates of good character, etc., are required, the result is a high type of guest and in some cases a type much above the average. In home after home the matron paid tribute to the class of residents there, saying what fine people they were.

The appearance of the residents also varies from home to home—in some wide-awake, sprightly, and cheerful, in some happy and even gay, in others resigned but not especially contented, while in others most forlorn in appearance.

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FIGURE 2.—GROUP OF RESIDENTS AT A FRATERNAL HOME

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The general level of intelligence does not appear high in some of the homes visited. Blank faces and vacantly staring eyes show the inert minds of the residents. This was especially evident in the homes in which no effort was made to arouse their interest. The inmates of a number of homes had no duties to perform, nothing to read, no games or other amusements—in short, nothing to take them out of themselves. Sleeping and eating were the sum of their existence.

In other homes where either the inmates were of better class or some effort was made to divert them, they were alert and interested in the happenings of the home and what is going on in the world.

In some instances the guests have afflictions or abnormalities which make them a problem. Thus one home visited takes only deaf people; among these are some who are also dumb and blind. In another home the guests are all blind. Several others were visited which had one or two blind residents and one had three cripples. There were also a number one or more of whose inmates were mental cases, requiring special care. These were in all cases harmless. Some of these were also helpless physically, but some were able-bodied and needed some restraint to keep them from wandering away.

In one home the four mental cases were in a small separate wing, with a nurse in attendance. Each room, in addition to the regular door, had a half door of lattice work which was locked at night to confine the patient but permit the nurse to see in.

In another home there were two old men locked in a room by themselves, one of whom had been helpless for seven years, and the other was mentally deficient.

Withdrawals and Dismissals

GENERALLY the home regulations provide for a period of probation of from three to six months. During this time a new resident may become a permanent life member only if he has shown himself acceptable during the probationary period. Even though accepted as permanent, almost all homes also retain the right to dismiss at any time an inmate who becomes insane, persistently refuses to obey the rules, becomes quarrelsome, proves to be a trouble maker, or is objectionable for any other reason.

One home makes the following provision in this connection:

> Should any of the members repeatedly and purposely violate the rules of the home, or show bad temper, intemperance, or become unmanageable, disturbing the peace of the home, etc., or in the opinion of the board of directors act in a manner detrimental to the welfare of the home, the board of directors reserve the right to dismiss them at any time, with the loss to them of all rights and claims; and their admission to the home is conditioned on this authority of the board.
>
> Any member who in the opinion of the board of directors shall be guilty of circulating reports injurious to the reputation of the home, criticizing and finding fault with its management, creating dissatisfaction or disturbance among its members, shall thereby forfeit his or her privileges and be dismissed from the institution.

On the other hand, a resident who is dissatisfied or unhappy may leave at any time, receiving any remainder from entrance fee and transferred property after deduction of a reasonable charge for board and lodging (usually at the rate of $6, $7, or $8 per week).

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One home observes in this connection:

The first six months are generally considered a period of trial residence. However, no guest is at any time under compulsion to remain, and the management reserves the right to request at any time the withdrawal of any guest whose presence disturbs the harmony and general happiness in such a group.

One home in New Jersey provides that in case of an inmate deciding voluntarily to leave the home within the period of one year after admission, half of the admission fee of $500 shall be remitted, the remainder being retained by the home to cover the expense incurred during the period of residence. Another also allows residents to leave the home if not satisfied, but requires payment at the rate of $10 per week for the time spent at the home. In such cases one of the Scandinavian homes retains a "reasonable sum" as payment for board and lodging, while another requires residents desiring to leave the home to give written notice and "satisfactory reasons" for leaving.

General Atmosphere and Spirit of Homes[4]

THE HOMES covered were of all degrees of merit as regards the general atmosphere maintained at the home, ranging from the most rigidly regimented system to those whose main emphasis is upon the maintenance of an atmosphere of the utmost liberty and homelike comfort. In some cases the rules of the home are of the most minute sort, covering all possible contingencies and providing rules to govern each situation. In such institutions the unfortunate inmate finds himself regulated at every turn. It is understandable, of course, that certain general rules are necessary for the orderly conduct of the home; also, that as some of the old people become childish or mentally or physically incapacitated, more direction is necessary than would be required for younger or more mentally alert persons. In some instances, however, institutionalism and regulation are carried to extremes.

Others are real "homes," where the residents are cared for lovingly and every care is taken to insure the happiness of the aged people living at the home.

Some of the homes are so concerned for the well-being and self-respect of the old people committed to their care that they avoid anything likely to convey to these charges the idea that they are in any degree recipients of charity. The tacit assumption is that the residents are being cared for, not as paupers, not as "charity cases," but as those whose labors during their productive years have entitled them, as a matter of right, to care in their helpless old age. One home, which is a purely charitable institution, always refers to the old people in the home as "residents," stating in this connection: "We endeavor to steer away from the stigma usually attaching to inmates of a charity old people's home." Other homes refer to the inmates as "guests," "members," or "the home family."

One home reports:

In planning a home for the aged, there has always been in this organization the ideal of a real home, such as loving children would build for much honored and revered parents.

Another remarks in this connection:

In outward appearance it (the home) resembles a country estate. Inside it is a "home" in which the aged men and women are honored guests. Homeless

[4] For further data on this point see p. 39.

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and friendless as most of them are when admitted, there is nothing in the conduct of the home to remind them of their misfortunes or lead them to feel that they are dependent on the generosity of others. Rather, they are encouraged to forget, and to feel that at last they have reached a haven of rest where they can await the final summons with tranquillity of mind and spirit.

Another states:

The home is conducted with the thought uppermost in mind that so far as possible dull routine and fetish observance of ironclad rules is to be avoided. Individuality is given free play and each member is impressed with the idea that he is to have as great a degree of liberty as he would have in his own domicile.

This from an institution with more than 100 residents.

Contrast with this the rules laid down in another home, which houses 24 persons:

All residents shall be required to conform strictly to the rules. They shall rise and retire at the time specified, keep their rooms in order, be neat and tidy in dress and person, and obey such directions as may be given them by the matron and committee.

Punctual attendance shall be required morning and evening at family worship.

The residents, except in cases of sickness, are expected to take their meals at the general table, and for sanitary reasons no one will be allowed to carry food or drink from the table to their rooms. Good manners will be strictly enforced at table.

The discipline of the home shall be strictly parental in its character. Obedience shall be required of the residents, and the order and decorum of a well-regulated Christian family shall be observed.

In case of persistent disregard of the rules, the committee reserves the right of dismissal from the home.

Duties of Residents [5]

THE MEMBERS of the home family are expected to be friendly, courteous, cheerful, prompt, and neat and to cooperate in every way possible to make the home a pleasant place of residence. They must obey the regulations of the home, and comply with the requests of the matron or superintendent. Aside from that their time is usually their own and they are free to do as they please.

In some instances, however, certain light duties are required of able-bodied residents, such as preparing the vegetables for meals, setting the tables, cleaning the silver, mending bed and table linen, making their own beds, etc. Of the 1,037 homes, 513 make this requirement. Sometimes such requirements are made for the benefit of the residents themselves, on the assumption that busy people are more contented and alert than idle ones. In other instances the home is poor and needs whatever help the inmates can give.

There are no service requirements in 426 homes, but in 51 of these voluntary assistance from the old people is encouraged. A few homes practice occupational therapy, encouraging the members to make articles of whatever kind they have the knack. Some of the homes sell these, and the proceeds, less cost of materials, are returned to those who did the work. Two homes have a toy shop for the men and one of these a general workroom for the women, and another home is planning to erect a workshop. Others which require no services nevertheless encourage the residents to perform such service around the home and grounds and pay them for their services.

[5] For data obtained in a supplemental study of ways adopted to keep inmates busy and contented see Monthly Labor Review for December, 1929.

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Although many homes encourage their residents to keep busy, making any little useful articles which may be sold, individual inmates are often forbidden to dispose of these articles themselves; this must be through the home. The following is a common provision in this respect:

> No inmate will be permitted to leave the institution to procure work, solicit assistance, or dispose of any article made by himself unless by special permission. All that is necessary for the comfortable support of the inmates of the home will be provided from the funds of the corporation.

Privileges of Members, and Benefits Provided

As BEFORE noted, the homes accepting life members contract to furnish board, lodging and laundry for the remainder of the resident's life. Many also furnish burial [6] in the plot owned by the home, while others do this only if there are no friends or relatives who will do so. As will be seen, the great majority of homes also furnish medical and nursing service.

The personal comforts provided vary from home to home. Some of the larger homes have sleeping quarters on the dormitory plan. Others have sleeping rooms accommodating two or three persons each. Still others provide each guest or couple with a private room; these of course are of all degrees of comfort and attractiveness, varying with the funds at the disposal of the management and the policy of the home. A few homes (mainly on the Pacific coast) have adopted the cottage plan; if an old couple, they are assigned to a cottage by themselves just as if they were living at home, if single people, three or four share a cottage, each having his private room. In this way "institutionalism" is avoided and the surroundings are much more home-like than is possible in a large building. The superintendent of one of these homes, a private, endowed institution which stands very high as far as benefits and comforts provided are concerned, says that of all the many advantages furnished at the home the one most appreciated and making for the greatest happiness is the separate living quarters provided.

Religious services are quite a general feature of homes for the aged, especially those of the church organizations. A considerable number of homes have a chapel in the building where such services are held. One home reports that "there is no service which so unites the family as the Sunday service." Even homes which do not have services on the premises make arrangements for attendance at local churches by those who wish to go, and morning and evening prayers and at meals are almost universal. One very large home has a resident minister, and another pays one of the ministers of the city $600 a a year to conduct services at the home.

Medical and nursing care.—Provision of medical attention and nursing care is very general. As already mentioned, fairly good health at time of entrance is an almost universal requirement of these homes. It is expected, in the natural course of things, however, that as time passes, the guests will become more and more infirm and will require more and more personal care and medical attention. Of the 1,037 homes covered, 962 (or 93 per cent) provide medical care when needed, and 171 employ one or more full-time resident physicians. A hospital

[6] In some instances a special fee collected at time of entrance is set aside to cover cost of burial.

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or infirmary department was reported by 75 homes. No question was asked on this particular point and doubtless a good many more homes which did not think to mention their hospital also have this feature. Some 674 homes have one or more resident nurses. Table 14, which follows, shows for each of the types of home the provision made for the care of the sick.

TABLE 14.—PROVISION OF MEDICAL AND NURSING CARE

Sponsoring organization	Number of homes covered in study	Homes furnishing medical care		Number having resident physician	Number with specified number of resident nurses								
		Number	Of these, number reporting hospital or infirmary		1	2	3	4	5	6	7	8 or more	Total
Federal Government (soldiers' and sailors' homes)	9	9	8	9	----	----	----	----	----	----	----	8	8
State governments:													
Soldiers' homes	44	44	16	30	27	4	2	----	1	----	1	6	41
Other homes	2	2	1	1	----	----	----	1	----	----	----	----	1
Labor organizations	5	5	4	1	1	----	1	----	----	----	----	1	3
Religious denominations and organizations	444	399	20	61	217	31	16	3	4	2	----	----	273
Fraternal organizations	102	98	11	27	54	6	5	1	----	1	----	3	70
Nationality groups	33	31	2	8	16	1	----	----	----	----	----	----	17
Various organizations	38	35	4	2	14	2	3	4	5	----	----	----	28
Private groups	300	339	9	32	177	32	15	4	1	1	1	2	233
Total	1,037	962	75	171	506	76	42	13	11	4	2	20	674

One home reports that about one-fourth of the guests require medical or nursing service, sometimes over a period of years, and another that of its 50 residents, 12 are blind, 8 are paralyzed, and 4 are feeble-minded, while 18 are over 95 years of age.

Such service as the above is costly, especially where full-time physicians and nurses are employed and a hospital unit is maintained. Some homes are even equipped to perform major and minor operations, while others give only ordinary medical care at the home. In the latter cases if the illness requires special or surgical treatment, the patient is removed to a local hospital at the home's expense. Practically all homes provide, however, that in case the resident becomes insane or afflicted with some incurable or malignant disease the home may have him removed to an appropriate institution.[7]

Where the services of the physician are paid for and are often required, this increases the per capita cost of operation of the home considerably. In many of the homes covered, however, particularly those whose work is largely charitable, one or more local physicians donate their services, and in some cases there are available to the home the services of a whole panel of general practitioners and specialists who give their time and service whenever needed.

Money benefits.—As already stated, a number of the homes pay the resident the income from property turned over to the home or pay a certain rate of interest upon it, thus insuring a person with some means a certain amount of spending money, even though small. Of

[7] For a description of the hospitals and infirmaries at the homes which were visited, see p. 60.

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the homes covered, 168 report such an arrangement. The rate of interest paid varies from 2 to 7 per cent, the most common rate reported being 4 per cent.

In order to give the guests a sense of independence and personal freedom, 137 homes make either regular or occasional small money allowances. Such money is used to cover tobacco, candy, small needs, and the purchase of any little article to which the resident may take a fancy. The allowances for this purpose are small, usually $1 or $2 per month, though in some instances they run as high as $5 or $10 per month, and 1 home pays each old lady an allowance of $1 per week.

The residents at State or Federal soldiers' and sailors' homes draw pensions which provide them ample spending money. Some of the homes for the dependents of soldiers, however, require that all or part of any Federal pension received must be turned over to the home.

Reception of visitors.—Many homes are open for visits by friends of the inmates all day and every day of the week. One home receives visitors at "all reasonable hours," another at any time except meal hours, and another at any time which does not "interfere with the arrangements of the home." Others have definite hours and days for such visits. Where there are such restrictions the hours of 2 to 5 p. m. on specified days are usually those set. One home allows the inmates to receive their friends only from 2 to 5 p. m. on Wednesdays and Saturdays; it specifically prohibits visits on Sundays. Such a provision against Sunday visits is unfortunate in that it practically bars visits from working friends whose only free day is Sunday.

One home forbids the members to receive visitors in their rooms, requiring that these be entertained in the general living rooms.

Some homes specifically forbid the inmates to invite a visitor to remain overnight or to a meal. Others allow the latter, but make a charge for the meal so served, the price usually being 25, 35, or 50 cents. Still other homes have set aside a special bedroom for visitors, especially those coming from a distance. "Visitors' rooms" are usually found only in homes located in the country districts or in the suburbs, where hotel accommodation is not easily available.

Visits by inmates.—As a general thing, able-bodied inmates are free to come and go throughout the day—to call on their friends, go shopping, go to the movies, etc. In such cases, however, they are expected to return by nightfall unless some younger person is with them, or by the closing hour at night. (The closing hour is usually 9 or 10 p. m., at which time all inmates are expected to be in their rooms with all lights out.)

One home, which has a nominal closing hour of 10 o'clock, does not in practice enforce this rule. Most of the residents are church members, and many church entertainments and other affairs which the guests like to attend are not finished by that hour. The home has therefore adopted a plan by which each person who is going out for the evening writes her name on a tablet in the front hall. The light in the hall is left burning and the door unlocked. As each returns she crosses off her name, and the last one in locks the door and turns out the light.

In another home each resident has her own key to the front door and comes and goes as she pleases. As these old ladies are great bridge players, this privilege is greatly appreciated.

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Some homes require that permission to leave the home be obtained from the matron, others merely that the latter be informed of the departure.

These regulations are adopted as safety precautions, as in many instances the old people do not see or hear distinctly, and the home is afraid of accident.

It is a practically universal practice among the homes to allow guests to go away for a "vacation"—sometimes for an extended period—to visit relatives or friends. In one home five old ladies saved their pensions and spent a week at a nearby ocean resort. Such vacations are found to be beneficial both for the home and the guest. One home which has plenty of money will pay for the transportation of any guest who wishes to visit his relatives.

Recreation.—As one of the measures to insure the contentment and happiness of the residents, many homes, or the organizations sponsoring them, make a special attempt to provide recreation of various sorts. It was interesting to see how widespread this attempt was and how varied the recreations provided. Of the 1,037 homes, covered, 723 report that recreation of some sort is provided.

The Federal soldiers' homes are especially active in this respect, as would be expected considering that many of their residents are men young and restless and with a keen zest for life and amusement. The strictly old people's homes are not lacking, however, though many which might be disposed to furnish recreation are hampered by lack of funds. Of all the groups of homes (aside from soldiers' homes) recreation is most generally provided in the trade-union homes. All of these have recreational features. Of the larger groups, recreation is a most common feature of the church, fraternal, and private homes, where in from 70 to 75 per cent of the cases an attempt is made to furnish diversion for the residents.

The amusements provided are of the most varied sort, the most popular being motion pictures, entertainments of different kinds, and the radio. Other recreations (in diminishing order) are cards, billiards, musical programs, rides or outings of various sorts, reading, lectures, other games (pool, bowling, checkers, chess, croquet, golf, and quoits), parties, picnics, hunting, fishing, boating, and dancing. Some homes make a regular practice of celebrating the birthdays of the residents, either singly or by having a joint party in honor of all those whose birthdays occurred during the month. One home has an annual ball, one gives occasional theater parties, and one takes the guests to the opera.

The residents of several of the homes visited are admitted free of charge to the motion-picture theaters in the vicinity, and the guests at one actors' home have free entrée to all the legitimate theaters in the city.

Quite a few of the homes are situated on the shores of or near by a lake, and in such cases boating and fishing are a regular diversion of the able-bodied residents.

Smoking, lounging, and game rooms and sun parlors are a common feature of the larger homes. One private, endowed home has a library and smoking room, swimming pool, billiard and pool tables, bowling alleys, shuffleboard, and other games such as chess, checkers, cards, etc., and a dance hall. Motion pictures are shown at the home,

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and during the season members have a yacht trip once a week on the bay on which the estate fronts.

In some places there is a good deal of local interest in the homes, especially those which are dependent upon the philanthropy of the local citizens. The clubs and other organizations in the town become interested and in some cases make it their duty to see that the old people are made as happy as possible. Where the home is sponsored by a local church or by a fraternal or other organization, that organization usually looks after the recreational as well as other needs of the home guests. Often members of theatrical troupes or concert artists appearing at local theaters give a performance or entertainment for the old people.

Supplementary Activities of Homes

A FEW homes, all but one of which are in Massachusetts, also give outside assistance to persons in their own homes. One regards this service as a most important feature of its work and one well worth extending; the funds available for the purpose obviate this. Another has a "field service," through which practical aid and advice are given. One of the points most often raised against old-age pensions and outdoor relief is that the persons who need such assistance need it because they are poor managers of what money they have had. Such an argument, of course, ignores all the misfortunes and other causes of poverty and need. But one of the services this home is giving to the persons it aids is the planning of their budget to fit their incomes; in other cases where the beneficiaries are obviously incompetent to handle money it does so for them.

Maintenance and Cost of Homes

NATURALLY, besides the income from entrance fees and transferred property, the main support of homes operated by a specific organization is the organization itself. The fraternal organizations, for instance, make a special assessment on the membership or meet the cost of maintenance out of the general funds of the order; these homes, as already noted, make no charge for admission,[8] the entire cost being met by the organization. The cost of the soldiers' homes is of course borne by the State and Federal Governments, and those of the labor organizations by the union or unions which erected the home. The homes run by the church organizations and national groups are often only partially supported by the organization, being dependent upon contributions from individual members or even upon the citizens for assistance in meeting the annual budget. This is true to the greatest extent among the private homes, where the problem of making ends meet is perennial and pressing. Not only do many of the homes find it difficult to supply the absolute necessaries, but desirable projects and benefits have to be postponed indefinitely. "Lack of funds" is a widespread complaint.

In some instances a certain amount is received from the community chest. In other cases, various means are resorted to in the attempt to meet the budget. Benefits, bazaars, card parties, showers,

[8] Except in 2 instances; there are 101 homes in this group.

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membership drives, etc., are among the measures adopted. Many homes hold an annual "donation day." Gifts in kind often form a considerable item in the upkeep of the home. These may range all the way from a box of toothpicks to a set of furniture or 100 pounds of meat, but they are all acceptable.

A good many of the homes, particularly the private ones, were established under the terms of a will, the bequest consisting of the donor's residence, or of a more or less considerable amount of money, or both. Others are trying to build up endowment funds, inviting persons to leave their money or property to the home. In this way a good deal of property has been acquired by the home, the income from which forms a considerable proportion of the home funds. The church homes seem to have been particularly fortunate in this respect. Homes amply endowed are of course relieved from the hard struggle for existence which many of the less fortunate institutions are having, and can support their aged charges in comfort and give the many additional advantages that money can buy. In some instances, however, homes have started with what seemed an adequate sum at the time, but have found this sum growing more and more inadequate. Altogether, the proportion of homes which can say, as one home did, that the funds of the home are "ample and sufficient," is small.

Many homes own considerable property, and a number operate farms in connection with the home. In this way the home is supplied with some or all of its fresh vegetables and small fruits, and in some instances there is a surplus which is sold on the open market. One home last year had under cultivation more than 1,700 acres (most of which was left to the home), and the proceeds from the crops covered a large part of the expenses of the institution. Another owns some 2,700 acres.

The table following shows for the various groups of homes the lowest, highest, and average per capita cost of operation. It is seen that, of all the homes, those of the labor organizations had by far the highest average cost of operation, while the least amount per person was spent by the religious denominations and nationality groups.

TABLE 15.—PER CAPITA COST OF OPERATION OF HOMES FOR AGED

Sponsoring organization	Per capita cost		
	Low	High	Average
Federal Government (soldiers' and sailors' homes)	$391.25	$764.74	$485.69
State governments:			
Soldiers' homes	55.50	1,575.00	501.94
Other homes	418.18	475.93	457.57
Labor organizations	830.73	837.98	834.35
Religious denominations	83.33	1,279.85	366.94
Religious philanthropic organizations	136.14	1,631.83	506.85
Fraternal organizations	33.33	911.24	457.03
Nationality groups	201.47	979.17	345.94
Various organizations	156.25	1,000.00	444.26
Private groups	118.30	2,290.00	454.77
All organizations	33.33	2,290.00	437.57

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Table 16 shows the homes classified by number of residents and by annual per capita cost of operation:

TABLE 16.—PER CAPITA COST OF OPERATION, CLASSIFIED BY SIZE OF HOMES

Annual per capita expense of operation	Homes having classified number of residents							Total
	Less than 25	25 and under 50	50 and under 75	75 and under 100	100 and under 200	200 and under 500	500 and over	
Less than $100	3							3
$100 and under $200	20	12	6	2	8	4	1	53
$200 and under $300	34	47	17	7	17	4		126
$300 and under $400	55	51	27	15	24	5		177
$400 and under $500	46	38	23	9	20	8	3	147
$500 and under $600	44	32	13	8	14	7	2	120
$600 and under $700	28	16	4	6	3	1		58
$700 and under $800	16	9	4	1	3	3	4	40
$800 and under $900	8	10	1	4		2		25
$900 and under $1,000	13	2	1	2				18
$1,000 and under $1,200	6		1				1	8
$1,200 and under $1,500	4	1		1	2			8
$1,500 and under $2,000	4							4
$2,000 and over	2		1					3
Total	283	218	98	55	91	34	11	[1] 790

[1] Not including 229 homes for which operating expense was not reported and 18 for which neither average number in residence nor operating expense was reported.

Administration of Old People's Homes

SINCE MOST OF the data in this study had to be gathered by mail, the returns gave no indication of what the homes themselves were actually like. In order, therefore, to gain some idea of the physical conditions in a representative group of homes, it was decided that an agent should visit every home that could be found in a specified area. The homes in the States of Maryland and Connecticut and the eastern half of Pennsylvania were covered in this way, as well as four homes in New York and one each in New Jersey, Colorado, Illinois, and Tennessee, so that altogether some 150 homes were visited. The remainder of this chapter is based upon the observations at the homes visited.

The homes visited included the following:

	Number
Federal homes	1
State homes	2
Religious homes	74
Fraternal homes	13
Homes of nationality groups	2
Trade-union homes	3
Private homes	52
Other homes	4
Total	151

Private homes.—The so-called "private homes" may be divided into two classes: Those established under the terms of a will and supported by the funds made available thereunder; and those whose support is derived from contributions from citizens of the community.

In the latter case the home is usually started by a group of citizens who, acting as incorporators, provide for the formation of a "home association" to which any adult citizen of the community is eligible,

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upon payment of prescribed membership dues. Often several classes of members are constituted, based upon amount of contribution. Thus one home has five classes of members: Annual members paying yearly dues of $1; contributing members, consisting of those paying yearly dues of not less than $10; sustaining members, consisting of those paying yearly dues of $25; life members who have paid $100 or more; and honorary members elected in recognition of "interest in or services rendered to the home." Usually, however, there are only two or three such classes.

This association meets once a year, at which time a board of "directors" or "managers" is chosen, generally for terms of one year. Sometimes provision is made for longer terms, part of which expire each year, making the board a continuing body. The number of directors or managers varies from home to home, ranging from 10 or 12 to as high as 60.

The full board of directors holds regular meetings at quarterly or monthly intervals and special meetings at such other times as is necessary.

Generally the directors are empowered to choose from their own number the officers of the association—usually president, one or more vice presidents, secretary, and treasurer. Sometimes, however, the officers as well as directors are elected at the annual meeting of the members of the association, but in such cases the officers are almost always members of the board by virtue of their office. These officers are charged with the usual duties pertaining to the position.

The board of directors is usually given "entire charge of the affairs of the home," with power to transact all its business; to appoint and dismiss the matron or superintendent of the home, as well as the other employees, and to fix their salaries; and to pass upon applications for admission. In practice, however, some of its powers are delegated to others. This is done because the number of directors is large and sometimes unwieldy, and the meetings are at wide intervals. It is the usual practice for the board to choose (generally from its own number) certain standing committees which meet frequently and which are charged with the practical carrying on of the current affairs of the home. The president is usually an ex officio member of all committees, but in some cases has no vote.

In most instances these committees include: An executive committee generally composed of the officers, which is given general charge of the home; a finance committee which has charge of the securities, funds, etc., and their investment; and an admission committee which interviews all applicants for admission, investigates their circumstances, sees to their having a physical examination if the rules require this, and reports to the directors.[9]

Although the purchases of food are generally made by the matron, some homes have a committee which buys all the provisions. Some also have a clothing or wardrobe committee which takes charge of all gifts of clothing for the home and is in charge of all sewing done for it.

One home association has a committee which assigns the bedrooms in the house of the various guests. It also has a "health com-

[9] A variant of the above practice is that of electing not only a board of managers or directors, but also a board of trustees, the former having active oversight of the conduct of the home and the latter having charge of the finances. Some homes have not only a board of trustees which has the powers usual to the board of directors but also a board of managers, delegating to the latter the duties customarily performed by the various committees.

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mittee," which "shall visit and provide for the comfort of the sick, purchasing necessary medical supplies; in event of death shall take charge of their effects, give public notice and make all necessary arrangements for burial."

Other standing or special committees, frequently but not universally found, include a visiting committee which is charged with "keeping itself informed as to the condition and conduct of the home and the welfare of the residents," and one or more of whose members visit the old people at the home once every week or two,[10] "to give such encouragement and advice as the circumstances of each may seem to require"; a committee on household supplies; a committee on collections of contributions (sometimes called "ways and means committee"); a committee on religious instruction; an auditing committee; committee on rooms and property; committee on buildings and grounds; entertainment committee; committee on discipline, etc.

Sometimes, also, an advisory committee of citizens is provided for, consisting of representatives of the various churches of the locality, or of other organizations which give support to the home. In this way the churches or other organizations are brought into contact with the home and see its needs.

Two homes have a self-perpetuating board of trustees which each year chooses a "board of visitors" to carry on the operation of the home.

In the case of homes whose sole support comes from the legacy of the founder of the home, there is no home association. A board of trustees is usually appointed under the will and these, while having control of the home funds and general oversight of the conduct of the institution, usually select for the actual conduct of the home a board of managers, usually women, who perform the duties of a board of directors with power to appoint committees, etc.

Fraternal homes.—The fraternal homes are generally administered through a corporation whose powers are vested in a board of trustees representing the supporting organization. Thus the Masons' and Odd Fellows' homes are usually supported by the grand lodge of the State, which therefore either controls the board or is represented upon it. In the latter case provision is made for the representation of the local lodges. In the case of a national home, like that of some of the other orders, the national grand lodge through its board of trustees controls the home.

As in the private homes the actual duties are delegated to committees appointed for the purpose.

Homes of religious groups.—The machinery of administration of the homes of religious groups varies according to the degree of support and control by the religious organization. Where the whole support comes from the church organization as such the home is usually administered through a board of trustees elected by the annual meeting of the church conference. In other cases where the financial connection is not so close a separate association is formed whose membership consists of the individuals who are members of the churches; the various churches of the denomination in the district may also be admitted as members. Annual dues are paid in each

[10] In one home, a member of the board of managers visits the home every day.

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case in amounts varying according to the class of membership taken out. Under this latter arrangement the directing board is elected by the members of the association, the procedure, from this point on, being the same as in the private community homes, except that in some cases where churches are members there is a limit upon the number of directors which may be elected from any one of the member churches.

Some of the homes are supported by some or all of the Protestant churches in the city, in which case the board of directors includes a representative from each.

In the case of many of the Catholic homes, the entire conduct of the home is carried on by a church order. In such cases the Mother Superior of each home has practically a free hand, subject to some oversight by the order.

Handling of Complaints

One of the important committees is that which is called variously the "welfare committee," "complaint committee," "house committee," or "visiting committee." This committee is the safety valve of the members of the home, for to it they may air whatever grievances they may have or think they have.[11] Tact is the essential qualification of this committee, for it must steer a middle and impartial course between matron and guests. One of its hardest problems is to determine what complaints are justified. Some of the old people are subject to delusions of persecution, and fancy all sorts of wrongs and neglect. In such cases the committee must satisfy itself that there is no basis for the accusations made, without giving offense to the matron. The chairman of one such committee told the investigator of such an instance. The committee was a conscientious one, taking its duties seriously. Consequently its members were much shocked when an inmate drew aside one of their number and said, "Don't tell anybody, but they haven't given me anything to eat to-day." "Why, Mrs. H.—," the member said, "Are you sure? Stop and think, now. Haven't you just forgotten? You surely must have had something to eat." "No, I didn't," the old lady said. "They didn't give me anything all day. But don't tell anybody." Investigation proved that this tale was a figment of the old lady's imagination, and this incident marked the beginning of a progressive decay of the faculties of the complaining guest.

On the other hand, the committee can not ignore any complaint, however trivial, for fear it may prove to be justified. It should be remembered that the old people are, for all practical purposes, in the power of the matron and should she be of an undesirable type this is a serious matter. One home well furnished but looking singularly bleak and uninhabited for all its good furniture, was visited in which it is doubtful if the guests would dare to complain even to the committee, so fearful were they of the matron, and so afraid of their consequent treatment by her if they complained.

The Home Matron or Superintendent

In general the home is under the direction of a matron. The matron is responsible for the running of the home, the meals, and the general

[11] In some cases there is no committee for this purpose; complaints are submitted directly to the board of directors at its regular meetings.

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welfare of the inmates. In larger institutions she may work under the direction of a resident male superintendent; though there are exceptions to this, in such cases it is a general practice to hire a married couple, the husband acting as superintendent and the wife as matron.

The matron holds the "key position" in the home. Her duties are many and various. In the small homes she does the greater part, if not all, of the work. True, the old people usually give what help they can. It is a general practice for the inmates, who are able to do so, to care for their own rooms, except when these are given the (usually) weekly thorough cleaning, and the matron is therefore spared this part of the work. The help of the guests is uncertain at best, however, for they may feel able to help one day, and feel ill the next. But the household duties go on forever.

Homes were visited in which the matron also acts as cook; also several in which she even does part of the laundry work. In one home, in addition to her other duties the matron makes all the butter for the home family of about 60 persons. In another home, which was visited during the housecleaning season, a man and his wife and son do all the work. The man is a practical farmer whose whole time is absorbed in the farm, while the wife acts as matron. At the time of the visit she was doing the cooking and other housework for a family of nine old men and was trying to clean house in the intervals. The son, a boy of high-school age, cares for the yard and chickens.

The larger the home, of course, the more assistance is given the matron. A cook and one or more general helpers are employed; in some cases a "housekeeper" who, either personally or with helpers, attends to getting the kitchen work and general housework done.

Usually the laundry work (or a greater part of it) is done in the home, and some effort is made to lighten this work. Where the home was located in a country district and electricity was not available or was too expensive, instances were found in which the ironing was being done in the kitchen, the irons being heated on a coal range. Electric washers and electric irons are practically universal, however, and many homes have either a hand or electric mangle for the flat work. Extractors are also becoming a fairly common appliance in the home laundries.

Only about half of the homes have resident nurses, and where there is no nurse the matron is expected to act as nurse in cases of slight illness. But this becomes a serious additional burden in those homes where most of the other work is done by the matron; especially is this true where the patient requires care at night. One matron who had had a good deal of nursing to do in the past few months and who was on the point of resigning because she could not stand the work, said: "You can stand it for one or two nights, but after that its too much."

In one home caring for both children and old people the matron (a registered nurse) has given personal care to one inmate who has been bedridden for four years in a room adjoining that of the matron. This old lady has softening of the brain and is completely helpless. But so well has she been cared for that she is otherwise in good condition and without a bedsore.

It is a general practice, however, in case of extended illness in homes which have no resident nurse, to call in a nurse to care for the patient.

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Even in such cases the matron must assume part of the burden, for the nurse can not be expected to work day and night.

But aside from the practical work of the home, the matron has very important functions to perform. The happiness and well-being of the inmates are in her hands. From their point of view she is the all-important part of the home, for she can make it a real home or a place of torment for them. An attractive personality, endless patience and tact, ready sympathy, and a real interest in the guests as individuals—these are indispensable in the matron if the institution is to fulfill its purpose of being a home. To have the bodily comforts provided is good, but these old people need something more. They are like children in their need of attention and affection, and even luxury without these is barren to them.

That the matrons are, to a surprising degree, making the homes real homes is worthy of note. It should be emphasized here that the matrons of the homes visited (with some few exceptions which stand out by the very reason of their infrequency) are a most remarkable group of women. Most of them are women of middle age or older, women of experience, and in many cases women formerly of some means who have lost their husbands or their money, or both. In several instances they had had training or experience in social work of various kinds. Quite generally they were interested in doing their jobs as efficiently as possible and had been at some pains to find out how other matrons were meeting their problems. One matron spends her vacations visiting other homes, to get "pointers."

A sense of humor is a great asset in this work, and most of the successful matrons are gifted with this. One matron said she'd "die the death of seven rag dolls," if she couldn't see the funny side of life in the home. Another is writing a book on her life in an old ladies' home.

Almost invariably the low-grade matron, the dreary home, and the dull-looking inmates were found together. The dreariness of the home was not a matter of furnishings or material comforts, necessarily. Some of the shabbiest homes were the happiest. It usually meant that the matron didn't care or know how, or lacked the "homemaking touch."

The success of the matrons, generally, is all the more noteworthy when their problems are considered. The old people enter the home with all their habits formed and must be accepted as they are. Many are cheery and lovable, but many, also, are crabbed, irritable, and crochety. There are some whom it is impossible to please and these, strange to say, are usually those who have had the least before coming into the home. Especially as they get along in years they get "notions," perhaps even ideas of neglect and ill-treatment. As one matron said: "They are just like children, but with this disadvantage: That you can't discipline them as you would a child." Some are unreasonable and have an exaggerated idea of the advantages to which their entrance fee entitled them. Some try to interfere with the servants and to "boss the house," forgetting they are no longer in their own homes.

In many cases the matter of discipline or correction of the residents is in the hands of a committee; the matron may report any repeated infractions of rules or any unbecoming conduct on the part of the guests but she can take no action. In other instances the matter is

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entirely in her hands. This is unfortunate, however, for as already stated, she has the power to make life very unpleasant for the inmates if she cares to, and can do this even when she can take no openly disciplinary measure. Where she is allowed the latter function the guests can only appeal to the board of directors, if they dare.

Many matrons assume little or no authority over the inmates, but treat them merely as fellow residents presumably trying to make the home as pleasant as possible. In one home the matron is called the "hostess," and she assumes her position to be that and nothing more. One matron, a superior woman of alert intelligence and understanding, who had had a good deal of experience in many lines of work—all dealing with people—said the idea of old people having to submit to regulation and discipline was abhorrent to her. Others, while not expressing themselves on the matter, evidently take the same view, and allow the guests all possible latitude consistent with peace and order.

Other matrons, however, feel that their position is one of almost parental authority, and act accordingly. In one home visited, one old lady had just been released from her room after two weeks' confinement there as punishment for fault finding. In another the guests were obviously in fear of the matron, a coarse overbearing woman who was nevertheless all smiles in greeting a committee from the church which supports the home.

Generally, the matrons treat the residents tolerantly and with a genuine desire to visualize their point of view. In a few cases, which were outstanding because of their small number, the guests were spoken to and ordered around with no consideration for their feelings whatever. One superintendent, a conceited, swaggering man, spoke of the residents, in their hearing, as "hogs," saying that the men who went to such homes were all "bums" and the women all "dope fiends." The feelings of the inmates at hearing themselves so characterized can be imagined.

While the spirit of some of the old people in these homes has been broken to the point of humility by their position, the humiliation of people of spirit who find themselves exposed to such treatment must be a constant thorn to them.

While there are undoubtedly cases in which guests are hopelessly disagreeable and nothing can be done with them, in general it is true that to a great extent the residents reflect the attitude of the matron toward them and the home. If she loves them, they love her, and show it. Where no interest is taken in them, they take no interest in themselves. In one home visited the old ladies had formerly gone around with their hair uncombed, their shoes unbuttoned, wearing kitchen aprons all day, etc. The matron said that when she came into the home they were the "bluest looking lot of people she ever saw." By a word of praise or interest here and there, a suggestion as to how pretty white hair is when it is well cared for, etc., a change of attitude has been effected that is surprising. The guests in this home now take pride in dressing themselves up and looking their best. They go in for all the little fads—shoulder knots of flowers, etc.—and have even begun to take an interest in current events. They read the newspapers and the new books, and can talk intelligently on what is going on.

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This is in direct contrast with another home, filled with apathetic old people of both sexes, who, according to the superintendent, feel that they are simply there to "await the end."

One Jewish home was visited whose matron was a middle-aged Irish woman. She had been in the home for 30 years, and had a heart full of love for the old people. They were like well-loved children to her. They, on their part, quite plainly adored her. Most of them were so old as to be childish and need a good deal of direction and advice about such serious matters as whether an extra wrap is necessary to wear out upon the porch on a sunny day. All of which she gives patiently.

In another home, caring for nine old ladies, the matron had been called away unexpectedly and the bureau's agent was shown through the home by one of the guests. This was a delightful place. Everything was shining with cleanliness. The old lady guide said the guests "just loved" it there and thought the matron was perfect—so thoughtful and considerate. They, to show their appreciation, tried to be as little trouble as possible, and took pride in keeping the tablecloth spotless, to help the matron.

The matron of one of the most homelike places is a spirited and unfailingly humorous person, and she has managed to infuse her "never say die" spirit into the residents. They are the most alert and sprightly group found anywhere, and not one is younger than 76 years of age. She is on the most familiar terms with them, calling one "Dad," another "Ma," another "Auntie," and so on. They think she is lovely because she is never "stiff" with them, as they say. The home atmosphere is remarkably good. Practically all the light work is done by the guests and they are busy and happy, taking an interest in all the church affairs and in what is going on generally.

Another problem faced by the matron is that of so many masters. The matron must be able to work successfully with the various committees. In some homes the matron has practically a free hand; she works on a budget, purchases the provisions and even minor household equipment, and hires and fires the other employees. In other instances, however, her authority is much restricted; there may be a committee which buys the groceries and household supplies, another which assigns the bedrooms, another which visits the home to see if there are any complaints, etc., while the hiring and firing of employees is done by the board of directors. While there is nothing that will keep a matron "on her toes" more successfully than the knowledge of a good live committee on the job, nevertheless such strict and constant supervision (even amounting to unwarranted interference in some cases) is likely to prove decidedly irksome to a capable woman of spirit. "Oh, these committees!" said one highly intelligent and successful matron. "They nearly drive me mad. My friend Mrs. D. [matron of an endowed home in the same city] can thank her stars she has only one man to please."

In one large institution several rooms on the first floor are reserved for the use of the directors, each of whom has a key. The superintendent says he often wakes up in the morning and finds that one or two of the directors have arrived unexpectedly during the night.

In another home a committee member will drop in at odd times—perhaps in time to take a meal there—just to be sure everything is going on as it should.

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Not all the committees are so active and interested as those just cited, however. The home association of one institution has a committee that comes to the home about once a year "to see how things are going, and whether there are any complaints."

Physical Conditions at the Homes

Location of Homes

OF THE HOMES visited, all but 11 were in or just outside some city or town. These 11 were situated in the country, some distance from any settlement, and in one or two cases so secluded that they could be reached only by automobile, there being no regular means of transportation. In several instances these country homes had a beautiful location. One such was in the center of an exquisite little valley, which at the time of the agent's visit, was lovely with blossoming orchards. Another stood on the ridge of a chain of mountains, from which there was a splendid view of the surrounding country. But such homes, while peaceful and healthful, have the disadvantage of being too removed from settlements to permit of easy access by the friends of the inmates. This is a great disadvantage in the eyes of many old people. There were in fact several instances in which a home, located in a neighborhood which had run down since the establishment of the home there, was planning on removal to the outskirts of the city where a better and more spacious site could be secured. In nearly every instance the move was vigorously opposed by a majority of the old folks in the home, on the ground that while the present location was poor, at least it was handy and easy for their friends to drop in for a visit.

Of the homes visited which were in towns or cities, about 70 per cent were in a good neighborhood or location (and in some 30 cases the location was excellent). In about 25 cases the neighborhood had been good but had run down considerably, in 13 cases it could be definitely classed as poor, and in 4 cases as very poor and altogether unsuitable. In one home of the last-named class the home was an old house in the wholesale district of the city, in another case the district in which the home was had become the manufacturing district, and in a third instance the neighborhood was known to be the rendezvous for the roughest and most lawless classes in the community. One home stands on the end of a precipitous hill at the foot of which are railroad tracks and a factory which emits black smoke all day, so that the air is filled with it. In other cases the neighborhood was neither bad nor good, but simply dingy and most unattractive.

In the great majority of cases the homes visited showed evidence of a desire to secure the best possible location for the home. Many of them were in the best residential sections, on wide shady streets, often overlooking a park or lake and in several instances a river. In some instances the location was superb. One such home, for instance, located on a broad plateau in the bend of a beautiful river; and the porches of the home afford a wonderful view of the river for miles, with the mountains rising on either side. Back of the home rises a mountain the springs of which supply the home with pure, ice-cold water. To the right of the building is a lovely little lake and a waterfall. The home grounds are at the southern edge of a village

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of several thousand people. In another place there is a group of homes all overlooking a beautiful park; one of these homes faces the park in front, while its rear grounds adjoin the rolling land of a country club. Another is situated in a leafy suburb and the home faces a wide river where the university boat races are held, affording the old people a source of interest. Still another is built on the top of a hill overlooking a small town; its grounds are beautiful with flowering shrubs and enormous pine trees, and its porches afford a beautiful view over the rolling countryside for miles around. This home and grounds were peacefulness personified. A number of other homes are so situated as to command a view of the mountains.

Home Buildings

The buildings in which the old people are housed are of all sorts, ranging from dingy, run-down buildings which were hopeless from the point of view of sanitation and renovation to new fireproof buildings shining with cleanliness and equipped with all modern conveniences.

Many of the smaller homes are occupying ordinary dwelling houses, some in good repair, some not. Some have begun with a small house, and as the home family grew in numbers have either added a wing here and there to the original building or have moved to a larger building. A number of homes now occupying old buildings are planning to remove to a new home in a better location.

In a few instances the arrangement of rooms could be improved upon. Thus one home, which has a dormitory for the men, has opening off from the corners of the room four rooms for married couples, the only means of ingress and egress from these rooms being through the dormitory. In another the upstairs porches could be reached only through the toilet rooms. In a third the pressing and sewing room (or "handy room") opened off the reception room which was at the right of the front entrance. In another the infirmary was located on the first floor between the general living room and the dining room.

These, however, were the exceptions. Generally the arrangement of rooms is very good.

In two of the States whose homes for the aged were visited the State requirements as to safety and sanitation must be complied with and inspectors visit the homes to see that this is done. As a general rule the new buildings are of fireproof construction, but some of the old buildings are not, and a number of homes were visited which had had to construct a special fireproof tower with staircase opening onto each floor of the home to provide a means of escape in case of fire.

In one home whose family is drawn from a steadily decreasing group, the guests now occupy only one of a number of the buildings formerly used. The building they are in is very old and no amount of labor will make it appear clean. The furnishings are also old and shabby. The few remaining guests occupy scantily furnished north rooms opening out upon a fairly wide bare hall. At the time of the agent's visit the majority were drawn up around the windows in the hall, in the sunshine, preferring this to the dingy sitting room downstairs. This home has an unusually high per capita cost of operation,

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but most of this goes for the upkeep and repair of the buildings on the home grounds and not for the comfort of the inmates. For the same maintenance cost the residents could be given all the comforts in a small modern home.

One home was in a bad state of disrepair. The paint had gone long since, the porches were sagging and rotten. An unkempt yard and rusty iron fence, only part of whose gate was left, added to the generally disreputable aspect of the place. This, however, was the exception.

On the whole the home buildings are good. Only five visited could be called poor, a number were only fair, but a large number were very good indeed.

Brick and stone were the materials most generally used in the larger institutions. The smaller buildings were mostly of frame construction.

Home Grounds

Well-trimmed lawns and some attempt to beautify the grounds are the almost universal rule among the homes visited. As a number of homes were in the city where land is expensive some of these had only the lot on which the home stood. Almost invariably, however, this was beautified by lawns, hedges, or other shrubs, or perhaps a bed of flowers. Many had flowering trees which were in blossom at the time of the agent's visit.

In one or two instances no attempt was made even to tidy up the yard; in one case there was no yard at all, and in one case this had been cemented over.

One home which had no front yard at all, but had a very small space in back, had this in a velvety lawn around the edges against an iron fence, being planted with perennials which blossom at different times during the summer, and in the center a small bed of flaming red cannas. A small rear porch had been supplied with splint rockers which the matron herself had painted orange and black; these had cushions to match, while an orange and black awning provided an additional note of color. The result was a very attractive spot, though small.

The majority of homes have managed to secure a good-sized plot of ground and to beautify this with shrubs, flowers, and winding walks or drives.

In some cases where landscaping has been done, broad, low terraces, often with flagging or red tile, add to the beauty of the place.

One home which has very little ground has made its small yard a beautiful place, by judicious use of shrubs and flowers, utilizing even the rocks, with which the ground had been thick, in a lovely rock garden. Another (rural) home has terraced its broad front lawn down to a stream which flows through the property, making use of iris and other flowers in a broad strip at the side of the grounds.

A city home is set back from the street behind a fence whose base and supports are of the same tapestry brick used in the construction of the house but is open in its effect because of the iron grating used between the pillars. About 12 feet back of this fence, at the top of a bank is a low brick wall beyond which on either side of the central walk is a garden with flowers and box. A porch whose tiled floor is flush with the ground extends across the front of the building between the jutting wings. Climbing roses are planted in front of each of the pillars to the porch.

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Another home is set in 80 acres of lawn, groves, and landscaped gardens. In several other cases the grounds are of park size, with winding roads and beautiful gardens.

Furnishings of Homes

Entrance Halls

The entrance halls of some of the homes, especially in the newer buildings, are most attractive. Part of the beauty was usually supplied by the stairway. In many homes the main stairway is directly opposite the front door, dividing at the top of a short flight and continuing on either side. In one home with such a stairway the

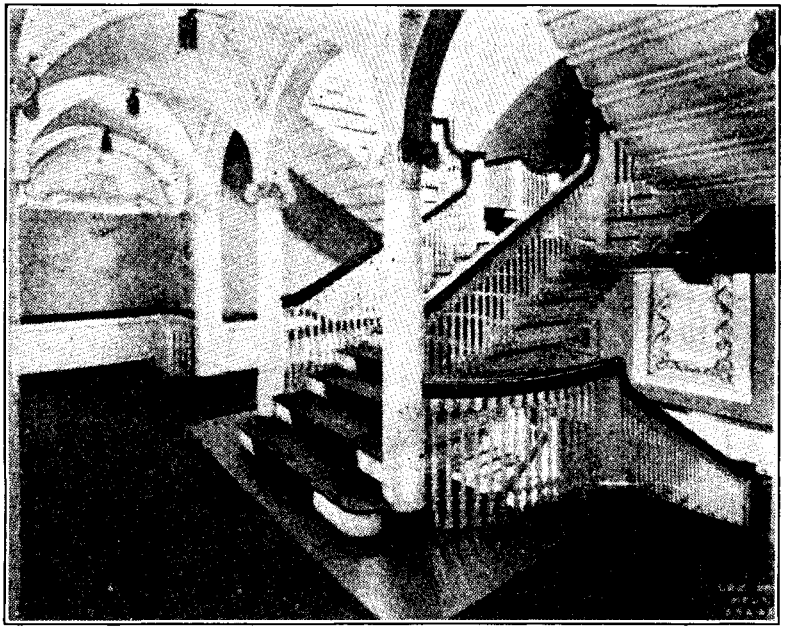

FIGURE 3.—HALLWAY IN A MIDDLE WESTERN HOME

railings and stairs were of cream color and the carpet in the center of the stairs a deep rich red. A small home with a narrow winding staircase had this finished in pure white, the runner being of black and gray.

In another home the stairway ran up along the back wall which had windows set in at the level of the stairs all the way up. These windows were gay with flowering plants.

Two homes visited had a central rotunda reaching to the roof, with a gallery on each floor.

General Living Rooms

Practically all homes have a general gathering room for the inmates or for the reception of visitors, and many of the homes have parlors and sitting rooms beautifully and tastefully furnished. Though in some instances these did not appear to be used to any great extent

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by the guests, others were quite evidently the center of the life of the home.

Some of the larger homes have one or more sitting rooms on each floor. It is a fairly common arrangement to have a sitting room or sun room at the end of each corridor. Where the building is wider that it is deep, the room directly above the entrance, on the second floor, is almost invariably a sitting room or library. Deep blue and ivory is a favorite color scheme for the parlors. One very attractive new home has a large general sitting room which runs across the whole side of the building. This room has many windows, some of which look out upon the boulevard upon which the home is situated and some upon a rock garden at the side. There is a big open fireplace in the center of the room and easy chairs are everywhere. The rugs and upholstery of this room are of deep blue while the woodwork and window hangings are the color of ivory. The room has a victrola with many records, and a radio. Out of this room opens a smaller one, with the same color scheme, which is used as a music room. Both rooms were sweet with fresh flowers. Several old ladies were reading in the sitting room at the time of the agent's visit.

One institution conducted on a lavish scale has several luxuriously furnished gathering rooms in the main building. In each of the other buildings there is a sitting room on each floor; these are much used. Other favorite assembly places are the glassed-in corridors which connect these buildings with the main buildings. These corridors are furnished with rustic furniture and are steam heated in winter. The windows slide back so as to provide a cool place in the summer.

Still another home furnished in the most luxurious manner has a general living room or "lounge" which is magnificent. It is two stories high with an arched beamed ceiling. The walls are panelled part way up in walnut. The furniture—easy chairs and davenports—is upholstered in brown leather. In this room are many books, a piano, and a radio. At one end are French windows leading out upon a terrace.

The use made of the general living rooms varies from home to home. In some places the sitting rooms are the center of the life of the home. Here the old ladies and gentlemen gather in the evening and at off moments during the day for a friendly chat or to read. In some homes the matron reads aloud in the evening from the daily newspaper or a book. This is especially appreciated, as many of the guests are afflicted with poor eyesight and can not see to read in the evening. In one home for ladies this is a general practice all through the winter. The ladies bring their knitting or tatting and one of their number or the matron reads aloud. In another it is a common practice to sing together in the evenings after the paper has been read.

In several cases the living room is provided with a row of chairs and each inmate has her own special chair.

In other cases it was quite evident that the parlors were intended for the use of visitors to the home rather than for the guests themselves. In one instance the inmates say that they have to die to get into the parlor, as that room is the one in which the funeral services are held.

Sometimes, however, where the guests are free to use the living rooms they do not do so, preferring to stay in their own rooms. Indeed, one matron said she had a hard time getting them into the

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home's very attractive parlors even when an entertainment was being given. In certain cases the living rooms are so dreary and unpleasant that it is no wonder they remain unused. In one home the superintendent threw open the door of a bleak, stuffy-smelling room and said: "This is the sitting room, but nobody sits here except one old lady who comes in for a few minutes every day." In this case a sunny sewing room on the other side of the building was used more as a sitting room than the sitting room itself, because it was more inviting in appearance. In another home an attractive upstairs sitting room with books, magazines, and radio is neglected in favor of a large, rather formal room downstairs, for no reason that the matron could see except that the latter faces on the street and the old ladies can see the people passing by.

In several homes the so-called living room was a room furnished with a row of splint rockers extending around the walls, and a table in the center of the room. There were no pictures, no rugs, and no attempt to beautify the place or make it livable. Another group of homes which provide only the barest necessaries of life have no sitting rooms; the only concession in this respect is a row of dilapidated chairs around the walls of the dining room.

In many instances the living rooms are shabby but very comfortable and bear the marks of continuous usage.

Sleeping Rooms

The individual accommodations for sleeping purposes vary from home to home. In some cases the dormitory system is used, the number of beds in a dormitory varying from 3 or 4 to as many as 25 or 30. One boarding home which has some private rooms also has a dormitory partitioned off into cubicles large enough to hold bed, dresser, and chair, by white curtains, on poles, which can be drawn back. In the majority of homes visited, however, each individual has his own private bedroom, though in a few cases there were two persons sharing a room. One home provides each of its 28 woman residents with a suit of two rooms (bedroom and sitting room). The building was originally planned for individual housekeeping, with each resident cooking her own meals and caring for herself, as in the "widows' homes." This plan was later changed, however, and the home is now run like the usual home, with a common table.

Generally married couples are assigned to a double room, but one home provides each married couple with separate but communicating rooms.

Some homes place two persons in a room so that they can look after each other. One matron remarked on the other hand, that she couldn't see how such an arrangement could be successful; if she tried it "her folks would tear each other's hair."

Some few of the homes which provide private bedrooms for the women provide dormitories for some or all of the men. The men, it is said, do not mind sharing a room with others, but the women like a room to themselves. The matron in one home which provides most of its inmates with private rooms but also has a dormitory with five or six beds says that often when a private room became available she has offered to remove one of the men from the dormitory but is almost invariably met with the reply that they prefer the dormitory, as they like the company of the others.

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Management of the home is generally easier where each person has his own room, as clashes of temperament over the arrangements within the room are thereby avoided. This is a factor worth consideration, since each old person usually has his or her own notions of things and may defend these valiantly, to the detriment of the general peace.

Where each person has a private bedroom there is provided drawer and closet space for clothes,[12] and personal belongings and the room may be decorated with pictures and the little knicknacks which appeal to the occupant. This feature is especially appreciated by the women. In fact some of them go to such extremes in this respect that their rooms are literally crammed with odds and ends. The, men's rooms usually remain rather bare and unadorned. There were, however, two exceptions to this last statement: The two sailors' homes visited (admitting only men) showed a degree of ability in imparting the "lived-in look" that was not found in any of the other men's homes.

The tendency of some of the women to strew their rooms with photographs, doilies, and ornaments of various kinds, and the tendency of the men to keep the furnishings of their rooms reduced to a minimum has led several matrons to a settled conviction that the men are "neater" than the women.

The problem of the disposal of personal belongings becomes acute when the dormitory system is used. Generally there is space between the beds only for a commode and a chair, or a small table or chest and a chair. One or two homes provide lockers in or near the sleeping room, each individual being assigned one of these. In one organization which runs many old people's homes throughout the country all of which are practically uniform in general layout and practices, each person is provided with a small dark blue bag in which are kept brush, comb, and other small articles. This hangs at the head of the bed out of sight. Here also is a small towel rack on which the towel is kept. Each home has four dormitories: One each for the able-bodied men and the able-bodied women, and one each for the infirm men and the infirm women. Each dormitory has a large wardrobe in which the everyday clothes are hung, all together. The Sunday clothes were in another wardrobe all rolled up in bundles and tied.

There is no attempt at decorations in the dormitories; there are no rugs and no pictures, just beds and a few chairs, and in one case not even chairs. In one or two of the homes visited the old people (except those who are bedridden or ill, and these are usually in a room by themselves) are forbidden to lie down on the beds during the day, and the dormitory doors are kept locked. Inquiry as to what provision there was, in case an afternoon nap was desired or in case an inmate did not feel well and wished to lie down, elicited the information that in such cases they must either doze in their chairs or lie down on one of the few couches provided in the general sitting room if fortunate enough to find one of these vacant.

In the homes with the private bedrooms, on the other hand, an inmate may stay in her room all day if she desires and may lie down

[12] Though one home was found which provided private rooms which had no clothes closets. There is a large central space on each floor where each resident has a locker. The matron said she preferred this arrangement to closets, as where there were closets the inmates "would throw anything into it."

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when she pleases. Indeed, some homes have what they call a "quiet hour" after the midday meal, during which absolute quiet is expected to prevail, so that those who wish to take naps may do so undisturbed.

The private rooms are generally furnished at least with metal bed, dresser, one or two chairs, and table. This is the minimum supply. Other articles of furniture may be added, if the size of the room and the funds of the home permit. In general the rooms in the older homes are larger than those in the new. New homes, designed especially for the purposes which they are to serve, usually have medium-sized or small bedrooms all of a size and almost invariably furnished with the same articles of furniture in every room. In some cases the occupant may add some of her own furniture, a rug or two,

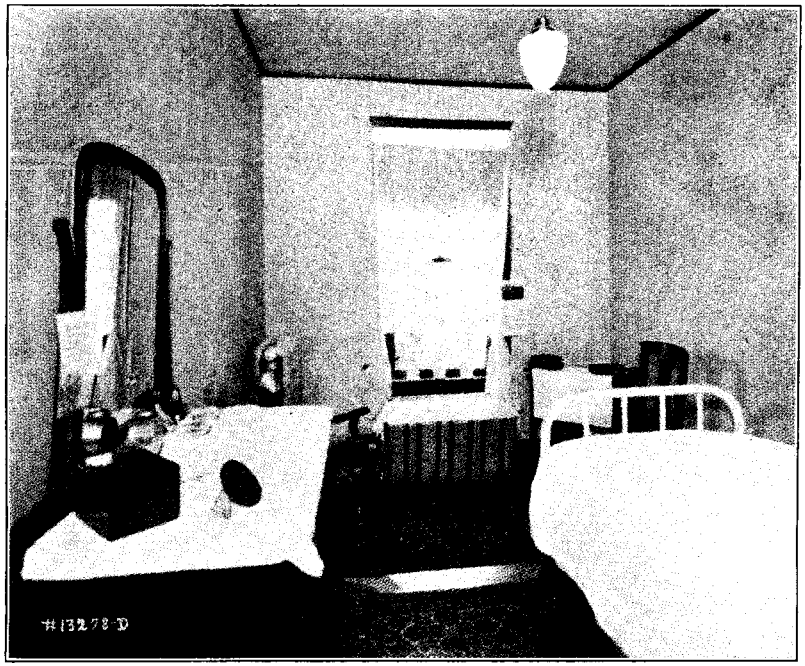

FIGURE 4.—BEDROOM AT HAVEN HUBBARD MEMORIAL OLD PEOPLE'S HOME (EVANGELICAL), NEW CARLISLE, IND.

etc.; this practice is more general in the older homes than in the newer ones. In the latter, especially where the home is supported by an organization, the rooms are usually furnished by different units of the organization and in such cases the objection is often made that furniture brought in by the guest would be out of harmony with the general scheme.

Some homes encourage the inmates to supply all of the furniture for their own rooms, if they can, on the ground that they are happier among their own things.

The furnishings of the bedrooms vary from home to home from the shabby to the luxurious. One home in the latter class furnishes its bedrooms in three general color schemes for carpet, bedspread, window hangings, and upholstery—tan, old rose, and Delft blue—the

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guest being given his choice of these. Each bedroom contains a four-poster bed, a big arm chair and a smaller wing chair upholstered in tapestry, a desk chair, a writing desk, and a chiffonier. Each room also has an open fireplace with a clock of good make on the mantel, a wall bookcase, and a wall telephone. At the head of each bed is a cord with a push button to summon an orderly if attention is needed during the night. The room is provided with a floor lamp, a cluster of lights in the center of the ceiling, and wall lights at either side of the chiffonier. The carpets are deep and soft. The closets have a built-in chest of drawers at one end above which is a tier of shelves. In connection with each bedroom is a private toilet and bowl with running water, and medicine cabinet.

This, however, is an unusual home, and while many homes each provide some of the features mentioned, in no other instance were all found in any one place. Only six others of the homes visited had running water in all the rooms, and one other had it in a few of the rooms. One of these had private toilets as well as washbowls in the new wing, and two others in a few of the rooms. One home, in addition to the one described at length above, had an electric pushbutton in every room, while two others have a watchman who makes the rounds of the rooms every hour during the night to make sure everything is all right.

Some of the rooms are delightful places. One home visited, for instance, was occupying a former dwelling house which had been renovated throughout. This was a small home, accommodating only 19 old ladies, and the bedrooms varied considerably in size. All had been freshly papered with dainty and attractive bedroom paper [13] and all the furniture was new. Each room was decorated in a different color, with dainty ruffled curtains at the windows and a gay rug (generally a rag rug) on the floor, and each had some individual touch that set it apart from all the others.

In one very delightful home for women perhaps a majority of the residents have substituted a couch for the usual bed, making their rooms more like sitting rooms than bedrooms. This was the only instance of its kind discovered.

Metal furniture is much in use for the bedrooms in the newer homes, on grounds of sanitation. One such home furnishes each bedroom with bed, straight chair, rocker, dresser, table, and night table, all of metal so treated as to look like wood. The chairs of some rooms are upholstered in tapestry, others in flowered cretonne. Each room has two good rugs.

In many instances the bedrooms are not remarkable in any respect, but are comfortable, cheerful, and light. In the older homes, especially, the woman residents have their windows full of flowering plants in which they take a good deal of pride and which add to the attractiveness of the room. One home has a general conservatory for the home and another where the individual residents may keep their plants.

Window curtains and rugs are two articles which do much toward making a room attractive, and lack of these in many cases made an otherwise pleasant room seem somewhat bare and cheerless.

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[13] It might be said here, parenthetically, that especially in the larger institutions wall paper is giving way to tinted plaster walls.

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It was noticeable that the newly constructed buildings usually have no wall paper in any of the rooms, but have the plaster tinted various colors. In one home the bedroom walls were tinted a faint green, another home had chosen for this purpose a cold, peculiar blue, but cream color was the favorite hue.

Matron or superintendent's quarters.—The matron, except in the smallest homes, usually has a private suite of sitting room, bedroom, and bathroom; in some cases her office is in connection, but usually the office is in another part of the house, generally near the main entrance to the building. In one home the matron had an apartment of six rooms in the home building. Where there is a superintendent (which is true only of the large institutions), he and his family live in one wing of the building or even in a separate residence on the home grounds. Only one instance was found in which the superintendent did not live in the home, and the appearance of the home certainly indicated absentee management.

The matron's quarters are likely to be more attractively furnished than those of the residents.

Provision for employees.—Some of the institutions complained that they were unable to obtain helpers for the home. In one or two cases this was because the home was situated so far from town that the young people would not stay. In other cases their inability to retain the help may have been due to the quarters provided for them. Thus, in one home the servants' dining room and sitting room were in a damp, gloomy basement. The sitting room was furnished with stray bits of furniture and was most unattractive.

Other homes, however, provide cheerful and pleasant quarters. The servants are usually expected to live at the home and one floor in one wing is usually provided for them, each having a private bedroom. In one home visited the servants occupied a new wing and their rooms were more inviting than those of the residents. In other cases the rooms are about the same as those of the residents. Two homes provided for the employees dainty dining rooms with white woodwork, and small tables and chairs painted apple green; and in one of these there was a small kitchen also in green and white.

Dining Rooms

There appears to be a general tendency away from the long rectangular tables formerly used in institutions toward small (usually round) tables seating from 4 to 8 persons each. Although many homes still have the long tables, the great majority of those visited are using the small tables. The result is a much more homelike and less institutional appearance. Many have the Windsor style of chairs. One home, in which most of the guests are old and clumsy and find it hard to draw their chairs up to the table, has instead of chairs revolving stools fastened to the floor.

Use of linen tablecloths is most general, but there were found quite a number, invariably in the less modern and comfortable homes in which the long tables were covered with oilcloth (white, brown, or a mixture of colors) which was the exact size of the tables and was fastened to them. Several used an oilcloth, with a raised pattern resembling a damask pattern, which was laid upon the table and hung over the edge like a linen cloth. One or two homes used tables with white porcelain tops.

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In a group of homes operated by one organization each resident has at his or her place at the table a small drawer in which knife, fork, and spoon, napkin ring, cup and saucer, salt and pepper shakers, etc., are kept between meals.

One or two of the homes furnish instead of napkins a sort of bib for the men, with a strip which slips over the head, and these hang on the chairs between meals.

The dining room is a very pleasant room in most homes. In a large number of the homes the dining room was in a wing running out from the rest of the house and extending across the whole width

FIGURE 5.—DINING HALL AT A LARGE FRATERNAL HOME

of the wing so that it had windows on both sides. Many rooms were brightened by the presence of flowers, fresh or artificial, upon the tables.

In one endowed home with an especially attractive dining room, the tables were set, for the noon meal, with good linen, shining silver, and cut glass, and a low bowl of flowers in the center of each table. This room has a bay window which occupies the whole of one side of the room. Plain silk curtains hung at the windows.

Another home run on a lavish scale has a dining hall two stories in height, with an immense open fireplace, walls paneled nearly half

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way up, and Gothic-beamed ceiling. There are large stained glass windows at either end, and all along one side above and in the paneling. The round tables seat 8 each; 230 persons are served here three times a day.

Matron's dining room.—In the majority of cases the matron eats in the same room and often at the same table as the residents. In a few cases, however, a private dining room is provided for her. In one home visited, in which the inmates were served on tables covered with oilcloth, the matron's table, in a private room, was laid with good linen and silver.

Food served.—The matrons of several homes emphasized that although the food served is plain it is of good quality, and in some cases where the home finances permit, no pains are spared to obtain variety and quality.

Some attempt was made to obtain menus from the homes and such were obtained from a number of institutions. These are given in the Appendix. The meals generally provide for breakfast a cereal, coffee, some hot dish, and (usually) fruit; for dinner (noon), meat, potatoes, at least one other vegetable, dessert, coffee, tea, or milk, and sometimes soup; for supper, cold meat, some hot dish, a beverage, and fruit.

One matron said that when she took charge of the home the residents were being fed mainly on meat and potatoes. Now they get meat only once or twice a week, but have plenty of eggs, milk, and fresh vegetables raised on the home farm.

The homes which take children as well as old people sometimes have difficulty in giving each the diet they should have. This is especially likely to occur where both children and old people eat in the same dining room. The matron of one such home says if she serves any special dish to the children she must also serve it to the old people or there is complaint from the latter.

Other homes, which have room and are better arranged, solve this problem by having separate dining rooms for the children and the old folks.

In one home visited five meals are served each day—breakfast at 8 a. m., dinner at noon, lunch at 2.30 p. m., supper at 6 p. m., and hot or cold milk and crackers at bed time.

Libraries

Generally some attempt is made to provide reading matter for the inmates. The home usually takes one or more newspapers and magazines and in many cases the residents themselves subscribe to a magazine, church paper, etc., turning these over to the home after reading. A bookcase or two filled with books is found in nearly all homes, and some homes have a great many. One home with wide halls had in the hall on each floor several tables piled high with books. In another every available nook and corner all over the building had its shelves of books.

Some homes have a library room lined with books. In one such the library was a large room on the second floor directly over the entrance. The room has paneled walls, built-in bookcases, and many easy chairs. A large table is covered with magazines. Large high windows, low cushioned window seats, and an open fireplace add to the attractiveness of the room. The prevailing color is brown.

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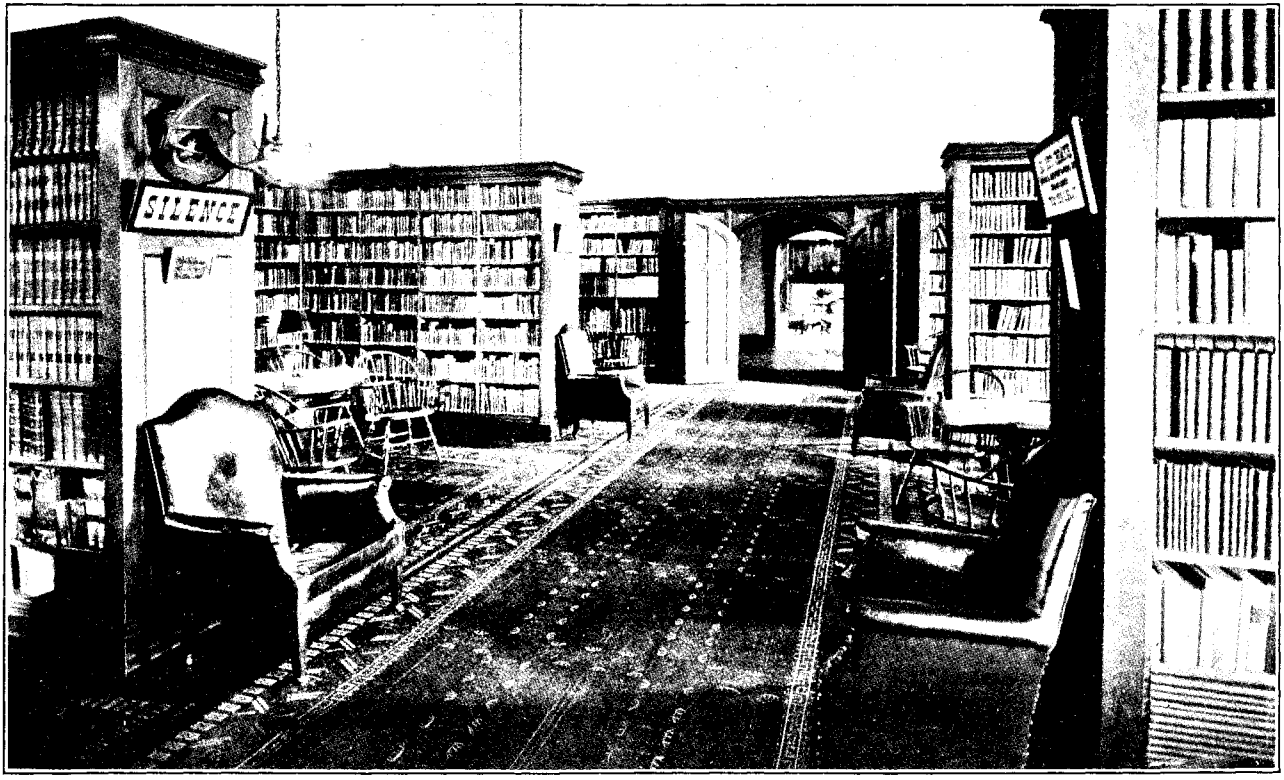

FIGURE 6.—LIBRARY IN A LARGE EASTERN HOME

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In another home the library is on the ground floor overlooking the garden, that side of the room rounds out and is all windows, with a French window in the center leading out upon a terrace. The woodwork of the room is ivory, and the carpet is sapphire blue, as is also the upholstery of the easy chairs. The room is lined with books. This home is occupied by well-educated and cultured people who make a good deal of use of the library.

One of the largest institutions has a library with nearly 12,000 volumes. One of the residents acts as librarian. (See fig. 6.) Another home has a library to which the guests come a good deal to get books, but as the room is on the north side, crowded and rather cheerless, they do not stay there to read but take the books to their rooms. (This home has a formal parlor but no general sitting room.)

Another home has a reading room (the reading matter consisting mainly of newspapers) for the men only. The women are evidently not supposed to read.

The matron of another home exhibited "the library" a room about 5 by 10 feet, the only books in sight being a pile in one corner which looked as though they might have been bound periodicals.

The largest institution visited has in it a branch of the public library of a near-by city. The books are changed every three months. There is also a periodical room where all the morning and evening papers issued round about are received, and the wide corridors extending from wing to wing are lined with reading desks for the use of the men.

Another home with a library has an active library committee which is constantly obtaining new books for the home. Two homes which have several blind inmates provide books in Braille for these, besides reading matter for the seeing guests.

Generally the library is open to the guests at all times and they are free to take the books as they like. In one home, however, books are given out three times a week. Another home has a committee which issues books once a month. The day of the agent's visit was "library day" and the old people were filing in to return their books and get new ones. Some had 8 or 10 books each.

The value of a library to a home is of course dependent upon the culture, class, and habits of the inmates. In some homes reading is one of the main diversions of the residents and they would be lost without books. The library of one home visited had a number of people reading there, although it was not yet 10 o'clock in the morning. On the other hand, the director of a large home for men which has a library of thousands of volumes says that probably not more than 5 per cent of the men make any use of the library.

Where the residents have never acquired the habit of reading the absence of books, of course, is not felt. Home after home was visited in which there was in evidence no reading matter of any kind. It was noteworthy that these usually were also homes which provided nothing in the way of diversion or recreation. The sitting room in such homes was usually found fairly well filled with old people who were doing nothing at all, not even talking. The blank, hopeless faces of the residents were really not surprising under the circumstances.

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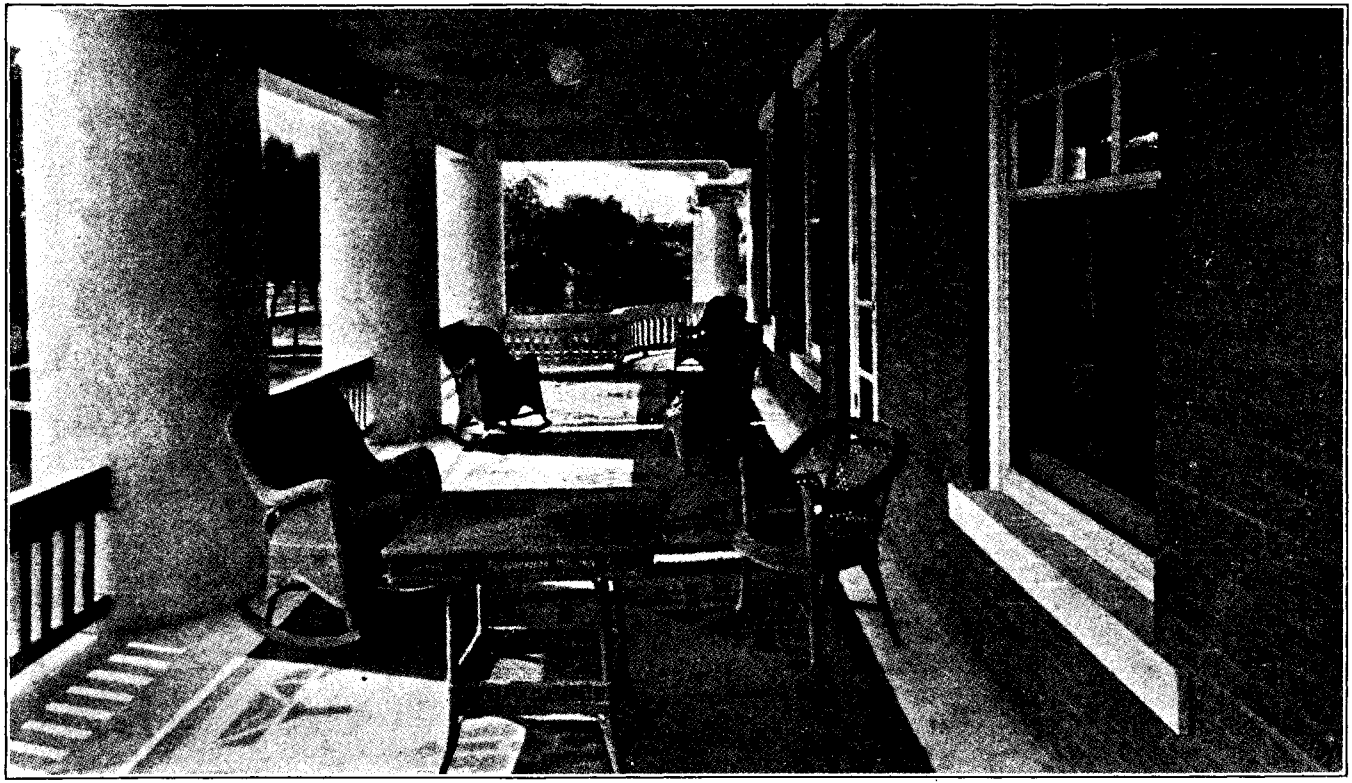

FIGURE 7.—SECOND FLOOR PORCH OF AN OLD LADIES' HOME

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Sun Rooms and Porches

Hardly a home but has at least one porch and those of the newer group have several. One very large building had 17.

Sun rooms and inclosed porches are being featured a good deal. It is true that some of the places so called were sun rooms by courtesy

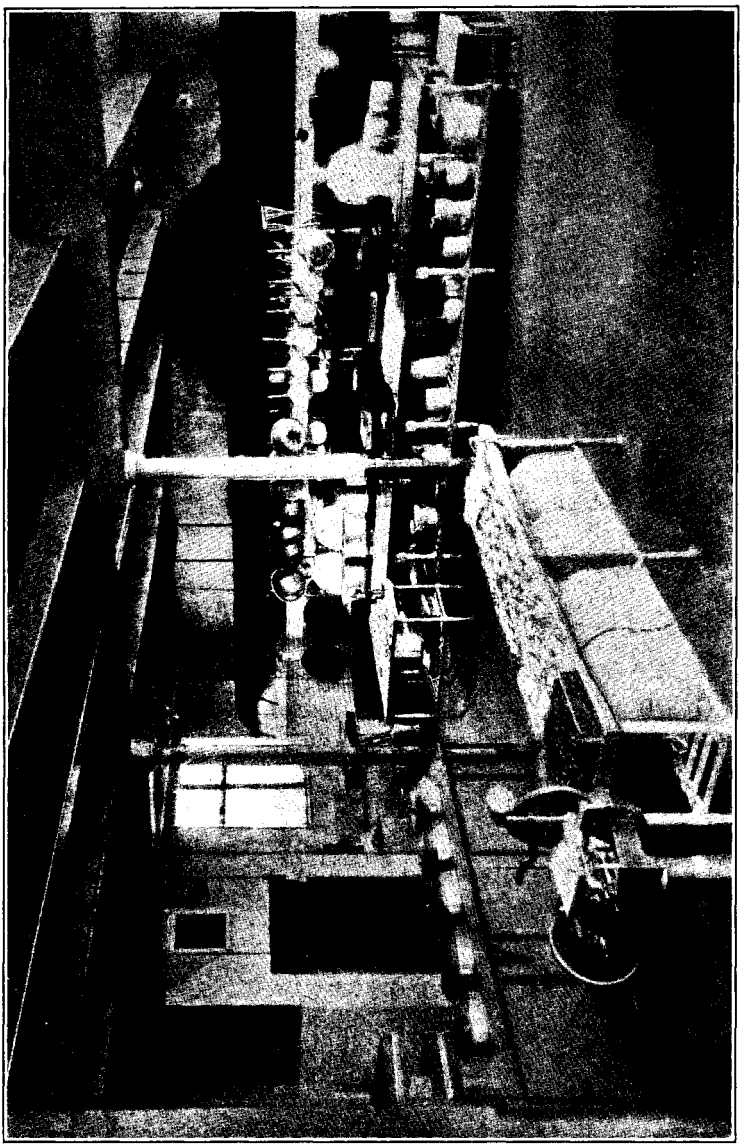

FIGURE 8.—KITCHEN OF A LARGE HOME IN PENNSYLVANIA

merely. In one home the matron had to turn on the electricity to exhibit this room; it was beautifully furnished, but could hardly be called accurately a sun room. The majority of those visited, however, have an attractive sun room; some of these are charmingly

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furnished. One home has six such porches, one of which has a radio, while those guests who desire quiet may use the other porches.

Kitchen Equipment

The home kitchens visited were, almost without exception, light, airy, commodious, and usually well arranged. Installation of labor-saving devices is most general where the home funds permit of this. Automatic refrigeration, dishwashing machines, potato parers, bread cutters, meat grinders—some or all of these are very commonly found among the kitchen equipment of homes for the aged. One large home has a machine that spreads and bakes 100 pancakes a minute. Several are equipped with steam-jacketed pots for cooking.

A few, especially the large homes in which it is a problem to keep the food hot while it is being served, have steam tables for this purpose.

Other Features or Conveniences

Elevators.—Elevators, especially the automatic kind, are becoming a common feature of old people's homes. Nearly every home has at least one or two inmates who are unable to walk up and down the stairs. The matron of a home which recently installed an elevator said that four inmates who hadn't been able to come down to the dining room for years were thus enabled to come to their meals. Elevators are expensive to install, but they do serve to eliminate labor otherwise necessary—as, for instance, the service of meals in the rooms in the case just cited.[14] Also, they enable the residents to move more freely about the home. Inmates confined to wheel chairs can be wheeled into the elevator and moved from floor to floor. The elevator also enables the better use of ground space where the cost of land is an important item. The general desire in homes for old people is for a building not more than three stories in height, two being preferable. Several of the new homes, however, situated where land is very costly, have erected buildings four to seven stories in height. In all cases elevator service is provided, one home having three elevators, with regular attendants.

Floor coverings.—Quite generally the general living rooms, reception rooms, and parlors are well carpeted. The main exceptions to this were one or two homes for colored people whose carpets were very old and even worn through in places, and the homes of some of the stricter religious sects. At the other end of the scale were several homes whose parlor floors were covered with oriental rugs of great beauty.

Hall-floor coverings were in perhaps a majority of cases linoleum cemented down. In one case this was so slippery as to present a considerable hazard, especially to old people uncertain on their feet. One home had its hall floors covered with rubber several inches thick.

Other conveniences.—Several of the homes visited had placed hand-rails along the walls of the halls, for the convenience of the old people who were shaky and infirm.

Another home had placed most attractive Dutch benches in odd spots throughout the home, upon which the guests may drop down and rest.

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[14] That this may be quite a factor may be seen by the fact that in one home 38 persons are served in their rooms. Another home has seven persons who are unable to come to meals because of there being no elevator.

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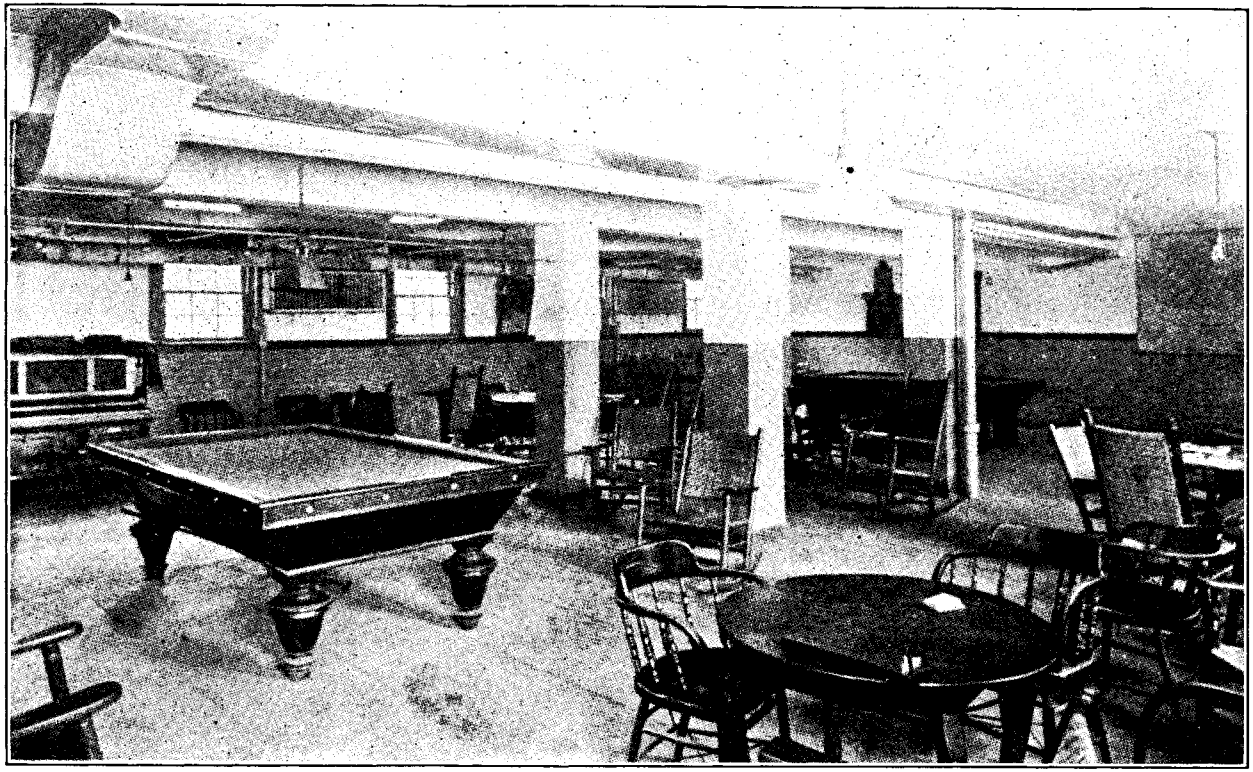

FIGURE 9.—SMOKING ROOM IN ONE OF THE FRATERNAL HOMES

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A number of homes allow the residents the use of the laundry at specified hours or on certain days. Others provide a special "handy room" which has a gas plate, a stationary tub, ironing board, electric iron, etc. Here they may come to wash out small articles, do their pressing, or make themselves a cup of tea.

Some homes either allow the residents to bring their own sewing machines or provide a room equipped with one or more of these which the guests may use.

One institution visited has on each floor a portable porcelain bathtub which can be wheeled from room to room when a guest is ill or infirm and unable to go to the bathroom to bathe. In another the bathtubs are in the center of the room to facilitate assistance by the orderly in the case of those who are unable to manage by themselves.

Two homes maintain a motor car for the use of the residents.

Another has no stairs. There is an inclined runway leading from floor to floor which is used not only by the able-bodied residents but over which guests can be moved in their wheel chairs.

The homes which have men among their residents almost invariably provide a smoking room (often in the basement) sometimes providing card tables or billiard tables as well. They are usually forbidden to smoke in their rooms.

In one or two homes there is a room with a telephone which the guests are at liberty to use when they please.

Several of the men's homes have a barber shop to which a barber either comes periodically or in which one or more full-time workers are employed. One large home employs five barbers. In other homes there is a barber's chair and the men shave each other.

A number of the newer homes have drinking fountains in all the halls.

Several homes which are a number of stories high have roof gardens.

Infirmary or Hospital

All but the smallest homes—and even some of these—have a room or two set aside in which guests may be cared for in serious illnesses. Minor ailments are usually treated in the patient's own room.

The equipment in this "infirmary" room may be merely a white iron bed and a chair or two. A number of the homes have beds adjustable at the head and in some cases at the foot also. A diet kitchen may be provided somewhere near. Sometimes an adjoining room and bath is provided for the use of a nurse. In a few cases visited, the infirmary, and the nurse's room and bathroom are in a wing by themselves so as to insure quiet and prevent the possible spread of contagion to the rest of the house.

One new home has one floor of one wing devoted to infirmary purposes. Here are a diet kitchen, a room for minor operations, and a drug closet. At the north end of the corridor are the acute cases in private rooms fitted with hospital beds and tables, and a small dining room for convalescents who are almost well enough to go back to their regular bedrooms. At one end of this section is a beautifully furnished sun parlor for the use of the convalescents. Patients afflicted with chronic illnesses occupy ordinary bedrooms at the south end of this floor.

Many of the homes visited had no patients in the infirmary at the time of the visit, but in one home a whole building was required for use as an infirmary.

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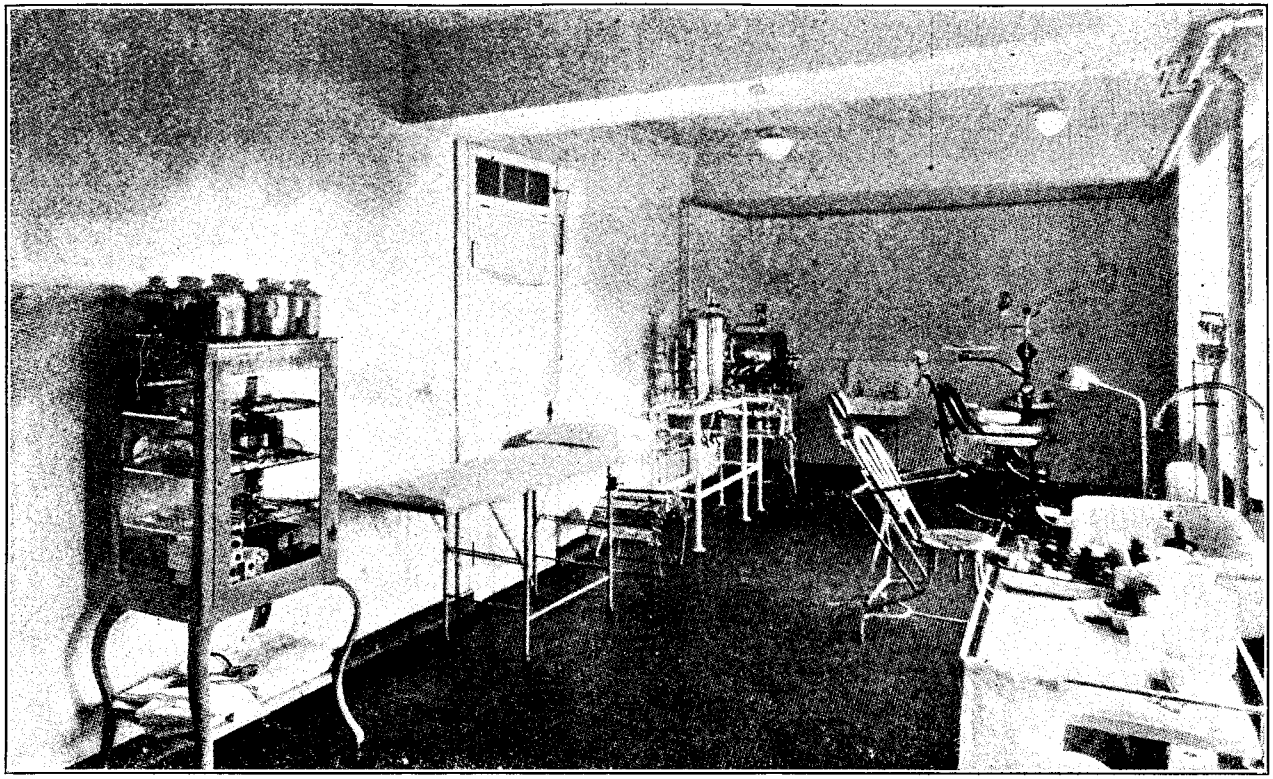

FIGURE 10.—HOSPITAL CLINIC OF A LARGE EASTERN HOME

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In another institution where the infirmary occupies one wing the individual rooms are separated by partitions of glass. Another has a doctor's office, rooms for general and special examinations, diet kitchen, and a room where an orderly is on duty. This last-mentioned room is connected by electric buttons with all the residents' rooms; if anyone needs attention during the night he presses the button, which causes a light to flash on the board in the orderly's room.

Most of these rooms are light, clean, pleasant places. One home was visited, however, in which the infirmary, so called, consisted of a large, dark, and dingy room with five ordinary beds, four of which were occupied by bedridden residents. The matron appeared to resent the care that these inmates caused, although the actual work of caring for them was done by a resident nurse.

In several instances, the home for the aged forms one department of a large general hospital, and when the members of the home family need hospital care they get it there.

Others have a hospital exclusively for the residents of the home.

One home solves the problem of the care of chronic cases by having in the same grounds an endowed "home for incurables" to which the old people are sent when they become hopelessly disabled. Acute cases are treated in the general (public) hospital operated by the same organization. Three other large institutions remove their chronic cases from the dormitory buildings to the hospitals operated for the purpose. One of these hospitals has 100 beds, the second 110 beds, and the third 400 beds. All three of these accept persons who are disabled at the time of their admission into the home; they feel that it is this class of people who most need the benefit of the home's care.

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Chapter IV.—Care of Aged by the Federal Government

Soldiers' Pensions

A LARGE number of aged are provided for by pensions from the United States Government. These include soldiers of the regular war establishment, veterans of the various wars in which this country has engaged, their widows, and minor children. The report of the United States Bureau of Pensions, covering the fiscal year 1927–28, shows that on June 30, 1928, there were on the pension rolls 453,088[1] persons, of whom 258,620 were old soldiers, 410 were nurses, 186,608 were soldiers' widows,[1] 3,239 were minor or helpless children of veterans, and 4,211 were other dependents. During the year $228,965,672 was disbursed to these pensioners. The average pension, all classes combined, was $466.14.

The following table shows the amounts paid in pensions to the various classes of pensioners during 1927–28:

TABLE 17.—NUMBER OF PENSIONERS OF VARIOUS CLASSES AND AMOUNTS DISBURSED TO THEM, 1927–28

Class of pensioner	Number of pensioners	Amount disbursed in pensions	Class of pensioner	Number of pensioners	Amount disbursed in pensions
Regular establishment:			Mexican War:		
Soldiers	13,665	$3,255,566.50	Soldiers	4	$5,886.00
Widows, etc	3,555	840,196.73	Widows	845	538,520.46
Civil War:			Indian wars:		
Soldiers	74,929	69,683,556.28	Soldiers	5,267	2,618,189.84
Nurses	43	26,750.00	Widows, etc	3,604	1,338,753.96
Widows, etc	159,828	79,958,669.91	World War:		
Spanish War:			Soldiers	47	11,365.53
Soldiers	164,708	59,908,097.53	Widows, etc	17	4,894.67
Nurses	367	150,625.18			
Widows, etc	26,195	10,615,696.56	Total	[1] 453,088	228,965,672.49
War of 1812: Widows	14	8,903.34			

[1] Not including 38,106 widows of soldiers of the Civil War whose pensions began July 4, 1928.

Of the 491,194 pensioners on the roll June 30, 1928, 484,275 were resident in the United States, and the remaining 6,919 were residing in Alaska, the Canal Zone, in one of the insular possessions, or abroad. The annual value of pensions payable to pensioners residing in the United States proper was $219,209,494.52.

[1] Not including 38,106 widows of Civil War veterans whose pensions began July 4, 1928.

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Table 18 shows the number of pensioners of all classes on the roll June 30, 1928, and the annual value of their pensions, by States:

TABLE 18.—NUMBER OF PENSIONERS AND ANNUAL VALUE OF THEIR PENSIONS, FOR 1927-28, BY STATES

State	Number of pensioners	Annual value of pensions	State	Number of pensioners	Annual value of pensions
Alabama	2,315	$918,516.00	New Mexico	1,038	$423,232.00
Alaska	56	18,354.00	New York	38,600	17,732,166.00
Arizona	948	356,038.00	North Carolina	2,871	1,061,355.00
Arkansas	5,222	2,407,546.00	North Dakota	1,070	462,346.00
California	33,104	13,440,799.00	Ohio	43,740	20,633,157.00
Colorado	5,432	2,406,457.00	Oklahoma	7,206	3,360,276.00
Connecticut	5,153	2,330,636.00	Oregon	5,666	2,433,355.00
Delaware	1,063	508,603.00	Pennsylvania	40,267	17,907,011.00
District of Columbia	6,111	2,138,728.00	Rhode Island	2,539	1,120,439.00
Florida	4,334	2,059,059.00	South Carolina	1,437	494,449.00
Georgia	3,270	911,590.00	South Dakota	2,487	1,140,250.00
Idaho	1,649	712,935.00	Tennessee	9,123	4,014,327.00
Illinois	33,096	15,536,116.00	Texas	6,799	2,634,273.00
Indiana	27,897	13,473,408.00	Utah	1,503	452,049.00
Iowa	15,624	7,734,658.00	Vermont	3,111	1,497,695.00
Kansas	17,736	8,924,659.00	Virginia	5,590	2,084,976.00
Kentucky	12,950	5,706,759.00	Washington	7,615	3,339,617.00
Louisiana	3,206	1,346,520.00	West Virginia	5,615	2,565,137.00
Maine	6,641	3,184,070.00	Wisconsin	12,333	5,893,296.00
Maryland	5,589	2,459,778.00	Wyoming	794	300,988.00
Massachusetts	17,879	7,922,516.00			
Michigan	19,233	8,969,757.00	Total	484,331	219,227,848.52
Minnesota	7,953	3,633,751.00			
Mississippi	2,151	1,068,429.00	Canal zone	24	6,256.00
Missouri	22,899	10,971,471.52	Insular possessions	3,825	908,368.00
Montana	1,987	790,955.00	Foreign countries	3,014	1,306,025.00
Nebraska	7,216	3,454,972.00			
Nevada	274	99,917.00	Grand total	491,194	221,448,497.52
New Hampshire	3,131	1,468,418.00			
New Jersey	10,808	4,722,039.00			

Soldiers' and Sailors' Homes

THE National Home for Disabled Volunteer Soldiers was established at Dayton, Ohio, in the last year of the Civil War. Since that time branches have been established at various times and there are now altogether 11 such homes, located at Santa Monica, Calif., Danville, Ill., Marion, Ind., Leavenworth, Kans., Togus, Me., Bath, N. Y., Dayton, Ohio, Hot Springs, S. Dak., Johnson City, Tenn., Hampton, Va., and Milwaukee, Wis.

To residence in these homes are eligible "honorably discharged officers, soldiers, sailors or marines who served in the regular, volunteer, or other forces of the United States, or in the organized militia or National Guard when called into Federal service, and who are disabled by diseases or wounds and who have no adequate means of support, and by reason of such disability are either temporarily or permanently incapacitated from earning a living."

The report of one of the homes emphasizes that it is in no sense a poorhouse. "It is a 'home' in every sense of the word. As near as it can be made so, provided by a grateful government for those who gave their services in its time of need, and everything is done for their comfort and pleasure. Their personal liberties are not infringed upon, they can come and go at will; except that certain rules of conduct are necessary to maintain order and discipline in so large an institution, but these are designed to work no hardship, and are made as easy and lenient as possible consistent with proper conduct of the institution."

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The branch at Johnson City, Tenn., is devoted exclusively to the care of tuberculosis, and on January 1, 1921, it was decided that thereafter the branch at Marion, Ind., should be devoted to the treatment of neuropsychiatric diseases, the Civil War membership being transferred to other branches.

There is also at Washington, D. C., a soldiers' home open only to enlisted men in the Regular Army—and a naval home at Philadelphia.

It is evident from the above that these homes are caring for many soldiers and sailors who can not properly be classified as "aged," since many World War veterans are among their number. Nevertheless, since these homes do care for a certain number of aged, the nine homes for which the bureau has data are included here.

The table below shows for these nine homes the year of establishment, the capacity of the home, the number of aged cared for, and the cost of operation (all ages) in 1927:

TABLE 19.—NUMBER OF RESIDENTS AND COST OF OPERATION OF FEDERAL HOMES FOR SOLDIERS AND SAILORS

Home and location	Whom admitted	Year of establishment	Capacity of home (all ages)	Average number 60 years of age and over	Cost of operation
Homes for Disabled Volunteer Soldiers:					
Santa Monica, Calif.	Men only	1888	2,956	1,700	$1,206,000
Marion, Ind.[1]	do	1890	1,092	[2] 1,040	795,328
Leavenworth, Kans.	do	1885	1,926	980	697,203
Dayton, Ohio	do	1867	3,100	500	(3)
Johnson City, Tenn.[4]	do	1903	1,653	1,205	(5)
Hampton, Va.	do	1870	2,147	(6)	(7)
Milwaukee, Wis.	Men and women	1867	2,252	1,700	886,143
U. S. Soldiers' Home, Washington, D. C.	Men only	1851	2,000	788	866,340
U. S. Naval Home, Philadelphia, Pa.	do	1833	276	242	151,585
Total			17,402	8,155	[8] 4,602,599

[1] Converted to sanatorium for care of neuropsychiatric diseases Jan. 1, 1921.
[2] All ages.
[3] $458.52 per capita.
[4] Tubercular patients only.
[5] $745.90 per capita.
[6] No data.
[7] $431.70 per capita.
[8] 6 homes.

Marion, Ind., home.—The Marion home is constructed on the cottage plan, "with comfortable detached buildings of moderate size, set in a fine park of trees and lawns."

Four types of medical service are given: Diagnostic, educational, continued treatment, and convalescent treatment. There are 15 resident physicians and 52 nurses.

Amusements include motion pictures, radio, library, and various kinds of games.

Leavenworth, Kans., home.—The Leavenworth home is located in a wooded tract of 640 acres on the west bank of the Missouri River. Although originally built to care for veterans of the Civil, Mexican, and Indian Wars, only about one-fourth of the membership is now of this class.

There are 66 buildings on the grounds of this institution, including among others a hotel, store, theater, chapel (with Catholic and Protestant auditoriums), and library containing 10,000 volumes. Some 60 acres are used for farm, orchard, and vineyards.

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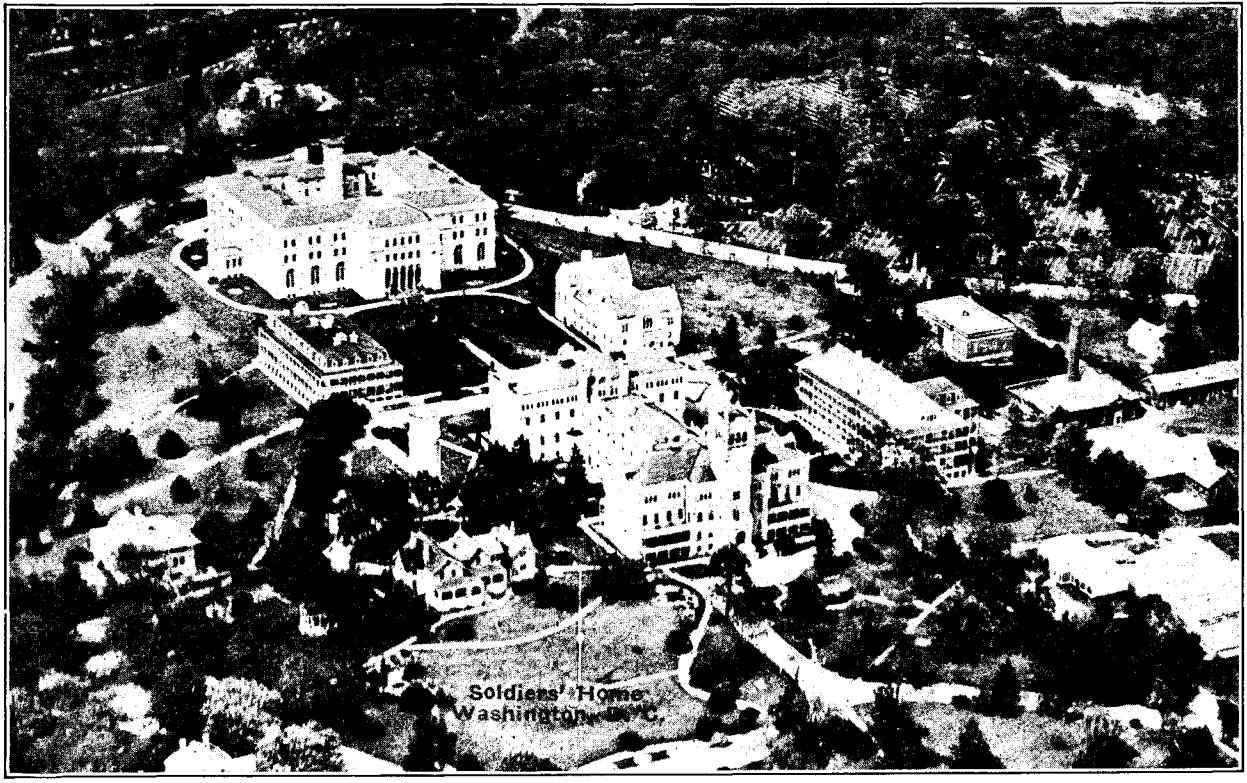

FIGURE 11.—PANORAMIC VIEW OF THE SOLDIERS' HOME AT WASHINGTON, D. C.

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The home furnishes all necessary medical attention and has 8 resident physicians and 18 nurses.

Amusements furnished include motion pictures, baseball games, band concerts, billiards, pool, card games, boating, fishing, etc.

Dayton, Ohio, home.—The central branch of the National Home for Disabled Volunteer Soldiers is located 2 miles west of Dayton, Ohio.

Its hospital gives general medical treatment and has a tuberculosis department. There are 23 resident physicians and about 70 nurses.

Amusements include radio for each bed, motion pictures, plays, baseball games, etc.

Hampton, Va., home.—This home, like the others, provides medical service, having a well-equipped hospital with physicians and nurses.

Amusements include band concerts, baseball, radio, etc.

Milwaukee, Wis., home.—The home at Milwaukee, unlike the others for which the bureau has data, has since June, 1923, admitted "all honorably discharged ex-service women who had served in the Army, Navy, or Marine Corps, and who come under the eligibility clauses of the home admission act."

The home gives all types of dental and medical attention, including physiotherapy and hydrotherapy. It has 13 resident physicians, 2 resident dentists, and some 60 nurses.

There is a full-time employee whose duty it is to provide recreation for the residents. Amusements so furnished include motion pictures, vaudeville, parties, radio, and band concerts. A reader is furnished for blind residents.

United States Soldiers' Home.—This home, as stated before, admits only enlisted men of the Regular Army. The home is situated on a large tract of 503 acres in the city of Washington, D. C. (See Fig. 11).

There is a hospital on the grounds and resident physicians and nurses.

Amusements include library, billiards, motion pictures, band concerts, etc. Men who care to may perform work about the home and grounds and receive pay therefor.

Although the home is operated under the direction of the United States War Department, it is maintained entirely from the funds accumulated from the contributions of the enlisted men. Until a few years ago each enlisted man was taxed 25 cents per month for the maintenance of the home. Under this plan so much money was accumulated that it was found possible to discontinue the contributions of the soldiers. Now the only additions being made to the fund are the fines imposed at court-martials.

United States Naval Home, Philadelphia.—The United States Naval Home antedates the soldiers' homes, having been authorized by an act of Congress approved February 26, 1811. The building itself was not completed until 1833. It is operated on the same basis as the soldiers' home at Washington.

Minor illnesses are treated by the resident physician, but cases requiring hospital treatment are sent either to the United States Naval Hospital at League Island or to the United States Veterans' Bureau Hospital located on the grounds of the home.

Motion pictures are shown three nights a week for 10 months of the year, parties of residents are taken occasionally to baseball games, and various civic organizations provide outings and entertainments.

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Chapter V.—State Provision for the Aged

Public Pensions for Aged Dependent Citizens

THERE appears to be a growing tendency by commissions appointed to study the subject of old-age dependency to recommend some form of public pension, to be regarded not as charity but rather as a recognition of service, to be paid under careful supervision, but to be sufficient to enable the recipient to remain with his family or friends instead of obliging him to become a resident in an institution.

There are at present ten States (and Alaska) which have adopted some form of pension legislation designed to provide for aged dependents, and measures on the subject are pending or being studied in many other States and in the Congress of the United States. It may be of interest, therefore, to review briefly the progress in such legislation.

Progress of the Movement in the United States

LITTLE attention was paid to this question in the United States until the present century. The first active step in connection therewith seems to have been the appointment of a commission by Massachusetts in 1907 to investigate and report on the subject. No action resulted from that report.

In 1914 Arizona had made an attempt to provide a system of old-age pensions. An initiative act was passed (Acts of 1915, initiative measures, p. 10) abolishing almshouses and establishing old-age and mothers' pensions. The act was so loosely worded that before it could come into effect it was pronounced unconstitutional on the ground of its vagueness, the constitutionality of its pension provisions, if properly expressed, being left undiscussed. Alaska followed suit with a law, passed in 1915, providing a pension of $12.50 a month to those aged 65 and upward who met certain requirements as to residence, need, and character. This law has been amended several times, but is still in operation.

The effects of the war renewed interest in the idea of provision for the aged, and within the last decade a number of State commissions have been appointed and in some cases action has followed their reports. In 1923 Nevada, Montana, and Pennsylvania enacted old-age pension laws. In Ohio in the same year the question of establishing an old-age pension system was submitted to a referendum vote, and was decided adversely by a vote of almost 2 to 1. In 1924 the Pennsylvania law was declared unconstitutional, the decision being based largely on a clause in the constitution which prohibits the legislature from making appropriations for charitable, benevolent, and educational purposes.

The year 1925 saw much activity in regard to old-age pensions, with varying results in different States. In both Nevada and Montana bills were introduced repealing the old-age pension laws, and in

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Nevada the repeal was accomplished. A number of State commissions brought in favorable reports, and by the middle of the year bills were pending in Michigan, Illinois, Minnesota, Ohio, Maine, New Jersey, and Indiana. In Texas and Kansas bills were reported favorably, but failed to pass either house of the legislature. In New Jersey and Indiana they passed the lower house, but were not acted upon by the upper chamber. In Colorado, Minnesota, and Utah commissions to study the subject were appointed. In Pennsylvania the legislature created a new commission to study the question further, and passed a resolution providing for a constitutional amendment to permit appropriations for old-age pensions. In Nevada a new law was enacted, differing in some respects from the former one. Wisconsin passed an old-age pension law, which was signed by the governor, and California passed one, which was vetoed.

In January, 1926, the Legislature of Washington passed an old-age pension act, but this was vetoed by the governor. Early in 1926 the Virginia State Commission brought in a favorable report recommending the adoption of an old-age pension system, and a bill to that effect was introduced into the Virginia Legislature. In Massachusetts a commission on the subject handed in a divided report. The majority recommended a bill establishing a pension not to exceed $1 a day to needy citizens aged 70 or over, but the legislature adjourned without taking any action. In the spring of 1926 the Legislature of Kentucky passed an old-age pension law which became effective June 24 of that year, Maryland and Colorado each passed one in 1927, and a year later a law was passed in Massachusetts. Mention has been made above of the report of the Massachusetts commission and its recommendation. In the law which was finally passed, the report of the majority of the commission was ignored and a suggestion made in one section of the minority report was adopted instead. This law, which can hardly be termed an old-age pension law but might more accurately be called a "public bequest law," was approved June 12, 1928.

A joint legislative committee was appointed in New York in 1926 to make a survey and report upon the condition of the aged poor in the State, with a view to legislative action.

Thus, the close of 1928 found old-age pension laws in effect in six States (Colorado, Kentucky, Maryland, Montana, Nevada, and Wisconsin) and Alaska, with bills pending in the legislatures of a number of other States.

Since the beginning of 1929, pension laws have been enacted in four additional States—Wyoming, Minnesota, Utah, and California.

Provisions of Pension Laws

ALL OF THE PENSION laws provide for a county system. In general, applicants for the pension must be at least 70 years of age (65 years in Nevada, Maryland, Utah, and Wyoming), be citizens of the United States for 15 years, and residents of the State or county at least 15 years (10 years in Nevada).

Montana and Utah limit the benefits payable to $25 per month and Kentucky to $250 per year, while in the other States, the total income of a person aided with a pension may not exceed $1 per day from all sources (including pension).

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Only persons are eligible to benefit who have not been imprisoned for a specified period, who have not within the past 10 years (15 in California) deserted their family, who are not professional beggars or tramps, and who have no relatives responsible for their support.

The whole cost of the plan in all the States except Wisconsin is borne by the individual county. In Wisconsin one-third of the cost of the plan up to a total of $200,000 per year, is borne by the State. If this amount is not sufficient it is pro rated among them according to the amounts paid out.

Montana.—Under the Montana law (Acts of 1923, ch. 72), the pensions are strictly county matters. The law contemplates the establishment in each county of an old-age pension board or commission, which may receive applications from persons who are 70 years of age and have been citizens of the United States and residents of the State of Montana for at least 15 years. The amount of benefits may not exceed $25 a month, and may be less than that according to the conditions in each case.

The following are excluded from pensions: (1) Persons who have been imprisoned in the State penitentiary during the past 10 years; (2) a man who during the past 10 years has, for a period of 6 months or more, deserted his wife or failed to support her and his children under 15 years of age, or a wife who has deserted her husband or failed to support such of her children as she was bound to support; (3) persons who have been professional beggars or tramps within one year preceding application for the pension; (4) persons who have children or other relatives responsible for their support; (5) persons who have an annual income exceeding $300; and (6) persons who have deprived themselves of property in order to become eligible for the pension.

Nevada.—The Nevada law (Acts of 1925, ch. 121) authorizes the county commissioners to pay pensions to the aged poor when they consider this method desirable. The act specifically states that the pension is established "in recognization of the just claims of the inhabitants mentioned upon the aid of society, without thereby annexing the stigma of pauperism by legal definition."

Applicants must be at least 65, and must have been residents of the State for 10 years and citizens of the United States for 15 years.

Practically the same provisions are made with respect to exclusions from benefits as in the Montana law except that instead of provision (1) in that law, the Nevada law excludes present inmates of prisons, jails, workhouses, insane asylums, or any other public reform or correctional institution; also, the value of a beneficiary's property may not exceed $3,000.

The pension must not exceed an amount which, when added to the applicant's other income from all sources, will bring the total income to $1 a day. Funds are raised by a special tax of 2½ mills on each $100 of taxable property in each county.

Wisconsin.—The Wisconsin law (Acts of 1925, ch. 121; amended Acts of 1929, ch. 181) also throws upon the county the primary responsibility for pensions, but gives the State a measure of supervision based upon its contribution of one-third of the amount thus paid out. Applications for pensions must be made to the county judge, who "shall

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promptly make or cause to be made such investigation as he may deem necessary." If he approves the application, the judge issues to the applicant a pension certificate, stating when payments are to commence and the amount of the installments, which may be paid either monthly or quarterly. Applicants must be at least 70, and must have been citizens of the United States and residents of the county in which application is made for 15 years, or have resided in the State for 40 years at least 5 of which must have immediately preceded the application for pension.

Persons excluded from benefits include those enumerated in both the Montana and Nevada laws, as well as inmates of public charitable institutions or fraternal, benevolent, or private charitable institutions or homes for the aged. The property qualification is set at $3,000.

The amount of the pension plus the applicant's income from all other sources may not amount to more than a dollar a day. A county establishing the system must appropriate annually enough to meet its demands, and from this the county treasurer must pay out the pensions upon the orders of the judge of the county court. This is to be repaid by the local units which are responsible for the pensioner, each city, town, and village reimbursing the county for all amounts of money paid in old-age pensions to its residents less the amounts received by the county from the State. Each city, town, or village shall annually levy a tax sufficient to meet such charges, which shall be collected as are other taxes and paid into the county treasury.

Each year the county treasurer is to certify to the secretary of state and the State board of control the amount paid out in old-age pensions during the preceding year, and if the board of control approves the report, the State gives the county a credit of one-third of the amount paid in pensions against the State taxes next due from it. To meet this provision, the State appropriates annually an amount not to exceed $200,000. If this is not enough to meet all the credits due the counties, it is to be prorated among them according to the amounts paid out. The State also appropriates annually $5,000 for its administrative expenses in connection with old-age pensions.

Kentucky.—The Kentucky act (Acts of 1926, ch. 187) provides that in any county which accepts the provisions of the act, an old-age pension may be granted to persons 70 years or over who have been American citizens for at least 15 years and residents of the county for at least 10 years. No person may receive the pension who (1) has an income of more than $400 per year or who possesses property in excess of $2,500, (2) who is a professional beggar, (3) who is an inmate of a public charitable institution, (4) who deprives himself of property in order to obtain the pension, or (5) who has children or relatives responsible for his support.

The amount of the pension is determined by the county judge, but may not exceed $250 per year.

Colorado.—The Colorado act (Acts of 1927, ch. 143), likewise provides for a county system from which any adopting county may withdraw after one year's trial. The administration of the act is in the hands of the board of commissioners of the county. Pensions under the act may not exceed an amount which, when added to the other income, will total $1 per day, and may be

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granted only to persons 70 years of age or over who have been citizens of the United States for 15 years and have resided in the State and county 15 years.

No person shall be granted a pension (1) who is an inmate of a prison, jail, workhouse, infirmary, insane asylum or any other public correctional institution; (2) who has been imprisoned for a felony within the past 10 years; (3) who without just cause has deserted wife (or husband) and children under 15, for 6 months or more during the past 15 years; (4) who has been a habitual vagrant or beggar within the past year; (5) who has children or others responsible for his support; (6) who has property in excess of $3,000; or (7) who has deprived himself of property in order to receive the pension. The county judge may require the transfer of any or all of the pensioner's property to the county, if he deems it necessary, the net income to go to the pensioner.

Maryland.—The old-age pension act of Maryland (Acts of 1927, ch. 538), like those of most of the other States, provides for a county system, which may be abandoned after one year's trial if the county so desires. To be eligible for the pension the applicant must be 65 years of age or over, have been a citizen of the United States for 15 years and a resident of the county continuously for 15 years or of the State for 40, at least 5 of which must have immediately preceded the date of application for pension. Exclusions are the same as in Nevada. The amount of the pension plus the income from all other sources may not exceed $1 per day.

Massachusetts.—The Massachusetts act (Acts of 1928, ch. 383), which as before stated can hardly be termed an old-age pension act, provides merely for the creation of a public bequest commission consisting of the secretary of state, the State treasurer, and the commissioner of State aid and pensions. No additional compensation is allowed the officials for their service on the commission. A "public bequest fund" is provided for, to be under the control of the commissioners. It is to be made up of gifts to the fund or to the commission for the use of the fund. (No State contribution was provided for.) The State treasurer is to be the custodian of the fund. When, and so long as, the principal of said fund amounts to $500,000 the commission, with the approval of the governor and council, may distribute, in accordance with its rules and regulations relative thereto, the income from said fund to such worthy citizens of the Commonwealth, as, in its opinion, by reason of old age and need, are entitled thereto. No man under 65 and no woman under 60 is entitled to assistance from such fund. The commission, subject to the approval of the governor and council, may make, and from time to time may alter and amend, rules and regulations governing payments.

Minnesota.—This law (Acts of 1929, ch. S. F. No. 102), like those of most of the acts which preceded it in other States, makes the adoption of its provisions optional with the county. To obtain a pension the applicant must have attained 70 years of age, have been a resident of the State and county for 15 years (or 40 years, 5 of which have immediately preceded the application). The property qualification is set at $3,000 and the maximum pension at $1 per day.

The system is administered by the county judge.

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Utah.—The Utah law (Laws of 1929, ch. H. B. No. 28) makes acceptance of the provisions mandatory upon the counties, sets a maximum age of 65, and a maximum pension of $25 per month. The applicant must have resided in the State for 15 years and in the county for 5 years preceding date of application. No person is eligible for a pension whose income during the past year exceeded $300.

In this State the law is administered by the county commissioners.

Wyoming.—The Wyoming statute (Acts of 1929, ch. 87) also provides for a system whose adoption is obligatory upon the counties. To obtain the pension the applicant must be 65 years of age or older, have been a resident of the State for 15 years and of the county 5 years, and his total annual income (including pension) must not exceed $360 per year. The pension must not exceed $30 per month.

The act is to be administered by the county commissioners acting as a pension committee. Funds are to be raised by a tax of 1 mill on all taxable property.

California.—In California the act (Acts of 1929, ch. 530) entitles to aid any person 70 years of age or over who has been a citizen of the United States for 15 years and has resided in the State for 15 years and in the county or city for 1 year, who has no children able to support him, and who has not deserted his family within the past 15 years. No pension can be paid to a person whose property exceeds $3,000, nor may the pension exceed an amount which added to the other income will equal $1 per day.

This law creates a State division of State aid to the aged, to supervise the measures taken by the counties under the law, and provides that one-half of the cost of the system shall be borne by the State.

Old-Age Pension Laws in Operation

IN THE ATTEMPT to ascertain to what extent the counties were availing themselves of these old-age pension laws and how many aged were actually being assisted under their provisions, the Bureau of Labor Statistics addressed an inquiry to each of the 280 counties of Colorado, Kentucky, Maryland, Montana, and Nevada, and to the State Board of Control in Wisconsin (reporting for 71 counties).[1] The replies, covering 264 counties in these States, show that only 53 of the counties reporting have adopted the pension system provided by the law. The greatest proportion of adopting counties was found in Montana, as would be expected, since this was the first State to pass old-age pension legislation which is still in effect. The replies from some of the counties which have not yet adopted the plan indicate that they would have done so, but were financially unable. Others replied that they already had a considerable amount of money invested in a county infirmary or almshouse and therefore felt that care of the aged in the almshouse should be continued.

Only two of the counties reporting in Nevada have adopted the county pension plan. Since its adoption in one of these, the county commissioner reports, the tax income has been insufficient to pay any pensions, though some poor relief has been given.

[1] No inquiry was addressed to Massachusetts, for it will be some time before any pensions will be payable in that State. In fact, press reports from that State, dated Feb. 8, 1929, state that up to the present only $1,000 has been given to the fund. The States whose laws were not passed until 1929 have, of course, not yet had any experience under the system.

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The table below shows, for each State, the status of pensions for aged dependents and the actual cost to the counties.

TABLE 20.—NUMBER OF PENSIONERS AND COST OF PENSION PLANS IN SIX STATES

State	Year of law	Number of counties	Number reporting	Number with pension system	Pensions			
					Number receiving	Average pension per month	Average cost per month	Total cost per year
Colorado	1927	63	53	1	1	$10.00	$10	$120
Kentucky	1926	120	64	3	[1] 30	[1] 20.00	[2] 672	[2] 8,064
Maryland	1927	[3] 24	[3] 12	0				
Montana	1923	56	51	42	666	16.59	11,048	132,575
Nevada	1925	17	13	2	[4] 11	[4] 15.00	[4] 175	[4] 1,680
Wisconsin	1925	71	71	5	295	19.20	5,515	[5] 66,185
Total		351	264	53	1,003	17.37	17,420	208,624

[1] 1 county only; 1 has system but has paid no pensions; 1 did not report on this point.
[2] 2 counties only.
[3] Including Baltimore City.
[4] 1 county only; the other has made no payments as yet.
[5] One-third paid by State.

As the above table shows, 1,003 aged persons are being cared for through the old-age pension plans of 53 counties, an average of about 20 per county. (Many of these counties also have aged people at the county poor farm or infirmary.) The largest average pension is being paid in Kentucky. A greater number of persons per county are receiving pensions in Wisconsin than in any of the other States, and in its four counties nearly half as much is being spent for pensions as in the 42 pension counties of Montana, which has the largest total annual expenditure. In Wisconsin, however, as already stated, one-third of the expense is borne by the State.

A recent report by the Wisconsin Board of Control [2] contains some interesting data as to the pensioners in that State. Of the 295 persons on the county pension rolls in 1927, 178 were men and 117 were women; 164 were widowed, 84 were married, 31 were single, 9 were separated from husband or wife, and 7 were divorced. The ages of the pensioners ranged from 70 to 94 years, 75 per cent being between 70 and 80 years old. Approximately 60 per cent were native-born Americans. The following statement shows the causes of dependency of the pensioners:

	Number of pensioners
Old age	159
Disease	21
Crippled	18
Deformity or loss of limb	17
Partial disability	10
Total disability	8
Blindness	2
Deaf and dumb	1
Other	21
Not reported	38

It is seen that the chief cause of dependency was old age itself, followed by disease, crippling conditions, and deformities.

Wisconsin. State Board of Control. Old-age pensions in Wisconsin, 1927. (Madison), 1928.

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organization the amount of assessment can be changed only by action of the general convention.

The original old-age pension plan of the International Typographical Union, as adopted in 1907, provided for a pension of $4 a week. This was increased to $5 in 1911, to $6 in 1919, and to the present rate of $8 in 1920. The revenues, however, continued until 1924 to be derived from a one-half of 1 per cent assessment upon members' earnings; in 1924 the assessment was raised to three-fourths of 1 per cent of earnings. The effect of the increased benefits upon the condition of the pension fund is shown by the following table which was submitted to the 1927 convention of the union:

TABLE 25.—CONDITION OF PENSION FUND OF INTERNATIONAL TYPOGRAPHICAL UNION, 1909 TO 1927

Year ending May 31—	Receipts	Benefits and expenses	Excess of receipts over expenditures	Accumulated surplus
1909	$202,940	$69,550	$133,390	$159,767
1910	233,227	115,398	117,830	277,597
1911	255,267	128,043	127,224	404,821
1912	278,779	176,320	102,459	507,280
1913	298,361	248,582	49,779	557,059
1914	325,982	270,396	55,586	612,645
1915	328,475	302,652	25,824	638,469
1916	336,201	358,369	[1] 22,168	616,301
1917	356,267	356,692	[1] 425	615,876
1918	384,155	359,720	24,434	640,310
1919	447,271	346,114	101,157	741,466
1920	622,123	376,730	245,393	986,860
1921	758,305	529,777	228,528	1,215,387
1922	655,721	729,870	[1] 74,148	1,141,239
1923	701,600	823,435	[1] 121,834	1,019,405
1924	762,765	876,610	[1] 113,845	905,559
1925	968,086	923,744	44,343	949,902
1926	1,313,416	1,010,730	302,687	1,252,589
1927	1,357,246	990,360	366,974	1,619,475

[1] Deficit.

It is seen that with the $4 pension a generous surplus accumulated in the treasury. From 1912, when the effects of the 1911 increase began to be felt, the yearly surplus of receipts over expenditures declined steadily until in 1916 a deficit of $22,000 for the year was incurred. The condition of the fund began to improve thereafter, even considering the increase of pension in 1919. The prosperity of the fund during the years 1919, 1920, and 1921 was undoubtedly the result of the increased employment and earnings among the membership and the fact that older men—pensioners—were recalled to industry to replace the younger men called to the colors. On the strength of this prosperity a further increase in the annuity was voted. Then came the years of deflation, the return of the younger men from the war, decreased employment and earnings, and the strike for the 44-hour week, and these combined factors were at once reflected in the condition of the fund, which in 1923 was "in the red" almost $122,000 for the year. The increased revenues due to the raising of the proportionate share of the pension fund in the 1 per cent assessment, from one-half to three-fourths, in 1924, operated to wipe out the yearly deficit and has gradually caused the annual surplus to increase until in May, 1927, the surplus of receipts over expenditures was $367,000.

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ment elective. In the former case a flat amount of dues is collected for pension purposes from all members regardless of age, making slight increases from time to time, if this becomes necessary. In the latter case, pension assessments vary with the age of entrance into the plan and with the number of contributions paid.

The Bricklayers, Masons, and Plasterers' International Union assesses each member 80 cents per month for pension purposes. The International Association of Bridge, Structural, and Ornamental Iron Workers maintains its pension fund by setting aside from the general monthly dues 15 cents per member; in case the fund falls below $50,000 an assessment of $1 per member becomes automatically payable. Fifteen per cent of the general income from dues maintains the granite cutters' pensions, and a per capita tax of 25 cents per month those of the printing pressmen. The rules governing the pressmen's fund provide that—

> For the establishment and maintenance of the old-age pension system the sum of $3,500 per annum shall be drawn from the pension fund. This amount to continue as a basic cost of operation until the number of pensioners shall be 200, then immediately the cost of maintenance shall be based upon the expenditures for the pensioners, and the amount to be thus appropriated shall not exceed 3 per cent.
>
> The pension system shall not become operative for at least five years immediately following May, 1917, or until the sum of $750,000 has accumulated in the said pension fund, which fund shall be established through the 25 cents per capita tax per month per member and interest upon said fund.

Members of the International Typographical Union pay as dues 65 cents per month, plus 1 per cent of their earnings. Of this 1 per cent, one-fourth goes to the mortuary fund and three-fourths to the pension fund.

In the pension departments of the railroad brotherhoods, membership is voluntary. The locomotive firemen and enginemen admit to membership in the pension department only members in good standing in the brotherhood who are under 40 years of age; the locomotive engineers and the trainmen make the same provision but the former place the age limit at 50, and the latter at 45 years. The applicant must, in all three organizations, pass a physical examination.

The monthly assessments according to the age at which the members enter are, in the firemen and enginemen's organization, as follows:

18–30 years	$0.50	46–50 years	$2.50
31–35 years	1.00	51–55 years	3.00
36–40 years	1.50	56–60 years	3.50
41–45 years	2.00		

Those in the trainmen's fund are the same as the above, except that the class of those 61 to 65 years of age at entrance is added, and their dues set at $4.50 per month. The dues of the locomotive engineers who elect to become members of the pension fund are set at $1 per month for all who join before reaching the age of 31 years. Dues increase 10 cents per month with each year above 31, reaching the maximum of $4 per month levied upon all who become members of the fund after reaching 60 years of age.

The firemen and enginemen and the trainmen reserve the right to levy additional assessments in case the income from those set is insufficient to meet the demands upon the fund, but in the firemen's

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The amount disbursed in trade-union pensions varies with the size of the pension, the number of annuitants, the size of the union, and the time during which the plan has been in force; in some cases the total amounts are quite impressive, especially in the case of those unions whose plans have been in effect for some years. The Brotherhood of Railroad Trainmen has been paying pensions only since 1925 and, therefore, although it is a large organization with about 180,000 members, its pension roll is small, the disbursements for 1926 amounting to only $31,080. The Brotherhood of Locomotive Engineers, an organization with some 88,000 members, has been paying pensions since 1914, its pension roll having passed the 4,000 mark and its expenditure for this purpose amounting to nearly a million dollars in 1926 and to more than four and three-quarter millions in the 13 years' operation of the pension department. The granite cutters, who were the first to pay this type of benefit, have had a very modest outlay for pensions, having paid slightly less than a quarter of a million dollars during the 23 years' life of the fund. Theirs, however, is a small organization of some 8,500 members, and the pension amounts to only $10 per month and is payable for only six months of each year.

The International Typographical Union, which has a membership of some 78,000, leads the list with an expenditure of nearly a million dollars during the year ending May 31, 1927, and a whole-time expenditure of $8,740,939. The growth of the outlay for pensions by five of the unions is shown by the following figures:

TABLE 24.—GROWTH OF PENSION SYSTEM OF FIVE UNIONS

Year	Amount paid in pensions by—			Printers [2]		Street-railway employees [4]	
	Bricklayers [1]	Locomotive engineers	Locomotive firemen and enginemen	Number of pensioners	Amount paid in pensions [3]	Number of pensioners	Amount paid in pensions
1909				542	$69,550		
1910				642	115,398		
1911				808	128,043		
1912				1,038	176,320		
1913				1,108	248,582		
1914		$18,250		1,210	270,396		
1915	$217,610	45,386		1,342	302,652	2	$1,600
1916	277,564	93,010		1,440	358,369	5	4,000
1917	371,170	154,895		1,509	356,692	5	4,000
1918	295,935	204,965		1,501	359,720	5	4,000
1919	414,495	248,618		1,483	346,114	8	6,400
1920	426,940	293,420		1,510	376,730	9	7,200
1921	443,510	358,981		1,683	529,777	21	16,800
1922	485,835	445,087	$1,350	1,869	729,870	70	56,000
1923	608,698	519,036	6,570	2,077	823,435	53	42,400
1924	783,296	633,795	18,390	2,268	876,610	63	50,400
1925	858,287	828,606	41,282	2,499	923,744	77	61,600
1926	955,008	988,518	73,855	2,461	1,010,730	82	65,600
1927	1,021,858			2,430	990,360	80	64,000

[1] Year ends Aug. 31.
[2] Year ends May 31.
[3] Includes expenses of administration.
[4] Year ends July 31.

Source of Revenues of Plans

SEVERAL of the unions make the old-age pension one of the benefits to which all members are eligible upon reaching the age designated. Others, however, make membership in the pension depart-

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long as she remains unmarried, or if she has reached a specified age and has no means of support.

TABLE 22.—NUMBER OF PENSIONERS, AMOUNT OF PENSION, AND AMOUNTS DISBURSED THEREFOR IN LAST FISCAL YEAR AND WHOLE PERIOD, BY UNIONS

Union	Number at present in receipt of pension	Amount of pension per member	Amount paid in pensions in—	
			Latest fiscal year	Whole period of operation
Bricklayers	[1] 2,954	$7 per week	$1,021,858	$7,160,205
Bridge and structural-iron workers	331	$25 per month	86,300	(2)
Carpenters		$15 per month		
Electrical workers	37	$40 per month	17,214	17,214
Granite cutters	405	$60 per year [3]	16,335	241,044
Locomotive engineers	[4] 4,467	$25 to $65 per month [5]	988,519	4,832,567
Locomotive firemen and enginemen	230	$30 to $70 per month [6]	73,855	141,447
Printers	2,430	$8 per week	990,360	8,740,939
Printing pressmen	244	$7 per week [7]	60,974	71,349
Quarry workers	[8] 18	$50 [9]	500	6,350
Railroad trainmen	[10] 110	$35 to $70 per month	31,080	78,330
Street-railway employees	[8] 80	$800 in lump sum	64,000	384,000
Total	11,306		3,350,995	21,673,445

[1] Includes 76 persons receiving "disability relief," and 823 widows.
[2] No data.
[3] $10 per month for six months of each year.
[4] Includes 1,533 widows.
[5] From this, union dues of about $4 per month are deducted.
[6] Widows receive pensions of $35 per month.
[7] Not yet payable in full, as funds do not warrant.
[8] Received the lump sum in 1926.
[9] Fiat sum, deducted from death benefit.
[10] Includes 13 widows.

The amount of pension paid by the three railroad brotherhoods which pay pensions varies with the number of contributions made by the member, as shown below:

TABLE 23.—AMOUNT OF OLD-AGE PENSIONS PAID BY THREE RAILROAD BROTHERHOODS

Number of months' assessment paid	Amount of pension receivable per month		Number of months' assessment paid	Amount of pension receivable per month	
	Locomotive engineers	Firemen and trainmen		Locomotive engineers	Firemen and trainmen
12	$25		241–252	$45	
13–24	26		253–264	46	
25–36	27	$30	265–276	47	$50
37–48	28		277–288	48	
49–60	29		289–300	49	
61–72	30		301–312	50	
73–84	31		313–324	51	
85–96	32	35	325–336	52	55
97–108	33		337–348	53	
109–120	34		349–360	54	
121–132	35		361–372	55	
133–144	36		373–384	56	
145–156	37	40	385–396	57	60
157–168	38		397–408	58	
169–180	39		409–420	59	
181–192	40		421–432	60	
193–204	41		433–444	61	
205–216	42	45	445–456	62	65
217–228	43		457–468	63	
229–240	44		469–480	64	
			481 and over	65	70

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The Brotherhood of Locomotive Engineers makes practically the same provision, but adds two other classes of pensioners—members who resign or are dismissed or lose their positions and those who were not in active service at the time of joining the brotherhood. In the former case, the member becomes eligible for pension only after a membership of 12 years and upon reaching the age of 60 years, except in cases where it is shown that the member is "physically and mentally unable to perform remunerative employment," in which event he becomes entitled to benefits on the same terms as active members. In the latter case the member must reach 70 years before attaining a pensionable status and must show inability, from physical, mental, or other cause, to secure remunerative employment. Only members incapacitated for employment in the trade are entitled to the old-age pension paid by the printing pressmen's and the printers' unions, while the railroad trainmen require proof of permanent total disqualification for work from physical or mental causes or old age.

The bridge and structural-iron workers provide also that a disability pension is payable to any member in continuous good standing for 15 years who is disabled by an injury sustained in the course of his employment, provided (1) that the injury "was not contributed to or brought about by his own improper conduct," (2) that the member is unable to secure sustaining employment at any occupation, and (3) that he has no other means of support.

The locomotive firemen and enginemen and the railroad trainmen specifically provide that "no member will be entitled to a pension on account of disability caused while under the influence of intoxicants or narcotics or while participating in war, riots, disreputable or unlawful acts," and the Brotherhood of Locomotive Engineers bars pensions for disability caused by the use of intoxicants or by unlawful acts.

Return to active work causes a forfeiture of the pension paid by the railroad trainmen, while the bridge and structural-iron workers provide that a pensioner loses his pension for any month in which his income from other sources than the pension reaches $60, the pensioner being "deemed to have secured sustaining employment for that month." The locomotive engineers cease payment upon return to active engine duty; the pensioner may, however, perform remunerative labor other than that of his trade and still retain his pension; this provision is made also by the firemen and enginemen. The International Typographical Union formerly provided that any annuitant who received pay for two days' work in any week should forfeit his pension for that week. The 1927 convention made a change in this provision, taking the view that pensioners should be encouraged, as an aid to preserving self-respect, to do whatever work they are able to perform without being penalized by the loss of the pension. Hereafter pensioners may perform not more than two days' paid work per week and still receive the pension. The Printing Pressmen and Assistants' Union has the same provision.

Amounts of Annuity, and Expenditure for Pensions

TABLE 22, below, shows, for each of the unions which pay old-age pensions, the number of annuitants, the size of the pension, and the amounts paid during the latest fiscal year for which data are available and during the whole period of operation. As the table indicates, several of the unions continue payment of the pension to the widow as

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to enable a retired member to engage in some new business. Payment of benefits under the new scheme began in 1915. The International Typographical Union inaugurated its pension system in 1907 and began payment of such pensions in 1909, and the locomotive engineers followed suit in 1913 and the bricklayers in 1915. The year 1920 saw the establishment of old-age pensions by the bridge and structural-iron workers and the locomotive firemen and enginemen. Two pension schemes were adopted in 1925—those of the printing pressmen and of the railroad trainmen. The Brotherhood of Electrical Workers in 1927 and the United Brotherhood of Carpenters and Joiners in 1928 adopted an old-age pension plan.

Requirements for Receipt of Pension

THE AGE and membership requirements of the unions which have established old-age pensions have undergone modification from time to time. At present, however, the age at which the member becomes eligible to the pension is set at 60 by the bricklayers, the bridge and structural-iron workers, the printing pressmen, and the printers;[2] at 62 by the granite cutters; and at 65 by the electrical workers, the locomotive engineers, the street-railway employees, and the locomotive firemen and enginemen, and at 70 years by the carpenters. The locomotive firemen and enginemen also pay pensions for disability (1) to active members disabled for engine service, and (2) to retired members disabled for any occupation; in these cases there is no age requirement.

Requirements as to membership in the union vary considerably. One year's membership in the Brotherhood of Locomotive Engineers entitles to the receipt of the old-age pension;[3] membership of 2 years is required by the locomotive firemen and enginemen and the railroad trainmen, of 20 years by the bricklayers, the bridge and structural-iron workers, the electrical workers, the printing pressmen, and the street-railway employees, of 25 years by the granite cutters and the printers, and of 30 years by the carpenters. The bricklayers, the bridge and structural-iron workers, the printing pressmen, and the street-railway employees require also that the specified membership must have been continuous.

Applicants for the pension in the bricklayers' and the bridge and structural-iron workers' unions must show that they are unable to secure employment in any industry, because of bodily infirmity, and that they are without other means of support. Members of the Brotherhood of Locomotive Firemen and Enginemen who have been retired from active service by reason of age or who attain the age of 65 and retire voluntarily become eligible for the pension of the brotherhood without fulfilling any requirement as to their physical or financial condition. To receive the pension for disability, however, a member must show that he is permanently and totally disabled—for engine service, if he is still in active service at the time of becoming disabled;[4] if he is not in active service, for any kind of employment in which his earnings are sufficient to support him.

[2] By action of 1927 convention; formerly 65 years. In cases of incapacitated members with continuous membership of 20 years whom the Union Printers' Home is unable to accommodate the age limit required for the pension may be waived.

[3] Except in the case of members who resign or lose their positions or are dismissed, in which case 12 years' membership is required.

[4] If he ever becomes able to resume engine service he ceases to receive the pension.

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Chapter VI.—Care of the Aged by Labor Organizations

Old-Age and Disability Pensions

A MATTER that is receiving more and more the attention of organized labor is the question of what shall be done to care for members who by reason of age or of mental or physical disability become unable to work at the trade. A number of unions have expressed themselves as being in favor of old-age pensions provided by the State or Federal Government. Several States have already adopted such measures, and the 1927 convention of the American Federation of Labor authorized the executive committee to have drafted a bill providing for old-age pensions, the passage of which local trade-union bodies are to work for in States where there is as yet no such legislation.

Pending the general acceptance of the principle, some labor organizations are providing such care as they are able for their infirm members, to prevent their becoming a public charge. To date 11 national or international unions—those of the bridge and structural-iron workers, bricklayers, carpenters, electrical workers, granite cutters, printing pressmen and assistants, street-railway employees, printers, locomotive firemen and enginemen, locomotive engineers, and railroad trainmen—have adopted an old-age pension plan for those of their members who fulfill certain requirements as to age, union membership, and physical or financial condition.[1] Of these, six also operate a home for aged or disabled members, there being a choice between receipt of the pension and residence at the home. The Order of Railway Conductors has established a home but has discontinued its pension. In addition to these unions, several others provide some sort of old-age benefit. Thus the quarry workers pay, to their members who reach the age of 60 and have had 10 years' continuous membership in the union, $50, which is deducted from the funeral benefit. The oil field and gas well workers exempt aged members from the payment of union dues, while in the paving cutters' union the dues of a superannuated member are reduced to 25 cents a month. Federal employees—postal clerks, letter carriers, railway mail clerks, and other Government employees—are covered by the Federal retirement law, thus relieving their respective unions of the task of providing old-age benefits.

Of the 11 unions which pay an old-age pension, the Granite Cutters' International Association of America was the pioneer, establishing its pension in 1905. The street-railway employees' organization had, prior to 1912, an old-age benefit of from $1 to $3 per week. In 1912 the system was changed, the benefit being commuted to a lump sum upon the member's reaching 65 years of age. This was done in order

[1] Some local unions also pay old-age benefits, but as this study was confined to the organizations of national scope, no attempt was made to gather local data. It is reported that local No. 2 of the International Fur Workers' Union has adopted an old-age pension scheme under which members who reach 65 and retire from work in the fur or any other industry, will be entitled to receive benefits of $8 per week. A member 65 years and over who retired from work after Jan. 1, 1926, may also apply for benefits, which will be granted if, after investigation by a special committee, he is found to be in need. Members who had retired before Jan. 1, 1926, are not entitled to the pension. The pension may also be paid in cases of permanent total disability. (For a more detailed account of care of the aged by labor organizations, see Bureau of Labor Statistics Bul. No. 465, Chs. III and IV.)

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New Jersey.—The State of New Jersey finances the operation of the New Jersey Firemen's Home at Boonton.[5] This home was opened in 1900 and is operated for the benefit of indigent fire fighters who have served at least seven years. Wives are not admitted.

The home can accommodate 100 persons but the average number in residence is only 55. The cost of operation last year was about $23,000.

The home has a resident physician who looks after the physical welfare of the men.

[5] There is also a firemen's home at Hudson, N. Y.; this, however, is maintained not by the State but by the Firemen's Association of the State of New York. See pages 188, 190.

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able as to when the State assumed the cost of operation, which now amounts to about $50,000 a year.

Only men are admitted, and the only requirement is that the applicant be a veteran of the Confederate Army. The building can accommodate 110, but the average number in residence is about 65.

All necessary medical attention is provided. There is a 25-bed hospital, with a chief surgeon, two internes (who are senior medical students), and two practical nurses in attendance.

Amusements furnished include motion pictures, radio, card games, etc., and each resident is allowed $1 a week for "pin money."

Another interesting home is that of Iowa, located in Marshalltown. The home was opened in November, 1887, the sum of $100,000 having been appropriated by the legislature as a result of the efforts of the Grand Army of the Republic; the citizens of Marshalltown donated 128 acres of land and the sum of $12,000. The land has since been added to, and the holdings of the home now cover 156 acres, some of which is used for farming, some for gardens, and the remainder for lawns, walks, and drives.

The first building erected housed 300 persons. It soon proved inadequate and a hospital was added. This in turn proving insufficient, a new hospital was built and the first was turned into a dormitory. Since that time many other buildings have been added, including a headquarters building, a building for women, one for men, a general old people's building with an annex for the use of married couples, and 10 small cottages also for married couples. There are six residences for the use of the home officers, besides numerous work buildings (laundry, barn, garage, greenhouse, etc.).

As the above indicates, the home admits soldiers, their wives and widows. Data furnished by the home show that the number of men is decreasing, while the number of wives and widows in residence is increasing. On December 23, 1903, there were 714 men, on January 1, 1915, 573, and on January 1, 1925, 335. On the same dates the women numbered 90, 225, and 294. In 1928 there were altogether only 450 inmates, as against 629 in 1925. The capacity of the home is 750.

The cost of operation in 1927–28 was $245,000.

All medical attention is furnished and there is a 200-bed hospital, having two resident physicians and two nurses.

Amusements include motion pictures twice a week, with music; band concerts during the summer, reading, etc.

Other State Homes for Aged

ARIZONA.—The State of Arizona maintains what is known as the Arizona Pioneers' Home, at Prescott. It was established in 1911 and is open to needy persons of both sexes, 65 years of age and over, who have been residents of Arizona for 35 years. There is no admission fee.

The home accommodates 106 men and 12 women, and its cost of operation last year amounted to $56,160.

All necessary medical attention, including minor operations, is given in the home. There is a hospital accommodating 12 men, and a 2-bed hospital in the women's department. A physician is on call and there are four practical nurses.

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Entrance Requirements

IN MOST cases the only requirement for entrance is that the applicant shall have been honorably discharged from the military service of the United States. In cases where women are admitted they must show that they are wives or widows of honorably discharged soldiers, sailors, or marines. In two or three cases admittance is refused to persons having property in excess of a certain amount ($1,000 or $2,000) or with income in excess of a fixed amount, and a few require that the applicant be a resident of the State to whose home he makes application for admittance. Two homes for soldiers' widows require that the applicant be "needy," and three institutions require that a certain proportion of the pension received from the United States Government be turned over to the home during the resident's stay there.

One of the hardships of aged people who enter homes of various sorts is that in many cases married couples are not admitted, or, if admitted, are taken only as individuals and are therefore separated in living quarters. Of the 44 soldiers' homes covered, 18 admit men only, 4 admit women (soldiers' wives or widows) only, while 22 admit both sexes and married couples as well.

Most of the homes (35) make no requirement as to age (though one of these sets the admission age for women at 50), but 4 set the age of admission at 50 years, 3 at 60 years, 1 at 62 years (unless disabled), and 1 at 80 years.

Medical and Recreational Provision

ALL give medical care, and practically all have one or more resident physicians and nurses. Sixteen report that they have a fully equipped hospital in connection with the home; doubtless many more which did not mention this feature also have a hospital.

Thirty homes of the 40 reporting on this subject provide recreation for the residents. Of the kinds of recreation provided, motion pictures were by far the most common, entertainments of various sorts and reading being a poor second. Other recreations less commonly mentioned include pool, bowling, radio, cards, fishing, checkers, croquet, golf, dancing, and music.

In the Northern States the soldiers who are inmates of homes have all or part of their Federal pensions for use as spending money. Some of the Southern States, the residents of whose homes do not receive such pensions, allow their inmates a certain amount each month for personal use, and in some instances where the inmates perform work around the building or grounds they receive pay therefor.

Home Location and Plant

ONE of the interesting soldiers' homes is that of Georgia. The home was started about 1901, not by the State but from funds solicited from public-spirited citizens. A tract of about 120 acres just outside the city of Atlanta was purchased and the home was built there. Shortly afterwards the building burned, but was replaced the next year, all without assistance from the State. No information is avail-

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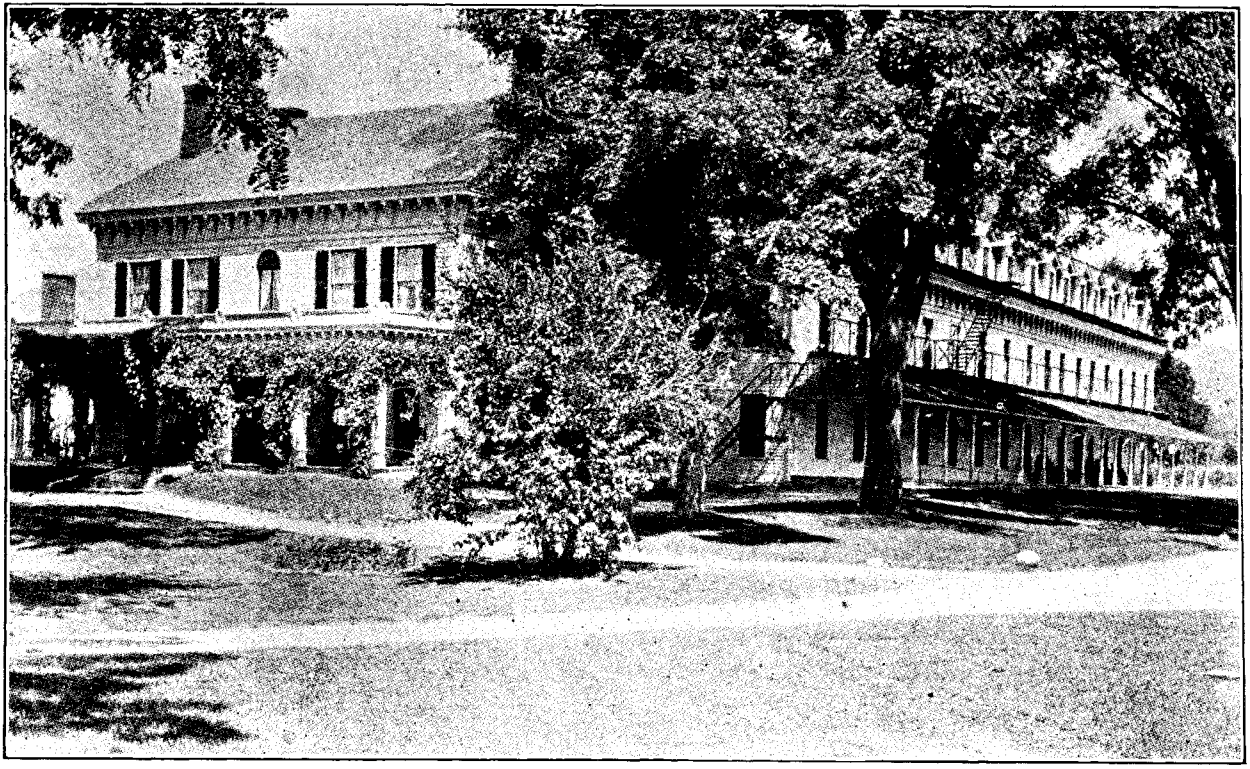

FIGURE 12.—SOLDIERS' HOME OF VERMONT AT BENNINGTON

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TABLE 21.—NUMBER OF RESIDENTS AND COST OF OPERATION OF STATE HOMES FOR SAILORS, SOLDIERS, AND THEIR WIVES AND WIDOWS—Continued

State	Total number	Number reporting	Inmates		Annual cost of operation (all ages)	
			Capacity (all ages)	Average number of aged in residence	Total	Per capita
Maryland	1	1	8	8	12,600	1,575.00
Massachusetts	1	1	500	253	260,000	732.39
Michigan	1	1	1,500	600	(2)	
Minnesota	1	1	475	(2)	221,000	
Mississippi	1					
Missouri	2	2	500	408	[3] 83,926	[3] 349.69
Montana	1	1	160	80	48,000	600.00
Nebraska	2	2	600	415	150,000	361.45
New Hampshire	1	1	125	45	30,000	666.67
New Jersey	2	2	770	340	[3] 133,749	[3] 1,114.58
New York	2	2	1,700	363	322,467	888.34
North Carolina	1					
North Dakota	1	1	50	28	20,782	742.21
Ohio	2	2	1,140	433	310,619	454.79
Oregon	1	1	175	94	(2)	
Pennsylvania	1	1	600	60	118,200	
Rhode Island	1	1	300	96	59,741	622.30
South Carolina	1					
South Dakota	1	1	400	305	134,175	439.92
Tennessee	1	1	100	35	(2)	
Texas	2	2	472	457	226,000	494.53
Vermont	1	1	100	31	30,191	973.90
Washington	1	1	250	200	76,165	380.83
Wisconsin	1	1	600	450	258,118	573.60
Wyoming	1					
Total	48	44	16,662	8,419	[4] 4,225,858	501.94

[2] No data. [3] 1 home only. [4] 38 homes.

As the above table shows, the per capita cost of these homes ranges from $55.50 to $1,575, with an average cost of $501.94. The high cost of the Maryland home is due to the large plant, with few inmates, making the cost of upkeep and operation per person unusually high in this State.

It is seen that the average number in residence is far below the number which the homes can accommodate. In some cases the discrepancy between capacity and actual number of residents is due to the fact that admittance is limited to veterans of the Civil War, whose number is decreasing from year to year. In general, however, it is because the figure for capacity includes the total number which the home can accommodate, regardless of age, while the average number of residents given includes only those aged 60 or over. The column showing the number of residents is the significant one for the purposes of this study, inasmuch as it shows the number of old people being cared for in these homes.

The size of these homes is indicated by the statement below:

Homes caring for—	Number of homes
Fewer than 25 persons	2
25 and under 50 persons	9
50 and under 75 persons	3
75 and under 100 persons	5
100 and under 200 persons	8
200 and under 500 persons	11
500 and under 1,000 persons	4
1,000 persons and over	1
Not reported	1
Total	44

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instead of cash." Another county has a monthly allowance system through which 100 persons are now receiving aid at the rate of $15 per month.

Wisconsin.—In the three years' operation of the law, five counties have put the pension plan into effect. Taking advantage of the former provision of the law permitting a county to discontinue the pension plan after it has been in effect one year, Wood County, which had adopted the plan in 1925, discontinued it a year and a half afterward, but six months later adopted it again. Another of the original five counties revoked its acceptance, but its place was taken by another county which has recently accepted the plan.

Homes for Soldiers and Sailors and Their Wives and Widows

THERE are 39 States which have erected homes where soldiers and/or sailors honorably discharged from the forces of the United States may spend their declining years. Many of these were opened after the Civil War and were restricted to veterans of that war. Practically all of those in the North, however, have changed their requirements in this respect, so as to admit veterans of the later wars and even of the World War. In one or two of the border States there are two homes—one for the veterans of the Confederate Army and one for those of the Union Army—while several States have homes especially for soldiers' and sailors' widows. In somé cases the home was founded originally not by the State but by some organization, such as the Grand Army of the Republic or the Woman's Relief Corps, and was later turned over to the State.[4] Those of the Northern States receive a certain amount of Federal aid.

Altogether there are 48 such homes, and the Bureau of Labor Statistics has data for 44 of these. The table below shows for each of the States the total number of soldiers' and sailors' homes, the number reporting, the number of residents, and the cost of operation in their last fiscal year:

TABLE 21.—NUMBER OF RESIDENTS AND COST OF OPERATION OF STATE HOMES FOR SAILORS, SOLDIERS, AND THEIR WIVES AND WIDOWS

State	Total number	Number reporting	Inmates		Annual cost of operation (all ages)	
			Capacity (all ages)	Average number of aged in residence	Total	Per capita [a]
Alabama	1	1	100	30	$24,000	$800.00
Arkansas	1	1	200	170	95,000	558.82
California	2	2	949	828	335,882	405.65
Colorado	1	1	250	96	116,212	726.33
Connecticut	1	1	400	105	(b)	----------
Florida	1	1	50	20	1,110	55.50
Georgia	1	1	110	65	50,000	769.23
Idaho	1	1	150	85	38,191	449.31
Illinois	2	2	1,615	730	354,922	486.19
Indiana	1	1	700	450	258,387	574.19
Iowa	1	1	750	450	245,000	544.44
Kansas	2	2	683	613	144,981	236.51
Kentucky	1	1	80	48	42,440	884.17
Louisiana	1	1	100	28	24,000	857.14

[a] Per capita cost shown below is not in all cases the cost divided by number of aged inmates, as some of the homes admit young men also.
[b] No data.

[4] For data on homes for soldiers, their wives and widows, which are not operated by the State, see p. 184.

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own (not the State) system is aiding some 70 aged persons at a cost of about $7,500 a year; in this county the relief system is regarded as "much better than the almshouse but not nearly so good as a home for the aged [who are chronic invalids or incurable], which the Eastern Shore counties are working to get at the coming session of the legislature." Another county aids about 150 persons with an allowance of $5 per month, another 6 persons at the rate of $1 per month each, and a third 25 at the same rate.

Montana.—In Montana, among the auditors of the counties which have the pension system, 21 are unqualifiedly favorable to it, and 7 unqualifiedly opposed. Of those opposed, one county auditor states that he favors the almshouse plan because the pension is not adequate for the pensioner's entire support and the latter could live better at the county poor farm. Another expresses the opinion that the county should have a "home" large enough to care for the aged dependents in the county. Another states that the prevailing opinion in his county is that the almshouse would be more economical, and another prefers the almshouse system because fewer persons would make application for entrance to a poor farm than apply for the pension. A fifth replies that the pension system "is not as economical as an almshouse, and the fact that mismanagement has been the cause of a pensioner's plight, so the habit of mismanagement does not help him in his status as a pensioner. Many of the inhabitants of our county farm seem to be much more satisfied with their present conditions than they were when receiving their pensions." Other opinions are that the pension plan is "very satisfactory in our county as we have been able to care for many of our people at a less expense than at the farm and our farm is full at the present time"; that the pension is preferable to the almshouse "from the viewpoint of saving to the county"; preferable "both for the people and the county"; "because the majority [of the pensioners] are partially self-supporting or are aided by their children"; or that the "pension is by far the best."

One auditor thinks the results are about the same under either pension or almshouse plan, and two others think the pension plan is better in small counties and the almshouse in larger ones (in one case because of the expense in large counties). One report states that the county in question "is going to try out the home system when they get it fixed up for that purpose; put them in the home and have a caretaker."

In the eight counties reporting which have not adopted the pension plan, four think the almshouse preferable to the pension plan; and one auditor states that "neither is the proper way to care for paupers," but does not state what, in his opinion, would be the proper way to handle the problem.

Nevada.—Only two counties reporting in Nevada have formally adopted the pension plan and in one of these it is as yet inoperative because of lack of funds.

The commissioner of one county which has no pension plan but does give "aid" at the rate of $17.50 per month each to 24 persons states that in his opinion, the pension plan is impracticable for the reason that "many indigents in this county are not capable of handling their money and our county gives orders for groceries, etc.,

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funds or relatives, because the majority of the pensioners are incapable of handling money wisely, etc. One county judge, in a county which had a pension system but discontinued it, gives his reasons for preferring the almshouse to the pension as follows:

> There are too many people who can not take care of money given to support them and many swear falsely to secure same. If they are in need they would prefer a comfortable infirmary to a poor living allowance given them.

Another expresses his opinion as follows: "If the person lived with relatives who would assist him, the pension would be preferable. If destitute or wholly dependent the almshouse system is preferred."

Another states:

> In some cases I would prefer the pension system but in many cases it would cost much more to care for them with a pension. We care for old or helpless persons who are without means of support and have no one to support them, either at our almshouse or by an amount allowed by the court per month for their aid and support when it costs less than the cost of the almshouse.

Another county which has no regular pension system and disapproves of it, but which practices something very like that system in an informal way, reports as follows:

> We have several old people who are too old to help themselves and too poor to live without some assistance whom we help by making small monthly allowances and let them stay at home or remain with some member of the family. We have been doing this for years and find it gives satisfaction. Our county is not able to have a general old-age pension system and merely help these who are needy.
> Of course we have the usual Kentucky "poorhouse" but usually have but three or four there. Have five now.

One county gives aid to aged poor in certain cases, one is paying $10 per month to 12 old people, and a third pays $5 per month in certain cases where the old person can live with relatives. "We find it cheaper to keep charity claims other than blind with relatives if possible. But we can not do without the almshouse for we find cases that no one will keep in their families."

The reporting officer in a fourth county, which has no pension system but has four persons who are each receiving $20, is inclined to favor a pension system.

Maryland.—None of the counties in Maryland have adopted the State pension plan, although opinion is quite favorable to old-age pensions among those counties which reported. Many of the counties which have not adopted the plan offered by the State law nevertheless grant allowances (really poor relief) under an informal plan and have done so for years. One county has abandoned its almshouse entirely in favor of such relief; in a few instances, former inmates of the almshouse are boarded in private families. One county reports that this allowance system has been practiced for at least 40 years; in 1927 there were 76 old people who each received the sum of $15, the county paying out $1,140 during the year. Another such county makes allowances of from $10 to $25 a year to some 140 persons, the total costing from $1,600 to $1,800 per year. A third, which has an almshouse, nevertheless has for many years been granting small yearly sums—from $7.50 to $30 to persons able with this help to get along at home. The number of persons aided and the total amount paid, it is reported, remains nearly constant from year to year; during the year ending May 31, 1928, 140 persons received assistance, at a total cost of $2,265. Another county which has its

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when they feel like doing so. Sometimes I have the magistrate commit them as vagrants for a short time, but I seldom do this with white people as preservation of self-respect helps many a poor person to start to climb again.

(G) For larger communities I consider almshouses necessary.

The trend of opinion disclosed in the various pension States is shown below:

Colorado.—The Colorado law is very recent, having been passed only in 1927, and the reports received from counties of that State indicate that only one county has availed itself of the pension law; and that county reports that it does not believe the system to be any improvement on the almshouse system. Thirteen other counties reporting are flatly opposed to the pension system, while five believe the pension to be preferable to the poorhouse. Several replies indicate that while they have no general criticism to make of the idea of old-age pensions, they can see no advantage in the adoption of the present law. Thus, the report from one county runs as follows:

We can see no advantage in the Colorado old-age pension law and therefore have never accepted or put it into use. It is more binding than our law governing expenditures for care of paupers and anyone requiring assistance can be taken care of from the poor fund. The old-age pension law limits any person receiving benefits from it to a total maximum income of $1 per day from all sources and requires the making of a separate levy, distribution of another fund from taxes collected, and in all is of no benefit, except that possibly the person receiving it may not feel that he is receiving charity if called an old-age pension rather than poor or pauper support. It comes as a direct county tax if adopted by a county and therefore only adds to the red tape of administration.

Four counties have a system of providing outdoor poor relief. Of those who have poor relief, one is aiding 8 aged persons at an average cost of $18.12 each per month, while another is assisting "a very large number in this way." One of the poor-relief counties expresses the opinion that "the pension system is not preferable [to the almshouse] unless the State makes some provision for funds. As long as the county must supply the funds, we prefer to handle the cases under the poor fund."

Three counties prefer the almshouse system because, in their opinion, it is cheaper. One of these states: "Pension system induces people to apply who under the old system would not do so." Another expresses practically the same idea thus: "People will apply for a pension, but will avoid going to the county poorhouse as long as possible." The third reports: "I think we have gotten along cheaper this way as many would have been helped by a pension [whom] we are not now helping."

Kentucky.—In Kentucky, where only 3 of the 120 counties have adopted the pension system, the county judge (who administers the system) in one prefers the almshouse system but without giving reasons, one prefers the pension system, and one failed to reply on this point.

Of the remaining counties the majority who expressed an opinion were unfavorable to it, quite generally on the ground of expense. One of these states:

We have spent quite a lot of money on our county infirmary and it is costing $20,000 to $25,000 every year to operate the infirmary in addition to the investment which we have in the farm. We have approximately 100 inmates in the home.

Others frown upon the pension system because of the inadequacy of the pension to cover the full support of the pensioner who has no

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relatives are willing to receive him into their homes or contribute to his support.

(2) That pensions are too expensive to be considered by counties which cover poor districts or which are only sparsely settled.

(3) That dependent aged people find themselves in a position in which assistance is necessary mainly because of mismanagement in money matters, lack of thrift, etc.

(4) That persons apply for pensions who would not apply for relief if this meant being sent to the poorhouse, and the cost to the county is therefore greater under the pension system.

It is seen that these objections are based upon purely utilitarian reasons—mainly financial. In only two replies was the matter given consideration from the point of view of the pensioner, i. e., whether considering the self-respect and human feelings of the aged applicant for public assistance, the pension is preferable to the almshouse.

As regards the comparative annual per capita cost of pensions and almshouses, the following statement is of interest. It shows the average annual per capita cost of operation of almshouses, as disclosed in a previous study of the Bureau of Labor Statistics,[3] and the annual amount of the average old-age pensions now being paid in these States.

	Almshouse	Pension
Colorado	$228. 40	$120. 00
Kentucky	216. 40	240. 00
Maryland	269. 49	------
Montana	518. 91	199. 08
Nevada	865. 10	180. 00
Wisconsin	290. 46	230. 40

The above figures show that as regards actual per capita expenditure for these two purposes, in only one State does the annual pension per person exceed the amount spent per year to maintain a person in the county almshouse.

It is true, indeed, as some critics point out, that the present pensions are inadequate for full support. Of interest in this connection, however, is the report from a county of Maryland—one of the two cases in which the question was considered from a humanitarian standpoint.

(A) We do not have a sufficient number of homeless pensioners to justify maintenance of such an institution.

(B) It seldom happens that our applicants for county aid are entirely dependent. This is evidenced by the fact that most of them receive not more than $60 annually. Some get $30, others $40 and $50.

(C) In rural communities there is usually some kind neighbor who is willing to shelter an old or infirm friend with a little help from neighbors and the county. This, I find, applies to negroes as well as the whites.

(D) Occasionally we have a case of an old man or woman without a home. These I have succeeded in placing in almshouses belonging to either Frederick, Baltimore, or Montgomery counties. At this time we have one such patient who is in Montevue Hospital, Frederick. We pay them $300 a year for his maintenance which includes medical attention and nursing.

(E) My experience has taught me that old folks prefer to spend their final years in familiar surroundings, rather than enter an institution of any kind.

(F) In cases of emergency I have used our county jail with very satisfactory results. All of the wives of our jailors have been exceedingly kind. Mrs. C. is always ready to take in an unfortunate on my recommendation and in a short time, with good food and a warm bed, she puts them on their feet. Such cases are not confined to cells, but sleep in the hospital room and go out in the sunshine

[3] See p. 6.

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Eighty per cent were unable to work, but 50 pensioners were still able to follow occasional occupations of one sort or another, of whom 20 were in domestic service.

About three-eighths were living with relatives, principally children, and 24 per cent owned their own homes which the pension enabled them to keep. There was no other source of income than the pension for 64 per cent; the others had some income but in no case was this sufficient for their support. "The occupations of the pensioners' children indicate that they are not any more than making a living for themselves and their family."

Criticisms of Old-Age Pension Systems Now in Force

THE OPPONENTS of old-age pension legislation base their objections upon several grounds. They claim that a noncontributory system, the only kind which has been adopted in this country, decreases self-reliance, discourages thrift and energy, and promotes pauperism by relieving it of some of its more unpleasant features. They object because of the expense, and because pensions may weaken the sense of responsibility for their own aged relatives which decent people should feel. They fear a tendency toward increasing reliance upon Government aid rather than on private resources, and they claim that wherever the system has been tried there has been a disposition to make pensions increasingly large, and the conditions of granting them increasingly easy.

The friends of such legislation look with apprehension upon the present situation from entirely different motives. The real purpose of old-age pensions, they say, is to make it possible for those reduced to poverty by age to spend their declining years in self-respecting privacy, free from the anxieties of want and the stigma of pauperism, living independently in their own surroundings instead of being massed together in an institution. The mere substitution of outdoor for indoor relief, although perhaps a step in the right direction, is far from accomplishing this end. At present, they say, the pension is not sufficiently differentiated from poor relief, and the laws are usually administered by the same authorities who have charge of the poor relief. Consequently their tendency is to look upon the pension merely as an extension of the principle of poor relief.

Appraisal of Pension System by Counties

IN EACH case in the present study inquiry was made as to the opinion of the administering officer as to the relative value of the pension system as compared with the almshouse system (though in many instances the two systems are being practiced jointly).

The replies indicate that, in general, those counties which have adopted the pension plan like it and feel that it is superior to the almshouse as a means of caring for aged poor. As would be expected, the majority of counties which have not accepted the pension plan cling to the almshouse as preferable.

The main objections raised against the county old-age pensions by those who are administering them are:

(1) That they are inadequate for full support and are feasible only where the pensioner has some means of his own or where friends or

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The last column of the table shows that, although year by year the excess of receipts over expenditures fluctuated considerably, up to 1921 the accumulated surplus rose steadily. The conditions in the industry and throughout the country reduced this accumulated fund considerably in the period 1923 to 1925, but recovery is indicated in the past two years, and the fund would appear now to be on a safe basis, if the estimate of the actuary be accepted, that safety would be assured with the maintenance of a fund of $1,250,000 at a net interest of 3½ per cent.

Basis and Status of Trade-Union Pension Plans

MOST of the old-age pension plans of the unions are of the cash-disbursement type; i. e., pensions are paid from whatever funds are at hand. At the same time, study of the proceedings and reports of the unions discloses a quite general desire to insure the accumulation of sufficient funds to place the pension department on a sound financial basis. In a number of cases, actuarial estimates of probable cost were secured and carefully studied before the plan was put into effect. In some cases, however, the union failed to see merit in the actuary's recommendations and some plans have come to grief or encountered difficulties because of this fact.

The pension plan of the bridge and structural-iron workers is stated to be operated on an actuarial reserve basis.

In 1922 and again in 1925, the International Typographical Union submitted its pension plan to the examination of actuaries. Both reports declared that unless changes were made in the financial basis of the plan, failure was certain.

Notwithstanding the serious condition of the fund at the time of the first report, no action was taken until 1924, when the proportionate share of the fund in the assessment on earnings was increased. The actuary had recommended that the assessment on earnings be abandoned in favor of a straight per capita tax. The union's committee on laws, however, was of the opinion that this was not practicable for the organization. "The present system distributes the burden so that those best able to pay by reason of large earnings pay for the less fortunate."

In 1925 the age limit was raised so as to bring it to 65 by 1930. The commission appointed to study the whole plan, which reported to the 1927 convention, adduced data showing that no hardship would be worked upon the fund by restoring the 60-year age limit, inasmuch as the tendency was to remain in active service as long as possible. The following figures were presented by the commission showing the average age at retirement during the 19 years of operation of the fund:

	Age at retirement		Age at retirement		Age at retirement
1909	69. 6	1916	65. 1	1922	64. 3
1910	66. 4	1917	65. 1	1923	64. 3
1911	66. 7	1918	63. 1	1924	64. 8
1912	66. 5	1919	64. 9	1925	66. 2
1913	65. 8	1920	64. 2	1926	66. 9
1914	65. 7	1921	60. 1	1927	67. 2
1915	65. 6				

It is seen that although, up to 1925, retirement with pension was permitted at 60 years, in no year did the actual average of those who

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retired fall that low, with the single exception of 1921, when it is probable that retirement was due not so much to old age as to the general economic conditions which made it impossible for the older men to obtain work.

As the result of the commission's report the age of eligibility was again reduced to 60 years.

During the two years of operation of the railroad trainmen's pension plan, receipts exceeded expenditures by $97,006 in 1925, and by $151,573 in 1926. The condition of the fund December 31, 1926, as shown by the report of the board of trustees for 1926, was as follows:

Balance Jan. 1, 1926			$233, 518. 52
Cash receipts:			
Application fees	$4, 201. 00		
Assessments	190, 859. 15		
Interest received	12, 101. 68		
		$207, 161. 83	
Bond discount realized		312. 85	
Accrued interest at Dec. 31, 1926:			
On bonds	$5, 194. 98		
On certificates of deposit	212. 50		
On bank balances	443. 62		
		5, 851. 10	
			213, 325. 78
			446, 844. 30
Cash disbursements:			
Pensions paid		31, 080. 00	
Commissions paid		12, 662. 04	
Accrued interest on bonds purchased		2, 716. 20	
Expenses of pension department—			
Salaries	$7, 470. 46		
Printing, stationery, and supplies	1, 308. 60		
Postage	331. 61		
Freight, express, and drayage	19. 56		
		9, 130. 23	
			55, 588. 47
Balance pension fund, including accrued interest Dec. 31, 1926			391, 255. 83

Payments to Wife, Widow, or Other Beneficiaries

Wife.—The laws of the International Typographical Union provide that if a member "is admitted to an eleemosynary institution, whether publicly or privately maintained, and such member has a wife dependent on him, the secretary-treasurer is authorized to make the pension payable to the wife."

Widow.—The widow of a pensioner of the bricklayers' union may receive his pension provided she is 60 years of age and has no other means of support. A railroad trainman's widow is entitled to receive his pension as long as she remains unmarried and keeps his union dues paid.

The Brotherhood of Locomotive Firemen and Enginemen and the Brotherhood of Locomotive Engineers both provide pensions for widows of members, through a special department operated independently of the members' pension department. The Brotherhood of Locomotive Engineers also operates a widows' and mothers' pension department. Men who are in good standing and have not reached a specified age (40 for firemen, 50 for engineers) may make

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provision for their widows through the widows' pension department. The medical examination taken for membership in the men's pension department suffices also for this. Upon the member's death the widow of a fireman is entitled to a pension of $35 per month during her life or until she remarries. The engineers provide pensions of $25 and $30 a month until remarriage for widows of engineers who took out membership in the widows' pension department, and of $30 per month for the mother if covered by the beneficiary certificate. An engineer is permitted to take out two beneficiary certificates, thus doubling the above benefits.

Assessments for the widows' pension offered by the firemen's organization vary from $1 to $3.50 per month, according to the husband's age when he entered the scheme. The engineers require monthly dues of $2 for each certificate in the widows' pension and dues ranging from $2 to $3 per month, according to the husband's age at entrance, for the "widows' and mothers' pension."

Other beneficiaries.—The bridge and structural-iron workers' rules governing old-age and disability pensions provide that any pensioner who becomes an inmate of an institution which makes a charge for residence there may direct that his pension be paid to the institution. In such cases the officers of the local union "must visit such member and see that he is properly cared for."

Discontinued or Rejected Plans

THE Order of Railway Conductors inaugurated a pension plan but later was forced to discontinue it. Membership in the pension department was optional with the members, and it developed that only the older men took advantage of it. The result was that the income of the fund was not sufficient to offset the heavy drain upon the fund due to the retirement of the older members.

Perkins and Woll in their study, "Trade-union benefits," state that the Order of Railroad Telegraphers has at different times tried two old-age pension schemes. Following the convention of 1921, a plan based on actuarial experience was submitted to the membership. The acceptance by 1,000 members was required before putting the plan into practice. Since the interest among the membership proved insufficient to induce 1,000 to join the plan, it was finally abandoned. The brewery workers had adopted the pension idea and were about to put it into force, but the advent of prohibition prevented the consummation of the plan, while the bakery workers also made a start and had accumulated some funds for pension purposes, but the membership was unwilling to wait until sufficient money was collected and therefore voted to divert the funds already in hand to the erection of a headquarters building for the union.

The flint-glass workers by referendum vote rejected the old-age pension plan submitted to them, and similar action was taken by the barbers in 1926. The Amalgamated Lithographers of America employed an actuary to study the feasibility of establishing an old-age pension plan. His calculations showed that such a plan would not be practicable for a union of the size of the lithographers' organization,[5] except at a cost which would be prohibitive, and the idea was therefore abandoned.

[5] About 5,700 members.

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Homes for the Aged

THERE are five homes for the aged which are owned and operated by labor organizations for the benefit of the membership. One of these—the Home for Aged and Disabled Railroad Employees of America—is owned and operated jointly by three train-service brotherhoods. Two institutions, those of the International Typographical Union and the International Printing Pressmen and Assistants' Union, also have a tuberculosis sanatorium in connection with the home.

The question of providing a home for aged and disabled members has frequently been before the conventions of the American Flint Glass Workers' Union, and the matter was referred by the 1924 meeting to the national officers for further study. They reported to the 1927 convention that, in their opinion, such a step was impracticable, because of the expense, for a union of the size of the flint-glass workers' organization.[6]

The same question has been agitated in the Brotherhood of Maintenance of Way Employees, but no action has been taken.

Carpenters' Home

AFTER much debate, the United Brotherhood of Carpenters and Joiners of America decided to provide a home for its aged and infirm members and their wives. Some years ago the brotherhood acquired a tract of 1,826 acres near Lakeland, Fla., at a cost of $750,000. Of this, 600 acres were in orange, tangerine, and grapefruit groves. It is expected that the income from the fruit will render the home self-supporting to a great extent.

The building, which was opened early in January, 1929, stands on an incline facing the east and overlooking Lake Gibson, and is three stories in height. It cost $875,000 and will accommodate 400 persons. It is built in the form of the letter E, and is 331 feet in length and 227 feet deep. The home is provided with its own laundry, power plant, and water system. The north wing contains the sleeping rooms. The dining rooms and service kitchens occupy the first floor of the south wing. The main dining room is a cafeteria. The middle arm of the E is the assembly hall.

Conditions of admission and residence.—The regulations adopted require that the candidate for admission must be 65 years of age and have had a continuous membership in the union of 30 years. He must also show that he is unable to provide a livelihood for himself.

The general secretary states that it will be the practice to admit not only superannuated members but their wives also.

Medical care and material and recreational provision.—The institution contains an auditorium or assembly hall seating nearly 1,000 persons and equipped with a pipe organ and stage; there are also a library, parlors, and lounging rooms. Recreation is provided in the form of lectures, motion pictures, radio, and fishing and boating.

[6] 6,564 members in 1927, of whom 5,264 are actually employed at the trade.

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It is said that "the original plans call for the erection of a casino, boathouse, and band shell on the lake, game courts, roque, croquet, and bowling green."

A hospital occupies the third floor of the south wing.

Maintenance.—The construction of the building was financed by a per capita tax of 10 cents per month upon each of the nearly 400,000 members of the brotherhood.

Printing Pressmen's Home

THE International Printing Pressmen and Assistants' Union of North America has acquired a large tract of land in northeastern Tennessee, where it has established a number of projects, including a home for aged pressmen, a tuberculosis sanatorium, a hotel, a technical trade school, etc. This group of projects forms what is known as Pressmen's Home. Situated in a valley in the mountains, and covering an area of some 1,800 acres, Pressmen's Home has become a self-contained community.

The union has built at the foot of the mountain a building of 240 rooms, which will be used as a home for "aged, invalid, or infirm" members. It is a white frame building with broad verandas across the front and sides. From the front of the home the lawn slopes down in broad terraces to the foot of the valley.

Conditions of admission and residence.—To become a resident of the home the applicant must have reached the age of 60 years and have been a member in continuous good standing in the union for 20 years. He must also show that he is "incapacitated for employment under the jurisdiction of the international union."

As already stated, an aged member eligible for the benefit may choose between the old-age pension or residence at the home.

Material and recreational provision.—The home contains a large handsomely furnished library and living room extending across the eastern end of the building. A smoking room for the men and a general clubroom for the women are also provided. Both are equipped with couches, easy chairs, etc., and at one end of the room there is electrical equipment for making coffee, toast, and other dishes.

The home building itself contains no specific recreational features. At the foot of the terraces in front of the home is a building containing a swimming pool, dressing rooms, etc. This will be open to the use of the residents at the home, as also will be the gymnasium, billiard room, and motion pictures at the hotel maintained by the union just outside the grounds.

Medical care will be given by the physician at the tuberculosis sanatorium nearby, maintained by the union.

In case of death, if the body is unclaimed by friends or the local lodge, burial expenses will be borne by the home.

Administration.—Home and sanatorium are administered by a board of five members selected by referendum vote of the members of the international union. The sanatorium is under the immediate charge of the resident physician.

Funds are secured by a per capita tax of 25 cents per month, levied upon each of the more than 40,000 members of the international union.

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Home for Aged and Disabled Railroad Employees

THE Home for Aged and Disabled Railroad Employees of America was established in Chicago in 1891, but was moved to Highland Park in 1903. Up to August 1, 1911, it was supported "by soliciting subscriptions from all possible sources," and was open to members of the four train-service brotherhoods—those of the locomotive engineers, the firemen and enginemen, the trainmen, and the conductors.

The 1909 convention of the trainmen appropriated from the brotherhood funds the sum of $15,000 to be used toward the construction of a fireproof building. The engineers and firemen each contributed a like amount, and the home was built. In 1924 the building was remodeled, and a wing containing 39 rooms was added, the whole costing some $172,000, the expense again being borne by the same three brotherhoods. The Order of Railroad Conductors ceased to have a voice in the management of the home in 1925. Its retired members, however, continued to reside at the home, but since the union had made no financial contribution to the building of the home the order was, thereafter, charged for its residents one and a half times the per capita cost of maintaining the home. The conductors, in 1927, completed the construction near Savannah, Ga., of a home for aged members, and to this its residents at Highland Park were removed early in November of that year.

The Brotherhood Home is situated at Highland Park, a suburb to the north of Chicago, and is only four blocks from Lake Michigan. The home building is a three-story brick structure. Each floor has a sun porch 10 feet wide and 50 feet long. The building contains 64 single and 30 double rooms and can accommodate as many as 150 at a pinch, although the normal capacity is 135. At the time of the agent's visit, in October, 1927, there were 97 in residence; 13 of these, however, were conductors who were shortly to leave for their new home in Georgia.

The power plant and laundry are in a separate building.

The home is surrounded by lawns comprising altogether some 2½ acres, and buildings and grounds are valued at nearly $350,000.

Conditions of admission and residence.—The object of the home is to provide a refuge for "worthy, aged, and disabled, helpless and destitute railroad men who are no longer able to provide for themselves." To gain admission to the institution it is necessary that the applicant be a member in good standing in one of the three brotherhoods and that he be eligible for insurance therein. A certificate from a physician showing that he is "permanently incapacitated for railroad work" must accompany his application. The home does not accept "insane or dangerous persons, or persons afflicted with any contagious or infectious disease or addicted to the use of liquor," nor any person otherwise eligible "if suffering from a disabling incurable affliction or a progressive disease which is liable to result in death within a reasonably short time after admission to the home, or which requires at time of admission or is liable to require shortly thereafter continuous hospital treatment or other constant medical attention."

The rules of the home require that "every inmate of this institution shall make himself useful in every way consistent with his physical condition and cheerfully cooperate with the management in the performance of such duties as may be assigned to him"; also that he care for his own room, keeping it "neat and tidy when his physical

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condition will permit, attending to it the first thing in the morning after a thorough airing." In practice, the manager has rather discouraged the residents from helping around the building. He stated, however, that when a section of the grounds was being beautified and he called for volunteers to give 15 minutes' time each day to clearing the newly sown grass of weeds, he was surprised at the ready and general response from the men.

It is pointed out that a member "can not come and go at will. He may be furloughed by the management to visit relatives and friends at reasonable times." In such cases, while the home does not undertake to provide transportation, the manager is usually able to secure railroad tickets through the courtesy of the railroads.

Material, medical, and recreational benefits provided.—All the necessaries required by the men are provided. When ill they are cared for in the home hospital, which consists of two wards and a diet kitchen. The two wards usually contain eight beds, but on occasion can accommodate 16. In serious cases or for surgical operations the patient is removed to an outside hospital, where he is treated at the expense of the home.

A trained nurse is in attendance at the home hospital and a local physician visits the home and gives any necessary treatment. The services of dentist and oculist are also provided by the home as needed.

The building is kept in immaculate condition and, in the interests of sanitation, it is the present practice to furnish the new bedrooms with steel furniture. The new wing contains 39 bedrooms, each of which will be a "memorial" room; i. e., a member of one of the supporting organizations undertakes to furnish the room at a cost of $100, the room being named for the person memorialized and a bronze tablet to that effect being placed on the door of the room. The furniture includes armchair, straight-backed chair, bed, and a dresser one drawer of which pulls out and down to form a desk.

An automatic elevator enables those residents who are confined to wheel chairs to move about from floor to floor without help.

The meals are prepared under the supervision of the manager's wife, who acts as matron. Especial care is taken to provide as much variety in the menu as possible.

In addition to meals and lodging, each inmate is given clothing, laundry, and barber service; tobacco, stamps, and numerous small comforts are also provided.

The home contains, for the recreational use of its inmates, a fine library, smoking rooms, reading rooms, lounging rooms, billiard room, and sun room. The institution has its own motion-picture machine, donated by the ladies' auxiliary of the locomotive engineers, and pictures are shown in the chapel once a week during the year (except during hot weather). Cards, checkers, and a radio also furnish entertainment.

In 1923 the same ladies' auxiliary presented the home with a seven-passenger automobile, and since that time automobile rides have been a regular recreational feature for the old men at the home. This was an especially welcome addition to the recreational facilities, since there are usually in residence men confined to wheel chairs or on crutches who would otherwise be unable to leave the home grounds.

Administration and maintenance.—The home is under the general supervision of a society composed of the chief executive of each of

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the three supporting brotherhoods, each of whom appoints two additional members of his organization and three members from the ladies' auxiliary of his order. The society so composed then elects from its number a board of three trustees which oversees the management of the home. The secretary-treasurer of the society is the manager of the home, hiring all employees and paying all bills.

The funds are furnished by the three brotherhoods, which contribute on a pro rata basis according to the number of days' occupancy by their members. As already stated, a higher rate has been charged for members of the Order of Railroad Conductors.

The table immediately following shows the amount chargeable to each of the organizations in 1926:

TABLE 26.—AMOUNT OF HOME-MAINTENANCE COST CHARGEABLE TO EACH BROTHERHOOD, 1926

Organization	Average number of resident members	Amount
Brotherhood of Railroad Trainmen	32	$23,971.10
Brotherhood of Locomotive Engineers	30	23,416.50
Brotherhood of Locomotive Firemen and Enginemen	7	5,639.86
Order of Railroad Conductors	15	16,754.21
Total	84	69,781.67

The Brotherhood of Locomotive Engineers levies upon each of its members an assessment of 25 cents a year for the home, while each member of the ladies' auxiliary of that organization contributes 5 cents a year. Other sources of income are special contributions from individual members of the brotherhoods, and honorary and associate memberships, which yield a small income.

The table below shows the expenditure for each item in 1926:

TABLE 27.—OPERATING EXPENSES OF RAILROAD BROTHERHOOD HOME, 1926

Item	Expenditure
Building expenses:	
Maintenance of building	$6,184.60
Upkeep of grounds	206.80
Maintenance of elevator and machinery	262.55
Maintenance of furniture and fixtures	288.04
Maintenance of heating plant	90.43
Light and power	1,456.66
Heating plant, fuel	3,947.00
Heating plant, wages	2,416.30
Depreciation, buildings, old	1,388.15
Depreciation, furniture, fixtures, equipment, and machinery, old	817.47
Total	17,058.00
General expenses:	
Administrative	4,213.19
Office, salary	1,164.00
Office supplies	120.60
Telephone and telegrams	146.80
Transportation	314.34
General	395.95
Publication	937.78
Total	7,292.66
Table expenses:	
Groceries	13,548.98
Meats	5,629.88
Water	600.89
Freight and express	214.95
Range fuel	957.12
Table expenses—Continued.	
Kitchen and dining room, wages	$4,552.55
Renewals of wares and linens	441.98
Total	25,946.35
Home expenses:	
Care of rooms	674.15
Supplies	112.15
Total	786.30
Inmates' expenses:	
Clothing	1,658.07
Barber	1,079.50
Laundry	2,596.76
Tobacco	602.28
Amusements	134.67
Total	6,071.28
Hospital expenses:	
Salaries of nurses	1,161.00
Attendants' wages	2,001.00
Medical attendance	2,310.60
Drugs and hospital supplies	906.17
Automobile—	
Maintenance	431.07
Depreciation	232.50
Total	7,042.34
Total expenses	64,196.93

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The cost of maintaining a superannuated member varies with the number in residence and with the amount of medical and other care necessary. Table 28 shows for the past 13 years the total and average cost of maintenance:

TABLE 28.—TOTAL AND AVERAGE MAINTENANCE EXPENSES OF RAILROAD BROTHERHOOD HOME, 1914 TO 1926

Year	Average number of inmates	Total maintenance expense	Average cost per inmate			
			Per day	Per week	Per month	Per year
1914	56	$28,381.19	$1.39	$9.74	$42.31	$507.72
1915	55	33,690.85	1.67	11.67	50.73	608.82
1916	55	34,455.93	1.70	11.91	51.64	619.66
1917	53	35,917.00	1.87	13.10	56.89	682.68
1918	52	33,914.81	1.81	12.72	55.13	661.63
1919	46	33,734.16	2.01	14.16	61.38	765.57
1920	48	44,371.91	2.54	17.82	76.35	916.20
1921	59	45,349.35	2.12	[1] 14.82	[1] 63.53	[1] 772.89
1922	65	44,822.94	1.89	13.26	57.46	689.58
1923	64	50,217.01	2.15	15.09	65.39	784.64
1924	74	51,380.48	1.90	13.30	57.86	694.33
1925	76	65,919.94	2.38	16.68	72.28	867.37
1926	76	64,196.93	2.31	16.24	70.39	844.70

[1] As shown in the report. Based on number of inmates and total expense as given, the average cost should be $768.63 per year, $64.05 per month, and $14.78 per week.

Railway Conductors' Home

THE Order of Railway Conductors until November, 1927, maintained its superannuated and disabled members at the Brotherhood Home owned by the other three train-service brotherhoods—those of the engineers, firemen and enginemen, and trainmen. The question of the provision of a home owned by the order itself arose some time ago, and when it became known that various localities were being considered for the site of the home, citizens of Savannah, Ga., donated to the order 100 acres of land on Oatland Island, near Savannah, and pledged $20,000 toward the construction of the building. The 1925 conductors' convention authorized the erection of a building to house not only the superannuated members, but also their wives and the widows of members. The contract of construction was let early in 1927, and the building was formally opened November 10, 1927. Its erection cost $366,684.

The home is a 2-story building of reinforced concrete and brick. It is built in the form of an H, with a frontage of 250 feet; wings on each end run back 108 feet. The floors are connected by automatic elevators. A glass-inclosed porch runs along the entire length of one wing.

There are 75 bedrooms, 21 of which are on the first floor. The living room is stated to be a large, attractive room, with paneled walls and a large fireplace. The kitchen is completely equipped with electric appliances. The second floor contains bedrooms, linen rooms, and sewing rooms. One wing on this floor is given over to the medical department.

Since the opening of the home 37 aged persons have been admitted. The average number in residence is 30.

The building is steam heated and has its own water system supplied from a pneumatic pump on the grounds. Accommodations for

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30 servants are provided at the rear of the building, and a garage housing five cars has also been constructed.

It is planned to erect individual cottages, each with its own garden and orchard, for the use of family groups in residence at the home.

Conditions of admission.—To be eligible for residence at the home applicants must have been members of the order for 10 years or more, be "physically and financially unable to provide for themselves," of good moral character, and free from contagious or infectious diseases. Wives are also admitted.

Medical care and recreational provision.—Ordinary medical care is given at the home. Guests requiring hospital attention are sent to a near-by hospital.

The home contains a card room, billiard room, and a game room, all situated in the right wing of the building, and recreational activities will be centered there. Other recreations include hunting, fishing, and boating.

Administration and maintenance.—As already noted, 100 acres of land and $20,000 were donated by citizens of Savannah. Additional funds were raised by special assessments levied upon the 60,000 members of the Order of Railway Conductors, and individual contributions were also received. Some of the members have pledged themselves to pay $1 a week to the home.

A number of the rooms have been furnished by local divisions or by the ladies' auxiliary units.

No data are available as to what the source of funds for the current expenses of operation will be. It was stated at the headquarters of the order, however, that the organization owns some 3,500 acres of land on which pecan trees have been set out. It is expected that the income from the pecan groves will eventually cover the operating expense of the home. Potatoes and cotton are being raised pending the attainment of bearing age by the pecan groves.

The home is managed by one of the deputy presidents of the order and his wife.

Union Printers' Home

THE Epochal History of the International Typographical Union, issued by the union, states that even in the earliest conventions of that body the matter of the establishment of a home for aged and infirm members was brought up. Even though discouraged by committees time and again, the proposal kept recurring.

Finally, in 1886, two wealthy men of Philadelphia made the union an unconditional gift of $10,000. Several offers of land for a site were received, but that of the city of Colorado Springs, Colo., was finally accepted. The site included 80 acres of land on a hill situated about a mile east of the city.

Private subscription had increased the original $10,000 to more than $20,000. Additional contributions were secured from the members, and union printers throughout the country donated an hour's pay, or the price of 1,000 ems of type composition. Later a per capita tax was levied to increase the funds.

The home was formally dedicated May 12, 1892. This first building cost approximately $60,000. Successive additions have been built, and the present edifice has a frontage of some 300 feet. Building and grounds are now valued at approximately $3,000,000.

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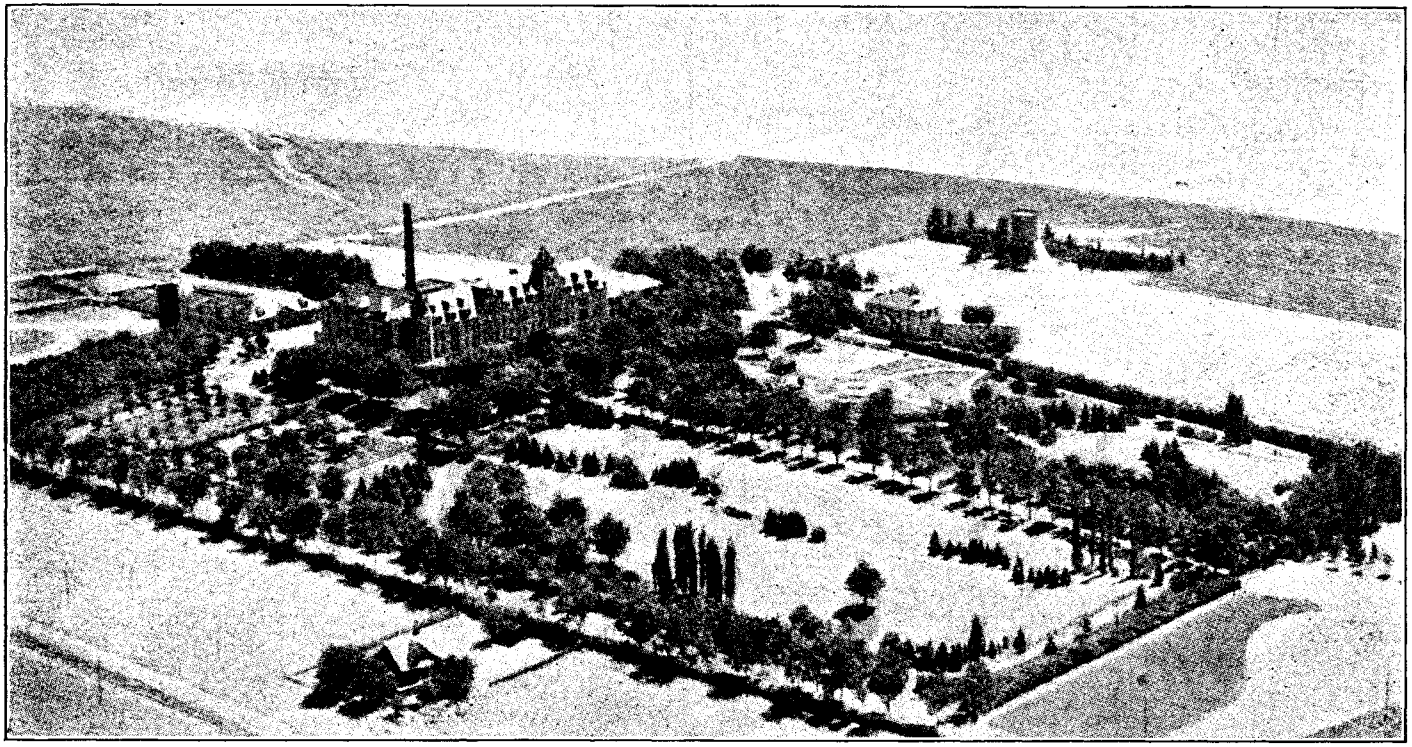

FIGURE 13.—PANORAMIC VIEW OF UNION PRINTERS' HOME AT COLORADO SPRINGS, COLO.

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The grounds of the home now cover some 300 acres situated on an eminence overlooking the city of Colorado Springs. From the front of the home can be obtained a panoramic view of the Rocky Mountains for about 120 miles, with Pike's Peak straight ahead. The land slopes down to the city on the west and to Prospect Lake on the southwest.

On each side of the driveway, extending from the front gate to the main building—a distance of 650 feet—there is a broad cement walk; bordering it and surrounding the home are lawns comprising an area of 12 acres. These lawns abound in flowers, shrubs, and trees, maples and elms alternating in front and along the driveway.

The main building is of white lava stone, with red sandstone trimmings. The main edifice is about 300 feet long by 50 feet wide, with a wing extending to the rear from each end.

The south wing is used exclusively for hospital purposes. Across the east (rear) side of the building are screened sun porches, those at the south end being devoted to the use of the tuberculosis patients for sleeping purposes. Each story of the building contains a main hallway, extending the entire length of the building, into which all the rooms open. An automatic electric elevator has been installed for the convenience of the residents. The most elderly residents, however, are given rooms on the first floor.

There are three dining rooms, all located on the ground floor. In the main dining room are served the meals of the able-bodied residents, the nurses, and the office force; in an adjoining room those sanatorium patients who are able to dress and come to the table, while in still another are served those who, while able to be out of bed, are yet too weak to bear the exertion of dressing for meals. To this room they may come in their bath robes and slippers.

The kitchens are equipped with the most modern appliances. The meals of the sanatorium patients are prepared under the supervision of an expert dietitian in a special kitchen equipped for this purpose. In addition, there are diet kitchens located in convenient places on the upper floors where special nourishment is prepared for bed patients. An automatic dumb-waiter is also provided for carrying trays from the ground-floor kitchen to the upper floors, to those patients who are confined to their beds.

In August, 1927, there were 140 aged members in residence in the home, of whom 6 were women. A dormer wing on the third floor has been set aside for the use of these women.

As already indicated, the hospital occupies the south wing of the main building; it provides accommodations for 54 patients. The tower room on each floor (except that on which the offices of the medical department are located) is used as a recreation and lounging room for the patients.

In addition, there are 20 octagonal tents grouped at the south end of the main building. These tents are mounted on cement bases and are securely anchored to withstand the most severe winds. The walls are of the best Army canvas, impervious to snow or rain. A system of ventilators is provided in the floor on four sides of the tent, as well as in the peak of the roof; these can be opened or closed at will. Each tent is electric lighted and steam heated and is provided with an electric call bell. If a patient needs attention he presses the bell, which rings in the nurses' room in the hospital and at the

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same time causes a light over the tent door to glow. This remains lighted until his call is answered.

To supply a central place for the use of the tuberculosis patients a solarium was built in 1907. Still more space was found necessary, and an open-air pavilion was then constructed, supplying accommodations for 30 additional patients.

In August, 1927, there were 140 patients in the hospital and sanatorium.

A separate building houses the laundry, carpenter shop, and power plant; and the second floor contains sleeping rooms for the male employees of the institution.

A 3-story building, formerly part of the main building, was moved, when the hospital wing was built, to a space just back of the main building. It contains a laboratory, sewing room, 39 bedrooms, and a barber shop where two union barbers are constantly employed.

The plants and shrubs used in beautifying the grounds and the flowers for use in the building are grown in a separate greenhouse built in 1922, which has two wings 68 by 20 feet each. Adjoining the greenhouse is a potting shed. The whole is heated by a hot-water system in connection with a smokeless furnace.

In 1921 a fruit and vegetable cellar was constructed, 40 by 24 feet, with concrete walls 16 inches thick and 9 feet high. Adjoining this cellar is a record vault 10 by 12 feet, with double walls and air chamber, fitted with steel doors. Access to the cellar and vault is had through a tunnel, 72 feet long and 6 feet wide, leading from the main building.

Some distance to the east of the home is a dairy building, 100 by 300 feet. There are also large barns about a quarter of a mile to the east of the main building for the horses and for the large herd of Holstein cattle from which are obtained the milk and cream so necessary to the treatment of tuberculosis. The milking is done by electric machinery. There is also a garage building for the cars belonging to the institution.

The superintendent of the home occupies a 6-room, modern, white lava-stone cottage, located just north of the main building. It has telephone connection with every department of the institution. The medical director occupies a cottage just outside the main grounds of the institution but on land belonging to it. The other two resident physicians have quarters in the main building.

Conditions of admission and residence.—Applicants for admission to the home must have been members of the International Typographical Union for not less than 10 years, at least 3 of which must immediately antedate the date of application for admission. Persons suffering from tuberculosis, however, may be admitted after 18 months' continuous membership except in cases where it appears that the applicant joined the union for the sole purpose of securing admission to the sanatorium.

No persons afflicted with any mental disease are admitted

In case of there being more applications for admission than there are vacancies the rules provide that preference shall be given "(1) to the afflicted as against the infirm; (2) to those of the afflicted to whom the greatest probable good can be done by admission as against those to whom a less degree of good is probable; and (3) to those of the infirm whose infirmity is greatest." If the prospective resident is

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unable to defray his traveling expenses to the home, these are borne by his local union. When he is discharged, an amount equal to that expended in his transportation to the home is appropriated by the home to buy him a railroad ticket in whatever direction he may select.

Residents who are able to do so are expected to care for their own rooms, and may also be asked to perform light tasks relative to the upkeep of grounds or buildings, subject to the judgment of the medical director. "It is recommended without being made a duty * * * that landscape gardening, or some similar vocation, be undertaken on said grounds as a source of exercise and recreation to the persons domiciled at said home. But no task or duty shall ever be imposed under the guise of exercise or recreation on any inmate of said home."

Medical care.—Within 48 hours after admission to the home or sanatorium the resident is given a thorough physical examination, and during his period of residence he receives all possible medical care, including operations. In case of death, the home bears the burial expenses if the body is unclaimed by friends or the local union.

The institution's medical staff consists of a medical director, two resident physicians, a consulting neurologist, a consulting ear, nose, and throat specialist, a consulting eye specialist, a consulting surgeon, and a dentist. In addition, when occasion demands, a specialist in genito-urinary diseases is also called in. Major operations are provided for by arrangement with a local hospital.

The medical director is of the opinion that some system should also be worked out by which discharged patients could be kept under medical observation "for a long period after leaving."

The equipment of the medical department cost more than $10,000 and includes an up-to-date X-ray machine, ultra-violet lamp, dental outfit, etc. The home has an arrangement with a local laboratory clinical company whereby laboratory-test work is done by the company, which also has supervision of the X-ray department of the home. The home employs a technician, who is also a nurse, to do the X-ray work.

In order that the medical department may be in touch with the latest development in the medical field, the trustees have inaugurated the practice of sending the medical director or one of the resident physicians to attend two medical meetings each year, all expenses in connection therewith being met by the home.

Material and recreational provision.—The rules governing the home are very restrained in their promises of care for the residents, providing merely that "persons admitted into this home shall be fed with plain but wholesome food, clothed with plain but decent apparel (no distinctive dress ever to be worn), and lodged in a plain but safe manner; due regard shall be paid to their health, comfort, and happiness, and to this end their persons, clothes, and apartments shall be kept clean." [7]

The actual spirit prevailing in the treatment of these aged and tubercular printers in residence at the home, however, is much better expressed in another article of the same document which declares

[7] The rules of the printing pressmen's union also contain this identical provision, presumably adopted from the printers' regulat.ons.

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that "its bounty shall be unpurchasable; its charity shall be given without price."

Each resident receives not only food, lodging, clothing, and laundry, but also 50 cents a week. This sum is granted to those whose local unions are unable to make any allowance to their members who are at the home; if the local union supplies pocket money, the home does not. As the funds of the home warrant, the amount will be increased to $1 a week. Additional payment is made to those residents who perform tasks on the grounds or in the buildings.

A room in the main building is equipped with tables for cards, chess, or checkers for the use of the residents. From this room an arched doorway leads into a library which contains between nine and ten thousand volumes. More than 100 newspapers are received, as well as magazines and several religious publications. A number of the magazines are donated by the publishers, and the home subscribes for two copies of each of the other leading monthlies.

The archway between card room and library is so arranged that it can be converted into a stage. Here motion pictures are shown once a week from October 1 to April 1 each year. A 6-piece orchestra furnishes the music accompanying the pictures. On this stage the local lodge of Elks gives a performance of its minstrel show every winter, and various other entertainments are given. The library will seat 300 persons.

A billiard room with two tables furnishes recreation for those who care for this type of amusement, while piano and victrola provide for those musically inclined. Usually several dances are given during the winter, those on St. Valentine's Day and St. Patrick's Day being costume affairs. As the inmates consist only of elderly or sick people, outside amusements are few. There are, however, two croquet grounds which seem to be well patronized. Tournaments are held and prizes are given to the most successful players.

During the year ending May 31, 1927, $1,792 was expended to provide amusement of various sorts for the residents.

Administration and maintenance.—The institution is managed by a superintendent acting under the direction of a board of seven trustees, one of whom resides in Colorado Springs. The superintendent's wife acts as matron. The physicians are appointed by the board of trustees, but all other employees are hired by the superintendent.

The institution is supported entirely by the membership of the International Typographical Union.[8] Each union printer pays to the international union, as dues, 65 cents a month plus 1 per cent of his earnings. Of this amount 40 cents goes to the home fund.[9]

As would be expected, the cost of maintenance of this extensive institution is heavy, amounting to $348,955 during the year ending May 31, 1927. During that year the number of persons in residence averaged 263. The cost of maintenance per member was therefore $1,326.83 for the year, or $110.57 per month. Excluding such items as permanent improvements to the building, insurance, care of cemetery, upkeep of grounds, etc., the average cost per resident was $69.79 per month.

[8] Since the original gift of land and money, individual donations have amounted to only $9,898.

[9] At the time the home was started each member paid 5 cents per month toward the support of the home. This amount was subsequently increased to 10 cents, in 1908 to 15 cents, in 1915 to 20 cents, in 1920 to 30 cents, and in 1925 to 40 cents.

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The table below shows the expenditure for each item:

TABLE 29.—COST OF OPERATION OF UNION PRINTERS' HOME, YEAR ENDED MAY 31, 1927

Item	Expenditure	Item	Expenditure
Administrative expenses:		Expense of farm	$5,005.23
Clerical work	$1,300.00	Freight and express	568.72
Employees' salaries	79,754.26	Hay and grain	10,841.70
Trustees' meetings	5,199.46	Heat and light	16,148.88
Medical care, drugs, etc.:		Water	2,204.20
Dentist	3,044.25	Laundry	2,683.62
Drugs	7,965.68	Taxes and insurance	5,733.97
Special service	4,611.30	Telephone and telegraph	492.08
Spectacles and repairs	583.95	Buildings:	
Groceries and meats	81,580.68	General repairs	12,773.43
Sundry supplies	3,790.09	Permanent improvements	38,636.40
Clothing	15,308.63	Expense of trip to medical meeting	285.49
Furniture and fixtures	25,614.92	Legal services	50.00
Funeral and burial, etc., expenses:		Library	167.02
For deceased residents	758.23	Miscellaneous printing	372.07
Care of cemetery plots	305.00	Residents' allowances	6,898.65
Amusements	1,791.91	Postage	220.80
Automobile	3,997.55	Miscellaneous	2,377.67
Books, stationery, and office supplies	1,949.66		
Street-car tickets	213.00	Total	348,954.59
Transportation of residents	5,726.09		

The statement below shows how the cost of maintenance of each resident per month has varied from year to year since the establishment of the home:

	Cost per month per resident		Cost per month per resident
July 1, 1892, to May 1, 1893	$43.43	June 1, 1910, to June 1, 1911	$30.81
May 1, 1893, to July 1, 1894	42.38	June 1, 1911, to June 1, 1912	31.96
July 1, 1894, to July 1, 1895	29.82	June 1, 1912, to June 1, 1913	31.49
July 1, 1895, to July 1, 1896	26.43	June 1, 1913, to June 1, 1914	28.72
July 1, 1896, to July 1, 1897	22.71	June 1, 1914, to June 1, 1915	26.66
July 1, 1897, to July 1, 1898	21.66	June 1, 1915, to June 1, 1916	28.35
July 1, 1898, to July 1, 1899	21.42	June 1, 1916, to June 1, 1917	32.63
July 1, 1899, to July 1, 1900	23.37	June 1, 1917, to June 1, 1918	35.60
July 1, 1900, to June 1, 1901	29.08	June 1, 1918, to June 1, 1919	35.78
June 1, 1901, to June 1, 1902	30.07	June 1, 1919, to June 1, 1920	55.42
June 1, 1902, to June 1, 1903	29.56	June 1, 1920, to June 1, 1921	62.74
June 1, 1903, to June 1, 1904	27.51	June 1, 1921, to June 1, 1922	63.52
June 1, 1904, to June 1, 1905	26.20	June 1, 1922, to June 1, 1923	66.82
June 1, 1905, to June 1, 1906	25.60	June 1, 1923, to June 1, 1924	68.85
June 1, 1906, to June 1, 1907	26.81	June 1, 1924, to June 1, 1925	68.76
June 1, 1907, to June 1, 1908	26.07	June 1, 1925, to June 1, 1926	67.01
June 1, 1908, to June 1, 1909	27.06	June 1, 1926, to June 1, 1927	69.79
June 1, 1909, to June 1, 1910	30.66		

The cost of maintaining a sanatorium or hospital resident is greater than in the case of the home resident, since the major part of the salaries of physicians and nurses, as well as of cost of drugs, is included in the former charge. Last year these costs were $80.80 per month for the sanatorium patients and $58.77 for the home residents.

Although only the best foodstuffs are used at the home, the cost of these is lessened by the fact that some of the supplies are furnished from the farm and gardens of the home. Thus in 1927 the total value of products from the farm, garden, cattle, and poultry was $17,456.64. The cattle produced 48,961 gallons of milk, valued at $14,070.70, while the flock of 1,600 chickens furnished products

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valued at $2,186.52. Forage crops are also raised for the cattle, although in 1926 these crops were a failure due to the exceptionally hot and dry season.

The 1927 expenditure was made unusually high because of the construction of the new wing to the main building and other improvements. The expenditure for permanent plant, made since the inauguration of the home in 1892, is shown in the table below:

Building and furnishing main building	$70, 114. 44
Building and furnishing hospital annex	22, 082. 54
Building and furnishing superintendent's cottage and addition thereto	3, 824. 57
Building laundry, machinery for same, etc	12, 241. 55
Heating plant addition	14, 376. 87
Library, building addition to and furnishing	42, 297. 79
Main building, addition No. 1	14, 023. 15
Main building, addition No. 2	35, 414. 86
Main building, addition No. 3	157, 803. 09
Open-air pavilion	9, 902. 80
Additional real estate	8, 000. 00
Maintenance, salaries, repairs, improvements, etc., from opening of home to May 31, 1927	3, 693, 578. 84
Total	4, 083, 660. 50

Conclusion.—The Epochal History of the International Typographical Union points out that of the benefits derived from the home not the least has been "the tightening of bonds of sympathy within the fraternity and the growth of pride" in the international union. The value of the institution has been recognized by the Women's International Auxiliary to the International Typographical Union, which has had the matter of the establishment of a similar home under consideration for several years. At the 1927 convention of the auxiliary, by unanimous vote, it was decided to erect a home for auxiliary members who have become aged or incapacitated, the building also to be situated at Colorado Springs. Local unions are making contributions and every union printer is asked to make a voluntary contribution of $1 toward the project.

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Chapter VII.—Care of the Aged by Religious Organizations

Church Pension and Relief Plans for Ministers

INQUIRY was made of 31 national churches as to whether or not provision is made by them either for aged ministers or for aged members of the church. Replies were received from 26. Of these, 16 reported having a pension or relief plan for aged ministers, and data were secured concerning 11 of these. The 11 organizations from which data were obtained were the Seventh-Day Adventists; Northern Baptists; Congregationalists; Methodists, North and South; Moravian Church (Northern Province); Presbyterians, North [1] and South; [2] Episcopalians; Reformed Church of the United States; and the Unitarians. Three other organizations (the United Brethren, the Anglican Universal, and Universalist Churches) have adopted pension schemes, but these are not yet in operation. The Reorganized Church of Jesus Christ of Latter Day Saints has no regular pension system, but continues the salary of its ministers as long as they live.

The Northern Baptists, Congregationalists, Northern Presbyterians, Reformed Church, and Unitarians have both a retirement fund and a system of relief for cases of special need.

The system in the Roman Catholic churches is different from that of the Protestant churches. The church has no general retirement system; the care of the aged priest is left to the particular diocese in which he has served. In case of absolute incapacity he is cared for in one of the Catholic hospitals or he may receive an allowance from the general diocesan funds. In general, the aged priests continue in service until death, being usually assigned to light duties in the parish or to an easy position (such as chaplain) in one of the church institutions. In about two-thirds of the dioceses from which the bureau received data there is a "clergy relief fund," to which the priests belong and from which retirement or disability allowances are paid. These funds may be supported entirely by the priests, jointly by the parishes of the diocese and the priests, or entirely by the dioceses.

The basis upon which pensions of the Protestant churches are granted varies. In those cases in which the system is contributory, the annuitant receives his allowance as a matter of right, and in at least one case (Congregationalists) retirement is not required, the annuity beginning on reaching a specified age. Where the allowance is paid for entirely by the church or where the whole system is one of "relief," the need and means of the applicant are more likely to be taken into consideration. Thus, the Adventists, the Southern Presbyterians, and the Reformed Church (relief plan) take into consideration the need of the pensioner and whether or not he has private means. The Adventists, however, state that the pension is not to

[1] Presbyterian Church in the United States of America.
[2] Presbyterian Church in the United States.

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be regarded as charity, but as a just reward for service. The Moravian Church states that need is not a prerequisite for the receipt of the pension, and the Unitarian Church that the pensions "are not a charity; those qualified receive them as a right."

Age and service requirements.—Sixty-five years is the most usual age set for the retirement of ministers, the Baptists, Congregationalists, Presbyterians, and Unitarians having this provision. The age of retirement is set by the Episcopalians at 68 and by the Reformed Church at 70.

Service requirements vary rather widely. For ordinary retirement the Moravian Church requires 10 years' service, the annuity increasing in amount with additional years of service and the maximum being reached after 30 years' employment. The Unitarians set the years of service at 20; and the Northern Baptists, the Congregationalists, and the Northern Presbyterians require that the clergymen shall have been in the employ of the church for 35 years (though in the latter case retirement at a proportionally reduced rate may be allowed for fewer years of service).

For permanent total disablement while in the service of the church, the Congregationalists and Northern Presbyterians allow retirement at any time, and the Reformed Church after five years' service, the allowance in all three cases being proportioned upon the number of years of active service at the time of disablement. If, however, the disablement proves to be only temporary, the minister may resume his membership in the pension fund. The Seventh-Day Adventists allow retirement for disability after 10 years' service.

Amount of age annuity or pension.—The sustentation allowances of the Adventist Church vary with the marital status of the pensioner and his state of health, a greater amount being granted where continuous medical treatment is necessary. The allowances vary from $10 per week for single persons not requiring medical treatment to $17.50 for man and wife, one of whom is undergoing constant treatment. These are maximum rates and may be decreased if the beneficiary has means of his own.

The Northern Baptists set the annuity at one-half the average salary during the years of membership.

In the "expanded" retirement plan of the Congregational Church it is calculated that the pension for a man retiring at 65 after 35 years' service will be equal to half his average salary for the 35 years.

Under the system now in force in the Methodist Episcopal Church (North), the rate of pension varies from conference to conference but may not fall below 1 per cent of the average remuneration for every year of "effective" service.

The Northern Presbyterian Church fixes the annuity at 1¼ per cent of the salary for each year of service, using $1,200 as a minimum annual salary. The annuity may not fall below $600 per year nor exceed $2,000 per year, after 35 years of service.

Under the plan of the Episcopal Church the annuity is fixed at 1¼ per cent of the average salary for each year for which contributions have been paid, subject to a minimum of $600 and a maximum of 50 per cent of the average income.

The maximum pension in the Reformed Church is $500 per year; in the Unitarian Church it is $700 per year, receivable at 65 after 20 years' service.

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Amount of disability pension.—Under the retirement plan of the Congregational Church a disabled minister receives as annuity the amount purchasable by the accumulations to his credit in the fund at the time of disablement. The Northern Presbyterians and the Episcopalians allow 40 per cent of the average annual salary for the previous five years, but the allowance may not be less than $600 nor more than $2,000 per year. The Reformed Church allows $100 a year if the minister becomes disabled after five years' service, increasing this amount $10 for every additional year of service.

Provision for widows and children.—The amount in the fund to the credit of a deceased minister of the Congregational Church is used to pay an annuity to his widow, or if there is no widow, to the minor children or other dependents.

Widows of Moravian ministers (Northern Province) receive up to $430 per year, and those of Northern Presbyterian and Episcopalian ministers one-half the service pension, subject in the latter case to a minimum of $300 per year.

In the Adventist and Presbyterian Churches a widow's pension ceases upon remarriage.

The Moravian and Presbyterian Churches of the north pay to children of deceased ministers $100 per year, and the Episcopal Church from $100 to $300 per year, according to the age of the child.

The plans of the Presbyterian (North) and Episcopal Churches provide that the sum of the grants to widow and minor children may not exceed the amount of the father's service pension.

In the Reformed Church a widow receives from the sustentation fund three-fifths of the amount to which her husband would have been entitled, and this goes to the minor children in case of her death.

The Adventist, Methodist (North and South), and Unitarian Churches also make some provision for widows or children or both, but the reports do not state upon what basis this is done.

Since the priests of the Roman Catholic Church are celebate, the problem of the care of the family does not arise there.

The table following shows the experience of the churches under the various plans. As is seen, the relief plans are uniformly noncontributory, while the pension plans for which this point is known are about evenly divided between contributory and noncontributory. The contributory plans are generally on an actuarial basis. Two of the churches having noncontributory pension plans are now considering the adoption of actuarial contributory plans. Although the system in the Roman Catholic Church is different from that of the Protestant churches, it is included for the sake of completeness.

As the table shows, the various religious denominations are spending several millions of dollars every year for the care of their aged ministers. Of those which do this through the medium of a pension or retirement system, the most liberal in its allowances is the Protestant Episcopal Church, while of those which make "relief" allowances, the Southern Presbyterian Church is the most liberal. For those denominations which reported both number of beneficiaries and amounts disbursed in benefits the average pension allowance is $373 and the average relief allowance is $225.

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TABLE 39.—PENSIONS AND ALLOWANCES PAID TO MINISTERS OF SPECIFIED RELIGIOUS DENOMINATIONS

Religious denomination	Year established	System contributory	Number in receipt of benefit	Amounts paid		Average allowance for age, per year
				Last fiscal year	Whole period of operation	
Adventist, Seventh-Day: Sustentation	1911	Yes	[1] 840	[1] $470,689	[1] $3,953,992	[1] $575
Baptist (North):						
Pension	1913	Yes	(2)	74,946	(2)	----------
Relief	1913	No	2,268	326,963	(2)	144
Congregational:						
Pension	1914	Yes	[3] 373	[3] 129,458	[1] 385,900	[4] 487 [5] 41
Relief	(2)	No	1,044	300,000	(2)	287
Latter Day Saints: Pension	(2)	(2)	45	[6] 29,145	(2)	[6] 648
Methodist (North):						
Pensions, regular service	1908	No	[7] 8,530	[1] 3,069,343	[1] 38,251,000	554
Pensions, supply service	(2)	No	120	10,505	(2)	88
Relief	(2)	No	(2)	171,266	(2)	(2)
Methodist, South: Pension	(2)	(2)	2,573	857,128	(2)	428
Moravian (Northern Province): Pension	1734	(2)	49	23,448	(2)	570
Presbyterian (North):						
Pension	1927	Yes	[1] 400	[1] 176,000	[1] 176,000	[1] 440
Relief	(2)	No	[1] 2,050	(2)	(2)	----------
Presbyterian (South): Relief	1867	No	[1] 472	[1] 188,319	[1] 1,988,925	560
Protestant Episcopal:						
Retiring fund	1874	Yes	[1] 297	[1] 29,026	(2)	[1] 99
Pension fund	1917	No	[1] 1,503	[1] 678,642	[1] 4,749,764	736
Reformed:						
Pension	1917	Yes	14	[1] 3,132	12,598	89
Relief	1753	No	74	[1] 54,659	[8] 359,856	[1] 267
Roman Catholic: Relief	(9)	(9)	[10] 287	[11] 90,980	(2)	[11] 827
Unitarian: Pensions	1907	No	62	43,400	(2)	700
Total:						
Pensions	--------	--------	14,806	5,594,862	47,529,254	[12] 373
Relief	--------	--------	6,195	1,132,187	2,348,781	[12] 225

[1] Includes children.
[2] No data.
[3] Includes 3 orphans.
[4] Age; original plan.
[5] Age; expanded plan.
[6] Continued salary.
[7] Includes 917 orphans.
[8] Since June 11, 1920; earlier records not available.
[9] Varies from diocese to diocese.
[10] 40 dioceses.
[11] 11 dioceses.
[12] Computed on basis of those reporting both beneficiaries and benefits.

Seventh-Day Adventists

THE GENERAL conference of Seventh-Day Adventists established a "sustentation" fund January 13, 1911.

Those eligible to the allowances include "all laborers under the direction of conferences and mission fields, including colporteurs, nurses, and church school-teachers, who have devoted their lives to continuous service in the work," and employees in the church institutions. Sustentation allowances may also be paid to workers of the above classes who become permanently disabled after having been employed for at least 10 years. Persons entering the employ of the church after reaching their fortieth year of age are not eligible to benefit until they have served 15 years. Widows and orphans of deceased workers are also eligible to allowances from the fund. Only members of the immediate family and children under 16 are "ordinarily" considered as dependents.

The sustentation cases are reviewed annually to determine "whether support should be continued and whether the rate paid in each case is proper in view of all the circumstances and conditions of the beneficiary." In the case of widows and single women the benefits cease upon their marriage.

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Cases of temporary sickness or disability are not eligible to benefits from the sustentation fund. The local conferences and church institutions provide care in such cases for a period of six months. After the expiration of that period application may be made to the sustentation fund.

Rates of allowance.—The maximum allowances payable from the sustentation fund are as follows:

1. To man and wife one of whom is sick and undergoing medical treatment, $17.50 per week.
2. To man and wife not undergoing treatment, $14.50 per week.
3. To single persons undergoing treatment, $12 per week.
4. To single persons not undergoing treatment, $10 per week.

The above are maximum rates which are correspondingly reduced in cases where the beneficiary has private means.

The average amount of pension per week paid in 1927 amounted to $11.06. Payments are made direct to the beneficiary by the central committee every four weeks.

Administration.—The fund is administered by a central sustentation committee at the denominational headquarters in Washington, D. C. Application is made to the local or State conference which passes upon the merits of the case. If its decision is favorable to the applicant, the case is referred to the central committee.

Source of funds.—The funds consist of a certain proportion of the tithes paid into the local and union conference treasuries. Union and local conferences pay into the fund 7 per cent of the tithe; publishing houses and sanitariums 3 per cent of the tithe, and tract societies 1½ per cent on their net sales.

The pension plan is a contributory one in the sense that a part of each church member's tithe goes to the fund. Also beneficiaries of the fund must continue the payment of their tithes.

Emphasis is placed upon the fact that "in no case is the person receiving such allowance a subject of charity, but that this arrangement has been made for the definite purpose of providing a just and necessary support for those laborers who have given their lives and means for the building up of this cause, but have made no provision for sickness or age, and to supplement such private incomes of our laborers as prove insufficient for their needs."

Payments from the fund.—During the year ending December 27, 1927, the payments from the sustentation fund amounted to $470,689, and during the whole period since 1911 to $3,953,992.

On August 23, 1928, there were 840 persons in receipt of the pension.

Northern Baptist Convention

THE Northern Baptist Convention established its Ministers and Missionaries' Benefit Board in 1913. The board has two lines of activity: It makes grants on the basis of need, and "cooperates in the preparation of a pension for men who are now in active service upon which they may draw after attaining age 65."

On April 30, 1928, there were 2,268 persons receiving "relief," and the amount so disbursed during the year ending on that date amounted to $326,963.

Under the pension plan the pastors, or their churches on their behalf, contribute 6 per cent of their salaries the first year. The second

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year the board undertakes to pay 70 per cent of the pastor's contribution, the latter therefore being required to contribute only the remaining 30 per cent, or 1.8 per cent of his salary.

Pastors entering at the age of 30 years and remaining in the fund for 35 years become entitled to an annual pension of one-half the average salary during the years of membership.

On April 30, 1928, there were 2,241 members of the pension plan. Contributions by the board on behalf of members amounted to $172,501 during the year, and disbursements for pensions to $74,946.

Congregational Church

Pension Plan

THE ANNUITY fund for Congregational ministers was put into operation in May, 1914, and operated until December 31, 1921. At that time the basis of the scheme was changed, persons who had taken an annuity under the original plan being allowed the option of continuing it or of transferring to the new plan. Both plans are contributory, the dues in the original plan being based upon age and in the so-called "expanded plan" being based upon salary.

Operated in conjunction with the annuity plan is the Pilgrim Memorial Fund, amounting in 1927 to nearly $5,000,000, the income from which is used to help defray the payments under the original plan and to assist the members of the "expanded plan" to meet their dues after the first year. The credit from this fund in 1928 is $90 per member, "which takes care of a very considerable portion of the dues of the member after the first year of membership. During the first year the full dues must be settled for by, or on the account of, the member."

Those eligible for membership in the annuity fund include (1) pastors of Congregational churches; (2) secretaries of church organizations, and missionaries; (3) editors of denominational literature; (4) professors in theological seminaries; (5) teachers in school and college whose work could be considered parallel to that of a Congregational minister; and (6) pastors of community or federated churches. Others engaged in undenominational work may also be admitted, each case being determined on its own merits.

Kinds of annuities.—Under the original plan annuities were paid at age 65, 68, or 70, without requiring retirement. The premium payments were met by the minister himself and the Congregational churches, he paying one-fifth and the church four-fifths. The premium rates were set at an amount sufficient to produce an annuity of $500 after 30 years' service. The maximum annuity payable to the widow or minor children under the plan was $300.

The annuity was also payable for total disability to perform the ministerial duties. If the disability proved to be only temporary, the member could begin the payment of premiums and resume his standing in the fund.

Under the "expanded plan" the rates are fixed at 6 per cent of the salary of the member (the free rent of a parsonage, where furnished, being regarded as 15 per cent of the salary). It is intended that the local church shall contribute to the payment of the dues, on a 50–50 basis. Up to December 31, 1927, however, only 624 had done so, a

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number which the 1927 report of the fund characterizes as "far below what it ought to be."

It is calculated that the above dues for a man entering the plan at 30 years of age will be sufficient to provide a single-life annuity at age 65 equivalent to one-half the average salary for the 35 years, or a joint life and survivorship annuity of approximately 80 per cent of the single-life annuity.

Retirement is not a requisite for the receipt of the annuity.

If the member becomes permanently and totally disabled before beginning to receive the annuity, he may use the entire amount accumulated to his credit to purchase a disability annuity to continue for the rest of his life. As in the original plan, if he becomes able to assume his duties, he may resume his membership in the fund without prejudice.

If the member dies before receiving the annuity, the entire amount to his credit is used to pay an annuity to his widow, or if there is no widow, to his minor children until they become of age, or failing these, to other dependents.

In case of withdrawal from the fund the amount to the member's credit, including the supplement from the Pilgrim Memorial Fund, remains at interest until he reaches the annuity age, when it becomes payable on the basis of the amount available. Interest on credits is computed at the rate of 4 per cent, but is adjusted each year to the earnings of the investments.

The fund will also receive from members additional payments which it places to their credit to receive interest at the same rate as the premium payments. In this way the minister may increase his final annuity considerably. All such deposits are subject to the rules of the fund and are not withdrawable.

Administration.—The fund is administered by a board of nine trustees elected by the membership of the fund from a list of eligibles approved by the national council of the church. They may be either clergymen or laymen, but must be male citizens, over 21 years, and in ecclesiastical relationship with the Congregational churches in the United States. A majority must be citizens of New Jersey, the State under whose laws the fund is incorporated.

Statistics of the plan.—At the end of 1927 there were in the original plan 1,383 members, of whom 350 were receiving annuities. Of these, 234 were receiving the age annuity, 17 were receiving the disability annuity, 96 were widows receiving their husband's benefits, and 3 were orphans.

The average annuity paid in 1927 for age amounted to $487.24 per person, and that for disability to $331.63. The widows received an average annuity of $205.54. The total amount paid in annuities during the year was $129,336, of which $119,834 was for age. Total payments made under this plan since its inauguration amount to $385,707.

The expanded plan had a membership at the end of 1927 of 997. Of these, 23 were in receipt of the annuity—3 for age, 2 for disability, and 18 because of widowhood.

Payments for annuities under this plan in 1927 amounted to $121.76, an average of $40.59 per annuitant. So far, $193.46 has been paid in annuities under the expanded plan.

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The amount in the annuity fund—both classes of plan—at the end of 1927 was as follows:

Pilgrim Memorial Fund	$4, 926, 910
Profit reserve	132, 980
Assets—annuity fund	3, 132, 841
Total	8, 192, 731
Income from Pilgrim Memorial Fund	231, 213
Supplementary fund	37, 105

Relief Allowances

Along with the annuity fund is operated a relief fund, administered by the Congregational Board for Ministerial Relief. From this fund provision is made for sick or aged ministers, their widows, and orphans, who are known to be in need and for whom no other provision has been made.

Amounts paid in relief average up to $500 per year. In 1927 there were 1,044 such grants made, the total so expended aggregating about $300,000.

In addition to the annuities and relief for ministers, it is stated that "practically all Congregational churches of any size have small funds for the relief of the needy, varying in amount according to the local situation."

Latter Day Saints

As already noted, the Reorganized Church of Jesus Christ of Latter Day Saints has no regular pension system. The report from that organization states that the church pays its ministry "on the basis of lifetime service." When a minister becomes too old for service, he is retired and his salary is continued until death, if he "continues worthy." The family of a minister dying in active service is provided for until the children are able to care for themselves.

There are now 45 superannuated ministers on the retired list. Their salaries last year amounted to $29,145.

Methodist Episcopal Church (North)

The pension plan of the Methodist Episcopal Church (North) was put into operation in 1908. Ministers, their widows and orphans, and other persons in the employ of the church or its institutions are eligible to the benefit.

Statistics of the System

The report of the secretary of the board for the year ending December 31, 1927, showed that there were in receipt of the pension 8,530 persons, of whom 3,516 were ministers, 4,097 were the widows of ministers, and 917 were ministers' orphan children. A total of $3,069,343 was disbursed in pensions during the year.

Under the present system the rate of pension may not be less than 1 per cent of the average salary (including free house rent as 15 per cent of the salary) for every year of "effective" service. The local conference may increase the above rate if it pleases. The average salary paid to ministers varies from conference to conference, falling below $500 per year in 2 conferences and exceeding $2,000 in 18 con-

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ferences. The pensions therefore vary just as widely. In 1927 there were 20 conferences where the average annual pension was $50 or less, while 27 conferences paid pensions of more than $1,000. The average pension in all conferences combined is about $14.50 per year of service. In 1927 the average pension paid to ministers was $554, to widows $297, and to children $67.

Since 1908, when the plan was started, $38,251,000 has been disbursed in pensions. The statement below shows the growth of the pension plan by 4-year periods since 1900:

	Pensions paid
1900–1903	$1, 183, 000
1904–1907	1, 473, 000
1908–1911	3, 171, 000
1912–1915	4, 431, 000
1916–1919	5, 497, 000
1920–1923	9, 849, 000
1924–1927	12, 647, 000
Total	38, 251, 000

In some cases where the pension is inadequate it is supplemented by additional grants. Such grants amounted to $171,266 in 1927. The amounts so disbursed are decreasing year by year as the regular annuities increase.

A special committee deals with the retirement of supply pastors. A yearly appropriation of $10,000 is made for this purpose, but, according to the report, "five times that amount is needed." The number of beneficiaries from this fund in 1927 was 120 and the total distribution $10,505.

Basis of Plan, and Substitute Proposed

At present the fund operates largely on a current revenue basis. There are no actuarial reserves, though approximately $20,000,000 is held in permanent funds.

The actuarial stability of the fund has been causing some concern, and the General Conference of 1924 directed that the whole matter be referred for study to a special committee. That committee has recommended a plan which, if adopted, will place the whole scheme on an actuarial basis, and make the fund a contributory one.

Under the plan each conference will contribute to the fund an amount equal to 8 per cent of the minister's salary, and each minister will contribute 2½ per cent of his salary (subject to a maximum annual payment by him of $200).

The claimant will have the right of retirement at 68 years, but the conference may, at its option, retire him three years earlier.

Service retirement.—The annual benefits are to consist of a "service annuity," payable out of the funds contributed by the annual conference, and an "income annuity" payable out of the contributions of the annuitant, the whole to be termed the "pension."

In case the minister dies while still in service his widow shall be entitled to the annuity provided by her husband's contributions plus two-thirds of his accumulated service annuity. If this falls below $300 per year, the amount may be increased to that amount, in the discretion of the board. In case of her remarriage her annuity ceases, but she is to receive any sums remaining from her husband's contributions to the fund. Each minor child of a deceased member is entitled to an annuity of $75 until reaching age 16, unless schooling

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continues beyond that age, in which case the annuity may be increased $150 to continue until age 21.

The total annuities to the widow and minor children of a deceased annuitant may not exceed the pension received by him. If a member dies before retirement the combined pension may not exceed his average annual salary for the three preceding years.

Disability benefit may be granted to members less than 65 years of age if disability "has been plainly evident" for not less than 180 days, if it is certified by a physician's report, and if it is such as to incapacitate him permanently and totally from performing his duties. This benefit may be equivalent to 40 per cent of his average annual salary, subject to a maximum of $800 per year. In case of a member disabled between 60 and 65 years of age, the total disability payment shall not exceed the pension which his income and service annuities would purchase at age 65, assuming the same rate of contribution as that prior to the disablement.

Payment of benefits for the waiting period of 180 days is left to the discretion of the board.

If the disabled pensioner recovers his health he may return to the employ of the church and reenter the fund.

Methodist Episcopal Church, South

Pension Plan

THE 48 annual conferences of the Methodist Episcopal Church, South, levy an annual assessment upon the local churches of the conference for the support of retired ministers and their widows. The church at large has a superannuate endowment fund the interest of which is used as annuities, and many of the annual conferences also have funds raised for the purpose. During the past four years a special effort has been made to reach a goal of $10,000,000 in the endowment fund. The 1927–28 report of the church board of finance shows that on March 31, 1928, the general endowment fund amounted to $3,110,584 and the conference funds on deposit with the board to $1,790,795.

During the year 1926–27 there were on the pension rolls of the church 2,573 persons, of whom 1,090 were superannuated ministers and 1,483 were widows of ministers. A total of $857,128 was paid for their support, of which $718,014 came from the conference boards and $139,114 from the general board. In many cases the superannuated minister is given the use of a house, rent free.

Poor Relief

All the well-organized congregations of the church, it is stated, have a monthly collection called the "social service offering," which is used for the relief of the poor in the community.

Moravian Church (Northern Province)

Pension Plan

FROM the very beginning of the Moravian Church in America—about 1734—the church has made provision for its superannuated ministers.

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All who have served the church in its ministry, in either the home field or foreign field, are eligible for the retirement annuity after 10 years' service. The amount of the annuity is graduated with the years of service, the maximum, $700 per year, becoming payable after 30 years of service. Need is not a prerequisite for the receipt of the pension. The treasurer of the sustentation fund states that the pension "goes into effect automatically upon retirement without application having to be made."

In addition to the pension certain pensioners also are allowed the use of a dwelling, rent free.

The widow of a minister may also receive a pension, the maximum amount being $430 per year. The rules of the fund provide that children between the ages of 13 and 17 shall receive an allowance of not to exceed $100 per year when the condition of the fund will allow it. Such allowances were paid for the first time in 1927–28 to 28 children.

During the year ending April 30, 1928, pensions were paid to 22 retired ministers and 27 widows, the amounts paid totaling $23,448. The allowances to the children amounted to $2,600.

At the end of the fiscal year the sustentation fund of the church amounted to $370,658.

Relief Work

Many of the older congregations have "poor funds" from which aid is given to aged and needy members.

Presbyterian Church (North)

Annuity Plan

THE ANNUITY system of the Presbyterian Church in the United States of America was established April 1, 1927.

The plan allows retirement at the age of 65 (or earlier if disabled) after 35 years of service. Retirement is also allowed after a shorter period of service, but at a proportionally reduced rate.

In calculating the pension $1,200 is taken as the minimum salary. (If a manse is furnished, its rental is calculated as 15 per cent of the salary.) The pension equals 1¼ per cent of the salary for each year of contribution. The minimum pension is $600 per year and the maximum $2,000 per year, after 35 years of service.

The disability pension equals 40 per cent of the average salary for the previous five years, subject to the same minimum and maximum as above. If granted before the age of 60, the allowance may not exceed the earned service annuity (subject to a minimum of $600).

Pensions paid to widows of ministers who were retired members of the fund may not exceed half the service pension. A pension to the widow of a minister who was still in service may not exceed one-half the service credits earned by him. Her pension ceases upon remarriage. Minor children are entitled to an annuity of not to exceed $100 per year during their minority, but the sum of the grants to widow and the minor children may not exceed the amount of the father's service pension.

Funds are secured by a contribution of 2½ per cent of the salary by the minister himself and 7½ per cent by the employing church. On March 31, 1928, the fund had to its credit $5,473,064.

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On that date it had 7,500 contributing members and 400 pensioners. The amount paid in annuities during the year ending March 31, 1928, was $176,000.

Relief Department

The board of pensions also administers a relief department. In 1927–28 there were 2,050 persons assisted through this department. No data are available as to the amount disbursed.

Presbyterian Church (South)

SINCE 1867 the Presbyterian Church in the United States has been making provision for its aged and infirm ministers and their widows. In that year the home missions committee of sustentation was authorized to appropriate 5 per cent of all contributions for this purpose. Several other schemes of relief were tried as years went by, but did not prove satisfactory

In 1902 the endowment fund of ministerial relief was started, the income of which has been used for relief purposes. In granting relief "service to the church, age, need, number of dependents, and other sources of supply are all taken into consideration."

During the year 1927–28 those on the rolls of the fund included 165 ministers, 251 widows, 52 orphans, and 4 unordained missionaries—a total of 472. The average amount paid to each of the retired ministers was $559.55, to the widows $338.89, to the orphans $190.25, and to the missionaries $259.50. The total amount expended in pensions during the year was $188,319. Since 1903 the church has spent a total of $1,988,925 for the relief of aged ministers and their widows and orphans.

The endowment fund now amounts to $1,564,381.

The church has a reciprocity agreement with the Presbyterian Church in the United States of America by which each gives credit for the time spent by a minister in the service of the other.

New Plan

Since the present arrangement is not sound from an actuarial standpoint, an annuity plan is to be put into effect. This fund will provide, for each member retiring at the age of 65 years, an annuity of one-seventieth of his salary for each year of service during which contributions have been made. For permanent total disability after one year's membership in the fund, an annuity will be paid amounting to 40 per cent of the average salary of the member for the five years previous.

The minimum retirement allowance will be fixed at $600 a year. Provision will also be made for the widow and minor children of a deceased minister.

Funds will be provided by joint contributions from churches and ministers. A sum will be raised from the whole membership of the church sufficient to cover the accrued liability for service rendered prior to the inauguration of the plan, each local church or agency employing a minister will contribute an amount equal to 7½ per cent of his salary, and the minister himself will contribute 2½ per cent of his salary.

It is estimated that approximately $3,000,000 will be needed to cover the accrued liability, and it is hoped to accumulate this amount by 1930.

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Protestant Episcopal Church

Retiring Fund Society

In 1874 the Clergymen's Retiring Fund Society of the Protestant Episcopal Church was organized. Its membership was open to all clergymen of the church. Rates were $12 per year per share taken, payable until reaching 60 years of age. Funds so accumulated were also increased by income from investments, legacies and gifts, offerings from the parishes, etc.

The annuity purchased began at 60; its amount was left to the discretion of the trustees but usually amounted to 25 per cent of the member's payments.

In 1917, however, a general pension system for the whole church was adopted. Since that time no new members have been admitted to the society and former members have been forbidden to increase their holdings. The society is therefore declining and gradually going out of business.

On October 31, 1927, there were 119 contributing members and 297 annuitants. The average annuity paid to these amounted to about $99. During the year ending with the above date $29,026 was disbursed in annuities.

Church Pension Fund

The Church Pension Fund started operations on March 1, 1917. Its plan covers all clergy ordained and in the active service of the church after that date. Under the scheme four classes of provision are made:

(1) For age, 1¼ per cent of the average salary for each year of paid assessments, subject to a minimum pension of $600. The retirement age is fixed at 68 years. No pension may exceed 50 per cent of the average salary.

(2) For disability, 40 per cent of the average salary for the previous five years, subject to a minimum of $600 and a maximum of $2,000.

(3) For widows, one-half of the pension to which the husband would have been entitled at the time of his death, subject to a minimum of $300 per year.

(4) For minor children, fixed amounts graduated according to age, ranging from $100 for children below 7 to $300 for children from 14 to majority.

The combined allowance to widow and minor children may not exceed the annuity to which the husband would have been entitled.

The funds are secured by contributions from each employing church of a sum equal to 7½ per cent of the pastor's salary. The minister himself contributes nothing.

As noted above, the scheme contemplated pensions for only clergy entering the service of the church on or after March 1, 1917. But there were many who had been in its service long before that date and who had to be taken care of. The pension fund, upon its formation, took over liability for all of the grants of the general clergy relief fund and the various diocesan relief funds. On December 31, 1926, the fund was carrying, on these accounts, an annual expenditure of $51,993 not provided for under the rules of the pension system. Permission was obtained from the general convention to use a fund of $450,000 which had been raised previously for the general relief

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fund. When this fund was exhausted the trustees began to use the surplus income in the pension fund to pay assessments for these prior-service ministers and to grant pensions on the basis of these assessments.

This action, which means an attempt completely to wipe out the accrued liabilities, was to be done in the order of the ordination of the clergy who were in active service when the pension system started. In order that all might have an equal chance of sharing in this improvement in the pension system, such back assessments were not to be paid all at once for any given clergyman, but only at one time sufficient to produce the next step in the amount of the pension; and the clergy were to be grouped, by order of ordination, in hundreds, with one more hundred always in each step in the pensions than in the step immediately higher.

On September 1, 1927, the pension fund had by this means been able to pension 319 of these prior-service ministers.

The condition of the funds proving to warrant such action, the trustees took a further step in adding to the widows' pension of $300 a year, a lump sum of $1,000 payable immediately upon the death of the husband.

On December 31, 1927, there were 1,503 persons on the pension roll, to whom a total of $678,642 was paid during the year. The average allowances per year for the four classes of pensioners are as follows: Age annuitants, $735.68; disability annuitants, $603.22; widows, $369.52; and orphans, $137.95.

Since the inception of the pension plan a total of $4,749,764 has been disbursed.

Reformed Church in the United States

THE Reformed Church in the United States has two funds from which provision is made for retired ministers and their widows—the relief fund and the sustentation fund. The first grants for ministerial relief were made in 1752. The first organization for ministerial relief was known as the "Widows' Fund," and was established in 1755. Out of this society grew the "Society of Guardians for the Relief of Widows of the German Reformed Clergymen Being Members of the Society," chartered on March 26, 1810, and the "Society for the Relief of Ministers and their Widows," established February 28, 1865. The present Board of Ministerial Relief was created by the General Synod of the Reformed Church in the United States in May, 1905. The sustentation fund was established in 1917.

Benefits from the relief department vary, according to the need, from $50 to $700.

The sustentation fund is a contributory one. The maximum benefit payable for superannuation (at 70 years of age) is $500 a year. For disability the allowance varies according to the years of service, beginning with $100 a year for five years' service, $10 being added for each additional year. A widow receives three-fifths of the amount to which her husband would have been entitled, and this amount goes to any minor children in case of her death. Since the sustentation fund has not yet been completed, at present only 40 per cent of the maximum rates are being paid; these range from $24 to $164 per year.

At the end of 1927 there were 205 annuitants on the roll of the relief fund, of whom 74 were ministers and 131 were ministers' widows. A

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total of $54,659 was expended for relief during the year, an average of $266.63 per person. Many of the early records of the church have been lost, and therefore no data are available as to the total amount of ministerial relief paid by this church. Since June 1, 1920, however, $359,856 has been disbursed.

Pensioners on the sustentation roll at the end of 1927 numbered 35, of whom 14 were ministers and 21 were widows. Sustentation payments amounted to $3,132, an average of $89.48 per person. Since 1922, when the fund began the payment of benefits, these have totaled $12,598.

Roman Catholic Church

THE PROBLEM of the care of aged and infirm priests in the Catholic Church is much simpler than that faced by the Protestant churches. In the first place, the Catholic clergy being celibate, there are no families to care for. Again, in the Roman Catholic Church the priests who are members of religious orders or communities are cared for in their old age by the order. The matter of the care of aged priests in charge of parishes, however, is left to the various dioceses, and the provision made varies from diocese to diocese. In the attempt to ascertain just what is done for superannuates, the Bureau of Labor Statistics addressed an inquiry to each of the more than 100 dioceses of the church in the United States. Replies have been received from 71 of these.

In general these indicate that the great majority of the parish priests continue "in harness" to the end of their days. As one diocesan chancellor expresses it:

> The nature of a parish priest's work is such that he can go on with it at any age, provided his health is fairly good. Even when his health fails, if it does not utterly fail, some of the lighter forms of a priest's work in the diocese are found for him. In the event that his health fails in a degree that incapacitates him, he is looked after in our hospitals suited to the illness from which he suffers.

However, all but five of the dioceses reporting make some provision for the care of the aged priests, though 18 report that no cases are being cared for at present.

A number of dioceses report that their practice, when a priest becomes too old or too infirm for active parish work, is to secure for him a position with very light duties, such as that of chaplain in a religious institution. In such cases he receives board and lodging in the institution and often an allowance from the diocese in addition.

In about two-thirds of the dioceses reporting there is a special relief or pension fund from which allowances are made to superannuated priests. In some instances the clergy relief fund, as it is usually called, is maintained entirely by an assessment upon the priests who are members of the fund; this is the situation in 13 of the dioceses reporting, although in 2 of these if the funds so collected are not sufficient the difference is made up by the diocese from the general funds. In these cases the contribution of the priest varies from $5 to $30 per year. In 7 cases the relief fund is formed from the dues of the priests plus a certain contribution from the parishes; the latter may be raised by an assessment upon the parish of a certain amount per priest or through an annual church collection taken for the purpose, or through appropriation of a certain proportion of the general income of the diocesan relief fund. In 19 cases the cost of the fund is met

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altogether from the diocesan funds or by the parishes. Eleven other dioceses report having a clergy retiring fund but do not state how it is supported.

The allowances made vary considerably from diocese to diocese. One diocese pays an allowance of $40–$45 per month, one of $40–$50, one of $45, one of $40–$70 per month, one of $40–$75, four of $50, and one of $100 per month. In one diocese the pensioner receives $20 per month from the funds raised by a levy upon the parishes plus $25 per month from the fund of the priests themselves, while in another the allowance is $50 from each of these sources. One diocese each pays $400 per year, $400–$600, $400–$800, and "$600 and up," and two pay $1,000 per year. Several others have no specified pension amounts, but allow whatever amount the circumstances require.

Some of the provisions made are most liberal. One diocese reports that a retired priest is generally assigned to a chaplaincy in a religious institution which gives him his living expenses; in addition he receives $1,000 per year from the parish. Another reports as follows:

> The policy in this diocese for superannuated and sickly members of the clergy is to deal with each case individually. In other words, it is our desire to have each priest write his own ticket. When his desires are made known to us, then we make every effort to meet them.
>
> Thus far we have had no trouble in giving satisfaction.
>
> At this time we have four members of the clergy who are receiving an annual pension. We correspond with them regularly in order to see if any new situation has developed that would suggest a change one way or the other.
>
> On several occasions it has been discussed as to the advisability of building homes. After mature deliberation it was generally agreed that the clergy would prefer to be free and spend their declining days as they themselves choose. Ordinarily they pick a sanitarium, a hospital, one of our many homes for the aged, and have even been invited to share the hospitality in the bishop's house. In other words, there are so many different angles to the solution of the individual case that we prefer to leave them free to make their own decision.

In some instances the aged priest remains as "pastor emeritus" in the parish where he has served, being supported by the parish and living in the local clerical residence. In one diocese the aged priest remains as before, but is given an assistant.

The bishop of one diocese takes the stand that "priests should provide for themselves by saving some money for days of sickness and old age; but if they can not do it or have neglected to do so, the diocese will help when it becomes necessary." Another, however, states that "from their rather meager salary during their producing years the priests of our diocese can save very little. * * * We have a fund for infirm and indigent priests. This represents a small amount of money contributed annually by each parish. The fund is woefully small and far from meeting the many demands on it." The priests have therefore formed a relief fund of their own which pays a disability or old-age allowance after the third month of disability or after reaching 65 years of age.

Altogether, 40 dioceses reporting are paying retirement allowances to 287 superannuated pastors, in addition to those who are being cared for in hospitals or other institutions of the church or who have been assigned to some light duties. Data as to the annual amounts spent for retirement allowances are available in only 11 cases; these are expending $90,980 per year for the care of 110 priests, making an annual average pension of $827.

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Of those which make no provision for the aged pastors one reports that the priests are urged to carry health insurance, but otherwise the matter is "left to the charity of the people," and another that a plan is under advisement.

Unitarian Church

THERE are several aid and relief associations in the Unitarian Church. These include temporary aid in case of pressing financial emergency, special continued relief for unusual cases of necessity among ministers not yet retired, relief funds for clergymen's widows, and a service pension (in operation since 1907) for ministers of retiring age.

The service pension of $700 per year is payable to Unitarian ministers, 65 years of age or over, who have served at least 20 years. "These pensions are not a charity; those qualified receive them as a right."

On April 30, 1928, there were 62 ministers in receipt of the pension. The amount paid in pensions during the year ending with this date was $43,400.

The amount in the permanent pension fund in 1926 was $440,096.

Church of United Brethren in Christ

A MINISTERIAL pension plan has been adopted by the Church of United Brethren in Christ, but its operation is postponed until a sufficiently large endowment ($1,000,000 is estimated as necessary) is obtained. It is hoped that this can be had by 1930.

Several of the annual conferences of the church have endowments for the relief of their ministers and their widows.

Other Churches Having Pension Plans

THE Congregational Methodist Church reports that it has a superannuation fund from which small annual amounts are paid to ministers, and the Universalist and Anglican Universal Churches report that they are just starting a pension plan. No details are available for any of these plans.

A number of other church organizations reported having pension plans, but the Bureau of Labor Statistics has been unable to obtain any data concerning these plans. These include:

African Zion Methodist Episcopal Church.
African Methodist Episcopal Church.
United Presbyterian Church.
United Lutheran Churches in America.
Christian Reformed Church.
Evangelical Synod of North America.

The General Conference of Seventh-Day Baptists has no pension plan, but has a ministerial relief fund, the interest on which is used in aiding aged ministers. Some of the regional conferences of this church have similar funds.

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Pension and Insurance Plans of Church Fraternal Organizations

CATHOLIC.—The Catholic Order of Foresters in its certificates of insurance includes a clause permitting the policyholder to surrender it upon his reaching the age of 70 years, the member receiving its cash value at the time of surrender.

The Ladies' Catholic Benevolent Association issues paid-up insurance certificates to members who were 59 years of age or older October 1, 1921.

The First Catholic Slovak Ladies' Union provides for payment of the cash value of the member's benefit certificate at age 70, besides giving relief to needy members in amounts up to $100.

The Union Saint-Jean-Baptiste d'Amérique inaugurated a pension plan in November, 1918. The plan provides for "aged, crippled, and incurable members and the wives and children of deceased members." This is done, it is pointed out, not through charity, but "through motives of duty and gratitude."

Members who have reached 70 years of age, the wives and children of deceased members, and disabled and incurable members, who are unable to provide for their own wants, are eligible to benefits. The pension varies according to circumstances and ranges from $15 to $30 per month.

At the end of 1927 there were 157 pensioners. During the year $31,161 was paid in pensions and since 1918, when the fund was started, disbursements have amounted to $189,467.

The Pennsylvania Slovak, Roman, and Greek Catholic Union has no regular pension plan, but does make allowances of $25 per year to members submitting proof that they are unable to support themselves.

The Polish Roman Catholic Union of America and the Western Catholic Union issue certificates of insurance which may be surrendered at reaching 70 years of age. The latter is considering the establishment of a home for aged members. Several years ago the order undertook to place aged needy members in an old people's home, the expense to be borne by the order; thus far no members have made application for such assistance.

The Bohemian Roman Catholic Union of Texas has an old-age relief fund from which needy members 70 years of age or over may be assisted.

Jewish.—The Jewish National Workers' Alliance of America has a relief fund made up from voluntary contributions from members. In addition, at least 75 of its branches have local funds for this purpose raised by voluntary contributions and quarterly assessments upon the membership.

Lutheran.—There is within the Wisconsin synodical conference a mutual insurance organization, called the Aid Association for Lutherans, which offers a policy covering old-age benefits as well as permanent disability benefits and life insurance. Upon reaching the age of 70 the member may elect (1) to receive as an old-age benefit, the full reserve of $868, in one sum; (2) $1,000 in 10 equal annual installments, or (3) $1,200 as paid-up insurance for life.

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Homes for the Aged Maintained by Religious Organizations

THE Bureau has the names of 526 homes for the aged and infirm run by religious organizations. These include 444 homes established and supported by churches of individual denominations, 13 homes which churches of several denominations cooperate in maintaining, 58 homes which are run by philanthropic organizations of a religious aspect or connection, and 1 which is the home of a religious fraternal society. The church home may be a national home, such as the National Lutheran Home for the Aged, which is supported by the whole Lutheran body, it may be maintained by a State or district conference of a specified denomination, or it may be a purely local affair supported by one or more local churches. Homes which are operated through the joint support of several denominations—say, the various Protestant churches, or the Methodist and Presbyterian churches of a city, have been classified as "joint church" homes. In the classification, "religious philanthropic organizations," have been included organizations which, while undenominational, have a distinctly religious aspect, such as the King's Daughters' and the Jewish homes. The latter were not included with the "church" organizations because it is understood that seldom, if at all, are these homes supported by any specified Jewish congregation. The Salvation Army and the Volunteers of America are also included in this group because, while distinctly religious bodies, they nevertheless are essentially social service and philanthropic rather than denominational organizations.

Of the 526 homes, the Bureau of Labor Statistics has obtained data for 444, distributed by States as follows:

TABLE 31.—DISTRIBUTION OF HOMES FOR AGED RUN BY RELIGIOUS BODIES

State	Total number of homes	Number reporting	State	Total number of homes	Number reporting
Alabama	1	1	Missouri	13	10
California	25	19	Nebraska	6	5
Colorado	4	3	New Hampshire	6	3
Connecticut	19	19	New Jersey	15	11
Delaware	2	2	New York	[1] 86	[1] 73
District of Columbia	12	12	North Carolina	2	1
Florida	1	1	North Dakota	1	------
Georgia	4	4	Ohio	27	22
Idaho	2	2	Oregon	2	2
Illinois	43	40	Pennsylvania	62	56
Indiana	14	13	Rhode Island	5	5
Iowa	14	11	South Carolina	8	3
Kansas	7	7	South Dakota	1	1
Kentucky	7	3	Tennessee	3	2
Louisiana	6	5	Texas	9	9
Maine	2	1	Vermont	2	------
Maryland	19	19	Virginia	7	5
Massachusetts	22	15	Washington	7	5
Michigan	19	16	Wisconsin	16	16
Minnesota	24	22			
Mississippi	1	------	Total	[1] 526	[1] 444

[1] Includes 1 religious fraternal home.

Table 32 which follows shows the total number of homes and the number reporting, the capacity and average number in residence, and the annual cost of operation, classified by type of organization supporting the home.

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TABLE 32.—NUMBER OF AGED IN HOMES OF RELIGIOUS GROUPS, AND ANNUAL COST OF OPERATION

Sponsoring organization	Total number of homes	Number of homes reporting	Inmates		Annual cost of operation
			Capacity of homes	Average number in residence	
Religious denominations:					
Adventist, Seventh-Day	1	1	50	45	$11,335
Apostolic Christian	1	1	20	18	3,307
Baptist	[1] 20	[1] 18	[2] 878	818	[3] 231,652
Christian	[1] 2	[1] 2	50	43	12,065
Christian Science	1	1	85	85	108,074
Church of the Brethren	13	13	[6] 472	[7] 442	[8] 113,552
Congregational	8	8	236	221	[4] 85,335
Disciples of Christ	6	6	217	[5] 179	68,566
Evangelical	6	6	352	272	86,706
Evangelical Congregational	1	1	16	16	5,612
Evangelical Synod	5	5	410	400	141,014
Friends	4	4	154	139	102,431
Latter Day Saints	2	2	115	90	[9] 8,190
Lutheran	65	53	2,525	2,325	[10] 780,151
Mennonite	3	2	48	46	[9] 8,000
Methodist	48	46	2,893	[11] 2,432	[12] 1,158,793
Moravian	4	4	[13] 72	[13] 51	[9] 7,875
Presbyterian	[14] 21	[1] 18	875	745	[15] 300,100
Protestant Episcopal	58	42	1,208	[12] 1,052	[16] 504,985
Reformed and Christian Reformed Churches of America	6	4	357	328	87,077
Reformed Church of the United States	2	2	60	49	19,844
River Brethren	2	2	125	115	31,763
Roman Catholic	155	128	15,733	[17] 13,795	[18] 2,201,766
Scandinavian Evangelical	2	2	132	131	44,159
United Brethren	[1] 4	[1] 4	187	158	[13] 33,500
Universalist	4	4	154	146	71,855
Unclassified	10	3	93	88	27,310
Joint church	13	13	576	536	198,162
Total	[19] 467	[14] 395	[20] 28,093	[21] 24,765	[22] 6,453,179
Religious philanthropic organizations:					
Jewish	43	34	3,879	3,370	[23] 1,619,900
King's Daughters	13	12	323	286	[8] 46,420
Salvation Army	1	1	24	20	8,270
Volunteers of America	1	1	30	30	14,221
Total	58	48	4,256	3,706	[24] 1,688,811
Religious fraternal	1	1	125	([25])	([25])
Grand total	[19] 526	[14] 444	[26] 32,474	[27] 28,471	[28] 8,141,990

[1] Includes 1 home for ministers.
[2] 17 homes.
[3] 14 homes.
[4] 7 homes.
[5] 5 homes.
[6] 11 homes.
[7] 12 homes.
[8] 9 homes.
[9] 1 home.
[10] 48 homes; includes cost of orphanage in 2 cases.
[11] 45 homes.
[12] 41 homes.
[13] 3 homes.
[14] Includes 4 homes for ministers.
[15] 13 homes.
[16] 24 homes.
[17] 125 homes.
[18] 74 homes.
[19] Includes 7 homes for ministers.
[20] 391 homes.
[21] 387 homes.
[22] 293 homes.
[23] 29 homes.
[24] 40 homes.
[25] No data.
[26] 440 homes.
[27] 435 homes.
[28] 333 homes.

As is seen, the various Catholic organizations operate the largest number of homes. There are in that church certain orders, such as the Little Sisters of the Poor, Sisters of St. Francis, etc., whose members devote their lives to the care of the poor, sick, and aged, and many of these homes are carried on by those orders. It will be noted that only 74 of the 128 Catholic homes reporting gave data as to cost. Failure to report on this point was, in most cases, due to the fact that these homes are almost entirely supported by contributions and donations in kind upon which it is impossible to place a value.

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Other denominations or organizations which are especially active in the care of the aged are the Lutherans, Methodists, Episcopalians, and Jews.

Some 30 per cent of these homes shelter fewer than 25 persons each, and 57 per cent have fewer than 50 persons. The largest homes are run by Catholic and Jewish groups; 22 homes of the Catholic and 5 of the Jewish groups have more than 200 people each. The average-sized home shelters 65 persons. Table 33 shows the distribution, by size of home.

TABLE 33.—SIZE OF HOMES FOR AGED OF SPECIFIED RELIGIOUS GROUPS

Sponsoring organization	Number of homes with inmates numbering—						Total
	Less than 25	25 and under 50	50 and under 75	75 and under 100	100 and under 200	200 and under 500	
Religious denominations:							
Adventist, Seventh-Day		1					1
Apostolic Christian	1						1
Baptist	6	5	4	2	1		18
Christian	1	1					2
Christian Science				1			1
Church of the Brethren	7	2	1	2			[1] 12
Congregational	4	3	1				8
Disciples of Christ	2	1	2				[1] 5
Evangelical	1	2	2	1			6
Evangelical Congregational	1						1
Evangelical Synod	1	3				1	5
Friends	1	2	1				4
Latter Day Saints		1	1				2
Lutheran	13	21	12	4	3		53
Mennonite	1	1					2
Methodist	14	11	7	6	7		[1] 45
Moravian	3						[1] 3
Presbyterian	9	5	1	1	2		18
Protestant Episcopal	24	14	2	2			42
Reformed and Christian Reformed Churches of America		1	2		1		4
Reformed Church in the United States	1	1					2
River Brethren			2				2
Roman Catholic	19	21	13	9	41	22	[2] 125
Scandinavian Evangelical		1			1		2
United Brethren	1	1	2				4
Universalist	3				1		4
Unclassified	1	1	1				3
Joint church	5	4	2	1	1		13
Total	119	103	56	29	58	23	[3] 388
Religious philanthropic organizations:							
Jewish	4	9	7	4	5	5	34
King's Daughters	9	2			1		12
Salvation Army	1						1
Volunteers of America		1					1
Total	14	12	7	4	6	5	48
Grand total	133	115	63	33	64	28	[4] 436

[1] Not including 1 home which did not report on this point.
[2] Not including 3 homes which did not report on this point.
[3] Not including 7 homes above noted, which did not report on this point.
[4] Not including 1 religious fraternal home and 7 homes above noted, which did not report on this point.

Sixty-nine homes have been established during the past decade; but 224 have been in existence twenty-five years or more, and 77 of these, fifty years or more. The oldest is the Lafon's Asylum of the Holy Family, at New Orleans, La., which was established in 1848.

The Baptist, Congregational, Episcopalian, and Catholic homes are the oldest. Of the Episcopal homes, 24 of the 38 covered are

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more than 50 years old, as are 26 of the 124 Catholic homes, 4 of the 18 Baptist homes, and 3 of the 8 Congregational homes. The details are shown in the table following:

TABLE 34.—AGES OF HOMES OF RELIGIOUS GROUPS

Sponsoring organization	Number of homes in existence—						Total
	1 year or less	2 and under 5 years	5 and under 10 years	10 and under 25 years	25 and under 50 years	50 years and over	
Religious denominations:							
Adventist, Seventh-Day			1				1
Apostolic Christian				1			1
Baptist			2	5	7	4	18
Christian				1	1		2
Christian Science		1					1
Church of the Brethren		1		6	6		13
Congregational			2	1	2	3	8
Disciples of Christ				3	2		[1] 5
Evangelical		1	2	2	1		6
Evangelical Congregational		1					1
Evangelical Synod				1	3	1	5
Friends				1	3		4
Latter Day Saints				1	1		2
Lutheran		2	7	25	15	2	[2] 51
Mennonite					1		[1] 1
Methodist	1	5	4	19	12	4	[1] 45
Moravian	1			1		1	[1] 3
Presbyterian	2		2	6	3	4	[1] 17
Protestant Episcopal				4	10	24	[3] 38
Reformed and Christian Reformed Churches of America				2	2		4
Reformed Church in the United States				1	1		2
River Brethren				1	1		2
Roman Catholic	4	10	7	27	50	26	[3] 124
Scandinavian Evangelical				1	1		2
United Brethren			1	2	1		4
Universalist				2	1	1	4
Unclassified		1		1	1		3
Joint church		1	2		5	5	13
Total	8	23	30	114	130	75	[4] 380
Religious philanthropic organizations:							
Jewish		1	3	15	12	2	[1] 33
King's Daughters		1	2	4	5		12
Salvation Army				1			1
Volunteers of America			1				1
Total		2	6	20	17	2	[1] 47
Grand total	8	25	36	134	147	77	[5] 427

[1] Not including 1 which did not report on this point.
[2] Not including 2 which did not report on this point.
[3] Not including 4 which did not report on this point.
[4] Not including 15 which did not report on this point.
[5] Not including 1 religious fraternal home and 16 above noted which did not report on this point.

Terms of Admission

Kind and character of persons admitted.—Sound mind and good health are a general requisite for admission to the church homes, as to other homes for the aged. One Baptist home requires "fairly sound mind and reasonably good health," and a Catholic home that the applicant be "respectable, of sound mind, and free of contagious disease." Some homes require that the applicant submit to a physical examination before admitting him to the home.

"Good character" or "Christian character" is often specified as a requisite. "Good reputation" is required by one home.

One home accepts only deaf mutes, while another admits only "childless women" of good health and sound mind, and a third "aged women of the better sort, i. e., women of education and refinement, who have very small means or no relatives."

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The Salvation Army home, "Eventide Home," has as its residents principally men whom the army has aided through its social service institutions and who are incapacitated and unable to provide for themselves.

There is one home in New York City which, as far as the knowledge of this bureau goes, is unique of its kind. It is a "waiting home," maintained by the Protestant Unity League. This home has been in operation since April, 1925. No permanent guests are admitted; the home is operated simply for the benefit of persons who are on the waiting lists of the benevolent homes of the city. The period of "waiting" in the home averages about two years. If the aged resident is able to pay, a nominal board is charged; otherwise the service is free. This home is mainly for poor people who have painfully managed to hoard the entrance fee required by the home on whose waiting list their names are entered, but who are unable to maintain themselves until a vacancy occurs. Up to the present the waiting

FIGURE 14.—ENTRANCE AND MEMORIAL PERGOLA AT MONTEFIORE (JEWISH) HOME, CLEVELAND, OHIO

home has had accommodations for only 11 old ladies, but the league has been negotiating for the purchase of a larger house which will enable it to care for five men, for married couples if occasion arises, and also for a larger number of women.

There are 10 so-called "widows' homes" conducted by religious denominations. Three are Congregational homes, 5 are Episcopal homes, and 2 are Moravian homes. One home gives preference to widows of ministers, but ministers' unmarried daughters, teachers in church boarding schools, and others, are also admitted. These homes furnish living quarters either free or at a nominal rental, the light, heat, water, and janitor service being supplied free in some cases. The residents are otherwise self-sustaining. Together, these homes shelter 144 persons.

A number of homes are maintained solely or principally for ministers and their wives or widows, or for other workers in the church (missionaries, deaconesses, etc.). Thus, the Baptists of Ohio, Indiana, Michigan, Illinois, and Wisconsin have a home at Fenton, Mich., for

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"aged, infirm, and destitute" ministers and missionaries of that faith who have served 5 years in that capacity. The home also admits their wives, widows, and orphans. A fee of $100 is required at entrance. There are 14 residents at the home. There is also a privately endowed home in Philadelphia for retired Baptist ministers.

A home for ministers of the Christian Church is provided at Lakemont, N. Y. This home admits ministers who have served 20 years in the Christian church or some other Evangelical denomination, and their wives and widows. Men are admitted at 70 years (unless unable to preach, in which case at 50) and women at 60. The nominal entrance fee is $100, but this may be waived in the discretion of the home board of trustees. The home can accommodate 13 persons, but the average number of residents is 6.

Although there are some 46 homes for the aged conducted by Methodists, none of these are exclusively ministers' homes. One such home which takes only "Christian people," is open to ministers

FIGURE 15.—CORRIDOR OF METHODIST HOME FOR AGED, CINCINNATI, OHIO. IN THIS ROOM ARE HELD CONCERTS AND "SINGS"

and their widows, missionaries, deaconesses, and other workers in the church. Another, an African Methodist home, was started to care "for worn-out ministers and their wives or widows," but in practice the home has taken in "any worthy person of good repute."

The Presbyterian Board of Ministerial Relief conducts four homes for retired Presbyterian ministers, one of which is in Indiana, one in New Jersey, one in New York, and one in Pennsylvania. The bureau has data only for the Thornton Home, at Newburgh, Ind. Each of these homes has an average family of 15 persons. Twenty years' service in the church is required, but there is no admission fee. The Thornton Home accepts retired ministers and their widows, and missionaries of the church. No fee is required. The home at present has 24 residents, but the board announces that enlargement to a colony is contemplated, so as to "care for the large number of aged or disabled ministers and missionaries whose afflictions have made it impossible for them to be cared for at one of our homes." The original tract of 50 acres owned by the board has been added to by a gift of 25 acres with six houses "and attractive building sites for many more." Cottages will be erected for the use of the residents,

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and a sanitarium or hospital is also contemplated. There is also a privately endowed home just outside of Philadelphia.[3]

The church of the United Brethren in Christ has a home for retired ministers of that church and their wives, in Puente, Calif. The home is run on the cottage plan. The superannuated ministers, of whom there are now 25 in residence, are assigned to a cottage where they keep house as if in their own homes. No fee is required. The home association provides the cottage, electric lights, water, and garden, free, and in needy cases, makes an allowance of from $20 to $30 per month. This home also takes residents with means, on an annuity basis, paying 7 per cent interest on all property transferred to the home. In this way, considerable property has been acquired by the home.

Sex.—The great majority of these homes (326) not only admit individuals of either sex but also take in married couples. In 91 homes, however, only old ladies are taken, and in 5 homes only old men. Twenty homes take individuals of either sex but do not admit married couples.

TABLE 35.—RESTRICTIONS AS TO SEX AND CONJUGAL CONDITION IN HOMES OF RELIGIOUS GROUPS

Sponsoring organizations	Number of homes admitting—				Total
	Men only	Women only	Both sexes	Both sexes and married couples	
Religious denominations:					
Adventist, Seventh-Day				1	1
Apostolic Christian		1			1
Baptist		3		15	18
Christian		1		1	2
Christian Science				1	1
Church of the Brethren				13	13
Congregational		4		4	8
Disciples of Christ		2		4	6
Evangelical				6	6
Evangelical Congregational				1	1
Evangelical Synod				5	5
Friends				4	4
Latter Day Saints			2		2
Lutheran		1	2	50	53
Mennonite				2	2
Methodist		4	2	40	46
Moravian		3		1	4
Presbyterian	1	6		11	18
Protestant Episcopal		33	3	6	42
Reformed and Christian Reformed Churches of America				4	4
Reformed Church in the United States				2	2
River Brethren				2	2
Roman Catholic	1	17	9	101	128
Scandinavian Evangelical				2	2
United Brethren		1		3	4
Universalist		1	1	2	4
Unclassified	1	1		1	3
Joint church		7		4	[a] 11
Total	3	85	19	286	[a] 393
Religious philanthropic organizations:					
Jewish				[b] 34	34
King's Daughters	1	6	1	4	12
Salvation Army	1				1
Volunteers of America				1	1
Total	2	6	1	[b] 39	48
Religious fraternal				1	1
Grand total	5	91	20	326	[a] 442

[a] Not including 2 which did not report on this point.
[b] Including 1 which takes women and married couples.

[3] There is also a Presbyterian rest home in Milwaukee, established to provide a temporary home for Protestant clergymen and their wives (but Presbyterians are given preference). The length of residence varies from 2 to 6 months.

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Age.—Seventy-five of the homes have no fixed minimum age of admission, and 5 did not report on this point. All of the remaining 364 homes have an age below which admission is refused, this age varying from 50 to 75 years.

The most common ages of admission are 60 and 65 years, these being set by 174 and 156 homes, respectively, while 21 homes admit only persons of 70 years or over. The superintendent of one Methodist home, in which the age of admission is 60 years, reports in this connection that in his opinion 60 years is too low by at least 5 years; "great care should be taken that homes like this be not made a refuge for lazy folks. I have found them here and elsewhere."

The requirements of the various homes in this respect are given in Table 36:

TABLE 36.—MINIMUM AGE OF ADMITTANCE TO HOMES OF RELIGIOUS GROUPS

Sponsoring organization	Number of homes setting age of admittance at —									Total
	50	51 to 59	60	61 to 64	65	66 to 69	70	Over 70	No age requirement	
Religious denominations:										
Adventist, Seventh-Day			1							1
Apostolic Christian									1	1
Baptist			3		10		1		4	18
Christian			1				1			2
Christian Science					1					1
Church of the Brethern	1		2		1				9	13
Congregational			2		1				5	8
Disciples of Christ							6			6
Evangelical			2		4					6
Evangelical Congregational					1					1
Evangelical Synod			3		2					5
Friends					1				2	[1] 3
Latter Day Saints									2	2
Lutheran			17		28		3		5	53
Mennonite			1							[1] 1
Methodist	1		4		35		[a] 4		2	46
Moravian			1		1				2	4
Presbyterian			2		12		[a] 1		3	18
Protestant Episcopal	1		13		12		2	[2] 1	13	42
Reformed and Christian Reformed Churches of America			3		1					4
Reformed Church in the United States			1		1					2
River Brethren			1						1	2
Roman Catholic	6		[3] 85	[4] 1	13		2		19	[5] 126
Scandinavian Evangelical					1	[6] 1				2
United Brethren			1		1				1	[1] 3
Universalist			1		2				1	4
Unclassified			3							3
Joint church			6		4				3	13
Total	9		[3] 153	[4] 1	132	[6] 1	20	[2] 1	73	[7] 390
Religious philanthropic organizations:										
Jewish	1		15		[8] 18					34
King's Daughters			5		4	[9] 1			2	12
Salvation Army			1							1
Volunteers of America					1					1
Total	1		21		[8] 23	[9] 1			2	48
Religious fraternal					1					1
Grand total	10		174	1	156	2	20	1	75	[7] 439

[1] Not including 1 which did not report on this point.
[2] 75 years.
[3] 1 takes men at 60 and women at 50 years.
[4] 63 years.
[5] Not including 2 which did not report on this point.
[6] 68 years.
[7] Not including 5 which did not report on this point.
[8] 1 takes women at 60.
[9] 67 years.
[a] 1 home takes men at 70 and women at 65 years.

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Admission fee and other monetary requirements.—Nearly half of these homes require no entrance fee. The other 231 reporting have an admission fee, but in 40 of these admittance is not refused, as long as the resources of the home permit, to those who are unable to pay the fee. Many of the homes which require a fee in most cases, nevertheless accept persons who are unable to pay it. Thus, one Methodist home in Illinois, which has 140 residents, reports that 50 of these have paid nothing whatever to the home. Another, a Catholic home with accommodations for 50 persons, reports that about half of the residents are charity cases or have paid only part of the regular fees; in fact the great majority of Catholic homes, especially those of the Little Sisters of the Poor, require no fees of any sort from the aged for whom they are caring. A larger proportion of the homes of this denomination than of any other have no entrance fee, as Table 37 shows.

TABLE 37.—RELIGIOUS HOMES, CLASSIFIED AS TO MONETARY REQUIREMENTS OF INMATES

Sponsoring organization	Homes requiring entrance fee		Homes requiring no entrance fee	Total	Boarding homes only	Homes having both life members and boarders
	Number	Of these, number taking free residents				
Religious denominations:						
Adventist, Seventh-Day	1			1		
Apostolic Christian	1	1		1		
Baptist	16		2	18		
Christian	2			2		
Christian Science			1	1		
Church of Brethern	4	2	9	13	4	
Congregational	3		5	8	1	1
Disciples of Christ	6			6		
Evangelical	6	2		6		
Evangelical Congregational	1			1		
Evangelical Synod	5	1		5		
Friends			4	4	3	
Latter Day Saints			2	2	1	
Lutheran	44	7	9	53		2
Mennonite			2	2	1	
Methodist	42	5	4	46	1	3
Moravian	2		2	4	1	
Presbyterian	13		5	18	2	
Protestant Episcopal	22	1	20	42	9	
Reformed and Christian Reformed Churches of America	4	2		4		
Reformed Church in the United States	2			2		
River Brethren			2	2	2	
Roman Catholic	24	12	104	128	49	6
Scandinavian Evangelical			2	2		
United Brethren	2		2	4		
Universalist	3		1	4		
Unclassified	2		1	3		
Joint church	8		5	13	2	
Total	213	33	182	395	76	12
Religious philanthropic organizations:						
Jewish	8	6	26	34		
King's Daughters	8		4	12	2	1
Salvation Army	1	1		1		
Volunteers of America	1			1		1
Total	18	7	30	48	2	2
Religious fraternal			1	1		
Grand total	231	40	213	444	78	14

The size of the minimum fee demanded varies considerably, ranging from $5 (for one home for colored women) to $5,000. In most cases where there is a range, the fee varies according to the financial means of the applicant. Such is the case under the arrangement made by a Methodist home quoted below:

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The home expects each incoming resident to turn over whatever they may have materially to the home that is going to care for them in their declining years. Taking this into consideration the home has three plans of entrance to which the incoming resident adjusts himself as near as possible.

These plans are as follows:

1. People having in the neighborhood of $400 to $600 pay the home an entrance fee of $400, deposit a burial fee of $150 if possible and designate some responsible organization, relative or friend who will make an annual payment of $52 a year as long as that resident remains in the home.
2. Incoming residents having in the range of $700 to $1,500 turn over that amount upon their entrance and this takes care of every expense during their stay in the home and no one else is obligated in any manner to pay anything further.
3. Incoming residents having $1,500 to $4,000 or upwards turn that money over to the home. From the amount that is turned over, the entrance fee and burial fee amounting to $550 is deducted and the balance is placed into an annuity fund yielding a rate of interest according to the resident's age. This is paid to them in a regular manner as long as they remain in the home.

In many instances, however, the home waives its rules and regulations and takes in cases that are penniless or nearly so. This is not an unusual occurrence.

Of the homes which require no entrance fee, 78 are boarding homes which do not take life members, but charge a specified rate per week as long as the resident is at the home. Eleven homes take both life members and those who come in on a temporary (i. e., boarding) basis.

One Catholic home reports that from 1880 (when the home was established) until 1913 life members were accepted for a fee of $1,000. Under this arrangement, however, it was impossible to meet expenses, and so the system was changed. The home now takes boarders only, the rates being $10, $12, and $15 per week, according to the location of the room chosen.

The rates of admission and of board are shown in the table below.

TABLE 38.—MONETARY REQUIREMENTS OF HOMES TAKING LIFE MEMBERS AND OF BOARDING HOMES OF RELIGIOUS GROUPS

Life members

Amount of entrance fee	Number of homes	Amount of entrance fee	Number of homes
$5	1	$800	[6] 10
$15	2	Up to $1,000	1
$100	10	$1,000	[7] 21
$200	11	$1,000 or $2,000	1
$250	4	$1,000-$3,000	[3] 2
Up to $300	[1] 1	$1,200	2
$300	15	$1,200-$3,750	[3] 1
$300-$500	[2] 2	$1,500	5
$300-$600	1	$1,800	2
$365	1	$2,000	2
Up to $400	1	$2,000-$3,500	1
$400	10	$2,000-$4,000	[3] 1
$400-$500	[2] 2	$2,500	[8] 1
$400-$800	[3] 1	$3,000	2
Up to $500	1	Up to $4,000	1
$500	[4] 44	$4,000	1
$500-$1,000	[3] 1	Up to $5,000	1
$600	[5] 9	According to means, etc	55
$700	2		
$700-$900	[3] 1	Total	231
Up to $800	1		

[1] Per year.
[2] According to age in 1 case.
[3] According to age.
[4] $800 for nonresidents in 1 case; plus funeral expenses (amount not specified) in 1 case; plus funeral expenses of $100 in 1 case.
[5] $1,000 in 1 case if nursing is required.
[6] Plus funeral expenses in 1 case.
[7] Or $100 and $75 per year in 1 case; plus $200 for funeral expenses in 1 case.
[8] Or $300 and $8 per week.

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TABLE 38.—MONETARY REQUIREMENTS OF HOMES TAKING LIFE MEMBERS AND OF BOARDING HOMES OF RELIGIOUS GROUPS—Continued

Boarders

Rate	Number of homes	Rate	Number of homes
Per day:		Per month—Continued.	
$1	8	$20.50	1
$1.15	1	$21	1
Per week:		$25	6
$2–$10	2	$25–$35	2
$3	2	$25–$40	2
$5	2	$30	12
$5–$6	1	$30–$100	1
$5–$8	1	$35	4
$5.50	1	$35–$40	1
$7	2	$35–$50	1
$7–$10	1	$35–$60	1
$8–$10	1	$40	3
$10–$18 [9]	1	$40–$50	1
Not reported	6	$45	2
Per month:		$50	1
$10	3	$65	1
$16–30	1	$65 and $75	1
$18–$22	1	Not reported	7
$20	2	Not reported	3
$20–$35	1		
$20–$40	1	Total	89

[9] Not including medical care.

The incoming life resident is required by 152 of these homes to transfer to the home, either at entrance or at death, all or part of such property, insurance, pensions, and other income as he is or may thereafter be in possession; in one of these he is required to make over one-half of his property up to $10,000, in one all up to $1,500, and in a third all up to $5,000. In 73 of these cases the home pays to the resident who has made such transfer of property either all or part of the income from it or a fixed rate of interest upon it. Many homes accept only persons in destitute circumstances and therefore require no admission fee; in such cases, of course, the applicant has no property and the property-transfer clause would mean nothing.

Nationality.—One hundred and thirty-six homes make requirements as to race, nationality, or color. Of these 1 takes only citizens of the United States, 30 Americans only, 4 only persons speaking English, 6 Germans only, 4 German-Americans only, 1 Germans or Americans, 2 French only, 6 Swedes only, 2 Norwegians only, 7 Scandinavians only, 27 Jews only, 2 Dutch only, 21 whites only, 11 negroes only, and 3 homes any but negroes. One home takes all nationalities but gives preference to Swedes, 2 give preference to Germans, and 6 to Scandinavians.

Religion.—Of the 395 homes maintained by specified religious denominations, 194 take only (or give preference to) applicants who are members of the denomination sponsoring the home.

One Episcopal home makes the following requirement on this point:

> No adult shall be received as an inmate of the Church Home unless she has been a communicant of the Protestant Episcopal Church for two years, and can give satisfactory testimonials of good character. Exceptions to this rule may be made by a majority vote of the board of managers if the applicant has been in regular attendance upon the Episcopal Church services, and through long attachment to the church may be classed as "ready and desirous to be confirmed." Applicants must live within the diocese of western New York, or have previously been residents of the diocese for a long period of years. Residents of Rochester shall have the preference.

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The requirement of the various homes on this point are shown in the table below:

TABLE 39.—RELIGIOUS REQUIREMENTS OF HOMES FOR AGED OF SPECIFIED DENOMINATIONS

Denomination	Total number reporting	Number requiring membership in specified church	Denomination	Total number reporting	Number requiring membership in specified church
Adventist, Seventh-Day	1	1	Moravian	4	2
Apostolic Christian	1	1	Presbyterian	18	11
Baptist	18	14	Protestant Episcopal	42	28
Christian	2	2	Reformed and Christian Reformed Churches of America	4	2
Christian Science	1	1	Reformed Church	2	2
Church of the Brethren	13	8	River Brethren	2	----------
Congregational	8	5	Roman Catholic	128	22
Disciples of Christ	6	6	Scandinavian Evangelical	2	----------
Evangelical	6	3	United Brethren	4	1
Evangelical Congregational	1	1	Universalist	4	----------
Evangelical Synod	5	4	Unclassified	3	1
Friends	4	2	Joint church	13	7
Latter Day Saints	2	2			
Lutheran	53	37			
Mennonite	2	1	Total	395	194
Methodist	46	30			

Of the religious philanthropic organizations, 16 require that applicants belong to a Jewish congregation (in 4 cases an orthodox congregation) and 3 that they be Protestants.

Personal property.—The regulations as regards furniture and personal effects vary. Some homes require that the applicant have a supply of clothing sufficient to last one or two years. Others furnish this from the time the person enters the home. In some instances the home requires that the resident furnish his own room or that he supply his own bed linen. Others go to the opposite extreme, and prohibit the resident from bringing any furniture with him, except possibly a favorite chair.

One home, each of whose residents has a private room comfortably furnished, allows the members to keep their personal belongings, "those little trinkets and mementoes, those precious links to the unforgettable past. And with what loving care these residents look after their own little possessions!"

A Methodist home in New Jersey requires that an incoming resident bring with him the following: "One single iron bed, one bureau, one washstand, one mattress, six sheets, six pillowcases, three counterpanes, six napkins, two pairs blankets, one washbowl, pitcher, and soap dish, one rocking-chair, one straight chair, three rugs 36 by 72, one commode, one small table, some family pictures, books, small clock, six bath towels, six face towels."

Another, in its prospectus and report, writes as follows:

> It is the purpose of the institution to afford comfort and care to the aged fathers and mothers who make this their home. They are provided with carefully prepared food, and their rooms are kept clean and comfortable. The rooms are nicely furnished, but if those coming into the home desire to bring, say, a rug, or rocker, or clock, or nice, clean bedding, as good as new, or some other small things that would help to make their room more homelike, they should write the superintendent about it, who would be glad to advise in the matter.

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Residence.—Residence requirements are very infrequent among these church and religious homes. Only 16 homes make regulations on this point. Six require residence in the city where the home is located (one for three years and one for one year), one six months' residence in the county, and six residence in the State (two for two years, one for three years, and one for five years); while one home gives preference to residents of the State. One home accepts only persons who have been resident in the United States for five years. Another, while accepting nonresidents, charges them a higher fee at admission.

Rules and Regulations Governing Home

THE STRICT regulations governing some of the homes undoubtedly detract from the attractiveness of the prospect of spending the rest of one's life there. One home, for instance, reports that "Inmates are not permitted to leave the grounds without the permission of the superior"; in this home the residents are permitted to receive visitors only on two days a week from 2 to 5 p. m.

The following extracts from the rules of another home illustrate another case in point:

4. Rooms must be kept in a neat, orderly condition, and ready for the inspection of managers at any time after 10 o'clock in the morning.

5. Inmates will not be allowed to bring furniture to the home for storage, and only such articles as approved by the house committee will be allowed in the rooms. Position of the furniture in the rooms shall not be changed without asking members of the house committee. One trunk can be kept in closet of each room. The matron will store any extra trunks belonging to inmates, not exceeding two to each person.

7. Driving tacks or nails in the walls of the rooms, closets, or halls forbidden.

8. Inmates are not allowed to go to the kitchen, the pantries, storerooms, linen closets, laundry, or cellars without permission of the matron. This rule must be enforced.

11. Each inmate will be allowed eight plain pieces in the wash weekly. All articles must be plainly marked with the owner's name. The assistant matron will advise as to the care of all soiled linen.

12. Food and crumbs for birds or animals must not be thrown from windows or left on window sills. Clothing shall not be left out to air from either windows or verandas. Only six potted or growing plants allowed in a room with permission.

13. Keys of bedrooms must not be taken out of the home. Any inmate locking her door when about to leave the house shall leave the key in her letter box on first floor. Bedroom doors must not be locked at night except by permission of the matron.

Quite otherwise is a home which "relies more upon the good sense and character of its members for the orderly and happy ongoings of the family life than it does on formal rules."

A Cleveland home reports its attitude as regards "institutionalism" thus:

The ——— Home is in no sense a place of isolation. Friends and relatives of residents are welcome at any time. There is a complete absence of the "visiting hours" which characterize the routine of so many institutions.

Residents may leave the grounds when they desire and are accorded all reasonable privileges consistent with their safety and welfare.

When the home was built every detail of its design and arrangement was decided upon with a view to eliminating every trace of the institutional. The paramount object was to make this a real home for our aged and infirm people. The present building and grounds are striking evidence of the attainment of that objective.

Everything is done to promote a "family" spirit, to provide recreation and entertainment for the residents as a group, yet to preserve for each resident the privacy so essential to peace and comfort.

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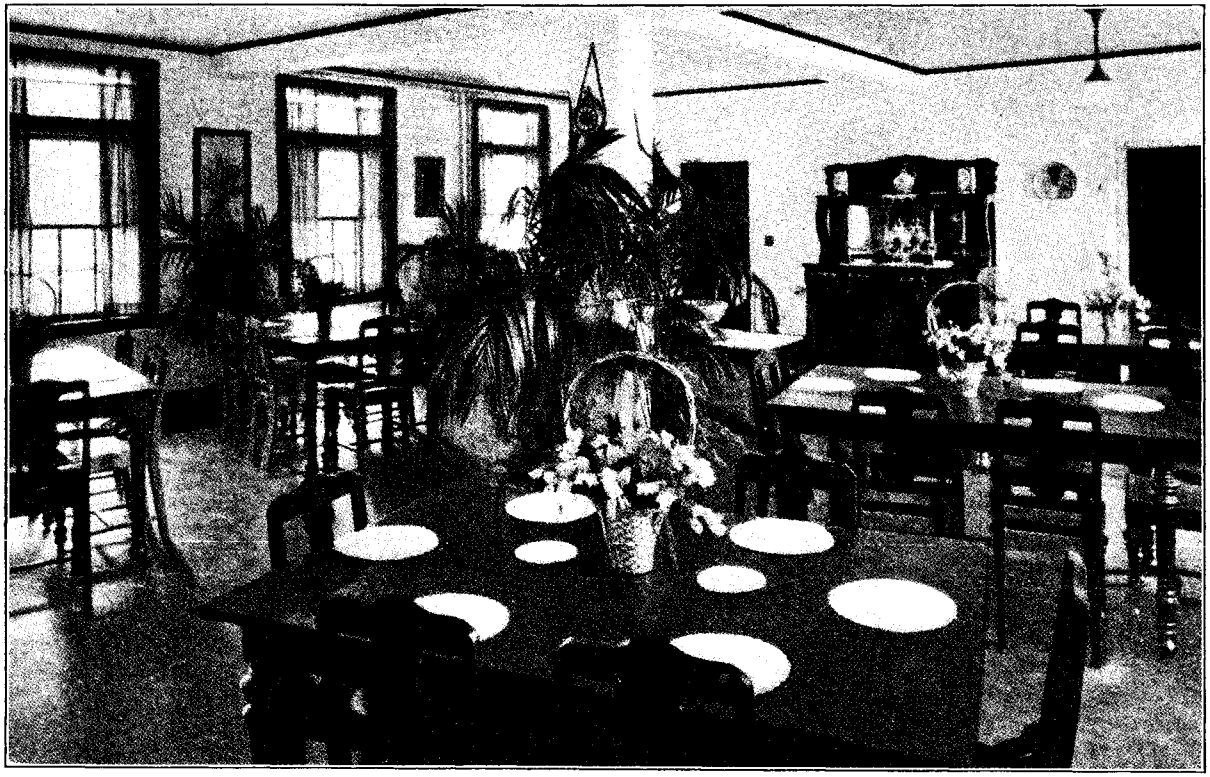

FIGURE 16.—DINING ROOM AT KIRKLEIGH VILLA, ROMAN CATHOLIC BOARDING HOME FOR AGED WOMEN, AT BALTIMORE, MD.

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One unusual requirement found was that of a home which forbids marriage of residents. If a resident does marry while in the home this action "shall forfeit such person's place and rights in the home."

Duties of Residents

As to what is expected of the residents, as regards conduct, the following is typical:

In order to maintain a cheerful home atmosphere, all members are expected to keep their rooms in order, and to be neat in their personal appearance, to be kind and obliging to other members of the home, and to those in charge; to be prompt at meals and give reverent attention upon Divine worship conducted in the home; to make all criticisms to the matron or members of the board of managers and to no one else.

The 444 homes reporting are divided in the matter of requiring service of the residents; 199 require the performance of such light tasks as the old people are able to do, while 245 require no assistance (though 58 of these latter accept volunteer assistance from the residents).

The details are shown in the table following:

TABLE 40.—SERVICE REQUIREMENTS OF HOMES OF RELIGIOUS GROUPS

Sponsoring organization	Homes having no service requirements		Homes requiring light duties	Total
	Number	Of these, number accepting voluntary assistance		
Religious denominations:				
Adventist, Seventh-Day			1	1
Apostolic Christian	1			1
Baptist	4		14	18
Christian			2	2
Christian Science	1			1
Church of the Brethren	6		7	13
Congregational	4		4	8
Disciples of Christ	1		5	6
Evangelical	1	1	5	6
Evangelical Congregational			1	1
Evangelical Synod	1	1	4	5
Friends	3	1	1	4
Latter Day Saints			2	2
Lutheran	31	12	22	53
Mennonite	1		1	2
Methodist	21	8	25	46
Moravian	2		2	4
Presbyterian	10	1	8	18
Protestant Episcopal	31	2	11	42
Reformed and Christian Reformed Churches in America	1		3	4
Reformed Church in the United States	1		1	2
River Brethren	1		1	2
Roman Catholic	80	27	48	128
Scandinavian Evangelical	2	1		2
United Brethren	1		3	4
Universalist	2		2	4
Unclassified	2		1	3
Joint church	5	1	8	13
Total	213	55	182	395
Religious philanthropic organizations:				
Jewish	27	3	7	34
King's Daughters	3		9	12
Salvation Army			1	1
Volunteers of America	1			1
Total	31	3	17	48
Religious fraternal	1			1
Grand total	245	58	199	444

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Generally the service required is the care of the resident's own room, if physically able. In other instances the inmates are expected to help with the housework (setting the tables, helping with the ironing, sewing, etc., washing dishes), or (in the case of men) to assist around the grounds, help in the garden, with the poultry, etc. One Lutheran home reports that about half of the members help, the men in the garden and on the lawns and flower beds and the women washing the dishes, doing mending etc.; "just a little to keep them more spry, bodily and mentally." In another home the old ladies "knit, patch, darn, or do any little handwork at which they are proficient. They have for themselves whatever they earn in such work."

One or two homes have the cottage system, and in such cases the residents are expected to do the housework connected with it. In the "widows' homes," quarters are provided, the inmates are in all other respects independent and self-supporting, each doing her own housework, cooking her own meals, etc., as if in her own home.

Occupational therapy is practiced in several homes in the belief that those who are busy are happiest. One Methodist home of this class reports that some of the articles so made are sold and the residents who made them receive all the money realized by the sale over the cost of the materials used. The report of this home states:

> In this connection we can lay special emphasis on the fine value of our carried on occupational therapy. More and more is it evidencing a great mental stimulus, inestimable in its effect on health, as well as according days of delightful busyness. Our pride in the artists we are discovering and developing in this household is very great. While the changes in coming and going have to be many, there is no abating in evidence. Homes of this kind now in existence are far insufficient.

One Catholic home has a special committee whose duty it is "to provide work of an agreeable nature for the entertainment and employment of the members of the home." Another committee, called the "pricing committee," places a value upon articles so made for sale by the home.

A Congregational home which holds a yearly "fair" exhibits articles made by the members.

The following, taken from the annual report of the home, gives some idea of the work done by the residents:

> Mrs. R. cuts and plans all quilts and most of the linens, crochets, hemstitches, sews, and does drawn work; 80 years of age.
>
> The late Miss T. quilted on 30 quilts, of which she did 10 alone, tied 4 quilts, and joined 6, stitched the bindings once around on 22 quilts (by machine); 82 years of age and very poor eyesight.
>
> Miss W. made four hooked rugs, which were sold before they were finished, assisted in quilting most of the quilts, crocheted two very large and beautiful corners for a table runner, and assisted in other ways.
>
> Mrs. R. assists with the quilts and general sewing and hemstitching.
>
> Miss P. crochets many corners for the linen pieces.
>
> Miss R., though nearly blind, makes rag rugs.
>
> Miss B. makes rag and braided rugs.
>
> Mrs. Q. and Miss C. make tatting.
>
> Miss H. takes charge of the pillowcases, makes the same, and embroiders.
>
> Miss P. embroiders and makes aprons.
>
> Mrs. P. makes aprons and does plain sewing.
>
> Miss McK. crochets afghans, baby articles, and pieces quilts.
>
> Miss E. McK. makes silk quilts and does very fine sewing.
>
> Miss W. pieces quilts and makes herself generally useful.
>
> Miss W., sr., crochets pillowcase lace.
>
> Mrs. B. crochets lettuce bags.

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Miss L. is unable to work at present, but has hemstitched and crocheted.

The late Miss W. made very artistic silk quilts, knit baby blankets, and embroidered.

Mrs. R. knits baby articles and sweaters.

Mrs. M., before she became totally blind, knit horse reins.

Mrs. C. made porch pillows.

Miss L. pieces quilts.

Miss W. pieces quilts.

Mrs. G. does machine sewing.

Mrs. S. hems and does very fine sewing.

Mrs. B., with almost helpless fingers, makes very pretty buffet sets with corset lace.

Mrs. W., Miss G., Mrs. G., Mrs. A., Mrs. E., and Mrs. G., do plain sewing and piece quilts.

Miss Van V. solicits from her friends and usually has a very good collection of fancy articles.

Mrs. F. braided rugs and pieced velvet quilts.

Mrs. W. pieces silk quilts.

Miss H. and Miss R. are accomplished pianists, the latter having rendered very brilliantly two selections at the Christmas entertainment.

Mr. Lawrence entertains the family with his beautiful playing of hymns and old-time favorites.

One of the most beautiful of the homes studied, an endowed Jewish home, reports its position as regards the activities of the residents as follows:

The dominant thought in the management of the ——— Home is that each resident shall take an active part in its conduct, since it is natural that old people are infinitely happier when they know that their efforts are helping to make life easier for themselves and for those about them.

Morning finds them at their simple tasks—putting their rooms in order, doing their bit around the grounds and gardens, helping with the meals—doing all those things that make for normal life and remove from their minds all thought of institutional routine.

Evening finds them in cheerful groups in the reading or recreation rooms, where the men and women residents may find amusement to their tastes, or enjoying the peace and quiet of their own individual rooms, where they are as undisturbed as they would be in a private home.

Benefits Provided

PERSONS taken into these homes receive board, lodging, and laundry for the remainder of their lives. The individual accommodations vary. In some of the larger homes the sleeping quarters are on the dormitory plan, with many beds in a room. In others, however, each individual (or couple) has a private room. One home describes the benefits as follows:

Each person is given a cheerful, well-furnished private room, with furnace heat and electric lights. Also, the use of the pleasant living rooms, freedom of the grounds, and every privilege that goes with real family life. Each member is guaranteed comfortable support, wholesome food, competent medical care and nursing, and at death, Christian burial * * * unless interment is otherwise provided.

The president of the home association of another large institution reports: "It would take an entire day to tell you the benefits our old people enjoy. Food of the best, fine rooms, plenty of heat and light, a beautiful chapel, Sunday services of a high order, etc."

A Methodist home on the Pacific coast, operated on the cottage plan, has five "units," each with from 4 to 12 rooms. (See fig. 17.) It describes the rooms and their furnishings as follows:

The bungalow building plan decided on has proven very satisfactory. Five units, containing 4 to 12 rooms each, have been constructed, a stucco finish of

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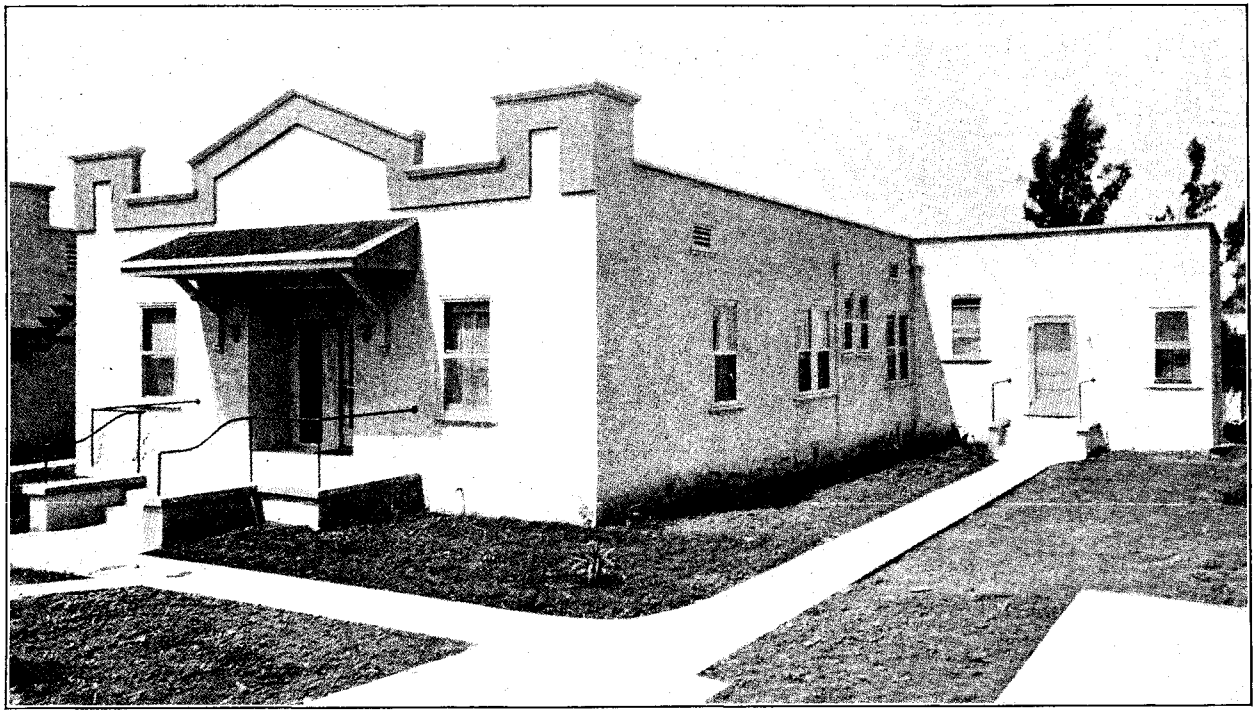

FIGURE 17.—BUNGALOW AT PACIFIC OLD PEOPLE'S HOME (METHODIST), LOS ANGELES, CALIF.

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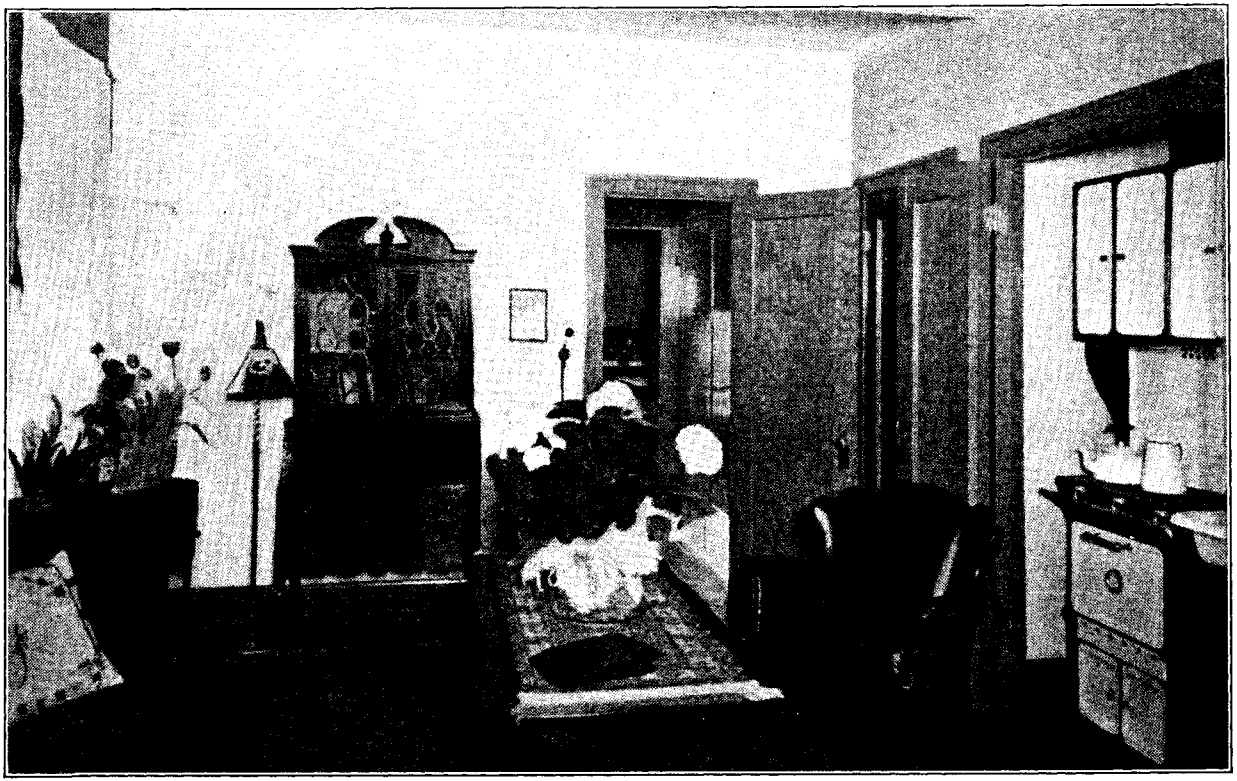

FIGURE 18.—KITCHENETTE APARTMENT FOR MARRIED COUPLE AT BETHANY (SWEDISH METHODIST) HOME FOR THE AGED, CHICAGO, ILL.

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the soft, yellow color so frequently found in California homes being used, and another 10-room structure is in process of erection. Each unit is well equipped with modern features for the convenience and comfort of old people—hot and cold water, electrical lighting, and gas radiators for heating rooms and halls. Rooms are large, with recess lavatories, clothes closets, and at least two windows in each room for light and ventilation.

Furnishings are suitable and attractive. Beds, dressers and chiffoniers, tables and book shelves are chiefly of ivory finish, and chairs are selected with ease of the occupant in mind. Good rugs on floors help to establish a feeling of adequate comfort and gratification, particularly after the personal touch of the occupant is given. A central corridor or lobby with excellent lighting and furnished with a large table gives a cheerful and inviting entrance and an attractive assembling place for tenants, when so desired.

Another home of the same denomination in the Middle West has for its married couples "kitchenette apartments," consisting of living room (with kitchenette), bedroom, and bathroom. (See fig. 18.)

Medical care.—Of the 427 homes reporting on this subject, 399 furnish medical care. Generally a physician is retained who comes on call or makes periodic visits, but 61 homes have a resident physician and 273 have one or more resident nurses (31 have two nurses, 16 have three, 3 have four, 4 have five, and 2 have six nurses each). Some of the Catholic homes are conducted by nursing orders, and in such cases the nursing care is given by the sisters.

Some of the larger church homes have a hospital or infirmary in connection with the home. No specific request was made for information on this point, but 20 homes report having a hospital or infirmary, and it is likely that others which did not think to report this feature also have one. One home has a 12-bed infirmary, another accommodations for 35 patients, with male and female nurses in attendance, another a 5-bed hospital with dispensary.

In a number of cases medical service is given free by one or more of the local doctors, and in some instances there is a regular panel of physicians and specialists upon whom the home may call. Other homes retain their physician on a yearly basis.

Where medical and nursing care is given and the home pays for this, such care constitutes an important item of expense for the home, especially where a considerable proportion of the members are ill or infirm. Thus a Methodist home for negroes in Louisiana reports that of its 50 residents 12 are blind, 8 are paralyzed, 4 are feeble-minded, and 18 are over 95 years of age.

Another home reports: "Twelve of our inmates are totally blind and 27 partially blind. We have many inmates of very advanced years, who are exceedingly infirm and either partially or almost totally helpless. We have now 18 chair cases, a greater number than we ever had before."

Most of the homes require that the applicant be in fairly good health at the time of his entrance into the home. The Brooklyn Hebrew Home and Hospital, however, not only admits disabled persons but gives preference to them, on the ground that their need is greater than that of the able-bodied applicants.

Recreation.—The provision made for recreation for the old people who are living at these homes varies greatly. In 313 homes some attempt is made to furnish recreation. In some instances the old people amuse themselves with the radios, pianos, victrolas, etc., at the home, or by walks through the grounds; in other cases the church or supporting organization has a committee whose business it is to

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FIGURE 19.—ONE OF THE SIX SUN ROOMS AT KIRKLEIGH VILLA (ROMAN CATHOLIC), BALTIMORE, MD.

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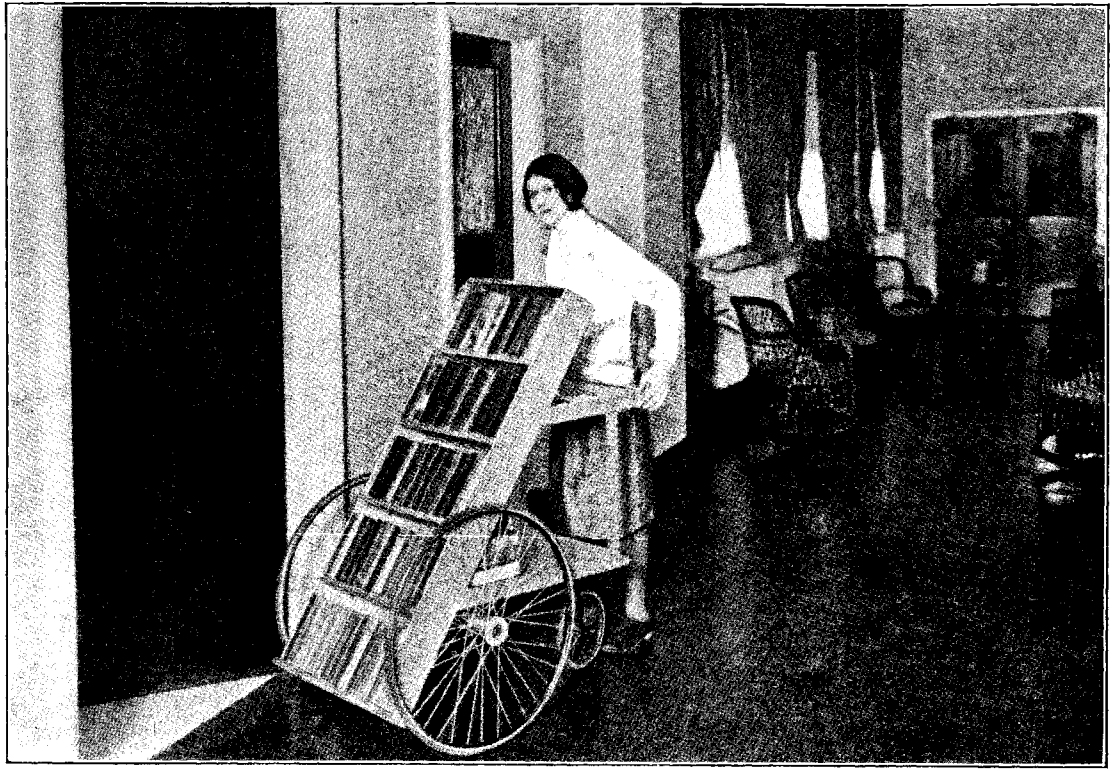

FIGURE 20.—TRAVELING LIBRARY AT THE CHURCH HOME AND INFIRMARY (EPISCOPAL), BALTIMORE, MD.

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arrange for the entertainment of the residents. As would be expected, most of these recreations are of the passive sort, requiring little or no exertion on the part of the aged inmates. Entertainments given at the home are very frequently reported, followed by the radio as a close second. Motion pictures are reported by a number of homes. Other recreations reported include automobile and bus rides, "outings," picnics, birthday and other parties, musical programs or concerts, games of various sorts (such as cards, billiards, quoits, etc.), teas, etc. One home gives theater parties for its old people, and another, located in a city which has a municipal opera company, takes its residents to the opera. A great number of homes, especially the larger ones, have libraries, smoking and game rooms, sun parlors, etc., where the residents may enjoy themselves.

One Methodist home visited had, at the time it was built, only the reception room in which to hold social events. The Epworth League, feeling that a greater provision should be made along this line, built a $4,700 building for recreation purposes. This building is connected with the home building by a curving passage with sun rooms on either side. The building itself contains an auditorium (with stage), a library, sun room, two most attractive sitting rooms, and a kitchen for serving refreshments.

Several homes report that birthdays of members are fittingly observed, with parties, programs, etc. In one home "once a week moving pictures are thrown on the screen by our own projector which is the gift of a kind donor. Films are supplied each week through the generosity of other friends of the home."

One home which has a large hospital in connection with it has a traveling library which visits all the wards and rooms every day, supplying reading matter to the residents. Last year 4,837 books were issued in this way. (See fig. 20.)

In many places there appears to be a good deal of local interest in the home and its old people and considerable effort is expended for their pleasure. The following extract from the report of one of these homes shows how varied organizations have become interested and what they did for the benefit of home members in one year:

> The good times for the family have been as numerous as heretofore. The Church Extension and Kiwanis joy cars gave untold pleasure on many trips. The Automobile Club's annual outing provided joy not only for the children but for many of the adults who were taken for a ride, and the church school picnics of both St. Paul's Church and Christ Church proved happy occasions. The Locust Club field day, the Rochester exposition, and the frequent supper parties in our summer house all provided pleasant diversion for the summer. The winter months brought the Shrine circus, the performance of Thurston as guests of the Times-Union, and St. Paul's annual Thanksgiving dinner and frolic. Mr. Julius Fredericks provided a delightful musical entertainment at the home, and St. Paul's Boulevard Association gave a fine concert. Mr. Harper Sibley came to the home and showed a moving picture to the family, and St. Marks and St. Johns Girls' Friendly Society gave a most enjoyable entertainment. The wonderful New Year's Day party given by the ——— Commandery, Knights Templar, was as usual a most memorable affair. It is impossible to more than make mention of these numerous kindnesses, but the board is very grateful to the many thoughtful persons who planned them.
>
> In addition to these pleasures there have been various other forms of entertainment especially planned for our older family through the thoughtful courtesy of many friends of the home.
>
> The Church Home Auxiliary has given special suppers and entertainments for the household and members of the auxiliary have visited the family at regular intervals.

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Money benefits.—As already noted, 73 homes pay to the resident who has property to turn over to the home either the income from it or a fixed rate of interest upon it. One home pays interest at the rate of 2 per cent, 8 homes at the rate of 3 per cent, 13 homes at the rate of 4 per cent (1 only on property in excess of $1,000), 3 homes at the rate of 5 per cent, 1 home at the rate of 5.9 per cent, and 1 at the rate of 7 per cent.

One home makes each inmate an allowance of 75 cents a month, one home of $1 a month and $5 at Christmas, one of $1.50 a month, one of $2 a month, one of $10 per year, and one of $20 to $30 per month.[4] One gives each resident $1 on his birthday and $5 at Christmas. Twenty-one others, which do not state amounts, allow car fare and occasional small amounts, "pin money," spending money, etc. Five homes pay the residents for any work done around the institution.

One Methodist home which pays a small allowance to its residents explains its attitude thus:

> The home is not a poorhouse, but is the home where the church entertains, as its guests, its worthy men and women of ripe age whose own family circle is broken up. To contribute to the feeling of independence and self-respect, the home pays quarterly a certain amount of pocket money to such members as have no other income; it is sufficient to get the few articles of personal need and of gratification.

Religious services.—Religious services, as would be expected, are an almost universal feature of the homes in this group, and a great many of the homes have their own chapel where the residents assemble. (See fig. 21.)

One home reports on this point:

> The management does not stop with looking after the mere physical welfare of the members of the home. In all possible ways their religious life is cultivated and their spirits sustained by a living faith.
>
> Perhaps there is no service that so unites the family as the Sunday service. In the beautiful chapel they gather every Sunday afternoon for the preaching service. Attendance is not compulsory, but most of those who are able attend regularly and greatly enjoy the meetings.

Support and Cost of Homes

THE main support of these church homes is, naturally, the churches of the denomination which sponsors the home. One home reports that it receives its support from the following sources, which are probably typical of a majority of the church homes: Monthly dues of members of the home association; voluntary contributions, gifts, legacies, compensation from local churches for care of their members; annual collections in all the participating churches; interest on endowments; admission fees; and gifts in kind.

Some of the homes have good-sized permanent or endowment funds, the income from which helps considerably to defray the operating expenses of the home. One endowed home, which does not report the amount of its endowment fund, states that the income from the fund pays for about one-half the cost of operation of the home, the institution being dependent for the remainder "upon gifts from friends, contributions from our churches, associate memberships, and funds raised in various ways by the board of managers, one of their greatest efforts being to see that each year we close our books without a deficit."

[4] This is a home for retired ministers, the allowance being for maintenance. (See p. 134.)

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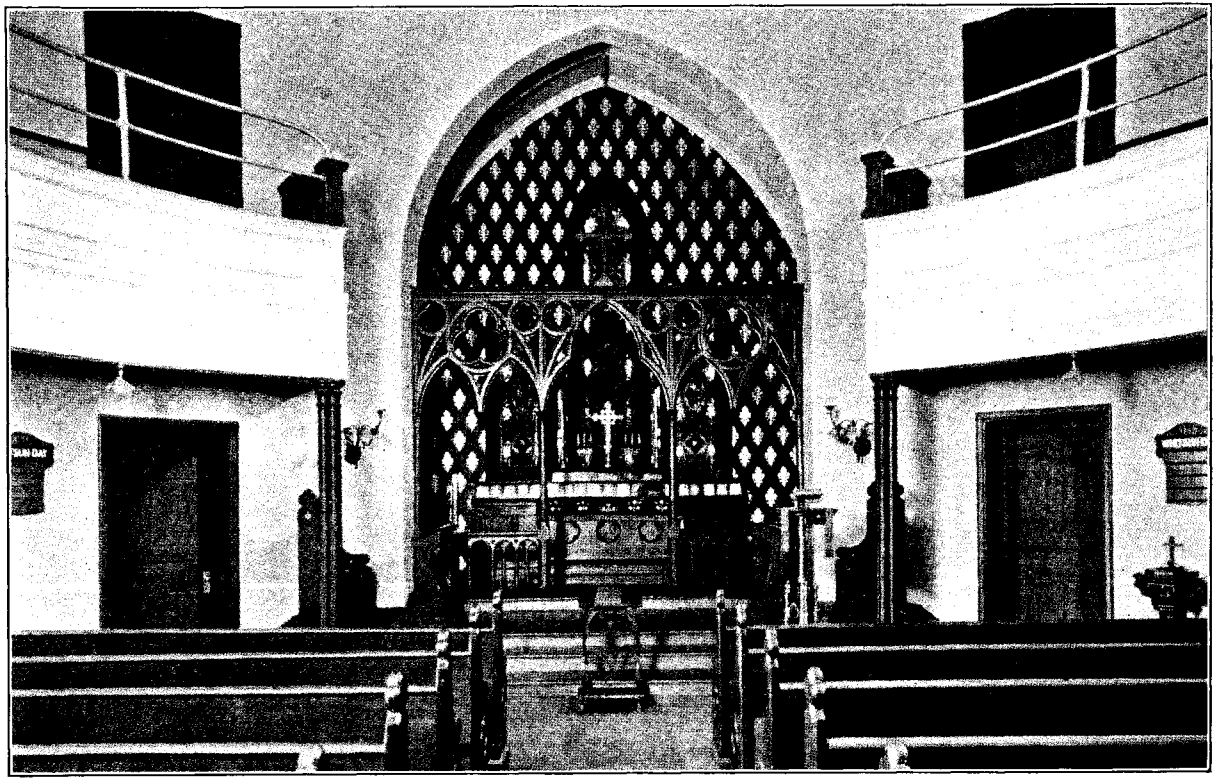

FIGURE 21.—CHAPEL AT THE CHURCH HOME AND INFIRMARY (EPISCOPAL), BALTIMORE, MD.

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One home reports that it receives financial support from the churches of the denomination in the States of Iowa, Minnesota, and South Dakota. Another states that its funds are raised by direct levies on the membership of the supporting synods and by personal gifts of many friends throughout the church; "quite a few annuity bonds have been issued and legacies not a few have come to the home."

One home reports that in addition to the support received through "pledges" from the various parishes in the diocese it has an endowment fund of about $165,000. Another has an endowment of more than $218,000, another one of more than $400,000, and a fourth one of more than $181,000. One Chicago home reports permanent funds of $537,000.

Cost of Operation

Of the homes which furnished data from which per capita cost of operation could be computed, the Friends' homes are the group having the largest average per capita expenditure (considering only those denominations more than one of which reported). These homes, however, are all boarding homes. The next highest average is that of the Episcopal homes, with the Congregational homes following. The average for the whole group of religious homes is $389.78 per person per year. Details for the various denominations and organizations are shown in the table following.

TABLE 41.—PER CAPITA COST OF OPERATION OF HOMES OF RELIGIOUS GROUPS

Sponsoring organization	Annual per capita cost		
	Low	High	Average
Religious denominations:			
Adventists, Seventh-Day [1]	$251.89	$251.89	$251.89
Apostolic Christian [1]	183.72	183.72	183.72
Baptist	151.35	697.64	403.58
Christian	245.00	500.00	280.58
Christian Science [1]	1,271.46	1,271.46	1,271.46
Church of the Brethren	152.51	600.00	295.71
Congregational	264.71	634.96	531.23
Disciples of Christ	275.00	500.00	341.14
Evangelical	198.63	928.57	318.77
Evangelical Congregational [1]	350.75	350.75	350.75
Evangelical Synod	300.05	325.00	303.35
Friends	474.85	1,000.00	736.91
Latter Day Saints [1]	204.75	204.75	204.75
Lutheran	187.91	846.90	365.07
Mennonite [1]	285.71	285.71	285.71
Methodist	214.28	1,279.85	486.21
Moravian [1]	393.75	393.75	393.75
Presbyterian	111.60	775.55	487.18
Protestant Episcopal	83.33	1,154.96	649.30
Reformed and Christian Reformed Churches of America	191.78	398.71	265.48
Reformed Church in the United States	342.10	444.83	404.98
River Brethren	250.00	304.78	276.20
Roman Catholic	100.00	953.75	283.72
Scandinavian Evangelical	234.52	368.89	337.09
United Brethren	200.00	700.00	360.22
Universalist	271.25	775.08	492.16
Unclassified	230.76	571.43	310.34
Joint church	161.74	714.30	381.08
All denominational homes	83.33	1,279.85	366.94
Religious philanthropic organizations:			
Jewish	181.82	1,631.83	490.13
King's Daughters	136.14	583.29	313.65
Salvation Army [1]	413.50	413.50	413.50
Volunteers of America [1]	474.03	474.03	474.03
All philanthropic homes	136.14	1,631.83	506.85
All religious homes	83.33	1,631.83	389.87

[1] 1 home only.

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Some 25 homes of various denominations have furnished the bureau detailed figures as to cost of operation of the home for their latest fiscal year. This information is shown in the table below. In compiling these data certain combinations of items have been necessary in order to make the information comparable. Also, expenditures for permanent additions to the building and interest on mortgages have been omitted, since these are not properly chargeable to the current upkeep of the home.

TABLE 42.—DETAILED OPERATING COSTS, FOR ONE YEAR, OF SPECIFIED HOMES

Item	Baptist		Episcopal		
	Home A,[a] New York	Home B,[a] Pennsylvania	Church Home for Aged Persons, Chicago, Ill.	St. John's Home for Old Ladies, Milwaukee, Wis.	Gallaudet Church Mission to Deaf Mutes, Wappingers Falls, N. Y.
Salaries and wages	$14,096.36	$14,841.52	$12,522.75	$7,807.04	$6,957.31
Groceries and meats	11,704.86	3,519.87	8,923.33	6,132.18	2,748.58
Clothing					
Laundry	206.24		287.53		
Telephone and telegraph	178.79		85.20		153.71
Heat, light, and power	4,248.48	928.37	3,512.26	2,716.78	2,476.81
Water and ice	89.72	78.20	235.14		589.78
Drugs and medical supplies	404.99	410.89	612.03		191.27
Medical and hospital care		88.62		211.44	434.00
Printing and office supplies	16.79	868.71		201.24	9.00
Repairs to equipment and structures	333.30	180.92	1,590.28	1,794.80	1,456.44
Replacements	1,881.38	1,591.38			574.45
Transportation					316.61
Recreation					
Insurance	446.80	383.82			
Taxes					
Miscellaneous	903.67	1,551.58	1,184.87	1,048.43	[1] 175.00
Total	34,511.38	24,443.88	28,953.39	19,911.91	16,082.96
Allowances or interest to inmates	884.21				
Cost per inmate (excluding allowances)	431.39	181.07	413.62	538.16	502.59

Item	Evangelical: Home A,[a] New York	Church of the Brethren			Jewish: Home for Aged and Infirm Hebrews, New York City
		Western German Baptist Old People's Home, Chicago, Ill.	Old Folks' Home of Brethren, Marshalltown, Iowa	German Baptist Home for Aged, Philadelphia, Pa.	
Salaries and wages	$18,152.12	$6,376.00	$1,772.12	$3,419.75	$52,509.95
Groceries and meats	19,876.23	6,784.97	708.14	4,062.34	44,549.99
Clothing			25.52		2,668.12
Laundry					1,562.15
Telephone and telegraph	329.23	222.01			323.56
Heat, light, and power	7,361.40	2,442.96	236.97	2,337.93	11,951.87
Water and ice			28.50	163.96	110.36
Drugs and medical supplies	623.26	[1] 628.98		90.73	4,371.18
Medical and hospital care	[1] 1,521.70		71.68	812.75	
Printing and office supplies	1,931.51	140.10		241.41	1,776.49
Repairs to equipment and structures	509.25	1,766.26	73.34	312.81	11,971.35
Replacements	4,079.72	88.79	65.00	234.56	8,130.74
Transportation	586.27	88.00		184.84	345.16
Recreation	[2] 392.78	180.00		9.00	82.97
Insurance	2,526.70	180.35	22.70	22.72	1,263.79
Taxes	76.82		211.30		
Miscellaneous	727.53	249.23	349.92	[1] 1,331.37	[1] 3,102.28
Total	58,694.52	19,147.65	3,565.19	13,224.17	144,719.96
Allowances or interest to inmates		2,196.99		198.25	1,200.00
Cost per inmate (excluding allowances)	217.39	227.95	297.10	330.60	425.65

[a] Designation adopted, at request of home, to avoid identification.

[1] Includes cost of burial.

[2] Christmas gifts.

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TABLE 42.—DETAILED OPERATING COSTS, FOR ONE YEAR, OF SPECIFIED HOMES—Continued

Item	Lutheran		Methodist		
	Norwegian Lutheran Bethesda Home, Chicago, Ill.	Wartburg Lutheran Home, Brooklyn, N. Y.	Home A,[a] New York	Methodist Episcopal Home for Aged of Philadelphia, Pa.	Methodist Home for Aged, Central Pennsylvania Annual Conference, Tyrone, Pa.
Salaries and wages	$6,294.45	$6,622.32	$12,777.80	$19,273.99	$9,249.45
Groceries and meats	7,125.05	8,791.45	15,157.65	22,585.45	8,103.03
Clothing	451.40			338.96	
Laundry	538.24			644.42	1,229.90
Telephone and telegraph	96.13	103.53		104.58	159.34
Heat, light, and power	2,550.83	2,460.69	6,796.92	6,643.49	2,985.42
Water and ice			273.10	357.50	
Drugs and medical supplies	47.99	149.11	(3)	358.01	
Medical and hospital care			[4] 313.44	583.49	4,247.29
Printing and office supplies	170.00	301.15	591.20	100.16	671.40
Repairs to equipment and structures	1,829.62	1,313.10	457.66	1,592.22	1,080.22
Replacements	394.16	694.51	1,220.53	1,330.50	810.44
Transportation	120.36			190.63	603.18
Recreation					
Insurance		47.50	594.89		426.44
Taxes					6.05
Miscellaneous	[1] 1,421.87	2,237.70	[1] 1,596.46	[1] 2,919.25	[1] 2,852.89
Total	21,040.10	22,721.06	39,779.65	57,022.65	32,425.05
Allowances or interest to inmates	5,083.18	336.90	1,049.39	2,291.30	
Cost per inmate (excluding allowances)	300.57	302.95	442.00	292.42	341.32

Item	Methodist—Continued				
	Methodist Church Home, West Haven, Conn.	Home B,[a] Illinois	Crowell Memorial Home, Blair, Nebr.	Gerry Homes, Gerry, N. Y.	Home C,[a] New York
Salaries and wages	$2,788.85	$13,131.95	$5,752.51	$2,833.00	$5,398.96
Groceries and meats	1,684.89	16,343.16	3,780.26	1,881.58	1,719.40
Clothing	17.50			16.19	
Laundry	332.79	550.40	20.05		
Telephone and telegraph	49.15	164.43	91.60		78.31
Heat, light, and power	1,078.96	5,005.03	2,921.50	1,142.96	839.74
Water and ice	122.77		322.09		
Drugs and medical supplies	225.14		146.81	46.50	
Medical and hospital care		2,303.86	75.00		
Printing and office supplies	322.25	550.75	181.07	211.89	151.50
Repairs to equipment and structures	295.85	813.54	681.44	4,262.49	593.59
Replacements	480.01	2,601.74	891.84	84.24	
Transportation		34.21	952.54	149.27	465.12
Recreation	35.00				
Insurance		1,134.94	50.00		
Taxes		226.50	68.51		
Miscellaneous	182.50	[1] 2,908.14	[1] 2,923.99	1,416.40	[1] 1,474.34
Total	7,615.66	45,768.65	18,859.21	12,044.52	10,720.96
Allowances or interest to inmates	179.50	3,880.00	187.00		
Cost per inmate (excluding allowances)	380.78	339.03	304.18	334.57	428.84

[a] Designation adopted, at request of home, to avoid identification.
[1] Includes cost of burial.
[3] Included in medical and hospital care.
[4] Includes medicines.

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TABLE 42.—DETAILED OPERATING COSTS, FOR ONE YEAR, OF SPECIFIED HOMES—Continued

Item	Reformed: Phoebe Home, Allentown, Pa.	Universalist		Joint church: Norwegian Christian Home, Brooklyn, N. Y.
		Chapin Home, Jamaica, L. I., N. Y.	Messiah Universalist Home, Philadelphia, Pa.	
Salaries and wages	$5,669.64	$16,799.31	$1,842.29	$4,075.72
Groceries and meats	2,348.76	18,310.43	4,393.99	5,727.30
Clothing				
Laundry				
Telephone and telegraph	79.25	201.42	70.96	70.13
Heat, light, and power	1,402.97	6,547.33	548.39	[5] 1,465.22
Water and ice				([6])
Drugs and medical supplies	421.20	168.34		102.03
Medical and hospital care		212.50	546.00	
Printing and office supplies	1,323.14	622.58	116.16	1,142.28
Repairs to equipment and structures	1,122.15	2,415.08	245.35	3,458.65
Replacements	169.00	1,206.38	51.96	313.80
Transportation	145.94			
Recreation				
Insurance	432.38	355.00	52.55	118.78
Taxes				
Miscellaneous	230.36	[1] 1,460.00		[1] 610.00
Total	13,344.79	48,298.37	7,867.65	17,083.91
Allowances or interest to inmates		1,662.12		
Cost per inmate (excluding allowances)	444.83	473.51	393.38	262.83

[1] Includes cost of burial. [5] Includes ice. [6] Included in heat, light, and power.

Land Holdings

IN MANY cases the homes have extensive grounds, some of which are used for gardening purposes, and a few homes have good-sized farms whose crops help considerably in supplying the home with fresh foodstuffs and in keeping down the food expense. One such home has a farm of 704 acres and several tracts of timber, one tract of which covers 84 acres. Another home, whose holdings in farm land are the most extensive of all the homes studied, last year had 1,100 acres planted to corn alone, in addition to 25,500 strawberry plants, about 2 acres planted to raspberries, gooseberries, and currants, and a large orchard. Altogether 1,725 acres are in cultivation. A large part of the expenses of this home is met by the proceeds from the farming operations. The farm superintendent's report contained the following statement:

> We gathered something over 5,000 quarts of strawberries, about 1,000 quarts of raspberries, and several gallons of blackberries and gooseberries. Mr. S. harvested a fine crop of 2,125 pounds of excellent honey, which affords us a very wholesome and tasty food for old and young. We have served fruits and honey generously throughout the year, but still the sales from these sources amounted to nearly $500. We have butchered all our own meat, buying the cattle and hogs from the farm. We feed a small bunch of hogs on the garbage, thus producing pork at a very low cost. Our milk is purchased from the farm. We use 60 gallons a day, almost twice the amount used a year ago. This increase was made so that the whole milk might be served twice daily as per instructions of the executive committee and the home's physician.

Other instances in which ownership of considerable land (usually used for farming) was reported included two Methodist homes owning 125 and 358 acres, respectively; two Episcopal homes owning 500 and 100 acres; a Jewish home with a truck farm whose acreage was not

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reported; a Presbyterian home with 294 acres of land; a United Brethren home with holdings of about 490 acres; and three Lutheran homes with 10½, 50, and 40 acres, respectively.

Value of Home Property

CONSIDERABLE sums are represented in the property of some of these church homes for the aged for which the bureau has data. One Lutheran home in Chicago has buildings, grounds, and furnishings valued at over $500,000; and two United Brethren homes have land and buildings worth $929,680 and $91,586, respectively, while those of an Evangelical home are valued at $140,000 and those of a home of the Reformed Church at $115,000. A large Jewish home which has 400 residents values its holdings at $1,104,962, and another Jewish home has a million-dollar building facing Central Park in New York City.

Six Methodist homes for which the bureau has data on this point own property valued, respectively, at $47,780, $102,500, $219,000, $220,000, $347,599, and more than $2,000,000. The quadrennial report of the board of hospitals and homes of the Methodist Church (North), rendered at the 1928 general conference of that church, stated that the value of property owned by 44 Methodist homes at that time aggregated $6,639,132 and their endowment funds amounted to $3,863,761.

Data furnished by the Disciples of Christ show that the six homes of that church own land and buildings valued at nearly $750,000.

New buildings are being planned or built in several instances. One such home has just completed a new wing costing $50,000, and another a new 18-room wing, and a third during the fall of 1928 increased its capacity from 27 to 42. Another has accumulated $5,000 toward an extension to the building.

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Chapter VIII.—Provision for the Aged by Fraternal Organizations[1]

INQUIRY was made of 71 national fraternal organizations (which could not be classified as organizations of either religious or national groups) as to what, if any, provision was made by the organization for the aged members, through pensions, homes, or relief. Replies were received from 61 of these. Seventeen issue beneficial certificates which can be surrendered for cash benefit, 4 have a pension plan, and 17 operate one or more homes for the aged.

Fraternal Insurance

PROBABLY the majority of the fraternal organizations provide benefits or insurance of various sorts—sick, death, disability, etc.—and some of these have policies which provide that upon reaching a specified age (usually 70 years) the policyholder may elect to receive the full cash value of the policy at that time as an old-age benefit.

Among the organizations whose policies carry the cash surrender clause are:

Ancient Order of United Workmen.
Artisans Order of Mutual Protection.
Fraternal Aid Union.
Fraternal Brotherhood.
Fraternal Reserve Association.
Modern Brotherhood of America.
Modern Samaritans.
Modern Woodmen of America (disability only).
Mystic Workers.
New England Order of Protection.
Protected Home Circle.
Royal Knights of King David.
Royal League.
Royal Neighbors of America (disability only).
United Order of the Golden Cross.
Woman's Benefit Association (of Maccabees).

The North Star Benefit Association provides that upon reaching the age of 70, the beneficiary may elect to receive the amount of his policy in 10 annual installments.

Pension Plans

FOUR fraternal organizations reported having a pension plan. These were the Arkansas lodge of the Order of the Eastern Star, the Degree of Honor Protective Association, the Virginia Lodge of the Independent Order of Odd Fellows, and the Supreme Tribe of Ben-Hur. The bureau has some data for the first three of these.

Order of Eastern Star.—A pension committee of the Arkansas Grand Lodge of the Order of the Eastern Star was created in 1918. The edict under which the committee works limits the amount of pension to $20 per month. In order to receive the pension the applicant must be a member or widow of a member in needy circumstances.

[1] Except organizations of religious and national groups, which are included under those headings.

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During the last fiscal year the committee aided 91 persons, of whom 84 were still on the books at the end of the year. The sum of $14,335 was spent for this purpose during the year.

Degree of Honor.—The pension plan of the Degree of Honor Protective Association is in the form of advances upon the insurance certificate of the member.

A policyholder 65 years of age or over who is without a home or anyone sufficiently interested either as relative or friend to provide for her old age, and who is without income from any source, may deposit her insurance certificates with the home, relief, and fraternal service fund of the association, which will thereupon make "loans or advances" upon the certificate. The amount so advanced ranges from $25 to $40 per month. These advances must be repaid at the maturity of the policy, any balance remaining at that time being paid to the beneficiary, with "such additional aid as the board of directors may determine."

On December 31, 1927, there were 13 members receiving such advances, and the total amount so advanced during the year was $2,015.

Odd Fellows.—The Virginia Grand Lodge of the Independent Order of Odd Fellows has since 1916 had a pension plan for the benefit of aged members. To be eligible for the receipt of the pension the applicant must have been a member in good standing (or widow of a member) of the Odd Fellows or a member of the Rebekahs for at least one year prior to application. The applicant must also be aged, infirm, and indigent.

The pensions granted by the order range from $10 to $15 per month. The pension is now being paid to 48 persons and the amount so disbursed during the year ending March 31, 1928, totaled $5,540.

Old-age Relief

A REGULAR system of old-age relief is apparently not common among fraternal organizations.

The Fraternal Home Insurance Society reports that it pays old-age benefits to members 70 years of age who show that they are physically disabled.

The aged members of the Ancient and Honorable Order of the Blue Goose will in future be provided for under a system of group insurance. The plan was adopted July 1, 1928. A special policy will cover members 65 years of age and over. It was hoped that 75 to 90 per cent of the aged members would be covered by January 1, 1929.

The Fraternal Reserve Association reports that it is considering plans for some system of old-age or disability relief work, and the Workmen's Circle that it has a fund of $5,000 from which assistance is given to indigent members 60 years of age or over.

The Pennsylvania grand lodge of the Maccabees gives aid to old people not qualified to enter the home for aged. About 400 are being so aided.

Other organizations which have a regular system of general relief or which give aid in certain cases of need (all ages) include:

Ancient and Accepted Scottish Rite of Freemasonry.
Ancient Order of United Workmen (Massachusetts grand lodge).
Order of Eastern Star (grand lodges of Colorado, Kentucky, Maine, Michigan, Mississippi, North Dakota, Ohio, and Wyoming).

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Equitable Fraternal Union.
Improved Order of Red Men.
Knights of Pythias.
Loyal Order of Moose.
Maccabees.
Patriotic Order of Americans.

Homes for the Aged

OF THE 112 homes for aged known to be operated by fraternal organizations which are neither of a religious character nor composed of national groups, the bureau has secured data for 102. Three organizations stand out in respect to their provision for aged members. These are the Knights of Pythias (including Pythian Sisters), the Masons (including the Eastern Star), and the Odd Fellows (including the Rebekahs).[2] These three organizations together account for 98 of the 112 homes and for 88 of the 102 for which data were secured. The Odd Fellows lead with 47 homes (42 reporting), the Masons follow with 39 (35 reporting), and the Knights of Pythias are third with 12 (11 reporting). The other 14 organizations operate one home each.

Some of the fraternal organizations also operate orphanages, sanatoriums, etc., but these, of course, do not fall within the scope of the present study. Where aged and orphans are cared for in the same institution the home was included here.

Table 43 shows the distribution, by States, of the homes of the three leading organizations.

TABLE 43.—DISTRIBUTION OF PYTHIAN, MASONIC, AND ODD FELLOWS' HOMES FOR AGED, BY STATES

State	Knights of Pythias		Masons		Odd Fellows	
	Total number	Number reporting	Total number	Number reporting	Total number	Number reporting
Alabama					1	1
Arizona					1	1
California	1	1	[a] 2	[a] 2	1	1
Colorado					1	1
Connecticut			1	1	1	1
District of Columbia			[b] 1	[b] 1	1	1
Florida			1		1	1
Idaho					1	1
Illinois	1	1	[b] 3	[b] 3	1	1
Indiana	1	1	1	1	1	1
Iowa			[b] 1	[b] 1	1	1
Kansas			1	1	[c] 1	[c] 1
Kentucky			2	2	[c] 2	[c] 1
Louisiana					1	1
Maryland					1	1
Massachusetts	[d] 1		[a] 1	[a] 1	1	1
Michigan			1	1	1	1
Minnesota			1	1	1	1

[a] Including 1 Eastern Star home.
[b] Including 1 Masonic and Eastern Star combined.
[c] 1 Odd Fellows and Rebekahs combined.
[d] Pythian Sisters' home.

[2] The homes of the women's auxiliaries had to be included with those of the men because some of the homes are operated jointly.

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TABLE 43.—DISTRIBUTION OF PYTHIAN, MASONIC, AND ODD FELLOWS' HOMES FOR AGED, BY STATES—Continued

State	Knights of Pythias		Masons		Odd Fellows	
	Total number	Number reporting	Total number	Number reporting	Total number	Number reporting
Missouri	1	1	1		1	
Montana			1	1	1	
Nebraska			1	1	1	1
New Hampshire	1	1	1	1	1	1
New Jersey			1	1	1	1
New York	1	1	[1] 3	[1] 3	5	5
North Carolina			[2] 1	1	1	1
North Dakota					1	1
Ohio	2	2	2	1	1	1
Oklahoma			1	1	1	1
Oregon					1	1
Pennsylvania	2	2	[1] 3	[1] 3	[3] 5	[3] 4
Rhode Island					1	1
South Dakota					1	
Tennessee			2	1	1	1
Texas			[1] 2	[1] 2	1	1
Vermont			[1] 1	[1] 1	1	1
Virginia			[1] 1	[1] 1		
Washington	1	1	1	1	1	1
West Virginia					1	1
Wisconsin			1	1	1	1
Total	12	11	[4] 39	[5] 35	[6] 47	[6] 42

[1] Including 1 Eastern Star home.
[2] Including 1 Masonic and Eastern Star combined.
[3] Including 1 Odd Fellows' and Rebekahs' home, and 1 Rebekahs' home.
[4] Including 7 Eastern Star homes and 4 Eastern Star and Masonic homes.
[5] Including 7 Eastern Star homes, and 3 Eastern Star and Masonic homes.
[6] Including 1 Rebekahs' home, and 3 Odd Fellows' and Rebekahs' homes.

The location of the single homes of the other fraternal organizations is shown below.

	State
Supreme Tribe of Ben-Hur	Indiana.
Benevolent and Protective Order of Elks	Virginia.
Foresters of America	New York.
Knights of Damon	Virginia.
Knights of the Golden Eagle	Pennsylvania.
Knights of Malta	Do.
Maccabees	Do.
Loyal Order of Moose	Florida.
Neighbors of Woodcraft	California.
Orangemen	Pennsylvania.
Patriotic Order of Sons of America	Do.
Improved Order of Red Men	Do.
Security Benefit Association	Kansas.
Sons of Hermann	Texas.

The 100 homes from which data as to number of residents were secured together provide for nearly 8,000 old people. More than $3,000,000 was spent for this purpose last year by the fraternal organizations reporting.

The table following shows for the various orders the number of old people provided for and the cost of such provision during the last fiscal year.

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TABLE 44.—NUMBER OF AGED IN HOMES OF FRATERNAL ORGANIZATIONS AND COST OF OPERATION FOR ONE YEAR

Organization	Total number of homes	Number reporting	Inmates		Cost of operation last fiscal year
			Capacity of home	Average number in residence	
Ben-Hur	1	1	21	9	(1)
Elks	1	1	300	244	$112,000
Knights of Damon	1	1	35	25	5,054
Knights of Malta	1	1	35	35	37,317
Knights of Pythias	12	11	623	[2] 362	[3] 184,442
Maccabees	1	1	100	20	5,000
Masons	39	35	[4] 5,079	3,619	[5] 1,265,745
Moose	1	1	200	167	84,966
Neighbors of Woodcraft	1	1	125	67	(1)
Odd Fellows	47	42	[6] 4,116	2,927	[7] 1,330,440
Orangemen	1	1	60	30	55,194
Patriotic Order of Sons of America	1	1	85	73	16,256
Red Men	1	1	20	10	7,162
Security Benefit Association	1	1	80	65	[8] 150,000
Foresters of America	1	1	16	16	(1)
Knights of the Golden Eagle	1	1	(1)	9	7,332
Sons of Hermann	1	1	(1)	(1)	(1)
Total	112	102	[9] 10,895	[10] 7,678	[11] 3,260,908

[1] No data.
[2] 10 homes.
[3] 9 homes.
[4] 34 homes; data include children also in 3 cases.
[5] 29 homes; data include children also in 2 cases.
[6] Data include children also in 1 case.
[7] 40 homes; data include children also in 2 cases.
[8] Includes also cost of hospital.
[9] 99 homes; data include children also in 4 cases.
[10] 100 homes; aged only.
[11] 88 homes; data include children also in 4 cases and hospital in 1 case.

Nearly half of these homes care for an average of fewer than 50 old people each, about one-fifth care for from 100 to 200 persons, and 9 care for 200 or more. The distribution of homes, according to number of aged who are sheltered there, is as follows:

	Number of homes
Homes caring for—	
Fewer than 25 persons	30
25 and under 50 persons	19
50 and under 100 persons	24
100 and under 200 persons	18
200 persons and over	9
Not reported	2
Total	102

The German Masonic Home of New York was the first fraternal home to be opened, it having started in 1867, but 33 of the 96 homes for which data on this point were obtained were opened before 1900. The distribution of the 98 homes reporting, according to number of years of operation, is shown below:

	Number of homes
Homes in operation—	
1 year or less	4
2 and under 5 years	7
5 and under 10 years	11
10 and under 25 years	32
25 and under 50 years	41
50 years and over	3
Total	98

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Terms of Admission

MEMBERSHIP in the order is the first requisite in all fraternal homes. In those cases in which there is a required period of membership this varies from 1 to 25 years, the most common period being 5 years.

In the majority of cases wives and widows of members[3] are also admitted, subject to the same requirements, and in a number of cases the mother of a resident or of a deceased member who would have been eligible for admission may also be admitted. The Masonic Home of California also admits adult daughters of deceased members eligible for admission at the time of death, and a number of the other Masonic homes also admit the adult daughter or sister.

In order that the benefits of the home may be as equitably distributed as possible many of the fraternal organizations establish a quota of admission to the institution. In such cases the lodges have the privilege of sending to the home one resident for every specified number of members in the lodge.

In the majority of cases admission to the homes of the fraternal organizations is limited to those who are indigent and "unable to support themselves by reason of age and indigence, sickness, or infirmity." In a few cases, however, it is provided that persons with private means may be admitted upon terms mutually agreeable to home and applicant.

The Illinois Pythian Home specifies that it will not admit any member "whose affliction, disability, or indigency has been caused by his own misconduct, dissipation, or improper mode of living"; and, further, that should any resident, after being admitted, become able to support himself or cease to be indigent, he shall be discharged from the home.

Almost without exception it is required that the applicant be of good moral character, of temperate habits, and free from mental, infectious, or contagious diseases. Persons unable to dress and care for themselves are usually specifically excluded, but the Masonic Home of California, the Odd Fellows' Home of Kentucky, and the Pythian Home of California provide that provision may be made for the maintenance of such persons in sanatoriums or other appropriate institutions.

The following is a common provision in this connection:

> The home is a home for aged and indigent, who can care for their daily necessary wants, and not a hospital or sanitarium for the care of the sick or disabled, or those who are suffering with incurable, infectious, or contagious diseases, or from any other causes which have already rendered them unable to care for their daily wants.
>
> Hospital facilities are provided for those who are taken sick or become disabled after they have become residents of the home, but no provision is made in the law to accept applicants who are already too sick or too disabled to take care of their physical wants.

One of the two Masonic homes in Pennsylvania maintains a large hospital in connection with the home, accepting persons who are disabled at the time of admission.

Age.—Of the 102 homes reporting 64 have no age limit on admittance. Of the remaining 38 which do have an age requirement, 5

[3] Orphans or half orphans, as well, in many cases.

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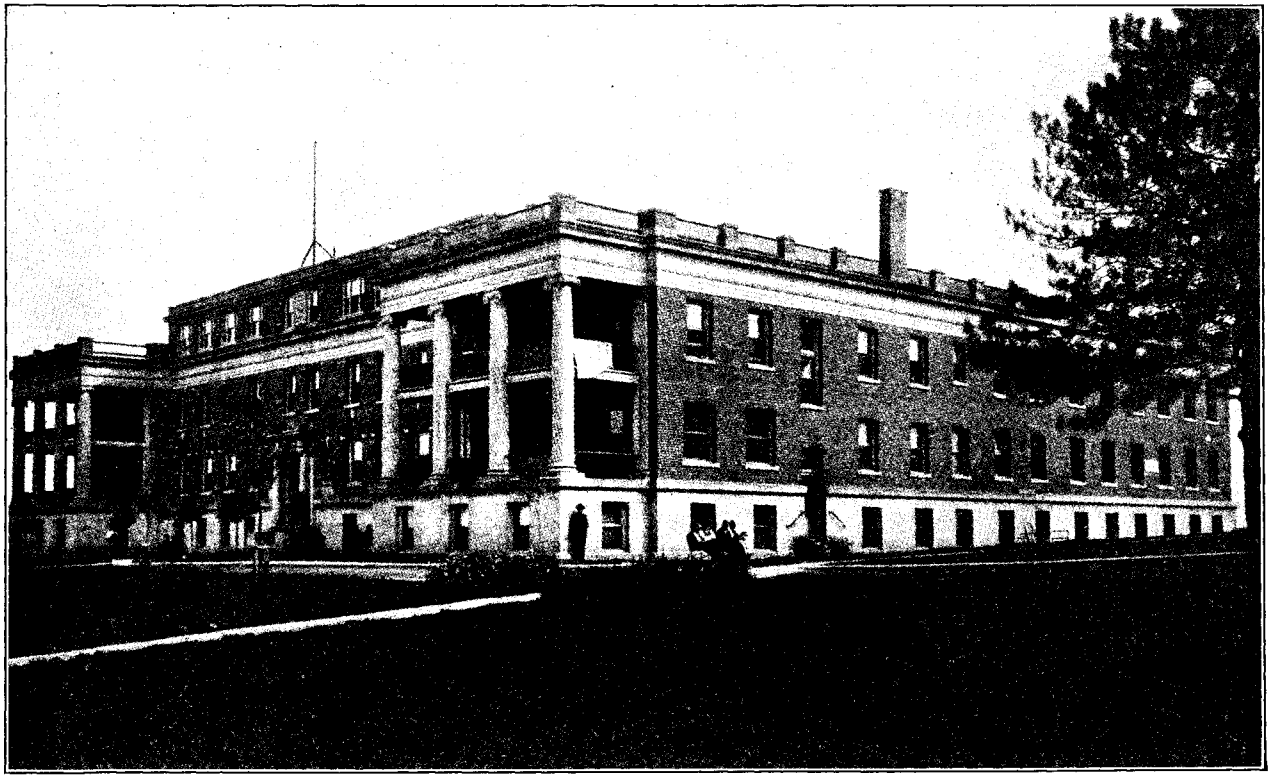

FIGURE 22.—IOWA ODD FELLOWS' HOME, AT MASON CITY, WHICH COST $177,000

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FIGURE 23.—BEN-HUR HOME, AT CRAWFORDSVILLE, IND.

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place the age at 50, 2 at 55, 18 at 60, 9 at 65, 1 at 67, and 1 at 70, while 2 require merely that the applicant be "old."

Admission fee.—The charging of an admission fee to the home is very uncommon among fraternal organizations. The Maccabees' Home admits without fee beneficial members in the order; social members who carry no insurance in the order must, however, pay $200 per year if admitted to residence. Lodges of other States than Pennsylvania must also pay $200 per year for each of their members who is at the home. An admission fee of $500 is required at the Orangemen's Home.

Property.—Fifty-six homes have no property requirement, 41 require that any property or income possessed must be turned over to the home, 1 requisitions two-thirds of such property, 1 requires the forfeiture of all income over $20 per month and 1 of all over $60 per year, and 2 admit indigents only.

Other requirements.—Only 27 homes have any nationality or racial requirements. Of these, 13 require that the applicant be white, 10 that he be "American," 1 that he be an Anglo-Saxon, 1 that he be colored, 1 that he be German, and 1 that he be a native of the State in which the home is located.

Six homes require that the applicant be a Protestant.

Clothing.—Almost without exception the local lodges are required to provide all aged members seeking admittance to the home from their lodge with suitable clothing—usually for one or two years. (In some cases a detailed list of the articles required is given.) Generally the home furnishes any clothing needed thereafter, but in some cases the local lodge must continue to bear the clothing expense and see to it that its residents are "decently and properly clothed" as long as they continue in residence at the home.

Benefits Provided

MEDICAL care is provided in all of the 98 fraternal homes reporting on this point. Of these, 27 have a resident physician, 70 have one or more resident nurses, and 11 have either a hospital or infirmary in the institution. Of those who have resident nurses, 6 have 2 nurses, 5 have 3, 1 has 4, 1 has 6, 1 has 11, and 1 has 24 nurses. In a number of cases physician members of the order donate their services to the home.

The Iowa Odd Fellows' and Orphans' Home has a hospital building which cost $47,000, and the Masonic Home of California a hospital building with accommodations for 20 patients, which was presented to the organization by one of the officers. The Masonic Home of Ohio (fig. 24) has on its extensive grounds a hospital building containing 140 bedrooms, an isolation ward with 14 beds, diet kitchen on each of the three floors, a dental laboratory, consulting rooms, 11 solariums, an auditorium, and a large dining room and kitchen. One of the Masonic homes in Pennsylvania has a 110-bed hospital on the home grounds.

Recreation and amusements are provided for the old people in 76 homes. The recreations so provided range from those characterized as "limited," "ordinary," "usual" to those which represent the result of a good deal of time and thought. Among the recreations specified are radio, motion pictures, entertainments of various sorts, concerts, rides, games, etc.

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In addition to providing for all the wants of the residents, six homes (three Masonic, three Odd Fellows') pay interest on property made over to the home at the time of admission. Twenty-one homes make allowances to the residents to cover their small needs and for spending money. Of these one allows each resident $1 per month, one $2 per month, one $3 to $10 per month, according to the circumstances, and in one each resident receives $1 per month from his local lodge.

Burial.—A number of organizations provide that when a resident of the home dies he shall be buried in the home cemetery at the expense of the home (in some cases this is subject to a fixed maximum); in case relatives or the local lodge desire that other disposition be made of the body it is often specified that the expense of removal and burial must be met by the relatives or lodge. Other organizations require the resident's local lodge to defray all funeral expenses.

Duties of Inmates

RESIDENTS are expected to cooperate with the management in every way possible, to be friendly and courteous, prompt, and neat, and to do everything possible to make the home atmosphere pleasant.

In many homes the residents are also required to do such light chores and perform such services as their age and physical condition will permit; 62 of 91 homes reporting on this point make this requirement. These duties include making beds, washing and wiping dishes, setting the tables, etc. In 30 homes there is no requirement in this respect, but 12 of these permit the old people to assist around the place if they care to.

Among the services performed by the inmates of one home, as reported by the matron, are: "The care of the poultry, tending the cows in pasture, firing the boilers and keeping the basements clean, a quantity of carpenter work and painting work, preparing fruits for canning and vegetables for the tables, helping in the garden and picking fruits, mending and darning and making of all new material into sheets, pillow cases, table linen, etc., assisting in office errands for hospital, washing of dishes and dining-room work, cleaning of parlors every day, washing windows, etc. All hives have some drones, but we find that these are not our happy and contented residents. I am telling you these facts, as I am often asked whether the residents, who are able, do any work in the home."

Support and Administration of Home

FRATERNAL homes for the aged receive support in a number of ways. The most common is through a per capita tax levied upon the general membership. Many homes have established an endowment fund or are endeavoring to do so,[4] this being built up from voluntary assessments, gifts, bequests, etc. Also, in many cases the home is run by a separate association which the local lodges are expected to join and which individual members may join for varying fees, as annual, honorary, life, etc., members. The Masonic Home of California requires each new member to pay a fee of $25, which goes to

[4] The endowment fund of the Masonic Charity Foundation of Connecticut amounts to $316,489.

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the support of the home, and although a small per capita tax is levied upon the membership, so great has been the number of accessions to the order that the fees have been sufficient not only to pay the cost of operation but also to pay for the construction of new buildings.

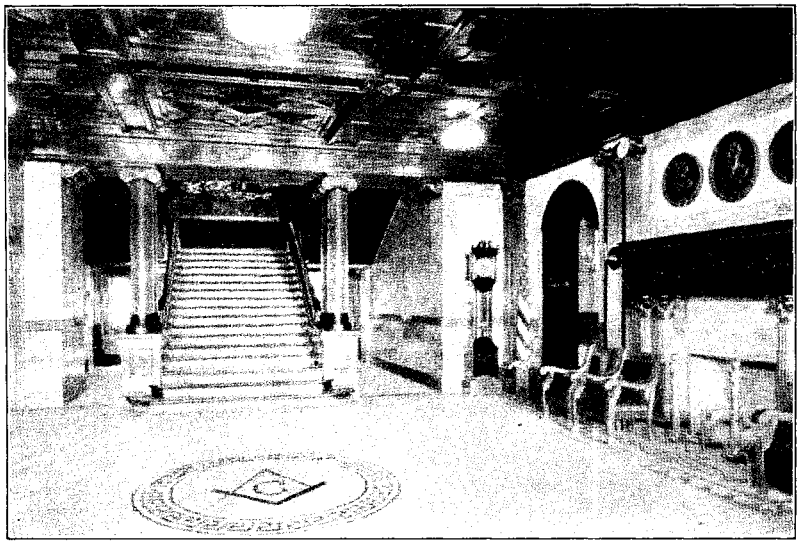

FIGURE 24.—LOBBY AND LIBRARY IN MAIN BUILDING OF OHIO MASONIC HOME, SPRINGFIELD, OHIO

Donations of furnishings, household supplies, as well as canned and other foods form a considerable item in the operation of many of these homes.

Usually a separate board of trustees manages the home, these trustees being so appointed or elected as to be representative of various districts of the fraternal jurisdiction.

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Cost of Operation of Homes

THE per capita cost of operation varies according to the size of the home, the service given, etc. Naturally those homes which furnish such items as burial, clothing, medical and nursing service, etc., cost more per resident than those which furnish only board and lodging. The per capita cost in the various homes studied ranged from $33.33 to $911.24, the average for this group of homes being $457.03. In some instances where the home is run in connection with a hospital or orphanage, it was impossible to segregate the cost chargeable to the old people's home. The range and average per capita cost for those homes for which such information was available in usable form are shown in Table 45:

FIGURE 25.—ASSEMBLY ROOM AT MINNESOTA MASONIC HOME, BLOOMINGTON, MINN.

TABLE 45.—PER CAPITA COST OF OPERATION OF HOMES OF FRATERNAL ORGANIZATIONS

Sponsoring organization	Cost of operation per inmate per year		
	Low	High	Average
Elks [1]	$459.02	$459.02	$459.02
Knights of Damon [1]	202.16	202.16	202.16
Knights of Pythias	288.88	911.24	517.22
Maccabees [1]	250.00	250.00	250.00
Masons	200.00	796.57	474.68
Moose [1]	508.78	508.78	508.78
Odd Fellows	33.33	908.25	438.03
Red Men [1]	716.20	716.20	716.20
Patriotic Order of Sons of America [1]	222.68	222.68	222.68
All homes	33.33	911.24	457.03

[1] 1 home only.

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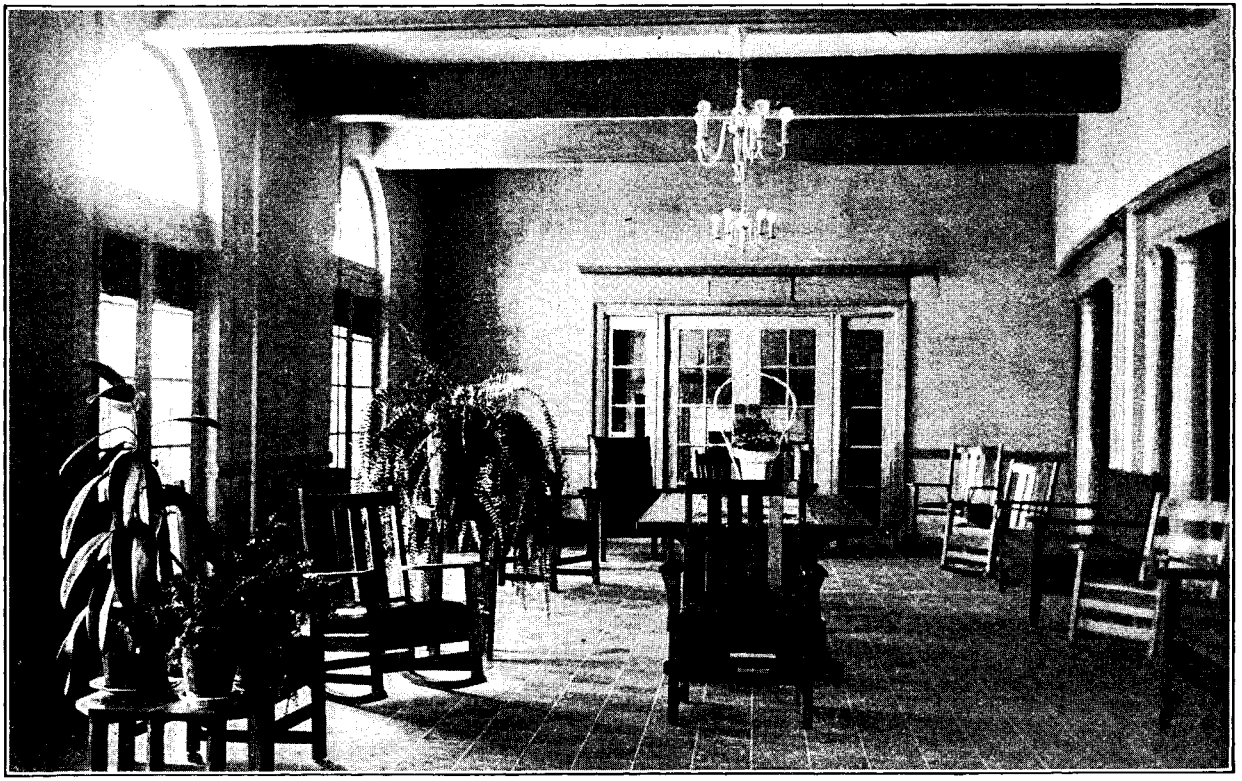

FIGURE 26.—ONE OF THE SUN ROOMS AT THE ODD FELLOWS' HOME OF PENNSYLVANIA

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The bureau has data showing detailed figures of operating expenses of four fraternal homes, two of which are Masonic homes and two those of the Odd Fellows. The itemized expenditures of each of these four homes are given in Table 47. In the last line of the table is shown the annual cost of operation per inmate. It is seen

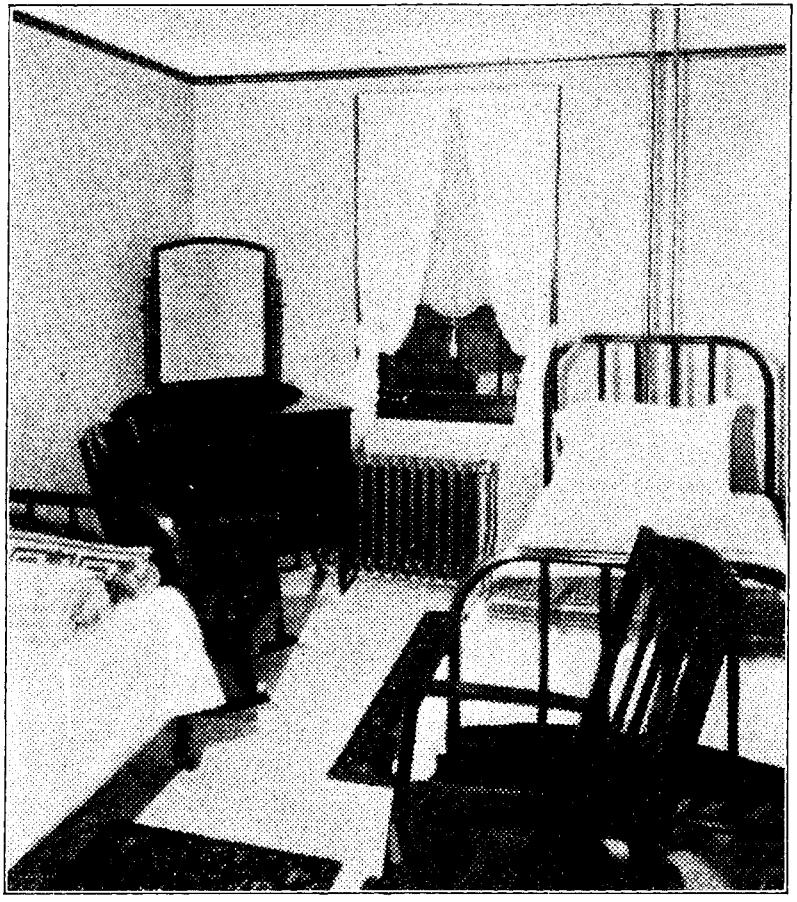

FIGURE 27.—BEDROOM AT INDIANA PYTHIAN HOME, INDIANAPOLIS, IND.

in this connection that this average cost is much higher for the Masonic Home of Illinois than for the others, but this is due to the unusually large expnediture for repairs in that home. In each case expenditures (where made) for permanent additions to the home plant were omitted, as it was felt that such costs are not properly chargeable to the current operating expenses of any one year.

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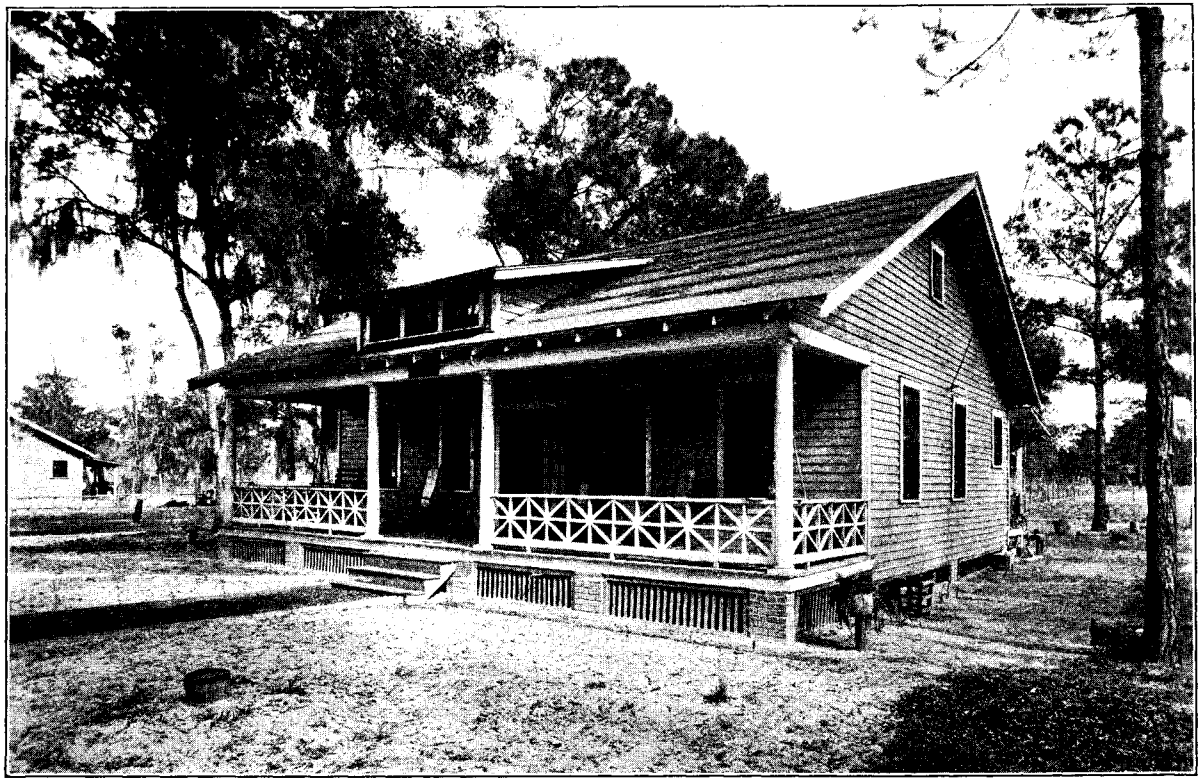

FIGURE 28.—ONE OF THE BUNGALOWS FOR OLD PEOPLE AT MOOSEHAVEN, ORANGE PARK, FLA.

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TABLE 46.—OPERATING EXPENSES OF FRATERNAL HOMES FOR ONE YEAR

Item	Masonic Home of California, Decoto, Calif.	Masonic Home of Illinois, Sullivan, Ill.	Odd Fellows' Home, Stuyvesant, N. Y.	Odd Fellows' Home, Grove City, Pa.
Salaries and wages	$11,926.30	$22,794.50	$1,805.00	$12,310.34
Groceries and meats	27,912.66	30,075.87	3,204.69	5,403.97
Clothing	1,978.13	1,688.67		607.38
Laundry and supplies	4,101.86	3,183.83		940.92
Telephone and telegraph	394.93		40.16	33.15
Heat, light, and power	[1] 7,360.68	8,971.21	1,116.65	2,298.49
Water and ice				646.55
Drugs and medical supplies	425.02			344.55
Medical and hospital care	[2] 8,719.38	12,236.85	79.20	449.50
Printing and office supplies	234.04		121.47	880.32
Repairs to equipment and structures	1,499.88	16,935.89	165.89	1,653.40
Replacements	1,385.11	9,742.22	291.70	186.88
Transportation		1,100.69	6.10	2.25
Recreation		5,042.14		25.00
Insurance		762.05	345.45	
Taxes			55.92	
Miscellaneous	[3] 23,194.66	[4] 7,060.22	957.56	[4] 3,086.76
Total	89,132.65	119,594.14	[5] 8,189.79	28,869.46
Cost per inmate	353.27	778.12	282.44	246.75

[1] Includes water.
[2] Includes dental expense.
[3] Includes $6,133.11 for farm expenditures, freight, and certain expenses of kitchen and dining room.
[4] Includes burial expense.
[5] Includes farm expenses.

A number of fraternal homes have extensive land holdings in connection with the home, some of which in a number of cases is used for farming purposes. The farm does not always prove an asset in dollars and cents—in some cases the cost of operation is greater than the value of the crops produced—but the residents are in this way supplied with fresh fruits and vegetables that they might not otherwise have.

The 42 Odd Fellows' Homes for which the bureau has data relating to the land holdings have a combined acreage of 5,007 acres. In 2 cases the grounds are less than 5 acres, 9 homes have from 5 to 25 acres, 11 have from 25 to 100 acres, 11 from 100 to 200 acres, and 9 have 200 acres or more. Of the last group, one home has 316 acres, one 350 acres, and one 476 acres of land.

Seven Masonic homes report farms, but there are undoubtedly many more which also have farms but did not think to mention this feature. Of these seven, one has holdings of 150 acres, one of slightly over 267 acres, one of 271 acres, one of 400 acres, and one of more than 1,000 acres. This last-mentioned home, in addition to raising enough produce to supply the home table, sells some $30,000 worth every year.

The Pythian Home of Indiana has land amounting to 135 acres, and the Kinkora Pythian Home of Pennsylvania (fig. 29), 2,700 acres.

The Security Benefit Association Home in Topeka, Kans., has 404 acres of ground.

Homes Proposed or in Process of Building

THE Woodmen's Circle reports that that society has acquired a tract of 214 acres in Sherman, Tex., upon which a home for aged members will be built "at an early date." Two needy members are now being

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assisted by the payment of a small monthly allowance until such time as the home is ready.

The Daughters of America is building a home for aged at Tiffin, Ohio. It is expected that the cost will reach $250,000, and that it will be two years before the building is ready for occupancy. Only members in good standing who have belonged to the order for 20 years and have reached the age of 65 years will be eligible for admission.

The Workmen's Circle reports that it has for the past seven years been accumulating funds which will ultimately be used for the

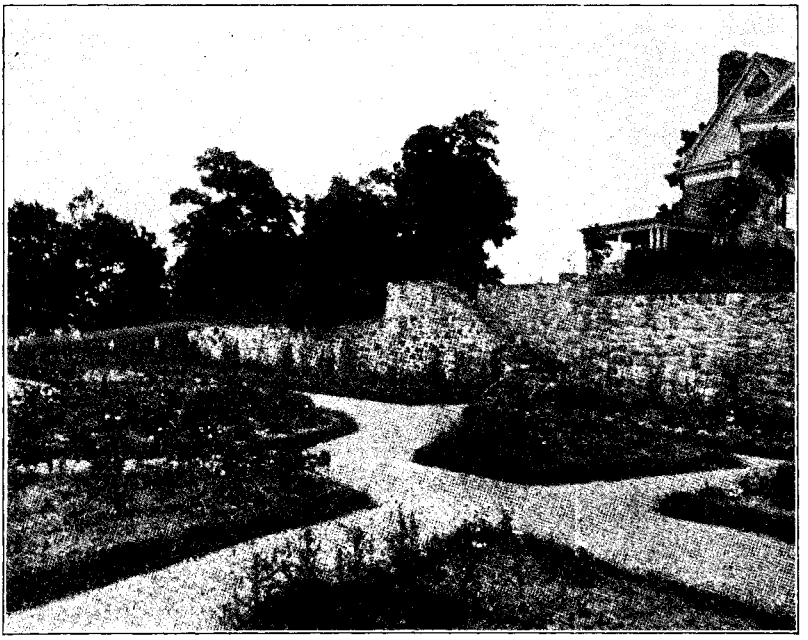

FIGURE 29.—GARDEN AT KINKORA PYTHIAN HOME, DUNCANNON, PA.

erection of a home for aged members. The secretary states that as few of the members have as yet reached their sixtieth year, the problem has not become urgent. The few who need aid now receive it from a relief fund. By the time there is a sufficient number of old people to make a home necessary it is thought that sufficient funds will be available to start one.

Other organizations which are accumulating funds for this purpose are the Ancient Order of Gleaners, and the Eastern Star grand lodges of Delaware, Mississippi, Nevada, North Dakota, and South Carolina.

The Virginia Grand Lodge of the Knights of Pythias expects to have a home for the aged "at some future time."

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Chapter IX.—Care of the Aged by Various Nationality Groups[1]

Old People's Homes

THERE are known to be 37 homes for the aged supported by national groups. In several instances the home is sponsored by a fraternal organization.

On the 33 homes for which some data were obtained, 2 are run by groups of British birth or ancestry, 2 by Bohemians (Czechoslovaks), 1 by French, 12 by Germans, 1 by Mexicans, 12 by Scandinavians (Norwegians, Danes, Swedes), 1 by Scotch, 1 by Swiss, and 1 by Welsh. The location of one Scandinavian home is unknown. The other 32 homes are located as follows:

	Number
British:	
Illinois	1
New York	1
Czechoslovak: Illinois	2
French: New York	1
German:	
California	1
Illinois	1
Indiana	1
Kentucky	1
Maryland	1
Massachusetts	1
Missouri	1
New Jersey	2
German—Continued	
New York	2
Ohio	1
Mexican: Arizona	1
Scandinavian:	
Illinois	2
Massachusetts	1
Minnesota	5
New York	2
Wisconsin	1
Scottish: Illinois	1
Swiss: New York	1
Welsh: Pennsylvania	1

The 32 homes from which data as to capacity were obtained can accommodate 1,750 old people; the average number in residence, however, aggregates only 1,601. The groups sponsoring 29 of these homes spent for their maintenance last year nearly $600,000, the data for 3 homes being not reported. The details for the various nationality groups are shown in the table below:

TABLE 47.—NUMBER OF AGED PEOPLE IN HOMES OF SPECIFIED NATIONALITY GROUPS, AND COST OF OPERATION FOR ONE YEAR

Nationality group	Number of homes reporting	Inmates		Annual cost of operation
		Capacity of home	Average number in residence	
British	2	90	90	$39,515
Czechoslovak	2	100	74	24,690
French	1	15	15	3,214
German	12	930	875	[a] 267,744
Mexican	1	12	12	11,750
Scandinavian	[b] 11	507	453	138,079
Scottish	1	50	37	25,685
Swiss	1	40	39	15,000
Welsh	1	6	6	2,500
Total	[b] 32	1,750	1,601	[c] 528,177

[a] 9 homes.
[b] Not including 1 home which did not report on these points.
[c] 29 homes.

[1] All Jewish homes were classified in this study as "religious philanthropic." For data on these, see Chapter VII, p. 128.

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Most of these homes are institutions of moderate size, housing fewer than 50 persons each. The table below shows for the various nationality groups the homes having classified numbers of residents:

TABLE 48.—HOMES OF SPECIFIED NATIONALITY GROUPS, CLASSIFIED BY AVERAGE NUMBER OF RESIDENTS

Nationality group	Number of homes, with classified number of residents						Total
	Less than 25	25 and under 50	50 and under 75	75 and under 100	100 and under 200	200 and over	
British		1	1				2
Czechoslovak		2					2
French	1						1
German	2	5	2	1	1	1	12
Mexican	1						1
Scandinavian	4	4	1	1	1		[1] 11
Scottish		1					1
Swiss		1					1
Welsh	1						1
Total	9	14	4	2	2	1	[1] 32

[1] Not including 1 home which did not report on this point.

The Swiss Home for the Aged, at Mount Kisco, N. Y., was the first of these homes to be established; it has been in existence since 1873. More than 70 per cent of these homes have been in operation a decade or more. The following table shows the age distribution of the homes:

TABLE 49.—AGE DISTRIBUTION OF HOMES FOR AGED OF SPECIFIED NATIONALITIES

Nationality of sponsoring group	Number in existence					Total
	2 and under 5 years	5 and under 10 years	10 and under 25 years	25 and under 50 years	50 years and over	
British	1		1			2
Czechoslovak		1		1		2
French			1			1
German		1	3	8		12
Mexican	1					1
Scandinavian	2	2	5	2		[1] 11
Scottish			1			1
Swiss					1	1
Welsh	1					1
Total	5	4	11	11	1	[1] 32

[1] Not including 1 not reported.

Terms of Admission

IN MOST instances the first requirement for admission to these homes is that the applicant be of the same nationality as the group sponsoring the home, or of that descent. Of the 31 homes reporting on this point, 22 make this requirement and one adds that the applicant must also "understand the Swedish language." The president of the British Old People's Home in Hollywood, Ill., writes that the home association is very lenient in this respect, and more than 20 per cent of the residents are Americans. In another home,

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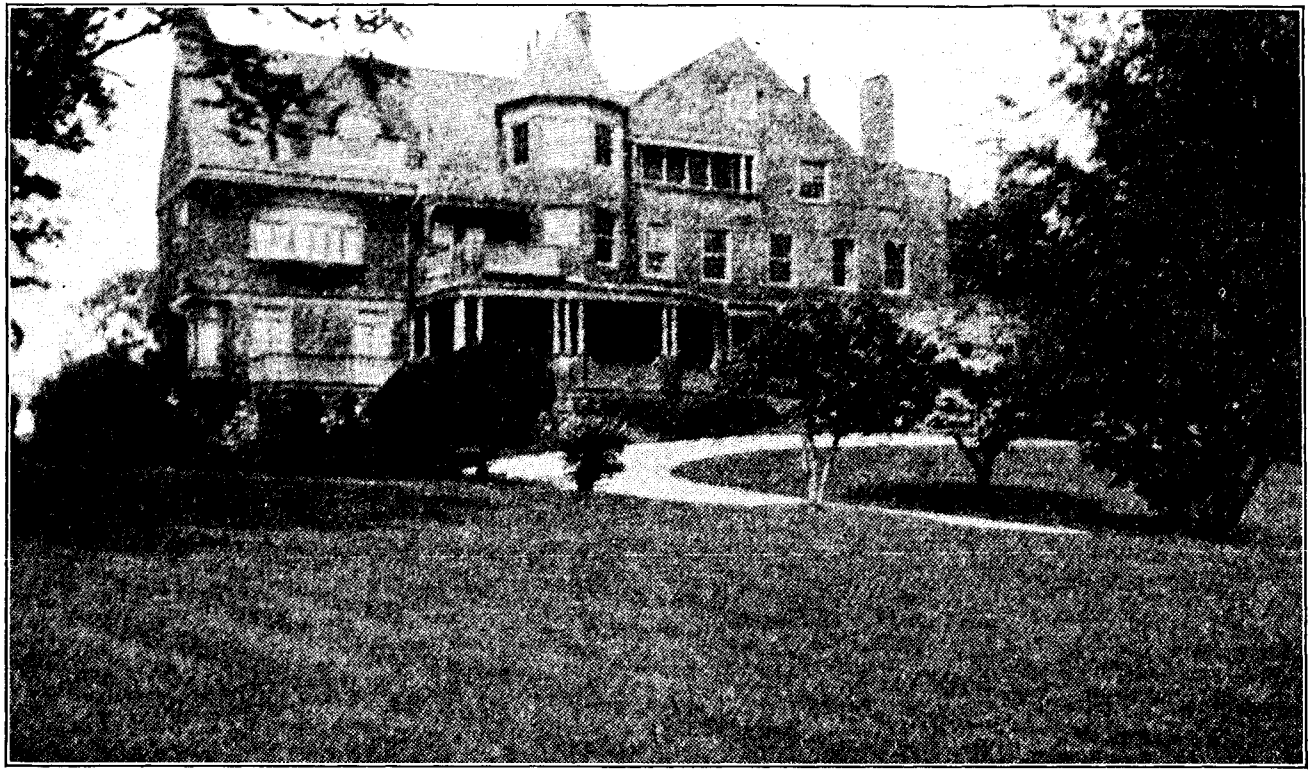

FIGURE 30.—VICTORIA HOME FOR AGED BRITISH MEN AND WOMEN, OSSINING, N. Y.

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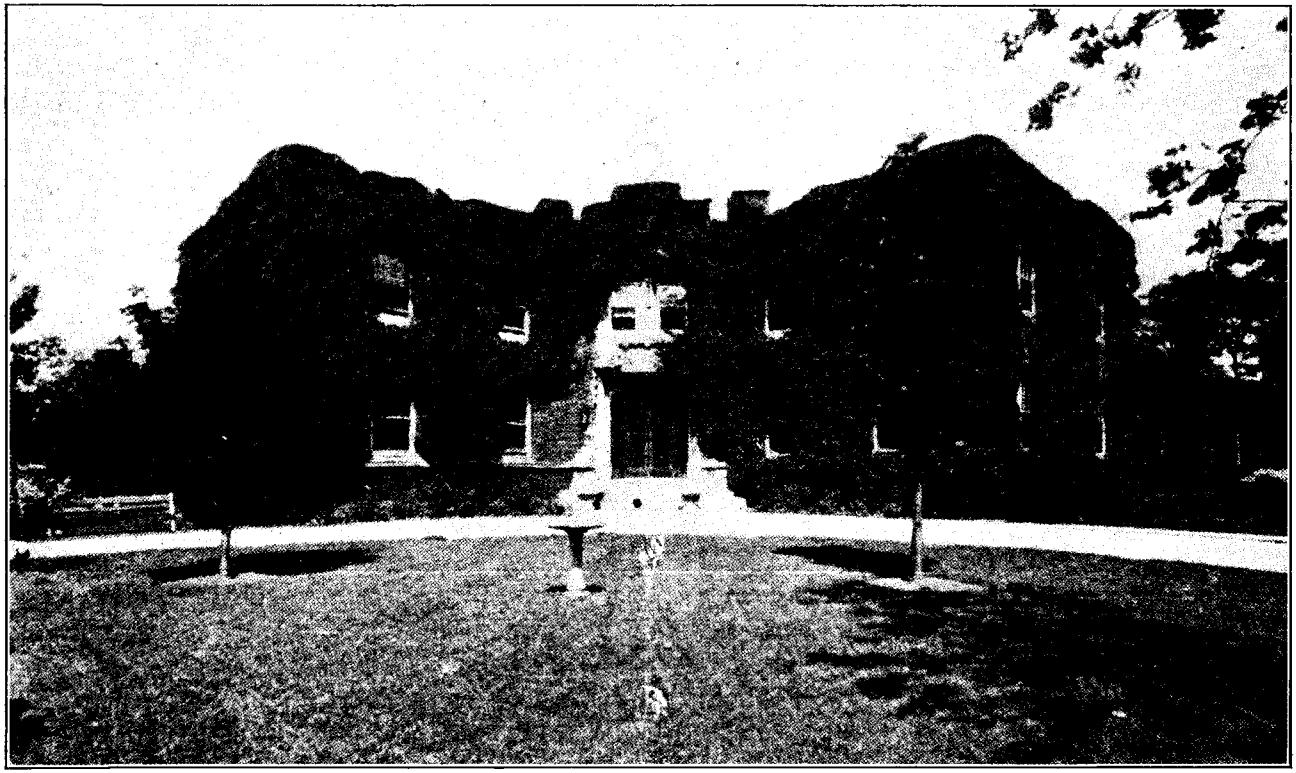

FIGURE 31.—SCOTTISH OLD PEOPLE'S HOME, RIVERSIDE, ILL.

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a Norwegian institution, while there is no hard and fast requirement in this respect, applicants of Norwegian birth or descent are given preference.

In a number of instances the home is sponsored or supported by an organization, fraternal or otherwise,[2] and in these cases the applicant must usually be a member of that organization. Thus, the Fritz Reuter Altenheim, at North Bergen, N. J., requires that applicants must be recommended by a society which is a member of the Plattsdeutsche Volksfest-Verein.

In general the applicant must be of good moral character and in as good physical condition as could be expected, having regard to his age; and in some instances the application must be accompanied by a physician's certificate to that effect. Some homes specify that the person desiring admittance must not be "afflicted with any chronic disease, physical or mental."

Two Scandinavian homes in Wisconsin make the following provision in this connection:

> Persons suffering from insanity, contagious, repulsive, and incurable diseases will not be admitted as members of the home. In case any one of the residents of the home, in the opinion of the board of directors, should become in such degree diseased in mind or body, that the condition of health within the home or comfort of the other members would suffer thereby, such patient shall be transferred to a more fitting place, in case the physicians shall counsel such step. The association shall not be held responsible for such person's support after their removal; there shall be no obstacle, however, preventing the board of directors from rendering such support as they deem right and proper.

Two homes (one German and one French) admit persons of both sexes but not as married couples, the Welch home admits women only, while all the rest take in not only both sexes but married couples as well. The Scottish Old People's Home, at Riverside, Ill., says in this connection:

> The separation of aged married couples is one of the tragedies of life. In the Scottish Old People's Home provision is made that such couples may enjoy each other's companionship. * * * It is unusual, perhaps, for a man and his wife to be in a home for the aged at the same time. Usually it is the loss of a husband or a wife which makes it necessary for the survivor to seek refuge in a home of this kind. But there are cases of aged married couples applying for admission to such institutions. The usual custom is to separate them on their admission, thus adding to their cares and burdens.
>
> It was the thought that an aged couple who had shared together the joys and sorrows of life, who had together borne the heat and burden of the day, might be together in the twilight of their lives to enjoy each other's companionship that caused the builders of the Scottish Old People's Home to make provision for such cases.

Age.—All the 32 homes reporting on this point set an age limit on admission, below which admission is refused. In 1 home this age is set at 50 years, in 4 at 60 (1 of these takes women at 55), in 1 at 62, in 23 at 65 (2 of these take women at 60), and in 3 at 70 years.

Admission fee.—Only six of the homes require no admission fee. In the other 27 varying amounts are required: In 1 home $300 to $500; in 12 homes $500; in 2 homes $800; and in 4 homes $1,000. In 5 homes the fee varies with the financial means of the applicant, and in another case it is required that if the resident has sons they must pay the home $30 per month as long as the parent remains in the

[2] Some of these organizations are: St. Andrew Society, Daughters of the British Empire, Independent Order of Vikings, Independent Order of Svithiod, Swiss Benevolent Society, French Benevolent Society, Sociedad del Socorro, Aftenro Society, Plattsdeutsche Volksfest-Verein, etc.

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home. One German home in California has a scale of admission fees based upon the age at the time of admission. The rate varies from $2,500 for persons 80 years of age at time of entrance to $4,500 for persons 65 years at time of entrance; for persons over 80, special terms are made by agreement. One home has no fixed admission fee; persons having property must turn this over to the home, this entitling them to life care. In other cases a weekly rate of $7 (less, if the applicant is unable to pay) is charged.

Some of the homes which require a fixed admission fee also take free, in certain cases, persons who are unable to pay the required fee, or reduce the entrance fee in such cases.

Property.—In general these homes are maintained for persons who have little or no property or an amount which is insufficient for support. (One home takes only persons who are "homeless and forsaken.") Since the homes are operated on a semiphilanthropic basis, 19 require that what property or income the applicant has must be made over to the home at time of admission. Six of these, however, pay the resident the income from, or a certain rate of interest upon, all turned over in excess of the admission fee.

Other requirements.—Four homes (three German, and one Czechoslovak) make religious requirements. The Czechoslovak home requires that the applicant be a Roman Catholic, while two of the German homes require that the applicant be a Protestant, and the third that he be a Christian.

Benefits Provided

GENERALLY, an attempt is made in these homes to make the institution seem as homelike as possible.

Of the 33 homes, 31 provide medical care for residents, 1 does not do so, and 1 did not report on this point. In most instances the home has a regular physician who is on call for any services needed, besides making periodic visits; while in 8 homes there is a resident physician. Seventeen homes have a resident nurse (in one case two nurses), and in another home the matron is a nurse. Two institutions have a hospital or infirmary in connection with the home.

In 19 cases, an effort is made to provide recreation for the old people who are spending the remainder of their lives at the home. In two other cases the residents find recreation in the garden and grounds. One home makes a practice of celebrating the birthdays of the residents, another gives concerts for them, a third provides entertainments and excursions of various sorts, and a fourth gives picnics for their benefit. One home has theatricals every Saturday afternoon besides occasional concerts. In one home motion pictures, reading, and music form the recreation of the old people who are living there.

Allowances for "pin money" are made by three homes, one does so "in special cases," and another "if necessary." As already mentioned, six homes pay the residents interest on any property that they may have turned over to the home in excess of the required admission fee. Two of these homes pay interest at the rate of 3 per cent, one at 4 per cent, and two at 5 per cent.

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Duties of Residents

THE HOMES are about evenly divided on the question of requiring that the inmates give their services in prescribed duties. Beyond asking, as all homes do, that the residents be peaceable and courteous, 17 homes require no assistance from the old people though in 4 of these cases volunteer work is welcomed. Fourteen homes require that the inmates perform such light duties around the institution as they are able to or as may be asked of them.

Support of Home

FINANCES are generally a constant problem with homes run by private philanthropy and most of these homes are no exception to this rule. One home reports that—

> The maintenance of the home has been a constant struggle ever since the opening of its hospitable doors. In spite of the most rigid economy and the utmost efficiency in management, the end of each fiscal year has shown a deficit. The aged men and women in the home have never felt the financial stringency, however. They have always been cared for as tenderly as if there were unlimited funds at the disposal of the management.

Various means are resorted to, in the attempt to provide funds. The entrance fees of the residents are generally by no means sufficient to cover the expense of operation. Therefore, tag days, bazaars, concerts, card parties, etc., are often given by the sponsoring association; contributions from the charitably minded are, of course, always welcome. Where the home is sponsored by an organization the membership fees from the organization help to swell the income of the home.

In a number of instances, also, the home is endeavoring to raise an endowment fund the income from which will help to cover the home expenses. The Scottish Old People's Home at Riverside, Ill., the British Old People's Home at Hollywood, Ill., and the Norwegian Old People's Home of Chicago, are among the homes which are endeavoring to improve the financial stability of the home by building up a large endowment fund.

Cost of Operation

PER CAPITA cost of operation varies considerably in these homes, ranging from $201.47 to $979.17, and averaging $345.94 for the group. The low and high figures and the average cost, by nationality, are shown in Table 50.

TABLE 50.—PER CAPITA COST OF OPERATION OF HOMES FOR AGED OF VARIOUS NATIONALITY GROUPS

Nationality group	Per capita cost			Nationality group	Per capita cost		
	Low	High	Average		Low	High	Average
British	$320.00	$484.85	$439.06	Scandinavian	$201.47	$536.12	$304.81
Czechoslovak	237.43	420.00	333.65	Scottish [1]	694.19	694.19	694.19
French [1]	214.27	214.27	214.27	Swiss [1]	384.62	384.62	384.62
German	204.08	650.76	342.38	Welsh [1]	416.67	416.67	416.67
Mexican [1]	979.17	979.17	979.17				
				All homes	201.47	979.17	345.94

[1] 1 home.

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As is seen, the highest average per capita cost of operation in this group is that of the Mexican home. Since detailed data as to items of expenditure are not available for this home, the reason for this high figure can not be ascertained. The lowest average cost was that in the French home.

The bureau has data as to operating expenses of four of these homes operated by national groups. These are shown in detail in the table below. These figures do not tell the whole story, however, since contributions of food—vegetables, fruit, canned stuff—and even of household supplies and furnishings often form a considerable item in the upkeep of the home. The expenses given do not include in any case permanent additions to the home (such as the erection of a new wing), as it was felt that an outlay for such a purpose was not properly chargeable under current expenses for any one year.

TABLE 51.—OPERATING EXPENSES OF HOMES FOR AGED OF SPECIFIED NATIONALITY GROUPS

Item	British		Scandinavian	
	British Old People's Home, Hollywood, Ill.[1]	Victoria Home, Ossining, N. Y.	Danish Old People's Home, Chicago, Ill.	Danebo Home for Aged, Minneapolis, Minn.
Salaries and wages	$7,801.35	$2,746.57	$3,736.05	$1,902.15
Groceries and meals	6,878.80	2,127.74	6,212.29	2,432.20
Clothing	21.27			104.47
Laundry and supplies	765.80	300.14	357.35	
Telephone and telegraph	399.85	66.05	52.13	118.58
Heat, light, and power	3,912.35	743.69	2,320.94	1,023.93
Water and ice	428.38	59.75	498.40	25.84
Drugs and medical supplies	525.23	60.00	401.62	
Medical and hospital care		110.30		233.67
Printing and office supplies	970.50	346.12	273.19	124.09
Repairs to equipment and structures	2,059.96	87.57	920.57	448.01
Replacements	376.89		947.00	351.81
Transportation	336.45			
Recreation	16.29	[2] 170.69		
Insurance	660.53	95.76	216.00	30.00
Taxes	13.89			144.58
Miscellaneous	[3] 1,474.85	[3] 546.98	[3] 241.54	318.98
Total	26,642.39	7,461.36	16,177.08	7,258.41
Allowance for interest to inmates	99.35	172.24		578.90
Cost per inmate per year (excluding allowances)	327.91	298.45	294.13	302.43

[1] Data are for 15 months.
[2] Includes $128.36 for "Christmas cheer."
[3] Includes cost of burial.

Other Provision for the Aged

CERTAIN of the fraternal beneficial organizations of the various nationality groups furnish relief to their aged members.

Thus, the Western Bohemian Fraternal Association has an "aid fund," available for cases of need arising from various causes, including old age. The "aid" consists of loans (bearing interest at 5 per cent) against the beneficiary certificate of the member, the total amount of which is deducted at time of death from the amount of the certificate.

The Danish Brotherhood in America has an "old-age relief fund," benefits from which may be paid after the member has reached 65

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years of age. Only persons who have become members of the fund are eligible to benefits from it.

The National Slovak Society has an "indigent fund," but this is a general relief fund not primarily for the aged.

The Polish National Alliance of America has an old-age relief fund, benefits from which become payable only after attaining the age of 70 years.

The Bohemian American Union and the Scandinavian-American Fraternity issue beneficiary certificates one-tenth of which becomes payable each year for 10 years, after reaching 70 years of age. The latter organization also has an emergency fund to be used for the relief of needy cases.

The Royal Highlanders, the Croatian Fraternal Union of American, the Bavarian National Association of North America, and the Knights of St. George all have a system of relief through which aged members may receive assistance, in the first three organizations at 70 years and in the fourth at 60 years of age.

The Steuben Society of America handles all needy cases on their merits, as occasion arises, having no regular relief system, while the Polish Union of the United States of North America provides that holders of a certain class of certificates may, after 20 years' uninterrupted membership and upon reaching 65 years of age elect to receive, from the death benefit, one-half of the amount for which they are insured. The remaining half is either paid to the beneficiary upon the death of the member, or may be in the form of an endowment.

The Association Canado-Americaine has a fund for care of the aged, constituted by voluntary contributions of 25 cents a year per member. At present this fund is used to keep in force the insurance policies of aged members who are unable to do so themselves. The management is desirous of having the contribution made compulsory upon the members, as this would enable the fund to undertake such other services as giving hospital care, paying an old-age pension, or providing for the care of aged members in some good home. The report states that "this can undoubtedly be done later."

The German Beneficial Union has at present no provision for caring for its aged needy members, but reports that the matter may be considered at the 1929 convention of the order. Members of the Czechoslovak Protective Society, as well as those of other Bohemian societies are cared for in the Bohemian Old People's Home in Chicago. It is expected, however, that the whole subject of care of the aged will be taken up at the next convention in 1930.

The Polish Association of America reports that it has an old-age pension system, but the bureau has been able to obtain no information regarding it.

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Chapter X.—Old People's Homes of Other Organizations

THE bureau has data for 38 homes operated by organizations of various sorts. These homes are located in the following States:

	Number of homes		Number of homes
California	3	New Hampshire	1
Connecticut	2	New York	4
District of Columbia	1	Ohio	4
Illinois	2	Oklahoma	1
Indiana	1	Pennsylvania	5
Kansas	1	Tennessee	1
Michigan	2	Vermont	1
Minnesota	2	Virginia	1
Missouri	3	Washington	1
Nebraska	2		

These homes have accommodations for 1,845 aged persons, but the average number in residence is more than 400 below that number, or 1,462; only 15 of the homes reporting are filled to capacity. Over half a million dollars a year is spent for the operation and maintenance of these homes. Some of the homes for soldiers or their widows receive a certain amount of assistance from the State and one a small yearly appropriation from the United States Government. The details are shown in the table below:

TABLE 52.—NUMBER OF AGED IN HOMES OF VARIOUS ORGANIZATIONS AND COST OF OPERATION FOR ONE YEAR

Sponsoring organization	Number of homes reporting	Inmates		Annual cost of operation
		Capacity of home	Average number in residence	
Woman's Christian Association [1]	8	385	349	[2] $96,494
Women's Christian Temperance Union	3	150	139	[3] 4,800
Young Women's Christian Association	[4] 5	108	98	[5] 35,539
Soldiers' organizations or auxiliaries	10	713	515	[6] 224,193
Associations for the deaf	2	70	44	33,961
Various organizations	10	419	317	[7] 159,253
Total	38	1,845	1,462	[8] 554,240

[1] Some of these are also affiliated with the Y. W. C. A.
[2] 6 homes.
[3] 1 home.
[4] 1 of these is run by the colored (Phyllis Wheatley) branch of the organization.
[5] 4 homes.
[6] 5 of these receive some State aid and 1 receives some Federal aid.
[7] 9 homes.
[8] 32 homes.

Nearly half of these homes have fewer than 25 residents each. The number having each classified number of residents is as follows:

	Number of homes
Less than 25 residents	16
25 and under 50 residents	12
50 and under 75 residents	4
75 and under 100 residents	3
100 residents and over	3

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More than half have been in existence for more than 25 years and four homes for more than 50 years:

Homes in operation:	Number
2 and under 5 years	1
5 and under 10 years	3
10 and under 25 years	10
25 and under 50 years	18
50 years and over	4
Age not reported	2

Terms of Admission

THE MOST general requisites for admission to these homes for the aged are those relating to health and character. The following is a common provision: "All applicants must be free from incurable diseases of an infectious or contagious character, and be so pronounced by an examining physician." One home also adds: "No persons shall be admitted to the home but such as bring satisfactory testimonials of the propriety of their conduct and the respectability of their character."

Sex.—Of these homes, 2 admit men only, 20 women only, 14 take individuals of both sexes and married couples, 1 takes only women and married couples, and 1 takes only men and married couples.

Age.—Sixty years is the minimum age of admission set by 4 homes, 65 years by 17 homes, and 70 years by 3 homes; 14 have no definite age limit.

Admission fee and other monetary requirements.—An admission fee is charged by 19 homes. Two homes require a fee of $300 at entrance, one of $350 (this home also offers boarding privileges at rates ranging from $15 to $45 per month), one of $400, one of $400 for single people and $700 for married couples, eight of $500, one of $750, one of $1,200, and one of $2,500 for those 70 or over and of $3,500 for those under 70 years of age, and two set this fee according to the financial means of the applicant for admission. One home for aged and infirm deaf charges a fee, in cases where the applicant is able to pay, of $250 per year if a deaf resident of the State or $300 if not a resident, and of $300 if both blind and deaf; a certain number of charity residents are also taken, the number being limited by the funds available for the maintenance of the home. Seven homes are boarding homes which charge a certain rate per week; one of these charges $15 per month, one $4 per week, one $4 or $7 per week according to the boarder's means, one $4.50 to $7 per week, one $5 per week, one $6 or $7 per week, while in one the rate varies according to the boarder's financial means. The remaining homes make no weekly or entrance charges, but one of these requires that the resident have an income of at least $50 a year to cover small personal wants and another is a widows' home which supplies to each resident a suite of two furnished rooms but expects her to be self-supporting otherwise.

All property or income of the resident at the time of admission or of which he becomes possessed at any time thereafter must be transferred to the home at entrance or at death in 17 cases, while another requires 85 per cent of the property, and two others (both soldiers' widows' homes) demand a certain proportion of the pension, in one case one-half and in the other two-thirds of the pension.

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FIGURE 32.—OLD PEOPLE'S HOME OF THE WOMAN'S CHRISTIAN ASSOCIATION, OMAHA, NEBR.

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Other requirements.—Nationality requirements are made in 11 homes only, 7 of which require that the resident be American, while 2 homes are open only to colored persons, and 2 only to white people.

Four homes have religious requirements and all of these are open only to Protestants.

In six cases a residence requirement is made. One requires that the applicant for admission be a resident of the county, one of the State, and four of the city (for five years in one case).

One home admits only volunteer firemen who have served as such for five years, ten homes admit only war veterans or their widows, and one only persons who have worked in the construction of wooden ships. Two others are operated for the benefit of unfortunate, aged, blind, and infirm deaf people.

One home for soldiers' widows writes:

> We care for the wives, sisters, daughters, and nieces of veterans of the Civil War, whether or not members of our order. Many widows who married too late to come within the pension law, or whose husbands died in other States and were nonresidents, can not go to the State homes, so we take them in. That was really why this home was established.

Duties of Residents

RESIDENTS are expected to abide by the rules of the home, make themselves agreeable to the other inmates, and cooperate in making the home a pleasant place in which to live. Restrictions upon the liberty of the residents vary from home to home, some allowing as much individual freedom as is possible consistent with order, while in others life is rather strictly regulated. Generally, there are fixed hours for meals, etc., but at other times the inmates are free to do as they please. Some provision is made in nearly all homes for visits outside the institutions, merely requiring that the destination and probable length of stay be reported to the matron.

Another home report states: "In planning a home for the aged, there has always been in this organization the ideal of a real home, such as loving children would build for much honored and revered parents."

No services are required of the residents at 13 of these homes, but in two of these the old people may help about the house if they care to. Four homes require that they care for their own room, 16 homes expect the inmates to perform light duties or such as they are able to, and 1 stipulates that members may be required to work for their room and board.

In one home which welcomes volunteer assistance from the residents, such as preparing the vegetables for meals and caring for their own rooms, there are a number of aged women who are not life members but pay a monthly board. Several of these earn their way by doing dressmaking.

One home is operated by the New York Association for Improving the Condition of the Poor. This association, whose work is very extensive and which approaches the problem of old-age care in a scientific manner, writes as follows:

> Within the limits of their physical ability all persons residing at Ward Manor are given an opportunity to take part in the work necessary to the maintenance of the place. This is the general policy, not with any desire to exact work from those invited to live at Ward Manor, but rather with the desire to preserve for every

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member that feeling of independence and contentment gained through some sort of work which makes them a part of the general service rendered for themselves and others. In its gardens, orchards, and general farming operations, Ward Manor gives opportunity for choice of congenial occupation to those who find pleasure and contentment in this kind of work. The real desire of those responsible for Ward Manor is that it be conducted in the same spirit of freedom, homelikeness and of general helpfulness one to another as should be characteristic of any family group.

Benefits Provided

Medical care.—In 35 cases the homes provide all the necessary medical care; 3 of these homes have their own infirmary and 1 has a 60-bed hospital. Only 2 institutions have a resident physician, but 28 have 1 or more resident nurses (2 nurses in two cases, 3 in three cases, 4 in two cases, and 5 in one case).

Recreation.—Some attempt is made to provide recreation and amusement for the aged inmates in 22 homes. Of those mentioned, church services are the most common diversions. Others are lectures, motion pictures, parties, reading, entertainments of various sorts, concerts, and radio.

Money benefits.—One home provides "spending money" for its old people, and one gives each inmate $5 per month. Five others pay interest on the property transferred to the home at the time of entrance—one at 4 per cent, two at 5 per cent, and one at 6 per cent, the rate not being specified in one case.

Some of the residents in the soldiers' widows' homes also receive pensions and in such cases the pensioner retains a certain proportion of the pension for her own use.

Location, and Home Plant

One of the most interesting homes in this group is the Firemen's Home of the State of New York, open only to volunteer fire fighters.

In 1891 the Volunteer Firemen's Association of New York was enabled by special act of the legislature to purchase for $300 a tract of 30 acres owned by the State of New York at Hudson, N. Y. This tract was situated on the east bank of the Hudson River, looking toward the Catskills. During the next few years private contributions were received which were used toward the erection of the first home building, occupied in 1895. In March, 1904, the home association purchased 153 acres adjoining the home, and on this property there have since been erected a dormitory, an administration building, a kitchen, and a museum. Auxiliary buildings include barn, ice house, boiler house, and laundry. In 1925 an infirmary was established, consisting of three wards and attended by a nurse, two orderlies, and a visiting physician. The museum was established in the realization that the volunteer firemen would soon be only a memory. In it are housed fire-fighting trophies and relics of historical value.

Part of the home land is cultivated as a farm along strictly scientific lines. On it are grown general farm crops, vegetables, and fruit. Most of these are used at the home, but there is usually a surplus, which is sold on the market. Farm stock includes pigs, poultry, and a herd of pure-bred cows.

Another home, Ward Manor, is a home for aged people made possible by a gift of 1,000 acres of land and a yearly sum of $100,000 for 10 years, made in 1926 to the New York Association for Improving the Condition of the Poor. There were two residential buildings

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already on the property and a third was added, making a capacity of 70. These are filled. Residents are free to come and go as they please, provided they notify the superintendent of their intentions. The association which directs this work also does work for the aged in other ways. It maintains a toy shop where aged men can find work to make them partially self-supporting and a workroom for aged women; the sum of $40,896 was expended for these shops in 1926–27, of which $23,490 came back from sales of the products. Funds raised by a New York newspaper through public subscription and turned over to the association, to the amount of $6,919, were used to maintain 12 aged couples in their own homes. In 1928 such relief amounted to $67,572. A gift to the association in the latter year of $250,000 has paved the way for a new project planned—that of an apartment house in the heart of New York City, where will live old people who are still self-supporting. It will be a 6-story building with capacity for some 65 persons.

In regard to its work the association reports as follows:

> During the past year there has been steady progress in rounding out our program for the care of the aged. We are more than ever convinced that what the person growing old wants more than anything else is opportunity to continue living in the modest home to which he has been accustomed, and opportunity also to continue contributing something to the work of the world. Because of this, we have pursued energetically during the past year our program of providing work for as many aged women and men as possible. The Crawford Shops, in which aged women and men are given opportunities for work for a very modest daily wage, have been filled to capacity during the year.
>
> These facilities should be increased in order to give similar opportunity to a larger number of people. Because of the handicaps under which these people work, the shops are necessarily run at a substantial deficit, but this represents the best form of relief that we know how to give to many such people.
>
> It is now rapidly being discovered in many instances that to be cared for in their homes is not only the thing in life that they want most, but also that it is proving to be more economical than the care of such persons in institutions. We have pressed forward as rapidly as our resources have permitted in making further provision of this kind.
>
> Work for some, home allowances for others, and sympathy and kindly institutional care for those adapted to neither of these, present an unusually well-rounded program for the care of old age. We are happy to report progress during the past year in this general plan, which has increased our ability to make the sunset years of life happier and more contented.

Another home occupies the former home of Ezra Meeker, who blazed the trail across the country in an ox team.

New homes or additions are being planned in several cases. One writes that funds have been raised by private subscriptions sufficient to build a wing housing 10 more residents, while another is erecting a new building on a 26-acre tract to which it will move some time in 1929.

Support of Home

THESE homes are maintained in various ways. Generally the greater part of the expense is borne by the sponsoring organization. In a number of cases there is an endowment; one home has an endowment of $65,000; another of $79,000; another of $111,636; a fourth one of $134,000; and another an endowment whose amount is not stated, but which is reported as providing an income which is "almost enough" for the upkeep of the home.

In some cases assistance is received from the community chest. The homes for soldiers' widows also receive some income from the

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pensions of the residents. One such home states, however, that only 22 of the 94 residents receive pensions. Another raises funds through a per capita tax of 30 cents on members of the supporting organization, from a levy of 85 per cent of the pensions of residents, and from money raised through circles, sewing clubs, and individual donations.

The Firemen's Home, at Hudson, N. Y., is supported by the income from its endowment fund and by the proceeds of a portion of the State tax on the premiums on policies issued by foreign fire-insurance companies. The home grounds, buildings, etc., are valued at $498,750, and all its property (not including the endowment fund of $133,585) at $1,749,673.

Cost of Operation

As IN the other groups of homes, there is quite a wide spread in per capita cost of operation, ranging from $156.25 to $1,000, with an average of $444.26. The details are shown in the table following:

TABLE 53.—PER CAPITA COST OF OPERATION OF HOMES FOR AGED OF VARIOUS ORGANIZATIONS

Sponsoring organization	Per capita cost		
	Low	High	Average
Woman's Christian Association	$334.00	$471.50	$395.18
Women's Christian Temperance Union [1]	342.86	342.86	342.86
Young Women's Christian Association	156.25	512.87	423.08
Soldiers' auxiliaries	240.74	1,000.00	438.73
Associations for deaf	300.08	937.50	771.84
Various	212.00	733.33	566.29
All homes	156.25	1,000.00	444.26

[1] 1 home.

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Chapter XI.—Private Benevolent Homes for the Aged

THERE are many homes for the aged which are not sponsored by any definite organization but which are dependent upon private philanthropy. The bureau has reports from 360 such homes. The number of homes from which reports have been received are shown, by States, in the statement below:

	Number of homes		Number of homes
Alabama	1	Nebraska	2
California	14	New Hampshire	12
Colorado	2	New Jersey	10
Connecticut	11	New York	63
Delaware	1	North Carolina	1
District of Columbia	3	Ohio	19
Florida	2	Oregon	1
Georgia	3	Pennsylvania	31
Illinois	15	Rhode Island	6
Indiana	8	South Carolina	2
Iowa	6	Tennessee	3
Kansas	3	Texas	7
Kentucky	2	Utah	1
Louisiana	6	Vermont	3
Maine	11	Virginia	2
Maryland	5	Washington	3
Massachusetts	65	West Virginia	3
Michigan	13	Wisconsin	10
Minnesota	4		
Missouri	6	Total	360

These homes have accommodations for 13,000 persons. The number of homes, capacity, average number living there, and the annual cost of maintenance are shown, by States, in the table below:

TABLE 54.—NUMBER OF INMATES OF PRIVATE BENEVOLENT HOMES FOR THE AGED, BY STATES

State	Number of homes reporting	Inmates		Annual cost of operation
		Capacity of home	Average number in residence	
Alabama	1	35	25	$3,892
California	14	849	785	[1] 217,364
Colorado	2	191	152	[2] 178,122
Connecticut	11	244	242	[3] 107,221
Delaware	1	45	(4)	(4)
District of Columbia	3	88	86	[5] 27,207
Florida	2	93	93	30,988
Georgia	3	126	103	[5] 20,845
Illinois	15	711	698	[6] 286,512
Indiana	8	177	165	70,083
Iowa	6	103	78	[7] 30,657
Kansas	3	90	85	28,625
Kentucky	2	25	20	10,000
Louisiana	6	316	277	[a] 53,114
Maine	11	230	206	130,313
Maryland	5	251	240	[7] 77,482
Massachusetts	65	1,582	1,421	[8] 754,755
Michigan	13	466	413	[6] 163,708
Minnesota	4	135	128	[5] 30,000
Missouri	6	218	216	[a] 58,109
Nebraska	2	70	70	25,908
New Hampshire	12	244	213	[1] 98,082

[1] 10 homes.
[2] Includes children in 1 case.
[3] 7 homes.
[4] No data.
[5] 2 homes.
[6] 12 homes.
[7] 4 homes.
[8] 57 homes.
[a] 5 homes.

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TABLE 54.—NUMBER OF INMATES OF PRIVATE BENEVOLENT HOMES FOR THE AGED, BY STATES—Continued

State	Number of homes reporting	Inmates		Annual cost of operation
		Capacity of home	Average number in residence	
New Jersey	10	494	[10] 371	[11] $163,739
New York	63	3,151	3,027	[12] 893,636
North Carolina	1	25	25	3,500
Ohio	19	668	595	[13] 167,417
Oregon	1	68	68	29,376
Pennsylvania	31	1,408	1,367	[14] 508,850
Rhode Island	6	249	228	[9] 75,262
South Carolina	2	118	113	12,215
Tennessee	3	119	118	34,652
Texas	7	114	103	[a] 34,002
Utah	1	22	22	8,000
Vermont	3	53	53	[5] 19,143
Virginia	2	43	43	24,918
Washington	3	141	132	[5] 36,200
West Virginia	3	103	75	40,148
Wisconsin	10	401	392	[11] 141,764
Total	360	13,466	[15] 12,448	[16] 4,595,809

[5] 2 homes.
[9] 3 homes.
[10] 9 homes.
[11] 8 homes.
[12] 47 homes.
[13] 14 homes.
[14] 27 homes; includes children in 2 cases.
[15] 358 homes.
[16] 290 homes.
[a] 5 homes.

Size of Homes

EIGHTY per cent of the homes studied are of moderate size, sheltering fewer than 50 persons each, and slightly more than half have fewer than 25 residents. Only 19 have 100 residents or more.

The table below shows the size of the various homes, by States:

TABLE 55.—NUMBER OF PRIVATE HOMES FOR AGED HAVING CLASSIFIED NUMBER OF INMATES, BY STATES

State	Number of homes with inmates numbering—						Total
	Less than 25	25 and under 50	50 and under 75	75 and under 100	100 and under 200	200 and over	
Alabama		1					1
California	9		1		3	1	14
Colorado			1	1			2
Connecticut	6	5					11
District of Columbia	1	2					3
Florida		1	1				2
Georgia	1	1	1				3
Illinois	8	3	1	1	2		15
Indiana	5	3					8
Iowa	6						6
Kansas	1	2					3
Kentucky	2						2
Louisiana		4	2				6
Maine	8	3					11
Maryland	2	2			1		5
Massachusetts	45	14	3	3			65
Michigan	7	4	1		1		13
Minnesota	1	3					4
Missouri	3	1	2				6
Nebraska		2					2
New Hampshire	9	2	1				12
New Jersey	3	3	1	2			[1] 9
New York	30	18	8	2	4	1	63
North Carolina		1					1
Ohio	12	4	2		1		19
Oregon			1				1
Pennsylvania	10	14	3		4		31
Rhode Island	3	1	1	1			6
South Carolina	1			1			2
Tennessee		2	1				3
Texas	5	2					7
Utah	1						1

[1] Not including 1 which did not report on this point.

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TABLE 55.—NUMBER OF PRIVATE HOMES FOR AGED HAVING CLASSIFIED NUMBER OF INMATES, BY STATES—Continued

State	Number of homes with inmates numbering—						Total
	Less than 25	25 and under 50	50 and under 75	75 and under 100	100 and under 200	200 and over	
Vermont	2	1					3
Virginia	1	1					2
Washington	1		2				3
West Virginia	2	1					3
Wisconsin	6	1	1	1	1		10
Total	191	102	34	12	17	2	[2] 358

[2] Not including 1 in Delaware, and 1 above noted, which did not report on this point.

Age of Homes

THE AGE of some of these homes was somewhat surprising, and shows that concern for the welfare of old people who are unable to care for themselves and may have no one to care for them is no new development. Three of these homes are more than 100 years old, having been established in 1815, 1817, and 1822, respectively; 77 have been in existence 50 years or more, and nearly 70 per cent have been in operation for a quarter of a century or longer. The details by States, are shown below:

TABLE 56.—AGE OF PRIVATE HOMES FOR THE AGED, BY STATES

State	Number of homes in existence—							Total
	1 year or less	2 and under 5 years	5 and under 10 years	10 and under 25 years	25 and under 50 years	50 and under 100 years	100 years or over	
Alabama					1			1
California		2	4	2	4	1		[1] 13
Colorado				1		1		2
Connecticut		1	1	3	3	3		11
Delaware						1		1
District of Columbia				1	1	1		3
Florida					2			2
Georgia				1			1	[1] 2
Illinois			1	7	6	1		15
Indiana			1	1	3	2		[1] 7
Iowa	1				5			6
Kansas					1			[2] 1
Kentucky		1			1			2
Louisiana		1			3	2		6
Maine				2	6	3		11
Maryland					4	1		5
Massachusetts		2	4	8	34	15		[2] 63
Michigan			3	6	3	1		13
Minnesota				2	1	1		4
Missouri		1		1	3	1		6
Nebraska				2				2
New Hampshire			1	3	5	2		[1] 11
New Jersey		1			5	4		10
New York	1	1	2	11	25	20	1	[2] 61
North Carolina					1			1
Ohio			1	6	10	2		19
Oregon					1			1
Pennsylvania			1	6	13	9	1	[1] 30
Rhode Island				1	3	2		6
South Carolina			1		1			2
Tennessee					3			3
Texas			3		4			7
Utah				1				1
Vermont					3			3
Virginia					2			2
Washington			1	1	1			3
West Virginia		1			2			3
Wisconsin			1	5	3	1		10
Total	2	11	25	71	163	74	3	[3] 349

[1] Not including 1 which did not report on this point.
[2] Not including 2 which did not report on this point.
[3] Not including 11 which did not report on this point.

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Kind and Character of Persons Admitted

TWO HOMES take only "indigent widows," one requires that the applicant be a person of good character and disposition and also that she be a person of refinement, one takes only "worthy and needy" women, and one only "homeless" and friendless persons of good character. One admits only sailors who have sailed for five years under the American flag, another only "decrepit and worn-out sailors," and a third "aged women of the sea," i. e., the destitute, sick or infirm mothers, wives, sisters, daughters, or widows of seamen. One home is maintained only for persons "who have labored in art, music, education, or any of the various professions," a second for "artists, literary, scientific or professional men reaching their old age without means of support," and a third for retired music teachers who have taught in the United States for 25 years. Two are open to "any respectable member of the theatrical profession on the speaking stage."

One home, established under the terms of a will, for "aged and respectable white bachelors and widowers," specifies that—

> Applicants must be temperate, of good habits generally, and of a reasonable and amiable spirit and of good character and reputation. Preference will be given to those who have been sustaining members of society, contributing to the business or general prosperity of the community, and have occupied positions of some responsibility in business or professional life, and are possessed of social qualifications that would contribute to the happiness of the other members.

A somewhat similar requirement is that of an Illinois home, also established by will:

> The applicant must be a man, who, in the time of his strength, was a self-sustaining member of society, contributing to the business or general prosperity of the community, who has occupied a position of some responsibility in business or professional life and who, in the time of his prosperity, contributed to the wants of those less favored. He must be temperate, of good habits generally, of a reasonable and amiable spirit, and of good character and reputation. He must submit references to establish such good name.

Another home of similar foundation, which asks neither admission fee nor transfer of property, but requires that the residents have sufficient means to provide clothing and personal expenses, or that they have relatives who can do so, urges that "members who have interests or occupations outside of the home should keep up these interests."

A Kansas home is maintained for "aged women who have never been public paupers, and who ought not to be treated as such," while a Pennsylvania home admits only "disabled, aged or infirm and deserving American mechanics."

Terms of Admission

IN GENERAL, all homes require that the applicant for admission be in fairly good health, so that constant personal care will not be necessary, and of good moral character. One home makes the following requirements for admission:

> SECTION 1. There shall be an admission fee of $500.
>
> Every male applicant must be 68 years old and upwards. Each female applicant must be 65 years old and upwards. Each applicant must be a citizen of the United States; must have been a resident of the Borough of Brooklyn, of the city of New York, for five years next preceding the application, must furnish satisfactory testimonials as to respectability of character and previous history;

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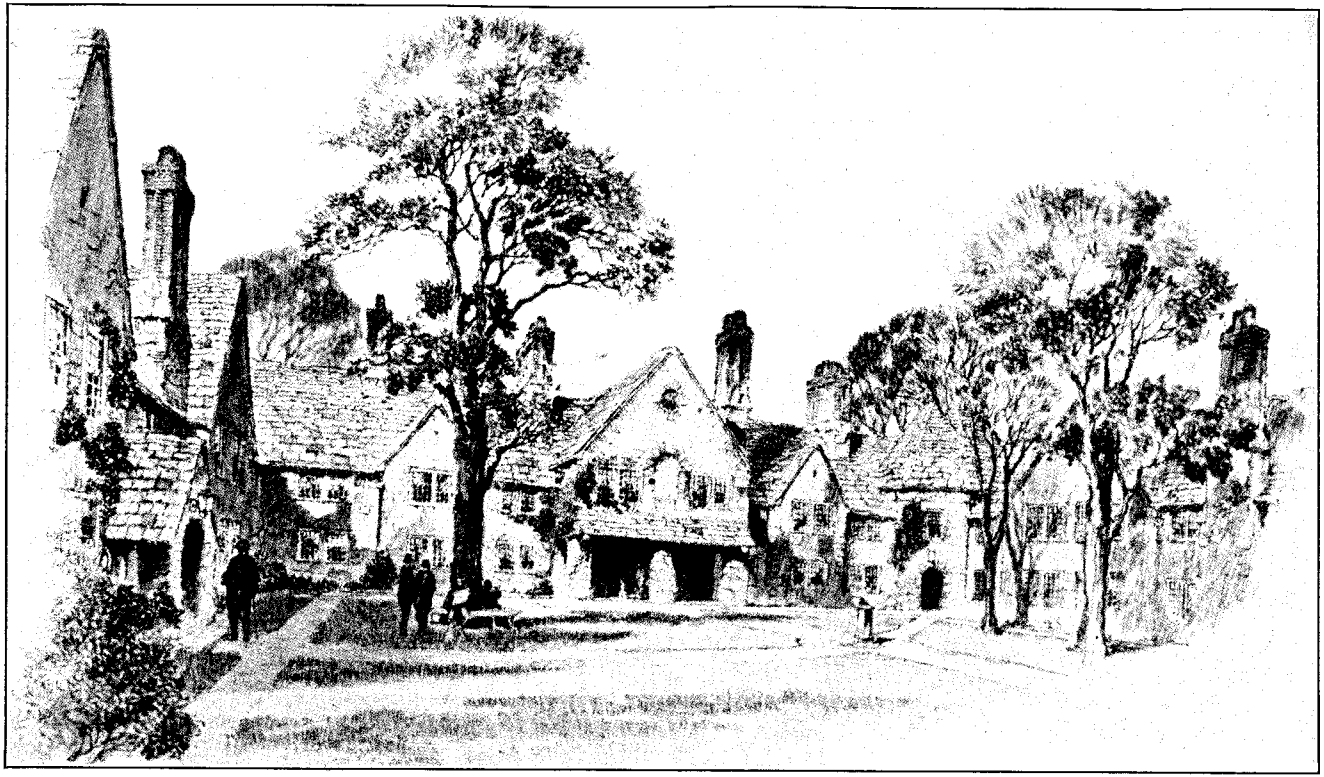

FIGURE 33.—WARD HOME FOR AGED AND RESPECTABLE BACHELORS AND WIDOWERS, MAPLEWOOD, N. J.

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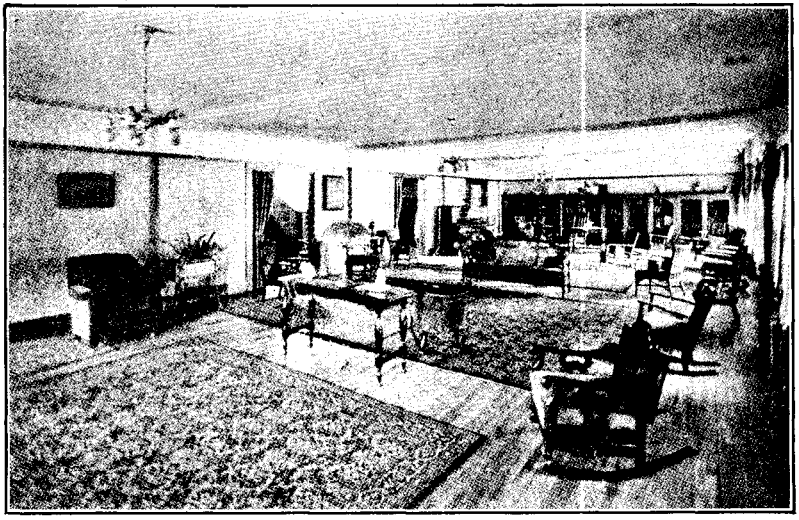

FIGURE 34.—PARLOR OF FREDERICKA HOME FOR THE AGED, CHULA VISTA, CALIF.

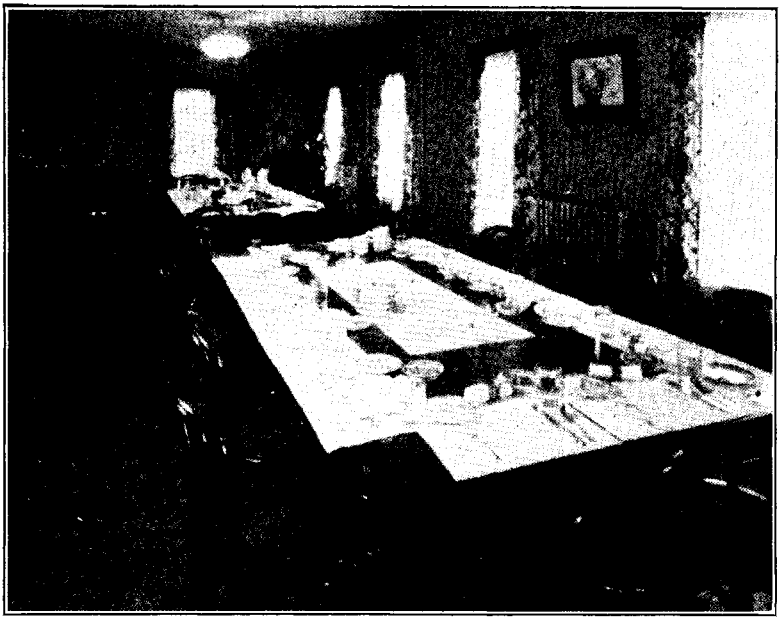

FIGURE 35.—DINING ROOM OF ISABELLA HOME, DETROIT, MICH.

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must be a Protestant and accept the Bible as the rule of faith. Each must bring from one of the medical advisors of the home a certificate of physical fitness, and on entering the home shall execute and deliver the agreement and assignment prescribed by the board.

Another home was founded under the terms of the will of a wealthy resident of the city which provided as follows:

And while no one is to be excluded on account of religious opinions or the denominations of Christians with which she may have been connected, preference is to be given to those of American birth and to those who have not been the recipients of public charity but have respectably sustained a struggle with disease or misfortune, till such a refuge as the home will be appreciated and enjoyed by them.

Sex.—In general, old ladies seem to be better provided for, in the way of homes for their declining years, than do old men. Of the 360 homes reporting, 202 take women only, whereas only 22 restrict admission to men only (one home warns that "no one who has a wife need apply"). Twelve homes take individuals of both sexes (but not as married couples), while 124 homes admit not only both sexes but couples. There are a number of homes established for the primary purpose of caring for married couples, but these generally also receive single or widowed aged of either sex or both sexes.

TABLE 57.—DISTRIBUTION OF HOMES ADMITTING MEN ONLY, WOMEN ONLY, BOTH SEXES, AND BOTH SEXES AND MARRIED COUPLES, BY STATES

State	Men only	Women only	Both sexes	Both sexes and couples	Total
Alabama		1			1
California		1	2	11	14
Colorado		1		1	2
Connecticut		10		1	11
Delaware		1			1
District of Columbia		2	1		3
Florida				2	2
Georgia		3			3
Illinois	1	8		6	15
Indiana		7		1	8
Iowa		5		1	6
Kansas		3			3
Kentucky		1	1		2
Louisiana		3		3	6
Maine		10		1	11
Maryland		3	1	1	5
Massachusetts	10	30		25	65
Michigan		9		4	13
Minnesota		1		3	4
Missouri		3		3	6
Nebraska				2	2
New Hampshire		5	1	[1] 6	[1] 12
New Jersey	1	7		2	10
New York	4	40	2	[1] 17	[1] 63
North Carolina		1			1
Ohio	1	9	2	7	19
Oregon				1	1
Pennsylvania	2	19	2	8	31
Rhode Island	1	3		2	6
South Carolina				2	2
Tennessee	1	2			3
Texas		5		2	7
Utah				1	1
Vermont		2		1	3
Virginia		2			2
Washington				3	3
West Virginia	1	2			3
Wisconsin		3		7	10
Total	22	202	12	124	360

[1] Including 1 which takes men and married couples but not single women.

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Age.—Practically all of these homes set a specified minimum age of admission. The most common age so set is 65 years, nearly half (169) of the homes having this minimum; while about one-fourth (95) set 60 years as the age below which admission is refused. In 2 homes the age of admission is 45 years; in 3 homes, 50 years; in 1 home, 54 years; in 2 homes, 55 years; in 1 home, 56 years; in 1 home, 62 years; in 1 home, 63 years; in 2 homes, 66 years; in 2 homes, 67 years; in 7 homes, 68 years; in 26 homes, 70 years; and in 1 home 73 years. There is no fixed age of admission in 43 homes.

Table 58, which follows, shows, by States, the age fixed for admission.

TABLE 58.—MINIMUM AGE OF ADMISSION TO PRIVATE HOMES FOR AGED, BY STATES

State	Number of homes setting age of admission at—								No age requirement	Total
	50	51 to 59	60	61 to 65	65	66 to 69	70	Over 70		
Alabama			1							1
California			2		3		1		8	14
Colorado							1		1	2
Connecticut			4		3	[1] 1			3	11
Delaware			1							1
District of Columbia	1		1						1	3
Florida					1	[2] 1				2
Georgia			2							[3] 2
Illinois		[4] 1	3		8	[1] 1	1		1	15
Indiana			3		4				1	8
Iowa			1		3				2	6
Kansas			1		2					3
Kentucky			2							2
Louisiana		[5] 1	1		1				2	[3] 5
Maine			5		3	[2] 1	2			11
Maryland			2		3					5
Massachusetts	1	[4] 1	16		36	[1] 1	6		4	65
Michigan			4		5			[6] 1	3	13
Minnesota					3		1			4
Missouri			3		3					6
Nebraska									1	[3] 1
New Hampshire			6		6					12
New Jersey			2		6		2			10
New York			12	[7] 1	[8] 36	[9] 4	[10] 8		1	[3] 62
North Carolina			1							1
Ohio			4		12	[1] 1			2	19
Oregon			1							1
Pennsylvania	[11] 1	[12] 1	7	[13] 1	15		2		4	31
Rhode Island			1		3		[14] 1		1	6
South Carolina	[11] 2									2
Tennessee					2	[15] 1				3
Texas			2		1				4	7
Utah					1					1
Vermont			3							3
Virginia					1				1	2
Washington			1		1				1	3
West Virginia			1		2					3
Wisconsin			2		5		1		2	10
Total	[16] 5	4	95	2	169	11	26	1	43	[17] 356

[1] 68 years.
[2] 66 years.
[3] Not including 1 which requires applicants to be "old."
[4] 55 years.
[5] 54 years.
[6] 73 years.
[7] 63 years.
[8] 1 takes women at 60.
[9] 1 at 67 years, 2 at 68 years, and 1 takes men at 68 and women at 65 years.
[10] 1 takes women at 65.
[11] 45 years.
[12] 56 years.
[13] 62 years.
[14] Takes women at 68.
[15] 67 years.
[16] 2 at 45 years.
[17] Not including 4 which require only that applicants be "old."

Admission fee and other monetary requirements.—Of the 360 private homes reporting, all but 79 require an entrance fee varying from $70 to $5,076. (Twenty-three of the homes which require no admission fee are boarding homes to which the resident is required to pay a

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specified rate per week or month.) The statement below shows the requirements as to entrance fees:

TABLE 59.—ADMISSION FEES OF PRIVATE BENEVOLENT HOMES FOR THE AGED

Fee	Number of homes	Fee	Number of homes
$70	[1] 1	$700	2
$100	[2] 9	$750	4
$150	3	$800	[9] 6
$200	23	$800-$1,400	1
$250	12	$950	1
$250-$1,000 [3]	1	$975	1
$300	[4] 49	Up to $1,000	1
$300-$400 [5]	1	$1,000	[10] 21
$300-$500	2	$1,200	1
$350	7	$1,500	3
$360	1	$2,000	2
$400	[6] 20	$3,150	1
$400-$600 [3]	1	Fee varies—	
$450	1	According to age	1
$500	[7] 74	According to age and room	1
$500-$750 [3]	1	According to means	8
$540-$5,076 [3]	1	Other	1
$600	[8] 15	No fee	[11] 79
$600-$1,000 [3]	3		
$650	1	Total	360

[1] Plus $150 for burial.
[2] Plus $100 per year and burial fee in 1 case.
[3] According to age.
[4] Plus $800 after completion of probation in 1 case; plus $150 for burial in 1 case; plus $200 for burial in 1 case.
[5] Per year.
[6] Plus weekly charge in 1 case.
[7] Plus $145 for burial in 1 case and $100 in another.
[8] $700 if nonresident of county in 1 case.
[9] Plus $100 for burial in 1 case.
[10] May be waived in 1 case; option of paying weekly board in 1 case.
[11] Includes 23 boarding homes; $150 for burial in 1 case.

As the above table shows, $300, $500, and $1,000 are the most common amounts required as entrance fees. More than half of the homes charge $500 or less. It must be remembered in this connection that, with the exception of the boarding homes and the few instances in which an additional amount is required to cover burial expenses, the entrance fee is the only monetary requirement unless the applicant has property. An elderly person who enters one of these homes at, say, 60 years, paying his fee of from $70 to $5,076, is entitled to receive therefor care for the rest of his life whether he lives 1 or 20 years longer. Nearly one-seventh of all these homes make no monetary requirement whatever.

One endowed home which charges an admission fee of $500 puts this money into a special fund "used for the benefit of worthy aged men in need of assistance. There is no charge for maintenance in the home."

Seven homes require the resident to furnish her own room and one of these requires also that she bring with her when she enters the home a supply of clothing sufficient to last two years.[1] Clothing must also

[1] Some homes even specify the articles. A typical list is as follows:
Outfit for entrance into Aged Women's Home: 6 sheets, 8 pillowcases, 2 white spreads, 1 pair blankets, 1 good dress for summer, 1 good dress for winter, 2 everyday dresses, 1 wrapper, 1 hat, 2 pair gloves, 2 pair shoes, 1 warm winter wrap, 1 light summer wrap, 2 petticoats, 3 undervests, 6 chemise (if used), 6 pairs drawers, 6 handkerchiefs, 6 nightgowns, 6 pairs stockings, and 8 towels.
Outfit for entrance into Aged Men's Home: 6 sheets, 8 pillowcases, 1 pair blankets, 2 white spreads, 8 towels, 6 shirts, 12 collars, 4 nightshirts, 3 undershirts, summer, 3 undershirts, winter, 3 pair drawers, winter, 3 pair drawers, summer, 6 pairs stockings, 6 handkerchiefs, 1 best cloth suit, 1 new everyday suit, 1 overcoat, 1 bath robe, 2 pair shoes, 2 pair gloves, 2 hats, 1 pair slippers, and three neckties. (Bedding and underwear are required to be new.)

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be supplied by the residents in two other homes. One home expects the residents to supply their own bed linen, towels, and look after their own laundry.

Other homes specifically forbid the resident to bring any furniture of his or her own into the home, though sometimes concession is made in the case of a favorite chair or other article.

There are four so-called "widows' homes" which are not homes for the aged in the same sense as the other homes. In most cases housekeeping quarters are supplied free or at a nominal rental, and heat, light, water, etc., may also be supplied; but the resident is required to provide her own food, clothing, and other necessaries. One of these homes is located in Pennsylvania, one in New Jersey, one in New York, and the fourth in South Carolina.

As noted in the table above, some of the homes offer the incoming resident the option of becoming a life resident or of paying board by the week. Others accept no life members, but are boarding homes only. The rates charged in the 23 boarding homes reporting are as shown below. In cases where a range is reported, the rates vary according to the financial means of the boarder or the accommodations provided.

	Number of homes
Per week:	
$4	[2] 1
$7	2
Per month:	
$10	1
$12–$20	1
$15	[3] 1
$20	1
$30	1
$30–$45	[4] 1
$35	1
$40	1
$40–$60	1
$40 and up	1
$50	3
$60	1
$65	1
$75–$100	1
Rate not reported	4
Total	23

These private homes are usually maintained for persons of no means or those whose income or property is insufficient for full support. Since the entrance fee is in most cases inadequate to cover the cost of operation per inmate, a common requirement is that upon entrance or at death the life resident must make over to the home any pension, property, insurance, or other possession which he has at that time or may thereafter acquire. The money thus received helps to cover the deficit incurred on those who are without property of any sort as well as those who are unable to pay the entrance fee.

Of the 360 homes from which data were obtained, 203 require relinquishment of all property or income at the time of entering the institution, 3 require that part of the property or income shall be given up, and 4 that the possessions (in 1 case personal effects only) shall revert to the home upon the death of the resident. Of these,

[2] If able; otherwise nothing. [3] Payable in advance. [4] According to room occupied.

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however, 78 pay the resident the income from or a specified rate of interest upon all property in excess of the entrance fee.

Other requirements.—Five homes admit only citizens of the United States, 63 "Americans" only, 22 white people only, 16 negroes only; 1 admits all nationalities and races except Mexicans and dark races, and 1 all but negroes, 1 white Americans only, 1 home each gives preference to French, Dutch, or English people, and 1 home each admits only Gentiles, English-speaking persons, and Jews.

Only 75 homes have religious requirements. Of these, 67 require that the applicant be a Protestant, 2 that he be a Christian, and 1 each that he be a Baptist, Catholic, Jew, Presbyterian, or member of a specified local church. One home specifically excludes Christian Scientists and Catholics.

Residence requirements are fairly common. Fifty-six homes require residence in the city for specified periods ranging from 1 to 20

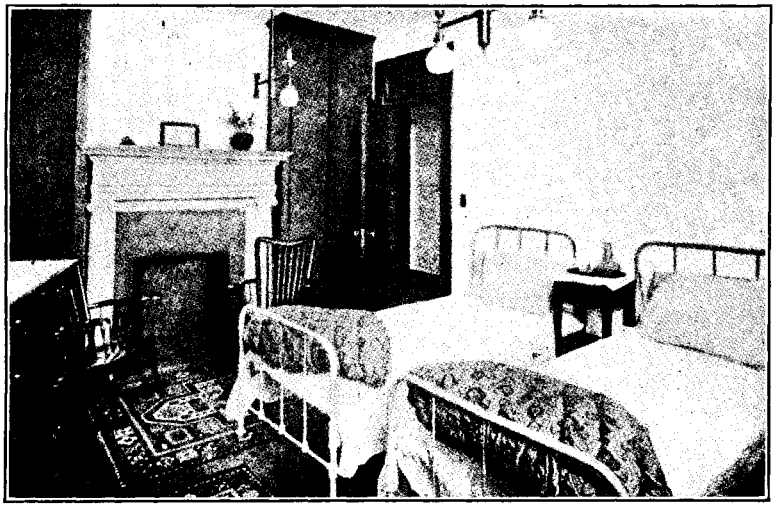

FIGURE 36.—DOUBLE BEDROOM AT COLBURN MEMORIAL HOME FOR AGED, NEW ROCHELLE, N. Y.

years; 13, residence in the county from 1 to 10 years; and 5, residence in the State from 1 to 10 years. One home each requires that the applicant be a citizen of the city, State, or city or county, and 1 that he shall have resided in the city or county for 10 years.

Duties of Residents

SOME service is required of the residents in 217 of these private homes. Light duties, or such tasks as the inmates are able to perform, are required in 107 homes; in 68 homes the residents must care for their own rooms, if possible (in one case mending also). One home requires that they iron their own clothes, one that they do any errands necessary, one that they set the tables for meals. "Reasonable" services are required in one home; another requires that the residents do whatever is necessary (but in practice they are seldom asked to do anything), and another that they do "whatever they can do" to help. In one home a few residents have special duties assigned to them, in another duties in kitchen or garden, and in two

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homes about 4 hours' assistance a day is required from those who are able, one of these paying therefor at the rate of 10 cents an hour. One home reports that its inmates are all too infirm to be of service around the building. There are no service requirements in 121 institutions, but in 25 of these the old people are allowed to help in such ways as they desire.

Among the requirements of one home is that its residents refrain from religious discussions. "They shall not obtrude their religious ideas upon nor in the presence of any other member who does not care to hear them or is annoyed thereby."

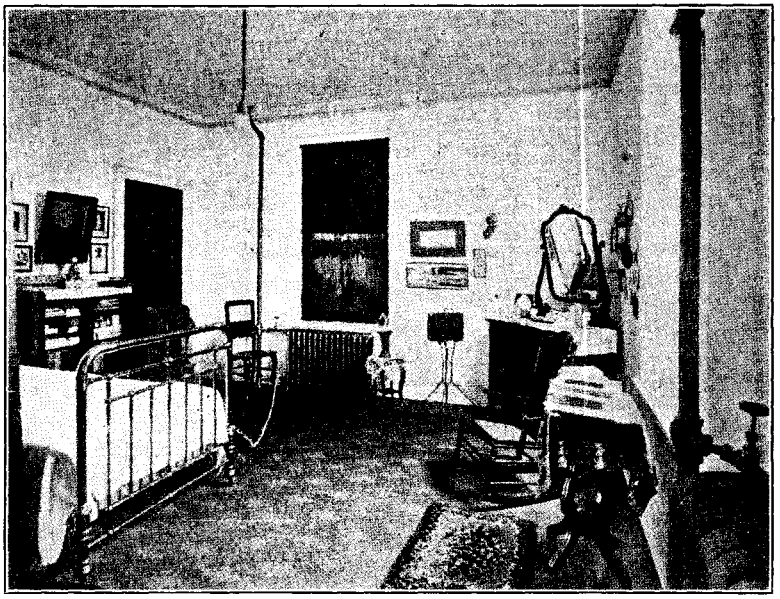

FIGURE 37.—RESIDENT'S BEDROOM AT PRESSER HOME FOR RETIRED MUSIC TEACHERS, PHILADELPHIA, PA.

Benefits Provided

BOARD, room, clothing, laundry,[5] etc., are almost universally provided. (Exceptions were noted above.)

Medical care.—While most homes require that the applicant be of good health at the time of admission, medical care and nursing are usually provided in case the resident becomes ill after admission. Thus of the 360 homes, 339 provide the necessary medical care and another does so if the entrance fee is all paid. In some instances the home engages the services of a physician by the year and he visits the home regularly; in other cases he comes only when called. In some places the physicians donate their services, and there are instances where the home has a panel of physicians all of whom donate their services. Thirty-two homes have 1 or more resident physicians (one has 2 and one 5 resident physicians). In 233 homes there are one or more resident nurses (32 have two nurses, 15 have three, 4 have four, 1 has five, 1 has six, 1 seven, 1 eight, and 1 "several").

[5] Though some homes limit the laundry work to a specified number of pieces per person per week.

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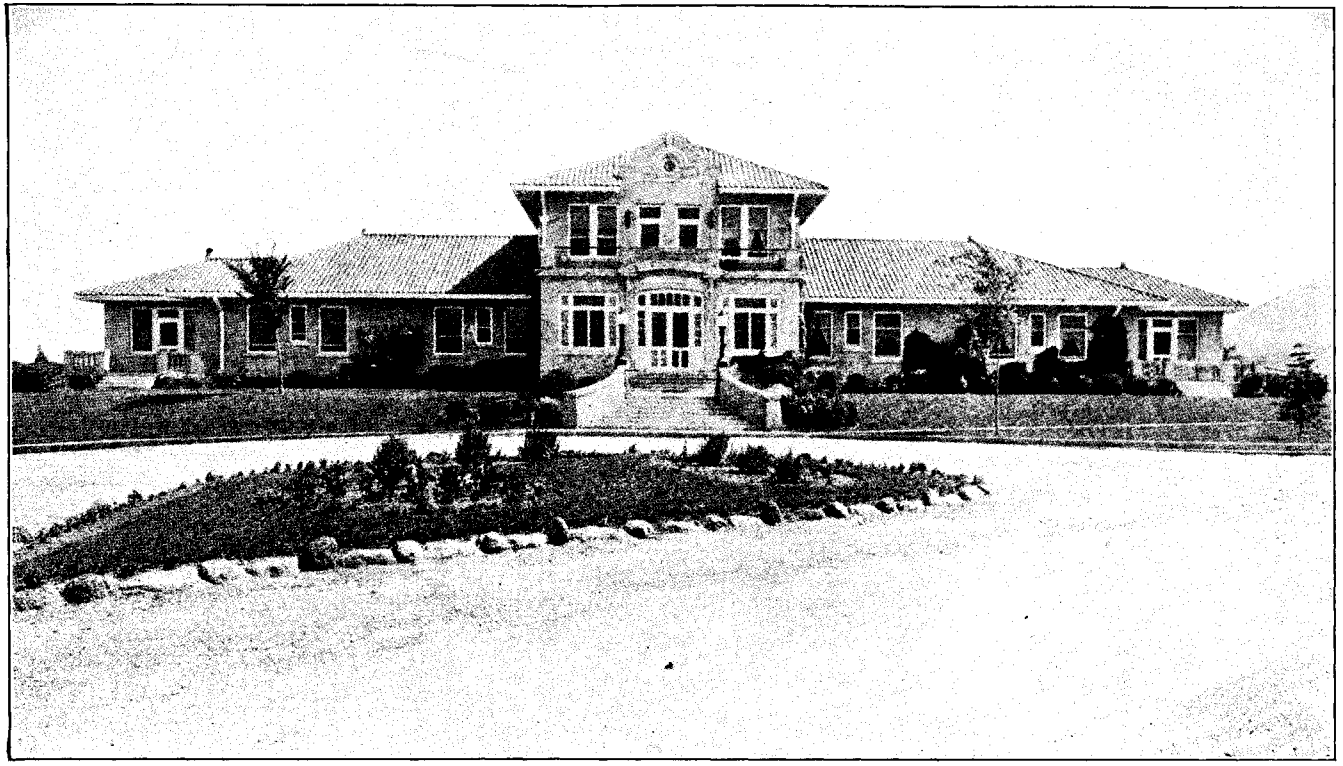

FIGURE 38.—HOSPITAL BUILDING AT MYRON STRATTON HOME, COLORADO SPRINGS, COLO.

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One home usually has a resident nurse and one expects to have one in the future. In three homes the matron is a nurse. In 12 homes a nurse is called in whenever her services are necessary.

Nine homes have a regular hospital or infirmary department in connection with the home. One of these, a home which cares for more than 100 persons, reports that its hospital is "fully equipped and regularly operated," that it has an operating room, clinic, four 6-bed wards, and 14 private rooms.

It is, as already stated, an almost universal requirement of homes for the aged that at the time of admission the applicant shall be in a fair state of health, having regard to his advanced years, so as not to require constant care. One Massachusetts home, however, admits persons "of either sex who may be afflicted with incurable malady and who have no relatives responsible for their support," provided the malady is not "malignant, mental, or contagious." Another home, in New York, restricted to professional and scientific men, also takes invalids.

Several homes, one of which is a Chicago home with an emergency room and dormitory for ill residents but no hospital of its own, provide that "any member of the home family who requires a major surgical operation, or treatment or detention in a general or special hospital, may be removed to such hospital, as the case may be, and may there be given required surgical or medical treatment without expense to the member."

One home points out that a large part of the cost of operation of the home is due to the cost of nursing service, "which a fourth of our number receive, and which often covers a period of many years in each case."

The difficulties encountered along this line by one home and the way these are met are described as follows:

> Illness among our beneficiaries has imposed a heavy burden on the workers and has added greatly to the expense. Sixteen of our men have been in hospitals, some of whom, discharged as incurable, were removed in ambulances. For others who could not be admitted, because they were incurable, even though emergently sick, care outside a hospital had to be planned. Twelve men died during the year, many of whom were long bedridden.
>
> It is probably more difficult to obtain proper care for the helpless aged in a home with right standards than for any other class of the sick. Prices are prohibitive, and many nursing homes refuse to consider the patient who requires night and day care. Early in the year the problem became so acute that the home visitor, a trained nurse, prevailed upon a young woman with some hospital experience to use, for our old men, her home, established for well, paying guests. The first patient was brought to her from the hospital on a stretcher. Now we have seven patients in this house, where they are surrounded by brightness and warmth and where they receive kindly, intelligent care. This home, however, could not be maintained if the visitor did not stand back of it, ready to respond to any emergency and to help ease the burden should it become too great.
>
> Helpless age presents, on the whole, too great a problem for the nursing home or for family care. Homes have been disorganized and families exhausted in the effort to care for these bedridden ones. Yet not one hospital in Boston, even in the group caring for chronics, will admit a man helpless merely from old age or with palsy or an old hemiplegia. For all other age groups there is hospital accommodation, even though inadequate to meet the need, but for these there is no place. Although in the days of their youth and strength they may have done their part in the community, establishing homes and firesides of their own; yet brought to dependency by illness and loss of kindred, there awaits them only the almshouse, ever dreaded, isolated, and far from their friends and all their old associations.

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FIGURE 39.—HOME FOR AGED WOMEN, WORCESTER, MASS.

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FIGURE 40.—KNOXVILLE OLD LADIES' HOME, KNOXVILLE, ILL.

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One of the most beautiful homes studied, which was established in 1917 under the terms of a will, makes the following statement:

> The home is absolutely free. No admission fee is required. Any member who has not sufficient income to provide for his clothing and personal expenses will be furnished with sufficient funds therefor. The home provides for each member a single bedroom and lavatory, together with board and laundry service. He also has the use of the public rooms, consisting of lounge, library, smoking room, billiard room, and recreation rooms. The services of a nurse and visiting physician are furnished to members without charge.

Recreation.—An attempt to provide entertainment for the aged guests is made in 253 homes by either the home officials or by various outside groups, such as churches, clubs, etc., which have become interested in the home. The kinds of entertainment vary from the simplest sort of recreation afforded by the home grounds, porches, etc., to an elaborate program of entertainment. Radio programs form a very popular recreation; 33 homes specify these as one of the amusements of the residents. Music from other sources—by piano, victrola, graphophone, etc.—is a recreation feature mentioned in 18 reports; 2 homes give regular concerts and 1 musicales. In 46 homes special entertainments are given for the enjoyment of the old people. Automobile or carriage rides are furnished in 16 homes, outings in 2, and occasional trips in 1. Two homes maintain a car for the use of the inmates. The residents of one home are admitted free to the motion-picture theater of the town; those of another to the legitimate theaters of the city.

Games of various sorts, such as card games, billiards, pool, croquet, quoits, etc., form part of the recreation in 11 homes, while one gives card parties for the old people. The recreations furnished by one include receptions, concerts, lectures, garden parties, and even an annual ball, and those of another pool, billiards, and other games, a good library, and motion pictures. In one home the recreations include plays given at the home for the old people.

One large home, which also takes children, has a community building in which the social life of the residents centers. Here in the theater or the gymnasium are given motion pictures once a week, frequent concerts, plays by the children, entertainments by the children's band and orchestra, and basket ball and other games. The superintendent states that the activities in this building have "practically eliminated the desire or need of the residents, young or old, to visit the city for entertainment."

Another endowed institution has a library and smoking room, swimming pool, pool and billiard tables, bowling alleys, shuffleboard, and other games, such as chess, checkers, cards, etc., and a dance hall. Motion pictures are shown at the home, and during the season members have a yacht trip once a week on the bay on which the estate fronts.

Other recreations enumerated in one or more reports include parties of various sorts, reading and literature, motion pictures, church services, "vacations," picnics, "social affairs," "spreads," teas, etc. In some instances recreational affairs occur only occasionally, in others amusements are a regular feature.

Some of the printed reports contain interesting information as to what is done for the entertainment of the aged people in these homes. Thus, according to the 1927 report of a home in Chicago, in May,

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1926, $10 was donated for ice cream and cake, two persons sent flowers, and an entertainment was given; in July $50 was donated for ice cream and the Fine Arts Players presented a play; in September 10 gallons of ice cream was donated; in October a dancer and a group of musicians from a local theater gave a performance at the home; in November the Fine Arts Players again gave a play; in December an orchestra appearing at a local theater gave a program at the home, and the Camp Fire Girls gave an entertainment; and in January, 1927, there was a motion-picture show, flowers, and two concerts.

One home starts each month with a birthday party, celebrating all the birthdays that occur that month, "and these are particularly popular because the old ladies themselves provide most of the entertainment, recitations, and dancing, particularly the dancing."

Another home reports as follows:

> It is an established custom that two ladies in turn shall have interest for a month in the life here, calling upon the old ladies in their rooms to see that they are made comfortable and reasonably happy in their old age, lending a listening ear to their joys and sorrows.
>
> The outside world is thoughtful of this home too, as is evidenced by the various concerts, readings, and suppers for the week-day entertainments given by literary societies, school children, and church organizations, and by the services held in the home on Sunday afternoons conducted by ministers and laymen of the various denominations.

One home has a "pleasure fund" from which trips to various places are financed.

Religious services are a very common feature and a number of homes have a chapel in the home where such services are held.

One home which holds no religious services at the home, but which is open to the visits of ministers and church workers, gives every resident desirous of attending service street-car tickets for the purpose.

Money benefits.—In 78 homes the inmate not only receives board, lodging, laundry, etc., but he also gets monetary benefits. Three homes pay the residents a weekly allowance—one of $1 per week, and two an amount not specified. Monthly allowances are paid by 25 homes; 1 home each makes its residents a monthly allowance of 25 cents, 75 cents, $1.50, $2, $4, and $5; 2 homes of 50 cents per month (in 1, also $1 at Christmas); 3 homes make an allowance of $3, 5 of $1 per month, and 9 others an allowance whose amount was not specified. One home gives the old people $5 per year and one $6 per year. Thirteen homes give such amounts as are "necessary," 1 does so "upon request," and 4 occasionally do so. Spending or pocket money or small amounts for personal needs are given in nine cases (one of these also gives an extra amount at Christmas time). One home makes an allowance from the resident's pension or from the property which he turned over to the home. Five homes make occasional gifts of money to the residents (in one case only once a year), and one home has a special fund for needy residents. Ten other homes report that they pay monetary benefits to residents, but these reports give no details. In four homes residents are paid for any services performed.

As already stated, 78 homes pay over to the resident all or part of the income received from any property which he may have turned over to the home or a certain rate of interest upon the property. Eleven homes pay the resident all of the income from his property

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and two others one-half of such income. Two homes pay interest at the rate of 2 per cent, 1 at the rate of 2½ per cent, 3 at the rate of 3 per cent, 15 at the rate of 4 per cent (1 of these only on amounts over $750), 8 at the rate of 5 per cent, and 2 at the rate of 6 per cent. Thirty other homes also pay interest but fail to state at what rate; one home pays interest on all property over $100, another on bank accounts, another on cash, and another on $50 of the entrance fee.

Special Activities

A FEW HOMES, all but one of which are in Massachusetts, in addition to operating the home, also give outside assistance to needy persons who are partially self-supporting. One home makes a monthly allowance "to indigent women in their own homes, when worthy of such help." Another regards as "an important element of its work" its assistance to women "who though old and infirm, still retain enough energy and determination to want to stay in their own homes. Small sums ranging from $4 to $10 per month are now given to 44 women, and could be given to many more in pitiful need, if there were ampler funds."

A third maintains what it describes as a "field service" for this purpose. It reports as follows:

The field service of the Home for Aged Men is an intensely human service. More than 200 applications were received during the past year. They sought admission to the home, financial aid, help in solving difficult situations or help in securing care for the sick and helpless. The problems varied, but all showed the pathos and the difficulties of the aged man and the few community resources for helping him. So few are the resources that we have been constantly called upon for advice by those who did not know where else to turn. To a gratifying degree we were able to disclose a helpful solution, and many conferences resulted in the entire responsibility being assumed by family or relatives. Eighteen names were added to the list of outside beneficiaries and twelve vacancies in the home were filled.

Over $11,000 was raised by the secretary to supplement the grants given by the home. This was obtained from relatives, friends, churches, and private funds; all the natural sources of aid being called upon. For certain of our cases aid was sought and received from the overseers of the public welfare, whose system of outdoor relief for the aged marks a step forward in public aid.

Financial aid to the aged, without supervision, is not always wise. Many can not handle their funds, for which reason they get into all kinds of difficulties; and often relatives and friends will not aid the individual, feeling that the money will not be wisely spent; but they will contribute to a carefully thought out plan. Because of this the secretary has handled the funds for two-thirds of our beneficiaries, planned their budgets and disbursed the grants held for their benefit. This service involved many extra hours of time and thought, but there came out of it the knowledge that the money was spent for their needs; that they had shelter and warmth and food, care, and medical attention in illness, and a margin for happiness.

The amount expended in the care of the aged should be regulated by the need of the individual and not by a fixed sum. It often takes a long time to plan a budget; again, the needs of the beneficiaries may change because of illness, or because of improved health due to care given at a time of need. For these reasons grants have been increased or decreased from time to time, as changing conditions arose. By keeping a balance on hand for the beneficiary it has been possible to meet emergencies quickly.

A larger number of outside beneficiaries has been cared for during the past year than for several years. The total reached 70. With changing industrial conditions the problem of the aged will undoubtedly grow more acute. People no longer work for themselves as they used to do. Men of 45, without regular positions, are going into the industrial discard. Large plants will not take them on. This decreases the wage-earning years and the chance of saving for the future, and causes old age to be looked forward to with dread.

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The Home for Aged Men, a pioneer in outside care, may well be proud of the fact that its committee has ever been ready to respond to the needs of these beneficiaries, and to carry each one till the end.

Another New England association does not maintain a home but gives financial assistance to some 50 aged women in their own homes or arranges to board them in private homes.

In a Philadelphia home there is a toy shop given to the home by a private citizen of the city. In this shop some 50 of the old men who live in the home find interest and employment for their spare time, being paid 10 cents an hour for work done here. During 1927, these aged men made 4,300 toys, which the home sold for $8,098.

As mentioned elsewhere, a California home is planning the erection of a workshop where the able-bodied residents may occupy themselves.

A home in Milwaukee has an occupational therapy department for the old people who wish to keep busy. Articles made in this department are sold and the proceeds are returned to the residents who made them.

Another home which requires no services of its residents, but does believe that busy people are happiest, reports as follows:

All our aged are given opportunity to earn if they so desire. Moderate work is encouraged, although not insisted upon, for we find that those who work enjoy better health and are happier. The work consists in care of lawns, roads, poultry, help in storeroom, cafeteria, laundry, sewing, etc. Many plant gardens, the produce being bought by the home at market rates. Several have small strawberry patches and sell in town, making an appreciable income. One aged man builds toy sailing boats. So a large majority are busy—especially those in the housekeeping cottages.

Location, and Home Plant

THE PHYSICAL situation and location of the homes differ widely. Some have extensive grounds, a well-furnished and well-equipped building, and a favorable location; others are struggling along in cramped quarters which no longer are well suited to their purpose and with inadequate means. Mainly the condition of the home plant reflects the financial condition of the home association. Some, located in what was at the time of establishment a very desirable place, find themselves in a part of town no longer attractive.

One interesting home is that of the Mariners' Family Asylum, on Staten Island, N. Y. This is a home maintained for aged dependent relatives of men who have served in the merchant marine. The home was established in 1843. In 1854, at the instance of a group of women, the State of New York set aside for the home 6 acres of land belonging to the State Hospital for Sailors and donated $10,000 from the money accumulated through the seamen's head tax. Later, when the hospital was sold to the Federal Government for a marine hospital, the home and its site were exempted from the sale, and $68,000 of the net profits from the sale was given to the home. This sum has been increased from time to time through gifts and bequests, and the income from it now covers about 50 per cent of the maintenance charges. The home is housed in a plain, square building of rather forbidding aspect, "with its back door where its front door should be; because when the home was built, Tompkins Avenue was farmland and the entrance was by a pleasant winding road up from the shore." Despite its severe exterior, however, "it is cozy and

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homelike within," and a constant effort is made to overcome the handicaps of the building.

Another case in point is that of a home in New York City. The present building was erected in 1902 "on a piece of property that was in every way desirable," being located in a residential quarter of the better sort. During the 27 years the home has been in existence the character of the neighborhood has completely changed. The home now is a bleak-looking building with elevated trains hemming it in on two sides, and these "keep windows rattling and the air filled with dust." The building and land are valued at $203,763, and the home has been the beneficiary of two legacies of $100,000 and $200,000. These will be applied to the cost of erection of a new home in a better and quieter location. It is hoped also that endowments can be obtained for some of the rooms in the new building.

Other homes show a steady development for the better. One such home in Boston opened the year before the New York home just described, "starting with nothing," passed through successive stages from a small rented house on an obscure street to the present attractive building, which with land and furnishings is valued at $231,891.

As already stated, many of these homes are most attractive and homelike, and a conscious effort is made to keep them so. One such home occupies the former residence of the founder, who bequeathed her home and $55,000. The grounds occupy an entire city block and are beautified by flowers, trees, and shrubs. A large garden keeps the home supplied with fresh vegetables and small fruits, the surplus being canned for use during the winter.

Another home writes as follows:

> The old gentlemen, while they have to abide by the rules of the matron, are given practically every leeway so that they may spend the remaining years in peace and contentment, it being the wish of the founders that the gentlemen have all of the comforts but none of the annoyances. They are permitted to take long walks, visit in the city, attend their own church home, supplied with a small amount of spending money each month, in every way made to feel that they are old gentlemen having all of the comforts for their declining years.

One home, in California, is worthy of special mention for several rather unusual features. This institution is surrounded by a 15-acre lemon and orange grove and commands a view of the mountains, ocean, and bay of San Diego. This home was started with the idea of forming a colony of old people of both sexes. There is a central building with sleeping rooms, reception rooms, library, chapel, smoking rooms, and the general office. There are also 22 bungalows of from 2 to 4 rooms each, varying in design and price. The whole institution houses 110 persons. The minimum entrance fee is $1,500, entitling to a room in the main building. Those who are able to pay more receive better accommodations. A resident who pays a fee of $1,650 is assigned to a room in a cottage having two rooms with bathroom. A fee of $1,750 to $2,000 entitles to room and private bath, and one of $2,500 to $3,000 to a suite of sitting room, bedroom, and bath. These prices are, of course, out of the question for the average superannuated wage earner, but ideal for old people with some means.

The home states its position thus:

> It should be understood that the association wants to make it possible for the aged to receive every possible care and comfort at the minimum cost, but

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does not encourage those who have means to believe that they can enter on the same terms as those who have less.

It is the policy of the association to build a community of intelligent aged people who will take an active interest in making the home all the promoters plan to make it, to make terms that are consistent with their means and to the interests of the home, without taking all they have and robbing them of independence; rather it is the desire of the management that each member will take pride in the growth of the enterprise and volunteer to do all he or she can to make the home in every respect all it should be.

Another feature of the home is what is called the "insurance plan"—i. e., any person who makes a contribution to the home has that amount placed to his credit on the books, to be applied toward the payment of the entrance fee, if he should desire to enter the home after reaching the age of eligibility.

In addition to the present plant, the home plans the erection of a workshop for those who wish to keep up their practice in various industries, an assembly hall, and a home newspaper.

Another home with the cottage system is a rather remarkable home in Colorado. This home makes no financial requirements of any kind. It was established under the will of a very wealthy resident of the city where it is located, who left an estate of several millions, the real estate of which alone now brings in an income to the home of from $100,000 to $125,000 per year. This home has accommodations for 210 persons, including about 90 children.

The buildings devoted to the care of the aged include a central "service building" with kitchen, dining room, laundry, and servants' quarters; 10 housekeeping cottages for married couples; 15 five-room cottages for single persons, and an infirmary. There are also 11 bedrooms in the "community building," which are occupied by the aged residents. The cottages for the single each have four bedrooms, a living room, and bathroom. Residents in these take their meals in the central service building, unless unable to go to the dining room, in which case meals are taken to them.

As to the results of the cottage system, the superintendent reports as follows:

If doing the most good is to be gauged by the most happiness conferred, and I were asked which department evinced the greatest appreciation, I would unhesitatingly answer "The 10 cottages for married folks." Here we have provided for the aged husband and wife who may have lived together 40 or 50 years a haven of refuge. These old couples have been taken from inadequate shelter, scanty clothing, and insufficient food—no longer able to earn, save possibly an occasional odd job, and placed in a most comfortable brick cottage, steam heated, with ample provision of food and clothing, and all anxiety for the future removed. One of the many happy experiences I have and that assures me our work is altogether "worth while" is the way in which these old couples "perk up" in a few weeks after their arrival at the home.

The community building, used by all the residents young and old, was erected and equipped in 1925 at a cost of $157,000. It contains a theater with stage, motion-picture machine, dressing rooms, and seating capacity of 816 persons; a gymnasium; manual-training room; the superintendent's office; a sewing room; a small library room; and the 11 bedrooms, with a large living room, already mentioned.

Other buildings on the home grounds (which comprise 98 acres [6]) include the children's dormitories, steam plant, laundry, creamery,

[6] The institution also owns a farm the size of which was not reported.

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and carpenter shop. Many hundreds of trees have been planted on the grounds, mainly from the home's own nursery in Cheyenne Canyon. The total cost of buildings and equipment (including grading, planting, sidewalks, etc., but not initial cost of the land) is $1,000,000.

This home owns and operates its own trolley line running from the home to the terminus of one of the city street-car lines. This line transports the children at the home to school, and serves also for the hauling of the home's coal supply from the lignite mines north of the city.

Another interesting home is the Sailors' Snug Harbor on Staten Island, N. Y. This institution was founded by a resident of New York City. His will, drawn up June 1, 1801, by Alexander Hamilton, left his entire estate for the establishment of a home for "aged, decrepit, and worn-out sailors," to be known as the Sailors' Snug Harbor. The estate consisted mainly of a farm of about 20 acres on what is now, roughly, the area bounded by Fourth and Fifth Avenues and Sixth and Tenth Streets, New York City.

Litigation delayed the establishment of the home. In 1831, however, the present site on the banks of Kill Van Kull, a part of New York Harbor, was purchased. The first building was erected in 1831–32. During the year following 50 sailors were admitted, and since then more than 6,000 seamen have received care there. The home accommodates about 875 persons and there are usually about 850 in residence.

The home and grounds are described as follows:

> The grounds comprise about 150 acres, some 60 of which are laid out in lawns, flower beds, and fine shade trees. On this part of the grounds stand all the buildings, costing several millions of dollars. The remainder of the grounds comprises the farm and a thickly wooded piece of ground, to which the inmates have free access.
>
> The buildings, of which there are more than 30, are the chief features of the institution; the 8 main buildings used for dormitories and mess halls being connected with corridors of stone and brick as one building. The rooms are all bright and cheerful, well heated, and ventilated, lighted by electricity, furnished with every comfort, and kept scrupulously clean. The number of occupants to a room varies from one to five, most of the rooms having but two.
>
> The fullest liberty is allowed the inmates consistent with good order and a due regard for the peace and comfort of the community. It is the intention of the board of trustees that the institution shall be a home where our worn-out and disabled sailors may spend their declining years in peace, comfort, and self-respect, and it is the aim of its officials to faithfully carry out this intention. The institution is the heritage of the present and future generations of American sailors, and it is faithfully managed as such by the board of trustees.

Support of Home

A GOOD many of these private homes have been established by the will of a deceased person, leaving, often, a residence or a sum of money (or both) to be used as an endowment. As many of these homes were established a great many years ago when prices were much lower than at present and the purchasing power of the dollar greater, what was at that time a sufficient endowment has become inadequate to meet the growing needs of the home and additions to the endowments have had to be sought or funds secured from contributions, etc. True, there are a few instances (mainly, however, of homes in existence only a comparatively few years) in which the

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home reports that all expenses are met by the endowment established by the will of the founder.

A number of homes, whether or not originally endowed, have made a special effort to build up the endowment or permanent fund and now have considerable sums to their credit. One home which cares for 46 aged people reports a permanent fund of $59,736; another caring for 110 old people an endowment of $200,000; another caring for 33 aged women, a permanent fund of $300,000; another with 70 residents, a permanent fund of some $345,000; another caring for 45 old men, one of $437,090, and still another caring for 150 aged of both sexes, one of $585,294.

Even in those homes which charge entrance fees, these are insufficient to make the home self-supporting and recourse has to be had to other means to raise the additional sums needed. Some homes are members of the community chest in their city. Others make a general appeal for funds periodically or when needed. In some cases local churches, women's clubs, young people's associations of various kinds, or other organizations have become interested in the home and contribute in various ways. Donations of foodstuffs, supplies, furnishings, etc., from individuals and organizations often form a considerable item of the home's income. Tag days, bazaars, card parties, etc., are other means relied upon to increase the funds.

One home for dependents of seamen in the merchant marine receives aid from the various steamship lines, from collections at Sunday services and concerts given during the voyage, from marine associations, etc.

Several homes report having a farm in connection with the home on which are raised the vegetables and small fruits consumed in the home. One home has a farm of 45 acres, another of 49 acres, a third of 78 acres, and a fourth of 120 acres. Four others mention farms but do not state their acreage. In one case the home association owns a 164-acre farm the proceeds of which meet the entire cost of the home.

Cost of Operation

THERE is a wide range of per capita costs among this group of homes. One home had an average expenditure of only $118.30 per person, while many homes spent $1,000 or more per resident, the highest expenditure being $2,290 per person. The average per capita cost of operation of the private benevolent homes was $454.77. The range of per capita cost and the average, by States, are shown in the table following:

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TABLE 60.—PER CAPITA COST OF OPERATION OF PRIVATE HOMES FOR AGED, BY STATES

State	Per capita cost			State	Per capita cost		
	Low	High	Average		Low	High	Average
Alabama [1]	$155.68	$155.68	$155.68	New Hampshire	$320.00	$872.47	$557.28
California	183.33	929.10	383.36	New Jersey	211.54	625.00	394.03
Colorado [1]	442.09	442.09	442.09	New York	264.71	2,290.00	510.65
Connecticut	480.00	733.33	561.37	North Carolina [1]	140.00	140.00	140.00
District of Columbia	375.00	988.80	566.81	Ohio	187.00	700.00	402.44
Florida	315.38	374.57	333.20	Oregon [1]	432.00	432.00	432.00
Georgia	173.43	260.87	214.90	Pennsylvania	232.56	1,126.54	431.85
Illinois	300.00	656.34	488.10	Rhode Island	435.48	681.82	541.45
Indiana	291.00	666.67	424.75	South Carolina [1]	195.47	195.47	195.47
Iowa	241.22	1,759.29	444.30	Tennessee	233.33	344.26	293.66
Kansas	250.00	425.78	336.76	Texas	118.30	811.78	414.43
Kentucky	166.67	772.73	500.00	Utah [1]	363.64	363.64	363.64
Louisiana	170.26	350.00	256.59	Vermont	517.88	555.56	546.94
Maine	314.29	1,928.20	632.59	Virginia	187.50	811.78	579.49
Maryland	330.86	428.57	350.18	Washington	457.14	1,050.00	489.19
Massachusetts	200.00	1,514.57	632.12	West Virginia	349.89	722.72	535.31
Michigan	250.00	1,078.00	410.30	Wisconsin	250.00	756.00	463.28
Minnesota	350.00	400.00	375.00				
Missouri	250.00	646.60	398.01	All homes	118.30	2,290.00	454.77
Nebraska	263.60	450.00	370.11				

[1] 1 home.

Detailed figures showing the expenditure during one year for each item were furnished by 35 homes. These data are shown in the table below:

TABLE 61.—ITEMIZED COST OF OPERATION OF PRIVATE HOMES FOR AGED FOR 1 YEAR

Item	Home for Friendless, New Haven, Conn.	Old People's Home, Chicago, Ill.	Aged Women's and Aged Men's Homes, Baltimore, Md.	Mount Pleasant Home, Boston, Mass.	Cambridge Homes for Aged People, Cambridge, Mass.
Salaries and wages	$8,053.32	$24,790.69	$13,710.47	$10,307.66	$9,322.99
Groceries and meat	5,300.33	23,400.62	13,082.48	7,068.36	8,528.53
Clothing			69.05		
Laundry		83.70			
Telephone and telegraph		183.43		98.43	104.03
Heat, light, and power	[1] 2,711.91	11,386.62	4,964.59	2,668.30	3,485.84
Water and ice			60.90	388.88	177.90
Drugs and medical supplies			714.87		
Medical and hospital care	1,008.12	4,915.10		2,536.65	
Printing and office supplies		938.00	206.60	619.08	102.02
Repairs to equipment and structures	2,354.34	5,325.39	6,042.17	48.77	1,704.21
Replacements	1,763.25	5,270.02	2,199.64	256.10	112.06
Transportation					
Recreation			574.87		
Insurance	(2)	273.64		460.54	69.60
Taxes					
Miscellaneous	[3] 347.40	[3] 2,783.82	[3] 1,743.05	1,875.53	[3] 1,278.10
Total	21,538.67	79,351.03	43,368.69	26,328.30	24,885.28
Allowances or interest to inmates			703.98		
Cost per inmate (excluding allowances)	538.47	529.01	305.41	572.35	460.84

[1] Includes insurance. [2] Included with heat, light, and power. [3] Includes cost of burial.

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TABLE 61.—ITEMIZED COST OF OPERATION OF PRIVATE HOMES FOR AGED FOR 1 YEAR—Continued

Item	Malden Home for Aged Persons, Malden, Mass.	Home for Aged Men, Boston, Mass.	Home for Aged Women, Worcester, Mass.	Home for Aged People, Winchester, Mass.	Home for Aged of Grafton County, Woodsville, N. H.
Salaries and wages	$5,727.55	$13,491.36	$12,907.80	$5,321.37	$864.00
Groceries and meats	3,701.92	7,580.62	6,039.53	1,476.17	933.29
Clothing		499.25			3.50
Laundry					71.68
Telephone and telegraph	61.39	251.61		93.50	34.42
Heat, light, and power	1,332.67	3,903.86	2,835.60	1,072.93	1,356.13
Water and ice	38.28		145.62		
Drugs and medical supplies				58.02	
Medical and hospital care		[3] 2,407.24			39.96
Printing and office supplies	188.67	552.69		78.95	41.58
Repairs to equipment and structures	763.33	1,320.16	1,616.55	274.06	306.15
Replacements			1,201.63	380.79	66.80
Transportation					
Recreation					
Insurance		479.68	441.66	23.40	25.00
Taxes	339.38				
Miscellaneous	[3] 637.23	1,671.27	2,307.24	[3] 100.00	170.80
Total	12,790.42	32,157.74	27,495.63	8,879.19	3,913.31
Allowances or interest to inmates			2,281.05	328.64	
Cost per inmate (excluding allowances)	491.94	714.62	723.57	493.29	559.04

Item	Old Ladies' Home, Auburn, N. Y.	Bethany Home, Ossining, N. Y.	Seabury Memorial Home, Mount Vernon, N. Y.	Vassar Brothers' Home for Aged Men, Poughkeepsie, N. Y.	Old Ladies' Home, Poughkeepsie, N. Y.
Salaries and wages	$9,318.84	$3,596.05	$8,006.00	$4,832.23	$8,929.37
Groceries and meats	4,196.01	1,220.24	7,778.69	4,124.41	7,909.93
Clothing				66.10	
Laundry				22.35	
Telephone and telegraph		133.02		66.23	
Heat, light, and power	4,161.69	986.57		398.28	3,690.65
Water and ice		55.60		240.43	
Drugs and medical supplies			253.60		187.84
Medical and hospital care	200.00	688.50		170.00	
Printing and office supplies	63.00	137.93	281.53	45.10	
Repairs to equipment and structures	2,790.23	377.95	1,317.99	375.75	1,710.29
Replacements	301.00	279.68	3,241.88	246.72	460.33
Transportation					
Recreation					
Insurance	178.09		760.55		
Taxes		59.25			
Miscellaneous	326.71	388.20	[3] 782.20	[3] 368.91	[3] 572.22
Total	21,535.57	7,922.99	22,430.44	10,956.51	23,460.63
Allowances or interest to inmates					
Cost per inmate (excluding allowances)	512.75	1,131.85	448.61	521.74	510.01

[3] Includes cost of burial.

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TABLE 61.—ITEMIZED COST OF OPERATION OF PRIVATE HOMES FOR AGED FOR 1 YEAR—Continued

Item	Samaritan Home for Aged, New York City	Isabella Home, New York City	Syracuse Home for Aged, Syracuse, N. Y.	Home A,[a] New York	Association for Relief of Respectable Aged and Indigent Females, New York City
Salaries and wages	$8,515.31	$19,142.85	$12,230.25	$2,788.10	$27,102.95
Groceries and meats	5,645.85	16,440.08	8,386.43	2,586.38	20,261.91
Clothing					132.26
Laundry		1,272.04			
Telephone and telegraph			162.00		158.42
Heat, light, and power	1,269.03	7,096.17	[4] 3,812.15	965.15	2,328.58
Water and ice			(2)		
Drugs and medical supplies		1,594.22	220.43	25.60	414.50
Medical and hospital care	390.44		331.25		54.00
Printing and office supplies	284.61	1,255.65	134.62	120.01	180.46
Repairs to equipment and structures	1,025.98		650.18	473.95	3,890.33
Replacements	477.97	656.08	643.85	45.98	4,437.22
Transportation					
Recreation			20.80		[5] 212.00
Insurance		701.69	757.39	253.73	
Taxes			1,518.42		
Miscellaneous	[3] 1,067.35	[3] 2,191.39	[3] 496.23	[3] 546.72	[3] 3,333.11
Total	18,676.54	50,350.17	29,364.00	7,805.62	62,505.74
Allowances or interest to inmates	177.75				
Cost per inmate (excluding allowances)	583.64	359.64	515.16	269.16	520.88

Item	Old Ladies' Home, Schenectady, N. Y.	Home for Aged Men, Brooklyn, N. Y.	Mariners' Family Asylum, Stapleton, Staten Island	Greenpoint Home for Aged, Brooklyn, N. Y.	Morrow Memorial Home for Aged, Sparta, Wis.
Salaries and wages	$6,156.58	$19,938.02	$4,389.59	$2,470.00	$3,096.10
Groceries and meats	5,150.76	16,812.55	4,110.72	1,270.56	1,899.80
Clothing	191.31				
Laundry					
Telephone and telegraph	88.72			85.25	
Heat, light, and power	3,222.86	7,318.71	3,208.45	557.98	645.56
Water and ice				27.35	
Drugs and medical supplies	227.46			26.35	
Medical and hospital care	150.50	1,252.50			
Printing and office supplies				184.60	
Repairs to equipment and structures	1,355.23	4,693.50	1,393.43	449.08	324.23
Replacements	770.12	2,202.56		363.89	
Transportation					
Recreation					
Insurance		1,675.40			155.84
Taxes					
Miscellaneous	572.04	3,367.30		229.30	631.84
Total	17,885.58	57,260.54	13,102.19	5,664.36	6,753.37
Allowances or interest to inmates					
Cost per inmate (excluding allowances)	496.82	525.33	485.27	404.60	321.59

[a] Designation adopted, at request of home, to avoid identification.
[2] Included with heat, light, and power.
[3] Includes cost of burial.
[4] Includes water.
[5] Christmas expenses.

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TABLE 61.—ITEMIZED COST OF OPERATION OF PRIVATE HOMES FOR AGED FOR 1 YEAR—Continued

Item	Home for Aged Women, Newark, N. J.	Home for Aged Women, Jersey City, N. J.	Old Ladies' Home, Paterson, N. J.	Nazarene Home for Aged, Philadelphia, Pa.	Old Man's Home, Philadelphia, Pa.
Salaries and wages	$8,362.34	$5,627.14	$4,911.30	$3,627.00	$3,424.00
Groceries and meats	8,565.11	8,027.26	2,912.19	2,272.34	24,298.25
Clothing			14.85		1,951.14
Laundry					89.26
Telephone and telegraph	14.89	109.57		74.60	117.53
Heat, light, and power	6,497.57	2,361.48	1,280.46	218.61	6,503.25
Water and ice					748.39
Drugs and medical supplies	226.83	204.22	193.65	107.51	467.16
Medical and hospital care					503.00
Printing and office supplies	230.69			42.20	471.59
Repairs to equipment and structures	485.36	2,176.43	177.67	520.35	11,798.63
Replacements	2,293.03	878.68	258.32	456.77	2,371.81
Transportation	19.00			42.25	
Recreation					469.95
Insurance		102.67	740.00	61.52	177.16
Taxes	596.51				34.49
Miscellaneous	[3] 1,084.50	[3] 539.16	961.80		[3] 1,813.54
Total	28,375.83	20,026.61	11,430.24	7,423.15	55,239.15
Allowances or interest to inmates	300.00		372.57		1,707.69
Cost per inmate (excluding allowances)	363.79	500.67	228.60	247.44	323.04

Item	Hayes Mechanics' Home, Philadelphia, Pa.	Indigent Widows' and Single Women's Home, Philadelphia, Pa.	Home for Aged Men and Couples, Providence, R. I.	Theresa and Elizabeth Home, Racine, Wis.	Protestant Home for Aged, Milwaukee, Wis.
Salaries and wages	$10,683.36	$16,148.07	$17,940.50	$2,753.27	$18,278.58
Groceries and meats	12,676.73	18,126.42	13,845.36	1,829.68	14,772.47
Clothing	240.17	129.01	2,396.49		
Laundry		191.25			37.20
Telephone and telegraph	139.94	177.23			173.87
Heat, light, and power	2,348.34	5,037.67	4,794.55	[6] 1,084.99	6,610.46
Water and ice		31.47			342.13
Drugs and medical supplies	187.96				699.71
Medical and hospital care	208.00	859.84			
Printing and office supplies	154.40	221.18		87.63	291.10
Repairs to equipment and structures	1,380.64	4,639.10	1,118.31	268.62	2,488.43
Replacements	682.65	1,513.71	1,719.99	169.37	2,482.62
Transportation					
Recreation	774.78	60.24			
Insurance	869.26	535.78		120.00	1,755.36
Taxes		104.88		133.27	127.25
Miscellaneous	[3] 2,326.81	1,365.30	[3] 7,154.40	237.70	1,439.82
Total	32,673.04	49,141.15	48,969.60	6,684.53	49,499.00
Allowances or interest to inmates		1,251.03	404.98	383.37	
Cost per inmate (excluding allowances)	466.76	434.88	532.28	445.64	358.69

[3] Includes cost of burial. [6] Includes water and telephone.

The increase in per capita cost of operating even a large home is shown by the following figures supplied by a home which cares for 150 old people:

April 30—	Per capita cost	April 30—Continued	Per capita cost
1918	$357.30	1923	$399.17
1919	406.02	1924	534.50
1920	436.84	1925	521.90
1921	469.46	1926	555.75
1922	458.96	1927	565.62

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Chapter XII.—Retirement Systems for Public Employees[1]

Federal Employees' Retirement System

THE Federal employees' retirement system was established by an act passed in 1920. This was amended several times, and was reenacted with some important changes in 1926. (44 U. S. Stat. L., 904.) Its administration is intrusted to the Commissioner of Pensions under the direction of the Secretary of the Interior. The Civil Service Commission is required to keep a record of essential information concerning individual service, and to furnish the Commissioner of Pensions such information from this as he may require. A board of three actuaries is to make an annual report upon the working of the act, and is to prepare a valuation of the fund at least every five years. The Secretary of the Interior is to submit annually estimates of the appropriations necessary to finance the retirement fund and to continue the act in full force and efficiency, and the Comptroller General is to establish and maintain an account showing the annual liability of the Government under this act, and to keep such other accounts as may be deemed necessary.

Scope of the System

THE system covers all employees in the classified civil service, all employees of the Panama Canal on the Isthmus of Panama who are citizens of the United States, all regular annual employees of the municipal government of the District of Columbia appointed by the commissioners or other competent authority, certain specified employees in the District of Columbia and in cities and establishments in which appointments are made under specified conditions, postmasters of the first, second, and third classes who have been promoted, appointed, or transferred from the classified civil service, and any employees or groups of employees in the civil service to whom the provisions of the act have been or may be extended by executive order. Certain specified groups of employees, several of which have retirement systems already established, are excluded from the provisions of the act.

Source of Funds

UNDER the 1926 act, the employees contribute regularly 3.5 per cent of their compensation, the amount having been raised to this from the 2.5 per cent established in the original act. For the year ending June 30, 1927, these contributions amounted to $24,355,882. The wording of the act does not definitely commit the Government to any precise expenditure, but implies that it will make up the difference between the contributions of the employees and what is needed to maintain the system, and also that it will meet the accrued liability for service rendered before the system was adopted. Up to

[1] For a detailed report on public retirement systems see Bureau of Labor Statistics Bul. No. 477.

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1928 the Government had made no contribution of any kind, beyond administering the system, but in the budget for 1928–29 it appropriated $19,950,000 for the fund to cover both its current and a part of its accrued liability. The Government actuaries stated that at the present level of the Federal pay roll ($798,000,000) the amount required to meet the current liability would equal 0.48 per cent of the pay roll, while a second contribution of 1.97 per cent of the pay roll would hold the accrued liability at its present figure ($393,000,000). The above appropriation, amounting to 2.5 per cent of the pay roll, met these two obligations and gave a surplus of approximately $400,000 to apply to the liquidation of the accrued liability.

Conditions for Retirement

At least fifteen years of service and the attainment of a specified age are the qualifications for normal or superannuation retirement. For employees in general the required age is 70, for letter carriers, post office clerks, sea post clerks, laborers, and mechanics it is 65, while for railway postal clerks, employees whose occupations involve special hazard, great physical effort or exposure to extremes of temperature, and for those who have been in service in the Tropics for 15 years or longer, it is 62. Retirement is compulsory upon reaching the specified age, but extensions for two-year periods may be granted on occasion. After August 20, 1930, however, no employee may be continued in the civil service more than four years beyond the age of retirement.

Disability retirement is permitted after 15 years' service if an employee becomes totally incapacitated for useful and efficient service from some cause not due to his own fault or misconduct. The fact of disability must be established by medical examination, and until the employee reaches the regular retirement age, he must submit to annual reexaminations so long as the disability continues.

Employees aged 45 or over who, after at least 15 years of service, are involuntarily separated from the service from some cause other than their own fault or delinquency, are entitled to certain benefits, which may take the form of an allowance.

Allowances

The superannuation and the disability allowances are calculated in the same way, by multiplying the average annual basic salary, not to exceed $1,500, for the last 10 years before retirement by the number of years of service, not to exceed 30, and dividing the product by 45. No minimum is fixed, but there is a maximum of $1,000 a year; since, however, the act provides that all allowances are to be paid in multiples of 12, the maximum in practice is $999.96.

The separation benefits vary with the age at separation. If the retirant is 55 years of age or older, he is given his choice of three options: (a) The return of the total amount of his contributions with compound interest; (b) an immediate life annuity beginning at the date of separation from the service, having a value equal to the present worth of the annuity which he would have received had he remained in the service until the regular age for retirement; or (c) a deferred annuity, beginning at the age at which he would have become eligible for retirement, of the amount to which he would have been entitled at that age. If the retirant is between 45 and 55 years of age, he is

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entitled to a deferred annuity, but upon reaching age 55 he may elect to receive the immediate life annuity based on its present worth at the time.

Refunds

UPON separation from the service before becoming eligible for an allowance, or upon being transferred within the service from an occupation covered by the retirement system to one not so covered, an employee is entitled to a refund of all his contributions, with interest at 4 per cent, compounded annually. If, thereafter, he reenters an occupation covered by the system, this refund must be returned, if he wishes to receive the benefits of the system. If an employee dies before reaching pensionable status, the refund will be made to his legal representatives. If, after having retired on allowance, he dies before he has drawn an amount equal to his total contributions with compound interest, the difference between this total and the amount he has drawn will be paid to his legal representatives.

Provision for Dependents

THE system makes no provision of any kind for dependents.

Statistics of System

BELOW are given the latest available statistics of the system—i. e., for the fiscal year ending June 30, 1928—taken from the report of the Commissioner of Pensions:

The receipts and disbursements during the year were as follows:

Balance in fund July 1, 1927	$68, 336, 760. 95
Amount deducted from salaries and credited to fund	26, 454, 611. 68
Interest, profits, and miscellaneous items	3, 048, 244. 55
Total in fund	97, 839, 617. 18
Disbursements on account of annuities	10, 990, 454. 10
Disbursements on account of refunds (including $348,445.44 interest)	3, 771, 162. 65
Total disbursements	14, 761, 616. 75
Balance in the fund June 30, 1928	83, 078, 000. 43

Table 62 shows the occupations and contributions of annuitants:

TABLE 62.—NUMBER, SEX, AND CONTRIBUTIONS OF ANNUITANTS ON ROLL, JUNE 30, 1928, BY OCCUPATIONS

Occupation	Total number	Male		Female		Aggregate contributions
		Retired for age	Retired for disability	Retired for age	Retired for disability	
Mechanics	3, 362	2, 684	466	169	43	$456, 349
City letter carriers	2, 698	2, 008	690			464, 644
Rural letter carriers	2, 452	2, 117	328	1	6	392, 272
Post-office clerks	1, 355	896	283	116	60	229, 899
Railway mail clerks	1, 191	1, 060	131			190, 140
Departmental and other clerks	3, 311	1, 905	663	421	322	513, 982
Classified laborers	899	600	118	104	68	102, 835
Unclassified laborers	115	82	31	1	1	36, 995
Total	15, 383	11, 361	2, 710	812	500	2, 387, 116
Average contributions						155. 18

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The number of annuitants in specified annuity classes on June 30, 1928, is shown below:

Amount of annuity per year:	Number of annuitants
Less than $100	9
Between $100 and $200	116
Between $200 and $300	428
Between $300 and $400	854
Between $400 and $500	1, 723
Between $500 and $600	1, 590
Between $600 and $700	1, 655
Between $700 and $800	1, 761
Between $800 and $900	2, 277
Between $900 and $999.96	1, 668
The maximum annuity of $999.96	3, 302
Total	15, 383

At the close of the fiscal year 21.5 per cent of the annuitants were receiving $999.96 per year, the maximum allowable under the act. The others were receiving amounts grading downward to one annuity of only $34.44 per year. The average annuity in 1927–28 was $733.92 as compared with $721.39 for the preceding year.

The following statement shows the number of civil-service annuitants at the end of each year since 1920–21 and the amounts paid in annuities during the year:

	Annuitants at end of year	Annuities paid during year
1920–21	6, 471	$2, 590, 568. 52
1921–22	7, 576	4, 188, 258. 89
1922–23	9, 334	4, 964, 001. 92
1923–24	10, 548	5, 692, 443. 59
1924–25	11, 689	6, 235, 830. 16
1925–26	12, 524	6, 766, 601. 17
1926–27	14, 119	9, 598, 285. 73
1927–28	15, 383	10, 990, 454. 10

Retirement of State and Municipal Employees

IN THE summer of 1927 the Bureau of Labor Statistics undertook an inquiry into retirement systems for public-service employees in the United States, supplemented by a brief survey of retirement systems for Government employees in Hawaii, in Canada, and in European countries. The data concerning foreign systems were secured through the courtesy of the State Department from the governments concerned. For the United States a field survey was carried on during the summer and early fall of 1927, information being obtained through personal interviews with the administrative officers, through consultation of official records, and from published reports.

Considerations of time and expense forbade an exhaustive study of the systems of the United States. Taking the country as a whole, there are literally hundreds of these. Police and firemen's pension plans are found in almost every city; retirement schemes for teachers, while not quite so general, are still very common, and numerous other groups of public employees have their own pension plans. Naturally, there is much sameness in these systems; any attempt to make a complete survey would involve endless duplication of detail with no compensating advantage. A study of state-

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wide systems and of municipal systems in cities having a population of 400,000 and over would, it was thought, include practically all types of pension plans, and would also give some idea of the relative advantage of the different kinds of systems.

At the time the study was undertaken, six States had retirement plans applying to all employees not included in some recognized pension system. Twenty-one States and the District of Columbia had plans which included—or might include—all teachers in the public employ. Eighteen cities, according to the estimate of the Census Bureau, had in 1927 a population of 400,000 and over. The survey therefore included plans maintained by 46 agencies, covering employees ranging from laborers to high administrative, executive, and professional officers, and this, it was felt, was a sufficiently wide inquiry to cover all significant variations of the plans now in use.

A study of these plans from an actuarial standpoint would be a formidable task in respect to both time and cost, so a more modest program was adopted. For each system data were obtained as to the kind of employees covered, the differences made between different classes, the source of funds and the division of cost between employers and employees, the conditions under which retirement on pension or allowance is permitted, what provision, if any, is made for dependents of deceased employees, the practice in regard to pensions for disability, the average age and years of service of those retiring, the income and expenditures of the system for the latest year reported upon, and such other matters as might throw light upon the advantages or disadvantages of a given plan. In practice, it was not possible to secure all these data for all systems. In fact, in very few cases were records so kept that reliable information could be gained on all the points desired, so attention was concentrated upon the most important items.

Basic classification of retirement plans.—There are two particulars in which retirement plans differ fundamentally—the source of the funds by which they are maintained, and the method by which provision is made for meeting the liabilities incurred. As to the first, plans may be contributory or noncontributory; as to the second, they may be managed upon either the cash disbursement or the actuarial reserve plan.

Under the joint contributory system, each employee contributes regularly, usually by means of a deduction from his salary or wages, a fixed amount or a specified percentage of his compensation, while the employing agency either makes fixed regular contributions or undertakes to appropriate sufficient funds, as needed, to keep the system in operation; under the noncontributory system, the whole cost is borne by one side, usually the employer. Noncontributory plans are unusual, and do not seem to be gaining in favor. Among the approximately 70 systems described in the following pages there are only 7 in which the employees do not contribute to the funds of the system, and only 2 in which the employing agency makes no contribution. The Maine and Connecticut State employees' systems, the Rhode Island State teachers' system, the Detroit system for municipal employees, and the Detroit, New York, and San Francisco systems for firemen are noncontributory systems so far as employees are concerned, while the Michigan and Montana State retirement systems for teachers are the only ones in which the

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employing agencies do not contribute toward the maintenance of the plans.

Cash disbursement and actuarial reserve systems.—Under the cash disbursement system, benefits are paid from whatever funds are in hand, without much reference to the future. During the early years of a system's operation, the employees' contributions are often more than sufficient to meet all needs, but gradually the growing pension roll demands heavier and heavier annual payments, the contributions of the employees are progressively inadequate to the situation, and the employing agency is called upon for rapidly increasing annual contributions.

Under the actuarial reserve system a fund is established, and the employer, like the employee, pays into this regular contributions. The rate of contribution is so calculated for both sides that the fund receives annually an amount which, put at compound interest, will be sufficient to pay each employee, when his time for retirement comes, the share of the retirement allowance due for one year's services, and also to pay one year's share of such other benefits as the system may provide. The employing agency usually assumes responsibility for benefits due for services given before the plan was adopted, and makes regular contributions to liquidate this accrued liability. Ordinarily such plans provide for an actuarial review of the situation at stated intervals, with a stipulation that if the review shows a need for it, the rate of contribution may be revised.

The actuarial reserve plan is a comparatively recent development, and is still far from general. There is a good deal of opposition to it in many places for which it is rather difficult to find a definite reason. Probably part of the objection is due to the fact that such systems require careful and systematic operation, while the cash disbursement systems may be installed and operated for some time with little consideration of any kind. Naturally, those so installed and operated are likely to come to grief. If, however, the employing agency has under-taken to make appropriations needed, it may be a long while before the increasing demands create active dissatisfaction and lead to a recasting of the system, and meanwhile the plan may be held up as an example of the success of a cash disbursement system, free from the red tape and tiresome formality of an actuarial reserve system.

In some cases the objection is due to a belief that the actuarial reserve systems are less favorable to the employees than the other form. In one city the charge was definitely brought that under these systems the employee contributes too much and receives too little. The argument ran that contributions are based on the life expectation at the age fixed for retirement, and that this life expectation is calculated from the mortality tables of insurance companies, which, in turn, are based upon the experience of the companies. But insurance companies deal only with selected cases; applicants are subjected to a rigid physical examination, and rejected if they fall below a prescribed standard. Naturally, among such a selected group the life expectancy at any given age would be greater than in a miscellaneous group, such as the retirants of a teachers' or municipal employees' system, so that contributions based upon insurance experience are unduly high; that is, the average retirant dies before he has received the actuarial equivalent of the contributions to his credit. As yet,

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the actuarial systems are rather too new for this objection to have been either disproved or verified; it seems, however, as if the provision for reviewing the system at stated intervals with the possibility of revising the rates of contribution, if desirable, should meet the difficulty, provided it exists.

Inclusiveness of systems.—Another point of difference is in the inclusiveness of retirement systems. Originally such plans were formed only for a particular group, whose risks were the same, and for whom uniform provisions could easily be adapted. As the desirability of having retirement systems became apparent, the number of such groups increased, until there might be nine or ten systems among the employees of one municipality, or as many different teachers' systems as there were cities in a State. Unfortunately, even this duplication of systems did not provide for all employees, and in the same city some groups might be enjoying a prosperous retirement plan, others might have no such protection at all, and still others be covered by an expensive and ill-managed system. In an effort to meet this situation, the inclusive plans were formed, designed to cover all the employees of a State, or a city, thus avoiding duplication of effort and unnecessary expense, and insuring to all employees the protection of a strong, well-planned and thoroughly solvent system. When such an inclusive system is introduced, usually groups already covered by a retirement system are given their choice of coming in, or remaining under their own plan, and there is a good deal of diversity in the attitude of the groups toward such an offer. Generally, the police and firemen cling to their own systems; in Baltimore the firemen, and in Boston both police and firemen have been brought into the general system, but elsewhere they have remained outside. The teachers vary from place to place, but on the whole seem to prefer their separate organizations. The Chicago teachers present an interesting argument in favor of this. The municipal employees, they point out, are largely men, and the municipal system has been planned with a view to their needs, but the teachers are largely women. Men's dependents are usually younger than themselves, while women's dependents are apt to belong to a generation older than themselves. The provision for dependents, therefore, which is attractive to men is wholly uninteresting to women; of what use is a "child's annuity" to an unmarried woman, supporting an aged aunt or an invalid parent? If the teachers should go into the general system, they would be helping to support a plan which is not adapted to their peculiar needs, as their own system is; therefore, they prefer to remain under their own.

On the whole, however, where a well-planned State or municipal system has been inaugurated, there seems an increasing tendency for it to become all inclusive. Sometimes an outside group comes in as a whole, bringing with it the funds of its own system, as well as its liabilities; sometimes it is arranged that those in the service at a given time shall remain under their own system, the benefits it provides being guaranteed to them, but all newcomers shall enter the general system. Thus, in most cities in which a municipal system has been installed, there are a number of dying systems; they will remain more or less in force until those who were in the service when the municipal system came into being have passed out, while their successors are covered by the general plan.

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Benefits.—A retirement allowance or pension, usually based on age and length of service, but sometimes on only one of these factors, is of course common to all the systems. There is a good deal of diversity as to these qualifications. Among the police and firemen, where full physical strength and agility may be required for good service, there are obvious reasons for setting an early age for optional retirement, but the situation is different where clerical and administrative groups are concerned. Practically all the systems made retirement compulsory by 70, though some of them provided for extensions in the case of unusually well-qualified employees. An age for optional retirement was common, ranging in the different systems from 50 or under to 65. Among 41 systems, not including police and firemen's plans, 14 had only a service requirement, with no reference to age; in 3 the age for optional retirement was set at from 50 to 58, in 16 at 60, in 5 at 62, and in 3 at 65; in several of these an earlier age was set for women. Few of these systems kept any record of age at retirement, but in general the officials believed that employees tended to hold on to their jobs as long as possible, and that unless physical incapacity intervened they remained in the service considerably beyond the age for optional retirement.

The service qualification also presents considerable variation. In some of the actuarial reserve systems there was neither age nor service requirement; the amount of the allowance to be drawn by the employee depended partly upon his length of service and partly upon his age at retirement, and he might use his own discretion about withdrawing, unless he should become incapacitated for service, when retirement would become compulsory. Where a service requirement was imposed, it varied from 10 to 40 years, 25 years being the commonest period and 30 the next in order.

Other benefits are allowances for disability directly due to the performance of duty, allowances for ordinary disability, refund of contributions in case of separation from the service before reaching pensionable status, provision for dependents in case of the death of an active member or pensioner, and, in a few cases, a separation allowance for those who, after a certain length of service, are dismissed for some cause not involving their own fault or delinquency. Not many systems have all these benefits, the particular ones included depending largely upon the kind of employees covered. In police and fire departments, for instance, death or serious injury resulting from the performance of duty is a constant possibility, and disability allowances and provision for dependents are of almost as much importance to a man as the normal allowance. These benefits, therefore, are found in nearly all the police and fire systems, and sometimes they are worked out very elaborately. In some cases the employee's contribution is calculated to cover his own risk of ordinary disability and part of the allowance to his widow, if he dies from natural causes, while the employing agency provides the whole of the special allowance for duty disability and for the widows and children of those dying as a result of injuries received in the service.

Among teachers and clerical employees, on the other hand, the service involves little or no risk of this character, and the systems are less likely to include such benefits. It is unusual for teachers' systems, for instance, to make provisions for dependents, and when they do it is apt to be confined to a choice given the retirant upon with-

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drawal between taking the full allowance to which he is entitled, with the understanding that at his death the whole matter is closed, or of taking a reduced allowance which, in case of his death, is to be continued to some beneficiary he has named.

On the whole, the tendency among the newer systems is to include more benefits than are found in the early systems, and especially to make some provision for dependents. The return of contributions, commonly with interest and sometimes with compound interest, is frequent among the newer systems. The omission of this provision is sometimes defended on the ground that the worker in making his contributions is really paying for insurance. If he should be injured or die during his service, he would receive an allowance or his dependents would receive some compensation. He has this protection so long as he remains in the service, and if he retires before the time when he would receive a retirement allowance, he has no claim for anything further. The separation allowance is not common, but seems to have grown in favor recently. It is intended to prevent hardship in cases where a faithful and competent employee finds, after he has served for years, that a reorganization of the service has abolished his position, or that a reduction of the force has become necessary and that he is laid off in consequence, or that some other cause for which he has no responsibility has left him without a position.

Systems for State Employees

APART from teachers' retirement systems and plans for pensioning limited groups, such as judges or war veterans employed in the public service, six States (Maine, Massachusetts, Connecticut, New York, New Jersey, and Pennsylvania) have legislation providing for the retirement on allowance of State employees. Such legislation is of decidedly recent date. Massachusetts led the way in 1911, with an act covering all persons employed "in the direct service of the Commonwealth or in the service of the metropolitan district commission, whose sole or principal employment is in such service." In 1919 Connecticut passed an act authorizing retirement pensions for persons in the State service who met certain requirements as to age and length of service, and Maine recast her laws so as to extend to all State employees legislation which up to that time had applied only to those in the prison service and to public employees who were veterans of the Civil War. New York in 1920, New Jersey in 1921, and Pennsylvania in 1923 enacted laws establishing state-wide retirement systems, since which time there has been a lull in such legislation.

Administration

A comparison of the six systems shows that in the matter of employee representation they are evenly divided. In Maine and Connecticut the management of the plan is intrusted to a State body, and in New York to a State official, the employees having no representation whatever. The Massachusetts, New Jersey, and Pennsylvania systems are administered by boards on which the employees have either one or two representatives, chosen by themselves from their own number.

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Conditions for Retirement

Age.—In this respect there have been many changes in the various systems since they were established, but taking them as of the present date, two make no requirements as to age, and four set 60 as the proper age for optional retirement, sometimes coupling with it a service requirement. Maine has only a service requirement, and in general this is true of Connecticut, though here a modification is made in favor of those who reach 70 without the service qualification. New York and New Jersey permit retirement at 60 without regard to service, and Massachusetts and Pennsylvania permit it at the same age with a service requirement.

Maine, Connecticut, and Pennsylvania set no age at which retirement is compulsory, but Massachusetts and New Jersey require it at 70. New York at first did the same, but there was so much complaint against this feature that the law was amended to set the compulsory age at 80, with progressive modifications which will bring it down to 70 by 1936.

Service requirements.—Maine requires 25 consecutive years of service and Connecticut 30, or 20 if the employee has reached 70 with fewer than 30 years of service. Massachusetts requires 15 years of service for retirement at 60, but permits it at any age after 35 years of service. Pennsylvania requires a minimum of 25 years and New York and New Jersey make no service requirement.

Disability retirements.—Maine and Connecticut make no special provision for disability. The other States permit retirement on allowance for disability after a certain length of service, Massachusetts and New York fixing the term at 15 years, New Jersey at 10, and Pennsylvania at 5. Massachusetts, New York, and New Jersey make a further provision for accident disability, i. e., disability arising from injury received in the direct performance of duty. For such disability, retirement on allowance is permitted without any requirements as to either age or length of service.

All four States require that the fact of disability shall be established by medical examination and certification and provide that the retirant must submit to reexamination whenever ordered.

Source of Funds

In Maine and Connecticut the State provides the necessary funds, appropriations being made at the regular sessions of the legislatures, according to estimates furnished. In the other States the funds are secured through contributions from the employees, contributions by the public authorities, interest on investments and money in bank, occasional profits on investments and the like, the contributions from the employees and the State being the main sources.

Contributions from employees.—In all four States the employee's contribution is made in the form of a percentage of his salary or wage, which is deducted before his salary is paid him. In Massachusetts, for all who entered the service after June 30, 1918, the contribution is 5 per cent of the salary up to $1,560 a year, all salary over that amount being exempt from contribution. In New York and New Jersey the percentage is determined by the employee's sex, age at entrance, and kind of work, and in Pennsylvania the employee is given a choice between two rates, based on age at en-

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trance, the amount of the retirement allowance being determined by the rate chosen.

Contributions from State.—In Maine and Connecticut appropriations are made as needed for the payment of pensions. In the other systems the State's contribution is usually divided into several parts, determined by different calculations. One part is needed to provide for the payment of pensions for service currently rendered, another to defray the cost of special benefits, such as the accident disability allowance, and another to pay the allowances for service rendered before the system went into effect. In addition the State, in all these systems, pays the full cost of administration of the plan. In theory the different amounts, except the expense of administration, are calculated either as a percentage of the active pay roll or as a flat sum which, if continued through a specified period, will extinguish the claim, and the total amount thus found is appropriated regularly. In practice, there is occasionally some irregularity about the appropriations; the State accepts its full responsibility, but sometimes prefers to postpone its payments or part of them.

In addition to these two sources of income, interest upon the accumulated contributions of employees and the State is an important factor in building up the reserves. In 1926 the New Jersey fund received a gross amount of $61,680 from this source and the New York fund, $330,290.

Retirement Allowances

Under the Maine law the governor and council have entire discretion as to the amount which may be granted as an allowance, except that it may not be more than one-half the average annual salary received for the last five years of service. In Connecticut the amount is ordinarily one-half of the average annual salary for the last five years of service, but if the retirant has served 40 years it is three-fourths of this average salary.

In the other States the allowance is composed of two parts, an annuity bought by the retirant's accumulated contributions and a pension from the State, which, in the case of service retirement, is equal to the annuity. For those in the service before the system was established, the State provides both pension and annuity to cover the years of prior service, so that the total allowance is the same as if they had been paying contributions from the time they entered the public employ. In Massachusetts the minimum allowance is $300 a year, and the maximum is one-half of the average annual salary for the last five years of service. If the employee has served so long that his accumulated contributions would purchase an annuity amounting to more than one-fourth of this final compensation, the State returns the excess to him in a lump sum at the time of retirement. The other States do not set a maximum, but the employee's contributions have been calculated to produce, for those who enter the service at a reasonably early age and remain until they reach the retirement age, a sum which will purchase an annuity approximating one-fourth of the final compensation, so that the total allowance will be around one-half of this compensation.

The allowances for disability and duty disability retirement are usually fixed as a proportion of a normal retirement allowance, the employee's contributions being used to purchase an annuity and the

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State altering its pension as may be necessary to make the allowance reach the figure set. In the case of duty disability, the State will, if necessary, make up the whole allowance, and in any case its contribution is more liberal than in the case of ordinary disability or service retirement.

Refund of Contributions

As Maine and Connecticut do not require contributions from their employees, the question of refunds does not arise. The other States all return the contributions, with compound interest, upon the death, dismissal, or withdrawal of the employee. Pennsylvania permits a retiring employee, if he prefers, to receive the actuarial equivalent of his accumulated contributions in either an annuity or a deferred annuity.

Provision for Dependents

Maine and Connecticut make no provision for dependents. The other States permit options at the time of retirement by which the retirant may, if he chooses, receive a smaller allowance for himself with some provision for dependents after his death, the nature of the options differing considerably in the various States.

If death occurs from ordinary causes while a member is still in the service, Massachusetts, New Jersey, and Pennsylvania make no provision for the dependents, except as the refund of the accumulated contributions may be looked upon as a provision; but New York, if the decedent has served for at least one year, makes an additional lump-sum payment to his dependents, based upon length of service, but not to exceed one-half of his last year's salary.

If death results from some accident or exposure incurred in the direct performance of duty, Massachusetts, New York, and New Jersey all provide a pension of one-half of the member's final compensation to his widow during widowhood, or to children under a certain age.

Principal Provisions of State Systems

Comparing these plans it is seen that while they differ in various details there is a considerable resemblance in their outlines.

The Maine and Connecticut systems differ essentially from the others in that they are noncontributory, and a number of differences in detail follow from this fundamental divergence. The others are alike in their main features, varying only in the manner in which these are worked out. All six are intended to apply to all regular and permanent State employees not covered by some other recognized pension plan, a provision which in all these States rules out teachers. In New York special provision is made for bringing in employees of cities, towns, and counties, and Massachusetts includes employees paid partly by the State and partly by counties. Table 63 brings together the main features of all six plans:

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TABLE 63.—COMPARISON OF STATE EMPLOYEE RETIREMENT SYSTEMS

Item	Maine	Connecticut	Massachusetts	New York	New Jersey	Pennsylvania
Authorization.	Laws of 1919, ch. 38; 1923, ch. 199; 1925, ch. 118.	Public Acts, 1919, ch. 210; 1921, ch. 74; 1923, ch. 119; 1923, ch. 217.	Acts of 1911, ch. 532; various amendments, now consolidated with original act in ch. 32, General Laws.	Laws of 1920, ch. 741; Laws of 1922, ch. 591; amendments each year since 1920, including 1927.	Public Laws, 1921, ch. 109; amended 1923, 1924.	Acts of 1923, No. 331 (P. L. 858); amended, Acts of 1927, No. 55.
By whom administered.	Governor and council.	State board of finance and control.	Board of 3: State treasurer, an employee member elected by his fellows, and a third elected by these 2.	State comptroller	Board of 5: State treasurer, ex officio; 2 appointed by governor; 2 employee members elected by their fellows.	Board of 5: State secretary and treasurer, ex officio; 1 member appointed by governor; and 2 employees elected by their fellows.
Cost of administration borne by.	State	State	State	State	State	State.
Persons covered.	All employees of State institutions or departments.	All regular State employees.	Permanent and regular employees not covered by some other recognized pension system. Judges and some others excepted.	All State employees except teachers. Employees of cities, towns, and counties admitted.	All in classified civil service, unless covered by some other recognized pension system.	All State employees except judges and those covered by school employees' pension system.
Conditions for retirement.	25 consecutive years' service with good record.	30 years' service, or 20 if employee has reached age of 70; larger pension if 40 years' service.	Age 60 years, with 15 years' continuous service, or after 35 years' service, regardless of age. Compulsory retirement at 70. Ordinary disability retirement: 15 years' service. Disability incurred in performance of duty: No age or service requirements.	Service retirement: Optional at 60, compulsory, with exceptions up to 1936, at 70. Ordinary disability retirement: 15 years' service; medical certification. Duty disability: Injury received in service regardless of length of service; medical certification. Discontinued service retirement.	Service retirement: Optional at 60, compulsory at 70, except by special exemption. Ordinary disability: 10 consecutive years' service; medical certification. Duty disability incurred in service: No requirements beyond medical certification.	Service retirement: Optional at 60, after 25 years' service. No age for compulsory retirement. Disability retirement: 5 years' service; medical certification.
Contributions to fund.	System noncontributory. State appropriates amounts needed.	System noncontributory. State appropriates biennially amount needed.	From employees: 5 per cent of salary, up to $1,560. For those employed prior to June, 1918, choice of either 3 or 5 per cent. From State: Monthly contributions to meet cost of pensions for prior and subsequent service, and amounts needed for liability and accident death benefits. State makes up any deficiency.	From employees: Percentage of salary determined by sex, age at entrance, and kind of work. From State: (1) Normal contribution; (2) deficiency contribution; (3) cost of administration. (1) and (2) are percentages of active pay roll, determined annually.	From employees: Percentage of salary determined by sex, age at entrance, and kind of work. From State: (1) Normal contribution, equal to sum of members' contributions; (2) contribution to cover prior service; (3) contribution for death benefits and cost of administration.	From employees: Percentage of salary based on age at entrance, choice between two rates. From State: (1) Amount equal to sum of members' contribution; (2) contribution to cover prior service; (3) cost of administration.

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TABLE 63.—COMPARISON OF STATE EMPLOYEE RETIREMENT SYSTEMS—Continued

Item	Maine	Connecticut	Massachusetts	New York	New Jersey	Pennsylvania
Retirement allowances.	At discretion of governor and council, but not to exceed one-half average salary for last 5 years of service.	One-half average annual salary for last 5 years; if employee has served 40 years, three-fourths.	Service allowance: Annuity purchased by member's contributions, plus pension of same amount from State; minimum, $300 a year; maximum, one-half of final compensation. Ordinary disability: Same as for service retirement. Accident disability: One-half of salary at time of injury.	Service retirement: For each year of service one seventieth of final compensation. Ordinary disability: Nine-tenths of one-seventieth of final compensation, multiplied by years of service. Duty disability: Annuity bought by employee's contributions plus pension from State of three-fourths of final compensation. Discontinued service: Allowance as for service retirement, plus extra pension if employee is 50 or over.	Service retirement: For each year of service one-seventieth of final compensation. Ordinary disability: Annuity bought by member's contributions, plus pension from State not over one-fifth of final compensation. Duty disability due to service: Annuity bought by member's contributions, plus pension from State of two-thirds of final compensation.	Service retirement: For each year of service one-eightieth or one-fiftieth of final compensation, according to rate of contribution chosen. Disability retirement: Annuity and pension to equal for each year of service one-ninetieth of final salary; minimum, 30 per cent of final salary; maximum, eight-ninths of allowance receivable had member served till age of 60.
Refunds	----------	----------	In case of withdrawal, dismissal, or death, an employee's contributions are returned with interest.	On withdrawal, dismissal, or death, contributions are returned with interest at 4 per cent, compounded annually.	On withdrawal, dismissal, or death, contributions are returned with interest at 4 per cent, compounded annually.	On withdrawal or dismissal member may receive accumulated contributions with compound interest at 4 per cent or their actuarial equivalent in annuity or deferred annuity. In case of death, refund is made to estate.
Provision for dependents.	None	None	For dependents of member killed in service, pension of one-half of salary employee received at time of accident. For others, options at time of retirement.	Options at time of retirement. Ordinary death benefit; accident death benefit.	Options at time of retirement. For death incurred in line of duty, pension to widow or minor children.	Options at time of retirement; no other provision.

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Statistics of Systems

The table below shows the coverage, pensioners and amounts disbursed in pensions in 1926 by the funds in the five States for which the bureau has data on these points:

TABLE 64.—COVERAGE, NUMBER OF ANNUITANTS, AMOUNTS DISBURSED, AND AVERAGE PENSION OF STATE EMPLOYEES, BY STATES, 1926

State	Number covered by system	Number of pensioners on roll	Amount disbursed in pensions	Average annual pension
Connecticut	(1)	41	$52,411	$1,123
		[2] 11	12,420	1,130
Maine	(1)	14	8,000	539
Massachusetts	8,693	(3)	167,478	(1)
		[4] 352	143,827	414
New Jersey	2,883	75	35,184	469
New York	19,996	965	549,664	569
Total	31,572	1,458	968,984	[5] 550

[1] Not reported.
[2] Under special acts.
[3] Number of pensioners under noncontributory system not reported.
[4] Contributory system; includes 3 widows.
[5] Computed by dividing amount disbursed by number of pensioners.

Systems for Municipal Employees

AS A GENERALIZATION it is probably safe to say that there is not a city in the United States which does not have a retirement system for at least some of its employees. Retirement systems for firemen and the police are practically universal, retirement systems for teachers are common, and in many cities it will be found that there are several other schemes, each covering a special group of employees. Within recent years, however, various cities have concluded that it is fairer and more effective to provide for the retirement of all city employees, and have established retirement systems of varying degrees of inclusiveness. Among the cities having a population of 400,000 or over there are nine with inclusive systems. These, with the date at which the comprehensive system went into effect, are as follows: Baltimore, 1926; Boston, 1923; Chicago, 1922; Detroit, 1923; Minneapolis, 1922; New York City, 1920; Philadelphia, 1915; Pittsburgh, 1915; San Francisco, 1922.

Ordinarily these systems are organized under State laws applying to all cities of a given class, in addition to which there may or may not be a city ordinance authorizing the establishment of a system under the terms of the law.

Scope of Systems

A common method when introducing a municipal retirement system is to make it apply to all employees not covered by some existing pension scheme. The police and firemen almost universally have schemes of their own, which they often prefer to maintain, so that it is rather unusual to find them included in a general scheme. Teachers also frequently have their own established plans. In some cities it is optional with such employees to come into the general system or to remain under their own, so that there is considerable variation in the inclusiveness of the municipal systems. The Boston plan includes

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both police and firemen, and the Baltimore plan covers firemen, but elsewhere these two groups are outside of the general system. In Boston, Baltimore, and San Francisco the teachers have elected to come under the city plan, but in the other cities they either have their own retirement scheme or are included in a State system. The tendency is to make the municipal system as inclusive as possible, with the idea of substituting one efficient and well-managed plan for a number of small schemes covering limited groups and offering widely varying benefits to the different classes of city employees.

Ordinarily employees in the service at the time a system is adopted are given their choice of entering or remaining outside, but for those entering the service thereafter membership is compulsory.

Employee Representation in Management

Six of the plans are administered by boards on which the employees are represented, the other members usually being city officials who hold the position ex officio. In the Boston plan one of the three board members is chosen by the other two from among the employees covered by the system. In Baltimore, Minneapolis, and Pittsburgh, two, and in Chicago, three of the five board members are employees elected by their fellows. In San Francisco, where the board consists of seven members, three are elected by the employees from their own number.

In the other three cities the employees have no direct representation, the system being administered in Detroit by the city comptroller and the civil-service commission, in New York City by the board of estimate and apportionment, and in Philadelphia by a board of five, of whom three are city officials and two are elected by the city councils from their membership.

Character of Plans and Source of Funds

Of the nine cities, Detroit, Philadelphia, and Pittsburgh have cash disbursement and the others actuarial reserve schemes. Detroit stands alone in having a noncontributory system. In the other eight cities, the employees are required to make specified contributions, which are deducted from their salaries or wages. In Pittsburgh the contribution is 2.5 per cent of the salary, with a maximum of $72 a year, in Philadelphia 4 per cent with a yearly maximum of $48, and in Boston 4 per cent without any maximum. Elsewhere the contribution is calculated on a savings-bank basis to insure a certain annuity after specified conditions as to age and length of service have been fulfilled, and therefore varies with the age at entrance and, in some cases, with sex and kind of work done, the clerical group, for instance, having a lower rate of contribution than employees in more hazardous occupations. Minneapolis exempts from contribution all employees, mostly laborers, who do not earn as much as $750 a year, classing these as noncontributing members, and making special provisions for their retirement allowances, period of service, and the like. Chicago has rather a complicated contribution plan. Any amount over $3,000 a year is exempt, but on salary up to that amount the employee contributes 3.25 per cent for his own annuity, 1 per cent for his widow's annuity (female employees do not make this con-

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tribution), and one-tenth of 1 per cent for expenses of administration. In addition he contributes annually one-half of 1 per cent of two months' salary to provide his share of the allowance for ordinary disability.

The cities having cash disbursement systems appropriate such amounts as are required to maintain pension payments. As Detroit bears the whole cost of the allowances, appropriations have been made annually since the plan was started. Philadelphia did not consider any appropriation until 1924, when it devoted $50,000 to the purpose, and Pittsburgh made its first appropriation in 1925, to cover a deficit in the 1924 operations. The cities having actuarial reserve systems make annual appropriations to cover their share of the liability for current service, and also to meet the accrued liability for service before the plan went into effect. In general, the city bears the cost of extra benefits, such as special allowances for disability incurred in the performance of duty, and special provision for the widows and children of employees killed in the service.

In the actuarial reserve systems, interest on the accumulating contributions of the employees and the city forms an important part of the revenue. In the New York City system, for instance, the interest on the fund for the year 1926 was $1,136,080, while from the establishment of the fund up to the end of 1926 it was $3,354,600. In Minneapolis, which has comparatively a small system covering 1,739 members as against the 31,000 to 32,000 of New York, interest for 1926 amounted to $26,745, or very nearly one-fifth as much as the city's contribution.

Conditions for Retirement

Most of the systems recognize at least three kinds of retirement on allowance: For service or superannuation, for ordinary disability, and for duty disability. For service retirement the two factors of age and length of service are frequently linked together. One purpose of a retirement system is to relieve the employing agency of employees too old to give the best service, so there is a tendency in the newer systems to fix an age at which retirement is compulsory.

Superannuation.—The following statement shows the conditions for service or superannuation retirement in the systems considered:

Conditions for superannuation or service retirement

Baltimore: Optional at 60 years of age, compulsory at 70; no service requirement.

Boston: Optional at 60 years of age, compulsory at 70; no service requirement.

Chicago: No age requirement; at least 10 years' service required. The allowance may not be drawn, however, until the retirant has reached age 55.

Detroit: No age requirement; 25 years' service required, unless employee reaches 70 first, when 15 suffice.

Minneapolis: Optional for women at 60, and for men at 62; compulsory for women at 70, and for men at 72; no service requirement.

New York City: Optional for clerks at 60; mechanics, 59; laborers, 58. Compulsory for all at 70, with possible extensions for 2-year periods; no service requirement.

Philadelphia: Optional at 60; no compulsory age; 20 years' service required.

Pittsburgh: Optional at 60; no compulsory age; 20 years' service required. Retirement may be permitted with less, in which case contributions must be continued to close of 20-year period.

San Francisco: Optional at 62 (at 60, after 30 years' service) and compulsory at 70; 10 years' service required.

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It will be noticed that of the three cash disbursement systems one ignores age altogether, and the other two, while setting a fairly early optional age, do not make retirement compulsory at any time. All three, however, have a definite service requirement—20 years in two cases and 25 in one. Of the actuarial reserve systems, on the other hand, four make no service requirement, and the other two call for only 10 years' service. In an actuarial reserve system, of course, it is of no importance from a financial standpoint, how early an employee retires. Each year the contributions he makes and the contributions the city makes on his behalf are credited to his account, the interest they draw is also credited to the same account, and it is of no possible importance, financially, to anyone but himself whether he withdraws early and takes the small allowance his account would then purchase, or remains late and secures a larger allowance. But from the standpoint of the work to be done, it is important both that employees should not be leaving in the prime of life after they have served their full apprenticeship, and that they should not remain after they have become less efficient through age, so five of these six cities set an age below which employees may not retire on allowance and another beyond which they may not remain in the service at all. In general, 60 seems to be the accepted age for voluntary and 70 for compulsory retirement.

Disability retirement.—Ordinarily two kinds of disability retirement on allowance are permitted—retirement for ordinary disability which arises in the normal course of life and is not due to the sufferer's fault or wrong living, and retirement for duty or accident disability, arising from some condition or accident to which the employee was exposed in the actual performance of his duty. Medical examination and certification are required before retirement is permitted for either of these causes, and in many cases periodic reexaminations are required as long as the disability allowance is drawn.

The Detroit system makes no provision for disability retirement of any kind, and the Philadelphia and San Francisco systems provide simply for disability retirement, making no distinction between the two kinds. The other six cities permit retirement on allowance for duty disability without regard to age or length of service, the only essential being that the disability results from the direct performance of duty.

For ordinary disability retirement all the cities except Chicago have a service requirement, ranging from 5 years in Baltimore to 20 in Philadelphia. New York, Minneapolis, Pittsburgh, and San Francisco require 10 years of service. Chicago safeguards its lack of a service requirement by providing that for ordinary disability the allowance will be paid only for a period not longer than one-fourth the length of service, and not, in any case, exceeding five years.

Retirement Allowances

Superannuation.—In the cash disbursement systems the allowance for service or superannuation retirement is very simply calculated. In Detroit it is one-half the annual salary received at the time of

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retirement, with a maximum of $900 a year, and in Philadelphia and Pittsburgh, one-half the average annual salary received during the last five years of service, with a maximum of $1,200 a year. Under the actuarial reserve systems the allowance consists of two parts—an annuity purchased by the retirant's accumulated contributions, and another, called a pension, purchased by the city's accumulated contributions to his credit. The contributions have been so calculated that for each year of service the allowance will be a specified fraction—the service fraction—of the average annual compensation received during either the last 5 or the last 10 years' service. The service fraction may vary with the class to which the worker belongs. In the New York system, for instance, the service fraction for clerical workers is one-seventieth; for mechanics, one sixty-eighth; and for laborers, one sixty-sixth of the average final compensation. As a result the retirants from these groups receive an allowance of approximately one-half their average final compensation after terms of service of 35, 34, and 33 years, respectively. Under all the actuarial reserve systems the city pays the whole allowance for years of service rendered before the system was adopted.

The custom varies as to setting minimum and maximum limits. Minneapolis sets a maximum of $500 a year for noncontributing members—i. e., those who have earned less than $750 a year and have consequently been freed from the obligation to contribute to the retirement fund—but has no limits on allowances for contributing members. Baltimore and New York City have no limits, but Boston and San Francisco both provide that allowances may not be less than $480 a year—in San Francisco this provision is confined to those already in the service when the system was adopted, who are forced to retire on account of reaching the age of 70—and Chicago has a minimum of $600 for those in service before the present system was adopted. Boston provides that no retirant with credit for prior service may draw an allowance of more than one-half his average annual salary for the last five years, and Chicago sets a maximum of $1,800, beyond which no allowance may go. With these exceptions the amount of the allowance is determined by the amount of the accumulated contributions to the retirant's credit, including the double contribution made by the city for his years of prior service, and by his age at retirement, the latter factor determining the amount of the annuity which the contributions will purchase.

Disability.—There is the same difference between the two kinds of systems concerning disability allowances as in regard to the allowances for service retirement, the cash disbursement systems paying a fixed amount, usually half of the last salary received, while under the actuarial reserve systems the allowance is made up of annuity and pension in varying proportions, the pension being enlarged to meet the needs of the situation. Table 65 shows the allowance for ordinary and for duty disability retirement under each of the city plans:

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TABLE 65.—DISABILITY RETIREMENT ALLOWANCES IN NINE MUNICIPAL EMPLOYEES' RETIREMENT SYSTEMS

City	Ordinary disability [1]	Duty disability [1]
Baltimore	Annuity, plus pension sufficient to bring allowance up to nine-tenths of what superannuation allowance would be; minimum, one-fourth of average final compensation.	Annuity, plus pension of two-thirds of retirant's average final compensation.
Boston	Annuity, plus pension of nine-tenths of what it would have been had retirant remained in service at same salary up to age 60.	Annuity, plus pension sufficient to bring allowance up to three-fourths of salary during last year of service.
Chicago	One-half salary received at time of retirement, to be paid for period not longer than one-fourth retirant's length of service, but in no case for over 5 years.	Three-fourths of salary at time disability was incurred, with $10 per month for each child under 18, total not to exceed 90 per cent of full salary.
Detroit	No allowance	No allowance.
Minneapolis	Annuity, plus pension to bring allowance up to what contributions to retirant's credit would purchase if kept at compound interest until earliest date at which service retirement would be permissible.	Annuity, plus pension to bring allowance up to what it would be if employee's and city's contributions were continued up to earliest date at which service retirement would be permissible.
New York City	Annuity, plus pension to bring allowance up to nine-tenths of service allowance at same date, with minimum, if retirant entered service under 40, of one-fourth of average final compensation.	Annuity, plus pension of three-fourths of average final compensation.
Philadelphia	One-half of average final compensation, with maximum of $1,200 a year.	One-half of average final compensation, with maximum of $1,200 a year.
Pittsburgh	do	Do.
San Francisco	1.25 per cent of average final compensation multiplied by number of years of service.	1.25 per cent of average final compensation multiplied by number of years of service.

[1] "Average final compensation" means the average salary in Baltimore and San Francisco for the last 10, and in New York, Philadelphia, and Pittsburgh, the last 5 years of service.

Refunds

All of the systems considered make some provision for returning the employee's contributions in case he dies or leaves the service before retiring on allowance. Philadelphia and Pittsburgh return the contributions, without interest, to the employee or to his estate. The other cities return them with interest, usually 4 per cent, compounded annually. In the systems in which the employee is required to make specific contributions for expenses of administration or other nonannuity purposes, it is usually provided that only contributions intended to apply to the purchase of an annuity are to be returned.

Provision for Dependents

With the exception of Chicago, all the cities having actuarial reserve systems so arrange that on retirement an employee may either receive his straight allowance or may take one of several options under which he will receive a smaller allowance, but on his death it will be continued to a beneficiary he has named or some other benefit of similar actuarial value will be paid. If an employee on retirement does not choose to take one of these options, the city does not assume any responsibility for his dependents in case of his death. Chicago does

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not offer options, since under its system allowances are provided for the widows and in some cases for the minor children of employees. The cash disbursement systems do not make any provision for the dependents of a retired employee.

Upon the death of an employee before retirement, all the cities return to his heirs his contributions, usually with interest. If the death was due to normal causes New York City and San Francisco pay to the dependents a lump-sum benefit equal to the decedent's salary for the last six months of his life, while Baltimore pays 50 per cent of his average final compensation. If death was due to accident or injury incurred in the performance of duty, Boston, Baltimore, and New York City pay to the widow, the children under 18, or to dependent parents a pension of one-half the decedent's annual salary or one-half of his average final compensation, according to the city, while San Francisco pays, in addition to the ordinary death benefit, whatever amount is due to the heirs under the State compensation law. Chicago, under the same circumstances, increases the pension paid by the city to the widow so as to bring her total allowance up to 60 per cent of the employee's salary at the time of death. Minneapolis pays a death benefit of $150 to the heirs of a noncontributing member who dies before retirement, while Detroit, Philadelphia, and Pittsburgh make no provision for dependents.

Principal Provisions of Plans

The essential features of the various plans are shown in the table following:

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TABLE 66.—COMPARISON OF MUNICIPAL PUBLIC SERVICE RETIREMENT SYSTEMS

Name of system and authorization	Employees' contribution	City's contribution	Conditions for retirement	Retirement allowances	Other benefits
Employees' retirement system of the City of Baltimore (Acts of 1924, ch. 411; city ordinance No. 553 of 1925).	Percentage of salary (based on sex, age at entrance, and kind of work) calculated to purchase annuity of one one-hundred-and-fortieth of average final compensation for each year of service.	Annual contributions to cover its share of benefits earned by current service and to meet accrued liability; cost of administration and extra benefits.	Superannuation: Optional at age 60; and compulsory at 70. No service requirement. Ordinary disability: 5 years' service. Duty disability: No age or service requirement. Medical certification for all disability retirements.	Superannuation: Annuity and pension to equal, for each year of service, one-seventieth of average final compensation; full allowance for prior service. Ordinary disability: Nine-tenths of retirement allowance; minimum, 25 per cent of average final compensation. Duty disability: Annuity plus pension of two-thirds of average final compensation.	Ordinary death benefit; accidental-death benefit; options.
Boston retirement system (Mass. Acts of 1922, ch. 521; 1923, ch. 381; 1925, ch. 18; and 1926, ch. 390).	4 per cent of salary or wages.	An annual amount sufficient to meet its liability for current service, and to defray part of accrued liability; cost of administration.	Superannuation: Optional at age 60 and compulsory at 70; no service requirement. Ordinary disability: After 15 years' service. Duty disability: No age or service requirement. Medical certification in all cases of disability.	Superannuation: Annuity plus pension; minimum, after 15 years' service, $480; maximum, one-half average annual salary of last 5 years. Ordinary disability: Annuity, plus pension equal to 90 per cent of pension payable if retirant had served till 60. Duty disability: Annuity, plus pension equal to three-fourths of compensation during year preceding injury.	Accidental-death benefit; options.
Municipal employees' annuity and benefit fund of Chicago (Ill. Laws of 1921, p. 205).	Percentage of salary up to $3,000 (all over that amount being exempt) toward own annuity, widow's annuity, ordinary disability allowance and cost of administration.	Percentage of employee's salary to cover city's share of ordinary benefits, and also entire cost of duty disability allowance, and other extra benefits.	Superannuation: No age requirement, but at least 10 years' service. Ordinary and duty disability: No age or service requirement. Medical certification.	Superannuation: Annuity plus pension, amount depending on length of service, salary, and age at retirement; maximum, $1,800. Ordinary disability: 50 per cent of final salary, paid for not more than 5 years. Duty disability: 75 per cent of final salary, for life; also allowance for minor children up to 15 per cent of salary.	Provision for dependents; special provision if employee killed in performance of duty.
Retired employees' pension fund of Detroit (City Charter, Tit. IX, Ch. V).	No contribution	Amount needed to carry the system.	Superannuation: Twenty-five years' service, or 15 if employee has reached age 70. No disability retirement.	Superannuation: One-half annual salary at time of retirement; maximum, $900.	None.
Municipal pension and retirement board annuity and benefit fund of Minneapolis (Sess. Laws 1919, ch. 522).	From 3 to 8 per cent of salaries, according to age at entrance; employees receiving less than	Contribution to cover its share of benefits earned by current service and to meet accrued liability; cost of administra-	Superannuation: Optional at age 60 for women and 62 for men, compulsory at 70 for women, 72 for men. Noncontributing members must serve till 70 and meet cer-	Superannuation: Annuity bought by retirant's contributions plus pension bought by city's contributions on his behalf. Supplemental pension for those in service before plan was adopted. For noncontributing member, pension not	For contributing members, options; for noncontributors, death benefit.

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	$750 a year do not contribute.	tion and entire cost of pensions for non-contributing members.	tain service requirements; no service requirement for others. Ordinary disability: 10 years' service. Duty disability: No age or service requirement. Medical certification and periodic examination.	to exceed $500 a year. Ordinary disability: Allowance purchasable if present accumulated contributions were kept at compound interest till retirant reached retiring age. Duty disability: Allowance purchasable if both parties continued their contributions till employee reached retiring age.	
New York City employees' retirement system (Laws of 1920, ch. 427; Greater New York Charter, Ch. XXVI).	Percentage of salary (based on sex, age at entrance, and character of work) calculated to produce sum which will purchase at retirement an annuity of one-fourth of final average compensation; ranges from 3.84 to 8.3 per cent of salary.	Cost of pensions for current service, accrued liability, cost of extra benefits, and expense of administration.	Superannuation: Optional at age 60 for clerical group, 59 for mechanics, and 58 for laborers; compulsory for all at 70, with possible extensions. No service requirement. Ordinary disability: 10 years' service. Duty disability: No age or service requirement. Medical certification in both cases.	Superannuation: Annuity plus pension, to equal for each year of service a fraction of average final compensation—for clerks, one-seventieth; for mechanics, one sixty-eighth; and for laborers, one sixty-sixth. Ordinary disability: Nine-tenths of superannuation allowance; minimum, one-fourth of average final compensation. Duty disability: Annuity plus pension of three-fourths of average final compensation.	Ordinary death benefit; duty death benefit; compassionate allowance; options.
Municipal pension fund of city and county of Philadelphia (P. L. 566 of 1915; amended, P. L. 689 of 1917).	4 per cent of salary or wages; maximum, $48 a year.	Appropriation of whatever is deemed necessary for maintenance of system.	Superannuation: Optional at age 60, after 20 years' service. No compulsory age. Total disability: 15 years' service. Medical certification.	Superannuation and disability: One-half of average annual pay for last 5 years; maximum, $1,200.	None.
Pension fund of the city of Pittsburgh (P. L. 596; Laws of 1925, No. 404).	2.5 per cent of salary or wages up to $2,400 a year.	Annual amount needed to maintain system.	Superannuation: Optional at age 60, after 20 years' service. No compulsory age. Ordinary disability: 10 years' service. Duty disability: No age or service requirement. Medical certification and periodic examinations in both cases.	Superannuation and ordinary and duty disability: One-half average final compensation; maximum, $1,200.	None.
City employees' retirement system, San Francisco (City Charter, Art. XVII; charter amendment No. 37 (adopted, 1924); city ordinance 5561, new series).	Percentage of salary based on sex and age at entrance; for those entering under 60, not to exceed 5 per cent.	Cost of benefits for current service; accrued liability; cost of administration.	Superannuation: Optional at age 62, after 10 years' service (at 60 if retirant has 30 years' service); compulsory at 70. Disability: 10 years' service. Medical certification and periodic examinations.	Superannuation: Annuity plus pension, to equal, for each year of service, for men 1⅓ per cent and for women 1.172 per cent of average final compensation. Full allowance for prior service, with minimum of $480; no maximum. Disability: For each year of service 1.25 per cent of average final compensation.	Death benefit; options.

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Statistics of Municipal Systems

Coverage, number of pensioners benefited, and the amounts disbursed by each of the plans are shown in the table following:

TABLE 67.—COVERAGE, PENSIONERS, AMOUNT DISBURSED, AND AVERAGE PENSION OF MUNICIPAL EMPLOYEES, 1926

City	Year ending—	Number covered by system	Number of pensioners on roll	Amount disbursed in pensions	Average annual pension [1]
Baltimore	June 30, 1926	7,311	165	$95,370	$578
Boston	Dec. 31, 1926	18,926	709	537,455	758
Chicago	do	[2] 13,000	1 467	815,253	556
Detroit	June 30, 1926	11,802	73	55,030	754
Minneapolis	Dec. 31, 1926	1,739	244	98,196	402
New York City	do	31,421	966	1,148,318	1,189
Philadelphia	do	(3)	534	306,119	573
Pittsburgh	do	[2] 2,400	182	120,758	664
San Francisco	June 30, 1926	6,775	279	197,145	707
Total		93,374	4.619	3,373,644	730

[1] Computed by dividing amount disbursed by number of pensioners.
[2] Approximate number.
[3] No data.

Retirement Systems for Police and Firemen

RETIREMENT systems covering the police and firemen are usually the earliest established in a community, and often they may be found even where no other systems have been adopted. This investigation, as mentioned previously, covered cities having a population of 400,000 and upwards. Of these, there were 17 having retirement systems for the police, the firemen, or the police and firemen combined. (Boston is omitted, as there both police and firemen are included in the general plan for the retirement of municipal employees.) Thirteen cities have separate systems for the police, 13 (not quite identical) have separate systems for the firemen, and 3 have combined the systems covering the two departments.

Of the cities studied, St. Louis is the only one which does not have some plan for permitting its police to retire on allowance, but in Los Angeles, Newark, and Washington, D. C., the systems for police and firemen have been combined. This section, therefore, deals with 13 systems for the police, 13 for firemen, and 3 for the police and firemen combined, which will be treated separately.

Police Retirement Systems

THE MAJORITY of the police retirement systems date well back into the last century. Probably the oldest is that of New York City, which was established in 1857. Practically all of the earlier schemes have been materially changed from their first forms, and it seems unnecessary to attempt to fix the precise date of origin. The membership of the systems, by cities, is as follows:

Baltimore	1,864	Minneapolis	499
Buffalo	1,144	New Orleans	877
Chicago	6,080	New York City	15,950
Cincinnati	525	Philadelphia	5,600
Cleveland	1,421	Pittsburgh	904
Detroit	2,762	San Francisco	1,186
Milwaukee	938		

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The numbers here given are not comparable, since there are differences as to the classes of employees included in the schemes, and occasionally local circumstances affect the number of the force. These figures are given merely as conveying in a general way some idea of the number covered.

The custom differs as to the inclusiveness of the systems, some limiting membership to the uniformed force and detectives, while others take in all employees of the department. In general, if a city maintains an inclusive municipal employee system, the civilian members of the department, such as clerks, janitors, and the like, are covered by this, and only the so-called "fighting" force comes under the terms of the police retirement system. Where policewomen are employed, they are counted as part of the uniformed force, and some of the systems specifically include police matrons and assistant matrons.

Employee Representation in Management

In the matter of giving employees a voice in the management, the systems are almost evenly divided, seven having employee representatives on the board of control, while six intrust the administration either to a single official or to a board composed of city officials. In the latter group, the Baltimore and the New York systems are managed by the commissioner of police, the New Orleans system by the commissioner of public finance and the secretary of the board of police commissioners, the San Francisco system by the board of police commissioners, the Buffalo system by a board composed of the mayor and four councilmen, and the Detroit system by a board of city officials in which the police commissioner is included. In the remaining systems the administrative boards contain, in addition to ex-officio members, a certain number of employee representatives elected by their fellows, and in several cases these form a majority of the board. In Milwaukee, for instance, there are three employee representatives in a board of five, in Minneapolis five in a board of eight, and in Cincinnati six in a board of seven.

Source of Funds

All of the systems included in this study are contributory, but they vary considerably in the proportionate amounts contributed by the force, and by the employing agencies. In many of the systems, in addition to the contributions from employer and employees there are receipts from unclassified sources which materially increase the annual income.

Contributions from employees.—Under four of the systems the employees contribute a flat sum monthly, the amount being $1 in Cincinnati, $2 in San Francisco, in Cleveland a payment ranging from 50 cents to $1.25 according to the rank of the contributor, and in Philadelphia an amount equal to one day's pay, disregarding all salary in excess of $3,000 a year. In the other nine cities the employees pay a percentage of their salaries, ranging from 1 per cent in Detroit and Minneapolis to 4.625 per cent in Milwaukee and in Chicago to 4.75 per cent of the salary up to $2,600 a year. In the last two cities the proportion of the percentage for each of several distinct purposes has been carefully allotted. In Chicago, for instance, a member pays 3.5 per cent of his salary toward the allowance he

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expects to draw upon retirement, 1 per cent for the widow's annuity, one-eighth of 1 per cent to provide for ordinary disability retirement, and the same amount toward the expenses of administration. In Milwaukee the division is the same, except that the employee pays 3 per cent toward his own retirement allowance, and one-half of 1 per cent for ordinary disability retirement. In the other cities the employee pays simply the prescribed percentage and its exact assignment is not specified. In Minneapolis, in addition to the percentage contribution, the members who have completed their probationary period pay 50 cents quarterly toward expenses of administration.

Contributions from employers.—With few exceptions, the cities make a practice of turning over to the police retirement fund various miscellaneous moneys, which in the aggregate make a considerable addition to its resources. The sources of the amounts thus turned over vary from city to city. A rather typical list includes all fines and costs imposed by station-house magistrates, fines imposed upon the police for disciplinary purposes, all or a part of any rewards and donations to officers for special services or extraordinary valor, fees for permits for public entertainments, special permits to dancing schools and physicians, fees for licenses issued to private detectives, unclaimed money, and the proceeds of sale of unclaimed property left beyond a certain length of time in the hands of the police, proceeds of the sale of unfit, condemned, and unserviceable property belonging to the department, and other unclassified receipts. Some cities include the fees for dog licenses, and others the fees for permits for boxing contests.

In general, all cities, whether or not they make these miscellaneous contributions, make a direct appropriation for the support of the system. Baltimore, Buffalo, New York, and Philadelphia provide that the city shall make appropriations as needed to maintain the system, New Orleans devotes to this purpose 2 per cent of the amount appropriated for the support of the police department, and Chicago, Cincinnati, Cleveland, Detroit, Milwaukee, and Minneapolis provide for raising, by a special tax, the amounts needed to pay the city's share of the system's benefits. Pittsburgh provides that a certain percentage of the amount raised by general taxation may be used for this purpose, while San Francisco makes no direct appropriation but uses the money derived from certain fines and licenses for this purpose. In some cases the city simply undertakes to supply what is necessary to maintain the payment of allowances, while in others its share of responsibility for benefits promised under the system is carefully defined. In Chicago, for instance, the city contributes for each member of the force an amount equal to 10.5 per cent of his salary, of which 2 per cent is for the widow's pension and 8.5 per cent for his own future pension. The city also bears the entire cost of the extra benefits provided by the system, and makes up any deficiency in the cost of administration, if the amounts contributed by the employees for this purpose are not sufficient.

Other sources of income.—In some cities a custom still prevails under which the police raise funds for retirement and benefit purposes by staging an annual ball game, or a dance or other entertainment for which admission is charged. Sometimes they hold a carnival, or receive the proceeds of a benefit performance, or sell advertising space in a yearbook, or resort to other money-making devices. Often very

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considerable sums are raised by such means, but the practice is looked upon with less favor than in the earlier days, and there is a general tendency to give it up and support the retirement system by definite contributions from employer and employees.

Interest on deposits and occasional profits on good investments are also sources of income, and most systems provide that gifts, donations, and legacies for the benefit of the fund may be accepted.

Cost of Administration

Three cities (Chicago, Milwaukee, and Minneapolis) require contributions from the employees toward the expenses of management. In Chicago and Milwaukee each employee contributes one-eighth of 1 per cent of his salary monthly and in Minneapolis after a six months' probationary period each employee is assessed 50 cents quarterly for this purpose. In other cities the costs are frequently merged with the general expenses of the department. Sometimes a particular item of expense, such as the salary paid for doing the secretarial work, or cost of printing or postage is paid from the fund, the department meeting the remaining expenses, and sometimes the city carries the whole matter as part of the routine cost of the department.

Conditions for Retirement

Service or superannuation retirement.—Age as a condition for retirement plays rather an unimportant part in these systems. In seven cities (Baltimore, Buffalo, Cincinnati, Cleveland, Detroit, New Orleans, and Pittsburgh) there is no age requirement and no age fixed for compulsory retirement, though it is sometimes provided that after a given age a man may be compulsorily retired if his condition renders this advisable. New York expects retirement after 25 years' service unless an extension is secured, but at 55 retirement is optional if 20 years' service has been given, and at 60 regardless of length of service. Of the other cities, Minneapolis and Philadelphia permit retirement from 50 onward, but couple this with a service requirement of 20 years. Chicago and Milwaukee have rather complicated age requirements. Those in service when the system was adopted may retire from 50 onward, if they have completed 20 years of service, and will receive the full allowance. Those who entered after the adoption of the system may retire under the same conditions, but will not receive as large an allowance as if they remain until 57; at that age their allowance is fixed and is not increased by service given thereafter. San Francisco makes no provision for optional retirement but enforces it at 65.

Baltimore alone among these cities has no service requirement, basing retirement upon disability rather than upon age or service. The disability may be due to the infirmities of age, but in that case it is the disabilities, not the number of years the retirant has lived or served, which condition the retirement. Of the other cities, seven (Buffalo, Chicago, Minneapolis, New Orleans, Philadelphia, Pittsburgh, and San Francisco) require 20 years' service, though Chicago does not insist on this qualification unless the retirant is under 57. Cincinnati, Cleveland, Detroit, and New York require 25 years' service, New York modifying this requirement as mentioned above, while Milwaukee calls for 15 years' service if the retirant is 57 or over, and 20 if he is under that age.

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Disability retirement.—In all the cities disability due to injuries or illness incurred in the direct performance of duty is recognized as a cause for retirement on allowance, regardless of age or length of service rendered. All but three (Minneapolis, New Orleans, and Pittsburgh) recognize disability arising from ordinary causes as ground for retirement on allowance, though several require service qualifications in addition. Cincinnati sets this service requirement at 5 years, New York and Philadelphia at 10, Cleveland at 15, and Baltimore at 16. All the systems require medical examination and certification before retirement for disability is permitted, and in the case of ordinary disability it is frequently specified that the disability must not be due to the employee's own fault or misconduct.

Retirement Allowances

Most of the systems provide the same allowance for service and for duty-disability retirement, and the commonest amount fixed is one-half the salary drawn at the time of retirement. Two cities, Cleveland and Pittsburgh, grade the allowance according to the rank held by the retirant, the monthly payments ranging in Cleveland from $87.66 to $125, and in Pittsburgh from $50 to $75. In Chicago and Milwaukee the allowance consists of an annuity bought by the retirant's accumulated contributions and a pension bought by the city's contributions on his behalf, the maximum in Chicago being 75 per cent of the salary received at the time of withdrawal (salary over $2,600 a year being omitted from the calculation) and in Milwaukee 75 per cent of the highest salary received during the period of service. In Chicago, if the retirant was in the service before the adoption of the present system, has reached the age of 50, and has given 20 years of service, he is entitled to retire on an allowance of one-half his salary, whether or not the accumulations to his credit will purchase such an annuity, the city making up any deficiency. In Milwaukee the city provides an allowance for prior service for those on the force when the system was adopted.

Of the other nine cities, seven fix the allowance at one-half the salary drawn at the time of retirement, Philadelphia puts it at one-half the average salary for the last 10 years, and San Francisco at one-half the salary of the rank held 3 years prior to retirement. Detroit introduces an interesting variant by fixing the pension at one-half the salary of the rank held by the retirant at the time of withdrawal; if, later on, the salary attached to that rank is changed, the allowance changes accordingly. Minneapolis puts the allowance at one-half the salary, but fixes $75 a month as the maximum to be paid. Since the adoption of the system, salaries have been raised and now the salary of the lowest rank is $150 a month, therefore, $75 a month is at once the minimum and the maximum payable under this system.

Disability retirement allowances.—In 10 of the cities the allowance for duty disability is normally the same as for service retirement, though in some of these a certain latitude is permitted, the proviso reading that the amount is not to exceed one-half the salary at time of retirement. Of the three remaining cities, Chicago provides for duty disability an allowance of three-fourths of the recipient's salary, with an additional allowance for each child under 18, the whole not to exceed the salary drawn at the time of injury. Milwaukee gives 55 per cent of the salary with $10 a month for each child under 18,

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the whole not to exceed 75 per cent of the salary, and Pittsburgh provides that the retirant shall receive for 52 weeks one-half of the salary at the time of injury, and then, if permanently injured, he is entitled to a lump sum of $1,200 from another fund.

As mentioned before, the Minneapolis, New Orleans, and Pittsburgh systems do not permit retirement on allowance in case of ordinary disability. Of the 10 cities which permit such retirement, 4 give the same allowance as for duty disability and 6 either permit or enforce a different pension. Thus, in Buffalo the council is to set the allowance, but may not give more than one-half the salary at the time of retirement. In New York, if the retirant has served 10 but less than 20 years, the pension is to be not less than one-fourth nor more than one-half the salary, but if he has served 20 or more years it is one-half the salary. Chicago and Milwaukee give one-half the salary, with the usual deductions for annuity purposes, and both cities provide that this allowance may not be paid for a period longer than one-fourth the retirant's term of service, and not in any case for over five years. Philadelphia allows for each year of service one-twentieth of the normal retirement allowance, and Cincinnati gives $36 for each year of service, with a maximum of $900 a year.

Dismissal allowances.—Only two systems, those of Cincinnati and Cleveland, include these allowances. Both provide that if a man is dismissed after 15 years' continuous service, except for certain specified faults or misconduct, he is entitled to an allowance which in Cincinnati is not to exceed $600 a year and in Cleveland is to be one-half the allowance for service retirement for his rank.

Refunds

Only four of these systems provide for a return of contributions in case of the death or separation from the service of a member before reaching pensionable status. In Chicago, if a member withdraws or is dismissed before reaching pensionable status, he receives a refund, with interest, of his contributions for annuity purposes, but not of what he has paid in for ordinary disability retirement (this being looked upon as in the nature of insurance) nor of his contributions toward expenses of maintenance. If a member is unmarried or a widower, upon reaching age 57 or at the time of his retirement, if that takes place before 57, he is entitled to a refund, with interest, of his contributions for the widow's annuity. Upon the death of a member his heirs are entitled to a refund, without interest, of his contributions for annuity purposes, provided they have not been paid out to the policeman himself or to his dependents in the form of annuity. Milwaukee has a somewhat similar system. Upon withdrawal or dismissal before reaching pensionable status the officer is entitled to a refund of the entire amount contributed for his own and his widow's annuity with interest. A similar refund is made to his heirs or estate in case of death. In Pittsburgh a refund of contributions without interest is made in case of the withdrawal, dismissal, or death of a member, and in San Francisco, while no refund is made in case of withdrawal or dismissal, a refund of contributions, without interest, is made in case of death from natural causes after 10 years of service, to the widow, minor children, or dependent mother of the deceased.

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Provision for Dependents

All the systems considered recognize a responsibility toward the immediate dependents of a man killed in the performance of duty or dying as a result of injuries so received, and 9 of the 13 also make some provision for dependents in case of death from normal causes. There is a good deal of variety in the kind and degree of provision made. In some of the older systems a flat pension was fixed for the widow or for the dependent children under a certain age; sometimes the amount was revised as the cost of living rose, but this was not invariably done, and so it happens that in some cases the widow's pension, which was doubtless entirely satisfactory when the system was adopted, is now a scant provision for any normal needs. In the systems which have been reorganized in recent years, the provision for dependents sometimes receives as careful and detailed attention as the arrangements for the benefit of the member himself. Chicago and Milwaukee are good examples of this, annuities for the widows and provision for minor children of the members being basic features of the schemes.

The Chicago plan provides that if a member dies from ordinary causes, his widow is entitled to an allowance purchased by the accumulated contributions made for this purpose by the member and the city, the maximum allowance being 60 per cent of the member's salary. A prior-service allowance is provided by the city alone for the widows of members in service before the system was adopted. In case a member is killed in the performance of duty, his widow is entitled to what is called the compensation annuity, amounting to three-fourths of the decedent's salary, which is paid to her until her husband, had he lived, would have reached age 57, when it ceases and she receives only the ordinary widow's allowance, described above. This ordinary allowance continues during life, not being affected by her remarriage. Whether the man's death was due to normal causes or to injuries received in the service, an allowance of $10 is made for each child under 18, until it reaches that age. If the mother as well as the father is dead, the allowance for the children is increased to $25 a month. The compensation annuity and the children's allowances combined must not exceed the full salary received by the deceased, any excess being taken from the children's allowances.

The Milwaukee system is in the main similar to that of Chicago in this matter, though under its terms the combined allowances of the widow and children may not exceed 75 per cent of the deceased member's salary. Also in Milwaukee the extra allowance made to the widow of a man killed in the performance of duty is whatever amount is needed to bring her annuity up to the amount which she would have received had her husband attained age 57 or, having reached that age, had completed 15 years of service before his death. This extra amount is stopped in case of her remarriage, but the normal annuity continues throughout her life. The allowance for each child under 18 is, as in Chicago, $10 a month, but if the mother as well as the father is dead this is increased only to $15 a month instead of to the $25 provided under the Chicago plan.

Few of the other cities make such elaborate provisions. Baltimore, Detroit, Philadelphia, and San Francisco provide for dependents

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only in case death is due to the performance of duty. In that case Baltimore allows the police commissioner in his discretion to give the widow during widowhood the pension the man would have received if retired; Detroit gives the widow a pension of $100 a month until remarriage, with an allowance of $20 a month for each child under 16; Philadelphia gives a pension of $20 a month with $6 a month for each child under 14; and San Francisco gives one-half the decedent's salary to the widow during widowhood. In case no widow survives the decedent, the allowance may be paid to dependent children or, if there are none, to a dependent parent or parents.

In the other cities provision is made for dependents, whether or not death is incurred in the performance of duty, though occasionally it is provided that an officer must have served for a specified period or else the dependents are not entitled to the allowance. In Pittsburgh a flat payment of $1,200 is made. New York provides that in case of a duty death the allowance is to be not less than $600 a year, nor more than one-half the decedent's salary, and that in addition there shall be a lump-sum payment equal to the annual salary the decedent was receiving at the time of his death. In the case of a death from ordinary causes the dependents are entitled to a pension of $300 a year. In New Orleans the widow of an officer killed in the discharge of duty or dying from ordinary causes after 20 years of service is entitled to $150 a year, and in the other cities the allowances range from $300 to $1,200 a year, or, in some cases, to one-half the salary the officer was receiving at the time of his death. In these cities the widow's pension continues only during widowhood. Allowances for each child under a given age are common, the age limit varying from 14 to 18, and the amount of the allowance from $6 to $25 a month, Detroit alone exceeding this last figure with a proviso that if the widow dies or remarries, the person responsible for the care of the children shall receive $40 a month for each child under 16.

Retirement Systems for Firemen

In Baltimore and in Boston the firemen are included in the general scheme covering city employees, and in three cities they and the police are merged in a common system. Elsewhere they are covered by plans of their own, often dating back to a period very near the organization of the service as a city department. With the exception of the San Francisco system, all of these retirement plans were formed in the last century, the oldest being that of New York City, which commenced paying benefits in 1871. A number, however, have been so changed within recent years that they are practically new systems. Minneapolis, for instance, introduced important changes in 1921, Milwaukee and Pittsburgh in 1924, and Detroit in 1925. Chicago made various changes in its system in 1917, and since 1925 has had several plans under consideration for reorganizing it, or for including it with the general municipal retirement plan.

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The systems covered, with their approximate membership in 1926, are as follows:

Buffalo	946	New Orleans	628
Chicago	2,341	New York City	6,078
Cincinnati	624	Philadelphia	2,100
Cleveland	1,061	Pittsburgh	931
Detroit	1,698	St. Louis	940
Milwaukee	723	San Francisco	967
Minneapolis	513		

These systems commonly cover only the uniformed force, but in a few cases it is specifically stated that all members of the department are to be included, while in others certain groups of the nonuniformed members are covered. The Detroit system, for instance, applies to the uniformed and civilian groups alike, while the Chicago plan covers the fire-fighting force, the fire-alarm operators, and the linemen connected with the department.

Employee Representation in Management

In Buffalo the system is managed by a board of 5, consisting of the mayor and 4 councilmen, in Detroit by a board of 5 all of whom are ex officio members, in New York the commissioner of the department is trustee of the fund with full power to administer and control it, and in San Francisco the board of fire commissioners has the trusteeship of the fund. In the nine remaining cities the members of the force are represented on the administrative body, and not infrequently form a majority there. In New Orleans, for instance, the board consists of the president and secretary of the board of fire commissioners and the chief engineer of the department, ex officio, and 6 members of the uniformed force elected by their fellows; the Minneapolis board of 8 includes 6 active members of the force elected by their fellows, and in Milwaukee the board of 5 consists of the city treasurer, 1 member appointed by the mayor, and 3 elected by the firemen from their own number.

Character of Schemes and Source of Funds

Three of the systems, those of Detroit, New York City, and San Francisco, are noncontributory, the cities bearing the whole expense, but elsewhere the employees and the cities join in supporting the plans. In regard to contributions from employees the contributory systems are evenly divided, five fixing the contribution at a flat sum monthly, and five requiring a percentage of the salary. In the first group the Cincinnati system calls for a contribution of 50 cents a month from each member, in Cleveland the payment ranges from 50 cents to $1.25, according to the rank of the member, in Minneapolis it is fixed at $1.50 a month, with an initiation fee of $10, in St. Louis it is $2 per month with an initiation fee of $5, while in Philadelphia members in active service contribute one day's pay and pensioners one-half of a day's pay, based on their salary at the time of retirement. In the second group the firemen of New Orleans pay 1 per cent of their salaries for pension purposes, those of Chicago and Pittsburgh 2.5 per cent, and those of Buffalo 4 per cent. Under the Chicago system a fireman who retires before reaching 50 must contribute an amount equal to 2.5 per cent of his final salary yearly until he

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reaches that age. Milwaukee has a carefully worked out system under which members pay 3 per cent of their salaries for their own annuities, 1 per cent for widows' annuities, one-half of 1 per cent for ordinary disability benefits, and one-eighth of 1 per cent toward administrative expenses. In Minneapolis, New Orleans, and Pittsburgh, members are liable to assessments of from $1 to $2 upon the death of a fellow member.

As in the case of the police retirement systems, it is common for the cities to use for the benefit of the firemen's fund a number of miscellaneous receipts. New Orleans, for instance, turns over to the fund all fines imposed upon the force and fines imposed upon others for violations of the fire regulations, 1 per cent of all license fees, payments for special details, rewards for special services, and proceeds from the sale of surplus and condemned property of the department.

Another source of income is often the tax on business done in the State by outside fire-insurance companies. It is not unusual for a State to levy a tax on such business and to turn over to the cities in which it is done all or part of the tax on the business done in that city, often specifying that a certain percentage of it is to go to the fire department's pension fund.

The city also very generally makes a direct contribution of whatever amount is needed to maintain payment of pensions and benefits, either appropriating it each year from the general revenues or levying a tax especially for the purpose. Of the cities covered, Milwaukee alone has a carefully worked out system of contributions designed to cover each year the liabilities incurred that year. For each man on the pay roll it contributes annually 9 per cent of his salary for his pension, 2.5 per cent for the widow's allowance, and one-half of 1 per cent for ordinary disability benefits. In addition, it contributes yearly one-eighth of 1 per cent of the aggregate pay roll toward expenses of administration and makes a deficiency contribution to meet extra benefits and the prior-service liability. Its contribution is raised by a tax levy of not to exceed five-tenths of a mill on the dollar.

In several cities the fire department still maintains the custom of having an annual carnival, getting up an annual handbook with charges for advertising, or in some similar manner raising money either for the retirement fund or for the benefit association which is sometimes maintained in close connection with the retirement system.

Cost of Administration

In Milwaukee the city and the members of the force make regular contributions to defray the cost of administration, but elsewhere either such expenses are paid out of the general funds of the system or there is a rather vague division of costs between the system and the city, the former perhaps paying for clerk hire, postage, printing, and the like, while the latter carries such expenses as rent, heat, and light without making any distinction between what might justly be debited to the system and what is strictly chargeable to the department. In a few cases the whole cost of the system is carried as part of the department's expenses.

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Conditions for Retirement

Service or superannuation retirement.—As a condition for retirement on allowance, age is rather an unimportant matter in the firemen's systems, only five cities imposing an age qualification, and several of these modifying it by other circumstances. Philadelphia puts the age for optional retirement at 45, with a service requirement of 20 years. Chicago puts it at 50, but permits retirement earlier if the claimant has served for 20 years; in such a case, however, contributions to the fund must be continued until the retirant reaches 50. Minneapolis sets 50 as the normal age for optional retirement, but permits it earlier if 20 years of service have been given; in that case, however, the allowance does not begin until the retirant has reached 50. San Francisco makes retirement optional at 55 after 20 years of service, but permits it at any age after 25 years' service. Milwaukee varies its age requirement according to length of service and to the allowance to be paid. Retirement is optional at 57 if the retirant has served 15 years, or as soon after 57 as 15 years of service have been completed. It is also permitted at 50, after 20 years' service, or, with a reduced allowance, at 50 after 10 years' service. The remaining eight cities have no age requirements.

It is not customary to set an age for compulsory retirement, the arrangements for disability retirement taking the place of such a provision. The San Francisco system specifies that a member may be compulsorily retired at 60 or over, if infirm or incapable, but in the other systems this is taken for granted.

A service requirement is universal. Milwaukee sets it at 15 years, though, as mentioned above, it sometimes permits retirement after 10 years, reducing the allowance when this privilege is claimed. Eight cities (Buffalo, Chicago, Minneapolis, New Orleans, New York, Philadelphia, Pittsburgh, and St. Louis) fix it at 20 years. San Francisco requires either 20 or 25 years, according to age, and Cincinnati, Cleveland, and Detroit call for 25 years.

Disability retirement.—All these systems provide for retirement on allowance in case of disability incurred in the performance of duty, without imposing any conditions as to age or length of service. This is the only form of disability retirement on allowance permitted in Detroit, Philadelphia, St. Louis, and San Francisco, but the other systems give pensions in case of ordinary disability, providing it is not due to the man's own fault or misconduct. Cincinnati requires that such a retirant must have served not less than 5 years, and New York makes a difference in the amount of pension granted if the service is of less than 10 years' duration, but with these exceptions there are no age or service limitations. Medical certification of disability, based upon examination, is generally required, and under some systems periodic reexaminations must be taken so long as disability pensions are paid.

Retirement Allowances

Nine cities (Buffalo, Chicago, Cincinnati, Cleveland, Detroit, New Orleans, New York, Philadelphia, and San Francisco) give as the normal retirement allowance half or "not less than half" the salary drawn at the time of retirement, five of them modifying this provision somewhat. Chicago places on it a minimum of $600 and a maximum

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of $3,000 a year; Cincinnati sets a minimum of $75 and a maximum of $100 a month; Cleveland has the same maximum, but makes the minimum $87.66 a month; Detroit specifies that the allowance is to be half the salary attached to the rank held at the time of retirement, and that if this salary is changed at any time the pension is to undergo a corresponding change; and Philadelphia sets the allowance at one-half of the average annual salary for the last four years of service.

The four remaining cities use different plans. Under the Milwaukee system the allowance consists of an annuity bought by the retirant's accumulated contributions, plus a pension bought by the city's accumulated contributions to his credit, the two together not to exceed 75 per cent of the highest salary received during the period of service. For those in the service before the present system was adopted, the city provides a prior service allowance. Minneapolis gives $600 a year to those retiring after 20 years' service, and increases this by progressive additions for each 5-year period in excess of the required 20. Pittsburgh grades its allowances into six classes, according to the rank held by the retirant, the annual amounts running from $600 to $900. St. Louis gives $600 a year.

Disability allowances.—Only two of these cities, Milwaukee and Minneapolis, make any distinction between the service allowance and the duty disability allowance. Cincinnati and New York, while making no difference between these allowances, pay a smaller allowance to those retiring on account of ordinary disability with only a limited term of service. The nine remaining cities pay the same allowance, whatever the cause of the retirement.

In cases of ordinary disability, Cincinnati pays no allowance unless the retirant has served at least five years. For those meeting this condition, the allowance is $3 per month for each year of service up to 25, at which point it reaches the minimum for service and for duty disability, and there it stops. In actual practice, since service retirement is permissible after 25 years of service, the retirant would probably claim that, rather than the disability allowance.

Under the Milwaukee system the allowance for duty disability is 55 per cent of the salary drawn at the time the disability was incurred, with an additional allowance of $10 a month for each child under 18 years old, the total amount not to exceed 75 per cent of the highest salary drawn during the period of service. For ordinary disability the allowance is 50 per cent of the salary, from which 4 per cent is deducted for annuity purposes; this allowance may not be paid for over five years.

Minneapolis grades the allowance according to the degree of incapacity. For those who are totally disabled the allowance is $900 a year; those who are permanently incapacitated for work as firemen but are able to do light manual labor or office work receive $480; and those who are disqualified for firemen's service but able to do ordinary manual labor receive $180 yearly.

In New York the allowance is the same for service retirement, for duty disability, and for ordinary disability after 10 years of service; for ordinary disability with less than 10 years of service, the allowance is not to exceed one-third of the final salary.

Dismissal allowances.—The Cincinnati and Cleveland systems provide that if a member is dismissed after a stated period of service, unless it be for certain faults specified in the regulation, he is entitled

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to a dismissal pension. In Cincinnati it is given for dismissal after 15 years of service and amounts to $2 a month for each year of service rendered, up to 25. In Cleveland the service period is 12 years, and the amount of the allowance is fixed at three-eighths of the salary.

Refunds

Only 2 of the 10 contributory systems, those of Milwaukee and Pittsburgh, provide for a refund of contributions in case of separation from the service before reaching pensionable status. Milwaukee provides that in case of withdrawal or dismissal the accumulated contributions for annuity purposes shall be returned with compound interest. In case of death, if the decedent leaves dependents no refund is made, since the plan embodies provisions for their care, but if there are none, a refund is made to the heirs or the estate. If a fireman in service at age 57 is unmarried or a widower he may receive a refund, with compound interest, of his contributions for the widow's annuity, but if he marries thereafter his widow will not be entitled to any allowance. Under the Pittsburgh plan there is no refund in case of death, but if a member withdraws or is dismissed, his contributions are returned to him without interest.

Provision for Dependents

Without exception these systems make provision for widows and dependent children of members, and quite frequently it is provided that if there are no dependents of these categories, a pension will be paid to a dependent father or mother of the deceased. Under the Milwaukee system the funds for the care of dependents are financed as carefully as those for the firemen themselves, the employees and the city together contributing for the widows' allowances, and the city alone contributing for the children's allowances. Under this system in case of death from ordinary causes the widow's allowance is the annuity purchasable by the accumulated contributions for this purpose. If death occurs in the line of duty the widow receives an extra allowance sufficient to bring the annuity up to what it would have been had her husband lived and continued his contributions up to the age of 57, or to such time thereafter as he would have completed 15 years of service. For each child under 18 there is an allowance of $10 a month, or $15 if the mother is not living. In the case of a duty death, the combined allowances of mother and children may reach a maximum of 75 per cent of the decedent's highest salary, but in case of a death from ordinary causes these may not exceed 50 per cent of the final salary. The ordinary widow's allowance is continued throughout her life, but the extra allowance given in case of a duty death is discontinued if she remarries.

The plans of the other cities present certain variations. Pittsburgh has no pensions for dependents, but pays a death benefit of $1,100. Detroit and New Orleans do not pension dependents unless the death was due to injuries received in the service, but New Orleans in any case pays a death benefit of $1,000. The other systems all provide pensions for the widow, whether or not the death was due to the performance of duty, but in several cities the pension is larger in case of a duty death. They also either give a monthly allowance for the benefit of each child under a stated age, or provide that the

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pension shall go to the children if there is no mother living, or be continued to them if the mother dies before they have reached the age limit. In all these systems the widow's pension is limited to the duration of her widowhood.

Combined Systems for Police and Fire Departments

IN EACH case these systems were formed by combining existing systems covering the separate departments, and none of the plans has been in operation long in its present form. The oldest is the Washington system, established in 1916. Newark combined its two systems in 1920 and Los Angeles in 1923. In Los Angeles, however, the system was radically changed in 1926, the new plan commencing to operate in January, 1927. The Los Angeles scheme covers only the uniformed forces of the two departments, including the policewomen, the Newark plan takes in also the clerical and administrative officers, and in Washington the system, in its present form, includes the uniformed members of the fire department, the Metropolitan police force, the street railway crossing officers, the White House police, and the United States park police.

Administration

The Los Angeles system is managed by a citizens' board of 5, appointed by the mayor, and the Newark system by a board of 5 consisting of the mayor and the chief financial adviser of the city, ex officio, 1 policeman and 1 fireman, each elected by his fellows, and 1 nonoffice-holding citizen, elected by the 4 other members. In Washington the system is managed by a board of three, consisting of the corporation counsel of the District, and one member each from the police and the fire departments, designated by the District commissioners, who are authorized to change the personnel of the board from time to time, and are further empowered to make, modify, and amend the regulations and rules of procedure for the board.

Source of Funds

All three systems are contributory. In Los Angeles the members, since January 1, 1927, have contributed 4 per cent of the salary, in Newark they contribute 2 per cent of the salary, except those who were 35 years of age or over on entering the service, for whom the contribution is 4 per cent, and in Washington the contribution is 2½ per cent of salary, raised in 1924 from 1½ per cent.

In Los Angeles the city makes an annual contribution of several different sums. It appropriates first a percentage of the pay rolls of the two departments sufficient to cover the liability incurred for that year's services; second, a deficiency contribution of $635,000, which is to be continued for 36 years to liquidate the accrued liability; and, third, it pays into the fund all fines and deductions from the salaries of members of the two forces, all proceeds from the sale of unclaimed property, interest, and rewards and donations. The amount of the two appropriations is raised by taxation. In Newark the city contributes annually a sum equal to 4 per cent of the combined pay rolls of the two departments, and also turns into the fund all fines imposed on members, all deductions from their salaries for absences or lost

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time, and half of all rewards. If at any time the pension fund should prove inadequate to the demands upon it, the city is to include in any tax levy a sum sufficient to meet its requirements for the time being. Under the Washington system no specific contribution is required from the District, but if at any time the fund is insufficient to meet the expenditures authorized, the District commissioners are to direct that such amounts, appropriated from the general revenues of the District, are to be paid into it as may be necessary. Also, the fund is to receive all fines imposed for disciplinary purposes upon the members of the two forces, all rewards, donations, and the net proceeds of the sale of unclaimed property in custody of the clerk of the police force.

Cost of Administration

In Los Angeles the city meets the cost of administration, in Newark it is paid from the fund, and in Washington it is carried as part of the general expenses of the departments.

Conditions for Retirement

Service or superannuation retirement.—Los Angeles has no age qualification for retirement, Newark permits it at 50 and requires it at 65, and Washington sets 60 as the age at which it may be permitted. Los Angeles requires 35 years of service as a qualification for the full retirement allowance, but permits retirement with a smaller allowance after 25 years of service. For those in service before the adoption of the present system 30 and 20 years of service are required. Newark sets 20 years of service as a minimum, while Washington has no service requirement.

Disability retirement.—All three systems permit retirement on allowance for duty disability, without regard to age or length of service. Medical certification, based on examination, is requisite, and reexamination may be required from time to time. The Los Angeles and the Newark systems make no provision for ordinary disability, but the Washington plan permits retirement on allowance in case of permanent disability arising from ordinary causes if the member has reached age 55 and has given 25 years of service.

Retirement Allowances

Los Angeles gives those who retire after 35 years of service a pension of two-thirds of the average salary received for the last three years before retirement. If the service was for 25 years or longer, but under 35, the pension is one-half of the average salary for the last three years, with an addition of 1⅔ per cent of such salary for each year over 25. For those who were in the service before the present plan was adopted, these allowances are paid for service of 30 and 20 years, respectively. The maximum pension for those entering the service after this plan was adopted is $1,800; there is no minimum, except as determined by the amount of the salary. For disability retirement, the board may fix the pension in its discretion according to the degree of disability, except that it may not be less than 10 nor more than 90 per cent of the salary received at the time of retirement.

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In Newark the allowance for service and for duty disability retirement is the same—one-half of the salary received at the time of retirement. In 1926 the lowest salary paid was raised to $2,500, so that thereafter the minimum pension would be $1,250 a year; no maximum is set.

In Washington the allowance, whether for service or disability retirement is one-half the salary attached to the retirant's rank; if the salary is increased thereafter, the pension is to be increased proportionately.

Refunds

No refund of contributions is provided for in any of these systems.

Provision for Dependents

Under the Los Angeles system the widow of a pensioner, or of an active member eligible for retirement, or of a member dying from injuries or illness due to the discharge of duty, receives during widowhood a pension equal to one-half the decedent's average annual salary for the last three years of service, with an additional allowance for children under 18 until they marry or reach that age. Except in the case of a duty death, the widow must have been married to the decedent for at least a year before his death in order to receive the pension; if the decedent is a pensioner, she must have been married to him for at least a year before he left the service. If there is no widow, the pension will be paid to a child or children under 18, or to dependent parents.

In Newark, the widow of a retired or active member, provided she was married to the decedent before he reached the age of 50, receives a pension of $1,000 a year during widowhood. If there is no widow, a pension of $25 per month may be paid to children under 16, or to dependent parents.

In Washington the widow of a pensioner or member in active service is given a pension during widowhood of $60 a month, with an allowance of $10 a month for each child under 16.

Principal Provisions of Plans

THE essential features of the plans studied are given in the table which follows:

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TABLE 68.—COMPARISON OF PENSION SYSTEMS FOR POLICE AND FIREMEN

Police

Name of system and authorization	Employees' contribution	City's contribution	Conditions for retirement[1]	Retirement allowances	Other benefits
Police pension plan of Baltimore, Md. (Maryland Laws of 1900, chs. 263, 266; 1924, ch. 411, sec. 2.)	2 per cent of salaries.	Certain miscellaneous moneys and a direct appropriation when fund requires it.	Permitted only for incapacity to perform duties of position, whether due to age or other causes. If incapacity results from duty injuries, retirement permitted regardless of length of service; if due to other causes, only after 16 years' service.	One-half salary at time of retirement; no maximum or minimum except as determined by the amount of salary.	Certain provisions for widows and minor children of men killed in performance of duty.
Police pension fund of the city of Buffalo, N. Y. (Local law No. 8.)	4 per cent of salaries.	Certain miscellaneous moneys and a direct appropriation when needed.	Superannuation: No age requirement, 20 years' service. Duty and ordinary disability: No age or service requirement.	Superannuation and duty disability: One-half salary at time of retirement. Ordinary disability: Amount fixed by council, but not to exceed one-half salary at time of retirement.	Provisions for widows and children under 18, and in some cases for dependent parents.
Police annuity and benefit fund of Chicago. (Illinois Laws of 1921, p. 262; Laws of 1925, p. 208.)	4.75 per cent of salary up to $2,600, all over that amount being exempt.	For each member, an amount equal to 8.5 per cent of his salary for his retirement and ordinary disability benefit, and 2 per cent for widow's pension; city also bears whole cost of extra benefits and makes up any deficiency in cost of administration of fund.	Superannuation: Optional at or after age 57; no compulsory age. No service requirement for those entering service since system was established, but amount of allowance depends on length of service. Those in service before system was adopted may retire at 50 after 20 years' service. Ordinary and duty disability: No age or service requirement.	Superannuation: Annuity bought by retirant's contributions, plus pension bought by city's contributions to his credit; maximum, $1,950 per annum. For employee in service before system was adopted, after reaching age 50 and giving 20 years' service, one-half salary at time of retirement, regardless of amount of contributions. Ordinary disability: One-half salary at time of retirement, from which usual deductions for pension purposes are made, allowance not to be continued more than 5 years. Duty disability: Three-fourths of salary at time of injury, plus allowance for children under 18. If retirant lives to reach 57, this allowance is discontinued and he is given superannuation allowance he would have received had he continued in service to that age.	Provisions for widows and children under 18.
Police relief and pension fund of the city of Cincinnati, Ohio (Gen. Code 1910, secs. 4616-4631).	Dues $1 per month.	Certain miscellaneous moneys and a direct appropriation when needed.	Superannuation: No age requirements; 25 years' service. Ordinary disability: 5 years' service. Duty disability: No age or service requirement.	Superannuation and duty disability: One-half salary at time of retirement; minimum, $900; maximum, $1,200 per year. Ordinary disability: After 5 years' service, $36 for each year of service, maximum, $900 per year. If discharged after 15 years' service, except for specified faults, not to exceed $600 a year.	Provisions for widows, children under 16, or dependent parents.

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Police relief fund of the city of Cleveland, Ohio (City Ordinance, 37945; Gen. Code, 1910, secs. 4616–4631).	Monthly dues range from 50 cents to $1.25, according to rank of member.	do	Superannuation: No age requirement; 25 years' service. Ordinary disability: 15 years' service. Duty disability: No age or service requirement.	Superannuation and disability: From $1,052 to $1,500 per year, according to rank. If discharged, except through his own fault, after 15 years' service, one-half of allowance for superannuation.	Provisions for widows and children under 16.
Police pension and retirement fund of Detroit (City Charter, 1925, ch. 21, secs. 19–26).	1 per cent of salary; retired members, 1 per cent of pension.	Certain miscellaneous moneys, and an annual appropriation sufficient to maintain pension payments.	Superannuation: No age requirement; 25 years' service. Disability: No age or service requirement.	Superannuation and disability: One-half of salary attached to rank held at time of retirement. If salary scale is changed, pensions undergo a corresponding change.	Pensions for dependents of man killed in service or dying from injuries received in service.
Policemen's annuity and benefit fund of Milwaukee (Wis. Laws of 1921, ch. 589; City Ordinance, F 20714).	4.625 per cent of salaries. Rate may vary slightly with cost of administration.	12 per cent of salary of each member, and also 0.125 per cent of aggregate salaries of whole force for cost of administration. In addition, an annual deficiency contribution to meet accrued liability. Pays whole cost of duty disability benefits, child's annuity, and compensation and supplemental annuity.	Superannuation: Optional at age of 57, with 15 years' service, or at 50, with 20 years' service; also at 50, with 10 years' service, but smaller allowance given. Ordinary and duty disability: No age or service requirement.	Superannuation: Annuity bought by retirant's contributions, plus pension bought by city's contributions on his behalf; maximum 75 per cent of highest salary received by retirant. City bears whole cost of allowance for years of service before system was established. Ordinary disability: One-half salary at time of retirement, minus 4 per cent for annuity purposes, to be paid for not more than 5 years. Duty disability: 55 per cent of salary at time of injury, with extra allowance for child or children under 18, total not to exceed 75 per cent of salary.	Provisions for widows and children under 18; special benefits if decedents' death due to service.
Minneapolis police relief association (Minn. Gen. Stats. of 1923, secs. 1432, 1442; amended by Minn. Laws of 1925, ch. 197; City Council Proceedings, Dec. 14, 1923, vol. 49, p. 712).	1 per cent of monthly salary and dues of 50 cents per quarter after 6 months' probationary service.	Certain miscellaneous moneys, and an annual amount equal to two-tenths, and not to exceed two-fifths of one mill upon each dollar of all taxable property.	Superannuation: Optional at age 50, after 20 years' service. Disability: No age or service requirement, but allowance paid only for duty disability.	Superannuation and disability: One-half salary at time of retirement; minimum and maximum, $900.	Provisions for widows and children under 16.
Police pension system of New Orleans (La. Laws of 1904, act 32, sec. 11; 1910, act 10; 1912, act 253; 1920, act 97).	2 per cent of salaries.	Certain miscellaneous moneys, and annually 2 per cent of amount appropriated for maintenance of police department.	Superannuation: No age requirement; permitted after 20 years' continuous service. Duty disability; No age or service requirement.	Superannuation and disability: Not to exceed one-half salary at time of retirement.	Provisions for dependents in some cases.

[1] All the systems require medical examination and certification as conditions for disability retirement.

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TABLE 68.—COMPARISON OF PENSION SYSTEMS FOR POLICE AND FIREMEN—Continued

Police—Continued

Name of system and authorization	Employees' contribution	City's contribution	Conditions for retirement	Retirement allowances	Other benefits
Police pension fund of the city of New York (Greater New York Charter, secs. 351–357, 366).	2 per cent of salaries.	Certain miscellaneous moneys, and a direct appropriation for amount needed.	Superannuation: No age requirement; compulsory after 25 years' service, unless extension secured. Optional, at 55, after 20 years' service, and at 60, regardless of length of service. Ordinary disability: 10 years' service. Duty disability: No age or service requirement.	Superannuation: One-half salary at time of retirement. Ordinary disability: Varies with length of service, ranging from "not less than one-quarter nor more than one-half" of salary at time of retirement after 10 but under 20 years' service, to one-half salary after 20 years' service. Duty disability: Not less than one-fourth nor more than one-half salary at time of retirement.	Provisions for widows, and children under 18, and, in some cases, dependent parent.
Police pension plan of Philadelphia (Brown's Philadelphia Digest, secs. 7–11, p. 47).	One day's pay each month, but salary in excess of $3,000 per year is omitted when calculating contribution.	Certain miscellaneous moneys, and annual appropriation of amount needed.	Superannuation: Optional at age 50, after 20 years' service. Ordinary disability: 10 years' service regardless of age. Duty disability: No age or service requirement.	Superannuation and duty disability: One-half average salary for last 10 years; maximum $1,500 per year. Ordinary disability: One-fortieth of average salary for last 10 years, multiplied by years of service.	Provisions for widows, children under 14, or dependent parents if death occurs in line of duty.
Police pension fund association of city of Pittsburgh, Pa. (Pittsburgh Digest, pp. 50, 51, secs. 163–169).	2 per cent of salary.	Certain miscellaneous moneys, also direct appropriation not to exceed 1.5 per cent of city taxes.	Superannuation: No age requirement; 20 years' service. Duty disability: No age or service requirement.	Superannuation: From $50 to $75 per month. Duty disability: One-half salary for 52 weeks; then, if permanently injured, a lump sum of $1,200 is paid from another fund.	Disability and death benefit fund is maintained; dues $1 per month.
Police relief and pension fund of San Francisco (Charter of San Francisco, Art. VIII, ch. 10).	$2 per month	Certain miscellaneous moneys.	Superannuation: Compulsory at age 65; 20 years' service. Duty disability: No age or service requirement.	Superannuation and duty disability: One-half salary attached to rank held three years prior to retirement.	Provisions for widows and children under 16 and dependent parents if death due to service.

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Firemen

Name of system	Employees' contributions	City's contributions	Conditions for retirement	Retirement allowances	Other benefits
Firemen's relief and pension fund of Buffalo (Local laws of Buffalo, No. 7; City Charter, secs. 275–275J, 277–283).	4 per cent of salary.	Various miscellaneous sums and 2 per cent of foreign fire insurance premiums, and in addition direct appropriation of amount needed to maintain pension payments.	Service: No age requirement; optional after 20 years' service. Ordinary and duty disability: No age or service requirement.	Service and duty disability: Minimum, one-half salary at time of retirement; no maximum set. Ordinary disability: Maximum, one-half salary at time of retirement; no minimum set.	Provision for dependents.
Firemen's pension fund of Chicago (Ill. Rev. Stats. 1917, ch. 24, secs. 417–419K, pp. 461–466.).	2.5 per cent of salary.	Various miscellaneous sums and direct appropriation raised by tax levy.	Service: Optional after 20 years' service, but member retiring under age 50 must continue contributions to that age in order to draw pension. Disability: No age or service requirement.	Service and disability: One-half salary received at time of retirement—minimum $600, and maximum $3,000 a year.	Do.
Firemen's pension fund of Cincinnati (Ohio Gen. Code 1910, secs. 4600–4615).	50 cents a month.	Various miscellaneous sums, and proceeds of a tax, not to exceed three-tenths of a mill on the dollar.	Service: No age requirement; optional after 25 years' service. Ordinary disability: Five years' service. Duty disability: No age or service requirement.	Service and duty disability: One-half salary at time of retirement—minimum $900, and maximum $1,200 a year. Ordinary disability: $36 multiplied by number of years of service up to 25. If discharged without fault of his own after 15 years' service: Annual pension of $24 for each year of service—maximum, $600 a year.	Do.
Firemen's pension fund of Cleveland, Ohio (Gen. Code 1910, secs. 4600–4615).	From 50 cents to $1.25 a month according to position held.	Various miscellaneous sums, and appropriate amount needed to maintain pension payments, raising this by tax levy not to exceed three-tenths of a mill on the dollar.	Service: No age requirement; optional after 25 years. Permanent disability: No age or service requirement.	Service and disability: One-half salary at time of retirement—maximum, $1,200 a year. If discharged except for fault on his part after 12 consecutive years' service, pension of six-sixteenths of salary at time of dismissal.	Do.
Firemen's pension and retirement fund of Detroit, Mich. (City Charter (1925), ch 15, secs. 14–19.)	No contributions.	Appropriates annually amount required to meet pension payments raising amount by special tax levy.	Service: No age requirement; 25 years' service. Duty disability: No age or service requirement.	Service and duty disability: One-half of salary attached to rank held at time of retirement. If this salary is changed later, allowance is changed to correspond.	Do.

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TABLE 68.—COMPARISON OF PENSION SYSTEMS FOR POLICE AND FIREMEN—Continued

Firemen—Continued

Name of system	Employees' contributions	City's contributions	Conditions for retirement	Retirement allowances	Other benefits
Firemen's annuity and benefit fund of Milwaukee. (Wis. Laws of 1923, ch. 423; City Ord., F 25191.)	4 625 per cent of salary.	Annually for each member 12 per cent of his salary; also one-eighth of 1 per cent of total salaries for costs of administration. Contribution to cover accrued liability and extra benefits, raising amount by special tax levy.	Service: Optional at age 50 after 20 years' service, and at 57 after 15 years' service, also permitted at 50, after 10 years' service, but with reduced allowance. Ordinary and duty disability: No age or service requirement.	Service: Annuity bought by retirants' contributions, plus pension bought by city's contributions on his behalf. Maximum, 75 per cent of highest salary while in service. City provides full allowance for years of prior service. Duty disability: Annuity, as above, with pension to bring it up to 55 per cent of salary when injury was received; extra allowance for children under 18. Ordinary disability: One-half of salary at time of disability, for not over 5 years.	Widow's annuity, widow's compensation and supplemental annuity, and child's annuity.
Minneapolis fire department relief association (Gen. Stats. 1923, secs. 3748, 3752; amended, Laws of 1925, ch. 204, 205).	$1.50 per month, with initiation fee of $10. Occasional assessments of $2 per member for death benefits.	Proceeds of tax of one-tenth of a mill on the dollar, and 2 per cent tax on foreign insurance premiums.	Service: Optional after 20 years' service, but allowance may not be drawn until retirant reaches age 50. Disability: No age or service requirement.	Service: Proportioned to length of service, with a minimum of $600 per annum for 20 years' service and progressive rates of increase for each 5 years over that. Disability: Graded according to degree of disability, ranging from $180 to $900 a year.	Provision for dependents and funeral benefit of $200.
Firemen's pension and relief fund of New Orleans (La. Acts, 1902, No. 43; 1904, No. 17; 1912, No. 152; 1914, No. 27; and 1926, No. 321).	1 per cent of salary, plus 75 cents a month, and $2 upon death of member.	Various miscellaneous sums and 1 per cent of tax on foreign insurance companies.	Service: Optional after 20 years' service regardless of age. Disability: No age or service requirement.	Service and disability: One-half salary received at time of retirement.	Death benefits; pension for dependents if death due to service.
New York fire department relief fund (Greater New York Charter, secs. 789-791, 809).	No contributions	Various miscellaneous funds and direct appropriation of amount needed to maintain pension payments.	Service: No age requirement; optional after 20 years' service. Disability: No age or service requirement.	Service, duty, disability, and ordinary disability after 10 years' service: One-half of salary at time of retirement. Ordinary disability retirement with less than 10 years' service: Not to exceed one-third of salary at time of retirement.	Provision for dependents.
Firemen's pension fund of Philadelphia. (Brown's Philadelphia Digest, secs. 7-11, p. 47.)	Active force contribute one day's pay per month; pensioners one-half day's pay.	2 per cent of tax on foreign fire insurance companies, and direct appropriations as needed.	Service: Optional from age 45 onward after 20 years' service. Duty disability: No age or service requirement.	Service and duty disability: One-half of average annual salary for last 4 years' service. Ordinary disability: No pension.	Do.
Firemen's pension fund, of Pittsburgh, Pa. (City Ord. No. 490, 1924.)	2.5 per cent of salaries, plus assessment of $1 on death of member.	Various miscellaneous sums and direct appropriations as needed.	Service: Optional after 20 years' service without regard to age. Duty disability: No age or service requirement.	Service and duty disability: From $600 to $900 a year, according to rank of retirant.	Death benefit.

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Firemen's pension fund of St. Louis. (Mo. Rev. Stats. 1919, ch. 72, Art. XXVII; City Ords. 30561-63.)	$2 per month, and initiation fee of $5.	Certain taxes and various miscellaneous sums.	Service: No age requirement; optional after 20 years' service, the last two continuous. Duty disability: No age or service requirement.	Service and duty disability: $600 a year. Ordinary disability: No allowance.	Provision for dependents.
Firemen's relief fund of San Francisco. (City Charter, Art. IX, Ch. VII.)	No contributions.	Appropriates amount necessary, raising it by special tax levy.	Service: Optional at age 55, after 20 years' service, and at any age after 25 years' service. Duty disability: No age or service requirement.	Service and duty disability: One-half of salary received at time of retirement.	Do.
			Police and firemen		
Fire and police pension system of Los Angeles. (Los Angeles Charter, secs. 180-189.)	4 per cent of salary since January 1, 1927.	A percentage of pay rolls of the two departments, and an annual flat sum to liquidate accrued liability; also miscellaneous sums, fines, etc.	Service: No age requirement; 35 years' service, but permitted after 25 years with smaller allowance. Duty disability: No age or service requirement.	Service: From one-half to two-thirds of average salary for last three years according to length of service (from 25 to 35 years, except that for those in service before system was adopted, it is from 20 to 30 years). Duty disability: Fixed by board, with minimum of 10 per cent and maximum of 90 per cent of salary at time of retirement.	Provision for dependents.
Police and fire pension fund of Newark, N. J. (New Jersey Laws, 1920, ch. 160.)	2 per cent of salary. If employee is 35 or over on entrance, 4 per cent.	Various miscellaneous sums and annual appropriation equal to 4 per cent of combined pay rolls of the two departments.	Superannuation: Optional at age 50, after 20 years' service, and compulsory at 65. Duty disability: No age or service requirement.	Superannuation and duty disability: One half of annual salary received at time of retirement.	Do.
Policemen's and firemen's relief fund, of Washington, D. C. (U. S. Stats. at Large, vol. 39, p. 718; vol. 43, p. 176.)	2.5 per cent of salary.	Various miscellaneous funds, and direct contribution from general revenue of District as needed.	Service: Optional from age 60 on. Duty disability: No age or service requirement. Ordinary disability: Age 55, after 25 years' service.	Service and disability: One-half of salary received at time of retirement. If the salary is increased after retirement, the pension is increased to correspond.	Do.

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Statistics of the Systems

THE TABLE following shows the experience under the various systems:

TABLE 69.—COVERAGE, PENSIONERS, AMOUNTS DISBURSED, AND AVERAGE PENSIONS OF POLICE AND FIREMEN, BY CITIES, 1926

City	Year ending—	Number covered by system	Number of pensioners on roll	Amount disbursed in pensions	Average annual pension [1]
Police systems:					
Baltimore	Dec. 31, 1926	1,864	257	$233,167	$907
Buffalo	do	1,144	259	173,533	670
Chicago	do	6,080	2,933	2,056,160	701
Cincinnati	do	525	412	295,166	716
Cleveland	do	1,421	376	218,836	582
Detroit	June 30, 1926	2,762	304	340,752	1,121
Milwaukee	Dec. 31, 1926	938	222	170,816	769
Minneapolis	do	499	173	95,998	555
New Orleans	do	877	127	60,682	478
New York City	do	15,950	6,061	4,303,157	710
Philadelphia	do	5,600	869	522,627	601
Pittsburgh	do	904			
San Francisco	do	1,186	160	214,975	1,344
Total		39,750	12,153	8,685,869	715
Firemen's systems:					
Buffalo	Dec. 31, 1926	946	309	168,213	544
Chicago	do	2,341	1,337	852,259	637
Cincinnati	Nov. 30, 1926	624	356	236,627	665
Cleveland	Dec. 31, 1926	1,061	342	208,765	610
Detroit	June 30, 1926	1,698	229	258,064	1,127
Milwaukee	Dec. 31, 1926	723	288	171,985	597
Minneapolis	do	513	242	131,909	545
New Orleans	do	628	115	69,827	607
New York	Dec. 31, 1925	6,078	3,047	2,503,382	822
Philadelphia	Jan. 7, 1926	2,100	350	191,716	548
Pittsburgh	Dec. 31, 1926	931	242	188,102	777
St. Louis	do	940	308	118,575	385
San Francisco	June 30, 1926	967	293	376,355	1,284
Total		19,550	7,458	5,475,779	734
Police and firemen's systems:					
Los Angeles	June 30, 1926	3,979	351	286,766	817
Newark	Dec. 31, 1926	2,200	365	320,191	877
Washington, D. C.	June 30, 1926	2,286	(2)	(2)	
Total		8,465	716	606,957	848
Grand total		67,765	20,327	14,768,605	726

[1] Computed by dividing amount disbursed by number of pensioners.
[2] No data.

State and City Retirement Systems for Teachers

IN THE summer of 1927, when the inquiry as to retirement systems was undertaken by the Bureau of Labor Statistics, 21 state-wide teacher-retirement systems were in effect, and in addition seven cities having a population of 400,000 and over had retirement systems for their teachers, independent of those of the States. Of the State systems, those of Arizona, Maine, and Nevada do not lend themselves readily to tabulation, so a brief summary of their principal features will be given, after which the systems of the remaining States and the seven cities will be discussed in detail.

The Arizona law, passed in 1912, provides for a noncontributory system under which a teacher is permitted to retire after 25 years of

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service, on an allowance of $600 a year. The administration of the system is intrusted to the State board of education, and the pensions are to be paid from the school fund of the State.

The Nevada law, passed in 1915, provides for an annual contribution of $9 (later raised to $12) from the teacher, and permits retirement after 30 years of service, 15 of which must have been in the State, on an annual allowance of $500. In 1919 this amount was raised to $600. Retirement for disability is permitted after 15 years of service, with a proportionately smaller allowance. The system is administered by the State board of education, and the money for the State's part of the allowance is raised by an ad valorem tax of 3 mills on the $100. The secretary of the system states that on June 21, 1927, there were 24 teachers on the pension roll, 11 being on service and 13 on disability retirement, with average allowances of $584 for service and $389 for disability retirants. The average age of those on service retirement was 55.5 and their average period of service was 30.5 years. For those on disability retirement the corresponding figures were 53 and 20.6 years. The amount paid out in allowances during 1926 was $10,846.

The situation in Maine is rather involved. In 1913 a noncontributory system was established under which teachers might retire at 60 on pensions ranging from $200 to $300 a year, according to their length of service. In 1923 this system was abolished, except that pensions were confirmed to all to whom they had been granted under its terms, and a new scheme was established under which members contribute 5 per cent of their salaries, while the State is to give annually an amount equal to the combined contributions of the members. Retirement is permitted at 60, after 30 years of service, on an allowance bought by the combined contributions of the teacher and the State. Membership in the system is optional, and so far only seven teachers have elected to come under its terms. Pensions granted under the old system are still being paid, but none of the members of the new scheme have as yet qualified for retirement.

Scope of Systems

Most of the systems, whether of State or city, limit membership to teachers, usually including superintendents and similar officials under this title. New Jersey and Pennsylvania include other employees of the school system—janitors, engineers, and the like. In New York City the teachers' system covers only the teaching force, but the board of education has established a special system, included in this study, for all its permanent, nonteaching employees except superintendents who come under the teachers' system.

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Date of Establishment, and Membership

THE following table shows the date of establishment and the approximate membership of the systems included:

TABLE 70.—DATE OF ESTABLISHMENT AND APPROXIMATE MEMBERSHIP OF STATE AND CITY RETIREMENT SYSTEMS FOR TEACHERS

State or city	Year established [1]	Membership	State or city	Year established [1]	Membership
State systems:			State systems—Continued.		
California	1913	36,108	Rhode Island	1908	3,599
Connecticut	1917	9,749	Vermont	1919	[2] 425
Illinois	1915	38,888	Virginia	1908	----------
Indiana	1915 (1921)	12,341	Wisconsin	1911 (1921)	18,054
Maryland	1927	----------	City systems:		
Massachusetts	1914	20,019	Chicago	1896 (1907)	11,927
Michigan	1917	24,471	Detroit	1895 (1923)	6,300
Minnesota	1915	16,866	Milwaukee	1909 (1921)	2,054
Montana	1915	5,600	Minneapolis	1909 (1924)	2,344
New Jersey	1903 (1919)	19,830	New Orleans	1910 (1918)	1,619
New York	1921	39,648	New York	1894 (1917)	25,995
North Dakota	1913	8,226	New York Board of Education	1921	2,507
Ohio	1920	42,972	Washington, D. C.	1920	2,761
Pennsylvania	1921	58,409			

[1] Figures in parentheses indicate year of change in system.
[2] Membership of voluntary system.

Some of the earlier systems were established with rather loosely planned provisions, which were gradually found to be unwise or unworkable, and the systems were modified accordingly. Sometimes a complete reorganization took place and a practically new system was installed; in these cases the year of the change is given in parentheses in the above table. Maryland made a complete change while this study was in progress, substituting for a partial plan of earlier date an actuarial reserve plan which became effective in 1927. In some of the other States an unsatisfactory system was modified, feature by feature, so that the plan now in operation may bear but slight resemblance to the original, yet no date can be given at which its character was radically changed.

The figures as to membership are, for the most part, as of 1926. They are not comparable, owing to differences in the time of enumeration and in practice as to including those who have not formally withdrawn, but who may not be active members at a given time. The membership may fluctuate materially as between June and December, for instance, and a comparison as to size between two systems using different dates for their enumeration might be misleading in the extreme. The figures are given merely as conveying an approximate idea of the size of the different groups, and can not be safely used for other purposes.

Employee Representation in Management

THE EMPLOYEES very generally share in the management, and sometimes theirs is the dominant voice. In five systems they have no representation on the administrative body. In three of these—the State systems of California, Rhode Island, and Virginia—the system is administered by the State board of education In Washington, D. C., it is in the hands of the Commissioners of the District of Columbia, and the system of the Board of Education of New York

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City is managed by the board itself. With these exceptions the employees have, or may have, representation on all the boards of management.

The boards usually consist of certain specified officials of the State or city, holding their position ex officio, and of other members who, according to the particular system, are either appointed by some specified authority or elected by the teachers. In six of the States those who are not ex-officio members are appointed by the governor. In three of these—Indiana, Montana, and Wisconsin—the governor has free choice as to whom he will appoint, except that the Indiana system provides that not more than two of his appointees may be members of the teaching force. Illinois, Michigan, and North Dakota, on the other hand, specifically provide that some or all of the governor's appointees must be teachers, either in active service or retired on pension. In Michigan, moreover, at least one must be a woman teacher in the public schools. The Wisconsin system really provides for greater representation of the teachers than is apparent from the above statement, since it calls for three boards of first instance, one each for the public schools, the normal schools, and the university, the members of all of which are elected by their fellows. These act upon all claims for retirement from their respective departments, but a right of appeal lies from them to the upper board, composed of two ex-officio members and five appointees of the governor, which also handles the funds and investments.

The systems of the remaining nine States all provide that one or more members of the administering body must be elected by the teachers from among their own number.

In two of the city systems, as mentioned above, the employees are not represented by elective or appointive members of the administering body. In the other six systems the teachers elect representatives and in three of them—Chicago, Minneapolis, and New Orleans—their representatives form a majority of the board. In New York City and Detroit the teachers elect 3 of the 7 members, and in Milwaukee 4 of the 9. In Milwaukee it is specified that two of the teachers' representatives must be women.

Character of Plans and Source of Funds

RHODE ISLAND has a noncontributory system under which the State bears the whole expense, and Michigan and Montana have wholly contributory systems under which the teachers contribute all, the State paying in nothing to the fund. With these exceptions, all the systems, both State and city, call for a division of the cost between employer and employee, the proportion borne by each and the methods of determining contributions varying widely. All the funds may be increased by interest on deposits, profits on investments, gifts, legacies, and the like, but the contributions from the members of the systems and the employing agencies are the chief reliance.

Contributions from Employees

In two States the teachers contribute a flat sum yearly, California requiring $12 per teacher and Montana assessing each teacher $1 for each month of the school year; as the school year varies in length in

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different parts of the State, the contributions vary accordingly, but it is provided that a teacher must have paid in at least $300 (raised, in 1927, to $600) in order to be eligible for a superannuation allowance. Three States modify this plan by requiring a graded flat sum. Illinois calls for $5 annually from those who have taught 10 years or less, $10 a year from those who have taught from 10 to 15 years, and $30 a year from those who have taught over 15 years. After 25 years of teaching contributions may cease. Minnesota calls for $5 annually for the first 5 years, $10 for the next 5, $20 for the next 10, and $30 for the next 5, making a total of $425 for 25 years of teaching, after which contributions may cease. Those with salaries over $1,500 a year may be required to contribute on a percentage basis, but the annual contribution must not fall below what the flat sum for the corresponding year would be. Indiana introduces a further modification of the idea by requiring a flat contribution, based on age at entrance, designed to produce at age 60, after 40 years' service, an annuity of $300. The range of contributions is from $35.77 for those entering the service at age 20 to $18.04 for those entering at age 40.

Four States require the teachers to contribute a flat percentage of their salaries. In Wisconsin the rate is 5 per cent, but teachers under 25 years of age are not called upon to contribute. New York and Ohio fix the rate at 4 per cent. Ohio exempts from contribution all salary over $2,000, but places an additional assessment of $1 per annum on all teachers to meet the expenses of administration. Virginia requires a contribution of only 1 per cent of the salary, but provides that if, at the time of retirement, the teacher's contributions have not reached 30 per cent of the average annual salary for the last five years of teaching, a deduction shall be made from the first year's pension to bring the credits up to that amount.

The systems of three other States call for a flat percentage, but set limits upon the amounts to be collected. Connecticut, Massachusetts, and Vermont all require 5 per cent of the salary, and all fix the maximum contribution at $100 a year, but Connecticut sets a minimum of $25, Massachusetts of $35, and Vermont of $16 a year.

Two States, Michigan and North Dakota, provide for a graded percentage. Michigan changed its rate in 1927 and now requires 1 per cent of the salary, not to exceed $10 per annum, for the first five years; 2 per cent, not to exceed $20, for the next 10 years; and 3 per cent, not to exceed $30, for the next 15 years. The teacher must have contributed at least 100 per cent of the first year's retirement allowance. North Dakota requires a contribution of 1 per cent of the salary, not to exceed $10 annually, for the first 10 years, and then 2 per cent, but not to exceed $40 a year for 15 years, after which contributions may cease.

In three States the contribution is a percentage of the salary, based on sex and age at entrance, which will produce, after normal requirements as to age and length of service have been fulfilled, a sum sufficient to purchase a specified annuity. In these States the percentage ranges, according to age at entrance, as follows:

		Men	Women
Maryland	per cent	4.28 to 6.28	4.08 to 7.75
New Jersey	per cent	3.60 to 6.11	3.91 to 7.42
Pennsylvania	per cent	3.33 to 5.30	3.69 to 6.59

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The city systems show much the same kind of arrangements. Chicago and Milwaukee teachers pay graded flat sums. Chicago requires monthly payments of $1 for the first 4 years of teaching, of $1.50 for the second 4, $2.50 for the third 4, and thereafter $5 a month for as long as the teacher continues in service. In Milwaukee the contribution is $4 per month for the first 10 years of service, $6 per month for the next 5 years, and $8 a month thereafter. Both cities count 10 months to a school year.

Detroit, Minneapolis, and New Orleans require a contribution of a flat percentage of the salary. Detroit places the rate at 3 per cent, but exempts salary above $1,500; Minneapolis calls for 5 per cent, but does not require contributions from those under 25; and New Orleans sets the amount at 2 per cent.

New York, Washington, and the system of the New York Board of Education all require a percentage of the salary, based on age at entrance and calculated to produce, at the normal age for retirement, a sum sufficient to purchase a specified annuity.

Contributions from State and City

As mentioned before, Michigan and Montana make no contributions to the retirement systems. Rhode Island and Virginia appropriate annually from their general funds the amounts needed for payment of current pensions. Four States contribute annually either the proceeds of a special tax or an arbitrarily determined amount. Of these, California gives 5 per cent of the inheritance tax, Illinois and Minnesota the proceeds of a special tax levied for the purpose, and North Dakota gives 10 cents annually for each child in the State aged 6 and under 21 years.

The remaining 10 States make regular contributions sufficient to provide a definite share of the retirement allowance earned by current service and to liquidate gradually the accrued liability. This contribution is frequently calculated as a percentage of the teachers' salary roll for the year. Wisconsin, included in this group, raises the necessary amount by a special tax, while the others appropriate what is needed from the general revenues.

Of the eight city systems, four (those of Minneapolis, New York, Washington, and the New York Board of Education) make appropriations calculated to provide a definite part of the retirement allowance for each employee, covering both current and accrued liability. The other four have no uniform principle of contributions. Chicago gives $2 for each $1 contributed by the teachers. The amount is raised by a special tax levy, and if at any time it should prove insufficient the board of education is to appropriate from the general education fund whatever amount is needed to make up the deficiency. So far, this has not been found necessary. Detroit contributes the interest on the daily balances of the teachers' salary fund and tuition fees from nonresident pupils, Milwaukee gives 40 per cent of the surtax on net incomes in excess of $3,000, and New Orleans makes an appropriation equal to 3 per cent of the teachers' salary roll, but not to be less than $30,000 a year.

The systems, it will be seen, fall into two groups. In the first, the contributions made by the employing agency and by the employees are carefully calculated to build up a fund which will be increased each year by an amount sufficient to cover the liability incurred that year

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and to meet a definite portion of the accrued liability. Usually these contributions are invested at compound interest, and their earnings are an important factor in building up the reserves. In the other group, contributions have been fixed without sufficiently careful calculations as to what the future demands on the fund will be, and the schemes are, from an actuarial point of view, unsound. In a system like that of Rhode Island, the question of soundness hardly enters, since the State bears the whole expense. Some of the other systems of this group have large balances on hand, and the claim is made that their condition is entirely satisfactory Thus, the report of the Chicago teachers' system shows that for the year ending August 31, 1926, the excess of total income over total disbursement was $745,731, and that the total reserve fund was $4,324,025. To any suggestion that this reserve is startlingly smaller than the future liabilities already incurred, the reply is made that under the law, if the funds should at any time prove insufficient the board of education must appropriate from the general education fund whatever is needed, and that therefore it is absurd to speak of the danger of insolvency.

On the other hand, some of these systems are already in distress and others are trying to recast their schemes so as to avoid future difficulties. In Montana, for instance, the expenditures of the fund in 1926 exceeded its income by $18,573, and it was calculated that in about four years more the reserves would be entirely exhausted. In 1927, accordingly, the law was so amended that no teacher might receive a pension without having contributed at least $600 to the fund, and that the total amount paid out in pensions in any year might not exceed the fund's income for that year. If necessary, pensions must be reduced below their nominal figure to bring outlay down to income.

The Minnesota system guarded against danger of bankruptcy by inserting a proviso that "The board of trustees may ratably reduce the annuities provided in this act whenever, in the judgment of the board, the condition of the fund shall require such reduction." So far, the trustees have never felt that the condition of the fund justified paying the full allowances called for, and only a percentage has been paid.

The Minneapolis plan shows a curious variation. When the system was under consideration it was estimated that to provide the contribution called for from the city a tax levy of approximately 1⅓ mills would be required. As adopted, however, the plan limited the tax to 1 mill, until a higher rate should be authorized after 1927, and included a proviso that, until such a higher rate should be authorized, the city's contribution to the credit of the individual teachers should be reduced pro rata as much as might be necessary to bring its total contribution within the amount raised by the lower tax.

Cost of Administration

In 6 States the expenses of administering the system are paid out of the general fund, in 7 the State makes a specific appropriation for the purpose, and in 2 they are carried as part of the general expenses of the department of education. In Ohio, a special fund for the purpose is raised by an assessment of $1 a year on each teacher. Vermont maintains a special fund, made up of gifts and

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receipts from any other source than the contributions of teachers and State, and interest thereon, and from this pays cost of administration and meets any unforeseen expenses that may arise. Wisconsin provides that the costs are to be paid out of the interest earned by the fund.

In four of the cities, Chicago, Detroit, Minneapolis, and Milwaukee, expenses are met from the funds of the system. In New York, the city defrays the cost, apart from its other contribution. The New York Board of Education carries the system as part of its normal expenses, and in New Orleans and Washington the department of education bears the cost.

Conditions for Retirement

Superannuation or Service Retirement

SUPERANNUATION retirement may be based on age, on service, or on a combination of the two. Of the 18 States considered, 5 (California, Minnesota, North Dakota, Rhode Island, and Wisconsin) have no age requirements of any kind. The others set the following ages:

TABLE 71.—AGE FOR OPTIONAL AND COMPULSORY RETIREMENT SET BY STATE TEACHERS' RETIREMENT SYSTEMS

State	Age for optional retirement	Age for compulsory retirement	State	Age for optional retirement	Age for compulsory retirement
Connecticut	60	70	Ohio	60	70
Illinois	50		Pennsylvania	62	70
Indiana	60		Vermont:		
Maryland	60	70	Women	60	
Massachusetts	60	70	Men	65	
Michigan	60		Virginia:		
Montana	55		Women	50	
New Jersey	62	70	Men	58	
New York	60	70			

Michigan had no age provisions up to 1927, when it amended its law to make 60 the age for optional retirement. Connecticut and New York modify their age provision to permit retirement, regardless of age, after 35 years' service, and Ohio after 36.

Five States (Maryland, Massachusetts, New Jersey, Ohio, and Wisconsin) make no service requirements for employees in general, but Massachusetts and Wisconsin enforce one against those employed before the system was adopted who wish to claim credit for prior service. The other States make the following service requirements:

California—30 years, of which 15, including the last 10, must have been in the State.

Connecticut—15 years in State. If retirement is claimed under 60 by virtue of 35 years' service, 20 must have been in State.

Illinois—25 years, of which 15 must have been in State, outside of Chicago and Peoria.

Indiana—40 years; on partial allowance, after 25. One-fourth of service may have been outside State.

Michigan—30 years, of which 15 must have been in State; on partial allowance, after 25 years' service.

Minnesota—20 years, of which 15 must have been in State.

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Montana—25 years (raised to 30 in 1927), of which 15 must have been in State.
New York—25 years. Retirement permitted after 35 years, regardless of age.
North Dakota—25 years, of which 18 must have been in State.
Pennsylvania—10 years.
Rhode Island—35 years, of which 25 must have been in State.
Vermont—30 years, of which 20 must have been in State.
Virginia—30 years, all within the State.

It will be seen that one State requires only 10 years of service, one demands 15, one sets it at 20, four at 25, four at 30, and one each at 35 and 40 years.

Of the eight city systems, Chicago, Detroit, and Minneapolis have no age requirement; Milwaukee, New Orleans, and New York permit retirement, with a service qualification, at 65; Washington at 62, with a service requirement; and the New York Board of Education at 60, regardless of service. Milwaukee and the New York Board of Education permit retirement, regardless of age, after 35 years of service. New York City and Washington set 70 as the age for compulsory retirement (Washington permits extensions after this age), while the other systems do not provide for compulsory retirement.

The service requirements of the city systems are as follows:

Chicago—25 years, of which 15 must have been in Chicago; increased allowance for service over 25 up to 35 years.
Detroit—30 years, of which the last 20 must have been in Detroit.
Milwaukee—25 years, of which 15 must have been in Milwaukee; retirement at any age after 35 years' service, of which 20 must have been in the city.
New Orleans—40 years; retirement on smaller allowance after 30 years.
New York—35 years, of which 20 must have been in New York City.
Washington—Must serve in District for 10 years preceding retirement, and for the whole period since reaching age 52. Credit for not to exceed 10 years given for service outside District.

Minneapolis has no service requirements, and neither has the system of the New York Board of Education, though the latter, which places the optional retirement age at 60, permits retirement at any age after 35 years of service.

Disability Retirement

Ordinary disability such as to unfit the sufferer for performing satisfactorily the duties of his position is looked upon in all the systems as a cause for retirement on allowance, though various restrictions are put on such retirement. Medical certification of the fact and character of the disability is almost universally required, and often periodic reexaminations are enforced. In some cases it is provided that the disability must be permanent, and in others that when it occurs after the age for optional retirement, superannuation and not disability retirement must be taken. None of the systems take age into consideration in this matter, but all have a service requirement. In this respect the qualifications are as follows: Maryland and Wisconsin, 5 years; Vermont, 6; Connecticut, Indiana, New Jersey, Ohio, and Pennsylvania, 10; California, Illinois, Michigan, Minnesota, Montana, and North Dakota, 15; and Massachusetts, Rhode Island, and Virginia, 20 years. New York requires 20 years' service for present teachers and 15 for new entrants.

Among the city systems, Minneapolis and New Orleans permit retirement on allowance for disability after five years' service, but Minneapolis specifies that the disability must be complete and per-

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manent. Detroit, New York, and Washington require 10 years' service, Washington coupling this with a proviso that the retirant must be 45 or over; if he is under that age, he must have served 15 years. Chicago requires 12 years, and Milwaukee, 25. The New York Board of Education system, which permits ordinary disability retirement after 10 years' service, provides also for duty disability retirement, permitting retirement on allowance, regardless of length of service, if the disability is due to accident or injury incurred in the performance of duty.

Retirement Allowances

Superannuation

IN THE MANNER of determining the superannuation or service allowance, the systems fall into two groups. In the first the amount of the allowance is determined arbitrarily and is usually given either as a flat sum or as a percentage of the average final salary, a maximum and minimum being set in many cases. In some of these systems it is provided that the retirant must have paid contributions for a certain length of time or must have paid a specified sum into the fund in order to draw the full allowance, but there is no definite relation between the amount of his contribution and the amount of the allowance. In the second group the allowance consists of an annuity bought by the retirant's accumulated contributions, plus a pension bought by the employing agency's accumulated contributions to his credit, so that the relation between contributions and allowance is direct and immediate.

Eight of the State systems belong to the first group. Of these, California pays an allowance of $500 and Montana of $600 a year. (In Montana, beginning in 1927, allowances had to be cut below this figure to bring the outlay within the limits of the system's income.) Illinois allows, for each year of service, an annual payment of $16, with a maximum of $400 a year, while North Dakota gives 2 per cent of the average final salary, with a minimum of $350 and a maximum of $750. The Minnesota system contemplates an allowance of $350 a year to those retiring after 20 years of service, with a progressive increase for longer service, up to a maximum of $500 after 25 years. The allowances in practice, however, have had to be scaled down from this, owing to the insufficiency of the State's contribution to meet the share of this allowance assigned to it. Michigan, Rhode Island, and Virginia allow one-half of the average final salary, but Michigan provides for a minimum of $300 and a maximum of $500, Rhode Island a minimum of $500 and a maximum of $700, and Virginia, setting no minimum, puts a maximum of $400 a year for those whose salaries have been below $1,000 and of $500 for those whose salaries have exceeded that amount.

The 10 States of the second group vary as to the part of the allowance provided by the employer and as to the limitations upon the total amount to be received. Roughly, the allowance is determined by the amount of the annual contributions, the length of service, and the age at retirement, but some variable factors are often introduced. If the retirant was in the service before the retirement system was adopted, the employing agency usually either increases the allowance up to what it would have been had the system been in

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effect for the whole period of employment, or provides a part of what this extra amount would have been.

Several States place a limit upon the amount to be paid. Connecticut has a minimum of $350 and a maximum of $1,000, Indiana a minimum of $131 and a maximum of $700, New York a minimum of $400 after 25 years' service, and Ohio a minimum of $300 after 36 years' service. Massachusetts fixes as a maximum the equivalent of an annuity of $1,000, purchased at age 60, but provides that if by reason of long service a retirant's accumulated contributions reach a sum which would purchase more than one-half of this, the excess is to be returned to him on retirement, while the State discontinues its contributions to his credit when they reach a sum sufficient to purchase the other half.

The city systems are evenly divided between these two methods of determining the retirement allowance. Of those in the first group, Chicago pays an allowance of $800 after 25 years of service with an increase of $20 annually for each year over that period, up to a maximum allowance of $1,000. In Detroit, the allowance is $1,200. In Milwaukee it is $600 after 25 years of service, with an increase of $20 per annum for each additional year of service up to a maximum allowance of $900. In New Orleans it is one-half the average final salary after 40 years of service, and for an earlier retirement one-fortieth of this amount for each year of service rendered; the minimum is $300 and the maximum is $600.

In the systems of New York, Minneapolis, Washington, and the New York Board of Education, no limits in either direction are placed upon the amount of the allowance, which consists of an annuity bought by the retirant's accumulated contributions and a pension bought by the employing agency's accumulated contributions to his credit. Minneapolis, however, provides that the pension may not be drawn until the retirant reaches the age of 50. The city's contributions in Minneapolis have not been sufficient to provide the amount of pension contemplated in the system adopted in 1923, and the pensions paid have been prorated accordingly.

Disability

Allowances for disability are usually closely related to the service allowances. In Illinois, North Dakota, and Virginia they are calculated in exactly the same manner. In California, Michigan, Minnesota, Montana, and Rhode Island they are such a proportion of the superannuation allowance as the retirant's years of service are of the number required to qualify for the superannuation allowance. In Connecticut, Indiana, Maryland, Massachusetts, New Jersey, New York, Ohio, Pennsylvania, Vermont, and Wisconsin the retirant receives the annuity purchasable by his accumulated contributions as in the case of the superannuation allowance, but the pension granted by the State is increased, if necessary, to bring the total allowance up to some specified minimum or to some fraction of what the retirant would have received had he qualified for the superannuation allowance.

The city systems show the same relation between the two forms of allowance. In Chicago, Milwaukee, Detroit, and New Orleans the disability allowance is such a fraction of the superannuation

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allowance as the retirant's years of service form of the number required for service retirement. In Minneapolis and in Washington the allowance consists of annuity and pension, calculated as for superannuation retirement. Under the New York system the retirant receives, in addition to the annuity bought by his own contributions, a pension of one-fifth of his average final salary, with an allowance for prior service; the total, however, must not exceed one-half of his average final salary. Under the New York Board of Education system the retirant receives his annuity and a pension sufficient to bring the allowance up to nine-tenths of what would be the service retirement allowance for the years of service rendered. In case of duty disability, the retirant receives a pension of three-fourths of the average annual salary for the last five years, plus the benefit of his own contributions, which are either used to purchase an annuity or returned to him in a lump sum, at his option.

Refunds

As Rhode Island has a noncontributory system, the question of refunds does not arise there. California, Montana, and Virginia make no refunds under any circumstances. In the other States refunds of part or all of the employee's contributions are usually made in case of withdrawal or dismissal, or of death before reaching pensionable status; Illinois and Indiana, however, do not make any refund in case of such a death, though they do for dismissal or withdrawal. Illinois, Michigan, Minnesota, and North Dakota refund one-half of the amount contributed, and Connecticut, Maryland, Massachusetts, New Jersey, New York, Ohio, and Pennsylvania return the whole amount with interest, usually compounded. Indiana returns the whole amount on separation after 10 years' service, and makes a partial refund for a shorter period of service. Vermont provides that if the teacher has served as long as six years he shall receive the amount of the State's contributions on his behalf as well as his own, and Wisconsin makes the same payment of the total amount to the teacher's credit in case of death before reaching pensionable status, though in case of dismissal or withdrawal the State's contributions are retained, the retirant receiving the total amount of his own contributions.

Turning to the city systems, Chicago returns contributions, without interest, on dismissal or withdrawal, but in case of death no refund is made to the estate. New Orleans returns one-half the contributions, without interest, in case of death or withdrawal; in case of dismissal the total contributions, without interest, are returned. The other systems all provide that in case of the separation of the employee from the service, whether by death, resignation, or dismissal, the full amount of the contributions is to be returned. Detroit varies this by providing that the full amount, with simple interest, of the contributions paid in between 1923 and 1927 is to be returned, but only one-half, without interest, of contributions paid in after September, 1927. Milwaukee specifies that the refund is to be without interest, but the two New York systems, Minneapolis, and Washington allow interest on the contributions returned.

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Provision for Dependents

NINE of the State systems—Connecticut, Maryland, Massachusetts, New Jersey, New York, Ohio, Pennsylvania, Vermont, and Wisconsin—provide that at the time of retirement the employee may choose one of several options, either taking a straight allowance to be continued through his life, or choosing a smaller allowance, part or all of which is to be continued after his death to some selected beneficiary, or receiving some other actuarial equivalent of the total amount credited to him. In case of the death of a contributor before reaching pensionable status, Maryland and Wisconsin give death benefits. The other 9 systems make no provision for dependents.

Among the city systems, New York, Minneapolis, and the New York Board of Education provide options at the time of retirement. Under the Minneapolis system if a member dies in service the amount of the city's deposits to his credit, with interest, is paid as a death benefit. New York gives six months' salary as a death benefit if the decedent had qualified for retirement, and the Board of Education system gives the same amount if a member dies in the service from ordinary causes. If, however, the death was due to injury received in the service, a pension of one-half the average annual salary for the last five years is given to the widow, dependent children, or dependent parent. The other systems make no provision for dependents of either contributors or pensioners, though in Milwaukee and in Washington if a pensioner dies before he has drawn benefits to the amount of his own contributions to the fund the difference will be returned to his heirs.

Principal Provisions of Plans

THE following table shows the essential provisions of these plans:

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TABLE 72.—COMPARISON OF TEACHERS' RETIREMENT SYSTEMS

State systems

Name of system and authorization	Contributions from employees	Contributions from State	Conditions for retirement [1]	Retirement allowances	Other benefits
California public-school teachers' retirement salary plan (Stats. of 1913, ch. 694).	$12 a year in semi-annual payments.	5 per cent of inheritance tax; extra appropriations, if needed.	Superannuation: No age requirement; 30 years' service, of which 15, including the last 10, must have been in California. Disability: 15 years' service in State.	Superannuation: $500 a year. Disability: Such part of $500 a year as the number of years of teaching forms of 30 years; minimum, $250.	None.
Connecticut teachers' retirement system (Pub. Acts of 1917, ch. 411).	5 per cent of salary; minimum $25 and maximum $100 a year.	Biennial appropriation of amount estimated as necessary.	Superannuation: Optional at age 60, after 15 years' service in State, and at any age after 35 years' service, of which 20 was in State; compulsory at 70. Disability: 10 years' service in State.	Superannuation: Annuity bought by retirant's accumulated contributions, plus pension of equal amount from State. Minimum, $350; maximum, $1,000 a year. Allowance for prior service. Disability: Annuity bought by retirant's accumulated contributions plus pension from State of one-thirtieth of what pension would have been at age 60 multiplied by years of service.	Options.
Illinois State teachers' pension and retirement fund (Laws of 1915, p. 649; 1919, p. 746).	Annual payments of $5 for first 10 years of teaching, $10 for next 5, and $30 for next 10. Contributions cease after 25 years' service. Must amount to $400.	Proceeds of tax levy of one-fifth of a mill on dollar of assessed valuation in State.	Superannuation: Optional at age 50; no compulsory age; 25 years' service, of which 15 must have been in State. Disability: 15 years' service, of which 9 must have been in State. Contributions must be made up to $400.	Superannuation and disability: $16 for each year of service rendered. For superannuation, minimum and maximum alike are $400 a year; for disability, minimum, $240; maximum, $400.	None.
Indiana State teachers' retirement fund (Acts of 1915, ch. 182; 1921, ch. 256).	From $18.04 to $35.77 a year, according to age at entrance.	Amount sufficient to pay four-sevenths of cost of retirement allowances, and extra benefits; cost of administration.	Superannuation: Optional at age 60; no compulsory age; 40 years' service, of which 30 must have been in State; permitted after 25 years, with smaller allowance. Disability: 10 years' service, of which three-fourths must have been in State.	Superannuation: Annuity bought by retirant's contributions, plus pension, amount depending on length of service and age; minimum, $131; maximum, $700. Disability: Minimum, $500 a year; maximum, five-eighths of final salary.	Do.

[1] All the systems require medical examination and certification as conditions for disability retirement.

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TABLE 72.—COMPARISON OF TEACHERS' RETIREMENT SYSTEMS—Continued

State systems—Continued

Name of system and authorization	Contributions from employees	Contributions from State	Conditions for retirement	Retirement allowances	Other benefits
Teachers' retirement system of Maryland (Laws of 1927, ch. 344).	Percentage of salary, ranging from 4.28 to 7.75, based on sex and age at entrance.	Two contributions, calculated as percentages of active pay roll: (*a*) To cover liability for benefits earned by current service, and (*b*) to meet accrued liability; cost of administration.	Superannuation: Optional at age 60, compulsory at 70; no service requirement, but allowance is affected by length of service. Disability: 5 years' service.	Superannuation: Annuity bought by retirant's contributions, plus pension of equal amount, the two making one-seventieth of average final compensation for each year of service. Allowance for prior service. Disability: Annuity plus pension necessary to make nine-tenths of what superannuation allowance would be; minimum 25 per cent of average final compensation.	Options; death benefit of one-half of average final compensation.
Massachusetts teachers' retirement system (Gen. Laws, ch. 32; Acts of 1923; ch. 381; 1926, ch. 212).	5 per cent of salary; minimum $35 and maximum $100 a year; not required after 30 years' contributions.	Annual appropriations to cover current and accrued liabilities, and to pay costs of administration.	Superannuation: Optional at age 60 and compulsory at 70. Fifteen years' service in State required of employees entering before system was adopted; for others, no service requirement. Disability: 20 years' service in State.	Superannuation: For future entrants and present employees with less than 15 years' service, annuity bought by retirant's contributions and pension of equal amount; maximum, $1,500. For present employees with 15 years' service, additional pension if needed to make minimum of $400. Disability: Annuity and pension based on service; minimum pension, one-thirtieth of $250 for each year of service.	Options.
Michigan teachers' retirement fund (Pub. Acts, 1915, Act No. 174; 1927, Act No. 135).	From under $5 to $20 a year, according to length of service; maximums increased in 1927 to $10, $20, and $30.	No contribution	Superannuation: No age requirement until 1927, when 60 was set for optional retirement; 30 years' service, of which 15, including last 5, must have been in State. Disability: 15 years' service in State.	Superannuation: One-half of average final compensation; minimum, $300; maximum, $500; partial pension for 25 years' service. Disability: Fraction of superannuation allowance, proportioned to length of service.	None.
Minnesota teachers' insurance and retirement fund (Laws of 1915, ch. 199).	From $5 to $30 a year, according to length of service; not required after 25 years' service.	Proceeds of a State tax of one-twentieth of a mill on all taxable property.	Superannuation: No age requirement; 20 years' service, of which 15 must have been in State. Disability: 15 years' service, of which 10 must have been in State.	Superannuation: $350 a year after 20 years' service, with increments of $30 for each additional year, up to maximum of $500. Disability: Fraction of above, proportioned to length of service.	Do.
Montana teachers' retirement salary fund (Laws of 1915, ch. 95).	$1 a month for each month of school year.	No contribution	Superannuation: Optional at age 55; no compulsory age; 25 years' service (raised to 30 years in 1927), of which 15 must have been in State. Disability: 15 years' service in State.	Superannuation: $600 a year for those who have paid in $300 (raised to $600 in 1927); in practice, allowance is determined by condition of fund. Disability: Such proportion of full pension as retirant's service is of 30 years.	Do.

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State teachers' pension and annuity fund of New Jersey (Acts of 1919, ch. 80).	Percentage of salary, based on sex and age at entrance.	Appropriations to cover benefits earned by current service, accrued liability, and cost of administration.	Superannuation: Optional at age 62; compulsory at 70; no service requirement. Present employees may retire at any age after 35 years' service. Disability: 10 years' service in State.	Superannuation: Annuity bought by retirant's contributions, plus pension of equal amount, the two forming one-seventieth of average final compensation for each year of service. Allowance for prior service. Disability: One seventieth of average final compensation for each year of service; minimum, $300 a year.	Options.
New York State teachers' retirement fund (Laws of 1920, ch. 503, art. 43-b, secs. 1100-1109q; amended, 1923 and 1927).	4 per cent of salary.	Annual amount equal to 5.2 per cent of teachers' salary roll.	Superannuation: Optional at age 60, after 25 years' service in State, or at any age after 35 years' service; may be demanded at 70. Disability: For present teachers, 20 years' service, of which the last 10 must have been in State; for others, 15 years in State.	Superannuation: Annuity bought by retirant's contributions plus pension of one-fourth of final compensation; minimum, after 25 years' service, $400. Allowance for prior service. Disability: Annuity as above; pension of one-fifth of average final salary, but not over four-fifths of pension receivable had retirant remained in service to age 70.	Do.
North Dakota teachers' retirement system (Laws of 1913, ch. 251; 1919, ch. 161).	1 or 2 per cent of salary, according to length of service, with maximums of $20 and $40 a year; contributions cease after 25 years.	Ten cents annually for each child in State between ages of 6 and 21.	Superannuation: No age requirement. Requires 25 years' service, of which 18 must have been in the State. Disability: 15 years' service.	Superannuation and disability: 2 per cent of average final compensation, multiplied by years of service; minimum, $350; maximum, $750.	None.
Ohio State teachers' retirement system (Laws of 1919, secs. 7896-1 to 7896-63).	4 per cent of salary up to $2,000. In addition, $1 a year for cost of administration.	Percentage of teachers' salary roll, varying with actuarial state of fund, to cover pensions for current service, and accrued liability.	Superannuation: Optional at age 60, except for new entrants with less than 5 years' service, and at any age after 36 years' service; compulsory at 70. Disability: 10 years' service.	Superannuation: Annuity bought by retirant's accumulated contributions plus pension of equal amount; minimum, after 36 years' service, $300. Full allowance for prior service. Disability: Annuity plus pension to bring allowance to 1.2 per cent of average final compensation for each year of service; minimum, 30 per cent of average final compensation.	Options.
Pennsylvania State school employees' retirement fund (Laws of 1917, No. 343).	Percentage of salary, based on sex and age at entrance; all salary above $2,000 exempt.	Regular contribution to cover liability for current service, and accrued liability; cost of administration.	Superannuation: Optional at age 62; compulsory at 70; 10 years' service. Disability: 10 years' service.	Superannuation: Annuity bought by retirant's contributions plus pension of same amount, together equaling one-eightieth of average final compensation for each year of service. Allowance for prior service. Disability: Annuity plus pension sufficient to bring allowance to one-ninetieth of average final compensation for each year of service; minimum, 30 per cent of average final compensation.	Do.

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TABLE 72.—COMPARISON OF TEACHERS' RETIREMENT SYSTEMS—Continued

State systems—Continued

Name of system and authorization	Contributions from employees	Contributions from State	Conditions for retirement	Retirement allowances	Other benefits
Rhode Island State teachers' pension system (Laws of 1907, ch. 1468; 1909, ch. 401; 1914, ch. 1090; 1921, ch. 2054; 1926, ch. 776).	No contribution	Annual appropriation of amount needed to pay current pensions.	Superannuation: No age requirement; 35 years' service, of which 25, including the last 15, must have been in State. Disability: 20 years' service in State.	Superannuation: One-half of average salary of last 5 years; minimum $500; maximum, $700. Disability: Such proportion of superannuation pension as years of service are of 35.	None.
Vermont teachers' retirement system (Acts of 1919, ch. 57).	Percentage of salary (at present 5); minimum, $16, and maximum, $100 a year.	Annual amount equal to total contribution of teachers, up to $20,000.	Superannuation: Optional at age 65 for men, and 60 for women; no compulsory age; 30 years' service, of which 20, including the last 5, must have been in State. Disability: 6 years' service in State.	Superannuation: Annuity bought by retirant's accumulated contributions and pension of equal amount from State; maximum, one-half average salary during service. Disability: Annuity plus pension, as above, with such additional pension from State as the retirement board may consider just; same maximum as above.	Options.
Virginia public school teachers' retirement fund (Code of 1919, ch. 36, secs. 787–805).	1 per cent of salary.	Annual appropriation of amount needed; at present, contribution is $10,000.	Superannuation: Optional at age 58 for men, and 50 for women; no compulsory age; 30 years' service in State. Disability: 20 years' service.	Superannuation and disability: One-half of average salary for last 5 years; no minimum set; maximum, $400 if salary was below, and $500 if it was over $1,000.	None.
Wisconsin teachers' insurance and retirement system (Stats. 1923, secs. 42.20–42.57, 20.251, and 20.30).	5 per cent of salary; teachers under 25 do not contribute.	Proceeds of a surtax on net incomes in excess of $3,000, to cover liability for current service, and accrued liability.	Superannuation: No age set, but State's part of allowance will not be paid until claimant is 50; no service requirement except for those claiming prior service allowance. Disability: 5 consecutive years of service.	Superannuation: Annuity bought by retirant's accumulated contributions plus pension bought by State's accumulated contributions to his credit, State's part not to be paid until retirant reaches 50. Disability: Same as for superannuation, except that 50-year limit for State's pension does not apply. For retirants in service before system was adopted with 25 years' service and having reached age of 50, the State makes an extra allowance in respect of prior service.	Options; death benefit.

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City systems

Name of system	Contributions from employees	Contributions from city	Conditions for retirement	Retirement allowances	Other benefits
Chicago public-school teachers' pension and retirement system (Laws of 1921, p. 821; 1925, p. 571).	Contributions, graded by length of service, ranging from $10 to $50 a year and totaling $850 in 25 years.	Appropriation of $2 for each $1 from teachers; if insufficient, amount needed is to be transferred from general education fund.	Superannuation: No age requirement; 25 years' service, of which 15 must have been in Chicago. Permanent disability: 12 years' service, three-fifths of which must have been in Chicago.	Superannuation: After 25 years' service, $800 a year, with $20 extra for each year of service over 25, up to 10; maximum, $1,000. Disability: Such proportion of $800 a year as retirant's contributions form of $850; minimum, $300 a year.	None.
Detroit public-school teachers' retirement fund (Pub. Acts of 1923, No. 152).	3 per cent of salary (2 per cent prior to September, 1926) but salary over $1,500 a year exempt.	Interest on daily balances of teachers' salary roll, and tuition fees paid by nonresident pupils, etc.	Superannuation: No age requirement; 30 years' service, of which the last 20 must have been in Detroit. Disability: 10 years' service in Detroit.	Superannuation: $1,200 a year. Disability: Such proportion of $1,200 a year as retirant's years of service are of 30; minimum, $400.	Do.
Milwaukee public-school teachers' annuity and retirement fund (Laws of 1909, ch. 510; 1911, ch. 189; 1921, ch. 591; 1925, ch. 243).	Contributions, graded by length of service, ranging from $4 to $8 a month; not required after 40 years' service.	40 per cent of proceeds of a surtax on net incomes.	Superannuation: Optional at age 65, after 25 years' service, and at any age after 35 years' service, of which 15 and 20, respectively, must have been in Milwaukee. Disability: 25 years' service, 15 in Milwaukee.	Superannuation and disability: After 25 years' service, $600 a year, with $20 additional for each year of service over 25, up to 15; maximum, $900.	Do.
Minneapolis teachers' retirement fund association (Gen. Laws 1909, ch. 343; 1923, ch. 310).	5 per cent of salary. Those under 25 do not contribute.	Amount raised by a tax levy of 1 mill on the dollar.	Superannuation: No age requirement, but city's share of allowance not to be paid till age 50 is reached; no service requirement. Disability: 5 consecutive years' service.	Superannuation: Annuity bought with retirant's accumulated contributions plus pension bought with city's accumulated contributions on his behalf; latter not available under age 50. Allowance for prior service. Disability: Same as superannuation, except that city's pension is available at once, regardless of age.	Options; death benefit.
New Orleans teachers' retirement fund (Act No. 116 of 1910; No. 263 of 1914; and No. 17 of 1918).	2 per cent of salary.	Amount equal to 3 per cent of teachers' salary roll; minimum, $30,000 a year.	Superannuation: Optional up to age 65, after which compulsory retirement may be demanded if advisable; 30 years' service as minimum, 40 as normal requirement. Disability: 5 years' service.	Superannuation: After 40 years' service one-half of average salary for last 5 years; under 40 years' service, one-fortieth of normal allowance for each year of service; minimum, $300; maximum, $600. Disability: For each year of service, one-fortieth of normal retirement allowance.	None.

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TABLE 72.—COMPARISON OF TEACHERS' RETIREMENT SYSTEMS—Continued

City systems—Continued

Name of system	Contributions from employees	Contributions from city	Conditions for retirement	Retirement allowances	Other benefits
Teachers' retirement system of the city of New York (Laws of 1917, ch. 303; Charter of Greater New York, sec. 1092).	Percentage of salary, based on age at entrance.	Regular appropriations, calculated on actuarial basis, to cover current and accrued liability; for cost of administration.	Superannuation: Optional at age 65; compulsory at 70; 35 years' service, of which, in case of future entrant, 20 must have been in New York City. Disability: 10 years' service.	Superannuation: Annuity bought by retirant's accumulated contributions plus pension bought by city's accumulated contributions, amounting to one-seventieth of average final salary for each year of service. Allowance for prior service. Disability: Annuity bought by retirant's accumulated contributions plus pension of 20 or 25 per cent, according to circumstances, of average final compensation.	Death benefit.
New York City board of education retirement system (Laws of 1921, ch. 713).	Percentage of salary, based on sex, age at entrance, and kind of retirement (age or service) desired.	Annual contribution for each employee of an amount equal to his own contribution; also contribution to cover accrued liability and cost of extra benefits.	Age retirement: Optional at age 60. Service retirement: On completion of 35 years' service. Ordinary disability: 10 years' service. Duty disability: No service requirement.	Age or service retirement: Annuity bought by retirant's contributions plus pension bought by city's contributions to his credit, the two amounting to one-seventieth of average annual salary for last 5 years multiplied by years of service. Allowance for prior service. Ordinary disability: Annuity as above with pension to bring allowance up to 90 per cent of normal allowance for years of service. Duty disability: Annuity as above (or retirant may have his contributions returned) plus pension of three-fourths of average annual salary for last 5 years.	Provision for dependents; death benefits; options.
Teachers' retirement fund of Washington, D. C. (41 U. S. Stat. L. p. 387; 44 U. S. Stat. L. pt. 2, p. 727).	Percentage of salary, not to exceed 8, calculated on actuarial basis, but all salary over $2,000 a year exempt.	District contributes a percentage of teachers' salary roll to cover its share of benefits earned by current service, and its accrued liability.	Superannuation: Optional at age 62; compulsory at 70; 10 years' service in District and since reaching age 52. Disability: 10 years' service, if retirant is 45 or over, and 15 years, if under that age.	Superannuation and disability: Annuity consisting of two parts: (1) An amount equal to 1 per cent of the average salary for last 10 years multiplied by years of service; (2) an amount equal to $15 multiplied by years of service prior to 1926. Service in excess of 40 years not used in calculating allowances.	Options.

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Statistics of State and City Systems

THE TABLE following shows the pensioners and amounts disbursed by each of the State and city systems in 1926:

TABLE 73.—COVERAGE, NUMBER OF PENSIONERS, AMOUNTS DISBURSED, AND AVERAGE PENSION OF STATE AND CITY TEACHERS, 1926

State or city	Year ending—	Number covered by system	Number of pensioners on roll	Amount disbursed in pensions	Average annual pension [1]
State systems:					
California	June 30, 1926	36,108	1,061	$457,095	$431
Connecticut	July 1, 1926	9,749	186	95,592	514
Illinois	June 30, 1926	38,888	1,486	566,705	381
Indiana	Sept. 30, 1926	12,341	496	242,450	489
Massachusetts	June 30, 1926	20,019	852	449,781	528
Michigan	Sept. 30, 1926	24,471	619	181,844	294
Minnesota	June 30, 1926	16,866	589	98,577	167
Montana	do	5,600	130	65,214	502
New Jersey	do	19,830	1,062	910,918	852
New York	July 31, 1926	39,648	1,996	1,202,619	603
North Dakota	June 30, 1926	8,226	79	43,680	553
Ohio	Aug. 31, 1926	42,972	[2] 1,829	772,704	422
Pennsylvania	June 30, 1925	58,409	1,206	421,113	349
Rhode Island	June 30, 1926	3,599	180	87,516	486
Virginia	do	17,055	758	129,665	171
Wisconsin	do	18,054	565	252,202	446
Total		371,835	13,094	5,977,675	457
City systems:					
Chicago	Oct. 31, 1926	11,927	973	[3] 647,495	665
Detroit	Aug. 31, 1926	5,569	242	256,509	1,060
Milwaukee	June 30, 1926	2,054	89	[3] 69,495	781
Minneapolis	Dec. 31, 1926	2,344	293	132,521	452
New Orleans	Aug. 31, 1926	1,619	101	41,042	406
New York—					
Teachers' retirement	Dec. 31, 1926	25,995	2,041	2,441,493	1,196
Board of education system	June 30, 1926	2,507	126	176,656	1,402
Washington, D. C.	do	2,761	84	64,778	771
Total		54,776	3,949	3,829,989	970
Grand total		426,611	17,043	9,807,664	575

[1] Computed by dividing benefits by number of pensioners.
[2] Including 460 taken over from city systems.
[3] Year ending Aug. 31.

Carnegie Fund for Teachers' Retirement [2]

IN 1905, Andrew Carnegie established the Carnegie Foundation for the Advancement of Teaching; the object of which was the provision of a free pension for superannuated teachers in colleges and universities.

Under the rules of the foundation the following benefits were provided: (1) An old-age pension available at 65 years of age or later and amounting usually to about 60 per cent of the active salary of the teacher during his last five years of service but subject to a maximum pension of $4,000. A teacher whose salary was low received a larger proportion of his salary as pension. (2) A disability pension, granted in cases of total disability, after 25 years' service as professor or 30 years service as professor and instructor. This pension averaged about 40 per cent of the active salary. (3) A widow's pension equivalent to one-half of the pension to which the husband would have been entitled.

[2] Data are from annual reports of the Carnegie Foundation for the Advancement of Teaching, for the years 1917, 1918, 1919, 1927, 1928, and its Bulletin No. 9 (1916).

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Two classes of beneficiaries were created: (1) Teachers in "associated institutions," i. e., in those of college rank which maintained high standards of work and the tenure of whose teaching force was "reasonably secure and respected;" and (2) teachers selected for pension by virtue of their notable service in the teaching profession.

By the end of the fiscal year 1918–19 the foundation was paying pensions to 347 retired teachers and to 183 widows of teachers. The total amount paid to these beneficiaries that year was $828,386. By that time the trustees of the fund had come to the opinion that the basis of the plan was unwise, both from a financial standpoint and from that of the best interests of the teachers themselves. Even as early as 1914–15, it was pointed out that the pensions being paid to retirants from associated institutions alone amounted to more than two-thirds of the income available to the Foundation, to say nothing of the pensions which had been granted to individual teachers the payments of which absorbed the income from about $2,500,000 of the endowment of the Foundation. The average pension at that time was $1,700. Also, the trustees had come to the conclusion, as a result of their experience, that "even for high-minded men such as constitute the membership of the body of college teachers, it is in the long run undesirable."

> It is one thing to carry out Mr. Carnegie's kindly conception of a gracious act to old and worn teachers; it is quite another thing to say to the man of 30 or 40 or 50, "Your future is cared for years hence by a retiring allowance furnished without your cooperation." The trustees of the Foundation came clearly to the conclusion that only that pension system would be fruitful and feasible which was provided by annual contributions extending over a term of years, furnished by the joint participation of the government of the college and the individual; that the old-age annuity should be upon a contractual basis; and that it should be the individual property of the teacher, capable of being continued by him until such time as he desired to avail himself of its provisions, whether he migrated from one college to another or whether he went out of college work altogether.

Present Plan

THE WHOLE BASIS of the scheme was changed in 1918 and a contributory annuity system set up, the Foundation, however, continuing to make allowances in certain cases. The teachers of associated institutions are divided into three classes, as follows: (a) Those in the service of these institutions on November 17, 1915, and who reached the age of 65 on or before June 30, 1923: (b) those in the service on November 17, 1915, and who had not yet become 65 years of age by June 30, 1923; and (c) those entering the service after November 17, 1915, and who are participating in the annuity plan.

Teachers in class (a) become eligible for a pension from the Foundation after 15 years' service as a professor or 25 years' service as an instructor or instructor and professor. Pensions are based upon the following formula: Retiring allowance $= \frac{\text{active pay}}{2} + 400$, but are subject to a maximum of $4,000 or 90 per cent of the active pay and a minimum of $1,000 per annum. Disability allowances become receivable after 25 years of service as a professor or 30 years of service as instructor and professor, upon the basis of the following formula:

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Disability allowance $= \frac{\text{active pay}}{100}$ (years of service + 15) + 320. The widow's pension amounts to one-half of that payable to the husband.

For teachers in class (b) the maximum allowance specified for class (a) teachers becomes payable between July 1, 1923, and June 30, 1925, to those who reached their 66 year, during the next fiscal year, to those reaching 67 years, during 1926–27 to those reaching 68 years, and during 1927–28 to those reaching 69 years. After June 30, 1928, the maximum allowance becomes available only at age 70.

For those in class (c) there is no fixed age of retirement, since the teacher holds a deferred annuity contract of which he may avail himself at any time at which he and his college may agree and with such a sum as has been earned by the joint contributions of teacher and college. A teacher who becomes disabled after five years of service assigns his annuity policy to the Foundation, which assumes the liability for an annuity of two-thirds of the amount to which the teacher would have been entitled had he continued to contribute until reaching his sixty-fifth birthday, subject to a maximum of $3,000. Such payments continue during life, or in case of death, until the accumulation to the teacher's credit has been returned to his estate.

Teachers' Insurance and Annuity Association

THE CONTRIBUTORY system is known as the Teachers' Insurance and Annuity Association. This association not only carries the annuity insurance of the system; it also writes straight life, and 20-year and 30-year endowment policies. Not more than $30,000 can be written on the life of any one person and not more than $10,000 may be term insurance nor more than $15,000 decreasing or modified life contracts.

Under the annuity plan a college which accepts the plan contributes 5 per cent of the salary of the teacher and the teacher himself 5 per cent. These contributions produce, on the average, an amount equal to 50 per cent of the active pay at 65, the proportion being smaller or greater according to whether the teacher elects to retire before or after reaching that age. A disability pension (as already mentioned) becomes payable for total disability after 5 years (instead of 25 years, as formerly) of service.

The association began writing insurance in March, 1919. At the end of six months' operation it had written more than $750,000 in life insurance, besides annuity contracts for $116,000 annually at maturity; making it at that time one of the five leading American insurance companies with regard to premium income for deferred annuities. In 1928, after 9 years' operation, the association had 7,600 policyholders, and had written insurance to the amount of some $24,000,000 and annuity contracts providing for payments of $8,970,314 annually.

On June 30, 1927, there were 176 educational institutions which had entered the scheme; in some of those which have not done so, individual teachers are purchasing their own annuities.

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Annuitants, and Annuities Paid in 1927–28

THE NUMBER of persons receiving old-age protection from the foundation and the annuity association is as follows:

Foundation:	1927–28
Number of teachers on roll	468
Number of widows on roll	370
Total	838
Amount paid in retirement allowances and widows' pensions	$1, 386, 823
Average retirement allowance	1, 630
Teachers' annuity association:	
Number of policies—	End of 1927
Life insurance	4, 316
Annuity insurance	5, 633
Amount of policies—	
Life insurance	$23, 903, 775
Annuity insurance	8, 970, 314

At the end of 1927, life annuities totaling $38,812 were being paid to 84 persons by the teachers' annuity association. The condition of its funds at that time was as follows:

Premium income	$2, 337, 218
Insurance reserve	1, 397, 088
Annuity reserve	7, 963, 173
Disability reserve	17, 983
Other funds	368, 649
Capital	500, 000
Surplus and contingency reserve	1, 517, 636

Special Reserves of the Foundation

TWO SPECIAL reserve funds have been set up by the foundation, the first of which was designed to supplement the income from the foundation's endowment and the second to give special assistance to colleges and universities who desire to become members of the annuity association. Each institution upon becoming a member of the association faces the financial problem of meeting the accrued liability for the pensions of the older members, since the annuity contract takes care only of the younger teachers; the reserve fund was established to assist the colleges to meet this problem. In some cases a sum has been given to be added to an endowment fund established by the educational institution to meet the payments for pensions to the older teachers. In other cases the foundation has granted retirement allowances to these teachers; these allowances, it is stated, have always been on a modest scale, but total a considerable amount. In certain other cases the colleges have urged their teachers, young and old, to enter the annuity association and pay contributions even though the years remaining before retirement be few, and has then supplemented the allowances so earned from a special fund raised for the purpose. In such cases, the foundation has from time to time made a cash contribution to the college fund.

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Chapter XIII.—Pension Plans of Private Employers

PROBABLY there has never been a time when humane employers did not expect to provide to some extent for employees who had grown old in their service, but the definite provision involved in an organized pension system is largely a growth of the present century. The Baltimore & Ohio Railroad established its system in 1884, and a few other plans were in effect before 1900, but for the most part those now in force have been inaugurated within the last 20 years. From 1910 to 1916, inclusive, some 69 systems were established, but after 1916 the movement slackened, though it has never ceased entirely. It is difficult to say how widely pension plans are in use at any given time. Some employers are averse to establishing a formal pension system, although they make much the same provision for their aged employees that other employers do through a system. For instance, 10 large corporations, some of which are well known for their fair and considerate attitude toward their employees, replied that they had never had a pension system, preferring to treat each individual case as circumstances seemed to require. Other employers establish a system tentatively, and it may be in force for some time before any public mention is made of it.

In 1916, when the Bureau of Labor Statistics published a survey of civil-service retirement plans and industrial old-age pensions, it listed 117 plans as then being carried on by private employers. A study made early in 1925 by the research director of the Pennsylvania Old Age Pension Commission covered 594 firms providing pensions, of whom 370 had either a formal pension plan or a definite policy which had been followed for a number of years, while 224 stated that they had no formal system but paid pension allowances from time to time in individual meritorious cases.

In 1925 the Bureau of Labor Statistics made a survey to determine the extent and character of the pension systems which private employers had undertaken to provide for their aged employees. Inquiry was made of all employers known or believed to be maintaining such a system. Reports were obtained covering 134 pension plans; but it is believed that actually more than 200 companies were covered, inasmuch as a single plan might cover a whole group of allied enterprises. Thus, a single plan received in answer to the questionnaire of June, 1925, covers the gas and electric light companies of eight different municipalities, and some of the railway plans include allied lines operating throughout a whole section of the country. In some of these cases there has been a consolidation of plans existing separately in 1916. Thus the earlier list showed five pension plans maintained by telephone and telegraph companies. In 1925 only two such plans were reported, but these cover telephone and telegraph systems in practically every part of the country, and apply to some 280,000 employees. Allowing for such combinations, it is probable that the systems listed in the present article cover well over 200 companies and corporations, while it is impossible even to guess at the number of employees brought within their scope.

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Kinds of Pension Plans

THERE are two main classes of pension plans—contributory systems, in which the employee is required to contribute from his earnings to a fund from which pensions are paid, and noncontributory, in which no such contribution is required. There is some question as to whether these are fundamentally different.

Whether the contribution to a pension fund be taken wholly from an employee's wages or salary, or be paid wholly by the employer, or be derived in part from each, these contributions are in all three cases to be regarded as in reality a deduction from wages or salary. It is the opinion of students of the pension problem that the existence of a pension system in connection with any position or employment is taken into account by both parties to the contract of employment, and that, broadly speaking, wages and salaries actually paid are in due course reduced below what they otherwise would be by the amount of the total contributions from both the employer and employee to a pension fund. The employee will thus pay for his pension by deductions from his wages or salary whether he is conscious of it or not. (Illinois, Pension Laws Commission, Report, 1916, p. 282.)

Various economists hold this theory,[1] and the civil-service employees of England were so convinced of its truth that they strove for years to have their pensions changed from a noncontributory to a contributory basis, in order that their share in providing them might be recognized, and the right acknowledged of their families to some share in their accrued interest in the fund in case of the death of employees before reaching the age of retirement. Generally speaking, however, in the past this point of view has been ignored, and it has been assumed that in noncontributory systems the employer bears the whole cost.

Apart from the matter of contributions, the plans vary widely. Some employers establish a pension fund by an initial appropriation, provide for its investment and for future appropriations to keep it up to a fixed sum, establish a pension committee or board to manage the system, defining strictly its duties and powers, safeguard the pension with elaborate provisions as to how it is to be obtained and retained, and generally plan every detail of the system in advance. Others, when establishing their plans, prepare little beyond a statement that every employee who has served a certain length of time and has reached a certain age shall receive such and such a pension, and still others draw up plans of all degrees of elaboration between these extremes.

Purpose of Pension Plans

GENERALLY speaking, the underlying purpose of such plans is to make life easier for employees who have grown old in the service; in other words, it is on the whole humanitarian, though a number of other purposes may play a part. Most employers hope, through the working of the pension plan, to enlist the loyalty and friendly feeling of their workers, to secure better service, and to diminish labor turnover. Sometimes such a purpose is given as the reason for instituting the plan.

The company hopes that this voluntary establishment of a pension system which will assure to faithful employees an income when unable to work, either by reason of age or permanent incapacity, will confirm to them this company's appreciation of faithful service, and its interest in their welfare, and thereby increase their desire to render long service and devote their best efforts to the company, as so many employees have done in the past.

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[1] American Economic Review, June, 1913, p. 287: "Pensions as wages," by Albert de Roode.

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Sometimes the plan is intended to act as a deterrent to labor troubles and especially to hinder employees from joining in strikes, and certain of the plans contain provisions that anyone quitting the employer's service, even for one day, forfeits all claim to a pension, and if he is taken back, must come in as a new employee so far as pensions are concerned. The contributory plans are sometimes used to give the employer a kind of insurance against dishonesty, it being provided that in the event of the employee's leaving or being dismissed, any amount which he may be owing to the employer shall be deducted before his contributions to the fund are returned to him. Other subsidiary purposes may enter in, but it is evident that the humanitarian impulse and the desire to secure more permanent and devoted service are the leading motives.

Attitude Toward Pension Plans

THE MERITS of the pension system from the employer's standpoint are readily perceived. It prevents destitution among those who have grown old in the service, and makes it possible to lay off employees who through age, injury, or decrepitude have become inefficient, without involving them in severe hardship. It tends to secure greater stability, efficiency, and good will in the labor force; it probably diminishes labor troubles, especially strikes, though this effect is rendered less important by the fact that many of the systems are established among the class of employees who do not strike; and it tends to stabilize wage rates.

Against these advantages must be set the cost of maintaining a system, and what is far more serious, the uncertainty of the cost under the common method of establishing pension systems. At first the expense is usually not serious. When a plan is initiated there are apt to be but few employees who have reached the retiring age, and for some years pensioners may be few, but as new workers each year reach the age limit and are added to the roll, while those already on it are apt to remain there for some time, the cost mounts rapidly. One company, whose plan calls for a service qualification of 25 years, and a pension of 1 per cent of the average earnings of the final 10 years multiplied by the number of years of service, presented figures covering the first 12 years during which the plan was in operation, which show how rapidly the annual payments increased:

	Annual payments		Annual payments
1913	$37, 031	1919	$120, 780
1914	43, 030	1920	113, 273
1915	55, 267	1921	134, 923
1916	83, 897	1922	156, 323
1917	96, 425	1923	173, 428
1918	109, 911	1924	199, 100

It will be seen that not only has the annual cost of the system increased more than fivefold, but it is steadily rising, with the constant load not yet in sight.

The cost, however, is not so serious an objection as the uncertain basis on which many of the plans are established. A pension system involves definite commitments for the future, and if it is adopted without full provision for meeting the coming demands, it is a very unsafe proposition. In many of the plans studied, the actuarial basis

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on which the system should have been established has been ignored. In some cases a considerable reserve fund was set aside at the beginning to meet pension costs; in others, the corporation appropriates year by year what is found to be necessary; in others, an initial reserve fund is supplemented by annual appropriations not to exceed a fixed amount. In general, the reserve funds and annual appropriations appear to have been determined rather arbitrarily, without reference to the age distribution of the employees at the time the plan was established, or any study of the prospective rates of retirement, the rates of withdrawing before becoming pensionable, the death rate both for those in active service and on the pension roll, and other factors which go to determine the future demands on the pension fund. Some of these plans deal with only a small number of employees and the systems will probably never grow beyond the ability of the corporation to handle them; in other cases the failure to provide a sound basis may lead to serious and embarrassing consequences.

The danger of this position is recognized by all who have studied existing pension systems. A committee of employers, appointed in 1920 to investigate the whole matter, in discussing the principles on which pensions might safely be established, laid special emphasis on this point:

> No pension system should be started without competent actuarial guidance. The projection into a considerable future of the cost of a pension system is a highly expert task, based upon the scientific collection of the appropriate data, the scientific analysis of those data, and a wide acquaintance with pension formulae and experience. It is not fair dealing, either with the corporation or with its employees not to forecast, in such an accurate manner, the cost of the proposed pension plan.
>
> The employees are entitled to a pension system which has set up an actuarial balance over the years in which any one of them can expect to be affected. If the employee is required to contribute to the pension system, this is only honest. Even if the pensions are apparently the free gift of the corporation, and the economic possibility of this for a considerable period is doubtful, the employee is entitled to look forward with assurance to the pension promise. A pension promise that is uncertain involves an uncertain morality. (Merchants' Association of New York, Special Committee on Industrial Pensions, Report, p. 6.)

Frequently the plans contain some provision designed to protect the employing company against the possibility of costs increasing beyond their expectations. For example, one plan states that—

> The board of directors of this company reserve the right to establish a new and lower basis of pension allowance, if at any time it shall be found that the basis adopted will create demands in excess of the sum fixed by the board of directors as the maximum amount to be expended for pension allowances in any one year.

Such provisions protect the companies, but make it impossible for the employees to take the pension into consideration as a reliable factor in their plans for the future.

Naturally no individual employee who has reached the age of retirement is averse to taking a pension which he feels he has earned, but organized labor as a whole looks with disfavor upon such systems. The objections may be summed up under three heads: First, such plans reduce the mobility of labor, tend to make the worker submit to poor conditions without vigorous resistance, and to tie him to one job, especially as he grows older. The acceptance of a lower wage scale than could be secured by fighting for increases is prominent among the effects to which they object. Second, pension systems may be used to keep the worker from taking part in strikes or other action intended to

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secure an improvement or prevent a worsening of conditions, and may even be used as a strong lever to force him into strike breaking. Third, even after fulfilling every condition set, the worker has no legal right of any kind to a pension, but receives it purely as a gratuity which may be suspended, reduced, or revoked at the employer's option.

As to the objections grouped under the first head, it will be noted that they are, for the most part, the very purposes frequently cited as grounds for establishing the systems. To lessen labor turnover, to promote loyal and faithful service, and to induce cordial and efficient efforts on the part of the employees to forward the plans of the employer are often given in the outline of pension systems as ends to be obtained by their establishment. Whether or not the noncontributory systems tend to keep down the wage level is perhaps open to argument, but it is a view accepted by many who study the theory of pensions, and the workers themselves hold it strongly.

As to the second point, that pension systems may be used to prevent collective action on the part of labor, the wording of many of the plans confirms the charge. A very common provision is that in order to qualify for the pension a worker must give continuous service, and the definition of "continuous" is such as to bar any one who takes part in a strike. Voluntary withdrawal from the service constitutes a breach of continuity, and if the worker is reinstated he comes in, so far as pensions are concerned, as a new employee, or may forfeit his pensionable status altogether. Some plans put the matter more explicitly. One limits pensions to employees who "have not been engaged in demonstrations detrimental to the company's best interests." Another states that "employees who leave the service of their own volition or under stress of influences inimical to the company, or who are discharged by the company, thereby lose all benefits of the benefit and pension system," while another states flatly that "employees who leave the service under strike orders forfeit all claims to pension benefit." Under such provisions a man who has worked all his days for one company and is on the verge of retiring with a pension may find himself forced to choose between giving up all hope of the pension he has earned or, as he sees it, being false to his fellows and to his own lifelong principles as a union man.

The possibility of being called upon to act as a strike breaker is not so common, but exists under some of the plans. A number contain clauses giving the company power to revoke pensions at their discretion, or in case "the conduct of the pensioner may seem unworthy of this bounty," or if "the pensioner displays a decided lack of appreciation of the company's liberality in granting the pension." It is evident that a refusal to come back to the service, in the event of a strike, might easily be construed as lack of appreciation or unworthy conduct, or as justifying the company in using its discretion to revoke the pension. A few plans distinctly provide that a pensioner must come back whenever called.

On request of the company at any time, pensioned employees will be expected to give it the benefit of their knowledge and experience and to act as advisers whenever called upon.

The employing company reserves the right to recall pensioners to the service of the company, in which event pensions cease for the time being, and wages are paid in accordance with the standard wage rates for the occupation for which the pensioner has been recalled. This right of the company terminates when the pensioner shall have reached the age of 70 years.

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The acceptance of a pension allowance does not debar a retired employee from engaging in other business, provided it is not prejudicial to the interest of this company, but such person shall hold himself in readiness, and be subject to any reasonable call of the company.

Such clauses are by no means universal, however, and at least one company distinctly provides against a retired employee's being forced into service against his will, by stipulating that while the company has the right to continue pensioners in service if it wishes, no pensioner "shall be compelled to accept such employment, and if he refuse, it shall in no wise affect his rights to a pension."

Naturally enough, the plans which provide for recalling pensioned employees to the service are found mainly in industries in which labor troubles have played a considerable part, and in which the existence of a body of potential strike breakers may be of value to the employers. Organized labor cites cases in which employers have exercised this right, and superannuated workers have found themselves obliged to accept service against their comrades or to forfeit in old age the pensions for which they have qualified by long and faithful service.

The third objection, the worker's lack of any contractual right to a pension, is considered by many to be an almost fatal objection to the system. The worker has no rights whatever in the matter, even when he has fulfilled every condition laid down in the plan. The plans are frequently explicit on this point. The following provision is only a trifle more outspoken than those of numerous other plans:

This pension system is established voluntarily by the company and may be amended, suspended, or annulled, and any pension granted under the same may be revoked at any time at the pleasure of the company, it being expressly understood that * * * every pension allowance hereunder will be granted only at the discretion of the company and continued only at its pleasure.

Even in the case of contributory pension systems, the employee has no right to anything beyond the return of his contribution. This question came before the courts in connection with the sale of one of the large packing businesses, in which a contributory pension system had been established and carried on for some 10 or 12 years. On the sale of the business the purchaser returned from the fund the contributions of such of the employees as had not yet reached pensionable age, and used the remainder to pay the pensions already earned for as long as the fund should hold out. The pensioners sought to have the return of the contributions halted, on the ground that they had fulfilled all the conditions for securing pensions, that they had a right to the pensions, and that the pension fund should not be used for any other purpose than paying pensions. The decision of the court was that the employees had acquired no rights beyond the return of their contributions, that many of the pensioned employees had already received more than they had put into the fund and therefore had no claim to anything, and that the company in establishing and maintaining the pension system had not in any way bound itself to continue in business or to perpetuate the plan.

Substitutes for Pension Systems

THE DISADVANTAGES of the pension system are so great, in the opinion of many, that efforts have been made to find a substitute which shall avoid its drawbacks and yet retain the advantage of

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aiding the employee to avoid destitution in old age. The plan which seems to have won most favor is the purchase of an annuity for each employee, payments being made for each individually each year, and each account being kept separate from all others. The annuity is to be purchased through some well-established insurance company, and its cash surrender value naturally increases with each year for which payments are made. The employer may bear the whole cost, or the employee may be required to contribute. The plan may be optional or obligatory for the individual employee, he may have a right to the cash surrender value of the policy at any time, or may be unable to realize anything from it until he reaches the age at which the annuity is to begin, or other variations may be introduced.

The outstanding advantages of the plan are that it puts the whole matter on a business basis, instead of making it a matter of the employer's liberality; that it is fair to the employees as among themselves, since each receives his own amount, and one who leaves the employment before retirement gets back what he has earned by his period of service instead of having contributed for the benefit of those who remain; that it gives the worker a contractual instead of only a moral right, so that he may plan his future with more assurance; that it can not be used, as the pension system may, for disciplinary purposes; and that since the annuity is written by a strong insurance company, even the employer's failure or withdrawal from business does not affect the worker's surety. From the employer's standpoint, it secures the great advantage of a pension system in that it enables him to retire employees who are becoming less efficient, without undue hardship to them, while at the same time it enables him to calculate his costs accurately and it involves him in no future obligations. The payments of each year are a completed transaction, and if at any time he should find it necessary to give up the system, each worker would still receive the full benefit of all payments made on his account up to that time. In other words, there is no pension fund which must be maintained unless old employees are to be disappointed in their legitimate expectations, and which may come to grief if the employer fails, dies, or retires. Moreover, it meets the complaint that the pension is really deferred pay, which the man who withdraws before reaching retiring age never gets, since every worker under such a plan gets his own deferred pay, his return being greater or less as his period of service varies.

Several companies have already adopted this general plan, their systems varying in several points. As an example, one of these may be given in some detail. The plan first provides that any employee may notify the company of his intention to apply to a designated insurance company for an "independence monthly income bond," and may authorize the company to allot from his salary any sum, not less than $5 a month, toward the purchase of this bond. The company will thereafter duplicate the amount of the employee's allotment, up to 5, 7½, or 10 per cent of his salary, depending upon his length of service. The plan then continues:

> The amount allotted from the salary, together with the company's addition thereto, will be handed you monthly on the 15th, in the form of a check to the order of the insurance company. At the end of each quarter you will forward the checks thus received to the insurance company, in payment of the quarterly installment then due on your bond.

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At your option, any amount up to one-half of the checks issued to you may be applied to the purchase from the insurance company of any form of endowment insurance, the dividends on which shall be allowed to accumulate as long as this company's contributions continue.

The insurance company will issue to you upon application and without medical examination (unless disability feature is desired) an independence monthly income bond, embracing the following features:

(*a*) Monthly income payable to you, commencing at age 65 (or other age, if you prefer), and continuing for life.

(*b*) In the event of your death before the monthly income commences, your beneficiary will receive in one payment an amount equal to the combined payments made by you and this company, after deducting the cost of the disability feature.

(*c*) In the event of your death after the monthly income has commenced, but before 120 monthly payments have been made, your beneficiary will receive the balance of 120 payments. Monthly income is thus payable for 10 years in any event, and as much longer as you may live.

(*d*) In the event of permanent total disability (if medical examination has been submitted to with satisfactory results) all further payments by you will cease, and your monthly income will commence at once, and continue as long as you live.

(*e*) After the contract has been in force one year, it will have cash surrender or loan values comparable with those shown in the accompanying table.

(*f*) Upon reaching the age of 65 (or other selected age) you will have the option of receiving a lump sum instead of the monthly income.

(*g*) All dividends on the contract shall be allowed to accumulate as long as this company's contributions continue.

The bond above described will be issued to you directly by the insurance company. It becomes your property and all amounts contributed thereto by this company are irrecoverable.

In the event of the termination of your employment by this company, the bond may be continued by you at its full amount, or it may be reduced in amount to offset the loss of this company's further contributions, or it may be canceled, and its cash surrender value withdrawn by you, or it may be converted into a paid-up annuity.

At your option, the amount of the bond may be increased or reduced at any time; or the age at which the monthly income payments to you will commence may be altered if you wish.

Against such a system as this it is sometimes urged that, as the years go on, the increasing cash surrender value of the policy becomes an inducement to the employee to leave his employer's service in order to secure the lump sum at once. A second company which has recently adopted the general principle underlying this plan varies its operation in such a way as to eliminate this possibility. For each employee who has been in its service for five years or more, the company purchases annually a bond providing an annuity of $1 a month commencing at the normal retirement age, which is set at 65 for men and 60 for women. These bonds remain the property of the company until the employee either retires or completes 30 years of service, when they are delivered to him. If he continues in the service after 30 years, the company continues to buy an annual bond on his account which is delivered to him on purchase. The employee can not at any time get a cash surrender value on these bonds, and if he leaves the service before he has either reached the retiring age, or completed the 30-year period, he receives no benefit whatever from the plan. The company maintains, in addition, however, a contributory plan, under which the employee may make monthly deposits to which the company will add an amount increasing with the employee's age, for the purchase of additional retirement bonds. This enables the worker to secure a more liberal income after retirement, at a very low cost to himself. Should he withdraw from the service, or cease depositing

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before reaching the retirement age, he is entitled to the return of his own contributions, with 4 per cent interest, compounded annually. This modification of the system does not meet the issue of deferred pay—i. e., if the worker leaves before the set period he receives nothing for the time he has served, but it does insure his getting the pension if he remains to the end, regardless of what may befall his employer's business.

It is evident that this use of the annuity principle avoids most of the objections urged against pension systems, and that it is adaptable to varying conditions. In theory such plans are highly approved by many students of the subject, but as yet there is little experience showing how they stand the test of actual working.[2]

[2] On July 1, 1925, the New York Stock Exchange and its affiliated companies put into effect a service annuity plan covering all employees under 60 who had completed one year of active service. For each employee the companies purchase annually an annuity, beginning at age 65, varying in amount from $1 to, $3 a month, according to the salary received. These amounts are doubled for employees who authorize a deduction of not less than 3 per cent from their salaries for the purchase of additional annuities. If an employee leaves the service or wishes to withdraw from the plan he may (1) continue on his own account the full payments to the insurance company; (2) cease payment and receive at 65 such annuity as has already been paid for; (3) withdraw and receive back all his own contributions, without interest. This leaves the matter of deferred pay to the employee's own decision. If he prefers to withdraw his contributions, he receives nothing but what he has himself put in; if he chooses to wait, he receives all that the company has paid for on his account, as well as what he has purchased himself.

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Chapter XIV.—Insurance Annuities as Support for Old Age

IT IS known that some persons of forethought, who are financially able to do so, provide for their own old age by the purchase of annuities from the regular insurance companies. This form of insurance, being much more costly than ordinary life policies, is not so popular. Again, there is also the tendency of young persons to discount the future and to delay taking out such insurance. As, of course, the premiums increase with the age at taking out the policy, by the time the prospective insured reaches an age at which he begins to give serious consideration to his old age, he may find the premiums prohibitive or his family responsibilities too great to permit his purchasing an annuity.

Insurance Annuities Purchased from Eight Companies

IN ORDER to obtain an indication of the extent to which annuities are being used as a protective measure, inquiry was made of eight large insurance companies known to be writing such insurance. These were the Aetna Life Insurance Co., Equitable Life Assurance Society of the United States, Massachusetts Mutual Life Insurance Co., Metropolitan Life Insurance Co., New York Life Insurance Co., Prudential Insurance Co., Travelers Insurance Co., and Sun Life Assurance Co. of Canada.

The table following shows, for each of the companies, the number of individual annuity policies in force, the annual amount of premium received for these policies, and the year in which the company began to write such policies:

TABLE 74.—NUMBER OF ANNUITY POLICIES IN FORCE AND AMOUNT OF PREMIUM RECEIVED ANNUALLY THEREFOR, BY COMPANIES

Company	Number of policyholders	Premium	Writing such insurance since—
Company A	2,483	$1,612,682	1905
Company B	44,971	25,346,931	1867
Company C	777	458,614	1918
Company D	1,719	1,035,743	1899
Company E	3,521	1,916,648	1860
Company F	2,303	1,093,573	1895
Company G	2,154	1,484,730	1888
Company H	623	590,958	1911
Total	58,562	33,539,879	

Each company was asked to state, as a result of its experience in this line, its opinion as to the popularity of annuity insurance. Companies A and B find that immediate annuities are quite popular among older people, while younger ones take out deferred annuities. Company C states that it finds that "single premium annuities

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* * * providing for immediate income have not been very popular. However, our annual premium annuities providing for a deferred income commencing at ages 50, 55, 60, or 65 have been popular. We have at present 10,500 of such policies on the books. The present value at the due date of the income payments aggregates approximately $85,000,000."

Company D finds that "The individual life annuity is not a popular form of contract in the United States at the present time because of the relatively high interest yield on safe investments and because an endowment at 60 or 65 under which life insurance and old-age income may be combined is more attractive."

In the opinion of Companies E and H, annuities have not been very popular and Company G finds them "only moderately so." Company F states that, "relatively, the amount of annuity business transacted in this country is comparatively small."

Four companies state, nevertheless, that they believe the annuity insurance business is increasing in importance and scope; one company says it is keeping pace with other lines of insurance, and another states that while "immediate annuities are showing only a normal growth, deferred annuities are becoming very popular." One company relates the development of such insurance to the condition of the money market, stating that while annuities are increasing in importance, this increase is not rapid. "In the past when rates of interest were higher, annuities were very rarely sought, but with the fall in the rate of interest there is an increasing tendency among older people to invest in annuities."

One company (which also writes group annuity contracts for employers to cover the employees, having 39 such contracts in force at present covering 37,384 employees) is somewhat pessimistic as regards individual deferred annuities, but writes as follows as regards endowment and group policies:

> There is a growing tendency to provide for old age by the purchase of endowment insurance which matures at age 60 or 65. The insured has the right to have the endowment paid in installments or as a life annuity instead of any one sum at maturity. Where payment is made in installments or as an annuity, it is practically a deferred annuity with life insurance benefits. As it is not possible to know which policyholders will elect to have the endowment paid in installments, it is not possible to include such figures in any annuity statistics. The tendency toward long-term endowments is illustrated by the fact that the [company] did not commence issuing these contracts regularly until 1922 but in 1927 almost 5 per cent of our total ordinary business was written on this basis.
>
> There has been considerable development in the last few years in the use of annuity contracts in connection with the industrial retirement plans. American industry is apparently recognizing that the problem of pensions is a business problem which must be solved on a sound basis.
>
> The [company] has done a great deal of experimenting in the use of deferred annuities on a group basis for the operation of these retirement plans. There is every indication that this business will increase considerably in importance and scope in the years to come. This is indicated by the fact that the [company] has already covered almost 40,000 employees under group annuity contracts. We believe that the future development of the annuity form of contract will be in connection with the industrial retirement plans.

Savings Bank Annuities in Massachusetts

MASSACHUSETTS in 1907 passed a law permitting savings banks to establish an insurance department to write life insurance policies not exceeding $500 and annuity contracts not exceeding $200 a year. The act prohibited the use of solicitors or house-to-house collectors.

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The purpose of the act was "to offer to thrifty wage earners an opportunity to obtain life insurance and annuities at rates lower than those of the existing companies, by lessening the heavy expense entailed by the system of house-to-house solicitation and collection."

That this insurance, even at low rates, has not proved especially popular is shown by the reports of the Massachusetts Commissioner of Banks. His report for the year ending October 31, 1927, shows that up to that time 10 savings banks had established insurance departments, and 45,715 life policies had been issued in an amount of $49,171,745 (of which 65 policies, for a total of $10,928,350, were for group insurance). Only 513 persons had availed themselves of the opportunity to purchase annuities; the annual premiums amounted to $95,435.

State Insurance in Wisconsin

A LAW PASSED in 1911 by the Wisconsin Legislature established a "life fund" to be "administered by the State without liability on the part of the State, beyond the amount of the fund," for the purpose of writing life insurance and annuities for citizens of the State (Wis. Stats. 1923, sec. 210.05).

The act provided that the premiums for life insurance should be based upon the American Experience Table, with additions for extra-hazardous risks, and those for annuities upon the British annuity tables of 1893, with interest at 3 per cent. Physical examinations are required for life insurance but not for annuities.

The rates for a life policy of $1,000 range from $16.69 per year at age 16 to $65.70 at age 60. It is stated that "the only difference between the rates of the State life fund and the regular old line companies is that the amount charged for expenses in the State life fund is generally less than that charged by participating old line companies." One of the large items of expense—that of agents soliciting business—is dispensed with altogether by the State. The State policies are participating policies, and the insured receives a dividend at the end of each year.

Data supplied by the Commissioner of Insurance show that on June 30, 1929, there were 946 policies in force, with a total amount of insurance of $1,182,250. The premiums received during the year amounted to $21,843.

Death claims paid during the year amounted to $3,100 and matured endowments to $1,000, while cash-surrender values on policies turned in amounted to $1,277.

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Appendix—Menus of Representative Homes

MENUS OF SIX OLD PEOPLE'S HOMES

Home No. 1 [1]

Day	Breakfast	Dinner	Supper
Sunday	Sliced oranges. Corn flakes and milk. Bacon and eggs. Bread and butter. Coffee.	Prime roast beef. Boiled potatoes. Celery on stalk. Creamed asparagus. Sliced pineapple. Bread and butter. Tea.	Sliced lunch meat. Lettuce. Fried potatoes. String beans. Stewed fruit. Bread and butter. Tea.
Monday	Oatmeal and milk. Baked beans. Bread and butter. Coffee.	Celery soup. Roast pork loins. Boiled potatoes. Stewed corn. Bread pudding. Bread and butter. Tea.	Beef stew. Boiled potatoes. Creamed carrots. Sliced apricots. Bread and butter. Tea.
Tuesday	Sliced oranges. Oatmeal and milk. Scrapple. Bread and butter. Coffee.	Vegetable soup. Roast veal shoulder. Brown potatoes. Kidney beans. Fruit jello. Bread and butter. Tea.	Hamburg steak. Boiled potatoes. Lima beans. Stewed fruit. Bread and butter. Coffee.
Wednesday	Corn flakes and milk. Boiled eggs. Bread and butter. Coffee.	Split pea soup. Roast beef. Boiled potatoes. Creamed onions. Rice pudding. Bread and butter. Tea.	Sliced meats. Lettuce. Hash brown potatoes. Succotash. Fresh apples. Bread and butter. Tea.
Thursday	Sliced oranges. Oatmeal and milk. Hot cakes. Syrup. Bread and butter. Coffee.	Bean soup. Ham and cabbage. Boiled potatoes. Ice cream. Bread and butter. Coffee.	Beef croquettes. Fried potatoes. String beans. Stewed fruit. Bread and butter. Tea.
Friday	Corn flakes and milk. Boiled eggs. Bread and butter. Coffee.	Baked fresh shad. Mashed potatoes. Stewed corn. Bread pudding. Bread and butter. Tea.	Spaghetti. Hash brown potatoes. Buttered beets. Sliced pears. Bread and butter. Tea.
Saturday	Oatmeal and milk. Fresh pork sausage. Bread and butter. Coffee.	Fresh beef stew. Boiled potatoes. Mashed turnips. Tapioca pudding. Bread and butter. Tea.	Frankfurters. Mashed potatoes. Saur kraut. Apple sauce. Bread and butter. Coffee.

Home No. 2

Sunday	Orange. Cereal. Bacon. Bread and butter. Coffee or milk.	Chicken fricassee. Gravy. Parsley new potatoes. Creamed carrots. Cold slaw. Home-made cake. Tea or milk.	Cold meat. Lettuce. Mayonnaise. Bread and butter. Cookies. Bartlett pears. Tea or milk.

[1] For men on special diet, menu daily: Eggs in any style except fried, milk, gluten, wheat, bran, and raisin bread. Fresh fruits and vegetables in season.

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MENUS OF SIX OLD PEOPLE'S HOMES—Continued

Home No. 2—Continued

Day	Breakfast	Dinner	Supper
Monday	Apple sauce. Cereal. French toast. Bread and butter. Coffee or milk.	Roast beef. Gravy. Baked potatoes. Corn. Bread and butter. Bread pudding. Tea or milk.	Creamed dried beef on toast. Bread and butter. Cookies. Royal Anne cherries. Tea or milk.
Tuesday	Stewed peaches. Cereal. Hot cakes. Bread and butter. Coffee or milk.	Baked ham. Mashed potatoes. Boiled cabbage. Buttered beets. Bread and butter. Prune whip. Tea or milk.	Chicken noodle soup. Crackers. Celery. Bread and butter. Corn muffins. Jam. Tea or milk.
Wednesday	Bananas. Cereal. Liver. Bread and butter. Coffee or milk.	Lamb stew with potatoes. Green peas. Bread and butter. Sliced peaches. Sweet crackers. Tea or milk.	Vegetable salad. Cheese. Bread and butter. Cornstarch pudding. Tea or milk.
Thursday	Orange. Cereal. Bacon. Bread and butter. Coffee or milk.	Casserole of meat and vegetables. Lima beans. Coldslaw. Bread and butter. Fruit cup. Tea or milk.	Vegetable fritters. Lettuce and mayonnaise. Bread and butter. Rice pudding. Tea or milk.
Friday	Stewed apricots. Cereals. Boiled eggs. Bread and butter. Coffee or milk.	Baked Delaware shad. Mashed potatoes. Tomatoes and celery stew. Bread and butter. Apple pie. Tea or milk.	Macaroni au gratin. Bread and butter. Jello whip with fruit sauce. Tea or milk.
Saturday	Stewed prunes. Cereal. Fried corn mush. Bread and butter. Coffee or milk.	Roast leg of lamb. Baked potatoes. Green beans. Relish. Bread and butter. Tapioca pudding. Tea or milk.	Vegetable soup. Saltines. Bread and butter. Bran muffins. Jam. Tea or milk.

Home No. 3

Wednesday	Bacon and eggs Buckwheat or wheat cakes. Corn flakes or oatmeal. Hot bread. Coffee. Fruit.	Roast beef. Spinach. Mashed potatoes. Carrots. Baked tomatoes. Dessert (twice a week, always ice cream on Sunday).	Salad—lettuce and tomatoes. Cold ham. Fruit, canned. Biscuits.

Home No. 4

Sunday	Stewed prunes Bran flakes. French toast. Tea, coffee, milk. Bread, butter, toast.	Roast veal, bread filling. Mashed potatoes. Gravy. Asparagus tips. Nut jello. Bread and butter. Tea, coffee, milk.	Cold boiled ham. Cheese and crackers. Cake and apple sauce. Bread and butter. Tea, coffee, milk.
Monday	Corn flakes. Cream of wheat. Fried eggs. Bread, butter, toast. Tea, coffee, milk.	Baked meat pie. Cabbage slaw. Fruit salad. Bread and butter. Tea, coffee, milk.	Cold sliced meat. Baked beans. Pickled beets. Hot biscuits and jelly. Bread and butter. Tea, coffee, milk.

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MENUS OF SIX OLD PEOPLE'S HOMES—Continued

Home No. 4—Continued

Day	Breakfast	Dinner	Supper
Tuesday	Corn flakes. Boiled eggs. Bread, butter, toast. Tea, coffee, milk.	Noodle soup. Boiled potatoes. Creamed string beans. Bread and butter. Tea, coffee, milk.	Baked veal loaf. Raw fried potatoes. Apricots. Bread and butter. Tea, coffee, milk.
Wednesday	Stewed prunes. Bran flakes. Fried bacon. Bread, butter, toast. Tea, coffee, milk.	Baked ham. Mashed potatoes. Stewed tomatoes. Cornstarch pudding. Bread and butter. Tea, coffee, milk.	Welsh rarebit. Stewed kidney beans. Pickled beets. Cherries. Bread and butter. Tea, cocoa, milk.
Thursday	Corn flakes. Oat meal. Fried eggs. Bread, butter, toast. Tea, coffee, milk.	Swiss steak. Boiled potatoes. Stewed peas. Bread and butter. Tea, coffee, milk.	Fried sausage and hot cakes. Boiled rice. Pineapple. Bread and butter. Tea, coffee, milk.
Friday	Corn flakes. Boiled mackerel. Bread, butter, toast. Tea, coffee, milk.	Fried oysters. Browned potatoes. Dandelion. Rice pudding. Bread and butter. Tea, coffee, milk.	Creamed asparagus soup. Fried potatoes. Pickled beets. Pears. Bread and butter. Tea, coffee, milk.
Saturday	Bran flakes. Oat meal. Fried bacon. Bread, butter, toast. Tea, coffee, milk.	Escalloped potatoes. Spinach. Creamed carrots. Bread and butter. Tea, coffee, milk.	Sardines. Baked potatoes. Pea salad. Bread and butter. Tea, coffee, milk.

Home No. 5

Sunday	Hot and cold cereal. Boiled eggs. Coffee, tea, and milk.	Tomato soup with rice. Roast shoulder of pork. Brown gravy. Mashed potatoes. Browned parsnips. Chocolate eclairs. Coffee, tea, and milk.	Cottage cheese. Baked apples. Cinnamon bun. Coffee, tea, and milk.
Monday	Hot and cold cereal. Baked salt mackerel. Coffee, tea, and milk.	Vegetable soup. Roast shoulder of lamb. Brown gravy. Boiled potatoes. Boiled cabbage. Caramel custard / blancmange. Coffee, tea, and milk.	Boiled rice and milk. Stewed fruit. Coffee, tea, and milk.
Tuesday	Hot and cold cereal. Creamed beef. Coffee, tea, and milk.	Rice soup. Lamb stew with vegetables. Boiled potatoes. Bread pudding with raisins. Coffee, tea, and milk.	Baked beans. Canned pears. Coffee, tea, and milk.
Wednesday	Hot and cold cereal. Boiled eggs. Coffee, tea, and milk.	Cream of beef soup. Pot roast beef with brown gravy. Boiled potatoes. Buttered carrots. Ginger bread. Coffee, tea, and milk.	Corn meal mush and milk. Stewed fruit. Coffee, tea, and milk.
Thursday	Hot and cold cereal. Frankfurters. Coffee, tea, and milk.	Vegetable soup. Hamburg patties. Brown gravy. Boiled potatoes. Creamed parsnips. Chocolate blancmange. Coffee, tea, and milk.	Clam chowder. Stewed fruit. Coffee, tea, and milk.

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MENUS OF SIX OLD PEOPLE'S HOMES—Continued

Home No. 5—Continued

Day	Breakfast	Dinner	Supper
Friday	Hot and cold cereal. Boiled eggs. Coffee, tea, and milk.	Vegetable soup. Baked fish. Boiled potatoes. Pickled beets and onions. Rice pudding. Coffee, tea, and milk.	Macaroni and cheese. Stewed fruit. Coffee, tea, and milk.
Saturday	Hot and cold cereal. Lyonnaise potatoes. Coffee, tea, and milk.	Macaroni soup. Beefsteak pie. Boiled potatoes. Lima beans. Sago pudding. Coffee, tea, and milk.	Brown beef hash with potatoes and onions. Stewed fruit. Coffee, tea, and milk.

Home No. 6 [2]

Sunday	Oatmeal. Scrambled eggs. Baked potatoes. Doughnuts. Corn bread.	Baked beans. Brown bread. Tapioca pudding.	Macaroni and cheese. Cake.
Monday	Oatmeal. Cold ham. Baked potatoes. Hot bread.	Beef stew and dumplings. Sweet corn. Apple pie.	Warmed baked beans. Cake. Apricot sauce.
Tuesday	Oatmeal. Baked sausage. Baked potatoes. Doughnuts. Hot bread.	Roast pork. Boiled onions. Boiled potatoes. Squash. Mince pie.	Potatoes. Cold meat. Cake. Prune sauce.
Wednesday	Oatmeal. Baked potatoes. Bacon. Corn cake.	Boiled dinner. Squash pie.	Vegetable hash. Cheese. Cake.
Thursday	Oatmeal. Boiled eggs. Baked potatoes. Doughnuts. Hot bread.	Boiled mutton. Sliced tomatoes. Brown bread. Cottage pudding.	Potatoes. Cold meat. Cake. Peach sauce.
Friday	Oatmeal. Baked potatoes. Creamed codfish. Hot biscuit.	Fried fish. Boiled potatoes. Sweet corn. String beans. Blueberry pie.	Potatoes. Milk toast. Cake.
Saturday	Oatmeal. Fish cakes. Doughnuts. Hot bread.	Roast beef. Boiled potatoes. Sweet corn. Cucumbers. Sliced tomatoes. Boiled rice.	Corn cake dip. Cake.

[2] Bread, crackers, butter, tea, milk, table relishes served at all meals. Coffee at breakfast and dinner. Hospital patients have special diet when necessary.

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LIST OF BULLETINS OF THE BUREAU OF LABOR STATISTICS

The following is a list of all bulletins of the Bureau of Labor Statistics published since July, 1912, except that in the case of bulletins giving the results of periodic surveys of the bureau only the latest bulletin on any one subject is here listed.

A complete list of the reports and bulletins issued prior to July, 1912, as well as the bulletins published since that date, will be furnished on application. Bulletins marked thus (*) are out of print.

Conciliation and Arbitration (including strikes and lockouts).

*No. 124. Conciliation and arbitration in the building trades of Greater New York. [1913.]
*No. 133. Report of the industrial council of the British Board of Trade on its inquiry into industrial agreements. [1913.]
No. 139. Michigan copper district strike. [1914.]
No. 144. Industrial court of the cloak, suit, and skirt industry of New York City. [1914.]
No. 145. Conciliation, arbitration, and sanitation in the dress and waist industry of New York City. [1914.]
*No. 191. Collective bargaining in the anthracite coal industry. [1916.]
*No. 198. Collective agreements in the men's clothing industry. [1916.]
No. 233. Operation of the industrial disputes investigation act of Canada. [1918.]
No. 255. Joint industrial councils in Great Britain. [1919.]
No. 283. History of the Shipbuilding Labor Adjustment Board, 1917 to 1919.
No. 287. National War Labor Board: History of its formation, activities, etc. [1921.]
No. 303. Use of Federal power in settlement of railway labor disputes. [1922.]
No. 341. Trade agreement in the silk-ribbon industry of New York City. [1923.]
No. 402. Collective bargaining by actors. [1926.]
No. 468. Trade agreements, 1927.
No. 481. Joint industrial control in the book and job printing industry. [1928.]

Cooperation.

No. 313. Consumers' cooperative societies in the United States in 1920.
No. 314. Cooperative credit societies in America and in foreign countries. [1922.]
No. 437. Cooperative movement in the United States in 1925 (other than agricultural).

Employment and Unemployment.

*No. 109. Statistics of unemployment and the work of employment offices in the United States. [1913.]
No. 172. Unemployment in New York City, N. Y. [1915.]
*No. 183. Regularity of employment in the women's ready-to-wear garment industries. [1915.]
*No. 195. Unemployment in the United States. [1916.]
No. 196. Proceedings of the Employment Managers' Conference held at Minneapolis, Minn., January 19 and 20, 1916.
*No. 202. Proceedings of the conference of Employment Managers' Association of Boston, Mass., held May 10, 1916.
No. 206. The British system of labor exchanges. [1916.]
No. 227. Proceedings of the Employment Managers' Conference, Philadelphia, Pa., April 2 and 3, 1917.
No. 235. Employment system of the Lake Carriers' Association. [1918.]
*No. 241. Public employment offices in the United States. [1918.]
No. 247. Proceedings of Employment Managers' Conference, Rochester, N. Y., May 9–11, 1918.
No. 310. Industrial unemployment: A statistical study of its extent and causes. [1922.]
No. 409. Unemployment in Columbus, Ohio, 1921 to 1925.

Foreign Labor Laws.

*No. 142. Administration of labor laws and factory inspection in certain European countries. [1914.]

Housing.

*No. 158. Government aid to home owning and housing of working people in foreign countries. [1914.]
No. 263. Housing by employers in the United States. [1920.]
No. 295. Building operations in representative cities in 1920.
No. 469. Building permits in the principal cities of the United States in [1921 to] 1927.

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Industrial Accidents and Hygiene.

*No. 104. Lead poisoning in potteries, tile works, and porcelain enameled sanitary ware factories. [1912.]
No. 120. Hygiene of the painter's trade. [1913.]
*No. 127. Dangers to workers from dusts and fumes, and methods of protection. [1913.]
*No. 141. Lead poisoning in the smelting and refining of lead. [1914.]
*No. 157. Industrial accident statistics. [1915.]
*No. 165. Lead poisoning in the manufacture of storage batteries. [1914.]
*No. 179. Industrial poisons used in the rubber industry. [1915.]
No. 188. Report of British departmental committee on the danger in the use of lead in the painting of buildings. [1916.]
*No. 201. Report of committee on statistics and compensation insurance cost of the International Association of Industrial Accident Boards and Commissions. [1916.]
*No. 207. Causes of death, by occupation. [1917.]
*No. 209. Hygiene of the printing trades. [1917.]
*No. 219. Industrial poisons used or produced in the manufacture of explosives. [1917.]
No. 221. Hours, fatigue, and health in British munition factories. [1917.]
No. 230. Industrial efficiency and fatigue in British munition factories. [1917.]
*No. 231. Mortality from respiratory diseases in dusty trades (inorganic dusts). [1918.]
*No. 234. Safety movement in the iron and steel industry, 1907 to 1917.
No. 236. Effects of the air hammer on the hands of stonecutters. [1918.]
No. 249. Industrial health and efficiency. Final report of British Health of Munition Workers' Committee. [1919.]
*No. 251. Preventable death in the cotton-manufacturing industry. [1919.]
No. 256. Accidents and accident prevention in machine building. [1919.]
No. 267. Anthrax as an occupational disease. [1920.]
No. 276. Standardization of industrial accident statistics. [1920.]
No. 280. Industrial poisoning in making coal-tar dyes and dye intermediates. [1921.]
No. 291. Carbon-monoxide poisoning. [1921.]
No. 293. The problem of dust phthisis in the granite-stone industry. [1922.]
No. 298. Causes and prevention of accidents in the iron and steel industry, 1910–1919.
No. 306. Occupation hazards and diagnostic signs: A guide to impairments to be looked for in hazardous occupations. [1922.]
No. 392. Survey of hygienic conditions in the printing trades. [1925.]
No. 405. Phosphorus necrosis in the manufacture of fireworks and in the preparation of phosphorus. [1926.]
No. 425. Record of industrial accidents in the United States to 1925.
No. 426. Deaths from lead poisoning. [1927.]
No. 427. Health survey of the printing trades, 1922 to 1925.
No. 428. Proceedings of the Industrial Accident Prevention Conference, held at Washington, D. C., July 14–16, 1926.
No. 460. A new test for industrial lead poisoning. [1928.]
No. 466. Settlement for accidents to American seamen. [1928.]
No. 488. Deaths from lead poisoning, 1925–1927.

Industrial Relations and Labor Conditions.

No. 237. Industrial unrest in Great Britain. [1917.]
No. 340. Chinese migrations, with special reference to labor conditions. [1923.]
No. 349. Industrial relations in the West Coast lumber industry. [1923.]
No. 361. Labor relations in the Fairmont (W. Va.) bituminous-coal field. [1924.]
No. 380. Postwar labor conditions in Germany. [1925.]
No. 383. Works council movement in Germany. [1925.]
No. 384. Labor conditions in the shoe industry in Massachusetts, 1920–1924.
No. 399. Labor relations in the lace and lace-curtain industries in the United States. [1925.]

Labor Laws of the United States (including decisions of courts relating to labor).

No. 211. Labor laws and their administration in the Pacific States. [1917.]
No. 229. Wage-payment legislation in the United States. [1917.]
No. 285. Minimum-wage laws of the United States: Construction and operation. [1921.]
No. 321. Labor laws that have been declared unconstitutional. [1922.]
No. 322. Kansas Court of Industrial Relations. [1923.]
No. 343. Laws providing for bureaus of labor statistics, etc. [1923.]
No. 370. Labor laws of the United States, with decisions of courts relating thereto. [1925.]
No. 408. Laws relating to payment of wages. [1926.]
No. 444. Decisions of courts and opinions affecting labor, 1926.
No. 486. Labor legislation of 1928.

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Proceedings of Annual Conventions of the Association of Governmental Labor Officials of the United States and Canada. (Name changed in 1928 to Association of Governmental Officials in Industry of the United States and Canada.)

*No. 266. Seventh, Seattle, Wash., July 12-15, 1920.
No. 307. Eighth, New Orleans, La., May 2-6, 1921.
No. 323. Ninth, Harrisburg, Pa., May 22-26, 1922.
No. 352. Tenth, Richmond, Va., May 1-4, 1923.
*No. 389. Eleventh, Chicago, Ill., May 19-23, 1924.
*No. 411. Twelfth, Salt Lake City, Utah, August 13-15, 1925.
No. 429. Thirteenth, Columbus, Ohio, June 7-10, 1926.
No. 455. Fourteenth, Paterson, N. J., May 31 to June 3, 1927.
No. 480. Fifteenth, New Orleans, La., May 15-24, 1928.

Proceedings of Annual Meetings of the International Association of Industrial Accident Boards and Commissions.

No. 210. Third, Columbus, Ohio, April 25-28, 1916.
No. 248. Fourth, Boston, Mass., August 21-25, 1917.
No. 264. Fifth, Madison, Wis., September 24-27, 1918.
*No. 273. Sixth, Toronto, Canada, September 23-26, 1919.
No. 281. Seventh, San Francisco, Calif., September 20-24, 1920.
No. 304. Eighth, Chicago, Ill., September 19-23, 1921.
No. 333. Ninth, Baltimore, Md., October 9-13, 1922.
No. 359. Tenth, St. Paul, Minn., September 24-26, 1923.
No. 385. Eleventh, Halifax, Nova Scotia, August 26-28, 1924.
No. 395. Index to proceedings, 1914-1924.
No. 406. Twelfth, Salt Lake City, Utah, August 17-20, 1925.
No. 432. Thirteenth, Hartford, Conn., September 14-17, 1926.
No. 456. Fourteenth, Atlanta, Ga., September 27-29, 1927.
No. 485. Fifteenth, Paterson, N. J., September 11-14, 1928.

Proceedings of Annual Meetings of the International Association of Public Employment Services.

No. 192. First, Chicago, December 19 and 20, 1913; second, Indianapolis, September 24 and 25, 1914; third, Detroit, July 1 and 2, 1915.
No. 220. Fourth, Buffalo, N. Y., July 20 and 21, 1916.
No. 311. Ninth, Buffalo, N. Y., September 7-9, 1921.
No. 337. Tenth, Washington, D. C., September 11-13, 1922.
No. 355. Eleventh, Toronto, Canada, September 4-7, 1923.
No. 400. Twelfth, Chicago, Ill., May 19-23, 1924.
No. 414. Thirteenth, Rochester, N. Y., September 15-17, 1925.
No. 478. Fifteenth, Detroit, Mich., October 25-28, 1927.

Productivity of Labor.

No. 356. Productivity costs in the common-brick industry. [1924.]
No. 360. Time and labor costs in manufacturing 100 pairs of shoes, 1923.
No. 407. Labor cost of production and wages and hours of labor in the paper box-board industry. [1926.]
No. 412. Wages, hours, and productivity in the pottery industry, 1925.
No. 441. Productivity of labor in the glass industry. [1927.]
No. 474. Productivity of labor in merchant blast furnaces. [1928.]
No. 475. Productivity of labor in newspaper printing. [1929.]

Retail Prices and Cost of Living.

*No. 121. Sugar prices, from refiner to consumer. [1913.]
*No. 130. Wheat and flour prices, from farmer to consumer. [1913.]
No. 164. Butter prices, from producer to consumer. [1914.]
No. 170. Foreign food prices as affected by the war. [1915.]
No. 357. Cost of living in the United States. [1924.]
No. 369. The use of cost-of-living figures in wage adjustments. [1925.]
No. 464. Retail prices, 1890 to 1927.

Safety Codes.

*No. 331. Code of lighting: Factories, mills, and other work places.
No. 336. Safety code for the protection of industrial workers in foundries.
No. 350. Specifications of laboratory tests for approval of electric headlighting devices for motor vehicles.
No. 351. Safety code for the construction, care, and use of ladders.
No. 375. Safety code for laundry machinery and operations.
No. 378. Safety code for woodworking plants.
No. 382. Code for lighting school buildings.
No. 410. Safety code for paper and pulp mills.

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Safety Codes—Continued.

No. 430. Safety code for power presses and foot and hand presses.
No. 433. Safety codes for the prevention of dust explosions.
No. 436. Safety code for the use, care, and protection of abrasive wheels.
No. 447. Safety code for rubber mills and calenders.
No. 451. Safety code for forging and hot-metal stamping.
No. 463. Safety code for mechanical power-transmission apparatus—first revision.

Vocational and Workers' Education.

*No. 159. Short-unit courses for wage earners, and a factory school experiment. [1915.]
*No. 162. Vocational education survey of Richmond, Va. [1915.]
No. 199. Vocational education survey of Minneapolis, Minn. [1917.]
No. 271. Adult working-class education in Great Britain and the United States. [1920.]
No. 459. Apprenticeship in building construction. [1928.]

Wages and Hours of Labor.

*No. 146. Wages and regularity of employment and standardization of piece rates in the dress and waist industry of New York City. [1914.]
*No. 147. Wages and regularity of employment in the cloak, suit, and skirt industry. [1914.]
No. 161. Wages and hours of labor in the clothing and cigar industries, 1911 to 1913.
No. 163. Wages and hours of labor in the building and repairing of steam railroad cars, 1907 to 1913.
*No. 190. Wages and hours of labor in the cotton, woolen, and silk industries, 1907 to 1914.
No. 204. Street-railway employment in the United States. [1917.]
No. 225. Wages and hours of labor in the lumber, millwork, and furniture industries, 1915.
No. 265. Industrial survey in selected industries in the United States, 1919.
No. 297. Wages and hours of labor in the petroleum industry, 1920.
No. 356. Productivity costs in the common-brick industry. [1924.]
No. 358. Wages and hours of labor in the automobile-tire industry, 1923.
No. 360. Time and labor costs in manufacturing 100 pairs of shoes, 1923.
No. 365. Wages and hours of labor in the paper and pulp industry, 1923.
No. 394. Wages and hours of labor in metalliferous mines, 1924.
No. 407. Labor cost of production and wages and hours of labor in the paper box-board industry. [1925.]
No. 412. Wages, hours, and productivity in the pottery industry, 1925.
No. 413. Wages and hours of labor in the lumber industry in the United States, 1925.
No. 416. Hours and earnings in anthracite and bituminous coal mining, 1922 and 1924.
No. 435. Wages and hours of labor in foundries and the men's clothing industry, 1911 to 1926.
No. 438. Wages and hours of labor in the motor-vehicle industry, 1925.
No. 442. Wages and hours of labor in the iron and steel industry, 1907 to 1926.
No. 446. Wages and hours of labor in cotton-goods manufacturing, 1910 to 1926.
No. 450. Wages and hours of labor in the boot and shoe industry, 1907 to 1926.
No. 452. Wages and hours of labor in the hosiery and underwear industries, 1907 to 1926.
No. 454. Hours and earnings in bituminous-coal mining, 1922, 1924, and 1926.
No. 471. Wages and hours of labor in foundries and machine shops, 1927.
No. 472. Wages and hours of labor in the slaughtering and meat packing industry, 1927.
No. 476. Union scales of wages and hours of labor, 1927. [Supplement to Bul. No. 457.]
No. 482. Union scales of wages and hours of labor, May 15, 1928.
No. 484. Wages and hours of labor of common street laborers, 1928.
No. 487. Wages and hours of labor in woolen and worsted goods manufacturing, 1910 to 1928.

Welfare Work.

*No. 123. Employers' welfare work. [1913.]
No. 222. Welfare work in British munitions factories. [1917.]
*No. 250. Welfare work for employees in industrial establishments in the United States. [1919.]
No. 458. Health and recreation activities in industrial establishments, 1926.

Wholesale Prices.

No. 284. Index numbers of wholesale prices in the United States and foreign countries. [1921.]
No. 453. Revised index numbers of wholesale prices, 1923 to July, 1927.
No. 473. Wholesale prices, 1890 to 1927.

Women and Children in Industry.

No. 116. Hours, earnings, and duration of employment of wage-earning women in selected industries in the District of Columbia. [1913.]
*No. 117. Prohibition of night work of young persons. [1913.]
No. 118. Ten-hour maximum working-day for women and young persons. [1913.]
No. 119. Working hours of women in the pea canneries of Wisconsin. [1913.]
*No. 122. Employment of women in power laundries in Milwaukee. [1913.]
No. 160. Hours, earnings, and conditions of labor of women in Indiana mercantile establishments and garment factories. [1914.]
*No. 167. Minimum-wage legislation in the United States and foreign countries. [1915.]

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Women and Children in Industry—Continued.

*No. 175. Summary of the report on conditions of woman and child wage earners in the United States [1915.]

*No. 176. Effect of minimum-wage determinations in Oregon. [1915.]

*No. 180. The boot and shoe industry in Massachusetts as a vocation for women. [1915.]

*No. 182. Unemployment among women in department and other retail stores of Boston, Mass. [1916.]

No. 193. Dressmaking as a trade for women in Massachusetts. [1916.]

No. 215. Industrial experience of trade-school girls in Massachusetts. [1917.]

*No. 217. Effect of workmen's compensation laws in diminishing the necessity of industrial employment of women and children. [1918.]

No. 223. Employment of women and juveniles in Great Britain during the war. [1917.]

No. 253. Women in the lead industries. [1919.]

Workmen's Insurance and Compensation (including laws relating thereto).

*No. 101. Care of tuberculous wage earners in Germany. [1912.]

*No. 102. British national insurance act, 1911.

No. 103. Sickness and accident insurance law in Switzerland. [1912.]

No. 107. Law relating to insurance of salaried employees in Germany. [1913.]

*No. 155. Compensation for accidents to employees of the United States. [1914.]

No. 212. Proceedings of the conference on social insurance called by the International Association of Industrial Accident Boards and Commissions, Washington, D. C., December 5–9, 1916.

*No. 243. Workmen's compensation legislation in the United States and foreign countries, 1917 and 1918.

No. 301. Comparison of workmen's compensation insurance and administration. [1922.]

No. 312. National health insurance in Great Britain, 1911 to 1921.

No. 379. Comparison of workmen's compensation laws of the United States as of January 1, 1925.

No. 423. Workmen's compensation legislation of the United States and Canada as of July 1, 1926.

No. 477. Public-service retirement systems, United States and Europe. [1929.]

Miscellaneous Series.

*No. 174. Subject index of the publications of the United States Bureau of Labor Statistics up to May 1, 1915.

No. 208. Profit sharing in the United States. [1916.]

No. 242. Food situation in central Europe, 1917.

No. 254. International labor legislation and the society of nations. [1919.]

No. 268. Historical survey of international action affecting labor. [1920.]

No. 282. Mutual relief associations among Government employees in Washington, D. C. [1921.]

No. 299. Personnel research agencies: A guide to organized research in employment management, industrial relations, training, and working conditions. [1921.]

No. 319. The Bureau of Labor Statistics: Its history, activities, and organization. [1922.]

No. 326. Methods of procuring and computing statistical information of the Bureau of Labor Statistics. [1923.]

No. 342. International Seamen's Union of America: A study of its history and problems. [1923.]

No. 346. Humanity in government. [1923.]

No. 372. Convict labor in 1923.

No. 386. Cost of American almshouses. [1925.]

No. 398. Growth of legal-aid work in the United States. [1926.]

No. 401. Family allowances in foreign countries. [1926.]

No. 420. Handbook of American trade-unions. [1926.]

No. 439. Handbook of labor statistics, 1924 to 1926.

No. 461. Labor organizations in Chile. [1928.]

No. 462. Park recreation areas in the United States. [1928.]

No. 465. Beneficial activities of American trade-unions. [1928.]

No. 479. Activities and functions of a State department of labor. [1928.]

No. 483. Conditions in the shoe industry in Haverhill, Mass., 1928.

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