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THE FINANCING OF SOCIAL WORK

BY

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TO

JAMES E. WEST

In Appreciation of His Leadership
in Social Service

FOREWORD

THIS book really requires no preface or introduction. It speaks for itself and needs no words of others to explain its purpose or to stimulate interest in it. As one, however, who for the past three decades has taken an active part in communal work, as an organizer and worker, as well as a contributor, I consider it a very real privilege to write this foreword and thus to have the opportunity to express my commendation of the very thorough piece of work which has been done by Mr. Procter and Mr. Schuck in making their wide experience available to the general public. I know of none better equipped than they to write authoritatively on this important subject, and I feel confident that the standards of procedure which they have so ably outlined and recorded will prove a very helpful and useful contribution to the better understanding of this important community problem.

The book has awakened a lively personal interest on my part, inasmuch as I have lived through what might be called the formative period, in this country, of dealing with social problems and have seen the birth of the newer methods. I can vividly recall my father's participation many years ago in various social movements which were then being formulated and my own first share in such efforts. Much was being done to help the handicapped and alleviate suffering, but it was all somewhat haphazard and took the form rather of personal philanthropic effort than of constructive social service. It was then that far-seeing and forward-thinking men and women realized that, particularly in the larger cities, life was rapidly changing and that the concentration of people and industries would require adjustments to which the social-minded members of the community must give initiative and leadership. It was then also begun

to be understood that the larger sums of money which this would require would not be forthcoming if the interest were confined within a narrow circle and that ways and means would have to be found to awaken the community consciousness and thus enlarge the basis of support. It is most fortunate, however, that the charitable and humanitarian spirit of the earlier days has not disappeared in the more scientific methods of the present time and that it has been able to keep pace with the demands produced by our industrial and social development.

But it is not only as one actively engaged in social work that I take a keen interest in the publication of this book. It appeals also to me greatly as a business man and banker, as the authors have so aptly approached the subject from the point of view of making an investment in the community. With the growth of the problems the time has passed where good intentions are enough and where individual philanthropy could take the place of organized effort. Just as we need trained workers to minister to the needs of the community, so do we need a well-defined technique of money-raising to make available the means necessary for that service.

Activities so important as to involve the stewardship of millions of dollars annually must be financed and administered with the same degree of care and responsibility as is demanded in the administration of corporate or private business. The raising of the vast sums needed must be accomplished through sincere and scientific effort; the disbursements must be regulated and controlled through sound budget practice so that a faithful account of the stewardship can be rendered.

Governments secure their funds through taxation and through borrowing, which pledges the public credit. Business enterprises derive their funds from the investment of capital and of surplus earnings. Social service only exceptionally has sources of this nature from which to draw its support. It must rely primarily upon voluntary contribu-

tions given without any selfish consideration beyond a wholesome interest in the community and in its citizenship. It is, therefore, most useful that there should be published a book written by men who know their subject, showing how this interest can be aroused most readily and how citizen investment in community service can best be safeguarded. It is because the investments considered here are social ones and not for private profit that the most rigid tests must be applied. To my mind the greatest value of this book is that it defines these tests so clearly and shows how modern methods of business can be applied even where the return on the invested capital is measured only by benefits to humanity. How to judge the value of social activities to their communities, how to raise funds at a reasonable cost, and how to supervise and control expenditures are but a few of the subjects which, I believe, the reader will find of absorbing interest in these pages.

The only point with which I am not fully in accord with the authors is in the emphasis they place on the Community Chest as a plan for the financing of social work and their optimism regarding its development. I recognize that the Community Chest has become a popular method, and in many cases an effective one, for providing for the social needs of a community, and still I question whether in the long run it will prove beneficial and constructive. There is a certain loss of individual responsibility and interest which would seem to me to be detrimental to the full development of social consciousness. From the financial standpoint, the Community Chest works well when enough money is raised to satisfy the requirements of all the organizations which it serves, but the moment it has available less than is needed and a distribution committee has to allocate, more or less arbitrarily, the funds at its disposal, there is trouble and friction. It has the further disadvantage of rather discouraging the starting of new organizations to serve social needs of the community and of narrowing the support for other than local agencies because of the natural disinclina-

tion to increase the number of beneficiaries to participate in the common fund. With all that, it is a step in advance in organizing community effort, and if the consciousness of the particular community can be aroused to produce an adequate response, there is no doubt that its results are very effective.

Effective financing of social effort requires organization and a sense of responsibility, and I know of no better way to produce these than by making available in easily comprehensible form the principles and technique requisite for this purpose. This is accomplished by this book, and it is because of this that I believe it should prove most helpful to all who recognize that the active participation of the private citizen in the field of social work marks true social progress.

MORTIMER L. SCHIFF

New York, July 2, 1926

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A CITIZEN known for his philanthropy was appealed to several years ago in behalf of a very worthy social cause. It was a cause to which he had contributed and in which he had manifested genuine interest. He was unable, however, to continue his customary substantial gift and replied, in part, as follows:

> I have been held up, held down, sandbagged, walked on, sat on, flattened out, and squeezed. I am cussed, discussed, boycotted, talked to, talked about, lied to, lied about. I live in daily fear of being held up, hung up, robbed, or ruined.
>
> I seem to be the object of a many-sided attack, which, as one of its purposes, is exacting what I may or may not have in my possession. First, are the exactions of the government! The exactions of the United States Government, our State Government, and our City Government, for a variety of taxes—the federal war tax, the excess profits tax, the capital stock tax, the merchants license tax, the club tax, the amusement tax, the automobile tax, and so forth.
>
> Second, the exactions of every type of social cause and charity organization that the mind of man could invent. These appeals include the Society of St. John the Baptist, G.A.R., Women's Relief, Men's Relief, Children's Relief, the Navy League, The Red Cross, Black Cross, Purple Cross, Double Cross, Children's Home, Dorcas Society, Y.M.C.A., Salvation Army, Boy Scouts, Girl Scouts, Jewish Relief, Belgian Relief, and every hospital in town.
>
> The Federal Government has so regulated my business that

> I do not know who owns it. I do not say this in a mean spirit. We have passed through a very trying period, nationally. I am merely reciting facts. I am inspected, suspected, examined and reexamined, informed, required, and commanded. I don't know who I am, where I am, or why I am. All I know is that I am supposed to be an inexhaustible source of supply of money for every known need, desire, or hope of the human race.

This complaint, although written in a flippant mood, expresses the confusion and embarrassment which is experienced every day by men and women in the larger cities, particularly, the communities which have not adopted the Community Chest. The protest does not come from those men and women who are attempting to evade social obligations. It is registered by people of social vision. It is the protest of many who, on the one hand, are meeting heavy tax obligations and, on the other, are responding most generously to the demands of an ever-expanding private social service. Furthermore, the protest is not directed against the present tendency of expansion. Quite the contrary. It comes from people who have sponsored many of the private social agencies from their inception and who believe that this new phase of community effort and citizen interest marks important social progress. The complaint is directed against the unorganized and competitive methods of financing social work—methods which often confuse and irritate the prospective contributor and diminish his confidence.

The condition out of which the above criticism came is graphically described in the report of the Welfare Council of New York City in the opening paragraph of Chapter III.[1] Criticizing local social conditions, it states: "In short, there exists in New York City a vast decentralized and relatively unorganized philanthropic movement, which the public does not clearly understand."

One outstanding fact, however, has been impressed upon

[1] This most valuable report, later quoted at length, is principally the work of W. Frank Persons. It was published as a special issue of the social welfare magazine, *Better Times*, edited by George J. Hecht.

the public mind. That the activities of government and the activities of social agencies are expanding in volume, complexity, and cost. The scope and trend of this expansion are significant.

BILLION-DOLLAR GOVERNMENT BUDGETS

There were few men in America during the last decade of the nineteenth century who foresaw "billion-dollar" annual budgets for the federal service. The federal budget for the fiscal year 1926 exceeds three billion dollars. Although more than half of the federal expenditures relate to the World War, the regular peace-time activities involve an expenditure of nearly $1,500,000,000—which is more than three times the entire federal budget of 1900. Let us make some further comparisons.

The total expenditures of our federal, state, and local governments, including capital outlay disbursements, amounted to $10,252,000,000 in 1924.[1] This amount is so stupendous as to lose its significance except through comparison. This annual expenditure—the amount necessary to sustain the activities of our government—is more than our total national wealth—our accumulated resources—as late as the year 1850. It represents an annual expenditure greater than the aggregate annual expenditure for the next three world powers, for all purposes of government. It represents an amount greater than the individual national wealth of most of the nations of the world today. It represents an expenditure of 16 cents on every dollar of our earned national income during 1924, which was $63,000,000,000. It represents 3½ times our federal, state, and local expenditures of 1913. This is perhaps the most striking fact of all, because it summarizes the staggering ex-

[1] Figures taken from report of National Industrial Conference Board entitled *Costs of Government in the United States.* This expenditure of $10,252,000,000 represented $2,345,000,000 more than was raised by taxes of federal, state, and local governments. In other words, the tax levy aggregated $7,907,000,000. The difference represents funds procured from bond commitments to be met by taxes of subsequent years.

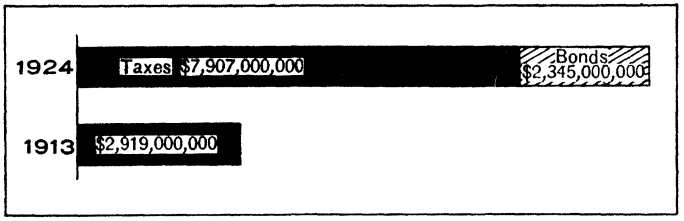

Figure 1: Total federal, state, and local public expenditures, 1913 and 1924.

pansion of activities which has taken place in the short period of 11 years.

Analysis reveals, of course, that a large part of the increase in federal expenditure is a direct hang-over of the World War. It further reveals that as a result of the World War and other industrial and social causes, the costs of personal service and material have increased considerably. This explains, however, only a limited part of the increase in cost of the public service.

The larger part of the staggering increase reflects the increased activities of government. It represents the expansion of the public service.

A BILLION-DOLLAR PRIVATE SOCIAL SERVICE BUDGET

But the people of this country became accustomed to large government expenditures during 1917, 1918, and 1919. And they have accepted this expansion of the public service as the natural consequence of the World War. More significant and striking is the "overnight" development and present scope of our private social services. It reflects the entrance of the private citizen into the field of the public service. This, too, has assumed staggering proportions and now involves an annual outlay for both current operation and capital outlay of approximately $1,000,000,000.[1]

[1] The estimate of $1,000,000,000 is but a rough calculation But it is believed to be conservative. Community Chest campaigns, for which very accurate statistics are furnished, show a per capita revenue and expenditure of from $3 to $5 for current operation of social agencies included. All

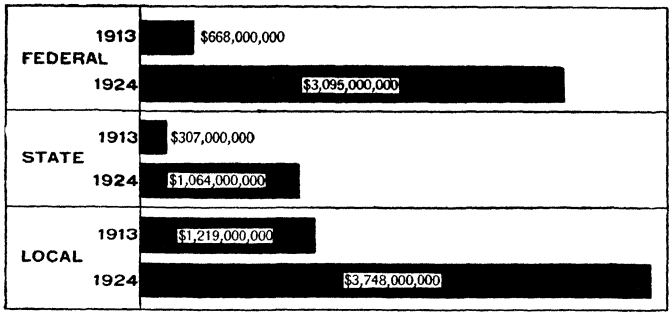

Figure 2: Federal, state, and local governments' total tax levy.

The citizen activities of our private social service are almost as varied as the activities of the government, itself. Many of them are purely public in character. They represent services performed under private auspices which the government is also performing—or might with propriety perform. Other citizen activities are beyond the present scope of government. So varied have become these activities in behalf of the community that they have been characterized as "our new public service."

It was recently observed that one could participate in almost any form of public service without official connection with our agencies of government. The citizen agency furnishes this opportunity. And if, as rarely happens, no such opportunity exists, the individual may still be in a position to promote a new social agency or citizen group to perform the service in which he is interested.

It is true that the principal activities of our private social service relate primarily to education, charity, hospitalization, and health. But they touch, less vitally perhaps, but in an important way, other activities of government. For example,

social work is not, however, included within the chest. Statistics for the cities of New York and Chicago reveal a per capita expenditure of approximately $10 for current operation. On this basis, current operation budgets for social and related private agencies in America greatly exceed $500,000,000. Capital outlay projects (that is, new hospitals, new university buildings, new endowment funds) represent, it is believed, an annual outlay of an additional $500,000,000.

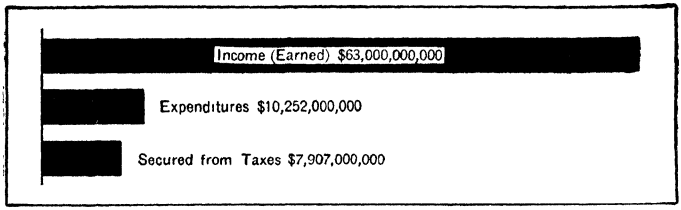

Figure 3: Total tax levy in relation to total public expenditures and total national income, 1924.

the federal, state, and local governments are making heavy expenditures annually in the building and development of highways and streets. This is a primary function of government. It is financed through national and local taxes. There are, however, valuable citizen associations and agencies, privately financed, for the purpose of guiding and stimulating these government activities. These agencies seek to place before the government sound plans of highway development and proper traffic regulations to promote the safety of life and to draw attention to localities where needs are urgent.

The average citizen is not as yet intelligently informed as to the scope of these activities. He is aware of their existence; he may come directly in contact with several; he may contribute in a small way to a few of them. Few, however, realize the extent to which they have expanded or the degree to which the health and progress of the community depend upon them.

This ignorance is easily explained. The development of our private social service, as the title implies, has been in the hands of volunteer citizen groups. Few legal limitations have been placed on the methods of raising or spending the funds required for their support. Each citizen group—each social agency—has acted independently. Until the end of the World War, little was done to educate the public as to the full significance and scope of the private social service activities, to coordinate their financing or to encourage their cooperation.

THE PRIVATE SOCIAL SERVICE OF LARGE CITIES

Let us examine this citizenship participation in the City of New York. Recent investigation reveals that there are in excess of 2,300 social agencies in New York City. These range from purely neighborhood activities, such as the settlement houses and the community center, to national movements, such as the American Red Cross, the Young Men's Christian Association, The National Tuberculosis Association, and the Boy Scouts of America. Notable among these agencies are great charity organizing societies, the agencies of family and child care and rehabilitation, and

	Number of Private Agencies	Number of Public Agencies
I. FAMILY WELFARE DIVISION		
1. Family Rehabilitation	12	1
2. Housing		
(*a*) General	0	2
(*b*) Subsidized Residences and Hotels	52	0
3. Care of Homeless and Seamen		
(*a*) Homeless	5	1
(*b*) Seamen	5	0
4. Immigrant, Foreign Born, and Travelers' Aid	31	0
5. Loan Associations	11	0
6. Legal Aid	3	0
7. Homes for the Aged	57	4
8. Protective Agencies and Those Caring for Delinquent Adults	26	3
9. Relief Societies	134	0
10. Burial Societies	6	0
Total	342	11
II. CHILD WELFARE DIVISION		
1. Care of Dependent Children		
(*a*) General	6	0
(*b*) Institutions	66	0
(*c*) Temporary Shelters	7	0
(*d*) Non-Institutional Care	7	0
2. Protective Agencies and Those Caring for Delinquent Children	21	3
3. Fresh Air and Vacation Houses	25	0
4. Day Nurseries and Kindergartens	103	0
5. Auxiliary School Service	10	1
6. Nutrition Activities for Children	2	0
Total	247	4

the general and special hospitals which furnish every class of hospital and medical relief.

The accompanying classified list (pages 9 and 10), based upon pulished data of the Department of Surveys and Exhibits of the Russell Sage Foundation, picturizes the variety and multitude of the social agencies of Greater New York.[1]

	Number of Private Agencies	Number of Public Agencies
III. Health Division		
1. Prevention of Disease, Promotion of Health, and Health Education	20	1
2. Nursing Service	18	0
3. Mental Hygiene	3	10
4. Hospitals		
(*a*) General Hospitals	68	12
(*b*) Special Hospitals		
Cancer and Skin Diseases	5	1
Chronic and Incurable Diseases	6	0
Contagious Diseases	0	5
Eye, Ear, and Throat	10	0
Mental	3	7
Miscellaneous	2	0
Orthopedic	3	1
Tuberculosis Hospitals and Sanatoriums	14	4
Women and Children	16	0
5. Dispensary Service	34	1
6. Medical Social Service	3	0
7. Convalescent Care	29	1
Total	234	43
IV. Education, Recreation, and Neighborhood Activities Division		
1. Recreation Activities	23	2
2. Neighborhood Houses and Settlements	110	0
3. Neighborhood Associations	14	0
4. Character-Building Agencies	37	0
5. Education of Foreign Born	6	0
6. Technical and Professional Education	18	0
7. Vocational Guidance and Employment Service	11	1
8. Work with Handicapped	43	2
Total	262	5
V. Coordination, Planning, and Common Service Division	13	2
VI. Civic, Legislative, and Economic Division	32	1

[1] This classified list does not include minor neighborhood activities and agencies—or the social activities operated in connection with churches and religious groups.

It is estimated that these agencies in New York spend approximately $60,000,000 for current operation, roughly distributed as follows:

Family Welfare and Rehabilitation	$ 5,000,000
Promotion of Child Welfare	10,000,000
Hospitals and Hospitalization	25,000,000
Education, Recreation, and Neighborhood Activities	10,000,000
Other Activities	10,000,000

Bearing upon this estimate is the report of the Charity Chest of the fur industry of New York covering its activities of 1925. This Chest is the organization of a single trade—the fur trade—which was created to centralize the collection of funds for charity or social purposes within the industry and facilitate their distribution. It was created to "eliminate, from the fur industry of the City of New York, indiscriminate continuous and annoying separate drives and solicitation for voluntary charitable contributions."

Nine hundred and sixty-four agencies applied in 1925 to the Fur Chest (not including applications for contributions to endowment funds), whose total operating budget was $18,492,100. The number of agencies and the total budget, for each classification, are particularly significant:

TABLE I

NUMBER OF INSTITUTIONS APPLYING TO FUR CHEST, 1925, TOGETHER WITH THEIR ANNUAL OPERATING BUDGET AND AMOUNT ALLOWED BY DISTRIBUTION COMMITTEE

	Number of Institutions in Groups Applying	Annual Operating Budget of These Institutions	Allowed by Distribution Committee
1. Charitable Federations	148	$ 4,667,000	$100,000
2. Hospitals and Other Care	152	5,922,300	27,722
3. Orphanages and Child Relief	70	413,000	14,931
4. Charity and Relief	168	4,120,000	34,305
5. Aged and Infirm	18	568,000	13,157
6. Educational Agencies	167	630,000	17,920
7. Foreign Activities	43	530,850	28,896
8. Miscellaneous	198	1,640,950	6,116
Total	964	$18,492,100	$243,047

The agencies applying to the Fur Charity Chest were by no means inclusive of all the social service agencies of the community. And, of course, it did not include the universities and colleges, supported by private philanthropy, which represent such heavy expenditures. That agencies with current operating budgets approaching $20,000,000 apply to a single industry of the city is indicative of the scope of the efforts and activities financed. That an industry will organize its membership for the purpose of investigating these appeals, determining those worthy of the industry's support and then securing funds to meet those needs is equally significant. It points to the close connection between the industrial and social life of the community. The health and moral standards of one affect the other. And the business interests—quite independent of individuals identified with it—express a definite responsibility for community work.

What is happening in New York City is taking place in practically every large community. The next largest city, Chicago, has had practically the same experience as New York City. Its private social service activities have multiplied in just the same way. In scope and expenditure, they

TABLE 2

PUBLIC AND PRIVATE SOCIAL SERVICE EXPENDITURES IN ILLINOIS, 1923

PUBLIC EXPENDITURES		
City of Chicago	$ 5,039,554	
County of Cook	4,211,603	
State of Illinois	3,863,207	
		$13,114,364
FUNDS SECURED THROUGH PUBLIC AGENCIES		
Workmen's Compensation	$ 4,350,153	
Legal Action for Non-Support	329,000	
Employees' Pensions	3,670,301	
		8,349,454
PRIVATE EXPENDITURES		
232 Social Agencies	$18,088,797	
Hospitals Not Included Above	8,300,000	
		26,388,797
Total		$47,852,615

represent a larger effort than similar activities of the public service—as is shown by the table of expenditures for 1923, on page 12.

The same condition is found in practically every large city. This trend which is general—although peculiar to the large communities—has extended the private social service over a broader area than the public service. The social agencies in the aggregate are spending more money than the government for similar purposes.

INFLUENCES WHICH HAVE LED TO THE DEVELOPMENT OF OUR PRIVATE SOCIAL SERVICE

One asks: "What is responsible for this intrusion of Mr. Private Citizen into the field of public service? Why is it necessary for citizen groups, under private auspices, to undertake community and public service on so varied and so costly a basis?"

The question assumes added significance when one realizes that the development of the private social service has taken place during a period of marked expansion of governmental activities. Many of our new federal activities are directly traceable to the war. But a very large measure of the federal expansion is not even indirectly related to the war. As pointed out, eliminating the billion-and-a-half dollars of "war budgets," the present rate of federal expenditures is 50% more than the expenditures of 1916. The increases in state and local government expenditures—equally marked—are traceable to social and industrial changes not directly related to the war.

Taking place during the expansion of government activities, the development of the private social service cannot be said to reflect lack of confidence in our public service. Rather, it expresses the conviction that voluntary citizenship effort should supplement the governmental effort.

The influences which have led the private citizen to assume responsibility for community service are easily identified.

First, was the rapid expansion of our industrial life and the concentration of people and industry in the cities. This concentration very profoundly affected the life of the individual. Buildings and factories developed where natural playgrounds formerly existed; the apartment or tenement house, accommodating almost a community, superseded the single-family dwelling; the motor-truck took the place of the horse and wagon. The "out-of-doors" and the natural opportunities for recreation disappeared. Life, health, and safety became threatened and undermined by these influences of congested city life. Sick babies and high infant mortality; underfed mothers and underprivileged children; disheartened men and women; increase of crime and delinquency; hostility to the community because of conditions under which people were compelled to live—these were the actual or threatened results of the changed order. Immediate correction was necessary. The local governments in large cities like New York, Chicago, and Philadelphia were slow to act.

The appearance of these urgent social needs which baffled the government, constituted a challenge—an opportunity—for private initiative. It is traditional that governments have neither the vision nor the resourcefulness of private enterprise. Even where they have vision, government officials are faced with such legal limitations and formality of procedure as to make it difficult for them to act. And often they must seek help from the outside.

Thus it was that about a quarter of a century ago began what might be referred to as the intensive period in the development of citizen agencies, for the purpose of administering private relief and other social services. Every type of relief and research agency was started anew, or organized on a broader and more effective basis, in relation to both the child and the adult. The first-named type administered relief from suffering to the individual or the family. The latter developed standards and information for the promotion of better social relief methods. National movements were

inaugurated for the study and elimination of disease which threatened the national health. The National Tuberculosis Association is an outstanding example of these. Character-building and recreation programs received their share of recognition, too.

The citizen agencies proved themselves unusually effective in meeting these new and urgent needs—and without direct burden to the taxpayer. As a result, they quickly emerged from the experimental period. Almost overnight they became established as a vital part of the machinery for the improvement of the physical, mental, moral, or religious life of the community. The transition was as fundamental as it was abrupt.

The second important factor was the inability or impropriety of the government to act. Many of the needs which developed are traditionally beyond the reach of the government. They represent activities which, under our political philosophy, are outside the field of government action. Or they represent a domain of personal relationships in which the government cannot work as effectively as private groups.

The task of the Boy Scouts of America as a character-building agency for the youth illustrates a need which is beyond—certainly at the present time—the scope of governmental action. Likewise is the neighborhood settlement house. What local government could give to individuals, needing advice or help, the personal attention which the individual in need secures from the settlement and neighborhood houses in our large cities?

The third influence which has perhaps led to the building up of social agencies, from private funds, was the surplus of wealth in America and the desire of high-minded men and women possessing it, to do good. A week scarcely passes that one does not read in the newspaper of a large gift—many such gifts are made by legacy at time of death—to a particular cause in which a wealthy man or woman is interested. Very often—so often as to be dangerous—the gift reflects a whim or fancy of the donor, rather than care-

ful analysis of social needs. Community trusts were organized in large cities to overcome certain tendencies toward promiscuous or short-sighted giving and to absorb "surplus wealth." The many large gifts to these trusts in practically every large city indicate the extent of our surplus wealth and the degree to which men and women are willing to make it available to the community for a social purpose.

The director of the New York Community Trust, Ralph Hayes, characterizes this particular influence, from the viewpoint of the absorption of surplus wealth by charitable trusts, in the following statement:[1]

> The volume of benefactions made for public charitable purposes during the past 10 years is somewhat in excess of $2,000,000,000.[2] That is a sum which would have paid the bill for the Revolutionary War and left a surplus sufficient, without any additions of interest, to support another war of the same size for another hundred years.
>
> Some of the causes of this renaissance of philanthropy are obvious. There is more prosperity, more surplus property possessed by large portions of the population, in this day and this country than in former times and other countries, and some of that surplus has gone into public benefactions. .... For some more of the total, the tax gatherer is responsible. From time out of mind the state has reduced or removed the burden of taxation from gifts and bequests that are meant for the common use, and in these times of post-bellum surtaxes and super-taxes, that is no mean persuader. ...and, in addition, it is becoming more frequently the fact that men who have scrambled up the rocky road to wealth have scant enthusiasm for making their sons permanently "soft" by depriving them of all incentive for making something of the same struggle. Each time the newspapers describe the misadventure of some gilded youth whose imported racing car turns turtle between the country club and breakfast, or who otherwise cracks under the strain of having to spend the family fortune before sunrise, the moral becomes more apparent that dumping unearned dollars into young un-

[1] Address before the Association of the Bar of New York City, February 18, 1926.

[2] This figure of $2,000,000,000 apparently is based on a narrow construction of the term "public charitable purposes." Interpreted to include all forms of social service, the total would—it is believed—exceed $5,000,000,000 during the period of 10 years.

calloused hands may be a hazardous procedure, and the conviction becomes more general that a decent solicitude for ensuring one's children's comfort need not go to the extreme of consigning them to a permanent seat in the soft and enervating lap of luxury.

There is still a fourth influence, not so important as the other three, perhaps, which has helped to broaden the work of the social agencies. It is the desire of the women of America with a certain amount of leisure to expand their activities beyond the routine work of the household and the purely social duties of the home. Some women seek a

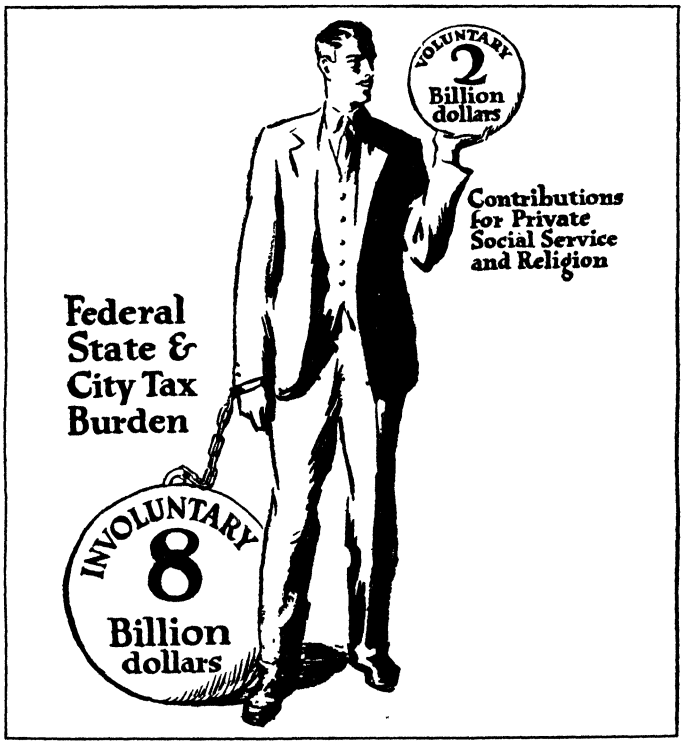

Figure 4: Showing the relationship between the involuntary burden of taxation and the voluntary burden of contributions.

career; others become interested in politics. A very large number turn to volunteer social service. Social causes are recruiting thousands of unpaid but capable and conscientious women in this way. The value of this volunteer service is very large.

EVOLUTION OF METHODS OF FINANCING SOCIAL AGENCIES

The abrupt and rapid expansion of our social agencies during the last 25 years is reflected in the methods of financing. Left to their own ingenuity, the social agencies have employed every method of collecting the millions of dollars which have been expended in this field. Efficient and inefficient methods have been employed.

There are three distinct phases in the evolution, or the working out, of the methods of social financing. They mark the progress in social financing. At first, this may not appear true. The transition from one emphasis in method or procedure to the next is not easily indicated. This is due to the fact that inefficient or irresponsible social agencies ignore the progress made by the progressive and efficient. For example, certain social agencies are today using methods of securing money in New York City which would have been frowned upon by a progressive group of 25 years ago.

In the first phase of social financing—that is, when social service activities were very limited and only a small amount of money required—the work was financed largely by substantial gifts. It was the surplus wealth of a few social-minded citizens which sustained these activities. This is characteristic of the period immediately before the industrial expansion of 25 years ago and the accompanying concentration of people in the large cities.

Then came the rapid expansion of private social effort. With this expansion the real significance and value of the private social service became recognized by a larger number of people. As community work, it was entitled to the support of the community. An effort was made to develop, in

lieu of a few wealthy friends, a wide constituency of small givers and contributing members. In the building up of this constituency, each social agency worked independently of the other. There was little or no cooperation in matters of financing or administration. As a result the rapid expansion of effort was undirected.

This might be termed a second phase of social financing.

The report, made in 1917 after careful investigation, by the Special Committee of the American Association for Organizing Charity, describes the chaotic conditions which existed in Philadelphia during this phase of the social service growth. The study points to the unfortunate conditions and methods then existing in every large American city, as a result of the competitive basis on which social services were operated and financed throughout America.

The report summarizes the financial facts about the Philadelphia social agencies as follows:

About 1,000 social agencies, both public and private, are engaged in every conceivable sort of social work. About 500 of these are private agencies, and 333 of these private agencies spend a total of $15,000,000 per year for their maintenance. The total endowment is at least $90,000,000. Including the investment in plants, land, and equipment, very probably the sum of $150,000,000 is invested in social work conducted by private agencies in Philadelphia.

The cost of collections to the agencies by the individual appeal method is very high, varying from 15% to 30% of the total income.

Not enough persons are interested in the various social agencies. Seventy-six of the 234 agencies, or 33%, received donations from less than 100 persons; 130 of them, or 60%, received donations from less than 250 persons; while 179, or 77%, received donations from less than 500 persons.

The burden of the expense of carrying on the social work is not justly distributed. Twenty-five hundred persons, or 5% of the total number of givers, contribute three-fourths of the total amount of money given to charities.

Most of the Philadelphia social agencies are inadequately supported. Social agencies were compelled to borrow $774,439 to cover operating costs for 1919.

The support of social agencies is frequently haphazard, unjust, and sporadic. Some agencies of a relatively non-essential character are so higly endowed that they do not need one cent of support from the public, but have more money than they need; while other absolutely essential agencies, like the day nurseries, family-relief agencies, and child-placing agencies are greatly dependent upon public support, which at present is very precarious and inadequate.

Not enough people are contributing to the social agencies in Philadelphia. There are only 51,899 contributors to the 234 agencies which, outside of the Jewish agencies, comprise practically all which receive contributions from the public. This number is only 2.5% of our city's population.

Many persons who are amply capable do not give money to charity. Only 320 persons gave $1,000 or more to charities in Philadelphia. Only 1,080, or 5% of Philadelphia's population, gave a total of $250 or more.

The interest of contributors is much too narrow. Eighty per cent of the 51,899 contributors gave to only one agency, and only 5,731, or 11% gave to as many as two different agencies; 96% gave to five or less agencies, and only 4% to six or more agencies.

The third phase, or stage, in this evolution has been described as the era of "cooperation, rather than competition," in financing of social agencies. It started immediately after the World War in the organization of the so-called Community Chest—the instrument of cooperation of all the social agencies and business interests of the community in community service financing. Many trace the origin of the Community Chest to the influences of World War financing. And this is partly true. For the War Chests, organized in practically every city, had demonstrated the value of community cooperation under central leadership and control, for the solicitation and distribution of voluntary contributions. And the War Chest had furnished something of the pattern for the Community Chest.

However, in another sense, the origin of the Community Chest is traceable directly to the concern expressed by social leaders throughout the country (and as a result of scientific investigation) over the evils of the competitive system then

existing. Federated financing of social work had been suggested—and successfully tried out. The present era of cooperation furnished the corrective of the previous era of individual action. The War Chest furnished the immediate impetus to the reform. It had shown that community cooperation in the collection of funds did not destroy the individual freedom of the various agencies, such as the American Red Cross, The Young Men's Christian Association, the Knights of Columbus, and so on, which later disbursed them. If this cooperation could be applied to a patriotic purpose during the war, why not apply it to social or civic service during peace? The answer to that question was expressed in the "Community Chest," which since 1919 has been organized in 206 American cities. The word "Community Chest" happily describes the plan of central or cooperative financing of the social work of the community. For it suggests the development of one fund—and hence through a single effort in which all would cooperate—from which the various social activities would be financed.

It is premature to conclude that the "Community Chest" in its present form represents the permanent plan of developing community cooperation. It has emerged from the experimental stage and has registered important progress. It is the outstanding contribution, so far, in establishing the soundness of both principle and method in social financing. And it emphasizes—as no development previously has emphasized—the importance and value to the community of cooperation among the social agencies benefited.

The "Community Trust" is also one of the community discoveries which mark this recent phase of social progress. It emphasizes not only the need for greater community cooperation in the study of social needs, but also a more elastic system of meeting them. However, it has no direct reference to the problems of "collecting the annual budgets of social agencies" and the evils which had crept into that task. It has to do with the Charitable—the Social Service—Trust Funds and hence with the future. Originating in Cleveland,

where the "Community Chest" was first developed, it represents a plan of protecting the community from obsolete charitable trusts. In behalf of the community, it sets up a machinery known as a "Distributing Committee" which, according to the terms of the trust, supervises the disbursement of interest from the trust fund, as it accrues, and is empowered to carry out the wishes of the donor. This Distributing Committee, in other words, is the continuing representative of the donor. The declarant of the trust may invest this committee, representing the community, with large or limited discretion. He may, for example, designate the general charitable purposes he wishes to serve. On the other hand, he may designate in detail the particular activities or agencies he desires to support. Whatever the specific terms of the trust, the general arrangement contemplates that if, after a lapse of years, the beneficiaries originally designated become obsolete or the purpose becomes harmful, the committee may be, and is, authorized to apply the income to such other objects as will conform most effectively to the spirit of the trust, the wishes of the donor, and the benefit of the community.

The Community Trust has been established in 50 communities. Hundreds of millions of dollars have accumulated during the brief term of its existence—a permanent fund for community betterment.

BROADER PUBLIC SUPPORT, INCREASED COOPERATION, IMPROVEMENT OF TECHNIQUE

Further improvement in the methods of social financing should be along lines marked out by the progress of the last 10 years. Greater cooperation in the attainment of community objectives is the emphasis of the progressive men and women in the field of social effort. The financing objectives which would mark further progress are twofold.

First, the constituency of contributors to the private social service should be increased, thus broadening the popular

support and, at the same time, increasing the interest of the individual contributor.

Second, the cost of collecting funds should be reduced, with greater benefits assured to the community from their expenditure.

As pointed out, both of these objectives have marked the effort of the last 10 years. The financial support of social agencies has been greatly widened during the period since the war and immediately before it. There are thousands of contributors today to the social work of the community, where 15 or 20 years ago there were only hundreds.

But it is a significant fact that the support of the private social service still devolves upon what you might refer to as the "wealthy few." The following statement of a number of persons who contribute practically half of the funds secured by the Community Chest in seven large cities tells its own story.[1]

TABLE 3

PERCENTAGE OF TOTAL CONTRIBUTIONS BY THE "WEALTHY FEW" IN SEVEN LARGE CITIES

City	Population	Number	Percentage
Philadelphia	1,922,788	440	46 4
Detroit	995,668	341	57 5
Cleveland	888,519	571	50 3
St. Louis	803,853	463	52 7
Montreal	800,000	310	53 9
Baltimore	773,580	140	42 0
Buffalo	536,718	385	50 5

A new social agency invariably expresses the vision of a few people. It is generally financed by the "wealthy few." It is logical that the organizing group would contribute not only the funds to organize the program, but also the funds necessary during the experimental period—the first few years, when the agency is demonstrating its value to the com-

[1] In order to understand the full significance of the contributions of the wealthy to social service, see Appendixes C and D (Tables) containing an analysis of Community Chests, pp. 241-249.

munity. If the vision, however, is one of social purpose, the support should be broadened to include a representative part of the community thus benefited.

Because of their financial ability, the wealthy members of our community make the most substantial contribution to the regular activities of government in the form of tax payments. And it is natural to assume that—because of that ability—they would always respond in a substantial way to these voluntary activities of the citizenship. Indeed, many of our most important national and local agencies for social service reflect the social vision and unselfishness of wealthy men who have been inspired by a sincere desire to benefit the community. It is not strange—but very gratifying—that men paying the heaviest taxes are often the most eager to assist, with their wealth and personal leadership, the worth-while community efforts. It is quite significant that the American who first became known to the public mind as the "World's Money King" is now thought of in terms of his far-seeing philanthropy, which, through the foundations he has created for social service and community betterment and his special gifts to education, reaches around the world.

The final basis of the financial support of social work should not be dependent, however, upon the willingness of our "wealthy few" to support this work or upon the ability of high-pressured drives to extract money from this class. It should be based upon the obligation of our citizenship to enterprises which serve the community. Benefiting the entire community, social agencies should be supported by it. This demands a larger number of contributors—in other words, a broader participation on the part of the citizenship. The support should be based less and less on the pressure of high-powered campaigns and more and more on the recognition of the value of the social service. This can be accomplished only through education. We need an informed citizenship.

Realizing the value of these social agencies, the average citizen would be inspired to respond to them in some sort of

voluntary effort or voluntary financial contribution. When educated as to the real significance of the private social service, the citizen will realize that it represents his opportunity to participate in the work of the community.

From the view-point of technique—in other words, the mechanics of financing—the effort of the social agencies (including federations for the purpose of cooperation among the social agencies) should be to reduce further the cost of collecting funds and to eliminate methods and appeals which are misleading or unfair to the individual citizen. A sound conception of social service and what it is striving to do points the direction that the soliciting effort should take. It should not be a rough-and-tumble performance of catching a person unawares and reaching, figuratively speaking, into his pocket for whatever can be extracted. It should be a dignified appeal in behalf of a service which is worth while to the community—for a community investment.

II

THE CITIZEN INVESTOR—SAFEGUARDS TO INSURE DIVIDENDS

Standards and safeguards of investment. The citizen's budget. Safeguards against fraud. Combating charity frauds. Chicago's experience and the remedy. Important tests of merit of appeal. Sense *vs.* sentiment. Accounting for funds Tests for both "capital" and "current" financing. Community coordination. Its objectives and excellent results: better community planning, team-work, higher standards, public appreciation, and support.

In Chapter I we characterized the many and diversified activities making up the private social service—the "new public service"—which is financed through funds raised annually through private sources. In the diversity of activities, we saw that the private social service presents problems which in size and complexity parallel many of the important governmental activities. In expenditures of funds, the annual budgets of individual national social agencies are as large as the annual budgets of the small state and municipal governments. Funds for these services represent the voluntary investment of the citizenship in the community.

STANDARDS AND SAFEGUARDS OF INVESTMENT

The citizen urged to give to the various social agencies of his community or neighborhood asks himself—and others, perhaps—two questions:

First, "How much shall I give?"

Second, "How can I safeguard what I give—and make my investment do the greatest amount of good?"

Clear thinking in making social investments starts, of course, with a definite idea of how much the individual can and should give. Under the somewhat competitive system of financing social work in cities like New York and Chi-

cago (indeed wherever the Community Chest has not been established) "standards of giving" mean little or nothing. Many people, applying the principle of the tithe, undertake to set aside one-tenth of their income for religious, educational, and social purposes; in other words, for community betterment. Many give more than that; many, equally sincere, are prevented from giving that much. Intelligent thinking of this kind, however, has not resulted from the effort of the social agencies to develop standards. The amount of money which the average individual has given—this applies also in a measure to the Community Chest cities—has been determined largely by the pressure of solicitation or the interest which the individual has in the cause. For example, men undertaking to sponsor a particular social project have made great individual sacrifices in order to keep those projects alive. They have carried an unfair burden—a burden which should have been shared with others. Other wealthy men have escaped with a very small contribution. They represent men who have either been indifferent to social work or, as less frequently happens, opposed to it. They represent also those who have escaped the attention of the solicitor.

It should be said, however, that difficulties in social financing do not grow out of lack of generosity on the part of the wealthy people and those of independent means. The real difficulty comes in indiscriminate and careless giving—as a result of which some organizations secure too much, whereas others receive too little. The difficulty results from the failure of this person whom we call the "citizen investor" to differentiate between the worthy and unworthy social projects of the community. By this failure, all sorts of abuses and exploitation are encouraged.

It is now popular (as well as economical and businesslike) to run the family expenditures on a budget basis. Expenditures for social work should be part of the budget. It is unnecessary to say that they should be given the same attention as the other expenditures are given. Decision

should not result (as is so often the case) from a particular whim or fancy or the pressure of a particular appeal.

In setting aside or allotting substantial amounts for charity or a social purpose, the individual should be careful to differentiate contributions to current operations from contributions to what might be called capital outlay, such as new buildings. The former should be made from the current income of the individual; the latter might properly come from the individual's surplus of wealth—his own "capital" investment.

SAFEGUARDS AGAINST FRAUD

After determining how much he will give, the individual's aim is the same as that in the making of private investments. He must make the best possible investment—not only protecting himself against fraud but also selecting the investment that carries with it the largest dividends and the greatest degree of safety.

The field of private social service has been singularly free from criminal frauds and graft of that pernicious and far-reaching character which have appeared in the public service. But frauds of a petty character—frauds just short of criminal offense—have been many. It could not be otherwise in the light of the rapid growth of social agencies and the lack of government supervision.

An outline recently prepared by the Bureau of Advice and Information of the Charity Organization Society for New York City characterizes very well what has happened in New York City—and is happening in many other large cities. Under the subject "Charity Fakes," the following statement is made:

> The out-and-out charity fake is rarer than might be expected. This is largely due to the activity of the Department of Public Welfare in bringing them to the District Attorney's office for examination. There are, however, about a dozen of those which operate more or less.
>
> The near "charity fakes" are more numerous. By near fakes

is meant that group of agencies with social sounding names for which there is a solicitation of funds and which maintain just enough activity to make them legally existent, although the underlying motive is to get money from the public under false pretenses.

Every city has had its scandal resulting from petty swindles in the charity field. Again and again, investigations—for the most part inspired by the social agencies themselves—have been organized in order to wipe out the opportunity for fraudulent solicitation and thus protect the citizen investor. Only through community action of one kind or another can protection against frauds be established.

CHICAGO'S EXPERIENCE IN COMBATING CHARITY FRAUDS

The experience of the city of Chicago is particularly significant. It reveals the extent to which abuses develop in the field of social work. It also points to the only effective device for preventing it, namely, a citizens' committee, which, in behalf of the community and all its social agencies, investigates and passes upon agencies soliciting funds.

What happened in Chicago is described in a fact-finding report prepared by the Chicago Council of Social Agencies and published by it in 1924.

The report reads:

> The flood of appeals for charities constantly flowing to Chicago business men led the late Mayor Busse, in 1909, to ask the Chicago Association of Commerce to conduct a charities' endorsement bureau. In the effort to obtain information regarding local charities many subscribers were accustomed to give a list of charitable appeals to a private secretary or other member of a commercial staff or firm, with instructions to investigate each institution on the list. A great many subscribers depended on casual information, "confidential tips" or "inside information," as it was frequently called, regarding the worthiness of local agencies. Through such haphazard and makeshift methods many organizations were left to the mercy of individuals whose personal whims or prejudices might easily influence the decisions of subscribers.
>
> Thirty-seven leaders in philanthropic movements in Chicago,

who had carefully considered the matter, shared this view, mainly because The Chicago Association of Commerce is more representative of the subscribers to local charity than any single social agency, because it does not itself solicit funds, and because its membership comprises not only business men, but professional people, including ministers of all creeds and educators of wide experience and broad sympathies. It was therefore felt that the Association was in a freer position to make the necessary investigations in an intelligent, sympathetic, and impartial manner.

The Chicago Association of Commerce undertook an exhaustive investigation of the entire field of charity endorsement, and in response to the request of the Mayor and this general desire on the part of community leaders, the Subscriptions Investigating Committee was organized in January, 1911.

The discoveries of this Investigating Committee of the Chicago Association of Commerce—which reflected in a large way the cooperation of the Advisory Council made up of representatives of the social agencies—revealed the scope of abuses which had prevailed in that city.

The report summarizes these discoveries as follows:

The committee very quickly discovered that numerous charities were being conducted as "one man" propositions. In some cases the promoter constituted the board of directors, president, treasurer, and superintendent of the enterprise. In others, a small nominal board allowed its members' names to be used as directors, but they gave no oversight to the work. Financial transactions, even when recorded at all, were sometimes kept on stray scraps of paper in pencil notation. Whether all the funds subscribed were ever actually accounted for, no one could tell. Such loose methods easily led to fraudulent solicitations.

Today, fraudulent solicitation in the charity field in Chicago is an exceedingly difficult and hazardous thing to attempt. About three years ago a huge charity swindle attempted to establish itself in Chicago. The committee made a thorough investigation and submitted its findings to the State's Attorney's office. The guilty parties were duly indicted. When it was learned that the ring leaders had escaped from Chicago, the committee instantly notified over 50 leading Chambers of Commerce, including the San Francisco Chamber. The offenders were captured in the latter city and are now serving a five-year sentence in the state penitentiary.

During the first year of the committee's operations the de-

tective department assigned a capable private detective to the work of the committee. Five arrests were made within a very short time after his appointment. Two local institutions caring for children were specially investigated. With the aid of local reform and other organizations, both institutions were closed by order of the court, and in one instance, the promoter was given a long sentence in the penitentiary.

There was an amazing lack of accurate accounting for funds even when there was an absence of dishonest intention. The accounts of less than 50 local organizations were audited by public accountants. At the present time there are 229 endorsed organizations, the accounts of each audited according to a uniform plan by practicing public accountants.

Payment of liberal commissions to solicitors for some local organizations was altogether too common, and steps were taken to change this policy. During the past seven years no endorsement has been given to an organization employing solicitors on commission.

REQUIREMENTS FOR ENDORSEMENT

The subscriptions investigating committee became a permanent bureau of investigation and endorsement of charitable organizations of the city of Chicago. This bureau established definite standards which, on the one hand, would furnish practically absolute protection to the citizen against fraud, and at the same time facilitate an examination of the relative merits of those organizations which had been approved and thus help the citizen investor to determine the extent to which he should contribute.

These standards are contained in the published requirements each organization is compelled to meet in order to secure endorsement. They are as follows:

1. The organization must be incorporated as "not for profit," and have responsible and satisfactory local management. Its administrative committee or board of managers shall meet at least four times a year.

2. The organization must be doing a work whose value is commensurate with the amount of money expended. (The auditor's report may be satisfactory, yet the philanthropic work may be so inefficient or so useless to the community that its support is not justified.)

3. The organization shall agree to cooperate with other charitable institutions in promoting efficiency and economy of administration in the charities of the city as a whole and in preventing duplication of effort. Those organizations engaged in relief work shall register their cases with the Social Service Exchange.

4. The organization shall fill a need not already well filled by an existing organization and not capable of being thus filled. Those who desire to inaugurate new philanthropic organizations shall give the fullest opportunity for the discussion of the proposed plans by a group, or groups of persons, who have had wide experience in philanthropic work. New organizations raising funds for new buildings are not, as a rule, endorsed.

5. The methods employed in raising funds shall be approved by this committee. Organizations employing solicitors on commission are not endorsed. The committee will refuse endorsement when the expenses of an entertainment are disproportionate to the receipts.

6. The accounts shall be audited annually by public accountants.

FOUR IMPORTANT TESTS OF INVESTMENT

So far we have discussed protective measures which prevent the citizen from being the victim of fraud. These measures, which must be in the hands of some community agency, are essential. However, they are largely protective in character. They guard effectively against fraudulent appeals. But they do not relieve the individual from independent decision as to how he will distribute his gifts to the social service. He must study the relative merits of the various organizations' appeal to him; he must determine the ones most entitled to his support and the amount of support for each.

In cities where the Community Chest has been installed, the tests necessary to insure safe and wise investment have been applied by the machinery of the Chest. The Chest determines the social projects which are worthy of support and the amount of money which each should have. It then secures the money.

Cities which have not installed the Community Chest furnish few of these safeguards. The citizen is deluged with

social appeals; he is compelled to examine a large number and variety of causes and make his own decisions. Of course, in the case of the individual of very limited means, the problem is not difficult. Having but a small amount to invest in the community—$5, $10, or perhaps $25—he generally selects a well-established movement or agency whose beneficial work is obvious.

The person of substantial income, however, is faced with a real task. Only recently, a philanthropist in New York City was compelled to employ expert assistants in addition to his regular secretary to determine the relative merits of the many appeals sent to him.

Whether inspired by the example of the large financial foundations, or driven to it by the pressure of the many appeals, an individual now often establishes an independent fund under quasi-independent control as a means of accomplishing his social aims and relieving himself of the task, personally, of passing on so many appeals. It is his way, in other words, of applying the several tests necessary to safeguard his investment in the community.

There are four tests which the conscientious citizen must apply, carefully, to the appeals, if he wishes to exercise the same soundness of judgment in his voluntary investments in the community that he aims to exercise in his personal private investments.

Let us assume, for the purpose of discussing these four tests, that our citizen investor, known as "A," has decided that from his annual income of $30,000 he will set aside $3,000 for community betterment. We will assume, for clarity, that "A" lives in New York City or Chicago, and has received in the neighborhood of 300 different appeals (this is not an unusual case), many of which represent causes that are worth while. How will "A" distribute this sum?

Naturally, intelligent distribution of this fund of $3,000 depends upon a knowledge of the social work being conducted in the community and the relative importance of each broad division of such work.

Before examining the individual appeals, it would be desirable for "A" to indicate, in a tentative way, the amounts which he would like to invest in each of the broad fields of social work. One individual projected his year's "Charity Budget" along the following lines:

1. Relief and Family Case Work	$1,000
2. Care and Protection of Delinquent Children	500
3. Hospitalization and Promotion of Health	500
4. Education and Recreation	500
5. Miscellaneous	500

This was indeed a business-like and helpful guide. With such a classification, "A" should then classify the various appeals.

TEST NUMBER 1. THE TEST OF PROGRAM—IS IT A COMMUNITY PURPOSE?

The first test has to do with the character of the program to be financed. Is it a community purpose? "A" must determine the facts surrounding each particular appeal in order to answer the question. The work of the more prominent organizations would doubtless be known to him. Close investigations of some of the appeals would be necessary. How much money is sought? How is the money to be spent? Exactly what benefits to the community are claimed by the soliciting organization? This is the character of information upon which "A" must determine whether the appeal is in behalf of a definite community purpose.

Sense vs. *Sentiment.* In applying the first test, "A" should be governed by his good sense rather than sentiment. This caution is important. The head of an important charity organization—and one which for years has rendered a long service in New York City—recently said: "No small percentage of our contributions still comes to the office labeled 'for food, fuel, and clothing.'" This is a symptom of personal prejudice and false sentiment which still prevails among the citizenship supporting our social service. This same director added: "Strange as it may seem, we are com-

pelled to recruit new friends to our cause through this form of false sentiment. We recruit the contributor through the 'sob' route; it is then our task to educate him as to our real task—our real service to the community—which is family rehabilitation."

A man who for 25 years has been engaged in social work, and who, during the last 10 years, has raised about $20,000,000 for social causes, recently made the following statement: "Again and again, when I was the financial secretary of a charity organization, I would prepare my letters of appeal and then hold them 'undated,' awaiting a snow-storm or a blizzard."

The field referred to as the "charity field" will always claim a large part of the money contributed annually to the private social service. It is curious, however, that despite the educational effort of the last 10 years, a very large percentage of the unselfish people of every community limit their social gifts to "material" relief. Many people falling in this class still feel competent to deal directly with individual cases.

The experience of a well-known philanthropist is in point. For years he had been handling a number of individual cases of relief. These cases claimed a large amount of his attention and the attention of members of his family. One case had been particularly perplexing for several years. It was a typical case of the disorganized family—the father was a sort of sporadic drunkard. His drinking led to abuse of his wife and children.

A recurring attack of drunkenness caused the philanthropist to turn to the Charity Organization Society. An investigator was assigned to the case. The father was immediately sent to jail on a short sentence. The mother and children were placed temporarily on a farm. Later, through the work of the investigator, the father (released from jail) was placed in a job at good wages. Three weeks later the family was reestablished. The family's affairs were guided and steadied by the sympathetic, but expert, hand of this

investigator for more than a year. At the end of that year, the family was quite out of danger of being a community charge. The drunkard had reformed, the wife and family were fairly comfortable and happy. In direct relief, the Charity Organization Society spent but $45. The investigator furnished by the organization and the wages of the man did the rest. The real problem there was one of family rehabilitation, not material relief.

The individual philanthropist, despite his generosity, was incompetent to handle the case. He was doing more harm than good. This particular experience caused the philanthropist to change his whole attitude towards social work. He is now one of the outstanding men of his community in giving leadership to its organized social work.

This illustrates how false sentiment may mislead individuals—generous people, who want to be helpful.

Is this work being duplicated? In applying test Number 1, "A" must guard against a duplication of effort. Is the work being performed inadequately by the city government or other social agencies? The mere fact that the local government—or some other private organization—is doing the same thing or the same kind of work that is to be performed by the agency making the appeal, is not, in itself, a basis for judgment. Quite the contrary. The City of New York disburses annually hundreds of thousands of dollars in individual relief. The City of New York, however, is not meeting the whole need—nor does it claim to meet the need.

Duplications of program appear constantly in the "new social agencies." Every year brings its veritable flood of new welfare, patriotic, and social agencies. Some of them fill important needs—and survive. Many of them—however enthusiastic the organizers—have no permanent place and after a short career go out of existence.

The contributor in non-Community Chest cities must be alert. Before contributing to a new agency he should determine that its program is one of real value to the commu-

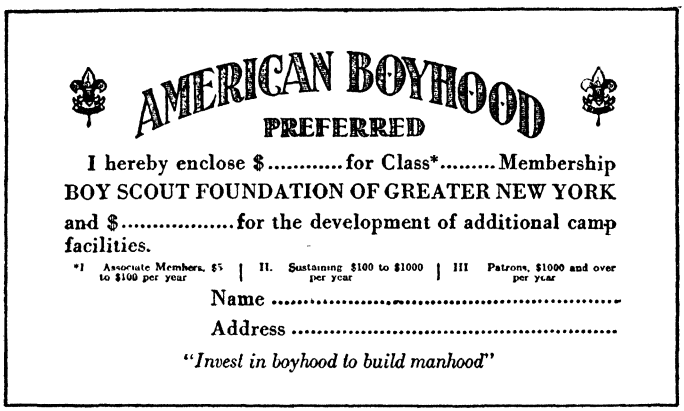

Figure 5: Subscription blank used in membership drive for Boy Scout Foundation of Greater New York.

nity. The mere fact that prominent names appear on an organization's letter-head is not enough. It's a sad commentary, but a true one, that prominent men can be secured for practically any social undertaking, however flimsy its program, or however small its excuse for existence.

The action of a subcommittee which was formed in the financial district of New York City to enlist the interest of the banking and business concerns of New York City in the Boy Scout Movement, emphasizes in a curious way the importance of the program as an investment in the community.

The banking members of this committee requested data showing concretely the benefits which the organization claimed to render the community in the training of boyhood.

After determining concretely what these benefits were, the committee undertook to enlist the interest of bankers and brokers by an appeal which rested entirely on the value of the Scout program as an investment in the community, which would pay regular dividends.

To carry out this idea and in order to facilitate the solicitation effort, a form of stock certificate and stock sub-

scription blank was used (page 37). This stock certificate, entitled "AMERICAN BOYHOOD PREFERRED," served to dramatize the investment idea. It is inserted at this point.

TEST NUMBER 2. THE TEST OF MANAGEMENT

The second test which "A" should apply has to do with the management. Is the program in good hands? Is the management progressive and sound?

It is impossible, of course, for every person, in connection with an appeal for contributions, to inquire into the character and ability of the technical and operating efficiency of the agency which is to spend the money. But he is in a position to determine whether the men and women sponsoring the agency are representative citizens of the community and able to furnish the kind of leadership which is necessary. The question confronting "A," in the case in hand, is the same question which comes up and which he would answer in making a private investment. He inquires into the management of any enterprise which seeks his investment. He investigates the character and ability of the officers of the company; he considers carefully the character of the product produced or the service rendered and studies the market for it. In other words, he must conduct his investigations sufficiently far to insure him that he will get the dividends which his money should return.

Obviously, he must do the same thing—or have it done for him—with respect to any substantial investment in private social service.

TEST NUMBER 3. THE "MONEY-RAISING COST"

The third test which our prospect "A" should apply has to do with the "money-raising" effort. He should ask: "Is the money raised and disbursed economically? Does a sufficiently large part of my contribution actually reach the community—the object in which I desire to invest?"

One of the most unfortunate circumstances in the financing of social agencies in America—wholly apart from the presence of petty fraud—has been the high cost of collecting funds for social purposes. But abuses do exist. They have been permitted on the part of agencies backed by the most reputable men and women in the community. According to reliable reports, there are social agencies in every large city which conduct mail campaigns, using one device or another, at a cost in excess of 50%. For example, the attention of the authors was recently called to one such agency in New York City, which for several years has spent from 40 cents to 50 cents as the collection cost of every dollar which it has secured from mail and other campaigns. This cost included renewal subscriptions as well as original subscriptions. This particular agency is doing excellent work—and it is sponsored by men of integrity. It indicates that many men do not apply to social work the same tests which they apply to the management of their own enterprises. Such abuses will continue as long as this indifference exists.

The question arises: How much is an agency justified in expending in the raising of money? This depends, as in the case of raising money for private enterprises, upon several factors. Large sums can be raised at a lower percentage cost than small sums. Established social causes secure more ready response than new causes. Social programs with a strong popular appeal can raise money, at fairly low cost, by mail, whereas this method of raising money is practically closed to organizations without much human interest—unless they are willing to overlook exorbitant collection costs. Generalizing, it is believed that the collection costs of an established social agency should not exceed 10%. The Bureau of Information of the Charity Organization Society of New York City will not endorse an agency, however important its work, which expends more than 25% in collection costs. The latter is a maximum cost which should not be justified except in the case of new

organizations which are compelled to make rather substantial outlays in the building up of their initial constituency of members.

One of the greatest arguments for the Community Chest is the low operating cost. Many communities operate their Chest on the financing cost of approximately 5%. Similar low costs have been achieved even in New York City by groups, such as the Jewish Federation of Charities, which, applying the principles of the Community Chest within narrower limits, raises several million dollars annually for 91 different Jewish charities and social agencies.

TEST NUMBER 4. THE TEST OF ADEQUATE ACCOUNTABILITY FOR FUNDS

There is a fourth test which "A" must apply. It relates to the requirements of proper accounting and publicity.

Many social agencies, particularly those whose expenditures and operations are not large enough for the employment of a competent accountant and bookkeeper, are careless in the character of the accounting records kept. Not operating on a profit-and-loss basis, they do not realize the need for exact accounting with monthly, annual, and special reports of receipts and disbursements. Careless in the matter of proper accounting, they are equally indifferent to the requirement of publicity. Like the government itself, the social agency is responsible to the community which it is serving and from which it gets its support. The agency which fails to report fully to its subscribers—its stockholders—as to its activities is unworthy of support.

Several states have passed laws requiring publication of annual reports with audited and financial statements. This should be done as a matter of fair dealing in the absence of such requirement. This subject is reviewed more in detail under Chapter IV, in which is discussed the preparation of the budget and its publication both in reference to revenue and expenditure.

TESTS APPLICABLE TO BOTH "CAPITAL" AND "CURRENT" FINANCING PROJECTS

The foregoing tests, it is unnecessary to add, apply to every type of appeal—whether for current operating purposes or for capital outlay purposes. However, the nature of the appeal for a capital project—a new building, an endowment fund, and so forth—is such that the investigation of the "prospect" is reduced to a minimum.

Securing a large sum of money for a new building or other capital project invites very close scrutiny upon the part of the public. Securing it quickly requires fullest publication, on the part of the soliciting organization, of the facts involved. It is comparatively simple for the prospect to determine whether the plans for the project are sound and whether or not the money asked for is required to complete it.

There is another good reason why the appeal for a capital project, however large the amount, is usually sound. The appeal generally comes as a result of a definite and recognized service to the community which has expanded to a point where the accommodations are no longer adequate. A hospital has been handling 100 free patients a day. But the neighborhood and community have grown. The current demand is for accommodations of 200 patients. If such a claim were made, the facts surrounding the situation, and readily available, can be secured to verify the claim. Because of the scrutiny to which such an appeal is subjected, it is seldom indeed that the claim is unfounded.

Then, too, the raising of large sums depends on the ability of the social agency, or those representing it, to secure advance subscriptions of large amounts. About 50% of the funds for a building project generally comes from subscriptions of $1,000 or more. The process of getting these subscriptions means the submission of detailed plans and methods to wealthy men who, however social-minded, are willing to cooperate only after most careful examination

of the appeal. On their action the average citizen appealed to for smaller contributions can place real reliance.

COMMUNITY COORDINATION OF SOCIAL EFFORT

In the preceding paragraphs, we have discussed the question of safeguards of the citizen's investment in social service primarily from the view-point of those tests which the individual citizen should apply.

Obviously this protection cannot be furnished without cooperation of the social agencies themselves—hence the importance of a central committee of endorsement, willing to accept the responsibility for exposing the effort of any citizen group in an unworthy or unnecessary cause.

Protection of the citizen stockholder, from the view-point of the safeguards which should be furnished him, reaches beyond these protective devices. The social agencies—so numerous in number and varied in character—must cooperate with the broader object of efficiency and economy. They must cooperate to the end that the maximum amount of social service will be rendered for every dollar secured from the investing citizenship.

The independent—which too often means competitive—operation of social agencies means waste and duplication of effort.

The need for such cooperation has been recognized by the social leaders of every community and most cities have established some sort of federation or central council composed of representatives of the various agencies and the citizenry at large. The purpose of these federations or councils is to coordinate the social effort of the community, to furnish a clearing-house for information and a technical staff for investigation and research as a means of establishing standards.

New York City represents, because of the complexity of its social problems and the large number of its social agencies, the great need for such a coordinate agency. And

yet, curiously enough, its establishment in the form of a Council of Social Agencies was deferred until 1924. Its accomplishments to date are, of course, meager. But the council includes men and women who have been conspicuous in the social progress of New York City. It includes, too, men and women who have helped to elevate the standards and methods of social work throughout the country. And it is believed that within a short time, this council will inaugurate a new spirit of cooperation among the social agencies of New York City and there help to eliminate the costly confusion and duplication of social effort which has been so marked in our largest city.

COORDINATION OBJECTIVES OF LARGE CITIES

The investigations which led to the establishment of the Welfare Council of New York City were undertaken by a "Coordination Committee," the personnel of which was in large part absorbed by the council itself. These investigations, directed by Robert W. DeForest, as chairman, and W. Frank Persons, as technical expert, represent the most searching inquiry into the activities of social organizations ever undertaken from the view-point of the problem of coordination. The five objectives as defined by that committee apply not only to New York City but also to any large community which has a variety of social problems. They were discussed under the following headings:

A. Better Factual Basis for Community Planning
B. Better Team-Work among the Social Agencies
C. Better Standards of Social Work
D. Better Public Understanding of Social Work
E. Better Support of Social Work

The interpretation of these objectives is worthy of full detail at this point.

A. Better Factual Basis for Community Planning

For effective social planning and action the first essential is an accurate knowledge of social needs and social resources. A

comprehensive and continuing study of the city's present social assets and liabilities in relation to particular and urgent problems should be undertaken. This information should be published and interpreted to the social agencies and to the public.

There are many sources of partial information which will afford convenient starting points for assembling the comprehensive data required. Such social surveying should scrupulously avoid the charge of duplication, sometimes heard in this connection, by utilizing previously collected data and by working in cooperation with any studies which may be under way in the same field or which may be projected.

Self-surveying by groups doing similar work or by agencies in the same neighborhood will reveal opportunities for service which have hitherto been nobody's job, will stimulate the raising of standards, will prevent any needless duplication, and will facilitate wise unified planning to meet the discovered needs.

Better knowledge of present social needs and resources will reveal much that is vital to the future. It will supply a basis for action by showing the comparative urgency of the need in different lines. It will disclose facts that are germane to the extension of opportunities for such extension. There is need for forward-looking social planning as well as for city planning. Next, steps in the development of social service should be discussed, agreed upon and undertaken in unison by the social agencies.

B. Better Team-Work among the Social Agencies

While every agency jealously guards its freedom of purpose and control in its own sphere of action, yet it must recognize a common responsibility of all agencies to the community. This common and fundamental interest is best served by cooperation which rests on mutual understanding and which is in turn fostered by that acquaintance with motive and purpose which comes from conferences among workers. Such conferences develop a willingness to give and take, a subordination of individual advantages to community interest.

1. *Better team-work between public and private agencies.* The differentiation of public and private responsibility is naturally extremely important. The public is intolerant of private effort which duplicates the services rendered by public agencies. Conditions are, however, constantly changing and therefore the opportunity for friendly discussion to arrive at mutual agreement between public and private agencies should be provided.

2. *Better team-work between agencies doing similar work.* The existing functional associations have so amply demonstrated the opportunities and advantages of cooperation among agencies doing similar work that these need not be enumerated here. With increased financial resources and experienced direction, present cooperative activities can in many instances be improved and extended to agencies not now participating. New cooperative activities, can, when needed, be launched.

3. *Better team-work between agencies in the same locality.* Social agencies in the same district, even though they are of different types, have much in common. They can take united action to remedy district conditions that need attention.

4. *Common services.* A Welfare Council would, of course, utilize to the fullest extent the existing common services. The usefulness of all of these might be increased if they were affiliated with a central organization. There exist opportunities for other common services which a Welfare Council might develop.

5. *Concerted action.* On frequent occasions concerted action by the social agencies is desirable.

(*a*) *In public emergencies.* Epidemics and wide-spread unemployment, for example, require prompt concerted action not only by health and family welfare agencies, respectively, but also by other groups, private and public. The advantage on such occasions, of the prestige and ready service of the Welfare Council cannot be overestimated.

(*b*) *In connection with legislation and with public administration.* Concerted action respecting state or municipal social legislation may be desirable. The powers recently given to the city's Municipal Assembly make this of additional importance. Matters of budgets, appropriations, and policies in many fields of public administration may also present opportunities for the concerted and united influence of the social agencies. The degree of influence of the social agencies may, by concerted action, be made to correspond more nearly to that to which they are entitled because of their knowledge and experience.

(*c*) *In the normal course of affairs.* While now, concerted action frequently is taken spontaneously, when extremely important or unusually dramatic situations occur, it is important that concerted action should not be sporadic but practiced constantly in connection with the daily services of the agencies.

C. Better Standards of Social Work

In the Welfare Council the agencies should find new oppor-

tunities, facilities, and incentives for progressive effort to improve their own services.

Interchange of experience through discussion of social work methods and administrative problems is extremely useful to professional and non-professional workers, alike. Courses of training are invaluable and the need for them is great. Methods of publicity, of raising money, of purchasing supplies, and so forth, may be studied jointly to mutual advantage.

Standards of work will usually be improved through the discussion, definition, and acceptance of ideals by the social agencies. Witness what the famous White House Conference has done for the whole child welfare movement. The general raising of standards among social agencies is, however, best effected by a unified conception and by the pressure of the opinion of the group concerned.

D. Better Public Understanding of Social Work

Inadequate public understanding of social work—of the social conditions which exist, of the problems social work is trying to solve, of its difficulties, of its achievements—is a great hindrance to sound development. Increased public knowledge and confidence will bring the great financial and moral support which is so badly needed and will widen the influence of the social agencies in the life of the community.

The existence of so many specialized agencies and the multiplicity of their appeals for support is bound to bewilder the uninformed general public and give it an impression of duplication and inefficiency. The task of informing and interesting the people of New York City is no simple undertaking. The successful educational efforts of community organizations in other cities have demonstrated what might be achieved in New York.

A central information bureau to supply to the public and, particularly, to the press, prompt and accurate information regarding social welfare work has indisputable advantages.

Effective publicity for social work quickens public interest in volunteer service and stimulates the energy and the devotion of the directors and workers of the various agencies.

E. Better Support of Social Work

In New York City charity seems generally to be "the responsibility of the few" and not, as it should be, "the opportunity of the many."

Financial support is not being found in proportion to the increasing need and opportunity for service made evident by a

better knowledge of social conditions. The bewildering number of appeals received by every person of means threatens to breed distrust and to retard intelligent and generous giving. It is important that the public should be so informed and educated as to discriminate between sound and unsound social welfare organizations, so that its confidence should not be shaken by the occasional revelation of organizations proved to be unworthy of support.

Public as well as private welfare work will benefit by an increase in the number of those who contribute to the private organizations. A widened and enlightened interest concerning social service will favor the development of public welfare work.

The spread of the Community Chest movement in other communities and the number of specialized federations or charity chests in this city have led many large donors to question whether this movement does not present a solution of the difficulty in New York City. Many people think a Community Chest should be launched on a city-wide basis, others think each borough should have its own. It has been demonstrated that, generally, the difficulties of a chest increase with the size of the city. Furthermore, New York City has certain complicating conditions, in addition to its size, not existing in other communities. Not the least of these is the division of the city into boroughs.

A majority of the members of the Coordination Committee, without having studied the matter carefully, are inclined to believe that a city-wide chest would be premature at the present time.

A scientific study of the Community Chest method of financing social agencies and its adaptability to New York City, either on a city-wide basis, or by boroughs, by functions, or possibly even by trades, would seem to be an inevitable obligation of the Welfare Council. Not only would this body meet public approval as a proper activity of a representative body, but it would seem likely to serve the best interests of the social agencies because of the absolute assurance that the study would then be made with their interests in mind. A study of the charity endorsement system might be made at the same time.

Should it appear, after careful investigation, that a Community Chest is desirable, the Welfare Council, which experience has shown to be an expedient forerunner to such a movement, would already exist. In case a study should reveal that a chest is impractical and inadvisable, the Welfare Council could assist in opposing its premature launching under auspices and conditions perhaps not the most desirable.

III

SELLING THE INVESTMENT— PRINCIPLES GOVERNING THE SOCIAL AGENCY

Presentation and organized effort. Similarity between private and community investments. Good-will is first essential in financing. Considering motives that inspire giving. Methods that have succeeded. Factors that insure success of "drive." Practicability of mail appeals. Factors to insure successful mail appeal: a good cause; a good appeal; good prospects; reasonable cost.

In the previous chapter we outlined the standards, safeguards, and tests which the citizen investor should apply to his contributions to the private social service. The importance of a central endorsing agency to protect the citizen investor and the federation of social agencies for broad cooperation in the elimination of wasteful efforts was emphasized.

The tests outlined for the citizen investor are essentially the conditions which must be met by the social agency before it can in good faith invite the public to contribute or invest. In other words, the considerations justifying a citizen in responding to an appeal are the considerations which justify the social agency in making it.

The task remains to secure the necessary funds. It doesn't come from the "mere asking." A Charity Organization Society desires $1,000,000 for endowment and expansion purposes. A local council of the Boy Scouts of America desires $90,000 for a three-year operating program. The Cathedral of St. John the Divine seeks $15,000,000 to complete the erection of the nation's greatest cathedral. The American Legion seeks $5,000,000 as a permanent endowment fund for the orphan children of veterans. The Young Men's Christian Association projects a new building in one of the congested sections of New York. It needs $500,000

for that purpose. An established hospital wishes to expand its plant and equipment. It seeks a million dollars. The plans for these projects—actual projects now or recently before the country, or a single community, with hundreds of other large appeals—have been carefully developed.

The mere invitation to the public to subscribe to the particular projects would not have secured the funds. It would not have secured a substantial part of the funds necessary, although, in each case, the appeal was made by a well-established social, religious, or patriotic organization which enjoyed the confidence of the public, and despite the fact that the particular appeal was an unusually worthy one. An organized effort to secure the funds was necessary. An intensive soliciting effort of one kind or another is always necessary—except in unusual cases—however important the work or however strong the human interest involved in the particular appeal.

ANALOGY BETWEEN SALE OF PRIVATE INVESTMENT AND COMMUNITY INVESTMENT

The established social agency (and in the same category falls the patriotic or religious organization) desiring a certain sum for current needs is in somewhat the same situation as the manufacturer or distributor of a commercial product or service. To continue the production or distribution of his products or services on a profitable basis, an organized selling effort is necessary. From that selling effort comes the revenue for continued production and distribution.

The social agency must secure its revenue for the continuance of its current operating program from year to year, in the same way—by an organized selling effort. It may use the "drive" as the means of getting the funds; or it may resort to the quiet intensive method. It may get the money with comparative ease, or difficulty, according to the goodwill which the organization enjoys and the effectiveness of this organization. But the organized effort is necessary.

This analogy applies also in the financing of capital projects—new buildings, permanent equipment, or endowment. The manufacturer desiring to erect a new factory or expand an old one must secure the flotation of an issue of bonds or other security, assuming that new money is necessary. It is an organized selling effort again. When a social, religious, or patriotic organization desires money for buildings, lands, and new properties, it does not, as a rule, float securities. It might do so up to a certain point, and thus defer the full liquidation of the obligations to subsequent years. On the theory, however, that the surplus of wealth of interested citizens is sufficient to pay for these capital projects as they are needed, social agencies generally conduct a "drive" for the entire amount necessary and thus avoid carrying a capital indebtedness into subsequent years. To accomplish that, an organized effort of the most exacting character is generally necessary.

This organized effort of social financing is, in many respects, similar to the effort involved in private financing. There are, of course, very fundamental differences. But the analogy between the two obtains in more directions than on the surface appear. Each involves a sale. Each involves an investment—for a particular purpose—and with dividends.

As we have already pointed out, failure to keep in mind the investment idea doubtless explains many of the false methods which have been used in securing funds. Undignified "begging," on the one hand, and undignified "extorting" through high-pressure drives, on the other hand, overlook or ignore the fact that a worthy social cause needs only the dignified and orderly process of salesmanship to secure an investment response.

The character of the dividend paid is one of the few outstanding points of difference. In the case of the private investment, the sale involves the transfer of a property right to the investor which is intended to return him an annual monetary dividend. In the case of the private social service,

the sale does not return a property right to the investor. The investment is in the community, the dividend accrues to the investor through the benefits to the community. The fact that in each case there is the assurance of a dividend is a point of similarity—the funds of investment in the one flowing through the channels of commercial activity, whereas in the other, they flow through the channels of social activity. That the intrinsic returns to investors are at least proportionate no longer calls for argument.

The flotation of private securities means additional factories, more railroads, steamship lines—the inauguration or expansion of other phases of industrial activity. Social financing means increase of social activity, new or better hospitals, more playgrounds, more adequate agencies for the training of youth and the protection of society. As pointed out by Tolman Lee, it means "the building of stronger bodies, the training of minds and hands, the cleansing of souls, the development of character—these are not small things to offer some one a share in."

With so much in common, the essential difference between private and social financing is perhaps in the mechanics of the "selling" process.

It is important to note the essential difference in the organization of the selling effort. Private financing involves a professional, paid staff of salesmen. Social financing on the other hand, uses—for the most part—a staff of volunteers. The other point of difference to be emphasized from the view-point of the selling effort is the difference in the motives to be appealed to. In private financing the selfish motive is, of course, the only motive. In social financing the unselfish motive dominates. The directions in which this unselfish motive manifests itself must be kept in mind in the preparation of a campaign or the working out of other financing methods. Before it can effectively appeal to any of these motives, the social agency should securely establish itself in the confidence of the community. It should secure the community good-will.

GOOD-WILL THE BACKGROUND OF SUCCESSFUL FINANCING

The success of any social agency in securing from year to year the funds necessary for current needs depends upon the good-will of the community—the respect and esteem in which that organization is held by the community—the value which the community attaches to its work. Analysis of "campaigns" and "drives" conducted in behalf of various organizations causes many people to doubt the soundness of this opinion. It causes the superficial observer to believe that the "selling effort," if organized properly, will secure the funds necessary irrespective of the good-will of the community. An "enlightened interest in the social agency, based upon its actual performance is not necessary," according to such observers. The interest created by the "drive" or the "mail campaign" will be enough, they contend. Often this is true; but it involves methods of extortion which are almost as bad in their effect upon social work as seeking money for an unsound cause.

We have emphasized the need for organized effort. It, of course, is essential to success. And in Part II we stress the importance of all the details making up the technique of social financing. Good-will of the community—whether consciously or unconsciously expressed—is the background for this organized effort.

"And how should this good-will be developed?"

By keeping the community informed of the activity of a particular social agency and its benefits to the community. This is a publicity problem. If the activity of the agency is picturesque in character with an inherent human interest, the task of releasing publicity from month to month is comparatively simple. If the activity of the agency lacks "news" elements, publicity must be created. Take the case of the hospital! Its activities are scientific. A mere scientific explanation would not get a hearing in the press. A slight twist, however, and the appeal is there.

Carl H. Getz, publicity expert, prefaces his discussion of

the problem of hospital publicity with the following statement:

Hospitals have learned that their strongest appeal is the story of what the institution is actually doing. An appeal for endowment will get nowhere by itself unless the public gets some sort of picture of exactly what the hospital is doing for society.

Good hospital publicity is really an appeal to the emotions. It is in the hospitals that so many human-interest news stories are created. But right here it is well to point out that in all hospital stories there should be a cheerful note.

Hospital stories have a real appeal, also, in that they appeal so directly to the reader. A story about burns from X-rays is interesting, but it hasn't nearly the appeal that a story about sunburn has. And the explanation is simple because more people get sunburned than get burned by the X-ray. A story about infant mortality hasn't nearly the appeal that a story about life extension has.

Hospitals are also sources of intellectual news. First of all there is the scientific news story, the story of the progress made by medical and surgical science. Secondly, there is the institutional story, statistical stories, personality stories about members of the staff, bulletins about the progress of prominent patients, and so forth.

Nearly every department of a hospital is a source of news. Some stories are apparent and some have to be searched for. For example, the live hospital publicity man never overlooks seasonal stories. Hot weather stories about diet, what to do in case of sunstroke, how to guard against sunburn, necessity for exercise, hot weather care of the sick—are all good.

Then there are holiday stories which the city editors welcome. There is the story of what to do in case of accidents on the Fourth of July. On Election Day there is the story of the many who cannot vote. How are Thanksgiving and Christmas spent in the hospitals?

Hospitals frequently reflect economic and social conditions. Just how is this news? For example, unemployment usually results in increased hospital attendance partly because of lack of means to provide adequate food which results in malnutrition and partly because families are without means to provide home treatment. A housing shortage invariably results in an increased amount of sickness and has its influence upon the hospitals.

Many hospitals have found it to their advantage to invite newspaper men to their institutions from time to time. For

example, a New York hospital recently devised some new and original method of baby identification. Newspaper men were invited to come at a certain time on a certain day to see how the babies were checked. They were told that they might bring photographers with them. Both the reporters and the photographers came. They were greeted by the hospital staff and then shown the babies. The reporters got a good story, the photographers got good pictures and the hospital received a lot of splendid publicity. The hospital authorities were pleased and so were the newspapers.

During a campaign for funds for the United Hospitals in New York, a story was written that the average stay of a patient in the associated hospitals was 16.4 days. A city editor was later heard to explain that he used this story because of the unusual way in which it was handled. This is the way it opened:

"The average New Yorker, entering a local hospital at 9 o'clock next Monday morning as a sick man, will be discharged at 6:27 p.m. on the second following Wednesday, according to a survey just completed by officials of the United Hospital Fund...."

Any hospital can produce a similar story.

The above statement illustrates a principle which is applicable to the college, to the church, to a patriotic society, to a children's aid society, to a family relief organization—indeed to every type of organization dependent upon public support. Good-will must be created through constructive publicity. It must be created through publicity which currently keeps the community in touch with what the agency is doing. It must be based upon publicity which dramatizes the work of the agency—but this without insincerity or falsehood.

MOTIVES FOR GIVING MUST BE CONSIDERED

There are several reasons which inspire people, voluntarily, to contribute money or time to a social cause. These reasons are not hidden. They are revealed in the every-day contacts of life. "It is more blessed to give than to receive" is a rule of conduct which reaches far beyond the church walls. Normal people—people who are happy and com-

fortable—like to give. This results from the pleasure—which springs from a normal childhood—of sharing in the enjoyment of things.

As soon as one becomes conscious of the fact that he is a social being, dependent—like all others—upon others, for happiness and success, he wants to do something to make other people happy and successful. Thereby he becomes a good prospect for any social cause.

It is upon this feeling of mutual helpfulness and mutual responsibility that a permanent and genuine interest in social projects is developed among the people of the community. This desire to help others, growing out of a social consciousness, is influenced by other motives, selfish and unselfish, which should not be ignored.

First, is the desire to relieve suffering and dire want. There are few people who have not a "soft spot" for the person in need. This feeling is so universal that the person is almost abnormal who will not make a "real personal sacrifice" to overcome suffering or urgent need.

Second, is the desire and eagerness to participate in creative work of any kind. The opportunity for a constructive effort is a challenge for leadership which is always accepted. Successful bankers, railroad builders, and promoters reap the reward for their ability and effort not only in dollars and cents. The thrill of "building" is a large part of the reward. And the opportunity to promote a social project is seized with the same eagerness as that of a private project. This is the reason why men who give in substantial amounts to a social enterprise—and, as pointed out, approximately 50% of the support of social service is in big gifts—so often give time which is worth much more than their contribution in money. They are inspired by the desire to build and create something—something for the community.

Third, there is the desire and eagerness to be identified with the thing that is progressive. There is a large class always "waiting for the new idea." They are the open-minded, the imaginative, the academic, or the radical. This

group includes many who believe that experiment, which is so essential to social progress, should be undertaken by private agencies, rather than the government. The private agency has the greater initiative and the greater freedom for experimentation.

Fourth, there is the desire to improve the moral and spiritual standards of the people. In every neighborhood, there are the idealists and those who have developed in a high degree a personal interest in the moral, health, or religious standards of the community. They not only give money —they give of themselves. They are found actively engaged, as volunteers, in social service or church work.

Fifth, there is the desire to be identified with a thing that is popular within the particular class or circle of which they are a part. "What did Smith say when you approached him about this?" is the question constantly raised by the prospect. "If Smith responded, and Brown responded, then, of course, I will respond." People like to give as a class.

Each of these several motives which inspire people to give to social work is referred to because each motive indicates the existence of a distinct class, as it were, in the community. The several classes can be induced to back a social effort, but not by the same route, because their interests are different. And these separate interests—indeed, in some cases, widely different interests—must be considered in the preparation of the campaign literature, in the various forms of publicity, and, particularly, in the training of the soliciting workers.

SELLING PLANS SUCCESSFULLY EMPLOYED

A wide variety of methods has been employed by social agencies to secure funds. There are just two principal plans, however, which sell the program of the social agency on its merits.

One is based on the personal appeal. The other is based on the mail appeal. Some agencies combine the two.

The other plans of securing money include revenue producing enterprises and stunts such as the "charity bazaar," the settlement house carnival, the tag days. These amusement enterprises and charity stunts, however effective in producing revenue, do not sell the "cause." They depend for their success on selling the "stunt."

Securing funds through personal solicitation commonly takes the form of the short, intensive campaign or "drive." This is a "high-powered" selling effort. A barrage of publicity is thrown up, focusing the attention of the people on a particular cause or a group of causes. Then hundreds of volunteer workers—or thousands as in the case of the Community Chest "drives"—go "over the top," charged with landing a certain number or group of prospects.

The effectiveness of the "drive" explains its popularity for both current operation and capital outlay. It is used, invariably, by the Community Chest organizations. Obviously, a single "drive" is the best method of developing and controlling the cooperation of all the social agencies which are financed in the Chest. It is employed almost invariably by social agencies—whether operating within or outside the Community Chest—for the financing of capital projects, such as new buildings, which involve a substantial amount. And it is used, it is believed, by 50% of our large social agencies in financing their current budgets.

FACTORS INSURING SUCCESS OF "DRIVE"

The factors insuring success of a particular "drive" relate not only to the organizing and the conduct of the "drive," but also to the operation of the agency in whose behalf the "drive" is made and the extent of good-will which it has already created.

The extent of this good-will depends upon:

1. The efficiency of its management and staff;
2. The adequacy of its program and the extent to which it is meeting the community need;

3. The effectiveness with which it currently publishes facts about its operation and thus keeps the public intelligently informed and interested.

If a particular social agency of city-wide or national scope meets these three tests, it should enjoy the good-will and cooperation of all the religious, civic, educational, business, commercial, and labor interests of the community. In addition, it should have the backing of the press and local government.

Upon those, the campaign can be organized with almost a certain prospect of success. The factors, then, which insure the success of the campaign relate to the effectiveness of the soliciting effort.

They may be enumerated as follows:

1. Adequate publicity—including both publicity in advance of and during the campaign. Under "publicity" belongs the preparation of campaign literature.
2. Proper attention to all the details of planning and the setting up of campaign organization, the definition of soliciting methods.
3. Recruiting and training of an adequate number of volunteer and soliciting workers in advance of the campaign.
4. Sufficient solicitation of big gifts in advance to give proper campaign impetus and to insure proper standards of giving on the part of all elements in the community.
5. Vigorous conduct of campaign according to schedule.

These factors should develop the active community support and put the campaign over.

In the chart shown on page 117, are outlined these factors necessary to the success of a campaign. The methods and technique of the campaign itself—as they apply these factors—are discussed in the chapters of Part II.

CULTIVATING A SOLICITING CONSTITUENCY

As part of the discussion of the underlying principles, it is perhaps desirable to refer here, to the importance of cul-

tivating a permanent soliciting constituency. The social agency should not completely demobilize its soliciting workers and dissipate the interest which has been aroused. On the contrary that interest should be retained. The soliciting workers should be absorbed, wherever real leadership has been expressed, as volunteer workers in some other capacity.

Furthermore, the cultivation of the soliciting constituency should take place throughout the year—in advance of the campaign. And this would be accomplished by securing the prospective soliciting worker for some other form of volunteer service.

Considerably in advance of the campaign, consideration must be given to the individuals in the community who are best qualified to give leadership to the fulfilment of the requirements of the various functional units of the campaign organization. After they have been selected, they must be cultivated to realize the importance of the organization and to have a personal interest in its progress. It is the personal friends of an organization that will faithfully, self-sacrificingly, serve throughout the campaign period. Those having only a general interest in the program, who recognize it as another campaign, and who will serve as workers, but give only as much time as they feel can be spared from their other duties, are not of great value to the organization. They cannot be relied upon, tasks assigned will not be completed, and prospective contributors assigned to them to solicit will not be solicited. The efficiency of the campaign organization will suffer to the extent to which you must rely on this type of worker. The development of an informed, interested, sympathetic constituency, prior to the campaign, is therefore essential.

What is your organization doing to maintain the interest of this soliciting constituency after the close of the campaign? You will undoubtedly have to again appeal to the community for support. Are you going to forget those who gave of their time and energy to mobilize sufficient funds

for your budget or special project? The social agency that is appreciative of the value of an informed soliciting personnel and of the cost in money and effort to create such an organization will consider this cost an investment in the development of a constituency of friends who will respond to further calls for their services. The interest of the individual must be maintained, and the doing of this requires evidence of appreciation for past service and regular reports of the progress being made by reason of his contribution of time to the cause during the previous campaign. Failure of social agencies, dependent on annual public support, to have a definite program of cultivation of a soliciting constituency, results in the dissipation of the fruits of an investment of time and energy in creating an enthusiastic working soliciting organization. A definite program of cultivation results in a trained personnel, available each year, who are friends of the agency and who can be relied on to give maximum service.

PRACTICABILITY OF MAIL APPEAL: FACTORS INSURING SUCCESS

Practicability of mail appeal as the means of building up a constituency of new members or contributors to a social cause is a mooted one. The "experts" engaged in social financing almost uniformly advocate the short, intensive "drive" as the means of developing the initial constituency of supporters. They believe that the drive is the more certain and the more effective means of accomplishing this result.

That the mail appeal is not effective for certain causes is admitted. Furthermore, that its results do not come as quickly as results in the drive is likewise obvious. Personal solicitation is more effective than mail solicitation. But many organizations prefer the quiet methods of appeal. Furthermore, there are limits to which individual friends of the movement can be secured for purposes of personal solic-

itation. Then, too, many organizations—which are opposed to the "drive"—combine a certain amount of quiet, personal solicitation, through members of the board and other friends, with a comprehensive mail appeal. The former is the means of securing the more substantial contributions; the latter is the means of securing a wide constituency of members.

Experience demonstrates that a cause of national scope, and with human interest, can build up a constituency of from 15,000 to 20,000 contributors in a comparatively short time by mail. A similar cause limited to the area of a large city like New York, Chicago, or Philadelphia, should be able to build up a constituency of 10,000 members within 9 or 12 months. There are many examples of less important, or less popular, social causes securing from 3,000 to 5,000 member subscribers within a year by mail.

TWO CLASSES OF MAIL APPEALS

As a means of securing new contributors, mail appeals naturally fall into two classes:

FIRST. The appeal through "key" people—involving a very restricted mailing;

SECOND. The appeal in quantity to a large list.

The first appeal goes to individuals or concerns within the circle of the business or social acquaintance of the one signing, or sponsoring, the appeal. It depends for its success upon the "key" person. It is intended to capitalize his relationship to the group. This type of mail appeal may—and often does—include all the force and "pulling power" of a "personal" appeal. The latter depends for its success upon the appeal itself, and the form of presentation. It derives its pulling power not, primarily, from the person making the appeal, however important he might be.

The first class of mail appeals is illustrated by the so-called "industry appeal." Thus, the head of a department store would undertake to appeal by letter to the heads of other department stores; a representative man in the auto-

mobile industry would undertake to circularize his appeal among the automobile concerns; a coal distributor would cover the coal industry, and so on.

People like to give as members of a class. And when men of prestige can be secured to make such appeals substantial results can be secured by mail.

For example, here is the result of one (the first) appeal during 1925 to certain New York City groups in behalf of an established social organization:

TABLE 4

RESULTS OF A TYPICAL "INDUSTRY APPEAL" LETTER

Group	Number of Letters	New Money Secured	Average per Letter
Automobile (retail)	64	$ 750	$11 72
Silk (wholesale)	125	2,015	16.12
Construction concerns	62	1,350	21.77
Artists and architects	245	1,210	4 97
Storage warehouses	35	450	12.85

This was an excellent return. And the organization is quietly expanding the effort to include all of the major business and professional groups.

The restricted mailing through "key" people secures much larger results, per letter, than the general mailing to a large list. But it should be pointed out that often the returns from the former reflect the "follow-up" by telephone or by personal call of the one making the appeal.

This type of restricted mail appeal must be sharply differentiated from the appeal, in large volume, to a general list of prospects. This quantity mail appeal will succeed only when three conditions are present—and these factors can be indicated in a few words—(1) a good cause, (2) properly presented, (3) to the right people.

Factor 1—A Good Cause. "Well—that's strange, for we have a good cause; we know how to present it—for every member of our finance committee reviews the appeal—and

the right people are usually the rich people." How often this sort of a comment has been made in reference to a mail appeal that has failed. Perhaps examination would show that the comment was wrong on all three counts.

Many good causes are not *good* causes for a quantity mail appeal. Good causes for mail appeal have a human element in them. If the work of the organization—however worthy—does not touch the immediate needs of individuals in actual distress or pain, or if the program does not involve something of a spectacular nature, the mail appeal is seldom practical as the means of securing new contributors. The letter may arouse interest. Indeed, it may convince the prospect that the appeal is for a good cause. But more than that is necessary. The letter must complete the "sale." It must arrest attention and then arouse a definite interest which will cause the prospect to "act." It must stir the prospect to help the cause by signing on the dotted line and mailing the check. This action can be expected in a sufficiently large number of cases, only where the cause has an emotional appeal which the prospect in fairness to himself cannot resist. As Robert Stuart puts it: "A good cause from a mail-appeal standpoint is one where there are 'crying babies,' 'sick mothers,' 'poor and lonely old folks,' 'blind and crippled children,' 'children needing fresh air,' or some such human need that admits of no argument—and where something must be done."

If the particular cause lacks this element in its appeal, a group of personal solicitors must be secured—members of the board and finance committee and other friends must undertake personally to reach a select list of prospects. Time must be taken to explain the case to each prospect; the great value of the work and its urgency must be analyzed; the need for its continuance must be pointed out and very indirectly the prospect must be shown the satisfaction, credit, or praise that will accrue to those who are financing or supporting a movement that otherwise would fail.

While the work of many organizations lacks this "human"

element, the mail appeal is not limited to the so-called relief organizations. Quite the contrary. There is an element of human appeal in the work of many purely scientific organizations. For example, research into causes of cancer, infantile paralysis, and blindness is a scientific effort. It does not directly relate to "food, fuel, or clothing" relief. The scientific side of the work would not arouse general response to an appeal for funds. But the work certainly would arouse interest if the emphasis were laid on the ultimate reason for it all—to overcome the suffering which is now endured. To be concrete, a mail appeal for funds to finance "lobbying for a constitutional amendment to limit child labor" would logically fail. But as Mr. Stuart puts it, an appeal for funds "to help save tired little bodies of children from being worn out to pay dividends" would find ready response. It is a matter of emphasis.

Between these two appeals, there is the same difference as between "five grains of ..... and two oz. of ....." and "a little pick-me-up to make you feel good." Morning exercises did not become popular in the sense of arousing very general response until they were dramatized as the "Daily Dozen."

We are progressing to the second factor necessary to insure success of the quantity mail appeal—"properly presented."

Factor 2—A Good Appeal. The presentation of the appeal is all important. No matter how hard a prize fighter hits, assuming that his opponent is fit, he doesn't score a knock-out, until he hits in the *right place.* There is only one place to hit your prospect in a mail appeal—over the heart. The appeal must be directed to the emotions. Do not appeal to reason! We have pointed out that every appeal to the public should be based upon the "hard facts of investment" in the community. It must meet every test of reason. But having met it, the emphasis of the mail appeal must be placed elsewhere. Reason and judgment are

excellent tools. But they are not the tools to be used in the mail "to open the pocketbook."

"But our cause is so constructive" was the exclamation of the executive officer of a social organization to whose appeal—through 20,000 letters—there was almost a negligible response. In that particular appeal, the stress on the emotional side was very slight. He had tried to educate the prospect in his appeal letter. He was unaware of the fact that education, however essential as part of the work of maintaining a constituency of supporting members—was out of place in the letter of appeal to prospective new subscribers. Education is one thing, the object of a mail appeal is another. The time to educate or instruct the prospect is after he ceases to be one—when he has enrolled as a supporter or giver.

Using another illustration, do not tell your prospect "each new mental hygiene committee will spread such a knowledge of the subject that unadjusted children may be saved from future social inefficiency in industrial handicap." If you do, the letter will probably reach the waste-paper basket (in 99 cases out of 100) before the prospect has discovered who signed it. But tell him "Mrs. Hardeney was moved to a sanitarium just worn to pieces mentally—and it need never have been. Insanity is terrible—who may be next?" And you will get a different response. In 99 cases out of 100, the prospect will read on to see what is to be done about it—and you will stand a very good chance of having his help in doing it.

For an appealing cause, the number of words used should be limited to just enough to convey three thoughts: (1) too bad; (2) help needed; and (3) now. A drowning man seems to know this and seems to limit his appeal to one soul-stabbing word, "Help."

The financial secretary of the Brooklyn Bureau of Charities very frankly points to the results of popularization of their methods—their contributing list increasing from 4,000 givers to more than 26,000. "This was accomplished, chief-

ly," he says,[1] "by the use of special family appeals, pictures as attention getters, sketches of poverty to accompany our Christmas appeals."

And, he adds, with characteristic frankness:

"I believe that there still is a great opportunity in the majority of our cities for a big charitable organization, doing its work ethically, of course, but at the same time doing it in popular fashion. Outside of a very limited class of people, the general public cares little for the scientific side of charity. The giver donates because he hears that some one is in distress and he wants to feel that the elemental needs of life, such as food, clothing, and shelter are met. In the heat of the summer, he does not like to think of poor people living in the congested tenement sections and is likely to respond to an appeal to send them to the country. In the cold winter days, he is glad to have his money spent for fuel and warm clothing."

Factor 3—Good Prospects. The salesman of a commercial project must first determine what his "market" is—who ordinarily need his product or are interested in it. No factor is more important to his success than the knowledge of his prospects. The salesman of a pharmaceutical product does not call on a cigar store.

In the case of a Community Chest, where the appeal is made in behalf of every type of social and charitable cause, every one is considered a prospect. The task of building up a prospect list there is essentially the task of classifying the people according to their ability to pay, so that each prospect will be approached for the right amount and through the right solicitor. In the case of the average social agency representing one out of several hundred social enterprises in the community, there is the distinct area of appeal—a limited prospect list, as it were. If it is a church, the members of the congregation and the friends of the neighborhood represent the prospect list. If it is a purely neighborhood

[1] "Better Times." *The Welfare Magazine,* January 4, 1926.

enterprise—a community center—the prospect list must be built up within the particular neighborhood. General charity organizations have wider appeal—often a single agency will find its prospects in every geographic section of the city and every economic and social class. But they must be found.

Entirely too often the wealthy people are regarded as the "prospect" of a social agency. Obviously the wealthy person has the money to give—which is the first essential. But the interest of the individual and his ability to give are more important. And a new agency, in working out the area of its appeal, should secure the names of those persons who have been giving to similar agencies of the community. Upon such a nucleus the prospect list should be built.[1]

Factor 4—Reasonable Cost. Financing of social causes should be accomplished within reasonable limits of cost. A well-established organization should use 10% as a maximum outlay for securing its total revenue, including renewals. A larger cost (as much as 25%) would be justified during the organization period of a new agency or movement.

The quantity mail appeal is always a costly means of securing new financial support, if the total cost is charged against the first year's revenue. It cannot be otherwise. But a cost of 50% is justified, if new and permanent friends are thereby secured—for the renewals should come at a purely nominal cost.

Few social agencies properly compute the whole cost of collecting the money they secure through mail appeals. Usually they compute the cost in terms of the direct charges —5 cents or 10 cents—and they compute the returns in relation thereto. For example, if each letter brought an average return of 20 cents, such an organization would refer to its collection costs as 25% on the basis of a 5-cent direct charge. The factors of overhead and indirect charges should be computed as part of the cost. This is one of the common errors made.

[1] This subject is discussed in detail in Chapters IX and XI dealing with the mail appeal and the organized "drive."

The other prevailing error results from lumping the renewal money and the new money as income from mail appeals. This is equally false from the view-point of determining the effectiveness of the appeal. In one experience, recently examined, the total returns from approximately 10,000 circular letters was $11,000. Of this amount only $1,700 was "new" money. The direct charges were less than $600. And the return was considered satisfactory. It was very satisfactory, indeed, from the view-point of the response to the 500 renewal letters which brought $9,300 of renewal out of a possible $12,000 of previous subscriptions. It was not satisfactory, from the view-point of the balance of more than 9,500 letters which brought only $1,700. For the overhead costs, chargeable to the preparation of the appeal, would have shown that the cost of getting the new money approached the amount secured.

All the factors of indirect, as well as direct, charge should be used in computing the cost of quantity mail appeals. These factors might be summed up as follows:

1. DIRECTION

   Part- or full-time salary of the person who heads the appeals department, or who conceives the appeal ideas, meets committees, designs printed matter, interviews printers, writes appeal letters, and so forth.

2. SUPERVISION

   Whole or part of salary of stenographer who manages details, supervises clerical workers, counts, checks up cards, and relieves the executive of all such detail.

3. SPACE AND EQUIPMENT

   A fair rental for the room or space occupied by the desks, typewriters, filing cabinets, shelving, and so forth, and cost of typewriters, filing cabinets, cards, and so forth, used for appeal records.

4. MAILING LIST

   Part- or whole-time salary of person who searches for and collects names, looks up addresses, checks to avoid duplication, types cards for the file, enters subscriptions, pulls

out "undelivered," "wrong address," "deceased," "moved away," and so on, and prepares lists for follow-up.

To gather and handle a mailing list of say 10,000 to 15,000 new names per year, at least one person is needed all the time. Salary about $1,500. This item *alone* adds $150 per 1,000 to the cost of the appeal, which is 15 cents per letter.

5. MATERIAL AND POSTAGE

Letter-head, outgoing envelope, return envelope, folder, booklet, subscription slip, or other material, and stamps.

This expense varies somewhat, but material will certainly cost 3 cents per letter and postage 2 cents or 4 cents depending on whether a returned stamped envelope is sent. Say altogether $60 to $80 per 1,000. Average $70.

6. LABOR

Multigraphing, filling-in, signing, addressing, folding, enclosing, sealing, stamping, and mailing.

To do this work properly, with four-line fill-in and hand signature, including all labor, will cost $20 per 1,000.

To illustrate the application of this cost chart, let us take the case of a certain organization, which, in an effort to secure new members, sent out four appeals of 10,000 letters each, as a result of which it secured $16,000 of "new revenue." We will assume that item 5—the charge of material and postage—was 7 cents. Many organizations would compute the cost at $2,800—slightly over 25% of the total cost. They would undoubtedly conclude, as the particular organization in mind concluded, that the appeal was a great success. Obviously, the success of that appeal should be based upon all the costs which, conservatively estimated in relation to the organization making the appeal, was as follows:

Item I—Part time of financial secretary	$2,000
Item II—Part time of clerical worker	800
Item III—Percentage of rental, and so forth.	500
Item IV—Full time of one skilled clerical worker ..	1,500
Item V—The direct-mail and postage charges	2,800
Item VI—Computed at $20 per thousand	800
Total	$8,400

On this basis, the cost was about 20 cents a letter or 50% of the revenue. While the appeal was by no means a failure, it was not the outstanding success claimed for it.

If the costs of mail appeals are computed on this exacting basis and the organization breaks even on the effort, it might be well justified as an organization effort, providing the experience of the particular organization shows that the renewal cost including these factors is under 10%—as it generally is. For the time should be reached, within a few years, where the permanent constituency of annual renewing contributors will be large enough to carry the organization. This means that the appeal to new prospects would be limited to a very small number.

IV

BUDGETING REVENUE AND EXPENDITURE—FAIR DEALING WITH CITIZEN STOCKHOLDER

Imperative necessity for a budget plan. Proposal and adoption of budget. Examples and analyses. Publication of budgets. Estimating the returns by proved averages. Classifying subscriptions. Budget control over administrative results. Comparing results by like periods. Auditing and accounting.

SUCCESSFUL private organizations apply the "budget" principle. Indeed the employment of a budget procedure is so widely used that its absence, in private enterprises, is an indictment of negligence. We now recognize its importance in federal, state, and municipal governments. It is equally essential to efficiency and economy in private social work. That charitable and social agencies have been slow to install systems of budget control is due to the conditions described in the earlier chapters of this report. Private social agencies have not had applied the acid test of the Profit and Loss account. In this respect they resemble the agencies of government. Then, too, their freedom of action in respect to procedure has been affected only by the demands of the public opinion which until recently has not expressed itself forcibly on the subject.

IMPERATIVE NECESSITY FOR A BUDGET PLAN

Many private social agencies, however, have operated under a budget procedure from their inception and have established standards of efficiency and economy in the spending of their funds which deserve the highest praise. But from this high standard of efficiency, as one extreme, variety of practice reaches to the other extreme bordering on negligence which cannot be excused. Investigations re-

veal that the most simple operating data and the most essential financial statistics are not developed currently or made available to the public, even in cases of organizations which spend large sums. Mr. Mayo Fessler, in his report, in May, 1922, on the need of closer cooperation and better business management of welfare agencies, says:

> A request in May, 1921, to some 500 of the larger agencies in the Greater City for copies of their annual reports and financial statements brought less than 200 replies; and a study of these reports showed conclusively that no satisfactory comparable data could be extracted from them. Many of them contained no financial statement; only a limited number contained lists of contributors; and many of these reports were merely campaign literature..... *The paucity of reliable data and statistics in the field of social endeavor is surprising.* It can be explained only on the ground that social work in New York City has developed and is being conducted on the competitive rather than on the cooperative basis.

This condition was found to exist not only among the new or small social agencies—those agencies not firmly established—but also among the old and well-established social agencies. It was found to exist in organizations whose executive boards included men of outstanding ability. It is a curious commentary on social service, since its inception, that men of large accomplishment will sit on boards of social management complacently aware of slipshod methods that they would not tolerate for 24 hours in their own enterprises.

The correction of this condition and the development of responsibility and efficiency in the management of social agencies must start with the introduction of a budget system. Budget control is essential for two reasons. First, the process of "budgeting" a program is the process of "intelligent planning." Without a budget—as an intelligent plan of expenditure—a social organization is helpless to achieve, economically, the social purpose for which it was organized. Secondly, the budget, as adopted, furnishes the basis of control and appraisal of its performance. It enables the

management to determine whether the results sought, and for which appropriations have been made, are actually being secured.

PROPOSAL AND ADOPTION OF BUDGET

The budget of proposed expenditure should be formulated by the responsible finance committee of the social agency, and submitted to its board of directors for adoption.

The preparation of the budget should be started well in advance of the fiscal period for which it is to operate. Assuming that the operating year coincides with the calendar year—from January 1 to December 31—the preparation of the budget should be started for an agency not later than November 15.

The action of the finance committee should, of course, be based upon an estimate of needs submitted by the responsible executive officer of the organization. If the organization consists of many departments, the action of the executive officer should, in turn, depend upon estimates submitted by department heads. These estimates should be submitted in keeping with a plan outlined by the finance committee. In other words, the responsible executive officer submits a request for funds to the finance subcommittee of the legislative—the policy-determining—group, namely, the board of directors.

The form in which this request is submitted, the care in its preparation, and the scope of the statistical and operating facts supporting it, are of importance.

The important conditions which should be adhered to might be briefly summarized as follows:

1. The budget should be subdivided so as to show the money requested for each distinct activity of the organization. Generally, the departmental subdivisions of the organization furnish the natural activity divisions of the budget.

2. Each of these broad subdivisions should be subdivided, wherever further subdivision is necessary, to explain and defend the request. For example, salaries representing personal services should be separated from each of the distinct elements of "non-salary" expenditure of a given departmental activity.

3. The amount requested under each particular activity and functional division for the fiscal period being considered (that is, the ensuing year) should be shown in relation to the cost of the current and previous operating period.

4. Increases (and decreases, too) should be based upon—should reflect—a program of executive action. All increases requested should be explained.

The budget, when so formulated, prescribes the maximum expenditure for each particular division of activity or demonstrative effort and also for each of its subdivisions.

How the budget looks. The importance of preparing the budget in this way and segregating its several items in sufficient detail can best be explained by the two interesting illustrations which follow. Each of these illustrations presents the budget requirements in relation to a definite plan of executive action. The one is a local, the other a national, organization. The first is the budget of estimated requirements of the Akron Area Council of the Boy Scouts of America for the year 1925. The second is the National Travelers' Aid Budget for 1924.

The budget, as formulated by the Akron Council, related to (it was a part of) a five-year program of expansion which provided for a definite increase of scout enrolment from year to year and a definite expansion of scout activities, including camping, for each year.

The activities for 1925—thus a part of a several-year program—when translated into a budget request are shown in Table 5.

Although not set up in "activity" or functional subdivisions, the following budget subdivisions adhere to that plan.

TABLE 5

BUDGET REQUEST, AKRON AREA COUNCIL, BOY SCOUTS OF AMERICA, 1925

ITEMS Please list income items first No other income than Federation	Actual for 1924	Estimated for 1925	Needed for 1926	Increase or Decrease	Reference
1. SALARIES					
(a) Executive	$ 4,000.00	$ 4,500 00	$ 4,500.00		
(b) Clerical	1,580.00	2,220.00	2,880.00	$ 660 00	1
(c) Field Scout Executive		600.00	3,000 00	2,400.00	2
	$ 5,580.00	$ 7,320.00	$10,380.00	$3,060.00	
2. OFFICE					
(a) Rent	600.00	600.00	840.00	240.00	3
(b) Telephone and Telegraph	150.00	150.00	250.00	100.00	4
(c) Postage	150.00	195.00	250.00	55.00	G
(d) Supplies	250 00	453 23	550 00	96 77	G
(e) Miscellaneous	100.00	100.00	250.00	150.00	G
(f) Additional Furniture		200 00	200.00		
	$ 1,250.00	$ 1,698 23	$ 2,340.00	$ 641 77	
3. AUTOMOBILES					
(a) Gas and Oil	200.00	200.00	300.00	100.00	5
(b) Repairs and Supplies	270.00	100.00	250 00	150.00	5
(c) Garage Rent and Wash	90.00	60.00	150.00	90.00	5
(d) Insurance	70.00	70.00	140.00	70 00	5
(e) Car Replacement		341 70	350 00	8.30	5
(f) New Car			450.00	450.00	
	$ 630 00	$ 771.70	$ 1,640.00	$ 868.30	
4. GENERAL					
(a) Conferences	150.00	150.00	400.00	250.00	6
(b) National Quota	475 00	575 00	975.00	400.00	7
(c) Interest	150 00	100.00	100.00		
(d) Insurance	50.00	50 00	102 00	52.00	8
(e) Miscellaneous	30 00	100 00	150.00	50 00	G
	$ 855 00	$ 975.00	$ 1,727.00	$ 752.00	
5. SPECIAL ACTIVITIES					
(a) Rallies and Field Days	60 00	40 00	100.00	60.00	G
(b) Exposition	400 00	710.00	1,000.00	290.00	9
(c) Field Service	100 00	100 00	850.00	750.00	10
	$ 560 00	$ 850.00	$ 1,950.00	$1,100.00	
6. SUMMER CAMP					
(a) Camp Preparation		400.00	1,400 00	1,000.00	11
(b) Insurance		140 00	180 00	40.00	G
(c) Salaries Senior Staff		450 00	1,100.00	650.00	12
(d) Caretaker	135.00	135.00	200.00	65.00	G
(e) Truck Garage	60.00	60.00	60.00		
(f) New Truck			1,200.00	1,200.00	13
	$ 195.00	$ 1,185.00	$ 4,140.00	$2,955.00	
7. EDUCATION					
(a) Leadership Training	200.00	300.00	500.00	200.00	14
(b) Publicity	130.00	75.00	100.00	25.00	14
(c) Literature	100.00	25.00	200.00	175.00	14
	$ 430.00	$ 400.00	$ 800.00	$ 400.00	
Outstanding Obligations	500.00	1,370.00		−1,370.00	
Safety Account		100.00		− 100.00	
B.A.F. Fund for Camp Sanitation		750.00		− 750 00	
GRAND TOTAL	$10,000.00	$15,419 93	$22,977.00	$7,557.07	

For example, the first four main subdivisions represent General Administration requirements. The fifth subdivision represents Field Activities and Publicity. The sixth is Camping. The seventh is Education and Training.

The explanations, identified in the "reference" column, effectively support the request. They were as follows:

TABLE 6

EXPLANATION OF BUDGET ITEMS

Includes all items that have been increased because of increase in volume of business which do not need special comment.

Reference Number		
1.	Clerical help:	
	Stenographer—Office secretary (Includes salary increase)	$1,500
	Record clerk	980
	Bookkeeping (part time)	200
	Student for details (part time)	200
2.	Addition of one man to spend entire time working with the Scout leaders in developing technique ..... $600 was provided last year in connection with the development of the Area Council, Mr. Foley giving some of his services to the Akron work.	3,000
3.	In anticipation of a rent increase.	
4.	Addition of one telephone—a private line to the Scout Executive's desk.	
5.	Providing a car for the new Field Scout Executive and maintaining it.	
6.	A Regional Conference at Columbus (2 men)	30
	The Biennial National Conference, 10 days of extensive training (2 men)	240
	The Scout Executive this year is representing Ohio, West Virginia, and Kentucky, on the National Conference Committee. Funds for attending meetings	130
7.	Our national quota is $975.00. This goes only to the Field Department of the National Organization.	
8.	Some three-year insurance of the Goodyear Heights Lodge falls due next year	
9.	Our big annual show. Very valuable as a publicity feature. Valuable to the Federation, too, in that no admission charge is made and tickets are distributed in all the factories. It gives the people a tangible picture of Scouting.	
10.	To assist in the extending of service to Ellet, Lakemore, and Sawyerwood to help create good-will toward the Federation.	
11.	Camp Preparation:	
	Preliminary publicity	100.00
	Overhaul pump engine	30.00

Reference Number		
	Paint flag pole	$ 30.00
	Replacements in kitchen and mess equipment	200.00
	Cots—repair and replacement	200.00
	Truck driver before camp opens	150.00
	Pool and dam	150.00
	Paint	65.00
	Program equipment	150 00
	Miscellaneous repairs	125.00
	Enlarging water plant	200.00
12.	Salaries Senior Staff:	
	Medical officer	250 00
	Naturalist	450 00
	Life-guard	200 00
	Craftwork	200.00
13.	To provide a new gearshift truck for use over the hills. The old one has had three seasons of service and will be turned in on the new one.	
14.	Increase facilities for the training of the volunteers who will be added as our movement increases in size in line with our five-year program.	

The budget of the Travelers' Aid for 1924, shown in Table 7, was likewise submitted as part of a definite program of executive action which contemplated the expansion of the Travelers' Aid Service throughout the country.

The estimated requirements were set up in terms of the objects of expenditure, rather than activities or functions. Thus, personal service is shown under one heading, whether it relates to one activity or another.

Intelligent consideration of these estimates of needs for 1924 required also a cost analysis of each departmental activity. This was accomplished by a supporting distribution of cost. For this purpose the activities of the National Travelers' Aid Association were classified as follows:

A. General Administration
B. Service to Local Travelers' Aid Stations
C. Publicity and Related Research
D. Fund-Raising.

Under these headings were listed the specific activities of the organization, as projected for the operating period, and an analysis was made of distribution of time and expense, so

TABLE 7

BUDGET OF TRAVELERS' AID FOR 1924

Budget Group	Budget Item Number		Requested 1924	Expended 1923	Increase Requested
1		PERSONAL SERVICE			
	1 0	Headquarters Staff: General Director Educational and Financial Director Director of Field and Personnel Staff (Assistant Director) Executive Assistant			
	1.1	Field Representatives			
	1.2	Clerical Staff			
2		GENERAL OFFICE			
	2 0	Printing and Publicity			
	2 00	Bulletin			
	2 01	Directory			
	2 02	Manual			
	2 03	Educational and Publicity Material			
	2 1	Rent			
	2.2	Stationery and Office Supplies			
	2.3	Postage			
	2 4	Telephone and Telegraph			
	2 5	Auditing and Incidentals			
	2.6	Memberships and Subscriptions; Library Matter			
	2.7	Appeals and Financial Expense			
3		APPROPRIATIONS			
	3.0	Personnel Service			
	3 1	Committee on Transportation			
4		TRAVELING EXPENSE			
5		TRAINING CENTERS			
6		OFFICE EQUIPMENT			
		GRAND TOTAL			

TABLE 8

ANALYSIS OF BUDGET OF THE NATIONAL TRAVELERS' AID ASSOCIATION

EXECUTIVE SERVICES	PERSONAL SERVICE						TRAVEL	GENERAL OFFICE EXPENSES, RENT, ETC.	SERVICE FROM OTHER AGENCIES	NATIONAL PUBLICITY	FINANCIAL APPEALS	OFFICE EQUIPMENT	TOTALS
	DIRECTOR	FIELD DIRECTOR	EXECUTIVE ASSISTANT	FINANCIAL AND PUBLICITY COUNSEL	FIELD STAFF	CLERICAL STAFF							
DISTRIBUTION OF TIME	Percentage of Time	Percentage of Time	Percentage of Time	Percentage of Time	Percentage of Time	Percentage of Time	Percentage of Amount	Percentage of Amount	Percentage of Amount	Percentage of Amount	Percentage of Amount	Percentage of Amount	
A. GENERAL ADMINISTRATION													
1. Board and Committee Work; Personal Contacts to Strengthen National Agency													
2. General Correspondence; Miscellaneous													
3. Collecting Facts, Defining Standards, Service Correspondence, "Work Letters"													
B. SERVICE TO LOCAL TRAVELERS' AID STATION													
1. Service to Locals—Visits													
2. Office Service to Locals—Publicity, Programs													
3. Office Service—Exhibits and Fund-raising													
4. Office Service to Locals—Recruiting Personnel													
C. PUBLICITY AND RELATED RESEARCH													
1. National Publicity for T. A. Movement													
2. Publishing and Distributing T. A. Bulletin													
3. Publishing and Distributing T. A. Directory													
4. Sectional and National Conferences													
D. FUND-RAISING													
1. Fund-raising for National Organization													

that the cost of each activity would be readily understood. This chart served not only in the preparation of the budget, but as the means of checking operations under the budget. The plan of analysis is shown in Table 8 and explains itself.

PUBLICATION OF THE BUDGET

The budget, as approved, should be published to the community. This should be done before any social agency, or the federation of social organizations, appeals for funds. The community is entitled to have all the facts about the proposed expenditure. Indicating the total budget amount, in general terms, at the time of the appeal is not sufficient. The community should be furnished with a statement of the approved budget in sufficient detail that every individual may have a basis for an independent judgment as to reasons for the fund sought and the results to be obtained from it.

Here, again, the analogy obtains between the financing of social agencies and the financing of private enterprises. In floating private securities, the banker issues a prospectus outlining why the money is needed by the company he represents and the objects to be achieved. To justify investment, he establishes the solvency of the organization requesting the money, and proves its ability through sound management to pay back to the investor an adequate return. The dividends which a social agency "pays back" to the "citizen investor" are not in terms of dollars. They are in terms of an improved community—better health, improved character, less crime, less disorder, less accidents. They are, in other words, social dividends. Until, however, the public learns how the fund sought is to be spent and the nature of the activities to be financed, what assurance can be given the prospective contributor that he will get the dividends to which he is entitled.

Of course, in the case of a Community Chest, the process of formulating the budget furnishes to the community, and hence to every investing member of it, the assurance that

the budget is sound. Because, the Chest, through the members representing the social agencies and the public, represents the community itself. However, this does not dispense with the need for publication of the budget as a matter of information and fair dealing. The fact that the management of a private enterprise fairly represents the stockholders, through election, and that it enjoys the confidence of the stockholders, does not relieve the management of the publication of reports presenting the corporate operations of the past and the plans for the future.

BUDGET OF PROPOSED REVENUE

We have referred in a previous chapter to the value of the community "good-will" and the importance of capitalizing this good-will by establishing a permanent constituency of friends. This constituency of friends should represent the main and regular source of the annual revenue.

The expenditure budget, as approved, determines the amount of money to be raised for the fiscal period. The finance committee and the management should, with equal care, budget the revenue; that is, as a basis for a definite soliciting plan, the committee should prepare a schedule showing the number of contributions at the various amounts (or grades) such as $1,000 or more, $250, $100, and so on. As a basis for planning those contributions on a somewhat permanent basis, a membership plan should be developed.

A popular movement, like the Boy Scouts of America, or a Charity Organizing Society, which serves the entire community, should receive popular support. It should not rely upon a limited number of large gifts. An organization, however, with a special program which, however general in its benefit, makes an appeal to only a limited group, might draw its support from a more limited area. It would be justified in demanding fewer, and hence larger, contributions. Indeed, the effort to arouse a general interest would perhaps lead to considerable waste. However, the interest sought in

either program should be permanent. It should be the interest of an individual in his church or fraternity—to these he regularly contributes, from year to year, as a member.

To illustrate: To raise an approved budget of $40,000 the finance committee should estimate the number of individual subscriptions at the various grades necessary to make the total budget figure. Then, the committee might properly formulate a sort of membership schedule—as an objective—identifying the contributors at the various rates, as annually renewing members of the organization. The schedule of revenue sources might look like the following:

TABLE 9

SCHEDULE OF REVENUE SOURCES FOR BUDGET OF $40,000

Class of Subscription	Individual Amounts	Estimated Number of Subscribers	Total to Be Raised	Title of Member
Special	$250 or more	40	$10,000	Patron
Sustaining	100	50	5,000	Stng. Memb.
Associate:				Assoc. Memb.
Class A	50	50	2,500	
Class B	25	400	10,000	
Class C	5	2,000	10,000	
Class D	Less than $5	1,500	2,500	
		4,040	$40,000	

There is no particular magic or merit in the above classification. Some other schedule might serve equally well, providing it identified the contributor with the organization and qualified him, or her, as a regular member of it.

Whatever the designation used to identify the several contribution grades, the number of contributions sought in each of these grades should not be arbitrary. The hypothetical classification given is one which would apply to a popular cause—one having a wide appeal. Otherwise, so large a percentage of the funds ($25,000, or 62½%) might not be available through the smaller contributions.

For example, in suggesting a classification for a social cause of more limited popular interest, the classification would more closely approach the following as a basis for raising $40,000:

TABLE 10

CLASSIFICATION OF CONTRIBUTORS FOR A SUBSCRIPTION OF $40,000

Class of Subscription	Individual Amounts	Estimated Number of Subscribers	Total to Be Raised	Title of Member
Special	$1,000 or more	15	$22,500	Patron
Sustaining	250 to 500	25	6,000	Stng. Memb.
Associate	100 to 250	40	4,500	Assoc. Memb.
Regular:	Less than 100			
Class A	$25	120	3,000	
Class B	10	200	2,000	
Class C	5	400	2,000	
		800	$40,000	

In other words, budgeting the various classes of revenue, in the working out of a basis for continuing support, depends not only on the amount of money to be raised, but the number of people of the community who should be interested and who can be economically reached.

In classifying contributors on a membership basis, it might be desirable, particularly in large cities, to set up two broad divisions: one for the individual contribution; another for the commercial contributor. Our large cities are becoming, more and more, a center of business activity, with hundreds or thousands of commercial and industrial concerns, many of which have assumed gigantic proportions. Many concerns, like the department stores and wholesale distributors, have such broad scope in the community that their responsibility to and interest in the community is farther reaching than the interest of the officers or employees, as individuals.

One organization, recognizing this fundamental distinction, employs two distinct classes of annual membership, the "individual" and the "commercial." Its schedule is given on the following page.

The commercial membership is intended for those business concerns (corporations or partnerships) that are willing, as commercial institutions, to contribute to the particular cause, independently of any individual contributions of

CLASSES OF ANNUAL MEMBERSHIP

INDIVIDUAL	COMMERCIAL
1. Patron—$1,000 and over	1. Sustaining Commercial Member—$100 to $1,000
2. Sustaining Member—$100 to $999	2. Associate Commercial Member—$10 to $99
3. Associate Member—$100 and Under	
(*a*) $51 to $100	
(*b*) 26 to 50	
(*c*) 11 to 25	
(*d*) 6 to 10	
(*e*) 5 or less	

its officers or employees. At the present time, the organization in question raises approximately $50,000 (from a total budget of four times that amount) from the so-called commercial members.

That this distinction is sound is revealed by the fact that in a number of cases, where the commercial concerns contribute, as commercial members, the individual officers contribute also as individual members.

So far, the Community Chest and other federations which undertake to conduct one drive for the entire community or for a group of related social causes have put very little emphasis upon a membership plan. Community Chests and other financing federations are of recent origin and rely upon the impetus of the high-pressure "drive" each year, to secure the revenue necessary. The aim of the Chest is the same, however, as the aim of any particular organization operating in communities where central financing does not obtain, namely, to cultivate a regular constituency of supporters, and after the high-powered "drive" has established normal standards of giving and recruited a logical number or percentage of contributors, steps should be taken to identify such contributors with the Chest and the activities it represents in such a way that there will be less and less need for the pressure of the drive itself and more and more support from the interest in the activities financed. A membership plan might be used as advantageously in central Chest financing as in independent financing by the individual agency.

THE BUDGET AS A CONTROL OVER ADMINISTRATIVE RESULTS

We have referred to the budget as the means of planning expenditures. We have discussed it in relation to the sources from which the revenue is to come. One of its primary purposes still remains to be considered, namely, its value in regulating the wise and economical expenditure of the money.

The budget, showing the appropriations which have been made for each department and within the department for each activity, is the working chart or guide. How will the management secure the largest result for every dollar of expenditure?

Private practice has demonstrated that results must be currently checked against expenditure to obtain an efficient management. The budget furnishes the basis of this check.

Let us assume, for example, that a child-placement agency has been provided with a budget of $25,000 for its all-year program. Let us assume that $5,000 of this amount has been voted for the investigation of cases and the placement of children needing protection or relief in homes or institutions. We will assume that this allotment of $5,000 is $2,000 more than the amount voted for the previous year—the finance committee having been advised by the director of the organization that he was unable because of lack of staff, to investigate and handle all the cases submitted to the organization. The additional $2,000 was to provide an addition of one to the staff of two assistants.

Past experience in terms of the number of investigations made, the number of cases disposed of, the number of children placed, furnishes the basis for a new working schedule of results to be obtained month by month, under the increased appropriation. Here is the basis upon which the executive and the supervising board can determine from month to month whether the money requested was needed and whether the results sought are being secured.

From month to month, the board, or one of its subcommittees, should receive from the director the facts of accom-

plishment. Perhaps the executive was wrong in requesting an additional amount, or it might have been that the need which existed at the time disappeared soon after. Under such conditions, the director would be the first to discover this and would probably request adjustment of the budget. The system of financial control should be so set up as to check him and thus aid him in discovering new conditions and in bringing about their correction.

CHECKING RESULTS OF ONE PERIOD AGAINST ANOTHER

In using the budget as an instrument of control for expenditures, social agencies should apply the practice, common in private enterprises, of checking results which have been attained from a given expenditure for a current operating period (whether it be a month, three months or an entire year) against the same period of the previous year. It is the "comparative" schedule which shows the progress being made and points to the success or failure of the effort.

The general manager of a concern selling automobiles determines at the end of each month whether he has obtained the objective for that month. He learns, for he must know, how much he exceeded or fell short of the previous month's record, and why. Likewise, he knows how the sales of that month compared with the sales of the same month of the previous year, and so forth.

Practically every form of social work is capable of the same sort of examination and comparative checking.

The comparison of the total results from a given expenditure is, of course, for the purpose of further inquiry. There is a danger of carrying this sort of analysis too far. But that danger is very slight in comparison with the danger of ignoring it.

AUDITING AND ACCOUNTING

It should be unnecessary to comment on the need for an accounting of funds of a social agency. Each agency should

maintain careful and accurate records of its receipts and expenditures. The finance committee, by a periodical checking of the records, should make sure that the budget limits have not been exceeded.

There should be an annual total of some disinterested agency. In the case of large social agencies, a firm of certified public accountants should undertake the task and submit a certified report. A copy of this certified report should be published in the annual report.

REPORT TO THE PUBLIC AND TO THE INDIVIDUAL CONTRIBUTOR

As pointed out, the work of the social agency is the work of the community. The benefits are intended for the community. The support from the citizenship is obtained because of the assurance of these benefits. Naturally, the man or woman who subscribes to a social cause is interested in what happened to his contribution. He wants to know whether or not his contribution has paid dividends. He is entitled to an official report—at least once a year in the form of an annual report—of the activities, expenditures, and the results achieved.

In subscribing to a social agency, the individual becomes one of its stockholders. He should be treated as such. Furthermore, his interest as a stockholder, whose investment should be repeated from year to year, can be held only through the medium of such reports and other means of increasing his interest in the community and in the activity of the particular agency.

V

THE COMMUNITY CHEST: CENTRAL OR FEDERATION FINANCING

Evolution and history of the Community Chest. Efficacy of central financing in 206 cities. The question of its adaptability. Arguments for it. Arguments against it. Digests of several reports Steps for organizing the Chest. Eligibility of agencies for Chest membership. Various phases of preliminary survey. The social agency's attitude. Logical conditions agency might impose before entering.

In the previous chapters we have discussed the principles underlying social financing. In succeeding chapters of Part II we shall discuss the technique, including the methods and organization to be employed in social financing, the principles and technique to be applied to the problem of raising $10,000 or $10,000,000. Of course, each community must be studied as an entity, to determine the exact adaptation, or application of the principles outlined. But the amount of money which is sought is, generally speaking, not an important factor in determining the methods used.

Moreover, the principles and technique outlined apply irrespective of the number of social agencies to be financed through a single effort. For example, Part II, in its outline of the methods of a "drive," might be applied to the problem of financing a single social program, such as a Y.M.C.A. building. It might be applied to the financing of a group of related social agencies—the Catholic Charities' "chest" or "fund" is an illustration of this. Or it might be applied —as it invariably is—as the method of financing social work of the entire community through what is known as the "Community Chest."

The term "Community Chest" commonly describes the plan of federated or central financing of the social work of the community. It is a happy one because the word "chest"

suggests a pooling of resources. That is exactly what happens. The social agencies come together and decide that instead of independently organizing a succession of "drives" —as many "drives" of distinct efforts as there are agencies in the community—they will have one "drive." The Chest, composed of the representatives of the participating social agencies and at-large members representing the independent citizenship and commercial interests of the community, conducts the "drive." It secures the funds necessary for all—and then distributes them to the participating agencies on the basis of the budget allotments which have been made previously.

The Community Chest is of recent origin. It was started in the city of Cleveland in 1919, as the outgrowth of the "Cleveland War Chest Board," which was created to raise the city's "war relief funds." The War Chest Board had demonstrated the value of cooperation, in raising large funds, through voluntary gifts. There, the patriotic motive inspired the response. The social leaders of Cleveland decided that the experiment should be applied to social work.

After the war, the War Chest Board was converted into the Community Fund Council. It assumed responsibility for financing the Welfare Federation and the Federation of Jewish Charities (which, like the War Chest Fund itself, had demonstrated the value of cooperation) together with miscellaneous social agencies which previous to the war did not come under the Welfare Federation or the Federation of Jewish Charities. They extended this service to local quotas —that is, amounts to be raised in Cleveland for state, national, and certain international, causes.

Since then, the Community Chest idea—that is, the plan of financing the social work of the community through one organization, and for the most part through one effort—has gained wide acceptance throughout the United States.

Fortunately, adequate and exact information as to the growth and scope—and present tendencies—of the Community Chest is being made available through the Ameri-

can Association for Community Organization. Its bulletin of November 10, 1925, with the supporting comparative table, published as an appendix to this volume, reflects the progress which has been made.

That report reveals that 206 communities have adopted the plan of central financing. It shows that during the 12 months ending May 31, 1925, the sum of $55,500,000 was raised.

It summarizes the salient facts about federated financing as follows:

During the twelve months ending May 31, 1925, twenty-six cities adopted the Community Chest plan and held their first campaign. The amount they asked for totaled $5,618,961. The amount they secured in pledges amounted to $5,547,814, or 98.7% of the amount asked for.

Deducting the amount raised by these twenty-six new Community Chests, there was an increase of $1,088,920 in the amount raised for 1925 over the amount raised for 1924, or 2.2%, in the remaining 180 of the 206 communities referred to above.

Based on figures at hand for 132 Chests, there was an increase of a little over 5% in the amount asked for the year 1925, as compared with the amount asked for the year 1924. Eighty-one cities asked for more for 1925 than they did for 1924; 33 asked for less, and 18 asked for the same amount. Total askings for 1924, $47,622,145; total askings for 1925, $50,191,509; increase, $2,569,364.

Amounts raised by Community Chests during recent years are as follows:

Year ending May 31, 1922, total raised not accurately known
Year ending May 31, 1923, total raised, $39,468,214
Year ending May 31, 1924, total raised, $48,863,366
Year ending May 31, 1925, total raised, $55,500,000

The spread of the Community Chest plan throughout the United States and Canada during recent years is indicated by the following figures:

May 31, 1922, number of Chests not accurately known
May 31, 1923, 134 cities, total population, 17,451,232
May 31, 1924, 180 cities, total population, 20,355,102
May 31, 1925, 206 cities, total population, 22,626,217

Of the population of the United States, 22,626,217, or 22%, now live in cities and towns where the local charitable work is financed by means of a Community Chest.

Of the so-called "urban population," that is, people living in cities of over 30,000 population, 66% are in Community Chest cities. There are 251 cities of over 30,000 population and 138 of them were using the Community Chest plan on May 31, 1925.

In addition there are 61 towns of less than 30,000 population where the Community Chest plan is in use for financing local philanthropic work. In Canada, the cities of Montreal, Toronto, Winnipeg, and London (Ontario) have adopted the Community Chest method.

Cities in the United States with over 100,000 population not employing the Community Chest plan are: New York, Chicago, Los Angeles, Boston, Washington, Pittsburgh, Jersey City, Providence, Paterson, Fall River, Trenton, Salt Lake City, Camden, Wilmington, Cambridge, Yonkers.[1]

Exhibits C and D of the Appendix furnish in table form an analysis of the financial results of the Community Chest campaigns in each of the large cities during the period 1921 to 1925, inclusive.

It is important to note that only 15 of the 3,000 or more American cities with a population of less than 20,000 have adopted the Community Chest or any form of central financing for their private social service. The explanation of this is probably twofold. In the first place, social work itself is chiefly conducted on a purely volunteer effort. In other words, there is not much money to be raised. In the second place, smaller communities have not learned, through necessity, the value of cooperation of this character.

It is important to note, too, that Philadelphia is the only one of the four cities with a population of more than one million to adopt a Community Chest. This is explained by the difficulties involved in merging and consolidating the interest of agencies representing so many and such varied activities. Endorsing the principles underlying central financing, the coordination committee, which, in 1924, made a study of the social work of Greater New York as a basis for better coordination, made the following statement:

[1] This summary is based upon a thoroughgoing analysis made by the American Association for Community Organization of the amount pledged the Community Chest and welfare organizations in the United States and Canada during the years 1921-1925, inclusive.

So far as the present known facts indicate, the majority and the weight of informed opinion is that central financing of social agencies in New York City, as a city-wide undertaking, would be fantastically premature at this time. Yet central financing on a large scale is operative in the city today, and the tendency manifest among business men is to favor its adoption, either by boroughs, or by groups of agencies.

The subject is very much alive because the average citizen's conception of social service and organization in New York City is tinged with bewilderment occasioned by the multitude of emotional appeals for money which fall upon his desk each month. The sweeping spread of the Community Chest movement has convinced many, if not the majority of donors, that it provides the answer to their questions and to their resentment of things as they are. This state of affairs retards intelligent and generous giving and inhibits rapidly increasing support of the social work.

It is suggested that the Welfare Council should consider the desirability of making a careful, scientific study of central financing[1] and its possible application to social work in this city. Not only would this meet public approval as the proper activity of a representative body, but it would seem likely to serve the best interests of the social agencies because of the absolute assurance that the study would then be made with their interests in mind and with their experience and information in hand. It would forestall the possibility of premature launching of any such plan under auspices and conditions not, perhaps, the most desirable.

In the opinion of the authors, the Community Chest, representing the last important step in social financing, is the most important contribution to the problem. That it has succeeded conspicuously in reducing the cost of raising funds, in increasing the revenue for social work, and in arousing a larger and more democratic interest in community betterment, is obvious in a mere examination of the facts. The failure in isolated instances of the Community Chest to achieve its objective is due, in the opinion of the authors, to bad organization and the almost universal success of the Chest is, itself, ample proof of practicability, with proper organization.

[1] In the "First Prize Plan" extended reference is made to a recommendation of somewhat similar character. (See *Better Times*, May 12, 1924, pp. 16 and 17.)

ARGUMENTS FOR AND AGAINST THE COMMUNITY CHEST

The arguments for the Community Chest may be briefly summed up as follows:

Increased number of contributors. Without exception, the experience of cities whose social activities are financed by the Community Chest or other federation plan, have a larger number of annual contributors than existed prior to the inception of the federation plan. A table recently prepared by the National Information Bureau furnishes convincing proof of this. It reveals that in the 37 cities listed, the number of contributors expanded from 117,675, prior to federation, to 972,660, representing the number of contributors under the first year of the Community Chest operation.

Expands total revenue for social activities. Statistics also show that the Community Chest invariably increases the sum total of the revenue made available by the community for its social services. The amounts raised by 31 different communities the year before and the first year of the financial federation, as published by the National Information Bureau, shows that revenue of $6,951,100 was expanded to the sum of $21,304,000. The report of the collections, prior to the adoption of the Chest, is much less accurate than the report of what was collected after its adoption. And this comparison does not reflect relative "money-raising" efficiency of the two methods. But it indicates that an increase of revenue is assured by the Chest.

Reduces costs of raising funds. In no respect is the advantage of the Community Chest more striking or more obvious than in the cost of raising the money. Very few organizations, independently, are able to raise their current revenue budget at a cost of 5%. Indeed, the majority require a minimum outlay of 10%. And such costs can be maintained

The federation plan, however, insures a cost not to exceed only by well-established organizations.

5% or 6% except in very small communities where the problem is somewhat the same as it would be for an individual social agency in a larger community.

Increased convenience to contributors. The Community Chest concentrates the soliciting effort to a single short period. All of the pressure, inconvenience, and annoyance of the citizen prospect takes place at one time. His or her decision is made. The money is raised. This means a great saving of time and effort to the community.

A statement recently made by a prominent philanthropist of New York City indicates the soundness of this observation.

> I am giving money to several hundred different organizations and movements. In connection with each of several substantial gifts which have been requested, I have spent more time in investigation and conference than perhaps would be required to determine a lump sum which I would make available to all of them under the Community Chest plan.

Increases cooperation among social agencies. We have referred to the somewhat competitive system under which social agencies have operated in the past with the consequent duplication of effort, lack of cooperation, lack of community planning, lack of accepted standards. The Community Chest means effective cooperation of the social agencies with respect to the raising of the current revenue. Obviously, it presupposes cooperative planning with respect to the needs to be met. Cooperation in the spending of the money is equally inevitable.

The *Fact-Finding Report* of the Chicago Council of Social Agencies previously quoted makes the following statement:

> Federated financing almost inevitably results in the organization of the community and its resources for a continuous study of its social needs and problems—if for no other reason than for the sake of intelligent discussion of the budgets of the various agencies. Such studies vary in character and volume from the analysis of the monthly service reports of the member agencies to extensive surveys, with expert help, of social needs and facili-

ties. Almost always such surveys and studies come to be utilized sooner or later as a basis for community plans and programs. In the process of the discussion of budgets, unmet needs are pointed out, duplication of effort is checked up, gaps in service or facilities are filled in, and the work and budgets of the various agencies are planned, as far as is practicable, from the point of view of the community needs as a whole.

And again, with respect to the standards of social work, this report makes the following statement:

Inevitably, when agencies meet to discuss needs, budgets, and programs, they learn something from each other, an opportunity that is rarely utilized as effectively as under the stress of airing one's problems around the common money counter.

Some of the federations have specifically set themselves to studying and promoting higher standards of work for their constituent members. They have insisted, as a prerequisite to membership in the federation, on the use of the Social Service Exchange by the case work agencies; they have helped promote the establishment of proper sanitary facilities in institutions; in extreme cases they have expelled from membership agencies whose methods are flagrantly below the minimum standards ordinarily accepted.

And in practically all the financial federation cities, the federations not only cooperate closely with the various endorsement committees of Chambers of Commerce in weeding out dishonest agencies and the profiteers in philanthropy, but, by close cooperation with such committees, they have helped discourage the establishment of unnecessary organizations or the perpetuation of inefficient ones.

Education of the people comes also as the necessary by-product of the Community Chest. On this point, the report says:

The publicity and educational work of the federation has a large influence, not only in spreading knowledge of, and interest in, the various social agencies, but in creating an attitude of community responsibility for their social and civic work. It makes it evident even to "the man in the street" that the insuring of human welfare is one big problem to be solved in a big community way, rather than a series of unrelated small ones to be solved as separate entities by unconcerted and uncoordinated action.

Consolidation of activities. The Community Chest furnishes an opportunity for the definite consolidation of certain activities which are common or available to all the social agencies. The taking over of the railroads by the United States during the war led to the consolidation of ticket offices of the various railroad companies. It is interesting to note that despite the return to their respective corporations and the restoration of railroad competition, many of the consolidated ticket offices have continued.

In the same way independently controlled social agencies can very effectively conduct, at the central financing office, an information exchange service for the benefit of all. Here can be undertaken the publication of directories of social agencies. The activities can be expanded to include purchasing, training, facilities for conferences, and so forth.

Arguments against the Community Chest. It must not be assumed because of the outstanding advantages which can be enumerated for the Community Chest, that this plan of central financing is not accompanied with certain disadvantages. Certain dangers have appeared in the Community Chest operation.

The *Report of the Chicago Council of Social Agencies* enumerates 14 considerations which were opposed to—and at least, must be considered in connection with—Community Chest control.

First, is the danger of the supervisory control itself. The machinery of the Community Chest of a large city is concerned primarily with business and publicity problems rather than social problems. The tendency is to impose a type of control which decreases the freedom and initiative of the participating organizations.

The second danger outlined is the danger to the spirit of social progress itself. This danger also grows out of the Chest machinery of control. Social progress, according to those who raise this objection, depends upon experiment and adventure which would be restricted or crushed by a policy of "making the dollar go as far as possible."

The report makes the following significant statement:

Volunteer social agencies are essentially minority organizations. Otherwise they would soon become governmental agencies. They are accustomed to pioneering. Propaganda often is and should be their chief function. The federation, on the other hand, partakes of the nature of a majority organization. It has to have the backing of the entire community; it cannot afford to antagonize any substantial group.

A minority organization can, and often must, stand for principles and measures not yet generally accepted. If by doing so it loses a part of its support, it can usually attract new constituents sufficient to more than make up its losses. This has been well brought out in the experience of the Y.W.C.A. in the past few years in a few cities where its industrial program did not meet with the approval of some old-line business supporters.

A good illustration of the value of minority organization is to be found in the experience of the Family Welfare Society of Boston with the prohibition problem. For several years prior to the passage of the Eighteenth Amendment, this independent organization stood for prohibition in a community where the majority of the voters favored license. "Many generous contributors were lost to the society by that action, but at the same time many new friends were attracted." If the Boston Society had been a constituent member of a financial federation, it is doubtful whether it would have found it expedient to take the stand it did with regard to prohibition.

The third objection raised is that the Community Chest has a tendency to "level standards downward." The central financing plan gives security to all of the participating organizations. Agencies below standard will be admitted here and there. They will not be subjected to the same scrutiny as under a plan of independent financing where securing their revenue will depend upon their ability to demonstrate a community value.

The fourth objection is that the Chest furnishes inadequate opportunity for sectarian freedom—this has to do with sectarian groups and their fear that, in pooling their financial resources and financial opportunity with the non-sectarian social services, they would be denied opportunity to impose sectarian standards and policies.

The fifth objection enumerated is the inability of the Federation or Community Chest to interpret effectively the work of all the social agencies represented. "Money-raising 'publicity' is not the type of publicity which interprets the 'underlying spirit of the individual organizations.'" This is the claim made.

Among the other objections raised is that the Community Chest subsidizes the weak agencies at the expense of the strong; that it does not carry out effectively the desire of contributors whose interest is generally in special social agencies, and that it does not provide a satisfactory means for raising funds for the necessary capital outlay in connection with equipment and buildings.

The foregoing objections, however important in pointing to tendencies which must be guarded against, do not represent weaknesses which inhere in the federation plan of raising money for social purposes. For the most part, the Community Chest can protect itself from these dangers. The mere size of the machinery necessary to collect a large sum from the community should not impose inefficient or unsocialistic methods in its distribution or lower the standard of the participating agencies which later spend it. Indeed, the experience of individual agencies controverts this claim. Only recently the authors had forcibly brought to their attention an illustration in point; it was that of two agencies in New York City, one of which represents a large organization for the distribution of family relief, and the other, a very small organization operating in a related field. The former has a large paid staff and a still larger volunteer organization. Its budget exceeds a million dollars. The latter is a small organization with a budget of less than $50,000. The former is an outstanding example, and always has been, of sound business management with a progressive management and an open-mindedness in matters of social experiment and progress. The small organization, on the other hand, as a result of domination by a few large donors and a poor management, is inefficient. In other words, the size

of the soliciting, or coordinating organization does not determine the quality or the spirit of the performance. Large organizations can be as progressive as small. Small organizations may degenerate through inertia, or become tyrannical through narrow domination. Small agencies, independently financed, illustrate the domination feared from the Chest itself.

There is one objection, however, raised against the Community Chest which is inherent. Certain devices and safeguards must be developed to overcome it. This objection has been referred to: it grows out of the fact that under the Community Chest, the giver, the contributor, is ordinarily far removed from his gift. This objection is very conservatively stated in the *Report of the Chicago Council of Social Agencies* in the following two paragraphs:

> Agencies which are already strongly entrenched in popular favor and support have sometimes lost their hold on their supporters in the development of a general rather than a particular interest in community work. One gift to many agencies removes the giver from first-hand contact with the result achieved by his money and dissipates his interest accordingly.
>
> It is claimed that the general run of contributors know little enough about the work of the agencies to which they contribute, but that contributors to a federation, especially in a large city, know far less how their money is spent than do contributors to any individual agency.

One contributor—a philanthropist and a man of wide experience in social work—puts it as follows:

> The task of financing a particular social enterprise fosters and develops a responsibility in it. If the Community Chest develops a machinery for raising funds, including thousands of volunteer soliciting workers, who operate independently from the agencies financially benefited thereby, social work is bound to suffer. If the contributor becomes detached, social work may become as formal and perfunctory as much of our government work.

This criticism is significant.

Social service offers an outstanding opportunity for the

individual citizen to participate in activities of community betterment. Those who cannot contribute time and effort to the various forms of service that in large part are conducted on a volunteer basis have the opportunity to contribute money for general administration. Contributing directly to a social agency, the individual becomes identified with it. His interest follows his gift. It often leads him to become identified with the organization in a more active way personally. The great army of volunteer social workers have been recruited in no small part through the financial route.

The real danger of detaching the contributor from the work which his contribution supports, and centralizing his interest in the social service, comes from the financing methods which the Community Chest employs. Its success in raising money, although not due in any appreciable degree to the novelty of the plan, has depended upon high-powered "spell-binding" methods—in other words, an intensive soliciting effort—rather than the building of an individual and deeply personal interest in social work itself. The permanent success of the Community Chest must recognize the importance of the latter. The Chest organization must hold and increase the special interest of the contributor in the work being financed. And it must aid the agencies participating in the Chest to utilize that interest in other forms of work.

If the tendency of the Community Chest is to divorce the individual contributor from the particular activities of the community and reduce his social interest, an important benefit to both the community and to the contributor, as a citizen, will be lost. The interest of the citizen—as well as his contribution—must be retained from year to year. It is quite conceivable that if methods are not developed for keeping this relationship on the personal basis which exists where the individual gives directly to a particular agency, the time may come when donations to the community, through the Community Chest, will represent very little more than the payments of one's taxes. When that time comes the private

social agency would no longer reflect the citizenship initiative and resourcefulness—or that fine expression of idealism—that makes an important phase of our social progress. When the private social service loses its spirit of idealism and its unique quality of personal service—it will confer no benefits the government itself cannot furnish.

The Chest organization, on the publicity side, must make available throughout the year, educational data with respect to the program, activities, objectives, and progress of the various constituent organizations. Perhaps this is more particularly the task of the Council of Social Agencies cooperating with the Chest.

The central organization can thus help to preserve the interest referred to. The individual social agency—the agency rendering the service to the community—must be encouraged to keep the public, through the press, informed of its activity. Moreover, administrative reports of the various social agencies should be sent, at least to the principal contributors.

There is already an indication that after the admission to the Community Chest, the social agency becomes indifferent to its publicity. Publicity too often is regarded as a means of generating financial interest. And, so, when the agency's financial responsibility is transferred to the chest, publicity is ignored. The various social agencies within the Chest should realize their responsibility for keeping the contributors to the Community Chest informed of the importance of its particular program. Furthermore, it should see in the increased interest which the Community Chest has aroused a larger opportunity to secure volunteers to participate in its program. In this way, the condition which threatens to be a liability may be turned into an asset.

STEPS IN THE ORGANIZATION OF A COMMUNITY CHEST

It is unnecessary to say that the task of organizing a Community Chest is a difficult one. The setting up of the organ-

ization might be accomplished easily. Standards and methods have been tested by the success of the Community Chest. Sentiment favorable to the idea of the Chest can be developed in a very short period in any community of limited population—if the leadership of the community takes the initiative. Successful establishment of the Community Chest, however, demands something more. It demands careful study of the needs and results of the particular community. For every community presents its own peculiar problem growing out of its economical resources and its social conditions.

Then, too, of equal importance with a full understanding of the needs to be met, is the extent to which the whole community has been aroused in behalf of the new plan. That the "Chest" idea is advocated by the representative leaders of the social agencies involved is not enough. All the interests in the community must be aroused and converted to the project.

Let us examine one aspect of the problem. In practically all our communities more than 50% of the support of social service activities comes from persons who give $100 and more. It is obvious, therefore, that the money-raising effort of a Community Chest depends upon the extent to which the several hundred influential givers of the community agree to support the Community Chest. They must be consulted in advance. They must be won over to the plan. Many of these men and women—particularly those who are giving time and leadership as well as money—probably view the innovation with distrust and skepticism. Their enthusiastic interest is necessary.

The bulletin of the American Association for Community Organization, dated November 10, 1925, has outlined in summary form its views as to the scope of the study which should be made and the steps which should be taken preliminary to, and as a part of, the organization of the Community Chest. With their permission we are quoting the statement in full:

In the case of communities with less than 40,000 population, the feasibility of the Community Chest plan should be studied with special care. Certain problems not encountered in larger industrial places exist in fairly complicated form in places of 20,000, 25,000, and 30,000 population, particularly where they are centers of a rural region. One of these special problems is the extent to which the social work having its headquarters in the town actually extends into the neighboring rural country. For practical purposes, the population served by the social work and the population appealed to in support of the Community Chest should be the same. If, however, the Community Chest is organized on the basis of raising money exclusively from the inhabitants of the town where the sentiment for the Community Chest exists, there may develop a tendency to insist that the money raised be expended exclusively in the town. Such a policy would often be harmful, and would run counter to the established policies and plans of the social work organizations, many of which may be organized on a country-wide basis.

In order that the general public may have adequate knowledge upon which to base a decision as to the desirability of adopting the Community Chest plan locally, it is necessary that there first exist in the community a small group sufficiently well informed about the plan to convince others of its merits.

ELIGIBILITY FOR MEMBERSHIP IN THE CHEST

The principal difficulties in the organization of the Community Chest usually result from the unwillingness of some particular agency or a group of agencies which are securely established to join the Chest. Reluctance to enter the Chest in some cases expresses selfishness. For example, the attention of the authors has been called to one community where all of the social agencies, with a single exception, are eager to inaugurate a Community Chest. That particular agency is so powerful, however, that the whole effort is stalemated. And it appears in this case that narrowness on the part of two or three people is at the root of the difficulty. On the other hand, reluctance to enter the Chest may result from a genuine conviction that policies of the organization will be interfered with. It is reported that the Young Men's Christian Associations in a number of communities feel that the

obligations to their regular membership do not permit the same freedom as many social agencies enjoy in entering the Community Chest arrangement.

If the membership of the Chest as regularly constituted includes representation of the leading and most progressive elements of the community, differences of this kind will be overcome. The policy of the Chest with respect to eligibility for membership should, of course, be a broad and liberal one and contemplate the inclusion of all of the social agencies.

On this point the report being quoted says:

It will contribute to a better understanding of the local social work on the part of the public if in the final report the work of the various organizations and the cost are grouped under the following main heads:

I. *Public Health;* including hospitals and dispensaries, visiting-nurse association, American Red Cross rural nursing; tuberculosis and other health education, mental hygiene, venereal disease clinic, and so forth.

II. *Family Welfare and Relief; including Associated Charities,* Catholic and Jewish United Charities; Social Service Bureau, Salvation Army, Red Cross, Charitable Missions; Old People's Homes.

III. *Child Welfare;* including the cure and prevention of juvenile dependency and delinquency, Orphanages, Children's Aid Society, Day Nurseries, privately supported detention homes for delinquent boys and girls; rescue homes for girls.

IV. *Character-building;* including Y.M.C.A., Y.W.C.A., Boy Scouts, Girl Scouts, Boys' Clubs, and so forth.

PRELIMINARY SURVEY

The inauguration of a Community Chest is a most radical, however logical, innovation. It should not be undertaken until all of the facts with respect to the activities of the existing social agencies have been secured and examined. On this point the bulletin referred to says:

The best way to begin is to have a small but representative committee appointed for the purpose of gathering facts on which a

community decision can be arrived at. This committee may be named by the Chamber of Commerce or any other organization able to command public recognition. This study should envisage:

(*a*) The actual situation of the social work which it is proposed to finance through the Community Chest.

(*b*) Fundamental policies, and administrative methods of the Community Chest (that is, campaign methods, office system, educational publicity the year around, and so forth) as worked out in practice in neighboring Community Chest cities.

That part of the study dealing with the actual situation of the local social work should include:

(1) A list of all the organizations considered eligible to participate in the Community Chest.

(2) Statement of the purposes of each organization.

(3) Whether the organization operates only in the town or in the entire country.

(4) Income and expenditures of each organization (if possible for at least two years, showing how much of the total cost of the work is derived from (*a*) income on endowment, (*b*) earnings and various forms of self-support, (*c*) voluntary contributions, donations, tag-days, and so forth.

OTHER FEATURES OF PRELIMINARY SURVEY

The preliminary survey, as a result of the information necessary to the Chest organization, can be used to present to the public a comprehensive picture of the community's social activities. This is an important by-product of the study. On this, and the succeeding steps of getting under way, the report comments as follows:

If possible, some attempt should be made in the above study to show the interrelationship of the work of the various organizations. This ought to bring out the extent to which there may be overlapping or duplication of effort; more important still, the extent to which important pieces of community welfare work are not being taken care of by any organization.[1]

If the above study is properly made, it ought to result in a

[1] The American Association for Community Organization is prepared to make such studies and where the local decision is affirmative, to help in the formal organization of the Community Chest. Further details as to cost on request.

report which will give the community, for perhaps the first time, a fairly complete picture of all the social work dependent upon voluntary contributions. It will probably also indicate directions in which the social work could be improved through more efficient coordination. Since better coordination of community social work is the chief aim of the Community Chest, this report ought in itself to constitute the best possible argument for the organization of the Community Chest.

The second part of the study, namely, that which has to do with Community Chest policies and methods as worked out in some nearby Community Chest, should include an examination of how that particular Community Chest raises and distributes money (that is, how the annual campaign is organized and conducted, how the budget committee is constituted and does its work, and so forth) also the year-round organization of the Community Chest, the cost of "overhead," and so forth. One serious drawback to the Community Chest idea in smaller communities is the cost of adequate executive supervision. It is being demonstrated more and more that the Community Chest plan will not succeed unless the Community Chest is headed by a competent social worker, giving full time to the job. Unless there is a full-time executive, it is hardly possible to carry on the year-round program of educational publicity which is necessary in order that the contributors may come to have, as time goes on, a better understanding of the social work of the community. Unless this better understanding is developed, the Community Chest can hardly expect to command the financial support of the community in succeeding years.

After the members of this committee know enough about the Community Chest plan to present the matter intelligently and convincingly to their fellow townspeople, it will probably be desirable to have some sort of public meeting in the nature of an open forum. It is a mistake to call a public meeting with the idea of putting the Community Chest idea over, before those interested in social work have been given every opportunity to inform themselves about the plan. At this meeting, try and have an address of an explanatory nature made by some person in direct contact with Community Chest work. An experienced Community Chest executive or the president of a nearby Community Chest, if available, would be a good person to call in at this time.

The out-of-town speaker should explain how the Community Chest plan works in his own community. Unless he has studied the local situation, he ought not take the position that it will

necessarily be a good thing for the community he is addressing. He should try and give a simple, clear-cut statement of the essential things in Community Chest procedure, that is, the presentation of figures from the organization on proper forms; then by joint conference between representatives of the organization and the community fund budget committee; how the campaign solicitation is organized; what sort of publicity has been found most useful to help the solicitation; the form of organization of his Community Chest; how the year-round executive work is handled; how much it costs, and so forth.

Every opportunity should be given those present at this meeting to ask questions. It is a mistake, however, to allow this public meeting to become a debate with speakers arguing abstractly for or against the Community Chest idea. If the attitude at this public meeting is favorable, the committee of study may be discharged and a committee to organize the Community Chest appointed. This committee should later submit to a second public meeting a plan for a Community Chest, with constitution and by-laws (and charter of incorporation when required by law). When the formal organization is approved, officers should be elected and the eligible organizations invited to join the Community Chest.

An interval of two or three months, if possible, should elapse between the formal organization of a Community Chest and the launching of the first campaign for funds. This time will be needed to get financial data from the participating organizations, to assemble the figures on proper budget forms, to have the budgets reviewed by the Community Chest budget committee, to organize the campaign for funds, and to make the necessary arrangements for the permanent executive staff of the new Community Chest.

If the various steps are taken in the above order, it will probably be found that the influential people in the community come to have an adequate understanding of the principles and methods of the Community Chest and will give it their moral and financial support.

BASIS FOR ENTERING THE COMMUNITY CHEST

A social agency, before becoming a member of the Community Chest, should make a thorough study of the Chest's plan of organization; it should learn whether the public demands the Chest and whether it is, as the term implies, a

community movement in which all of the social agencies are participating. The national headquarters of the Boy Scouts of America have adopted the following principles to govern the participation of their local councils in community financial federations or Community Chests. It will serve as an excellent guide to most agencies in determining whether the Community Chest is organized on such a basis as to make it advisable for them to participate.

The term Community Chest or Community Federation implies a community understanding to provide the necessary funds for *all* agencies operating for the good of the community. Under proper conditions the Boy Scout Movement as one of the agencies contributing to community betterment may seriously consider participation.

1. It should be a *real community movement,* (*a*) with the community enthusiastic over the idea, (*b*) the social agencies eager to enter it, (*c*) and backed by a reputable group of citizens acquainted with the needs of the community, sympathetic with the ideals and objectives of the social agencies of the community, competent to arouse the community and organize it so that funds can be secured, and under whose administration the several agencies in the federation can thrive and grow.

The idea should be backed by the community and not imposed on the community.

2. The Boy Scouts of America should have no part in a federation if it is primarily related to charitable enterprises and is so known in the community. It would do the Boy Scout Movement harm and the purposes of the movement would not be fully realized if boys got the notion that they are the subject of appeals of a charitable character.

3. The federation's governing board should be composed of men of affairs who know the problems of social work intimately and who are progressive in their attitude toward such work.

4. It should be non-sectarian in its scope.

5. Those in control of the federation should be appreciative of the relation of the Local Council to the National Council, the service rendered the community's boyhood through the National Council's service to the Local Council and through its nation-wide activities, and the equitable basis on which the Field Department's budget is allocated and the local quota assigned.

In the event of the failure of a community federation to raise

the total budget the claims of the National Council should receive equal consideration with those of the Local Council.

6. Policy control, as to the promulgation of the program of the Boy Scouts of America, should be in the hands of the Local Council and not subject to interference by the governing board of the federation.

7. Proportionate representation on the governing board should be assured so that the Local Council will have a voice in the management of the federation.

8. The contributor's personal interest in an organization should be maintained, if even to a limited degree, by permitting him to designate the organizations to which he desires his contribution to go.

The Local Council should be permitted to circularize its former contributors, calling to their attention the fact that they are becoming part of the federation and expressing hope that an amount at least equal to their previous direct contribution be designated to be applied to the Boy Scout budget.

9. All contributions designated to be applied to the Boy Scout budget should be so applied up to the full amount of the Boy Scout budget, regardless of the total amount raised by the federation.

10. A list of all contributors designating all or part of their contributions to be applied to the Boy Scout Movement should be made available to the local Scout Executive immediately following the close of the campaign so that a direct letter of appreciation of their support can be sent and further cultivation made throughout the year.

THE FINANCING OF SOCIAL WORK

PART II

THE ORGANIZED CAMPAIGN OR DRIVE

VI

INTRODUCTION

In Part I we discussed the main principles and salient facts underlying social financing. In general, these facts and principles apply to the whole field of philanthropy.

In the following chapters of this report is outlined the technique of applying these principles with particular reference to the organized campaign or drive. This procedure, like the underlying principles, is of general application. The same type of campaign has proved equally successful—of course, with modifications of detail—in the raising of funds for a cathedral, a college, a hospital, a family-relief-giving agency, a children's aid society, or to any one of the many distinct types of educational, social, religious, civil, or patriotic organizations. This book does not deal primarily with the financing of religious activities. It has been found, however, that individual churches and religious organizations have been most successful in their efforts to finance new buildings and endowment funds when they have adhered definitely to the principles and technique of the organized social service campaign. It is to be noted, too, that the successful raising of $5,000,000 by the American Legion in 1925, as an endowment fund for the care and education of orphans of veterans of the World War was accomplished by a national campaign organized along these lines indicated in the following pages.

Every campaign must, of course, reflect the spirit of the organization making the appeal, or in whose behalf the appeal is made. It must interpret the particular aims of that organization and the specific community benefits involved. The campaign plan must be adapted accordingly.

The organized campaign is almost invariably used for

capital projects—new buildings, endowment funds, and the like. It is also used in a very large degree for meeting current needs—that is, the current annual budgets—of social agencies. Where all of the social agencies are merged in a Community Chest, as a means of securing all the money necessary from a single drive, it could scarcely be otherwise. The fund necessary is very large. That fund can be secured—at least during the present phase of philanthropy—from a focusing of the attention of the entire community upon the social needs and from a concentrated soliciting effort. This is what the organized campaign accomplishes effectively.

It is believed, however, that the effort in the financing of current needs should be to develop a permanent interest in social service expressed in a permanent constituency of contributors. In time, that constituency should become so broad and the interest so permanent as to make the organized "drive" with all of its spectacular trimmings unnecessary. Certainly, a single social agency with an established and valuable program, and a record of community service, should not find it necessary to organize year after year a big "drive" in order to secure a limited operating budget.

To avoid the need of the recurring "drive," some social agencies finance in a single effort a two-, three-, or five-year program.

The organized "drive" has an educational value as well as a financing value. The educational value, however, is lost in cities not having a Community Chest, because of the succession of "drives" conducted by every type of agency. This makes for great competition. Competition concentrates the interest and activity on the "money-getting" issue. The educational aspect is obscured. This difficulty does not obtain in smaller communities. There, very often, the "drive" is preferred to the quiet method in order to compel the entire community to think about the social values coupled with the money values.

It should be repeated with emphasis that wherever used to meet current financial needs, the organized "drive"

should be followed by appropriate cultivation as the means of developing permanent interest.

In the last chapters of this book are outlined certain phases of the technique of the organized mail effort. It is noted that the mail effort is used in increasing measure as a supplement to the organized "drive" in financing capital projects. And it is used in increasing measure as the principal means of financing current needs.

VII

CAMPAIGN PUBLICITY— ORGANIZING THE APPEAL

Cultivating a constituency. The campaign Pre-campaign publicity—what to emphasize. Various kinds of publicity Coordinating publicity with various stages of campaign. Newspapers. Public speakers Radio. Public demonstrations. Outdoor advertising Car cards Motion pictures. Printed appeals. Propaganda leaflets. Types of public progress signs.

THE permanent success of a social agency is dependent on its ability to secure and maintain the good-will of the citizens of the community. It depends on its ability to interest lay workers, to mobilize money, and to extend its activities. The success of any social agency, within the opportunity of its program, is limited only by the extent to which it cultivates a friendly and informed constituency which has confidence in its management.

A social agency should conduct a continuous program of cultivation throughout the year to maintain the interest of its supporting constituency. New friends must be developed who can be approached in the next campaign. The press, public speakers, and literature should be used to keep the public informed of the agency's activities and to develop a sympathetic understanding of its ideals and objectives. In this way interest is developed and expanded.

The initial contribution of an individual is an evidence of his good-will toward, and general approval of, an agency in the community contributing to the betterment of the community. This interest must be developed. An understanding of the objectives and program of the agency and its accomplishments as demonstrated by concrete examples will reshape this general interest into a special interest in the work of the particular agency.

Too often the pre-campaign publicity—or the publicity

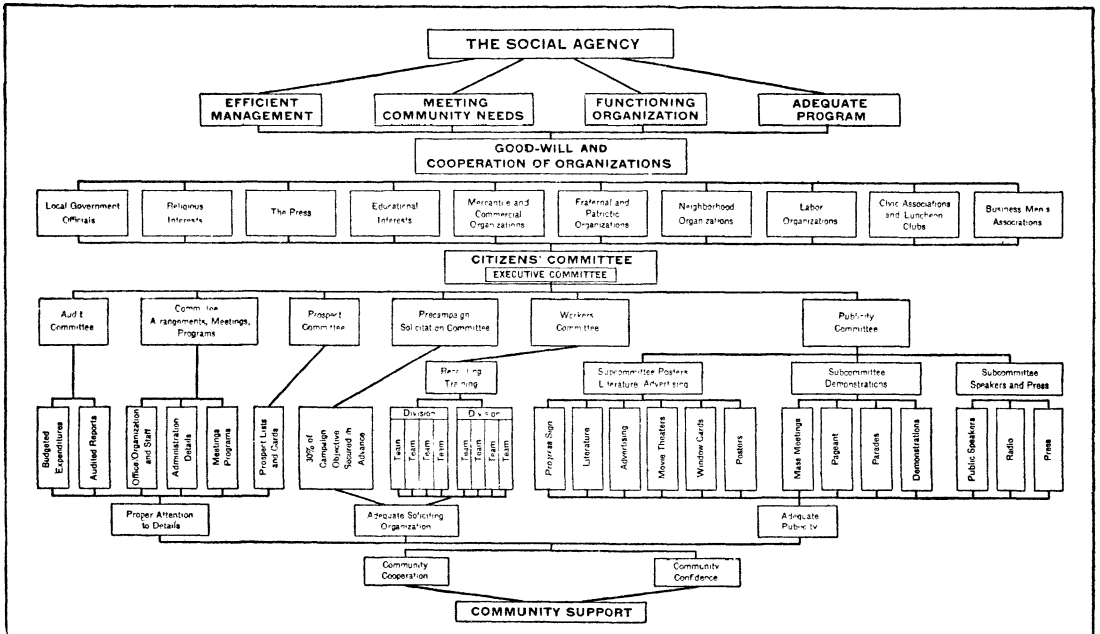

Figure 7 Outline of factors necessary to success of campaign.

during the year—fails to develop this interest. An analysis of many campaign results demonstrates that the majority of the contributors to social work give a like sum to each of the agencies having their support. This reflects the failure to appraise the relative worth of the several social programs. This failure leads to individual standardization of contribution—in a sense to perfunctory giving. The individual too often gives a certain amount, dependent on his wealth and liberality, to each of these agencies, usually regardless of the amount of the campaign total request. The standard contribution thus developed is found to be small as compared with the contribution of the individual, of similar means, who has a personal interest in the work of a particular agency.

That a discriminating intelligent interest follows proper cultivation scarcely needs proof. Striking examples of unusual results obtained are constantly appearing. A certain social agency in New York City, through a program of honest cultivation, has materially increased the amount of the contribution of many individuals. The average has increased substantially. The executive director cites one case in particular where three years ago a man contributed $5 and today he contributes $500 a year. As further evidence of the soundness of the principle, the following case is cited. A banker in a certain southwestern city contributed $100 to every agency that requested a contribution. In that way he expressed his interest—which was very real—in the community. It was not until his attention was challenged by a specific project of a social agency, and his interest was cultivated through a new understanding of its work, that he departed from a standardized contribution. He subscribed $10,000 to one project of the agency in question.

This cultivation effort should include furnishing data as to proposed work and reports of progress in making these programs effective. Emphasis should be placed on the fact that the contributor's support helped to make possible that progress. Appreciation of the individual's support coupled

with evidence that it was efficiently used results in continued financial support.

EMPHASIS OF PRE-CAMPAIGN PUBLICITY

The publicity immediately preceding the campaign must focus the attention of the public on the significance of the particular campaign. It should emphasize the necessity of liberal response to the appeal so that the efficiency of the work may be maintained and its scope be broadened to more adequately meet the community need. To do this, the agency must capitalize the accomplishments of the year. It should render a full and complete report of its stewardship of funds previously contributed, assuring the public that it has made good on promises made and objectives established as an appeal in the previous campaign.

Many campaigns for worthy causes have failed because those responsible for the conduct of the organization failed, in this pre-campaign publicity, to convince the public that the particular social agency kept faith in previous years and holds out the prospect of continued progress.

Public consciousness must be established that the organization's program is more than a *good thing* for the community. It should be pointed out—if true—that it is an indispensable, *essential* factor in meeting the social problems of the community. The pre-campaign propaganda must be specific, emphasizing the particular needs and opportunities at the time.

The promotion of a new movement in a community is usually a more difficult task than maintaining one that has built up a constituency that is giving moral and financial support to its activity. The first step should be that of enlisting the support of the community leaders that have the confidence of the public and whose judgment is respected They should be made to see the need for this new work and to assume responsibility for its establishment in the community. The sponsoring group should be selected for its

ability to represent the religious, social, educational, business, and labor interests so that all elements in the community may be associated in initiating the program. The public must be convinced of the community need for the work done by the new movement, the adequacy of its program, and that it does not duplicate the work now being done by other organizations. It is essential to success that the idea be backed by the community and not imposed on the community.

Thus it follows that adequate, informative, educational publicity ranks first in importance in the pre-campaign activity.

SCOPE OF PUBLICITY REQUIRED

Campaign publicity naturally divides into general publicity and special publicity.

General publicity pertains to the activities of the movement and the progress of the organization, and creates the general community interest referred to. It should establish the confidence of the public in the particular agency conducting the campaign.

The special publicity carries the special message to the public. It outlines the value of the work being done by the agency; it shows what the money raised in the campaign is to be used for; it includes the endorsements of the campaign by leading citizens and organizations; it specifies the progress that has been made in the past and the opportunities to be taken advantage of as a result of the success of the campaign. The special publicity should be so planned as to develop a body of prospective contributors, friendly disposed toward the campaign. It should include direct-mail propaganda to prospective contributors and addresses to be made to the leading social and business organizations.

The success of the campaign is largely dependent on the thoroughness with which the publicity program is carried out. Every detail must be carefully planned and promoted. Therefore, it is advisable to have subcommittees of the

publicity committee, responsible for definite phases of publicity. The following subcommittees are suggested:

Speakers and Press
Demonstrations
Literature—Posters and Advertising

A trained newspaper man should be secured to write the newspaper publicity. If a volunteer cannot be secured, the employment of some one should be considered a good investment.

It is suggested that the publicity committee be composed of specialists in advertising, and publicists, including leaders in the newspaper field.

The first reaction of the prospective contributor to a request for money is a desire to know how the money is to be used. "Why do you need so much money?" This is the current inquiry. A cold, unchallenging, budget-maintenance appeal does not bring results. Each prospective contributor should receive an appealing presentation of the principal work to be done by the agency. This appeal should enable the prospective contributor to visualize this activity and secure his heart interest through an intimate knowledge of the particulars of the agency's contribution to the community life.

Demonstrated public approval of an agency results in the willingness of many to serve the cause. A veritable barrage of newspaper publicity should establish the agency in the public mind as one having the approval not only of the leading citizens but also of the organizations that are interested in social progress. To accomplish this, endorsements of the campaign should be secured from the leading citizens of the community and from the fraternal, civic, religious, business, and labor organizations.

The public should be fully informed concerning the campaign methods to be used in securing the fund and the names of the individuals who have agreed to serve as members of the campaign organization in the capacity of campaign chairmen, committee chairmen, division leaders, team cap-

tains, and so forth. The object of this newspaper publicity is to impress the public with the fact that all elements of the community are enthusiastic over the cause and desirous of contributing to its success in personal service, time, and money.

A popular appeal will attract the interest of those selected to serve as solicitors and develop a willingness on the part of the public to give when solicited.

The following outline presents various forms of publicity that can be effectively used to create public interest in the campaign:

1. Newspaper publicity, including articles and pictures of the social agency's activities;
2. Public speakers to address community organizations and mass gatherings; sermons in churches; four-minute talks in theaters;
3. Radio;
4. Public demonstrations and window displays of the social agency's activities; parades, pageants, and so forth;
5. Outdoor advertising, including posters, window cards, billboards, and street-car signs;
6. Motion pictures and slides;
7. Newspaper advertising;
8. The printed appeal; direct mailing to prospective contributors of informational leaflet, folder, or pamphlet;
9. Campaign propaganda leaflet to every home;
10. Progress report and sign.

A more detailed exposition of the above suggested forms of publicity follows and is presented under the captions of the subcommittees of the publicity committee to which it is related. The stated subcommittees are responsibile for planning and executing the respective suggested forms of publicity.

A. Newspaper Publicity

1.—*Before the "Drive" proper*

For at least three weeks prior to the solicitation period

of the campaign, daily articles should appear in the local newspapers. These should contain:

(*a*) Human interest stories based upon the activities of the organization. These stories as far as possible should have a local touch. The use of local situations and personalities is far more effective than the citing of happenings in other communities.

(*b*) Endorsements of the movement by prominent citizens. This should include the presidents of fraternal and social organizations as well as those of the civic service luncheon clubs. The endorsements of high government officials should be secured. If the movement is a strictly local one, the endorsements should be limited to men of local prominence. National organizations, however, may well include endorsements of the nation's leading men.

(*c*) Editorial comment. The editorial columns of the community's leading newspapers reach an intelligent audience having confidence in the point of view of the editor. An appeal as part of the editorial comment is effective as it reaches a large number of people in whom it inspires confidence in the work of the agency.

Social agencies affiliated with national bodies should make use of material for news articles made available by the publicity departments of their respective organizations.

2.—*During the "Drive"*

The newspaper publicity for the "drive" having been effectively completed, the emphasis, during the "drive," should be shifted to the progress of the "drive" itself. Everybody will be interested in seeing how well the effort succeeds. The following bit of information is helpful:

(*a*) Amount of subscriptions received from day to day.

(*b*) Important subscriptions. The announcement, for example, of a large subscription of some prominent mem-

ber of the community has great influence on other similar prospects.

(*c*) Any features of competitive effort. Tell about the work of the teams which are leading in the amount secured.

B. Public Speakers

A corps of public speakers should be recruited, using only those men in the community who have the ability to speak convincingly and to arouse their hearers to a personal interest and a real desire to cooperate in the success of the campaign. It is essential that the committee make available to the men so recruited a complete statement of the facts pertaining to the particular agency. They should know the progress that has been made in the past, the objectives for the future, the particular projects that are to be financed through the campaign fund; they must have the information to interpret to the public the ideals and general objectives of the movement.

The speakers' corps should be used in delivering addresses before all fraternal groups, lodges, civic service luncheon groups, churches, commercial organizations, community associations, and so forth. Starting a few days before the campaign, four-minute speakers should appear in all theaters, moving-picture houses, and public gatherings, emphasizing the value of the movement in the life of the community and urging the public to give when approached by a solicitor. On the Sabbath preceding the opening of the campaign, every minister, priest, and rabbi should be requested to preach a sermon related to the work of the agency. It is important that this request be made of the clergy considerably in advance so as to give them an opportunity to include this with the sermons outlined. The literature of the movement should be made available to them with a statement of the progress made and objectives for the future to be of help to them in preparing this sermon. An effort should also be made to have a notice of the cam-

paign inserted in the calendars of all churches in the community. Certainly a community welfare project should have the enthusiastic support of the religious element in the community. It is usually found that the church interests enthusiastically cooperate in this publicity program.

C. Radio

The community facilities for broadcasting should be used whenever and wherever available. Prominent citizens should be used in periodical pre-campaign talks on the value of the particular social agency to the community. The talks should be brief, interesting, and planned to establish confidence in the agency and its program. During the campaign it should be used for direct appeal and for the announcement of the progress made each day of the campaign.

D. Public Demonstrations

Many social agencies promoting activity programs can demonstrate their activities on the street, public squares, in store windows and theaters, using demonstration exhibitions participated in by members of the organization. This form of publicity is very effective, as it arouses interest through a concrete example of the social agency's program. Youth movements, such as the Boy Scouts and Girl Scouts and others specializing in outdoor programs, have set up model camps and activity demonstrations in the local parks and conducted rallies and field days to demonstrate the product of the organization's program. Participation of members of these organizations in community good-turn campaigns such as "clean up," "safety first," and "walk-rite" campaigns give evidence of the organizations' activity in training youth in participating citizenship and an appreciation of their community responsibilities incident thereto.

Most social agencies can effectively demonstrate their program. This Subcommittee on Public Demonstration is

also responsible for all arrangements incident to parades, pageants, public mass-meetings, and exercises in schools conducted for publicity purposes. It should cooperate with the Committee on Arrangements in planning the demonstrations presented at the meetings of the campaign workers.

E. Outdoor Advertising, and so forth

Poster advertising is of great value in reaching the public, as its liberal usage provides the opportunity to arrest the attention of many people many times during the day. The cumulative effect of having the salient facts concerning the campaign brought to the attention of an individual wherever he may go in the community makes an impression that places him in a ready responsive mood.

Good locations should be secured for large bill-board posters. Small posters should be used in store windows and available outdoor space. Attractive appealing posters should be prepared by the publicity committee. The pictures and slogans appearing therein should be designed to appeal both to the emotional and to the analytical type of mind.

Car cards may be used effectively both inside and on the front of the car. The space on the front of the car is particularly valuable as it carries the campaign message to all sections of the community. In the same connection, the use of automobile windshield stickers should be considered. The cooperation of the local automobile clubs can be secured to distribute these to their members enclosed with a letter appealing to the motorists for their cooperation in the publicity activity of the campaign by displaying the poster on their automobile windshields.

Certain organizations, such as the Boy Scouts, Girl Scouts, and others having a large membership, can impress the public with the number being served by the organization through the use of a small window card, placed in the window of the residence of the member, bearing the announcement "A Boy Scout (Girl Scout, and so on) Lives Here."

F. Motion Pictures

The motion-picture houses and theaters should be used in connection with any intensive effort. The managers are usually sympathetic in the matter of granting permission for a five or ten minutes' demonstration between acts or pictures. Many of the national agencies, through their publicity departments, distribute moving-picture reels showing activities of the organization. These are usually short reels that can be used as trailers to the feature picture being shown. Community Chests and larger social organizations should develop pictures of local activities. Local scenes, local characters, and local activities, have a stronger appeal than those developed by national agencies. They emphasize what is being done in a particular community by citizens of the community for the benefit of the more unfortunate of that community and strongly appeal for their cooperation in this, a community project. When it is not possible to use films, slides should be used bearing the campaign slogan, an announcement of the campaign dates, and a strong appeal. These should be used immediately preceding and during the active solicitation of funds.

G. Newspaper Advertising, and so forth

Advertising space should be secured in all the community newspapers and used to focus the attention of the community on the campaign. Banks and mercantile establishments can be influenced to contribute a part or the whole of their regular daily space. A statement appearing as part of the advertisement that the space was contributed by the particular contributors, is of value in impressing the public that the agency has the endorsement and support of the respective space contributors and also of the economy being exercised in the campaign overhead expenditures.

Line "ads" should be run in connection with the advertisements of such local advertisers as department stores,

which have a general interest and appeal to a confident public. This capitalizes the good-will established by the mercantile interest in a developed buying constituency that of their own volition seek the daily "ads" in the local paper.

Advertisements should not be ambiguous in their content. They should be concise, appealing, and direct in their presentation of the values and needs of the social agency. They should be informative as to objectives and the dates of solicitation, and appeal to the individual's interest in the community welfare and the necessity of assuming a cooperative responsibility for the success of the campaign.

H. The Printed Appeal

A publicity folder or pamphlet should be prepared for distribution to all prospective contributors, workers, and all whose cooperation in the campaign is desired. This appeal should be interpretative of the ideals, objectives, and program of the social agency. It should include statistical information concerning the participation in its activities of those being served by the agency and a report of its effectiveness in meeting the community need. Not only should it present facts to convince the reader of its effectiveness but it should also present the needs of the agency more adequately to serve the community through the expansion and intensification of its program. Its arrangement should be such as to make it a personal challenge and to establish confidence in the management, program, immediate need, and future possibilities of the agency. Endorsements of the work of the agency should be secured from leading citizens, clubs, and organizations, and included in the pamphlet to impress the individual with the fact that the agency has the endorsement of the community as one essential to the community welfare. Pictures descriptive of the work of the agency should be included, as they catch the attention of the reader and make the appeal of greater interest. An unillustrated pamphlet is hard to read, does not appeal to the recipient,

and therefore fails to get across the desired message. Action pictures should be used whenever possible, as one picture depicting a constructive activity is worth many lines of printed type.[1]

The pamphlet or folder should be mailed to reach the prospective contributor just before the solicitation period of the campaign, so as to prepare the way for the solicitor.

The folder or pamphlet should be used as a means of facilitating newspaper publicity, editorial comment, and public addresses during and prior to the campaign.

I. Campaign Propaganda Leaflet to Every Home

In a community-wide campaign, reaching into every home, the publicity may well include the distribution of a publicity leaflet to every home. This distribution may be accomplished through an organized force of employed distributors, or, as has been done in many cases, through the cooperation of a public utility company, such as gas and electric companies, including the publicity material with their monthly bills. A plan often used is to have the school children take home the publicity material, the distribution being made by the teachers to their pupils. This leaflet should contain in concise, appealing form a statement of the social agencies' program and objectives and an appeal for the recipient's cooperation.

J. Progress Report

The advance publicity should be planned to focus the attention of the community on the urgency of the appeal, the purpose of the organization, and the justification of its financial appeal by establishing confidence in the adequacy of the program conducted efficiently to meet a community need. It should include in its content elements to make it a personal challenge to the individual to participate in the opportunity

[1] This subject is discussed in greater detail in Chapter XII on the Mail Campaign.

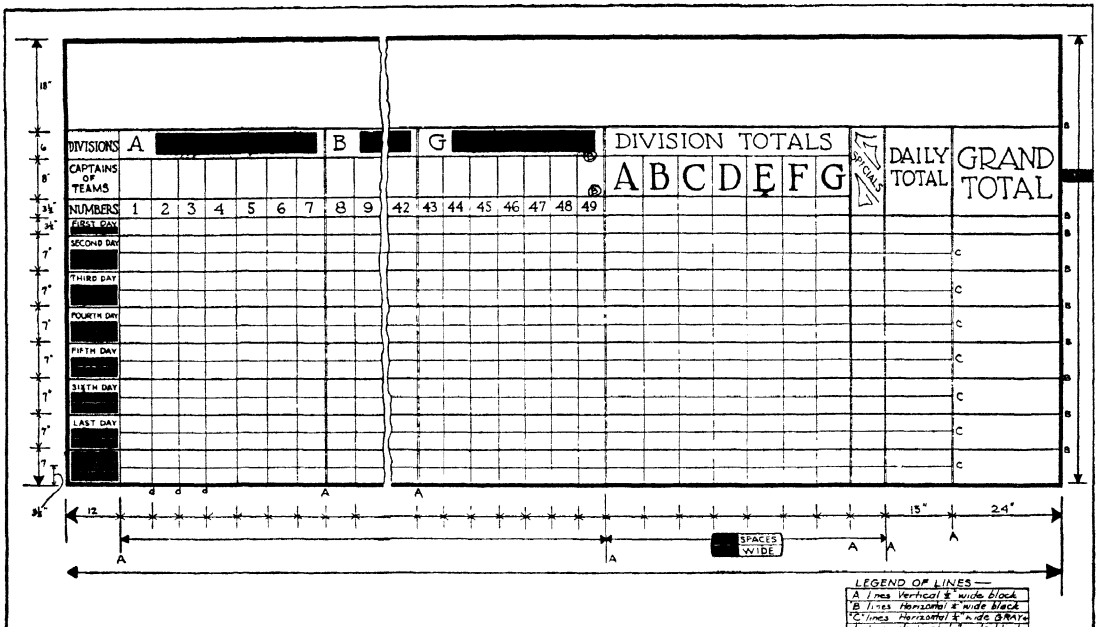

Figure 9: Progress chart.

to make an investment of money for the betterment of his community. The cause should be publicly regarded as a challenge to community altruism, pride, unselfishness, and the heart interest of its citizens, and participating evidence of an active social consciousness. The advance publicity develops an interest in the progress of the campaign and a desire to know daily the results of the solicitation. This interest should be used to create a desire to have a share in the community endeavor to finance the agency.

A progress sign, erected in the center of the city and located where it will be seen by many people each day, increases the interest of the general public and stimulates the workers in their solicitation. It should be so planned as to challenge community pride in making the campaign a success. The type of appeal registered on the sign will depend, of course, on the character of the organization for which the money is being raised. A few suggestions follow:

(*a*) A perpendicular sign, depicting a man climbing a ladder. Move him up a rung for each certain amount raised.

(*b*) Horizontal sign, numbered across the top from left to right, with figures ranging from $1,000 advancing consecutively by thousands, to amount necessary to be raised. Have an effigy made to hang on the face of the sign, which can be moved from left to right across the board as indicated amounts are raised.

In each of the above, a figure can be used relating to the particular organization and defining the appeal. Example—in suggestion B, the Boy Scouts could move a scout effigy across the face of the sign toward a camp scene painted on the extreme right; the Visiting Nurses Association could move a nurse across the face of the sign toward a picture of a baby painted on the extreme right.

(*c*) A large clock sign, having on the dial amounts ranging from one thousand consecutively by thousands, to amount needed, clock hand to be moved to indicate amounts as secured. Caption: "You still have time to make a subscription."

(*d*) Clock sign, denoting amounts as above, but having a large figure representing the particular agency in the center. The arms of the figure should be movable so that they can be raised to point to the amounts as raised.

VIII

SETTING UP THE CAMPAIGN ORGANIZATION

Thoroughness in preparation. Importance of each element in organization. Model campaign organization. Citizens' Campaign Committee. Campaign committee subdivisions. Campaign Executive Committee. Pre-campaign solicitation Committee. Publicity Committee. Finance and Audit Committee on Prospect Lists. Workers' Committee. Committee on Arrangements, Meetings, and Program. Solicitation organization. Duties of various campaign workers. Administrative personnel and equipment.

IN the previous chapter we outlined the essentials of a publicity program which would effectively dramatize the campaign appeal. We discussed the publicity program before outlining the campaign organization in order to emphasize the need for the preliminary cultivation of the goodwill of the public. The success of the campaign depends upon thoroughness of preparation. No small part of the preliminary preparation for the intensive "drive" in which the public generally is called upon to participate, relates to the various publicity measures. The effectiveness of the publicity, the effectiveness of the preliminary solicitation of big gifts, and the effectiveness of the intensive "drive" itself to produce a large number of contributors depends upon the thoroughness with which the campaign organization is developed. Experience has demonstrated the following outline to be sound. Indeed, experience demonstrates that this plan of organization is peculiarly adapted to the existing requirements of the "drive." Furthermore, experience has demonstrated the importance of a fully developed campaign organization. Resistance to the campaign may develop at any time. Resistance must be overcome immediately. Only by anticipating such difficulties, by setting up the machinery to meet them, can success be assured.

Many times a social agency is tempted to dispense with this subcommittee or that subcommittee. Often the campaign management in its optimism and confidence will become indifferent as to the number of volunteer soliciting workers or the importance of good "team" organization. To develop the entire campaign machinery, integrating each part of it to the whole effort, takes time. To conserve time and energy, therefore, many of the details of organization are not given sufficient attention. As a result, the several steps of procedure outlined in the next chapter as essential to success cannot be taken effectively. Thus the campaign breaks down. Undoubtedly, millions of dollars have been lost to the financing of social progress by ill-advised, disorganized, and incomplete campaign organization. The failure of the campaign committee to attain its objective not only retards an important program, it creates a reaction of distrust and suspicion on the part of the public. Inefficiency in the "drive" is construed by the citizen to point to an unsound program or inefficient social methods. This is an additional reason for thoroughness in organizing the machinery and plan of the campaign.

The following suggestions as to campaign organization are outlined primarily for the guidance of those responsible for the conduct of the campaign. They are an interpretation, in digest form, of the experience of many successful campaigns. As is obvious, the plan of organization is definitely related to the several objectives which mean success. One part of the organization is designed to develop community confidence and cooperation. It is the publicity organization. Another part of the organization is set up to insure that 30% of the campaign's objective is assured by pre-campaign solicitation. Another part of the organization has to do with the intensive solicitation effort during the "drive" period.

For purposes of clarity the plan or organization will be discussed under the following major headings:

1. Citizens' Campaign Committee
2. Campaign Committee Subdivisions

3. Campaign Executive Committee
4. Pre-Campaign Solicitation Committee
5. Publicity Committee
6. Finance and Audit Committee
7. Committee on Prospect Lists
8. Workers' Committee
9. Committee on Arrangements, Meetings, and Program
10. Solicitation Organization

1. CITIZENS' CAMPAIGN COMMITTEE

The Citizens' Campaign Committee is the community's sponsor for the campaign. The campaign may be inaugurated at a meeting of this committee with due publicity given thereto by the press. There must be the most careful preparation for this meeting and the pledged attendance of those invited secured in advance. The speaker must be thoroughly conversant with the ideals and objectives of the agency and the basis for the appeal for funds at the particular time. He must be a convincing talker, able to impress the representatives present with the importance of the project and the need of their personal cooperation as well as the community interests they represent.

The composition of this committee is a matter requiring most careful selection, designed to bring all community interests into cooperative relationship to the social agency. The members should be selected for their known influence in the groups selected for representation, to the end that the endorsement and cooperative support of all organizations, elements, and interests in the community life may be secured. Representatives should be secured from the following community interests:

Business Men's Associations
Civic Associations
Labor Organizations
Civic Service Luncheon Clubs
Neighborhood Organizations
Fraternal and Patriotic Organizations
Commercial Organizations

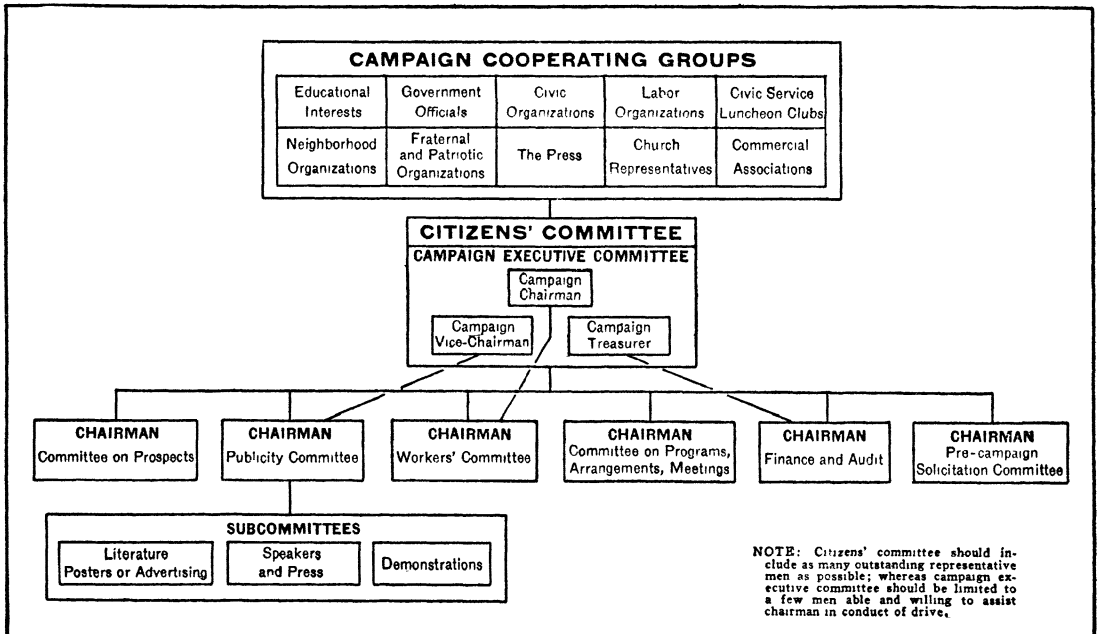

Figure 10: Outline of citizens' committee campaign organization.

Mercantile Associations
Educational Interests
Religious Interests
The Press
Local Government Officials

Unless the campaign is for a particular sectarian movement, organization, or institution, the committee should include representatives of the three great branches of religion: Catholic, Protestant, and Jewish.

The formation of a citizens' committee to assume responsibility for sponsoring the campaign gives the social agency's program community endorsement and places the campaign on a plane of being conducted by the community, through its representatives, for the welfare of the community. This appeal is more potent than that of a social agency for the work of that agency.

2. CAMPAIGN COMMITTEE SUBDIVISIONS

For service on the various committees of the campaign organization, only those men should be selected who can be relied upon to give a maximum amount of their available time to the work incident to the required committees. They should be selected for their known ability in the activities that will be particularly related to the committee on which they are asked to serve.

The members of each committee should be thoroughly impressed with the importance of their task and the committee's relationship to the entire organization, emphasis being placed on the fact that to assure success, all committees, as component parts of the organization, must function efficiently on the basis of the planned division of responsibility and function.

Failure of any one committee to function affects the entire organization. The strength of the campaign organization is dependent on each committee carrying out all details of its duties. Each committee's functions have a direct relation-

ship to the other committees, and when each has completed its task, the results collectively determine the success or failure of the campaign.

The following committees are suggested:

Campaign Executive Committee
Pre-Campaign Solicitation Committee
Campaign Publicity Committee
Campaign Finance and Audit Committee
Campaign Committee on Prospect Lists
Campaign Workers' Committee
Campaign Committee on Arrangements, Meetings, and Program

The campaign chairman. A man capable of leading others, of recognized moral and business integrity, having inspirational qualifications, prominent enough to enlist the support of leading citizens and having contact with, and being held in esteem by, the community's social, religious, fraternal, and business organizations, should be secured as the General Chairman of the campaign. While it is essential to secure a man of force and personality, he must not be an individualistic type of executive. He must be "organization-minded" and capable of directing others. He must be tactful, diplomatic, and responsive to suggestions that contribute to the campaign, but firm in his insistence that there be no deviation from the detailed program of essential factors contributing to a successful campaign.

He should be the chairman of the campaign executive committee. He should receive regular reports from the chairmen of all committees so that he may be informed of the progress being made.

3. CAMPAIGN EXECUTIVE COMMITTEE

The Campaign Executive Committee should include in its membership the outstanding laymen on the governing board of the social agency augmented by recognized leaders in the community. The chairmen of all the campaign committees

should be members of this committee, since it is through the action of the Executive Committee that the work of the respective committees is coordinated. This committee is responsible for the general planning of the campaign and the assignment of the incidental detail to the proper committees. Reports should be received regularly from campaign committees to enable the Executive Committee to have knowledge of the progress being made. These reports should be studied to make certain that each committee is functioning according to the campaign schedule and making the necessary contribution to the success of the campaign. The plans developed by each of the committees should be approved by the Executive Committee, after examination, to determine their value as they relate to the ultimate objective. The programs of the committees must be balanced to make a coordinated contribution to the success of the campaign.

4. PRE-CAMPAIGN SOLICITATION COMMITTEE

The membership of this committee should be composed of men selected for their contacts and influence with the people in the community from whom it is anticipated large subscriptions will be secured. At least 30% of the total amount of the campaign objective should be secured from this source. It is recommended that an effort be made to secure 50% to assure the success of the campaign. After the prospect cards have been prepared and rated by the Prospect Committee as to the amount to be sought from the selected prospects, they should be presented to the Pre-Campaign Committee chairman. He should call a meeting of his committee, the members of which should select the cards of those they can best solicit. Regular meetings should be held of this committee at intervals of not more than three days to report the progress made in the interim and to stimulate intensive activity to assure the amount assigned to this committee being raised.

5. CAMPAIGN PUBLICITY COMMITTEE

The Campaign Publicity Committee is responsible for carrying out in detail the educational publicity program of the campaign. Its responsibility is to awaken the community interest in the cause to the end that the members of the community will be willing to contribute their money, organizations will endorse and support the project, and individuals will serve as solicitors in the campaign. The success of the campaign is largely dependent upon the thoroughness with which the publicity program is carried out. Chapter VII, Campaign Publicity—Organizing the Appeal, gives an outline of the duties of this committee.

6. CAMPAIGN FINANCE AND AUDIT COMMITTEE

This committee is charged with the important responsibility of operating the campaign on a business basis. The membership of this committee should include men experienced in business finance and auditing. It is recommended that the campaign treasurer be a member of this committee.

A budget including all anticipated campaign expenditures should be prepared by this committee and approved by the Executive Committee. The chairmen of all committees should be consulted when the budget is being prepared to determine the amount needed by each committee to conduct its program. This committee has control of all expenditures and should keep a check on the budget and guard against its being exceeded.

If it is necessary to raise a sum of money to finance the campaign prior to the solicitation period, this committee must provide the money, either by loan, placing a note in the bank, or securing special contributions for this purpose.

During the solicitation period, this committee should receive and audit the daily reports of each worker and certify to the correctness of the amount of subscriptions and cash reported.

7. CAMPAIGN COMMITTEE ON PROSPECT LISTS

The Prospect Committee's activities are most important. The success of the campaign is largely dependent on the thoroughness of their work and the attention given to the details involved. Early in the preparation period of the campaign, this committee must determine and recommend to the Executive Committee for approval the plan of solicitation to be used and the mechanics of the prospect card distribution to the workers that the selected plan involves. (For suggestions, see Chapter IX.)

The committee is responsible for the preparation of a list of prospective contributors of sufficient number to insure the success of the campaign, provided the selected prospects are solicited. Lists of contributors to other campaigns, tax lists, city directories, telephone books, rosters of civic, business, social, and fraternal organizations should be used to secure names of prospective contributors. After the list is completed, it should be carefully checked, by people who know, to eliminate all duplications, removals from community, and names of those considered as poor prospects, to make sure that every name given to a worker is a good prospect for a subscription. Many campaign workers have been discouraged in campaigns because the Prospect Committee was careless in the preparation of the list and placed in the hands of the solicitor names of people removed from the community, or who, through duplications in the prospect cards, had previously been solicited. A worker soon gives up if he feels that his time is being wasted through the inefficiency of the system used by the Prospect Committee.

A 3-by-5 card should be prepared for each prospect, containing such information as will be of help to the solicitor, such as name and address, and, through the use of a code system, the amount previously contributed—if a former subscriber—and a rating of anticipated contributions from those who are able to contribute large amounts.

The cards of the prospective contributors of large gifts

should be segregated and made available to the Pre-Campaign Solicitation Committee.

8. CAMPAIGN WORKERS' COMMITTEE

The Campaign Workers' Committee is responsible for the recruiting of a soliciting organization composed of representative citizens possessing salesmanship ability. The division of responsibility for the formation of the soliciting organization has been found to produce best results through the use of division leaders.

Due to the importance of this work, the chairman of the committee must be a man possessing outstanding ability as an organizer and one who has extensive contact with the community organizations and leading citizens. The importance of this position warrants it being honored with a vice-presidency in the campaign organization.

The division leaders should be men selected for their ability quickly to recruit team captains and should therefore have personal contact with the community social, fraternal, and businessmen's organizations. Men of this caliber can recruit team captains who have contact with a source of supply of team workers from the organizations in which they are members. Members of the same organization have interests in common and form a natural working team unit. The fraternal spirit prompts their willingness to serve on a team in cooperation with their fellow club members. When teams are organized on the right basis, the individual's loyalty to the captain of his team will contribute to his continuous participation in the solicitation during the entire campaign period. Each division leader should be responsible for the recruiting and supervising of four team captains. This division of responsibility assures closer supervision, resulting in more efficient team organization.

The committee should realize the value of securing as many team workers as possible. Each worker means a cer-

tain number of prospects solicited. It is suggested that the minimum number of workers on a team be seven and the maximum number ten. This makes an organization unit that is large enough to develop good team spirit and morale and not so large as to endanger the individual worker's appreciation of his responsibility.

The committee should meet often during the period devoted to the organization of the teams to check up the progress being made and to plan the recruiting of the teams to their full strength. The cooperation of the publicity committee should be secured to supply speakers, when needed, to appeal to the organizations in the community from which it is expected workers can be recruited.

9. COMMITTEE ON ARRANGEMENTS, MEETINGS, AND PROGRAM

This committee should be charged with the responsibility of selecting the campaign office and its adequate equipment with files, desks, typewriters. and such mechanical office equipment as necessary.

It should authorize the employment of such office staff as determined necessary by the campaign chairman.

The detailed arrangements for all meetings should be made by this committee, including program and speakers for the opening meeting and daily report meetings. Seating arrangements, providing of ushers, and the decoration of the room in which the campaign organization is to meet daily during the solicitation period to create the proper atmosphere are part of the functions of this committee.

10. THE CAMPAIGN SOLICITING ORGANIZATION

The soliciting organization is a sales organization, marketing a community betterment product through volunteer salesmen. In a business enterprise, men can be ordered to do the things essential to the success of the sales campaign. Their livelihood depends on their efficiency in carry-

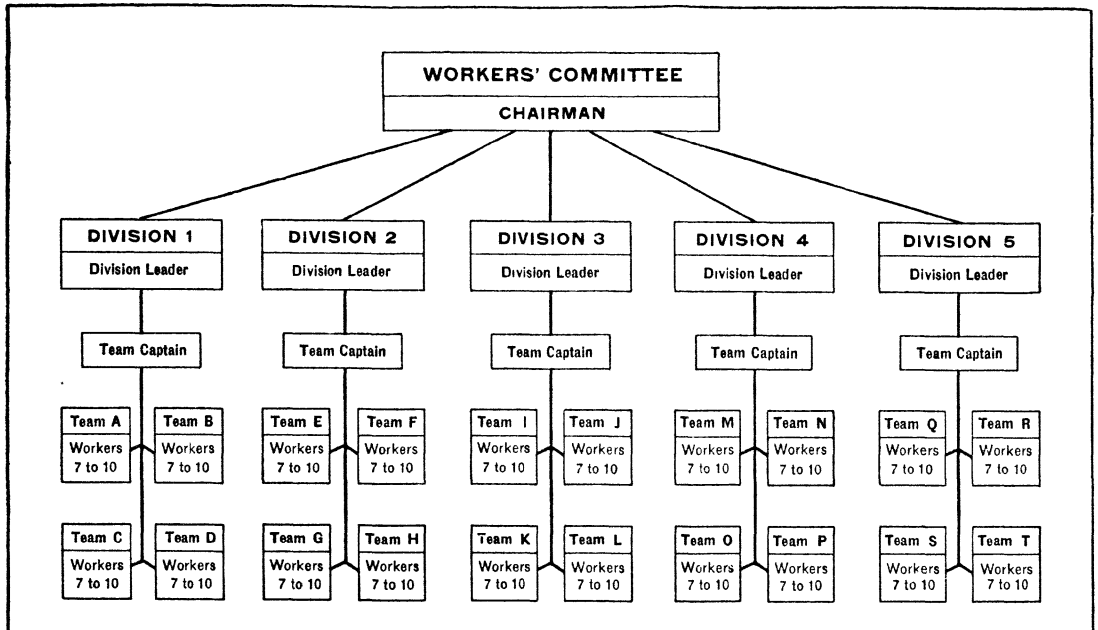

Figure 11: Outline of campaign soliciting organization.

ing out the responsibilities of the position for which they have been selected. In a volunteer organization, the participating individuals must have the same feeling of responsibility as they have to their commercial employers.

This can only be secured through convincing each man that the project in which he has been asked to serve is one that is essential to the community life; that he has been selected because of his ability to contribute to the development of this project; that he is an essential part of the organization and therefore must give of his time and money to make it a success. The idealistic side of his nature must be appealed to. He must look upon his participation in the campaign as an opportunity to invest his time rather than an infringement on his time by the movement.

Convincing speakers should present the cause to all the leading civic, business, fraternal, religious, and social organizations, to secure their official endorsement and the cooperation of the members in the solicitation of funds. The direct participation of teams, representing the respective organizations, can often be secured. Where possible, this should be done. Where this cannot be done, the indirect participation of the organization, through members serving as individuals, should be secured, as the enlistment of workers having a common interest is of great value to that team spirit which is so essential to the enthusiastic, active participation of each worker on the team.

A business division may be organized with teams composed of workers selected for their ability to reach the industrial and banking interests, retail and wholesale merchants, automobile trade, professional men, and so forth, in the community. The value of securing a large contributing constituency must be given consideration. It increases the number of people interested in the work of the social agency. Soliciting units should be organized in the large industrial plants in an effort made to secure a 100% record in contributions from the employees.

Division leaders. The division leaders are responsible

for the selecting, supervising, and inspiring of the team captains, in their respective divisions. Working through the team captains, they develop the team organization. The division leader should be a man possessing organization ability and one who has contact with the organizations in the community from which it is expected to secure solicitors. Best results are secured in intensive organization when there are only four teams to a division. This decentralization of organization responsibility results in closer supervision of the team organization and its activity.

The division leaders should meet early in the period devoted to preparation for the campaign and determine from what source they are going to secure their workers. Fraternal, social, civic, and business organizations are largely composed of members who are community minded and have religious, social, or business interests in common and can furnish teams that will work as a unit.

Team captains should be selected by the division leader for their influence as leaders in their respective organizations, men with personalities that attract and with ability to secure and hold the enthusiastic support of their team associates and who will challenge them to their best efforts in making the campaign a success. Continuous active participation of the individual workers is secured only through strong team leadership, and therefore extreme care must be exercised in selecting those who are to serve as team captains.

Team captains. The team captains are responsible for organizing and directing the personnel of their teams. Regular meetings of the team captains should be held during the team-building period for the purpose of creating and maintaining enthusiasm in the cause, stimulating enlistment of workers, disseminating information regarding the plan of campaign, and developing a thorough understanding of the program of the social organization.

Team captains should be made to realize their responsibility in having a complete team of workers. Emphasis

should be placed on the fact that the organization plan provides for a certain number of workers to solicit a certain number of prospects to raise a certain amount of money. Vacancies will jeopardize the success of the campaign.

Best results are secured in the solicitation of funds when the solicitors work in pairs. Two men working together make the task less arduous, their canvass more effective, and results in a better morale. Therefore, the team captain, in building his team, must pair men who can work together and encourage one another in the performance of the task.

Duties of solicitors. The following outline gives in concise form the duties of the chairman of the workers, division leaders, team captains, and team workers:

1. CHAIRMAN OF THE WORKERS' COMMITTEE:
   (*a*) To serve as active leader of the soliciting organization;
   (*b*) To enlist for service his division leaders;
   (*c*) To inspire his division leaders and to cooperate in securing team captains;
   (*d*) To preside at all meetings of the Workers' Committee, division leaders, and team captains;
   (*e*) To encourage the active continuous participation of the division leaders, team captains, and team workers during the solicitation period.
2. DIVISION LEADER:
   (*a*) To serve as active leader of his division;
   (*b*) To enlist four team captains;
   (*c*) To cooperate with his team captains to recruit strong teams;
   (*d*) To cooperate with team captains to secure good attendance of workers at all campaign meetings;
   (*e*) To stimulate team competition;
   (*f*) To attend all meetings of division leaders and team captains.
3. TEAM CAPTAIN:
   (*a*) To enlist qualified men to serve as team workers;

(*b*) To report regularly to his division leader the progress made in building his team;

(*c*) To divide his team into units of two members working together;

(*d*) To have his team workers present at the opening meeting and at all report meetings held during the campaign solicitation period;

(*e*) To cultivate team workers' personal interest in the success of the campaign;

(*f*) To instruct team workers in their duties;

(*g*) To supervise the distribution of prospect cards to his team workers;

(*h*) To cooperate with his division leader in developing team work, team competition, and the faithful service of each individual solicitor;

(*i*) To secure daily reports from his team workers;

(*j*) To attend all meetings of division leaders and team captains.

4. TEAM WORKER:

(*a*) To attend all workers' meetings;

(*b*) To familiarize himself with the social agency's program ideals, objectives, and budgeted requirements;

(*c*) To avoid promiscuous solicitation and confine it to his selected prospects;

(*d*) To solicit personally every prospect—not to use the telephone or mail as a solicitation medium;

(*e*) To report daily to his team captain the results of his solicitation;

(*f*) To return all prospect cards of those from whom no subscription is received with reason noted thereon;

(*g*) To give as much time as possible each day to solicitation;

(*h*) To follow instructions issued to workers.

The campaign office organization. It has been found advisable to open a special headquarters for the campaign. Use of the headquarters of the social agency for which the fund is being raised is to be discouraged as the regular functions of the organization detract from the concentration on the work incident to the campaign. A ground floor

location, on a principal business street, such as a vacant store, is desirable. The window space can be utilized for publicity purposes. The accessibility of such a location is a convenience to the workers in the campaign in securing literature and information when needed. The campaign atmosphere contributes to the activity of the committees who may use it for committee meeting purposes. Second-hand furniture can be borrowed or rented for a nominal sum to equip the office. It must be a typical business office, planned to radiate efficiency in management.

Only trained, competent people should be employed for the work involved. A campaign covers a relatively short, intensive period of time. You cannot afford to experiment with an untrained office personnel. In large campaigns the employment of a high-grade competent office manager is a wise expenditure of money. The clerical staff will be responsible for the typing and filing of the prospect cards and preparing a master list, handling of correspondence, and addressing and mailing of literature.

Many communities have commercial organizations specializing in the reproduction of circular letters and the filling in of the names and addresses. They are organized to do this work efficiently and, where possible, it is suggested that such organizations be used for the mailing of all letters to prospective contributors, mailing of literature, and the typing of the master prospect lists.

Signed subscription cards, as received, should be recorded at the headquarters before filing and then an acknowledgment should be sent to the subscriber.

The headquarters must be organized to serve also as an information bureau, both by telephone and personal inquiry.

The equipment should include:

1. Desk for the director of the campaign
2. A stenographer
3. Typists
4. A large table with chairs for committee meetings

5. Typewriter desks and chairs
6. Typewriters
7. Duplicating machine
8. Telephone
9. Table for mailing, sorting, and supplies
10. Card files
11. Correspondence file
12. Campaign organization charts
13. Office supplies

IX

PROGRESSIVE STEPS TO SUCCESS—THE "DRIVE"

The period of preparation. The prearranged schedule. Specific time set for each task. A typical five-week schedule. Compilation of prospect list and cards. Various plans for distribution of prospect cards. Pre-campaign solicitation. Minimum percentage of pre-campaign pledges Ratio of large and small contributions Number of workers. Mobilizing and training workers. The opening meeting. Attendance. Atmosphere. Slogans. Singing—speaking—demonstrations. Instructions to workers. Reports and report meetings. Team competition. Keeping the public informed. Victory meeting. Things to avoid.

THE principles underlying the publicity program and the setting up of the campaign organization were outlined in the previous chapters. It is important that the right thing be done at the right time, each detail making its contribution to the whole. This chapter will serve as a guide to those who are responsible for the conduct of a campaign and assure their taking the necessary progressive steps to success.

The period of preparation for the campaign should range from three weeks minimum to eight weeks maximum. The success of the campaign is not dependent on the time consumed in the preparation period; but it is dependent on the thoroughness and dispatch with which all details are executed. Having determined the period for the pre-campaign activity, a daily schedule should be prepared and all important details scheduled. The campaign chairman or the one serving as the active director of the campaign should rigidly follow the schedule, making sure that the various details are completed on time.

The following outline is presented as one which has been used in many campaigns involving a four weeks' preparation period. It is divided into five parts, one for each week of the preparation period and one for the active campaign, and the things to be done in each period are listed in chrono-

logical order. The person preparing the daily schedule should assign specific dates to the completion of each detail.

FIRST WEEK

1. Arrange meeting of social agency's Executive Board and Finance Committee to outline campaign plans and assign specific tasks pertaining to the preliminary organization work.
2. Arrange appointment and meeting of a committee to select and secure a campaign chairman.
3. Secure appointment of a committee to obtain representation of business, social, religious, and other interests to serve on the Citizens' Committee.
4. Arrange contact with newspapers and secure assurance of cooperation.
5. Locate office, arrange for furniture, telephone, and stationery.
6. Authorize first news release informing the public of the coming campaign.
7. Open office, employ staff. If the office has show windows, decorate with illustrations of the activity of the social agency.
8. Follow up item Number 2 and see that campaign chairman is selected without delay.
9. Begin selection of Campaign Executive Committee.
10. Complete the personnel of the Citizens' Committee.
11. Check previous activities to make sure all details have been carried out and you are operating according to schedule. Arrange for special action to overcome obstacles which have developed.

SECOND WEEK

1. Arrange meeting of Citizens' Committee.
2. Complete organization of Campaign Executive Committee.
3. Elect Campaign Treasurer.
4. Appoint all campaign committees.
5. Arrange meetings of campaign committees, plan their activities, and start functioning immediately.
6. Start prospect list.
7. Arrange for campaign stationery and pledge cards.
8. List all public meetings and organization meetings to be

held during the next three weeks and arrange for a speaker to present the appeal at these meetings.

9. Start work on campaign informational publicity folder.
10. Start getting campaign endorsements from prominent citizens and community organizations, that is, business, civic, religious, fraternal, and so forth, for newspaper publicity and inclusion in the campaign folder.
11. Begin collecting pictures for publicity purposes, newspaper, campaign folders, posters.
12. Start preparation of posters—window cards, and so forth.
13. Arrange as many speaking dates as possible. Secure important men as speakers.
14. Begin organization of Pre-Campaign Soliciting Committee.
15. Secure division leaders.
16. Start selection of team captains.
17. Make arrangements with broadcasting stations for inclusion in their radio programs.
18. Make advance arrangements with theaters to run films or slides or both.
19. Meet with ministerial associations to secure cooperation and willingness to preach appropriate sermons or make announcement of the campaigning in the churches.
20. Solicit space for window displays.
21. Arrange with hotel for opening dinner and daily luncheons.
22. Check previous activities to make sure all details have been carried out and you are operating according to schedule.

THIRD WEEK

1. Arrange meeting of Campaign Executive Committee, follow up submission of reports from committee chairmen and analyze them.
2. Complete designation of team captains.
3. Arrange meeting of division leaders and team captains.
4. Hurry up prospect list.
5. Start pre-campaign solicitation.
6. Complete arrangements for public demonstrations (that is, parades, pageants, and so forth).
7. Secure all endorsements to be used.
8. Send pictures to engraver for cuts (early in week).

9. Secure permit to mail folders without placing a stamp on each one (see postal regulations for detailed procedure).
10. Release posters, pamphlets, folders, and so forth, for printing (early in week).
11. Complete details for prospect card distribution.
12. Follow up printing delivered to campaign headquarters.
13. Send literature and necessary information to ministers, for sermons on Sunday preceding campaign week.
14. Arrange for making public progress sign.
15. Arrange for making of team progress sign.
16. Have as many speaking dates filled as possible.
17. Secure speakers for opening meeting and daily report meetings.
18. Check previous activities to make sure that all details have been carried out and you are operating according to schedule.
19. Urge campaign chairman or Campaign Executive Committee to correct any conditions which have retarded progress.

FOURTH WEEK

1. Continue pre-campaign solicitation.
2. Complete prospect cards and master list.
3. Complete program for opening meeting.
4. Arrange meeting of division leaders and team captains.
5. Erect public progress sign.
6. Put up posters—window cards—car cards.
7. Complete team organization.
8. Send letter of appreciation to workers for agreement to serve as solicitors. Send invitation to opening dinner and enclosure of return card to register intention of attending the opening dinner.
9. Mail folders (personal interest appeal) to prospective contributors.
10. Start street demonstrations and window displays.
11. Follow up on attendance at opening dinner.
12. Newspaper editorials.
13. Erect team progress sign in meeting room.
14. Parade or pageant or other public demonstration.
15. Mail instructions to workers.

16. Start four-minute speakers in theaters.
17. Start showing films and slides or both.
18. Radio appeal to community to contribute when solicited.
19. Church—sermons or announcements of campaign.
20. Check up by division leaders and team captains of all workers to attend opening dinner meeting.
21. Complete pre-campaign solicitation. At least 30% of the entire amount should be pledged in advance.
22. Make final hotel arrangement—seating, decoration, and so forth.
23. Check previous scheduled activities to make sure you have completed all details.

FIFTH WEEK—CAMPAIGN WEEK

1. Opening Meeting
   (*a*) Explanation of campaign plan
   (*b*) Distribution of prospect cards
   (*c*) Inspirational talk
   (*d*) Sales demonstration
   (*e*) Secure pledges from team workers
   (*f*) Stimulate team competition
2. Four-minute speakers in theaters each day of campaign
3. Daily letters to workers
4. Daily report meetings
   (*a*) Promote good attendance
   (*b*) Receive and examine team reports
   (*c*) Secure inspirational talk
   (*d*) Stimulate team competition
5. Victory dinner
   (*a*) Final report
   (*b*) Thanksgiving for success of effort

Throughout the pre-campaign period daily articles should appear in the local press including organization propaganda, statements of progress made in developing the campaign organization, and endorsements of the campaign by leading citizens and community organizations.

Daily reports of the results of the solicitation should be published in the local newspapers each day of the intensive campaign.

The above outline is largely self-explanatory. A few of the more important elements and mechanics of the campaign are presented in more detail in the following pages.

COMPILATION OF THE PROSPECT LIST AND CARDS

Lists of contributors to other campaigns, previous contributors to the campaigning organization, membership rosters of civic, business, and fraternal organizations, and tax lists should be used in compiling the list of prospective contributors. Additional names may be secured by a careful checking of telephone and city directories by members of the Prospect Committee that know the people of the community.

The Prospect Committee is responsible for the segregation of the names of prospective contributors who are expected to give large amounts of money. These prospects should be rated (signifying the amount expected) before being assigned to the committee responsible for the pre-campaign solicitation. The total value of these prospects should be about 50% of the campaign objective.

A card (3 x 5) with the name, business, and home address of the prospective contributor typed thereon, should be prepared for the information of the solicitor. When practical, each prospect should be rated for the guidance of the solicitor in determining the amount the prospect should subscribe. It is suggested that this be done in code. Suggested code—BRICK HOUSE (use letter to signify amount. Example—KE—$50).

DISTRIBUTION OF PROSPECT CARDS

The scope of the social agency's anticipated contributors is largely dependent on the financial policy of the particular agency. There is a limited number of agencies operating on a membership plan with a nominal membership fee where it is desirable to solicit every one in the community. In this case, the Prospect Committee should district the city and

assign districts to division and subdistricts to teams for house-to-house solicitation. This type of campaign requires a tremendous organization. The plan used more generally is that of selecting for solicitation those who it is believed are financially able to contribute to the cause and to cultivate, through advance publicity, their interest in the cause. Solicitation of a previously cultivated selected list of prospects is productive of more money being raised with less effort and fewer workers than the house-to-house plan of solicitation.

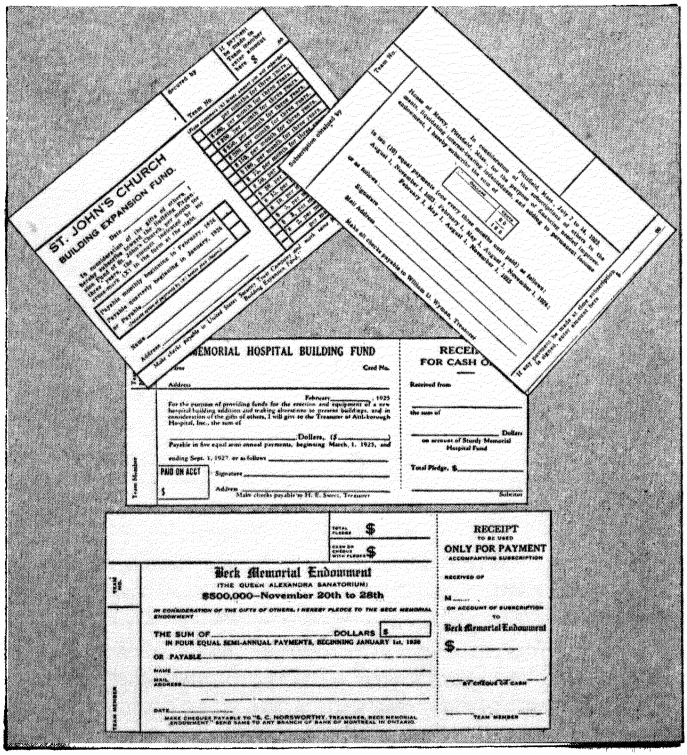

Figure 12: Sample subscription blanks.

Several methods of distributing cards to the workers have been used successfully. The particular method used depends largely on the character of the community and the scope of the social agency's work and appeal. The following plans are presented for the consideration of the Prospect Committee responsible for determining the best plan to meet their particular situation.

PLAN A—SELECTED PROSPECT PLAN

This plan is used more generally than any other and usually secures best results because it enables each solicitor to select from the lists the individual whom he believes he can best solicit. It is more personal and precludes the feeling of dissatisfaction with a list arbitrarily assigned to a worker. The mechanics of this plan are as follows:

After the prospect cards have all been typed, they should be filed, using an 80-division alphabetical index. They should be gone over carefully to eliminate all duplications. An alphabetically arranged master list should then be typed, on legal-sized paper, of the names and addresses of the prospective contributors. The cards should be numbered in consecutive order according to their alphabetical arrangement and the names on the list numerically marked to correspond with the number appearing on the individual's card. This will make possible almost instant location of any card desired.

The prospect cards should be divided into as many packs as there are teams and a copy of the master list should be similarly divided. At the opening meeting each team captain is given a pack of prospect cards and the corresponding list. At a given signal (whistle or bell) each captain reads the names of the prospects to his workers, who select the names of those they desire to solicit. Each worker is given the cards of the prospective contributors selected, the name is crossed off the list, showing it has been taken, and the captain writes his team number opposite the name on the

list. The maximum time allowed for perusal of the list should be five minutes and the captain instructed in advance of the number of prospects his team must select from each list. This is determined by first dividing the number of prospect cards to be distributed, by the number of teams participating in the campaign and then dividing the results by the number of lists.

At the end of the allotted time, all teams exchange lists and unselected cards. This procedure is continued until the lists and cards have been gone over by each team. This system stimulates considerable interest among the team workers in their effort to secure the cards of the prospects they desire to solicit.

PLAN B—SELECTED PROSPECT—DISTRICT PLAN

This is a modification of Plan A, limiting the territorial area in which the respective divisions solicit. The advantage of this plan is obvious. By confining the solicitation to a limited area, it avoids the time lost traversing the community to call on prospects widely scattered.

Prior to the distribution the territory is divided and the division leaders select the district they desire to solicit. The prospect cards are first arranged geographically by districts, and then alphabetically, according to the names of the prospects. All cards, with a corresponding list of prospects, in a certain territory, are given to the leader of the division that is to solicit that territory. He proceeds with the distribution of the prospects in his district in the same manner as suggested in Plan A. This plan limits the area to be covered by a solicitor but still enables the solicitor to select the individuals he desires to solicit.

PLAN C—DISTRICT PLAN—TERRITORY SELECTION

This is a further limitation, wherein the solicitor selects a certain territory in which he will solicit assigned prospects.

The cards are geographically arranged and divided so that there is a pack for each team worker. Prospects are grouped according to proximity of business addresses. Each worker selects the territorial section he will canvass. The team captain should report to the chairman of the Prospect Committee the territorial selection of each worker for the purpose of making notation on the master list to be used in checking up the results of the solicitation of each prospect.

PLAN D—SPECIAL GROUPING

Where teams are organized of workers selected for their ability to solicit certain business groups, such as retail merchants, industrial plants, professional men, wholesale and commission merchants, automobile trade, banking interests, and so forth, or fraternal organizations and service clubs, such as the Elks, American Legion, Rotary, Kiwanis, and the like, all cards falling in each of these classifications should be assigned to the team of the same classification.

Many campaigns will include in their organization a division or team specially organized for their ability to reach these various groups. In this event, Plan D may be combined with any of the preceding plans.

PRE-CAMPAIGN SOLICITATION

Experience in many campaigns has developed that efficient pre-campaign solicitation largely determines the success of the campaign. The Pre-Campaign Solicitation Committee is a pivotal committee.

Prior to pre-campaign solicitation, an effective publicity program should have been carried on in the community. This creates the background of interest among the prospective subscribers. It is the task of the pre-campaign solicitor to present the cause in such manner as to influence the contributor to give a substantial sum—more than he would give to what he considers the ordinary appeal.

The Pre-Campaign Solicitation Committee limits its solicitation to those in the community who have the ability to give large amounts of money. In soliciting men of this character, best results can only be secured when the solicitor is a man in whom the prospective contributor has confidence. Therefore, it is imperative that considerable thought be given to the assignment of every prospective contributor, to the end that each prospect will be assigned to the one who can most effectively solicit. It naturally follows that this Pre-Campaign Solicitation Committee must be made up of the outstanding men in the community, men capable and willing to give generously and who have influence with individuals and industries from whom large sums can be expected. When care is not taken in the selection of the right man to see each prospective contributor, much less money will be secured.

The minimum amount secured in advance of the general solicitation should be 30%. Failure to secure this should be viewed with alarm and consideration must be given to the advisability of postponing the opening date of the general solicitation. It is very seldom that a campaign succeeds where this minimum amount has not been raised in advance. It is recommended from experience that 50% be the goal set for the advance solicitation of the bigger givers in the community.

The Community Chest undoubtedly presents the best example of the need of securing a high percentage of the total amount in large gifts. Here is an agency that more nearly than any other reaches the ideal of having every one in the community contribute to the social service work of the community. In spite of this fact, as will be seen by referring to the following table, over 50% of the money comes from a relatively small number of people who give in large amounts.[1]

[1] See Appendixes C and D in which the contribution to Community Chests are analyzed in detail.

Contributions of $500 and over yield about 50% of the total
Contributions of $100 to $499 yield about 20% of the total
Contributions of $25 to $99 yield about 15% of the total
Contributions of less than $25 yield about 15% of the total

NUMBER OF WORKERS

In determining the number of workers, team captains, and division leaders divide the number of names on the prospect list by the number of days of duration of the period of solicitation to determine the number of calls to be made daily. The calls per day usually average five per active worker. Therefore, divide the total number of calls to be made each day, by five, to determine the number of workers.

The amount raised in advance by the Pre-Campaign Solicitation Committee provides a safety margin for the workers failing to solicit the average number.

There should be at least seven and not over ten workers on a team and four teams in a division, with a total force sufficient to canvass each prospect.

Do not underestimate the task of raising the fund. Build a large, trained organization.

MOBILIZING AND TRAINING THE WORKERS

The campaign program must provide for the mobilization and training of the workers so that they will be salesmen for the cause, rather than collectors. They must be thoroughly familiar with the scope of the organization for which they are to solicit funds; they must realize that their willingness to serve has placed upon them a responsibility to do thoroughly the task assigned; their attendance at meetings is absolutely essential; their seeing every prospect is a sacred trust. Therefore, the program of mobilizing and training of the soliciting constituency should include:

1. Advance cultivation of those regarded as possible workers who, as recognized salesmen, have the ability to get results. Willingness to serve does not justify acceptance to team membership.

2. The development of inspirational literature to stimulate the individual worker to wholehearted, continuous participation in the work of solicitation and an appreciation of the opportunity to make a real contribution to his community through the *investment* of his time.

3. The development of a thorough knowledge of the work of the agency, its accomplishments and its objectives, by each worker.

4. The training of division leaders and team captains in methods of securing qualified solicitors and an understanding of the organization principles involved.

5. The development of team spirit and the promotion of competitive team rivalry.

6. The development in each worker of a personal consciousness that this campaign must succeed and that its success depends on his personal contribution of time.

7. Making each man a firm believer in, and staunch advocate of, the cause.

8. A thorough knowledge of the plan of campaign.

9. Knowledge of the use of worker's equipment, that is, prospect cards, report envelopes, literature, and so forth.

10. Pre-campaign individual team meetings.

THE OPENING MEETING

Previous to the initial meeting of all workers in the campaign, all details of organization, publicity, preparation of prospects cards, the pre-campaign solicitation, instruction of workers, team organization, and the cultivation of the prospective contributors must be completed.

The campaign is analogous to the intensive sales campaign of a commercial organization. A trained sales force, the soliciting personnel, has been organized; the product, the particular social agency to be financed, has been advertised; the prospective customers, the prospective contributors, have been carefully cultivated through the press, public demonstrations, and direct informative circularization. The sales production results stimulated by the activities of the preparation period will be determined by the

continuous, enthusiastic participation of the solicitors during the days of the intensive campaign. Therefore, the character of the opening meeting of the campaign becomes one of the most important factors contributing to the success of the entire effort.

An enthusiastic meeting, from which the workers will go forth with a belief in the cause, conscious of the responsibility of their personal active participation, and informed concerning the work of the social agency, does not just happen. It is the result of careful planning and execution of a detailed program of preparation for the meeting. This program should include the following:

ATTENDANCE

A personal invitation from the campaign chairman to attend the meeting should be sent to each worker. It should be so worded as to impress upon each worker the necessity of his giving this engagement precedence over all others. Advise them that complete instructions to guide their activity during the campaign will be given them and that the prospect cards will be distributed. A return card on which to indicate his intention to attend should be enclosed with this letter of invitation.

The team captain must cooperate in the attendance plan and must insist on the attendance of his workers. Each team captain should be notified from the campaign office of the names of those returning cards signifying their intention, and those declining, to attend the meeting. He must use his influence to persuade every team to attend and try to get those declining to cancel any engagement that may interfere with their attendance. The failure of any number of workers on a certain team to register their intention to attend is usually an indication that the team captain is not cooperating. His division leader should be informed of the situation so that he may use his influence to correct or alter the condition.

CREATING ATMOSPHERE—SLOGANS

An atmosphere of optimism must be created to promote the enthusiastic participation of each worker. Every worker must believe in the certainty of the success of the campaign if the individual workers each do their share of the work. No one can get enthusiastic over a lost cause.

Slogans contribute to an optimistic challenge. Announce the slogan at the opening meeting and repeat it at every opportunity. Slogans such as the following challenge the individual worker:

"We Can and We Will"
"For Our Community's Boyhood"
"$100,000 by May 5."
"Save a Life"

SINGING

Singing enlivens the meeting. Make your campaign organization a singing organization. It will contribute greatly to the morale. Pessimism and depression disappear under the spell of a rollicking song. Secure a good song leader and prepare parodies, to the tunes of the popular songs of the day, that have reference to the campaign, the cause, and leaders in the campaign.

SPEAKERS

A speaker of note, familiar with the work of the agency, respected by the community, and capable of delivering an inspirational address, should be secured for the occasion. He should be given the facts concerning the work of the agency to be financed, why it represents a community need, a statement of the organization's major accomplishments to date, and the possibility for further development depending on the success of the campaign.

There should also be a few short talks, endorsing the campaign, by leading citizens of the community.

Opportunity should be provided for the presentation and acceptance of division and team challenges for best results during the solicitation period.

DEMONSTRATIONS

Certain organizations, such as the Boy Scouts of America, can effectively demonstrate some of the activities included in their program. These must be planned well in advance of the opening meeting to give time for practice. A well-executed, short demonstration is impressive. When poorly done, it is a farce. A Community Chest may well demonstrate the work of several of the participating agencies.

A dramatized sales effort provides opportunity to demonstrate methods to be used in selling the cause to prospective contributors. This should not be too long and the dialog, prepared in advance, should include the questions apt to be asked by a prospective contributor and the correct answer thereto.

INSTRUCTIONS TO WORKERS

Complete instructions to workers should be printed or multigraphed for distribution at the opening meeting. An informed solicitor is an efficient solicitor; therefore, the instructions should include an outline of the work of the social agency, its accomplishments to date, the objectives of the agency, and the projects that can be developed if the fund is raised. A sales outline should be included with questions that may be asked by the prospective contributor and the proper answers thereto. The use of the daily report envelopes, the rating system, and the necessity of each worker soliciting only those prospects which he has selected, or have been assigned to him, should be explained.

The necessity of every worker attending the daily report meetings should be emphasized.

Workers should be instructed to return the cards of all prospects refusing to give, with the reason noted thereon,

since some one else, having influence with the individual, may be able to secure better results. An analysis of the reasons why people refuse to give should be made by the social agency to determine weaknesses in their activity or publicity programs.

TEAM TABLES

To secure best results, team unity must be emphasized. Having more than one team at a table destroys this important asset; therefore, a separate table should be provided for each team and the respective divisions defined by grouping the team tables of each division. Table markers should be provided, having the division and team number thereon, as this avoids confusion in seating the workers. Ushers, who have previously been familiarized with the seating arrangements, should be used.

The team captains should be coached in advance in the stimulation of the team spirit and the necessity of having each worker pledged to attendance at the daily luncheons. A poor attendance at these meetings destroys the enthusiasm and morale of the entire organization, without which no campaign can succeed.

REPORTING THE RESULTS OF THE PRE-CAMPAIGN SOLICITATION

There are two methods of reporting, during the progress of the campaign, the amount raised during the pre-campaign solicitation period.

1. Include in your daily reports a certain amount as raised by the executive committee each day. The amount reported each day should be determined by the results of the team solicitation and be sufficient to maintain optimism as to the final result, but small enough to maintain the individual's appreciation of the necessity of working hard to achieve the goal.

2. This method is more complicated, but, inasmuch as it

is a bonus system, it stimulates activity. It requires the rating of every prospect in advance of the campaign, stipulating the amount he (she) is expected to give. After the prospect cards have been distributed, the captain of each team totals the ratings of those to be solicited by his team. Bonuses (in terms of team credits) are awarded to the teams as they attain fixed percentages of the total amount anticipated. Additional bonuses are given to teams for a high percentage of attendance at daily report meetings. With bonuses as an incentive, more intensive solicitation is realized and a higher percentage of attendance at daily report meetings secured.

DAILY REPORT MEETINGS

Many campaigns open auspiciously with a large number of workers but failure to provide daily stimulation results in a loss of interest and the consequent failure of the campaign.

Luncheon meetings, attended by all the workers, should be held daily during the solicitation period, at which time, reports of the results of the previous day's solicitation should be received from each team. The results should be posted on a "Team Progress" board erected in the room in which the luncheons are served.

It is at the daily meetings that the workers secure renewed enthusiasm, team morale is strengthened, and team rivalry stimulated. Forgotten are the probable discouragements of the preceding day, and with renewed vigor they proceed with the canvass. It is a mistake to try and save campaign expenses by reducing the number of workers' meetings. This is poor economy. It should be considered a good investment to bring these men together each day and inspire them to continuous service. Daily report meetings are essential to the maintenance of morale and enthusiasm.

The best inspirational speakers in the community should be secured to speak at the daily luncheons. These talks should be short, limited to one each day, and challenging in their appeal to greater service for the cause.

TEAM COMPETITION

Every possible means should be used to stimulate division and team rivalry. In a small city where a Community Chest campaign was being conducted, banners were hung across a street, one for each of the team divisions. On each banner was a sliding frame on which was mounted the picture of the division leader. Progressive markings, denoting amounts raised, were on each of these banners and as progress was made by the respective divisions, the division leader's picture was moved across the face of the banner. This incited considerable rivalry and great community interest in the outcome of the race. In another case, in a certain railroad city, to stimulate rivalry, a miniature railroad track was set up in the hotel, where the campaign headquarters was located, and where the workers met daily. On the tracks were placed small trains of cars, one for each of the teams, and along the right of way of this miniature railroad, posts were placed, marked off with amounts advancing progressively. Each day, as the campaign progressed, the team trains were moved down the track to the amount raised up to that date by the team. This stimulated competition, and a splendid spirit of good-natured rivalry between the workers. Such methods contribute to the workers' pleasure in participating in the campaign.

The above two illustrations are sufficient to get across to the reader the idea. Many such plans will readily suggest themselves. The time and expense are negligible in comparison with the results attained.

Prizes or banners awarded to the division and team having secured the largest total amount of subscriptions and the ones having secured the largest number of subscriptions, will also stimulate team competition.

REPORTING RESULTS TO THE PUBLIC

In addition to the public progress sign (described in Chapter VII) a complete report should be submitted as to

the results of each team's solicitation, through newspaper mediums to the public. Editorial comments on the progress being made, with an appeal to the community to respond, are always effective during the progress of the campaign.

The popularity of radio should not be overlooked as an effective medium in stimulating interest and in reporting daily the progress of the campaign to the general public.

VICTORY MEETING

The last day's report should be rendered at a dinner meeting. This may be called a Victory Dinner and teams encouraged to make a special effort the last day of the campaign to exceed the goal of the campaign. If properly programmed, this meeting can be made inspirational in quality and every worker made to feel that he has faithfully served a cause for the betterment of the community. He will experience the pleasure of a good task well done, and his friendship will be strongly cemented to the social agency for which he has worked.

A FEW THINGS TO AVOID

Promiscuous solicitation should be avoided. Insistence must be made that each worker solicit only those prospects for whom he has assumed responsibility. Should a worker desire to solicit some individual whose card he does not have, first check up on the master prospect list to determine whether some one else is soliciting the individual. If this is the case, he should confer with the one having the card to determine who can secure best results. It is most discouraging to a solicitor to call on a prospect and find that some one else has secured the contribution.

It is unwise to take collections in theaters, churches, or mass-meetings to be applied to the campaign fund during the time that the active solicitation of funds is in progress. The individual contributions secured in this manner are

usually very small and they give to the contributor opportunity to contribute a small sum of money and feel he has met his obligation.

Also avoid having any club or community organization soliciting through the mail a certain sum of money from each member to make up an accepted amount to be contributed by the organization. In a recent campaign in a large city a certain fraternal organization agreed to contribute $5,000. This contribution was accepted by the campaign committee. It was not informed from what source the money for this contribution was coming. The particular fraternal organization had a membership of some 7,000 people in the community. The secretary of the organization wrote each member asking him to contribute $1 as his share toward this amount. A splendid response to this request was secured and the $5,000 quota was oversubscribed but this was all at the expense of the success of the campaign. Many men contributing $1 should have contributed many times this amount. But when approached for contributions they stated they had already subscribed through their organization.

Avoid all extra revenue-producing activities such as tag days, fairs, and so forth. They divert interest from the acknowledged best method of raising money. The time and energy spent in their organization and the number of people involved is not commensurate with the results secured. It is economically unsound as the same time invested in solidifying the organization and intensifying the general appeal would bring far greater results.

Avoid false claims as to progress made in the past by the organization. Be certain that your objectives and your promised benefits to the community through a successful campaign are possible of fulfilment.

X

FINANCING AREA ORGANIZATION

Difficulty of organizing rural groups. Benefits of cooperation in social service. Similarities of area and community organizing. Developing area consciousness. Budget control. Campaign quotas. Publicity. Mass meetings. District activities. Community chairmen. Team organization. Pre-campaign gifts. Plan for solicitation. Simultaneous campaign. Daily meetings and reports.

In the early days of social service work, organized activity was largely limited to cities and the more densely populated communities. They presented more urgent problems, on the one hand, and more favorable opportunities for organization on the other hand. Small towns, hamlets, villages, and the open country of the farming and agricultural sections present a difficult organization problem. There are many contributing causes to make this a complex problem.

The need for certain types of social service work is very real in these areas of sparse population. Though scattered, the population in communities of less than 2,500 represents 48 4/5% of the population of the United States.

The limited population and the limited financial resources of the individual town or village neither justify nor permit the employment of trained social service workers. It is obvious, therefore, that such communities must pool their resources and thus support cooperatively the social agencies to meet their social problems.

Community rivalry and jealousy, which often becomes traditional, contributes to the problem of effecting this cooperation between communities. It is to the credit of many national social service agencies that they have realized their responsibility to meet the need of this field and courageously pioneered in developing favorable conditions and an organization program adapted to the complexities of this task.

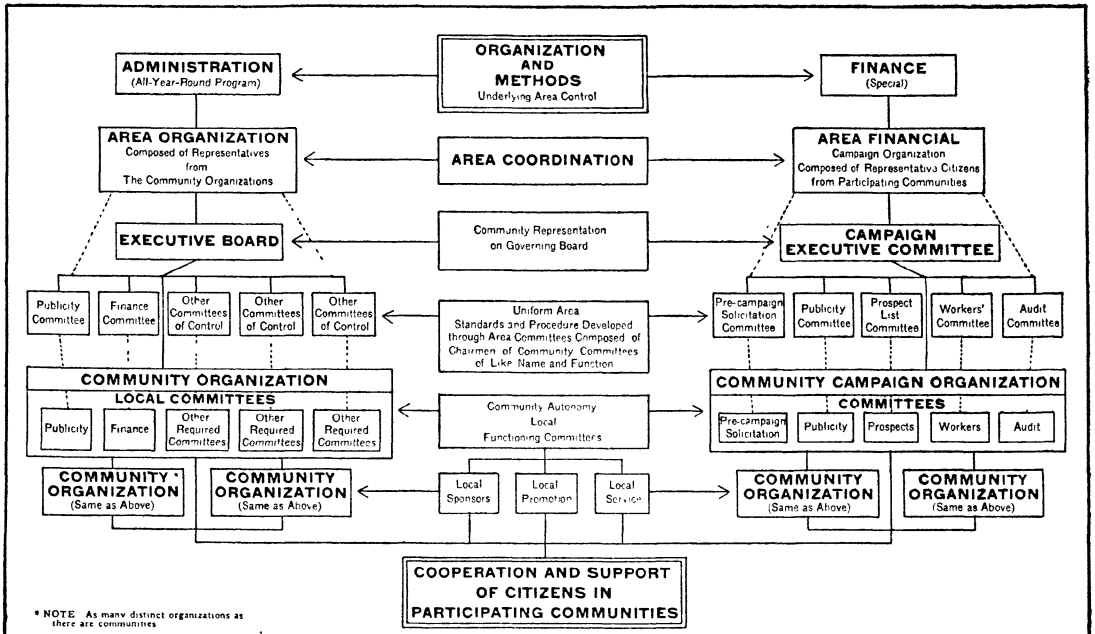

Figure 14: Plan of "area" social agency administration as related to "area" financing.

This has been accomplished through an "area" type of organization which supervises and coordinates the activities of a social agency in all the communities of the particular area over which it has jurisdiction. Usually, the county is the area unit—and for obvious reasons. However, a district including several counties might be established.

Today, many agencies are making an invaluable contribution to the social problems of the large rural population. They have expanded the community life and interest. Through their socializing influence, barriers of town rivalry and provincialism have been broken down and intercommunity cooperation secured. Aided by the automobile and improved methods of communication, they have broadened the social perspective of inhabitants of rural areas. They have proved to the doubting that intercommunity cooperation benefits all communities participating and that the community that believes it is sufficient unto itself is sacrificing its opportunity for social progress and community betterment.

The following suggestions concerning area organization and finance are made after a thorough study of successes and failures in many sections of the country.

ANALOGY BETWEEN COMMUNITY COOPERATION AND AREA COOPERATION

We have discussed in Chapter V the community cooperation which has been so effectively developed in more than 200 American cities under the Community Chest arrangement. Area cooperation is simply an application of this principle of cooperation to several communities—for example, to the towns and villages of a county.

The principles underlying a Community Chest, as a basis for pooling the resources of all the social agencies of a particular city in order to secure funds necessary from a single "drive," would in the main apply to an "Area Chest." The full application of the Community Chest idea to a rural area

would, of course, mean a money-raising effort in which all of the social agencies in all the villages and towns of the area would join. The funds, when secured, would be re-allotted to the various agencies (on whatever basis those agencies were organized) according to the budget provision previously made. In other words, each agency would be free to disburse the money allotted to it according to its own policies. The principle of cooperation in area financing has been limited to but one social program and organization—indeed, area financing as developed up to the present time has been part and parcel of the area organization for administrative purposes.

However, rural areas represent very limited population. And for that reason it would seem that successful area financing from the view-point of intercommunity cooperation should include all of the social agencies.

In the following paragraphs are briefly discussed some of the conditions which are peculiar to area financing.

DEVELOPMENT OF AREA CONSCIOUSNESS

The successful financing of an area organization is dependent on its ability to establish in each community public confidence in the value of the organization to the respective communities. It is, therefore, essential that the area social service agency realize that the individual community is the basic element of organization. In each community there should be a community committee, composed of the leading citizens, whose interest has been cultivated and who will stand as local sponsors for the area organization. The community units must be functional units, making effective locally the policies, program, and such procedure as is developed by the area organization and its committees. The area organization program must provide for the coordination of the community units; it must provide opportunity for adequate representation of each community on the governing board and the required policy-forming committees.

This is essential, as the communities involved should have part in determining the policies governing the operation of the area organization. Otherwise policies imposed on a community will not have the support of the community. The public will support an agency to the extent of which their community benefits through coordinated organization with local lay-leadership developing and supervising the local program and activities.

An area consciousness, and an appreciation of the need of having a standard practice throughout the territory, must be established and maintained. The community units should not be permitted to become legislative units, since differences in program and policies in the area destroys standards and uniform practice.

An area organization, recognizing the value of the above-stated organization principles, and operating accordingly, will develop community organizations in which the public has confidence and to which it will give its support.

BUDGET CONTROL

Area organizations should be operated on a budget basis. These principles have been outlined in Chapter IV.

Separate treasuries to finance local activities from the funds collected by the area organization should be discouraged. Policy-control, and the responsibility for promoting an efficient, balanced area program, are the functions of the area organization. Without financial control, control of progress and policy is quite impossible. Funds for the financing of a community activity should be disbursed from the area treasury on requisition of the community organization after approval by the area finance committee as a budgeted item. Local treasurers may be appointed to hold office during the campaign period, but they should forward all cash and pledges to the treasurer of the area organization immediately after the close of the campaign.

The campaign should be conducted in the name of the

area organization and all pledges made to the area organization. This prohibits any local organization from withholding, for any reason whatsoever, the amount raised locally. Some area organizations have been embarrassed through failure to provide necessary protective devices. Communities have raised large sums of money, deposited it in a local treasury, and, through lack of knowledge of the facts, determined that they could better meet the local needs through a strictly local administration of the finances and organization. This destroys the spirit of intercommunity cooperation and, eventually, the efficiency of the social activity. The promotion of a social program in the area through area control makes it imperative that the financial organization policies be clearly stated, their value understood, and rigidly enforced.

CAMPAIGN QUOTAS

Each community should be given a quota of the entire amount of money to be raised. Experience of those who have successfully conducted campaigns in area fields teaches that the total sum of the quotas should be 25% in excess of the amount of the campaign objective. This is insurance against failure to realize the objective of a particular community. Representatives of the communities involved should have a part in determining the amount of each town's quota. Quotas must be determined on a fair, equitable basis and approved by mutual agreement of the several community representatives. Quotas arrived at in this democratic manner receive popular approval and support. Quotas levied or assigned to communities without their being consulted create—or may create—dissatisfaction and criticism.

PUBLICITY

The publicity campaign should be conducted from the central office as a matter of practical economy. But the publicity should emphasize the value of the program to each

community. News releases, of human interest news of local activities of the agency, should be made regularly to all newspapers in the territory. Localize the movement to each respective community, but continually impress the public that the local achievements were made possible only by the coordinated participation of all communities in the area organization. Personal endorsements of the area social agency should be secured from men known throughout the area, and from leading citizens of the various towns. They should be published in the press and the campaign literature prepared for distribution to the prospective contributors.

Throughout the area, emphasis should be placed on the total amount of the campaign, and not on the community quota. This develops and maintains area consciousness. In addition, it results in more money being raised. An individual will make a larger contribution to a $100,000 appeal (area total) than to a $5,000 appeal (community quota). An attractive, appealing campaign poster should be printed and a generous supply made available to each local campaign committee for posting in its community.

Public speakers should be enlisted and instructed in the value of the program and its effectiveness in the various communities. Arrangements should be made for them to deliver addresses before community organizations, parent and teachers' associations, the local Grange, and such social, business, religious, and fraternal organizations as are functioning in the participating communities.

All publicity material should be distributed to the campaign committees of the communities well in advance of the campaign, to allow sufficient time for its distribution.

MASS MEETINGS

Early in the period of preparation for the campaign, a mass meeting should be held in a central location, every effort being made to secure a large delegation of representative citizens from each of the communities.

The preparation for this meeting must be most thorough. It should be programmed to inspire confidence in the work of the social agency, and appreciation of its value to the communities represented by the enthusiastic participation of each community organization. Community acceptance of responsibility as an obligation creates determination that the campaign will be successful locally.

A complete outline of the plan of campaign should be presented to the delegates present. Thus they become familiar with the things that will be expected of each of the local communities in the matter of publicity and organization. It is well, if possible, to secure the pledged support of the representatives present.

DISTRICT ACTIVITY

The territory should be divided into districts, grouping communities within reasonable distances. A district chairman should be appointed for each of these districts who will be responsible for the organization of the campaign in the respective communities, giving personal help in securing community chairmen, team captains and workers.

A complete outline of the campaign plan should be given to each of the district and community campaign chairmen, with complete instructions concerning the details of organization and publicity procedure arranged in chronological order. This leadership, given to the district and community chairmen, assures systematic attention to detail and the right thing being done at the right time. Without direction, the uninformed laymen will probably overemphasize less important details at the expense of the major activities involved in the later soliciting effort.

COMMUNITY CHAIRMEN

In each of the communities federated, an outstanding man should be secured to be the community campaign chairman.

He must command the respect and support of the community leaders. He should have contact with the community organizations from which soliciting workers will be secured. He is responsible for the selection and direction of his team captains, who in turn select their own workers.

TEAMS

Each community should have two or more teams, the number being dependent on the size of the community and the quota to be raised. There should be at least two teams even in the small communities, as this injects the element of competition into the local campaign. The minimum number of men on a team should be five, and the maximum number ten. Teams should average at least seven men. Teams should be organized, if at all possible, of groups having common interests. Many small towns have men's clubs, church groups, and fraternal organizations that can be relied upon to furnish teams. Every effort should be made to build as large an organization as possible. In the smaller communities, the contributions may average less than they do in the large city campaign. It is obvious, therefore, that it is necessary to secure more workers to see more people and to secure more money. Many campaigns have failed because those responsible for the organization of the various committees failed to appreciate the importance of team organization and team competition, and tried to conduct a campaign by using only a few individuals, who were interested in the cause, to do the work of solicitation. It takes organization to realize results.

PRE-CAMPAIGN GIFTS

It is as important in an area campaign as it is in a city campaign that a large percentage of the total amount be secured in advance of the campaign. In each of the towns, the local campaign committee should be encouraged to se-

cure at least 30% of the total quota in advance of the campaign. In addition to this, the executive committee of the area campaign organization should give consideration to the solicitation of those in the area, who, because of their financial wealth, may be considered good prospects to give large contributions. Here, as in a city "drive," great care must be used in the selection of the right man to see each prospect. Contributions secured by members of the area committee should be credited to the quota of the community in which the contributor resides or has his place of business.

SOLICITATION PLAN

The solicitation plan in each town must be thoroughly organized. Whether prospect cards should be used, or a house-to-house canvass made, is largely dependent on the size of the community, both as to area and population. Where practicable, the prospect card plan should be followed, as this saves time and energy and usually results in more money being raised. The canvass becomes more personal, systematic, and thorough, as each solicitor has a limited number of prospective contributors, selected for their ability to contribute, and whose friendly attitude has been cultivated during the advance publicity campaign. (See Chapter IX, "Compilation of Prospect Lists" and "Distribution of Prospect Cards.")

The campaign headquarters, located at a central point in the area, must be thoroughly equipped to handle with dispatch all the details of the campaign. The lists of prospective contributors should be compiled in the participating communities and forwarded to the headquarters for typing and the preparation of individual prospect cards.

SIMULTANEOUS CAMPAIGN

If possible, the campaign should be conducted simultaneously in each of the communities. Through this method,

the advantage of competition between communities is utilized and the task is done with dispatch. Procrastination is usually a distressing but prevailing factor in small-town organization. With the best of intentions, volunteer solicitors will put off the job to be done until all interest in it is lost; but, with definite dates, and competition between towns, there is no opportunity to "put off until tomorrow that which should be done today."

DAILY MEETINGS

It is very important that the workers be brought together regularly during the solicitation period. Failure to do this results in disintegration of the organization.

A certain area organization recently conducted a campaign wherein 18 centers, most of which were small villages, participated. The campaign was conducted simultaneously in each of these centers and daily meetings were held. To intensify the solicitation and insure every man working each night of the campaign, the wives of the workers were enlisted, and served a dinner each night to the solicitors. The men would come directly to the place where the dinner was served, which was, in most cases, in the church or town hall, and after dinner they would proceed immediately on the work of canvassing, reporting back at the dining-hall on completion of their task. The women entered splendidly into this and encouraged their husbands to intensive effort each day.

DAILY REPORTS

Every community should be advised each day of the progress of the campaign throughout the area. Arrangements should be made, therefore, to have each town chairman telephone to the central office, daily, a report of the local effort. The central office, in turn, should report back to the respective communities the total results. Community interest in the success of the campaign locally, in reaching its

quota, and area-wide, in reaching the total objective, should be stimulated. A public progress sign, erected in each community, is a means of meeting this need. This sign need not be costly or elaborate, but must clearly tell the story of the progress made each day in reaching the amount of money to be raised in the entire area. A similar sign, to show the progress made in the local community, in reaching their accepted quota of the entire amount, will be helpful in challenging the workers and the public to have their community meet its responsibility to the cause and the area organization.

THE FINANCING OF SOCIAL WORK

PART III

THE MAIL CAMPAIGN

XI

ORGANIZING THE MAIL APPEAL

Its peculiar functions in social service financing. Its limitations—when and how to use it. Care in planning it all-important. Various steps in conducting the appeal. Coordinating publicity. Facts about returns. Dramatizing the mail appeal.

THE chapters immediately preceding have outlined the principles and technique governing the organized "drive" or campaign for a social cause. We observed that the "drive" is a highly geared selling effort emphasizing the personal solicitation of funds.

Despite the popularity of the short, intensive campaign—and its effectiveness—another method is used by social agencies for securing "new revenue." It is the appeal by mail. It is also used in securing the renewal of existing contributors.

This and the succeeding chapters outline the methods of organizing the direct-by-mail campaign as the means of securing the new revenue necessary to finance a social program—in other words, the use of the mail as the main source of expanding and developing financial support for a cause. For the most part, the same procedure would apply to the use of the mail in supplementing the organized "drive." To illustrate, let us assume that for the year 1926 the local Children's Aid Society has approved a budget calling for current expenditures of $80,000. The regular contributors to the organization assure $50,000 of this amount. The problem is to secure the new revenue of $30,000 through new contributors. The mail campaign might be used to secure this entire amount or it might be used to secure part of it, supplementing the amount secured through personal solicitation.

LIMITATIONS OF THE MAIL APPEAL

In Chapter III of Part I we interpreted the definite limitations of the mail appeal. Experience has demonstrated that the "organized mail appeal" will seldom be successful as the primary means of raising new money where the cause to be financed lacks elements of real human interest. The cause must be capable of dramatic interpretation. Otherwise, personal solicitation must be used.

For this reason the differentiation between the use of the mail in securing new revenue and in securing the renewal of old financial support is very important. In the one case the person appealed to has already become converted. He has indicated his willingness to support the movement. Indeed, in most cases he is proud of the identity with the work which has come through his previous subscription. The renewal of his subscription does not depend on the renewal of his interest in the cause. Moreover, favorable response to the appeal to renew his subscription does not depend on that special technique which is so essential in the effort to secure new contributors. Thus, subscriptions which have been secured as initial subscriptions, only after the most insistent appeals and sometimes through very influential channels (and this applies to large as well as to small contributions) are often renewed by the most simple form of reminder.

The term "mail appeal" as used in this discussion generally refers to the organized appeal for new revenue. However, many of the publicity suggestions outlined can be advantageously used with respect to existing supporters.

IMPORTANCE OF CAREFUL PLANNING

The success of the mail appeal is determined by the care with which the campaign is planned in all its details. The average executive of a social agency thinks of a mail campaign in terms of a letter asking for a contribution. Until

he has tried to raise money by mail appeal, his reasoning is something like this: "I am told that a convincing letter appealing for a $5 subscription for our Children's Home should average in returns $1.50 for every letter sent. If I send out 20,000 letters, I will secure $30,000 of revenue." It is hardly necessary to say that the release of letters, in volume, on that theory, would generally result in a complete loss of the amount invested in stamps, stationery, and printing.

The mail campaign methods calculated to bring success must be carefully worked out. The plans must be carried through with the most exacting attention to detail. Persistence in seeing the campaign through as planned must be combined with open-mindedness which enables one to profit by mistakes without becoming discouraged. The elements or steps in planning include the following:

Step I. Determine how much new revenue is to be secured.
Step II. Determine sources of new revenue.
Step III. Plan the direct-by-mail appeal.
Step IV. Arrange the related publicity to support the mail appeal.
Step V. Release of appeal, recording results, related details.

Step I. The annual budget, as recommended by the Budget Committee and adopted by the Board, indicates the amount of money which must be raised from all sources. In planning the mail campaign, the Ways and Means Committee must determine how much of the annual budget can be secured from its regular constituency of annual contributors. Ninety per cent of the subscriptions to any well-established organization will be renewed without much difficulty. The Ways and Means Committee may put down "renewals" in terms of 90% of the amount raised the year before.

In the illustration just used, it was assumed that $50,000 of an $80,000 budget could be secured through the renewal of previous subscriptions. This left $30,000 of new revenue to be secured by the Ways and Means Committee, together, of course, with the renewal of the old support. Campaign methods are usually not necessary in securing renewals.

Step II. The next step of the Ways and Means Committee is to determine the sources of this new revenue. Every established organization not only has its regular supporters, but a list of good prospects. This is one source of new revenue. Contributors to other social agencies whose lists can be secured represent another source. Representative business men—particularly those who are identified with progressive movements—represent a third source. There is an additional source of new revenue usually overlooked. It is the increased revenue which can be secured from existing contributors. For this purpose, the contributors should be classified to determine those who would be receptive to an increase in their annual contribution.

From these sources, the prospect list for the mail appeal to support a particular campaign is developed.

Step III. The next step is to plan and prepare the mail appeal. It involves the preparation of the letter to be used as the initial appeal, the preparation of the reenforcing literature, and the preparation of the follow-up letters. It also involves the preparation of the subscription blank and the related forms. Many apparently minor considerations, such as the inclusion of the stamped return envelope, are very important. Indeed, the success of a mail appeal depends upon the inclusion of every element of appeal and attention to every detail. For example, a strong letter sent to a worthless prospect would be wasted. Likewise, a weak letter sent to a good prospect would be ignored. Often a very slight error defeats an appeal which otherwise would be successful. For example, a strong appeal to a good prospect is a real assurance of success. But very seldom would a prospect respond to a letter in which his name were misspelled. This indicates the importance of detail.

Steps IV and V. The importance of proper organization of the direct-by-mail publicity is covered in a brief summary statement by a publicity expert, Carl H. Getz. The statement has reference to "direct-by-mail" publicity of all kinds

—the author is not dealing primarily with the subject of social financing. Everything, however, which he says is particularly appropriate to this subject.

The first part of his statement relates to the preparation of "direct-by-mail" publicity.

Where a man may be denied entrance to another man's office, or his home, mail is admitted. Hence, the importance of "direct-by-mail" distribution in any publicity plan.

It is doubtful whether better leaflets, folders, pamphlets, and booklets are being produced anywhere than those which are being distributed regularly by the publicity offices of America. In no other offices is such careful attention being paid to produce literature as nearly editorially and typographically perfect as possible.

It is obvious that in producing literature for direct-by-mail distribution the effort should be made first toward editorial perfection. The copy must be well written. Such a brief book as this will not attempt to tell how that can be done. That's an art.

The writer of direct-by-mail copy strives first for readability. What good are his efforts unless his copy is read? His aim is to write forceful, logical, straightforward English. He begins at the beginning, marches straight to his objective, and when he reaches the end of his story, quits.

Flowery language has no place in direct-by-mail literature. Publicity writing usually has some definite purpose, and such purpose can best be served by writing simply, clearly, and sparingly. The exercise of word economy is the daily practice of the skilled publicity writer.

Direct-by-mail literature should be as nearly typographically perfect as it is humanly possible to make it. Easy-to-read type should be selected. Margins between pages should be wide enough to allow room for one's thumb. Pages should be numbered in the upper left-hand and right-hand corners and not in the center of the pages at the bottom. This will make it possible for the reader to find a particular page by thumbing corners. He won't have to turn over every page.

With respect to the handling and distribution of this publicity material, Mr. Getz says:

Publicity men have found it advantageous to send direct-by-mail literature to home addresses rather than to offices. Offices of busy men are busy places, and printed matter, unless of par-

ticular interest to the person who receives it, will usually make a swift trip to the waste-basket. Not so in the home. There, there is not usually a waste-basket handy. In the home a man has more leisure. Then, too, the average man appreciates a good piece of printing, and while at home he will usually take time to glance through a booklet or pamphlet if well done typographically.

All direct-by-mail literature should be sent by first-class mail. If it is worth sending at all it should be sent first class.

Direct-by-mail literature should be well packed and wrapped for mailing. The trained publicity man always sends half a dozen pieces of literature to himself before sending it out for general circulation, to see in what condition the matter reaches him. Experience has shown that booklets more than 4 1/8 inches wide —the width of the standard Number 10 envelope—unless especial ly wrapped, never go through the mails without showing the marks of the postman's strap. In bundling mail for delivery the postman arranges the envelopes one on top of another and he uses straps to hold them together. Matter wider than the standard width is crushed.

It is perfectly obvious that the production of editorially and typographically perfect literature is useless if the distribution falls down. First of all, the lists of names must be correct. Secondly, care must be taken in addressing envelopes. Most publicity organizations have girls compare addressed envelopes with distribution lists to avoid errors.

The larger publicity organizations have as many as a million names on addressograph plates. If a client wants to send a booklet to every banker in the United States, the names are immediately available. These lists include the names and addresses of all the different businesses, professions, trades, the various organizations, "Who's Who," members of Congress, governors, mayors of the principal cities, and so forth.

Most newspaper men do not know that the large publicity offices rely principally upon direct-by-mail distribution. It is common for clients to send out bulletins of information weekly and semimonthly to hundreds and thousands of names. And inasmuch as these are all sent to home addresses, it is easy to imagine the influence they exert.

When illustrations are used in direct-by-mail literature, they should be entrusted to skilled hands. It should always be remembered that no way has yet been discovered to get a good engraving from a poor photograph. First, get good photographs. Then get a good engraver. Then if you have a printer who knows his business, you ought to be safe.

The altruistic organization can well afford to study its opportunities to tell its story by the use of direct-by-mail literature.

In discussing the "organized drive" we referred to the need for highly organized publicity, using every medium, to develop a background for the personal soliciting effort. The mail campaign contemplates an appeal which would be successful with the "direct-by-mail" publicity. However, prior to the launching of a broad direct-by-mail appeal, the Ways and Means Committee might effectively secure general publicity in relation to the needs to be met. The background of interest which such publicity—through the press or other channel—arouses would serve the same purpose in relation to the appeal by mail that it does with a personal appeal. It would make the prospect sympathetic and receptive.

DRAMATIZING THE NEED

The principle underlying the application of direct-by-mail methods to the problem of social financing is very well stated by another publicity expert, Robert Stuart, whose work for a number of years has been confined to mail campaigns of social agencies.

He says:

> In planning the mail appeal, there is one injunction of more importance than all others: Dramatize the need! Everything which reaches the prospect by mail—the letter of appeal, the letter-head on which it is written, the reenforcing pamphlet, the subscription blank—should be designed either to arouse and develop, or to hold, the interest of the prospect in the particular need to be met.

XII

THE LETTER

The "silent salesman." How it may arouse attention—develop interest and sympathy—compel immediate action. Length of letters. Good and bad openings. The letter as a whole. Salutation and signature. References to enclosures. Style of letter-head and typography. The subscription blank. The return envelope—should it be stamped? The letter follow-up. Frequency of appeals.

THE specialist on social-financing mail campaigns says that the "letter" must be regarded as the "salesman" who is "selling" the prospect. He outlines the following requirements to accomplish this:

First, the letter must arouse the attention of the prospect. And this it must do by exposing a human situation where help is admittedly imperative.

Second, it must develop and expand that interest. This it will accomplish by interpreting the urgency of the situation to which attention has been aroused. Since the interest of the prospect cannot be divided between two, or scattered among several, things, the letter must confine itself to one phase of the need.

Third, the letter must gain the sympathy of the prospect and create in him a desire to correct the situation. Having developed his interest in the situation, the appeal should hold his interest in suspense until he is ready to act—and favorably. The illustrated folder here serves its purpose.

Lastly, the appeal letter must lead to a decision to help—it should impel action. This it accomplishes through its impelling form and character. The letter, in other words, should leave but one avenue of happy escape to the prospect, that is, doing something to help.

Experts in the conduct of mail campaigns do not agree as to the importance of the various methods and devices currently employed in mail campaigns. They are in agreement, however—whether they would employ exactly the same form of statement—that the successful soliciting letter must

meet each of the above tests and that the failure to meet any one of these tests is disastrous. Unless, for example, the letter at the outset arouses attention, it will probably reach the waste-paper basket a moment later. Unless it develops a definite interest in the need presented, it will be side-tracked a moment later. However real the interest developed, unless it creates a desire to help, it will be subordinated to many other pressing claims confronting the prospect.

There is a system of selling called the "one call system." It is so called because the salesman makes but one call on the prospect. He organizes his approach and presents his arguments in such a way as to close the sale in one interview. It is "then or never."

So it is with the mail.

Unless the prospect, after reading the letter, says to himself, "I must do something to help that cause"—and gets a sort of thrill of joy or relief as he reaches for his check book or signs the pledge blank or dictates his reply saying that he will assist—the chances of favorable response to that particular appeal are nil.

Of course, the preparation of convincing appeal letters involves all the factors of successful letter-writing. In this brief discussion, the authors can only emphasize by illustration and comment the essential structure of the appeal letter and the literature and forms which should support it.

The writer must know the message he wants to convey. Then he must understand the structural form the letter must take to present that message. They are the basic requirements. The actual writing of the letter is not a difficult task surrounded by mystery. There is no such thing as "just the right form of letter" which one must spend days in developing and writing. A good letter does not involve exhaustive research. It involves the exercise of intelligence, care, and common sense. Style is important, but it is not so important as originality, brevity, clearness—and (at the expense of repetition) dramatic emphasis is one important need.

It should be unnecessary to repeat that the appeal letter should be brief. Drive straight to the point! Many appeal letters have come to our attention which arouse interest—real interest—in the first paragraph, only to dissipate and destroy that interest in the unnecessary paragraphs and sentences of an attempt to tell all there is to be told. The inexperienced writer of appeal letters seems fearful that something will be left out. When the ideas essential to the appeal have been developed, the letter should be brought to an abrupt close.

In constructing an appeal letter, one should be mindful of the story of the man who listened to a sermon which had a good beginning. This man's interest was so aroused by the pastor's touching introduction that he decided that when the collection plate arrived he would contribute $10 to the cause. But the preacher went on—and on. The hearer's enthusiasm cooled. His enthusiasm was converted to indifference—and then hostility. When the collection plate was passed, he stole a dime.

Don't say too much!

GOOD AND BAD OPENINGS

The opening of the letter, as pointed out, is particularly important. It must command attention.

What constitutes a good opening to a letter, or a bad opening, from the view-point of this test, can be illustrated by the following significant examples more easily than it can be explained.

BAD This is an appeal—but for a most worthy cause. Those who are crippled and shut-in, need the help you and I can give them. We wish to send radios to such needy ones.

GOOD I wonder if you could let little Faith Johnson come over and listen in on your radio some night? She has to sit all day in a little wheel chair, alone, while her mother is at work, and it's pretty lonely.

A few others of us are brightening the lives of the "shut-ins" this way, and many others who have no radio are send-

ing in checks which enable us to etc., etc. Your gift, in the enclosed envelope, etc., etc.

BAD To meet the demands for branches for the .... in needy communities, $13,500 is needed before January 1 for nurses in eight new districts.

GOOD There are 27 pale-faced little tubercular children in one section of your town who would smile and take on new life if we had *one more nurse* to "take hold" and advise and help.

We need only $437 more now to enable us to employ that nurse for a whole year—wouldn't you like to take a part in this work of mercy? Maybe $10 or $50 or $1 or $—

BAD The .... Home was opened in 1892, and since then 18,376 homeless girls have been taken care of. Nearly all of them are now well cared for, living in good homes, honest, hard-working, self-supporting.

GOOD A 28-room house is *pitifully* small—when it has to shelter 39 girls who are struggling back from lives of sin, and need friends to keep them.

But it's *tragically* small when we have to refuse admittance to a single extra one—who is somebody's little girl, and wants to reform.

We can rent an 18-room house next door for only $200 a month—won't you send us a week's rent—or even a day's rent before the 27th, to help swing the door wide open?

It will be noted that in each case the attention arrester relates to the need. It will be noted, too, that it always takes a concrete form involving human interest. Generalities are avoided.

This leads us to an important caution: Avoid "stunts" as attention arresters. Their irrelevance is recognized, and insincerity is inferred. Furthermore, they are unnecessary. If the need is an urgent one, the organization's experience in relation to it invariably will have brought to the surface many concrete things of an unusually impelling or appealing character. When properly used, they dramatize the need in such a sincere and simple way that the prospect is half-converted when he has read the first sentence or paragraph of the letter.

THE LETTER ITSELF

We have already outlined the four requirements of a letter which makes a strong appeal. Here again an illustration serves better than explanation. Glance again at the four tests (outlined in the beginning of this chapter) which every appeal letter should meet. Then examine the letter on the opposite page—the appeal of The Charity Organization Society of the City of New York—and note the effective way in which the letter meets each of these four tests. It was used as the basis of a volume mail appeal. Such a letter could not fail to create a desire on the part of the prospects to help. The returns were most gratifying. Moreover, it shows the value of relating the result to the appeal—a subject to be commented on later.

The following is a letter, too, which secured an unusual response. Despite its brevity, note how convincingly it tells the whole story—and awakens your interest and desire to help.

Could you possibly loan your car, or bring a taxi to take a little crippled girl to the hospital three times a week for the next few months, for the treatments that will enable her to walk again? Somebody must carry these children, or they will continue to suffer.

There is so much of this work of mercy to do that we earnestly urge you to join us in one or two ways.

First plan: Perhaps you could enroll as a volunteer worker, writing us in detail just what you could do.

Second plan: In any event please send a contribution when returning the Volunteer's Book, so that we can hire cheap-rate taxis for the most urgent cases, and pay other emergency expenses. (The entire overhead—rent, salaries, and so on, is privately met.)

Under either plan you will lift a load of misery from the heart of some lonely shut-in cripple.

Please return the Volunteer Book with your contribution.

The following letter, on the other hand, is a good illustration of a letter which fails to arouse confidence and interest. It is a good illustration of the things to avoid. And yet it was made in behalf of a most worthy hospital—an institu-

tion which for many years has been rendering an exceedingly valuable service to the community.

Apply Test No. 1.

The little book shows a number of subscriptions. You may sign your name therein, making payment now, or at your later convenience. Our year closes December 31, 1924.

THE CHARITY ORGANIZATION SOCIETY
OF THE CITY OF NEW YORK
105 EAST 22ND STREET

ROBERT W. DE FOREST, PRESIDENT
OTTO T. BANNARD, VICE PRESIDENT
HAROLD T. WHITE, TREASURER
LAWSON PURDY, SECRETARY AND GENERAL DIRECTOR

EASTER and SPRINGTIME

—— *but how about ALICE?*

March 24, 1926

Messrs. Donige & Company,
75-5th Ave.
New York City.

Gentlemen:

When little ones like these look longingly in the baker's window at Easter Time, they will get a good smell--but little else!

Their father has been sick for months. Their mother is worn and old at 35--nursing, mothering--trying to make ends meet.

Alice, 14, is the eldest of six. Helen, the baby, is not quite two. John, their six-year-old brother has been so starved that he is threatened with tuberculosis. They all need nourishing food. Their mother has not the means to buy it.

This is only one of many families who are in need this month.

So that you can help them in their trouble--and together we can help them out of it--won't you send a gift today?

Very truly yours,

Lawson Purdy

P. S. If you are already a contributor will you hand this to a friend and secure another supporter? And may we trouble you to return the booklet in the enclosed stamped envelope?

Figure 15: An effective "appeal" letter.

Apply Tests 1 and 2.

The Hospital, as you realize, is not self-supporting. Endowment, city appropriations, patient fees, and moneys from the United Hospital Fund do not begin to yield sufficient income for an institution where free service is rendered amounting to $125,000 yearly. We must turn to philanthropic members of the community which the Hospital serves for its partial support.

May we not ask you to give us your financial assistance in as liberal a form as possible? We are urgently in need of funds now to pay pressing obligations. $50,000 must be raised with the least possible delay.

Apply Tests 3 and 4 to last three paragraphs.

Kindly return to us the book in the enclosed envelope within three or four days so that we may send it to others. Checks may be drawn to ..... Hospital.

The Board of ..... Hospital has long felt the necessity of securing a large list of contributors toward the annual support of the Hospital. We are writing to you in the hope that you will subscribe to our maintenance fund for the present year.

In applying the tests the reader will note how completely this particular letter fails to put over an appeal. The first paragraph does not arouse attention. The second paragraph would destroy the interest of many who might be interested. The third paragraph might indicate that the writer was thinking of his "financial statement." (It is proper that he should think of his financial statement, but the prospect is interested only in the "poor" and "needy.") The fourth paragraph is fatal. The fifth paragraph (as worded) has no place in the letter.

THE SALUTATION AND SIGNATURE

It is unnecessary to say that every letter should be addressed to the prospect by name with the conventional "fill-in," such as:

Mr. Harry Brown,
228 West 8th Street,
New York, N. Y.

Dear Mr. Brown:

Those unaccustomed to mail campaigns might feel that the "fill-in" is unnecessary. The letter bears the imprint of a circular appeal (it bears this generally even if the letter is individually typed). "If it's a circular appeal, why fill in the name and the salutation?" This is the query of those who believe that the "fill-in" is unnecessary.

Experience demonstrates that a letter with a properly matched "fill-in"—presenting all the elements of a neatly typewritten letter—is from 50% to 200% more effective than the letter without a "fill-in" (one which uses a salutation such as "Dear Friend") or a letter with a slovenly matched "fill-in."

One might think, too, that in mailing form letters in large quantity, an impersonal signature would be as effective as a personal one. Experience has demonstrated that this is not the case. Printing the name of the social agency, in lieu of the signature of an individual making a personal appeal in behalf of that agency, would very often destroy the effectiveness of an appeal which otherwise guaranteed success.

Of course, in the releasing of thousands of letters, it is impossible for the individual making the appeal, or in whose name it is made, personally to sign them all. The prospect understands this.

He knows—if he has any intelligence—that the letter is a form letter, probably signed by some one other than the person whose name is attached. But he wants to feel that there is a personal interest in back of the appeal. If the prospect is a business man, he knows that work done on a volume basis must be delegated. But the delegation must not reflect the perfunctory interest of a stereotyping machine. Hence it is believed that a handwritten signature— even if not a satisfactory imitation—is most effective.

REFERENCE TO ILLUSTRATED PAMPHLET

The letter should lead the prospect to the enclosed pamphlet. (The preparation of the pamphlet is discussed in the

succeeding chapter.) The illustrated pamphlet is—like the letter itself—an integral part of the appeal. So are the enclosures, the subscription blank, and the return envelope. They create atmosphere and help the prospect to act. The letter-head is particularly important from the view-point of atmosphere.

THE LETTER-HEAD

Most social organizations adhere to the conventional letter-head which lists the officers (generally including the members of the Executive Board and others responsible for the movement). Indeed, many organizations list members of the Advisory Committees and others who support the work.

Generally speaking, the conventional letter-head is not most effective for quantity mail appeals to new prospects. The conventional letter-head does not arouse attention—*that* is not its purpose. Inasmuch as *that* is the purpose of the appeal letter, Robert Stuart recommends that wherever possible (and particularly for charity appeals) a special letter-head be prepared which illustrates the appeal—the need. He says:

> The letter-head, like a shop window, should be attractive and novel, so as to get attention. People do not give unless they stop to look and read. The letter-head used for a broad mail appeal should be an attention getter. Whisper the name of the organization in whose behalf the appeal is being made, but *shout* the crying need of those who are to be helped.

The letter-head of the Charity Organization Society of the City of New York is an effective illustration of this type of letter-head (page 197).

THE SUBSCRIPTION BLANK

The appeal letter to a new prospect should be accompanied by a contribution slip. Here, too, the need should be dramatized. It is not recommended that the subscription

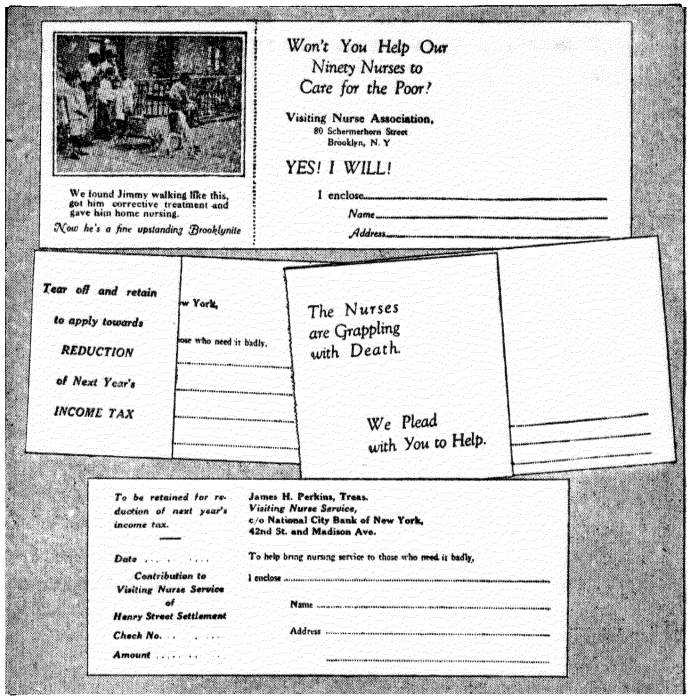

Figure 16: Simple subscription blanks which carry an appeal.

slip be illustrated for this purpose. Sometimes, however, it is effectively done, as shown in the form above.

It is a simple matter to relate the text of the pledge or subscription form to the need, and convey the important fact that signing on the dotted line would be the logical and helpful thing to do. For example, consider how much easier it is to sign "I wish to help to eliminate long hours of employment for women in the state of New York and herewith enclose $...." than it is to sign "I hereby join as an annual, sustaining, or supporting member (strike out two of the above) and enclose $...."

Note the appeal in the contribution slips which are re-

produced on page 201. They illustrate effectively this point. Elsewhere in this book there has been discussed the importance of a regular contributing constituency of annual members. This means a membership plan. Many organizations include the membership plan on the contribution slip. This is excellent practice in connection with renewals. It reminds the contributor of his definite relation to, and his responsibility for, the organization. It does not serve any particular purpose, however, in connection with the original appeal. And its use, in approaching new contributors through the mail, overlooks one important opportunity to dramatize the need.

One other detail should be mentioned. The subscription blank should be simple in form and provide ample space for the signature and address of the treasurer.

THE STAMPED RETURN ENVELOPE

Always include a return envelope. The inclusion of a stamped envelope is a much-mooted question. Experts seem somewhat in agreement that a stamped return envelope is desirable—that it recovers in returns many times the additional outlay. Their opinion is based on experience and should be sound. They maintain that if a stamped return envelope failed to pay for itself it would point to something fundamentally wrong with the mailing list or the letter of appeal.

In organizing a letter series appeal (say of three letters) to new prospects, it is believed that at least one of the three letters should carry—and preferably the first—a stamped envelope.

An experiment with a certain number of letters (for example, 500) stamped and the same number unstamped would indicate the course to be followed. Furthermore, in the course of the year, aided by several such experiments a particular organization could determine what its permanent policy should be.

It is hard to apply rules in a hard-and-fast manner. For example, one specialist recently indicated that he believed a return envelope without a stamp was worthless. And yet the attention of the authors was called to one campaign in which the most remarkable results were obtained with unstamped return envelopes.

THE LETTER FOLLOW-UP

A mail campaign for new revenue cannot be predicated on a single letter. A series of letters—usually not less than three, and seldom more than five—is necessary to obtain the results which a particular mailing list promises. Of course, where the organization is an established one—one whose work is well known to the prospects on the mailing list—two letters might suffice.

The letters should be projected as a series in order to get the cumulative value of repetition. For example, it should be determined at the outset of planning the campaign that a certain number of letters (say three) will be released in the first appeal—unless circumstances develop to change the plan. It is even desirable carefully to prepare all the letters before the first is released, and then revise the subsequent letters as the circumstances suggest.

Experts in the handling of mail campaigns sometimes differentiate between what is called a "plot" series of letters and the "follow-up" series of letters. The former is where the sum total of the appeal is presented, not in a single letter, but in several letters, each of which is supplemental to the other. The follow-up series refers to an effort in which the sum total of the appeal is contained in one letter. The succeeding letters in the series follow up the original appeal.

While such a distinction can be made, it is very dangerous in the opinion of the authors. The "plot series" is of doubtful value. For this reason: To be successful the mail campaign must "put over" the appeal in one letter. A series of several letters should not be required to make the appeal.

The necessity for several letters—as cultivation letters—to arouse response from a representative number (let us say 15%) of the prospects indicates that the subject of the appeal is not well adapted to the mail purposes. Generally speaking, letter Number 1 should establish the basis for a contribution. Letters Number 2 and Number 3 should reenforce that appeal. And likewise the succeeding letters.

It is rather difficult to determine the proper interval between mailings—where a series of letters is used. Where the mail campaign is in relation to an emergency, the follow-up letter might be close on the heels of the original appeal. Except where such circumstances exist, it is believed that at least a week should elapse as a minimum interval. The maximum interval might be from two to four weeks. Generally speaking, in a three-letter series, from seven to ten days' interval between the original letter and the follow-up letters Number 1 and Number 2 would secure the best results.

As a rule, don't try to correct an original appeal letter which is fundamentally bad with a follow-up letter. Start a new series. In other words, build the series on a strong appeal.

FREQUENCY OF APPEALS

Under the previous caption was discussed the number of letters constituting a single appeal and the frequency with which those letters should be sent.

Another question is related to the previous one: "How many distinct appeals—separate series of letters—will the prospect stand, and how often can the separate appeals be released?

The answer to this, like the answer to the previous question, depends on the nature of the cause, the immediateness of the need, the amount of response from the list, the nature of the list on which the prospect appears, and the experience in using the prospect list.

The practice of one organization, which is very success-

ful in its mail appeals, is to remove the name of the prospect after three distinct appeals. This organization does not appeal to the prospect more than twice a year. This would mean a maximum—not, of course, of two letters, but possibly six, seven, or even ten. The eccentricities of the Charity prospect were recently indicated by the fact that the sixth letter (it was the third letter of the second appeal within fifteen months, in behalf of a relief society) secured an individual contribution of $1,000.

Names removed from the prospect list (or card file) as "dead" because of lack of interest should be retained in a separate file. The interest may be revived later.

Success of a second, or third, appeal, after the series of letters of the previous appeal have been ignored, depends not so much on the time that has elapsed as on the method of repetition. The failure to respond may have been that the prospect had no potential interest in the cause. On the other hand, it may have meant—as it more often does mean —that the potential interest of the prospect was not awakened by the form in which the appeal was made. Success, therefore, of the successive appeal depends upon the introduction of some new feature of the appeal. Dramatize some new phase or aspect of the need! Furnish the prospect with some new avenue to assist. The new appeal may thus capitalize the potential interest which the prospect has. Indeed, the new appeal may be stated in such a convincing manner as to arouse a basic interest in the cause itself.

XIII

THE ILLUSTRATED PAMPHLET

Its "drawing power." Campaign appeal *vs.* mail-appeal folder. Illustrations that "cry" the need. The text of the pamphlet One that got results. Other important details. Materials to be used. Envelopes and form letters. Judicious mailing. Acknowledgment of contributions. Analyzing returns. Renewals. Volume and timeliness of appeals. Persistence and originality.

As already explained, the appeal for financial support of a social cause requires a certain amount of literature—publicity material—interpreting the appeal. A mail campaign for a substantial amount cannot be predicated on appeal letters alone—although the essence of the appeal must be contained in the letter. An illustrated folder or pamphlet is invaluable in arousing the favorable response of the prospect.

The task of preparing the illustrated pamphlet for a mail campaign must be projected as a publicity task. It requires the publicity view-point, judgment, and experience. Many organizations release very little direct-by-mail publicity for educational purposes in connection with their work, because they do not employ trained publicity assistants. And yet such organizations release thousands of financial-appeal letters, annually, with supporting reports, without securing competent publicity guidance. Therefore, it is not surprising that a large part of this material is almost worthless.

The "drawing power" of the illustrated booklet depends upon adherence to certain rules which have been developed through experience. These cannot be ignored without loss. This does not mean that long technical experience, from the view-point of publicity, is necessary to dramatize the work of a social organization. Nor does it mean that large fees must be spent. For the small type of social organization, which does but one or two important things, little time of a publicity expert is required. Often this service can be ob-

tained without cost. Indeed, the progressive social executive will see to it that a standing publicity committee is created, whose membership will assume responsibility not only for the working out of a publicity policy, but also the assignment of some one to assist in the preparation of illustrated literature for the mail campaign.

THE CAMPAIGN APPEAL *VS.* THE MAIL-APPEAL FOLDER[1]

The purpose of the illustrated pamphlet in the mail campaign is the same as the pamphlet in the organized "drive," that is, to reenforce and support the appeal. The direct-by-mail folder, however, must be presented in more dramatic and brief form than the campaign document.

Visualize the two situations, and the nature of the distinction is obvious. In the organized "drive" the soliciting worker meets the prospect personally. He adjusts his arguments to the questions which the prospect raises. Opportunity for discussion exists. The solicitor is able to explain the particular features of the pamphlet which have the most significance for the prospect. Even the reluctant prospect is compelled to listen.

In the mail campaign no one is present to guide the prospect through the various passages of the pamphlet which will answer his questions. No one is there to eradicate erroneous conclusions which he may draw from the letter or pamphlet. The letter and folder must speak for themselves. They must anticipate—and answer—certain vital questions. They must supply some of that "selling force" which comes from the personality of the campaign salesman. Brevity and clarity are necessary. The pamphlet, like the letter, of a mail campaign must be sufficiently dramatic to compel action. It must, of course, interpret the truth. But, as pointed out before, it must do it through the emotion.

[1] In relation to this subject, study the scope of the publicity required in a campaign (Chapter VII, page 120) with particular reference to the printed appeal and the campaign propaganda document which is invariably prepared for very wide circulation.

Picture the need! Without pictorial illustration, a pamphlet enclosed with a letter of appeal generally serves no purpose.

With pictures, remember that they must call for help. Mr. Stuart says: "Nearly any one would give to stop a baby from crying. Fewer would give to start one laughing. Nobody wants to keep one laughing."

THE TYPE OF PICTURE OR ILLUSTRATION TO BE USED

As indicated by the above quotation, the pictures should interpret the need. To dramatize the charity appeal, it has been said that "one good picture is worth ten thousand words." It is perhaps worth considerably more. What prospect would read ten thousand words? And yet the right sort of a picture, at a glance, would carry conviction and create a desire to help.

The picture and illustrations should interpret how the organization will meet the need. This it should do—wherever possible—by actual photographs of activities of the organization. The deadly parallel "before and after," visualized by actual photographs, is worked to death. It is used constantly because it always serves effectively to show what the organization is accomplishing.

The pictures or illustrations used should tell how the money is being spent. This would naturally follow if, as pointed out in the preceding paragraph, they show how the need is being met. However, an effort should be made to interpret activities. For example, if of several primary objects, family-relief work represents the principal expenditure of a charity organization, the illustrations should visualize that phase of the work.

THE TEXT OF THE PAMPHLET

The text and the illustrations should, of course, be related. The text should be brief. Considerable detail and many il-

lustrations are used in the folder of an organized "drive." They are used, too, in annual reports which go to regular contributors. But they cannot so freely be employed in illustrated pamphlets to secure new revenue. The time of the prospect at the time of opening the mail would not permit it.

In showing how the organization will spend the money raised, do not discuss the subject of "equipment" or "salaries" or "debts" or "overhead." It is the auditors' job to think in these impersonal terms, and it is assumed that the auditors regularly examine the books and advise the management on these subjects. The task of the pamphlet—like the letter itself—is to interpret an urgent need. Do so in a dramatic but sincere way. Plead for help—then stop.

The multitude of uninteresting folders and pamphlets sent every day in the mail would seem to indicate that social organizations are not uniformly taking advantage, in their financial campaigns, of direct-by-mail publicity which commercial organizations apply so effectively in their direct-by-mail selling campaigns.

Recently a printed report of 36 pages was received, accompanied by an appeal in behalf of the work of a certain boys' agency. It would have been of definite interest to a regular subscriber to the organization. As a means of commanding the attention of a new prospect and inducing him to become a subscriber, it was quite worthless. A pamphlet of four pages would have been far more effective in summarizing and illustrating the urgent need. Incidentally, the report, in size, style, and make-up, was such a fine piece of work that it seemed to contradict the urgent need of money.

AN UNUSUAL APPEAL FOLDER

One illustration of "appeal folders"—a folder which brought large returns—will serve to interpret the discussion.

Take the case of the Hudson Guild—a neighborhood set-

tlement of the Chelsea District of Greater New York. The excellence of the work of this organization is recognized. As part of its money-raising effort, it uses the mail appeal. The last appeal was based on a simple illustrated folder (size 3½ x 6¼ inches) which was designed to go into the small-size business envelopes (size Number 6¾).

There were three folds to the folder; both sides were used, giving six panels. On the outside panel—the front of the folder—was a picture of stone door-steps (the entrance to a small building) which seemed strangely worn out. On this cover were five words: "What Wore out the Door-Step?"

On the inside four panels and the back panel (making six of this size) was illustrated: "What Wore Out the Door-step?" That title, in red, was at the top of each panel. In a brief text, and pictures, the question was answered. The full effect of the appeal cannot be interpreted without reproduction of the pictures.

Less than 300 words of text supported this pamphlet.

This pamphlet brought an unusual response in money. Furthermore, it created editorial comment and in other ways awakened interest in the constructive work of the organization.

Financial appeals that are sincere in the interpretation of the work and aims of an organization bring good-will and interest as well as money.

OTHER IMPORTANT DETAILS

We have outlined the principle on which the letter of appeal and the illustrated pamphlet should be developed. We have also discussed the enclosures, such as the subscription blank, which are part of the appeal. At the outset we pointed out that every part of the appeal and every detail in the release and handling of it must create favorable impression. It must command attention and arouse sympathetic interest. Certain details are to be considered.

Materials to be used. It is often claimed that the quality

and color of paper used in the letter-head, envelopes, and pamphlets, size employed, and so forth, are important considerations. They should be considered. Selection should be on the basis of common sense and good taste. That indicates, in our opinion, the measure of their importance.

Appeals have been received which apparently were made on the very best quality of paper—and costly in that respect. Costly material was used, apparently, with the thought that it would impress the prospect favorably. However, it is just as logical to assume that expensive material would create a bad impression. Indeed, one very successful specialist in the handling of mail appeals invariably employs a cheap grade of paper and printing—but not so cheap as to create the impression of carelessness. He does this, he claims, in order to show that the organization sponsoring the appeal has no money to waste in that (or any other) direction.

Variations in color and size might effectively be used. For example, in a letter series (of a particular appeal) variations of the letter-head might be carried out very effectively where the letter-head itself is used to dramatize the appeal.

Dignity and neatness are primary considerations.

Envelopes. Standard envelopes are available on the market in a number of sizes. The smallest—Number 5—carries a 3 x 5-inch enclosure; the largest carries a 5 x 11-inch enclosure. The size of the envelope, of course, would depend upon the enclosure. The Number 10 envelope (4⅛ x 9½ inches) is exceedingly popular for mail appeals. It carries the standard letter-head (8½ x 11 inches) in three folds. Enclosures for the Number 10 envelope generally can be handled much more easily than for an envelope of one of the special sizes.

Form letters. Mailing appeal letters in large volume requires, of course, the form letter. This permits reproduction in large quantities by multigraph or other mechanical processes. The technique of multigraphing has been de-

veloped to such a point that it is often difficult to differentiate between letters reproduced by this method and letters individually typed.

Also, there are services available which reproduce form letters by the typewritten process. One is a patented process known as the "Hooven Process." It is believed that this, or a similar process, can be used very effectively in appeals for substantial amounts.

In appeals, however, for $1, $3, and $5, it is believed that the cheapest method is the best method.

Handling the mail. It is important that the purely mechanical or routine steps in releasing mail appeals, such as folding the enclosures and letters, placing them in the envelopes, and sealing the envelopes should be performed with care. This means something more than matching letterheads and envelopes to ensure that the Brown letter goes in the Brown envelope. The letter and enclosures, when taken out of the envelope, should show the care with which they have been mailed.

Where letters are released in large volume, it is desirable to arrange the releases in instalments. Assume, for example, that 20,000 letters are to be mailed. It is believed that the maximum mailing for any particular day should not exceed 5,000. This seems to be important, not only from the viewpoint of the post-office—thus relieving it from handling a volume which might at a single hour or day prove burdensome—but it is claimed that the appeals secure better results when not "flooding the market."

Acknowledgment of contributions. The importance of prompt acknowledgment of contributions by responsible officers of the organization is of course obvious. Do not allow the contributor to wait ten days or two weeks—this so often happens—before he learns that his contribution has been received and that it is very much appreciated. Prompt acknowledgments prevent unnecessary loss through "turnover" of contributors. Always enclose formal "Treasurer's"

receipt. This should be part of the accounting requirement.

Analysis of results. One of the important factors insuring continuous success in mail or other financial appeals is yet to be considered. It is the current analysis of results. Unless every appeal sent out is analyzed and the reasons for its effectiveness or failure considered, the maximum results will not be obtained. Anything short of the maximum results represents an unnecessary loss—a waste due to inefficiency.

A schedule should be maintained of each appeal, and possibly each particular letter included within the appeal, showing the number of subscriptions received and the amount obtained. Where a substantial portion of the funds is obtained through pledges, a separate schedule should be maintained for pledges.

A chronological register, or daily blotter, can be kept for this purpose with very little clerical work. This can be summarized regularly from month to month. During periods of intensive appeal, summaries can be taken off on a weekly basis. In this way the cost of the appeal can be computed in relation to returns. The unit (that is, the letter) cost and the unit returns can be obtained. Comparisons can be made of the per capita cost of the various appeals. The unsuccessful appeal can be isolated. A study of the letters and supporting literature will reveal reasons for failure. In this way the failures are used to insure future success.

On a standard analysis sheet form (procurable from any stationer and shown in page 214) a type of schedule can be maintained by using the separate columns to show the number of subscriptions and the daily total of each day.

The schedule might be further simplified. For example, although it is easy to key the envelopes for each of the five mailings, this perhaps would be unnecessary. Therefore, opposite the total mailing (whether it took place in one or five days) the returns might be posted.

It is the practice of many agencies to concentrate their ap-

JUNE	ANALYSIS OF RETURNS						
	1	2	3	4	5	6	7
APPEAL NUMBER 1							
June 1- 500							
June 2- 1,000							
June 3- 1,200							
June 4- 1,300							
June 5- 3,000							
FOLLOW-UP (Appeal Number 1)							
June 10- 2,500							
June 11- 2,500							
June 13- 2,500							

Figure 18. Analysis of returns sheet.

peals during a particular month in the spring and in the fall —with possibly a third "heavy mailing" as a pre-Christmas appeal. Under this arrangement, less intensive mail appeals are made during the intervals between the heavier appeals.

This practice, carried over a number of years, offers a fine basis for a comparison of one year's results with another.

Analysis of results—renewals. It is equally important that results of the appeals for renewals be analyzed closely. Carelessness in this respect often results from the fact that renewals are so assured. Losses entirely unnecessary easily creep in. If an organization secures the renewals of 85% of its previous subscribers, its finance committee usually feels well pleased. There is no reason for such satisfaction. The loss of 15% may point to gross inefficiency in the handling of the renewal appeal.

Renewals can be made seasonal. With a little effort they can be distributed throughout the year, so as to assure a fixed income each month, or concentrated in the spring, fall, and winter. Under the latter arrangement, the main renewal appeal is made in one month and those failing to renew at once are followed up during the following two or three months of the period.

This practice facilitates the keeping of a comparative schedule showing the results of the current appeal for renewals with that of the previous year.

Quantity production: avoidance of delays, and so forth. It is unnecessary to state that if an organization desires to build up a constituency of 5,000, 10,000, or 15,000 members by mail, it must apply the principle of quantity production. Having planned an appeal, and learned that satisfactory results can be obtained from it, success becomes a matter of following through and expanding the effort. Often, time is wasted and many results lost through delays that are unnecessary. If the appeal has been tested out, get into quantity production or stop mailing entirely.

The experience of two national organizations during 1925 indicate that it does not pay to be too thorough—too careful. Organization A, of the two national agencies referred to, worked out an appeal letter and a series of follow-up letters which got results. It went forward, securing 6,000 new members and more than $30,000 of new money. Organization B made a similar experiment, but delayed action several times, trying to get out something still better. By the end of the year, it had secured about $3,000 from 700 new members, and was still in serious financial difficulty.

IMPORTANCE OF PERSISTENCE AND RESOURCEFULNESS

The several chapters of this volume relate to principles, methods, and technique employed in raising money for social work.

In reviewing the financing efforts of several social organizations to raise money by mail appeal over a period of years, it was observed that although sound principles and procedure were adhered to, the results in terms of increased support did not always reach expectations. Careful study of the methods employed revealed that the failure to secure satisfactory results was due to indifference reflected in the rather perfunctory way in which the mail appeal was handled.

There is a tendency to allow the mail appeal to degenerate into a routine sort of effort. Originality in the preparation

of appeal material seems to disappear. The follow-up seems to lack the aggressiveness of previous years.

Technique and forms cannot be substituted for persistence and resourcefulness.

One of the reasons for the success of the organized "drive" is that each year it starts out *de novo,* as it were. A new personality generally heads the "drive." With that new leader comes a reorganized campaign committee, new methods, new atmosphere. Everything is put into the effort.

This same spirit of originality and determination must dominate the mail appeal if it is to be effective. The lack of it explains much of the failure in this form of appeal.

APPENDIXES

APPENDIX A

LIST OF NATIONAL ORGANIZATIONS

THE following is a list of national organizations, associations, and agencies, falling within the social service category, which appeal to the community for support. This list is made available through the courtesy of the National Information Bureau, whose headquarters are in New York City. This Bureau maintains a system of endorsement for national organizations whose program in its opinion deserves approval.

A number of national organizations listed, like the Young Men's Christian Association, the Boy Scouts of America, and the National Civil Service Reform Association, have local agencies—state or city—exercising a large degree of administrative economy. For example, within the Boy Scout Movement, a charter organization, there are approximately 650 local agencies known as Boy Scout Councils. Although operating under the general supervision of the national organization, these councils exercise a large degree of administrative independence. From the view-point of financing, they are entirely independent of the national organization, securing their funds entirely from the local community either by direct appeal or through a Community Chest.

This list of 151 national agencies includes, of course, but a fragment of the social agencies functioning in America. Social work is essentially a local effort. Every locality has its hospitals, its settlement houses, its relief-giving agencies, and a multitude of other activities which are not contained in this list or even represented by any national organization which attempts to coordinate the effort in which such organizations function.

Moreover, the list does not include religious organizations or the purely patriotic veteran organizations. It is unnecessary to say that the religious organizations, through their national or local units, are conducting very important social service activities. And in increasing measure, patriotic organizations like the American Legion are emphasizing citizenship and welfare activities.

Name and Address	Objects and Purposes
Actors Fund of America, Inc. 701 Seventh Avenue New York City	Cares for the sick, disabled, destitute, and aged of the theatrical profession. Maintains a home for the aged
American Artists Committee of One Hundred 215 West 57th Street (O.S.)[1] New York City	Extends aid, through La Fraternité des Artistes, to families of French artists killed in the World War—especially for the support of orphan children adopted by the committee.
American Association for Labor Legislation 131 East 23rd Street New York City	Studies labor conditions; disseminates information, drafts and urges desirable labor laws to promote safety and health and seeks their efficient enforcement.
American Association for Organizing Family Social Work 130 East 22nd Street New York City	Advises on organization problems of family social work societies in the United States and Canada.
American Association of Hospital Social Workers Johns Hopkins Hospital Baltimore, Md.	Works toward improvement and development of standards of social work in hospitals and dispensaries.
American Association of Social Workers 130 East 22nd Street New York City	Promotes professional standards; interests new workers; conducts vocational research and placement bureau.
American Bible Society (Inc.) Bible House Astor Place New York City	Translates, revises, publishes, and distributes the Scriptures to encourage their wider circulation.
American Child Health Association 370 Seventh Avenue New York City	Cooperates with and stimulates effective methods of saving the lives of mothers and promoting the health of children. Formerly Child Hygiene Association and Child Health Organization of America.
American Civic Association Union Trust Building, _____ Washington, D. C.	Works toward general civic improvement of American communities. Cooperating with the National Municipal League.

[1] O.S.—Overseas.

Name and Address	Objects and Purposes
American Civil Liberties Union 100 Fifth Avenue New York City	Works to secure and maintain throughout the United States "the rights of free speech, free press, and freedom of assemblage."
American Country Life Association Room 1840, Grand Central Terminal Building New York City	Seeks to better rural conditions through conferences, publicity, and coordination of rural social agencies.
American Field Service Fellowships for French Universities 525 West 120 Street New York City	Establishes fellowships for American graduate students in French Universities, as a memorial to American Feld Service men killed in the war.
American Forestry Association (Inc.) 1523 L Street, N. W. Washington, D. C.	Promotes the preservation and extension of forests of the United States.
American Foundation for the Blind (Inc.) 41 Union Square, West New York City	Conducts research in the interest of the blind and partially blind in America; standardizes existing work and stimulates new work when needed. Procures publication of books for the blind.
American Friends Service Committee (O.S.) 20 South 12th Street Philadelphia	Completing reconstruction work in France, relief work in Austria, Germany, Poland, and Russia.
American Game Ppotective Association 233 Broadway New York City	Works for the preservation of wild life in the United States and Canada.
American Home Economics Association (Inc.) 1211 Cathedral Street Baltimore	Seeks to improve conditions of living in the home, the institutional household, and the community.
American Home for Yugo-Slav Children (O.S.) 25 West 43rd Street New York City	Maintains a convalescent home for Serbian children on the Dalmatian Coast. Succeeding Serbian Aid Fund.
American Hospital Association 22 East Ontario Street Chicago, Ill.	Seeks to promote the efficiency of hospitals through the study of hospital management.
American Jewish Committee (Inc.) 171 Madison Avenue New York City	Works to protect, and prevent the infraction of, civil and religious rights of Jews throughout the world.
American Jewish Joint Distribution Committee (O.S.) 64 Water Street New York City	Disburses funds collected by American Jewish Relief Committee, Central Relief Committee, and People's Jewish Relief Committee, for relief of Jews suffering from the war.

Name and Address	Objects and Purposes
American Memorial Hospital, Inc. (O.S.) 61 Broadway New York City	Building endowed hospital for women and children in Rheims.
American Merchant Marine Library Association (Inc.) 82 Beaver Street New York City	Supplies crews' libraries to American Merchant Marine ships.
American Missionary Association (Inc.) 287 Fourth Avenue New York City	Establishes missionary churches and schools throughout the United States for the benefit of Negroes, Indians, Eskimos, and so forth.
American Mission to Lepers (Inc.) 156 Fifth Avenue New York City	Establishes missionary hospitals and homes for lepers and seeks their segregation.
American National Red Cross (Inc.) Washington, D. C.	Relieves suffering in war or disaster; promotes public health; engages in civilian relief work, and so forth. Semi-governmental agency of widely varied activities.
American Ouvroir Funds (O.S.) 541 Madison Avenue New York City	Secures American adopters for French and Belgian war orphans.
American Peace Society (Inc.) Colorado Building Washington, D. C.	Promotes permanent international peace by urging the adoption of conciliation, judicial methods, and so forth, to adjust differences.
American Posture League (Inc.) 1 Madison Avenue New York City	Inspects and standardizes articles of clothing, school equipment, and so forth, directly affecting posture.
American Public Health Association (Inc.) 370 Seventh Avenue New York City	Seeks to promote the efficiency of official health work, health legislation, and public health generally.
American Relief Administration 42 Broadway New York City	In process of liquidation.
American Seamen's Friend Society (Inc.) 76 Wall Street New York City	Carries on social welfare and religious work for seamen, particularly of the merchant marine.
American Social Hygiene Association (Inc.) 370 Seventh Avenue New York City	Seeks to diffuse knowledge on social hygiene and to promote social health.
American Society for the Control of Cancer 25 West 43rd Street New York City	Disseminates knowledge concerning symptoms, diagnosis, prevention, and treatment of cancer.

Name and Address	Objects and Purposes
American Women's Hospitals (O.S.) 637 Madison Avenue New York City	Conducts hospitals for refugees in Greece and medical centers in Macedonia and Western Thrace. Continuing assistance to medical work in France, Serbia, and Russia.
Argonne Association of America Inc. (O.S.) 370 Seventh Avenue New York City	Maintains model boarding-out system and vocational training for French war orphans.
Army Relief Society (Inc.) 120 East 36th Street New York City	Raises funds, chiefly at army posts, for relief and care of dependent orphans and widows of officers and enlisted men of the U.S.A.
Association for the Study of Negro Life and History 1538 9th Street Washington, D. C.	Collects sociological and historical data and promotes studies bearing on the Negro; publishes the *Journal of Negro History*.
Berkshire Industrial Farm, (Canaan, N. Y.) Inc. 287 Fourth Avenue New York City	Training school for delinquent boys. Accepts boys on request of parents or by commitment.
Big Brother and Sister Federation, Inc. 1775 Broadway New York City	Promotes the establishment and standardization of local Big Brother and Big Sister organizations in the United States and Canada.
Boy Scouts of America (Inc.) 200 Fifth Avenue New York City	Trains boys for citizenship through outdoor program of recreational and educational activities. Non-military.
Boys' Club Federation (Inc.) 3037 Grand Central Terminal Building New York City	Organizes, extends, and assists Boys' Clubs in different communities.
Bureau of Jewish Social Research 114 Fifth Avenue New York City	Makes intensive studies of Jewish institutions and endeavors to establish standards for philanthropic work among Jewish organizations.
Camp Fire Girls (Inc.) 31 East 17th Street New York City	Offers many-sided program for the training and development of girls.
Caney Creek Community Center (Inc.) Pippapass Knott County, Kentucky	Training school in citizenship and community leadership. Stimulates community organization through the local public schools.
Carr Creek Community Center Dirk Knott County, Kentucky	School and neighborhood organization for mountain people.
Central Committee, Inc. (O.S.) 247 East 41st Street New York City	Conducts a food package service to Germany. Not at present appealing for funds.

NAME AND ADDRESS	OBJECTS AND PURPOSES
CENTRAL HOWARD ASSOCIATION (INC.) 608 South Dearborn Street Chicago, Ill.	Aids prisoners and seeks to promote prison reform in central states.
CHICAGO TRACT SOCIETY (INC.) 440 South Dearborn Street Chicago, Ill.	Carries on street mission work and house-to-house distribution of religious publications in Illinois and neighboring states.
CHILDREN OF THE FRONTIER (INC.) 280 Park Avenue New York City	Building hospital in France for children suffering from bone and gland tuberculosis.
CIRCLE FOR NEGRO RELIEF (INC.) 370 Seventh Avenue New York City	Organizing negroes to cooperate with national health agencies in handling problems of public health among their own people.
COMMISSION ON INTERRACIAL COOPERATION Palmer Building Atlanta, Ga.	Seeks to promote good-will and cooperation between White and Negro races.
COMMITTEE FOR THE EDUCATION OF RUSSIAN YOUTHS IN EXILE (O.S) 15 Exchange St. Boston, Mass.	Supporting and educating young Russian men and women in European universities and Russian children in Bulgaria.
COMMUNITY SERVICE, INC. 315 Fourth Avenue New York City	*See* Playground and Recreation Association of America.
DISABLED AMERICAN VETERANS OF THE WORLD WAR 2840 Melrose Avenue Walnut Hills, Cincinnati	Membership organization of disabled veterans for mutual assistance and the advancement of their special interests. Partly financed by public contributions.
EDWARD MACDOWELL ASSOCIATION (INC.) Peterborough, N. H.	Maintains a summer colony where creative artists may work undisturbed. Purposes to further American art.
ENGLISH-SPEAKING UNION OF THE UNITED STATES (INC.) 345 Madison Avenue New York City	Promotes understanding, friendship, and cooperation between all the English-speaking peoples.
FEDERAL COUNCIL OF THE CHURCHES OF CHRIST IN AMERICA (INC.) 105 East 22nd Street New York City	Unites the denominations which are its members in cooperative social service and religious activities.
FEDERATION FOR CHILD STUDY 242 West 76th Street New York City	Studies child problems and acts as clearing house of information.
FOREIGN LANGUAGE INFORMATION SERVICE 119 West 41st Street New York City	Interprets American to the immigrant and the immigrant to American through releases to newspapers of the various languages. Advises individual immigrants.

Name and Address	Objects and Purposes
Foreign Policy Association 9 East 45th Street New York City	Stands for "a liberal and constructive American foreign policy." Concentrating on progressive reduction of armaments by international agreement.
Fund for the Relief of Men of Letters and Scientists in Russia (O.S.) 1271 Hoe Avenue New York City	Aids refugee Russian professional men and women.
George Junior Republic, Inc. Freeville, N. Y.	Conducts a home and education and vocal training for boys and girls requiring special discipline.
Girl Scouts, Inc. 670 Lexington Avenue New York City	Promotes educational, recreational, and character-building activities for girls.
Girls Friendly Society in America (Inc.) 15 East 40th Street New York City	Carries on preventive and protective work for girls.
Grenfell Association of America, (Inc.) 156 Fifth Avenue New York City	Promotes work of Dr. Wilfred T. Grenfell among fishermen in North Newfoundland and Labrador.
Hadassah 114 Fifth Avenue New York City	Raises money for support of Hadassah Medical Unit in Palestine and fosters Zionist ideals among women and girls.
Hindman Settlement School (Inc.) Hindman Knott County, Kentucky	School and settlement for industrial and educational training of mountain boys and girls.
Indian Rights Association 995 Drexel Building Philadelphia	Works for the spiritual, moral, and material welfare of the Indians of the United States, and particularly, to secure the political and civil rights already guaranteed them by treaty.
Institute for Government Research (Inc.) 26 Jackson Place, N. W. Washington, D. C.	Studies problems of public administration; makes known scientific principles and procedure in methods of government.
Jewish Welfare Board 352 Fourth Avenue New York City	Assists men in Army and Navy. Through consolidation with Young Men's Hebrew Association, is promoting Jewish community centers.
Kindergarten Unit for France, Inc. (O.S.) 40 High Street Springfield, Mass.	Finishing work by building a Community House in Liévin, France.

Name and Address	Objects and Purposes
Lafayette Memorial, Inc. (O S.) 147 West 40th Street New York City	Maintains the Château Lafayette at Chavaniac, France, as a school and preventorium for children.
League of Nations Non-Partisan Association 15 West 37th Street New York City	Works for the entrance of the United States into the League of Nations or some similar world-wide organization and to interpret the League to the public as a non-political issue.
Lebanon Hospital for Mental Diseases (Beirut, Syria) 119 South 4th Street Philadelphia	Institution in Near East, providing scientific care for mental cases.
Les Maisons Claires (N. Y. Committee) (O S.) 20 East 57th Street New York City	Raising funds to establish and aid in maintaining in France two or more homes, with industrial training, for French war orphans.
Metric Association 156 Fifth Avenue New York City	Working to secure general use of metric weights and measures.
Military Training Camps Association 210 Mallers Building Chicago, Ill.	Recruits for citizens' military training camps under auspices of the War Department.
National Association for the Advancement of Colored People (Inc.) 69 Fifth Avenue New York City	Purposes to secure equal rights and privileges for negroes, along educational, political, and other lines.
National Association of Audubon Societies (Inc.) 1974 Broadway New York City	Encourages the study of wild birds and animals; works for their protection.
National Association for Constitutional Government Colorado Building Washington	Organized as non-partisan movement to propagate a wider knowledge of the Federal Constitution and of constitutional government.
National Association of Travelers Aid Societies 25 West 43rd Street New York City	Medium for cooperation and standardization of non-commercial agencies operating for the protection of travelers.
National Board of Young Women's Christian Associations (Inc.) 600 Lexington Avenue New York City	Unites and develops Young Women's Christian Associations in the United States and foreign countries.
National Bureau of Economic Research (Inc.) 474 West 24th Street New York City	Engaged in determining facts bearing upon economic, social, and industrial problems.

Name and Address	Objects and Purposes
National Child Labor Committee (Inc.) 215 Fourth Avenue New York City	Studies conditions affecting children in industry for their legislative protection and general welfare.
National Child Welfare Association (Inc.) 70 Fifth Avenue New York City	Endeavors through pictorial exhibits and publicity to improve conditions affecting American children.
National Civil Service Reform League 8 West 40th Street New York City	Promotes purposes of Civil Service Reform Associations, and advances the merit system throughout the United States.
National Committee for Constructive Immigration Legislation 105 E. 22 Street New York City	Purposes to secure comprehensive immigration legislation and to raise naturalization standards.
National Committee for Mental Hygiene (Inc.) 370 Seventh Avenue New York City	Scientific organization, working for conservation of mental health.
National Committee for the Prevention of Blindness (Inc.) 370 Seventh Avenue New York City	Organized to study causes of blindness and to advocate measures leading to their prevention.
National Committee on Prisons and Prison Labor (Inc.) 2 Rector Street New York City	Works for establishment of psychiatric classification and industrial training, with wage, for prisoners.
National Conference of Social Work (Inc.) 25 East 9th Street Cincinnati, Ohio	Conducts annual conference for discussion of social problems and dissemination of social information.
National Consumers League (Inc.) 156 Fifth Avenue New York City	Endeavors to promote better conditions among workers by legislative and other means.
National Council Church Mission of Help 1133 Broadway New York City	Seeks to extend and standardize the work of local Church Missions of Help, which care for delinquent and wayward girls.
National Council of Jewish Women 305 West 98th Street New York City	Unites Jewish women to work along philanthropic, educational, and religious lines. Conducts many special activities.
National Council of Young Men's Christian Associations of the United States of America 347 Madison Avenue New York City	Establishes and develops Young Men's Christian Association work in any country.

Name and Address	Objects and Purposes
National Desertion Bureau (Inc.) 356 Second Avenue New York City	Locates and reconciles family deserters, and prosecutes when necessary; acts in advisory capacity to charitable institutions.
National Economic League 6 Beacon Street Boston, Mass.	Purposes to create an informed and disinterested public opinion through local discussion groups.
National Federation of Settlements 20 Union Park Boston, Mass.	Consulting body of settlement workers for improvement of methods.
National Health Council 370 Seventh Avenue New York City	Coordinates activities and services of the national voluntary health agencies and seeks thereby the betterment of health work in the United States.
National Indian Association (Inc.) 156 Fifth Avenue New York City	Conducts undenominational missionary work among American Indians.
National Institute of Public Administration 261 Broadway New York City	Conducts technical and research activities relating to the field of public administration including a training school for public service.
National Kindergarten Association (Inc.) 8 West 40th Street New York City	Works for establishment of kindergartens in all public schools, and for the general improvement of kindergarten standards and legislation.
National League of Girls' Clubs (Inc.) 472 West 24th Street New York City	Organizes self-governing clubs for girls for the advancement of their social, educational, and industrial interests.
National Municipal League 261 Broadway New York City	Promotes higher standards of municipal and state government. Continuing work of National Short Ballot Organization.
National Navy Club of New York 13 East 41st Street New York City	Promotes the welfare of enlisted men of the United States Navy and maintains a club-house in New York for their use.
National Organization for Public Health Nursing 370 Seventh Avenue New York City	Establishes and extends public health nursing, developing its standards and technique. Member of National Health Council.
National Parks Association (Inc.) 1512 H. Street, N. W. Washington, D. C.	Furnishes civilian cooperation with the National Park Service of the Department of the Interior.
National Popular Government League 637 Munsey Building Washington, D. C.	Promotes constitutional and legislative measures to increase efficiency of representative government.

Name and Address	Objects and Purposes
National Probation Association 370 Seventh Avenue New York City	Promotes principles of trained social service in probation work in the courts.
National Safety Council 168 N Michigan Avenue Chicago, Ill.	Promotes safety of workmen in industry and of general public.
National Security League 17 East 49th Street New York City	Propagandist organization, interested in promoting patriotism and good citizenship.
National Society for the Friendless Massachusetts Building Kansas City, Mo.	Operates as general directing organization for state Societies for the Friendless, engaged in prisoners' aid work and prison reform.
National Society for Penal Information Grand Central Terminal Building New York City	Collects information concerning penal institutions and the admnistration of criminal justice and interprets its findings to the public.
National Tuberculosis Association (Inc.) 370 Seventh Avenue New York City	Voluntary organization of physicians and laymen promoting treatment and prevention of tuberculosis. Member National Health Council.
National Urban League (Inc.) 127 East 27th Street New York City	Works toward improvement of social condition of the Negro in cities by investigation, establishment of welfare agencies, and so forth.
National Women's Christian Temperance Union (Inc.) 1730 Chicago Avenue Evanston, Ill.	Organization with general program of total abstinence, law enforcement, child welfare, social morality, and Americanization.
National Women's Trade Union League 311 South Ashland Boulevard Chicago, Ill.	Organizes working women to develop leadership among themselves for improvement of working conditions through organization and legislation.
Near East Relief, (Inc.) (O.S) 151 Fifth Avenue New York City	Relief work for Armenians and Syrians and others needy in Turkey and for refugees from that country.
Needlework Guild of America (Inc.) 133 South 12th Street Philadelphia	Collects new garments for hospitals, homes, and other charities. Now conducting relief activities in Saint Quentin.
Permanent Blind Relief War Fund (Inc.) 590 Fifth Avenue New York City	Furnishes to blinded soldiers and sailors of the Allies reading matter printed in Braille.
Pine Mountain Settlement School (Inc.) Pine Mountain Harlan County, Kentucky	School for mountain children, with medical and recreational neighborhood activities.

Name and Address	Objects and Purposes
Playground and Recreation Association of America 315 Fourth Avenue New York City	Helps communities to secure adequate year-round recreation facilities in cities, under municipal support.
Progressive Education Association 426 5th Street, N. W. Washington, D. C.	Attempts to broaden educational philosophy and practice for benefit to the individual and society.
Proportional Representation League (Inc.) 1417 Locust Street Philadelphia	Works to secure proportional representation in state legislatures, city councils, and other deliberative or policy-determining bodies.
Religious Education Association 308 N. Michigan Avenue Chicago, Ill.	Purposes to extend and improve moral and religious instruction and training.
Russian Refugee Relief Society (Inc.) 350 West 87th Street New York City	Provides relief, employment, and opportunity for educational advancement to Russian refugees in America.
Russian Student Fund (Inc.) 347 Madison Avenue New York City	Aids Russians in the United States to obtain academic technical and professional training.
Roosevelt Memorial Association (Inc.) 1 Madison Avenue New York City	Seeks to spread knowledge of the character and career of Theodore Roosevelt.
Seamen's Church Institute of America (Inc.) 25 South Street New York City	Promotes religious and philanthropic work for men employed upon or in connection with the sea or inland waters.
Serbian Aid Fund 287 Fourth Avenue New York City	*See* American Home for Yugo-Slav Children.
Serbian Child Welfare Association 287 Fourth Avenue New York City	Engaged in health and child welfare program in Serbia.
Shut-in Society (Inc.) 129 East 34th Street New York City	Provides market for work of invalids, and in general ministers to comfort of invalid members of the society.
Society for the Preservation of New England Antiquities (Inc.) 2 Lynde Street Boston, Mass.	Works for the preservation of the best of old houses and other buildings of New England. Collects small antiques.
Soldiers' Rest Association Griffinsburg Culpeper County, Virginia	Cares for discharged service men who are mentally or physically disabled, and works for their rehabilitation.

Name and Address	Objects and Purposes
Southern Industrial Educational Association (Inc.) 1228 Connecticut Avenue Washington, D. C.	Promotes industrial education in southern mountain schools and provides market for products of home industries.
Southern Women's Educational Alliance Hotel Richmond Richmond, Virginia	Helps southern girls and women to secure educational advantages and conducts vocational guidance for them.
Student Friendship Fund of the World's Student Christian Federation 129 East 52nd Street New York City	Raises funds for relief of destitute students in Europe and Asia Minor.
Vienna Children's Milk Relief (Inc.) 150 Nassau Street New York City	Collects funds for relief of Viennese children.
Voluntary Parenthood League 19 West 44th Street New York City	Promotes amendments of federal and state laws on subject of birth control and educational work for parenthood.
Women's Roosevelt Memorial Association (Inc.) 28 East 20th Street New York City	Organized to commemorate the life of Roosevelt by restoring and maintaining his birthplace as a memorial.

APPENDIX B

LIST OF COMMUNITY CHESTS AND WELFARE FINANCING FEDERATIONS OF THE UNITED STATES AND CANADA

State, City	Address	Name of Organization
Alabama:		
Birmingham	2 Steiner Building	Community Chest
Montgomery	627 Bell Building	Community Chest
Tuscaloosa	Rosenfeld Building	Community Chest
Arizona:		
Phoenix		
Tucson	P.O. Box 506	Community Chest, Inc.
Arkansas:		
Little Rock	414 W. 2nd Street	Community Fund
Pine Bluff	Court House	Community Chest
Texarkana	Chamber of Commerce	Community Chest
California:		
Berkeley	Koerber Bldg., 2054 University Ave.	Community Chest
Fresno	1911 Mariposa Street	Community Chest
Glendale	213 East Broadway	Welfare Chest
Los Angeles	Chamber of Commerce Bldg.	Community Chest
Oakland	816 Oakland Bank Building	Community Chest
Pasadena	100 S. Raymond Avenue	Community Chest
Pomona	Cor. 3rd. St. and Garey Ave.	Community Chest
Riverside	Hellman Bank	Community Chest
Sacramento	P.O. Box 271, Chamber of Commerce Building	Community Chest
San Bernardino	215 Chamber of Commerce Building	Community Chest
San Diego	427 Union Building	Community Welfare Council
San Francisco	55 New Montgomery Street	Community Chest
San Jose	Chamber of Commerce Building	Community Chest of Santa Clara County
Santa Barbara	114 E. Carill Street	Community Chest
Stockton	339 E. Weber Avenue	Community Chest
Colorado:		
Colorado Springs	229 Hagerman Building	Community Chest of Pikes Peak
Denver	531 Fourteenth Street	Community Chest

State, City	Address	Name of Organization
Pueblo	304 Central Block	Community Chest
Trinidad	Chamber of Commerce Building	Community Chest
Connecticut		
Bridgeport	991 Broad Street	Financial Federation
Bristol	Chamber of Commerce	Community Chest
Hartford	36 Trumbull Street	Community Chest
New Britain		United Community Corporation
New Haven	740 Chapel Street	Community Chest, Inc.
New London	311 Mercer Building	Community Chest
Florida:		
Jacksonville	120 W. Bay Street	Community Chest Association
Miami	212 Central School Building	Community Chest Association
Tampa		Welfare League
Georgia:		
Atlanta	1002 Candler Building	Community Chest
Columbus	186 East Broad Street	Community Fund
Macon	P.O. Box 198	Community Chest Federation
Savannah	26 Bay Street, East	Federation and Community Chest
Illinois:		
Aurora	Lincoln Building	Social Service Federation
Bloomington	Campbell Holton Company	Community Chest
Champaign Urbana	Chamber of Commerce	Community Chest Association
Decatur	Chamber of Commerce	Community Chest Association
Elgin	14 E. Chicago Street	Community Chest Association
Peoria	102 City Hall	Community Fund Association
Rockford	116 S. Wyman Street	Social Service Federation
Rock Island		
Springfield	408 S. 6th Street	Council of Social Agencies
Indiana:		
Elkhart	Municipal Building	Heart of Elkhart Club
Evansville	Room 8, Court House	Community Welfare Chest
Fort Wayne	215 E. Berry Street	Council of Social Agencies
Hammond	Superior Court Building	Community Chest
Indianapolis	301 Chamber of Commerce	Community Chest
Muncie	Chamber of Commerce	Community Fund

State, City	Address	Name of Organization
South Bend	Chamber of Commerce Bldg.	Federation of Social Agencies
Terre Haute	612 Cherry Street	Welfare League
Iowa:		
Burlington	Greater Burlington Assn. Hotel	Community Chest
Cedar Rapids	Chamber of Commerce	United Camp. Federation
Council Bluffs	P.O. Box 584	Welfare Association
Des Moines	Chamber of Commerce Building	Public Welfare Bureau of Chamber of Commerce
Mason City	Chamber of Commerce	Community Chest
Sioux City	Chamber of Commerce	Community Fund
Waterloo	22 Bridge Street	Community Chest
Kansas:		
Kansas City	727 Minnesota Avenue	Community Chest Association
Topeka	Chamber of Commerce, 7th and Quincy Sts.	Community Chest
Wichita	208 Orpheum Building	Community Chest
Kentucky:		
Lexington	108 North Upper Street	Welfare League
Louisville	658 S. 4th Avenue	Community Chest
Louisiana:		
New Orleans	Whitney Central Building	Community Chest
Shreveport	223 1st National Bank Bldg.	Federation of Community Work
Maryland:		
Baltimore		Community Fund
Cumberland	Liberty Trust Co. Bldg.	Chamber of Commerce
Massachusetts:		
Attleboro	Chamber of Commerce	Community Chest
Brockton	406 Olympia Building	Social Service Council, Inc.
Holyoke	279 Maple Street	Community Welfare League
Lowell	302 Fairburn Bldg.	Community Chest Assn.
New Bedford	6 Eighth Street	Community Fund
Northampton	Chamber of Commerce Rooms	Community Chest
Pittsfield	Chamber of Commerce Building	Community Welfare Association
Springfield	9 Market Street	Community Welfare Association
Worcester	Boys' Club Bldg., Ionic Ave.	Welfare Federation
Michigan:		
Ann Arbor	402 S. Main Street	Community Fund Assn.

State, City	Address	Name of Organization
Battle Creek	Room 32, City Hall	Welfare Fund
Bay City	816 Adams Street	Welfare Fund
Detroit	316 Jefferson Avenue, E.	Community Fund
Flint	200 Genesee Bank Building	Community Fund
Grand Rapids	211 Shepard Building	Welfare Union
Lansing	118 W. Ottawa Street	Community Welfare Fund
Muskegon	Chamber of Commerce	Community Chest
Owosso		Welfare League
Pontiac	323 American Bank Building	Welfare League
Saginaw	607 Bearinger Building	Welfare League
Minnesota:		
Duluth	312 W. Superior Street	Community Fund
Minneapolis	1050 Builders Exchange	Council of Social Agencies
St. Paul	4th Floor Wilder Building	Community Chest
Missouri:		
Jefferson City	Chamber of Commerce	Community Chest Committee
Joplin	Chamber of Commerce	Community Chest
Kansas City	Chamber of Commerce 11th and Oak Streets	Council of Social Agencies
St. Joseph	808 Francis Street	Community Chest
St. Louis	2221 Locust Street	Community Chest
Sedalia	Chamber of Commerce	Community Fund
Nebraska:		
Lincoln	City Hall	Community Chest
Omaha	3rd Floor, City Hall	Welfare Federation and Community Chest
New Jersey:		
Bloomfield	82 Broad Street	Community Welfare Chest
Bound Brook		United Community Chest
Montclair	467 Bloomfield Avenue	Community Chest
Morristown	Municipal Building	Community Chest
Newark	24 Branford Place	Welfare Federation
Orange	439 Main Street	Welfare Federation
Plainfield	121 Watchung Avenue	Community Chest
New York:		
Auburn	160 Genesee Street	Community Chest Inc.,
Batavia	84 Main Street	All Batavia Fund Inc.
Buffalo	126 Pearl Street	Federation of Charities and Social Service Agencies
Elmira	Fed. Bldg., Cor. State and E. Church Sts.	Federation for Social Service
Geneva		
Glens Falls	317 Insurance Building	Community Chest

State, City	Address	Name of Organization
Gloversville	13 S. Main Street	Home Fund
Ithaca	Tompkins City National Bank	Community Chest, Inc.
Jamestown	11 West 2nd St.	Community Chest
Mt. Vernon	57 Prospect Ave.	Community Chest
Niagara Falls	Chamber of Commerce	Community Chest
Olean	City Building	Community Chest
Rochester	79 St. Paul Street	Community Chest
Rome		Community Chest, Inc.
Salamanca	Chamber of Commerce	Community Chest
Schenectady	505 State Street	Community Chest
Syracuse	327 Montgomery	Community Chest, Inc.
Utica	8 Elizabeth Street	Community Chest, Inc.
Watertown		Community Chest, Inc.
White Plains	8 Depot Square	Community Chest, Inc.
North Carolina:		
Asheville	31 Am. Nat. Bank Building	Community Chest, Inc.
Greensboro	Jefferson Standard Bldg.	Community Chest
Durham	100½ W. Main Street	Community Chest Federation
High Point	High Point Overall Co.	Community Chest
Raleigh	Chamber of Commerce	Community Chest
Winston-Salem	P O. Box 1408	Community Chest
Wilmington	305 Market Street	Welfare Federation
Ohio:		
Akron	936 2nd National Bank Building	Better Akron Federation
Ashtabula	Chamber of Commerce	Community Fund
Barberton		Community Fund
Canton	207 Tuscarawas Street, W.	Welfare Federation
Cincinnati	806 Neave Building	Community Chest and Council of Social Agencies
Cleveland	523 Electric Block	Community Fund
Columbus	Council of Social Agencies	Community Fund
Dayton	12½ West 5th Street	Bureau of Community Service
Elyria	203 Elyria Block	Community Service Council
Hamilton	Chamber of Commerce	Community Chest
Mansfield	Library Building	Community Chest
Middletown	Hotel Manchester	Civic Association
Niles	58 S. Main Street	Community Corporation
Salem	Mem. Recreation Bldg.	Community Chest
Sandusky	302 Wayne Street	Community Fund
Springfield	35 Fairbanks Block	Community Fund
Toledo	507 Produce Exchange Bldg.	Community Chest
Warren	Trumbull Building	Community Fund
Youngstown	312 Dollar Bank Building	Community Corporation

State, City	Address	Name of Organization
Oklahoma:		
Durant		Community Chest
Oklahoma City	201 Fidelity National Bldg.	Community Fund
Tulsa	14 East 3rd Street	Community Fund
Oregon:		
Portland	518 Oregon Building	Community Chest
Pennsylvania:		
Berwick	135 West Front Street	Welfare Federation
Bethlehem	R. 302 First National Bank Building	Community Chest
Carlisle		Community Chest
Easton	14 N. Second Street	Welfare Community Chest
Erie	212 Marine Bank Building	Community Chest
Franklin		
Harrisburg	323 N. Second St.	Welfare Federation
Lancaster	741 Woolworth Building	Welfare Federation
Philadelphia	311 S. Juniper Street	Welfare Federation
New Castle	Shenango Pottery	Community Chest
Reading		Reading Berks
Scranton	411 City Bank Building	Community Welfare Association
Sharon		Shenango Valley Community Fund
Waynesboro	First National Bank	Beneficial Fund Association
Wilkes-Barre	46 N. Washington St.	Community Welfare Federation
Williamsport	City Hall	Community Welfare Corporation
York	11 E. Market Street	Welfare Federation
Rhode Island:		
Pawtucket	Chamber of Commerce	Community Chest
Providence	Providence, R. I.	
South Carolina:		
Charleston	144 Wentworth Street	Community Chest
Columbia	1202 Main Street	Community Chest
Greenville		Community Chest
Spartanburg	Chamber of Commerce	Community Chest
Tennessee:		
Chattanooga	Municipal Building	Community Council
Knoxville	R. 210, Bankers Trust Bldg.	Community Chest
Memphis	117 Monroe Ave.	Community Fund
Nashville	300 Chamber of Commerce Building	Community Chest
Texas:		
Dallas	1817½ Main Street	Community Council
El Paso	569 First National Bank Bldg.	Community Chest
Fort Worth	324 Cotton Exch. Bldg.	Community Chest

STATE, CITY	ADDRESS	NAME OF ORGANIZATION
Galveston	Cotton Exchange Building	Community Chest
Houston	P.O. Box 61	Community Chest
Waco	Chamber of Commerce Building	Community Chest
Wichita Falls	Chamber of Commerce	United Campaign Committee
San Antonio	407 Kampmann Building	Community Chest and Council of Social Agencies
VIRGINIA:		
Danville	Danville Loan and Savings Corp., 425 Main Street	Community Chest, Inc.
Lynchburg	712 Church Street	Community Chest
Norfolk	305 Pender Building	Community Fund
Petersburg	Y.M.C.A. Building	Community Chest
Portsmouth	525 High Street	Community Chest Council
Richmond	310 Grace St. (American Bldg.)	Community Fund
Roanoke	216 Boxley Building	Community Fund
WASHINGTON:		
Seattle	407 Douglas Building	Community Fund
Spokane	205 Jones Building	Community Welfare Federation
Tacoma	828 Rust Building	Community Chest and Federation
WEST VIRGINIA:		
Charleston	City Hall	Welfare Federation
WISCONSIN:		
Kenosha	208 Schwartz Building	Community Chest Association
Madison	409 Pioneer Block	Community Union
Milwaukee	471 Van Buren Street	Community Fund
Oshkosh	124 Main Street	Welfare Fund
Racine	County Court House	Community Welfare Union
WYOMING:		
Casper	P.O. Box 2053	Community Fund
Cheyenne	Chamber of Commerce Building	Community Chest
Laramie		Community Chest
CANADA:		
London, Ont.	Tecumseh Building	United Welfare Federation Association
Montreal	207 St. Catherine St., W.	Financial Federation and Council of Social Agencies
Toronto	229 Yonge Street	Federation for Community Service
Winnipeg	17 Board of Trade Building	Federation Budget Board.

APPENDIX C

ANALYSIS OF CONTRIBUTIONS TO COMMUNITY CHEST AND WELFARE FEDERATIONS

THE following tables show the contributions of Community Chest and Welfare Federations by contribution grades. It analyzes the results of the Community Chest and other financing Federation "drives" in 72 different cities during the several years of their experience—wherever adequate information is available.

This information is based upon data collected by the American Association for Community Organization, whose headquarters are in New York, summarized by them, and published in different form. The subsequent table (Appendix D) is likewise based upon the same information.

One of the most significant features of social financing is the grading of contributions.

The first table shows the number of contributions in each contribution grade, the highest grade being $5,000 and over, the lowest grade being under $5. This distribution facilitates a comparison of the results of any particular drive with the experience of successful Community Chest operation.

The second table shows the contribution in terms of amount and percentage. This, too, it is believed, will be available for purposes of comparison.

APPENDIX C

Analysis of Contributions to Community Chest and Welfare Financing Federations Showing Number of Contributors by Contribution Grades

Population	City	Year	Total Amount Pledged	$5000 & Over	$1000 $4999	$500 $999	$250 $499	$100 $249	$50 to $99	$25 to $49	$10 to $24	$5 to $9 99	All Under $5
1,951,076	Philadelphia	25	$2,920,154	93	403	448	630	2409	2037	3570	...	27,910	86,067
		24	2,889,038	95	425	477		3221					
		23	2,579,536		440	388							
995,668	Detroit	25	2,678,700	73	292	420	370	1672	1606	3177			206,433
		24	2,518,952	68	280	372	337	1444	1547	2686		30,401	153,668
		23	2,304,957		341	361	323	1478	1265	2719			137,826
		22	2,310,218							3871			109,301
912,502	Cleveland	25	4,285,908	102	457	541	956	2966					421,504
		24	4,175,186	104	468	538	934	2911					214,113
		23	4,250,000	106	454	561	930	2871					
		22	3,819,617	96	429	505	799	2840	3085	7487	1568	35,961	88,687
812,698	St. Louis	25											
		24	1,447,486	32	205	262	351	1448	1506	2728		13,479	70,974
		23	1,063,952		212	227	251	1242	1172	2007		9,637	7,831
800,000	Montreal	25	474,008	4	48	95	168	657	609	1152	1927	1,691	3,169
		24	436,454	5	51	89	132	642	582	1037		3,295	36,831
		23	412,347		65	103	142	734	591	1128			5,407
784,983	Baltimore	25											
		24	321,206	8	30	86	127	542	451	952		3,484	13,193
		23	350,147			140		681			3270		13,104
545,284	San Francisco	25											
		24	2,112,550	65	327	345	541	1737	1583	2426		13,922	95,737
545,273	Buffalo	25											
		24	618,625	9	90	133	179	621	718	1457		8,211	74,312
		23	572,000		100	118	187	635	712	1478		2,632	74,483
		22	561,269		91	100			1132		2975		60,702
492,087	Milwaukee	25	763,160	9	107	124	167	752	771	1756		13,879	94,906
		24	690,438	11	97	105	205	728	838	1476		12,180	54,065
		23	481,950		79	91	124	593	618	1207		4,624	51,780
445,606	Newark	25		12	103	143							
417,280	Minneapolis	25	1,042,139	20	133	155	199	818	1053	2013	8508	12,907	37,753
		24	1,053,210	21	137	163	179	826	1042	2085		21,759	31,449
		23	1,011,231			300	939		730	1871		18,116	21,125
		22	1,048,087			289	874		897	2021	8449	11,153	25,357
		21	1,072,724			337	1009		1124	1802	6065	5,383	8,611
409,534	New Orleans	25	903,486	20	102	174	199	934	807	1374	3569	5,690	65,987
407,835	Cincinnati	25											
		24	1,767,262	47	207	307	2037		1428	2974	7567	10,861	36,865
		23	1,761,000	40	203	328	1968		1390	2640	6824	10,564	57,977

359,650	Kansas City	25												
		24	919,570	14	90	128	177	971	1169	2539		23,597	68,584
		23	841,943		108	126	179	921	1156	2376		17,908	46,036
		22	772,125	11	94	112	86	955					56,742
350,425	Indianapolis	25	633,035	9	97	109	148	530	603	1161	3027	7,979	33,449
		24	605,144	8	96	115	133	506	584	1170	3706	7,386	25,439
		23	545,037	7	89	104	148	507	559	1085	3427	6,042	18,228
		22	447,569	3	85	103	130	471	510	827	2587	4,120	7,183
325,211	Rochester	25											
		24	1,301,100	25	130	170	223	849	917	1767	5107	4,205	77,893
		23	1,291,066	26	131	169	214	858	856	1714	4728	3,704	76,525
		22	1,257,796	27	130	160	203	834	838	1650	4243	2,712	65,271
		21	1,207,842	30	115	160	171	742	835	1498	4002	2,459	67,620
		20	1,172,211	28	116	138	178	709	844	1316	2963	1,165	58,812
		19	1,257,548	30	121	142	136	769	862	1121	1947	1,038	55,641
315,312	Seattle	25	688,254		94	105		735		2359		18,026	28,985
		24	671,010		105	106		760		2374		16,165	25,185
		23	596,097		99	91		602		2095		13,426	1,138
282,900	Winnipeg	25											
		24	382,937	5	33	78		538	568	1122	3026	5,763	12,993
		23	451,213	5	41	110		596	614	1349	4542	6,850	15,982
278,002	Portland	25											
		24	591,911	7	71	123	157	641	692	1308			40,184
		23	520,460		73	65	140	432					28,568
267,359	Toledo	25											
		24	733,515	15	93	124	158	607	726	1231	4289		42,573
		23	691,856		108	122	142	618	684	1252		18,543	23,002
		22	478,119	7	77	99		668	636		2676		9,084
272,031	Denver	25	731,360	10	97	112	166	701	695	1426	3965	5,507	35,921
		24	662,700	13	88	88	167	569	657	1324		9,808	30,736
		23	648,990	8	93	98	116	608	650	All under $50			
266,709	Columbus	25	657,654	12	84	113	178	733	823	1744	4208	10,959	15,831
		24	600,636	11	79	121	160	725	796	1567		12,012	14,253
258,465	Louisville	25											
		24	629,991	18	68	113	181	663	722	1414		9,943	27,309
		23	364,673	8	33	56	109	490	383	807		6,541	25,678
		22	335,907	6	39	55	92	436	380	844	2499	4,310	25,197
246,893	Oakland	25	502,695	3	58	102	172	506	586	1154	4473	9,945	29,503
		24	476,495	4	50	102	157	515	563	1139	3946	9,087	27,043
227,710	Atlanta	25	465,744	2	50	100	175	681	717	1284	5122	8,213	12,245
		24	485,481	3	44	91	127	775	708	1268	8453		22,697
213,946	St. Paul	25	614,385	16	71	70	119	427	592	1121	3162	4,478	49,145
		24	595,026	17	78	70	110	340	511	1028		6,949	41,932
		23	573,000	17	78	70	103	351					39,381
		22		15	75								

Analysis of Contributions to Community Chest and Welfare Financing Federations Showing Number of Contributors by Contribution Grades—*Continued*

Population	City	Year	Total Amount Pledged	$5000 & Over	$1000 $4999	$500 $999	$250 $499	$100 $249	$50 to $99	$25 to $49	$10 to $24	$5 to $9 99	All Under $5
208,435	Akron	25	503,352	8	28	44	77	251	366	609			47,851
		24	403,714	7	22	39	56	233	320	526		5,020	36,748
		23	358,590		23	38	133	210	326	485		10,070	21,701
		22	290,257		15	40		332	269				24,536
195,405	Worcester	25	466,220	6	53	63	84	368	417	838	2224		44,713
		24	397,198	6	53	64	92	414	398	819	2134		44,313
		23	374,647		66	60	78	368	369	743	1953		65,398
		22	295,284	8	47	60	74	400	367	757	1783		
188,060	Syracuse	25											
		24	594,172	5	94	75	87	663	686	1379			31,739
		23	590,344	8	76	101		840	827	1367			27,570
208,025	Omaha	25	366,132	3	29	51	115	417	441	960		10,747	22,255
187,862	Dallas	25	458,421	4	53	87	155	576	519	1229	3069	10,000	13,393
		24	461,484	4	46	94	150	585	670	1272		11,618	12,604
183,723	Richmond	25	364,564	1	40	87	116	619	635	1222	3272	4,699	8,336
172,276	Memphis	25											
		24	491,996	5	64	125		860		1795			11,216
169,236	Dayton	25	494,389	8	58	77	136	515	595	1134			30,000
		24	502,000	11	49	64	129	537	600	1107		15,313	53,874
		23	538,000	10	57	78	164	488	591	1129	3683		
164,105	Norfolk	25	264,488		23	41	73	428	561	1005	3040	4,255	6,991
		24	295,872		19	57	63	515	638	1027		8,094	6,090
156,167	Hartford	25	381,368	1	63	69	133	491	495	746	1522	1,604	26,220
155,153	Youngstown	25											
		24	314,502	5	51	42	60	255	188	510		3,933	9,954
		23	314,589		58	39	60	198	208	463	1535		6,914
154,970	Houston	25	428,334	10	68	79	122	561	392	686	1858	2,389	3,538
		24	446,255	9	66	93	102	589	472	825		5,295	2,492
148,402	Springfield, Mass.	25	293,097	5	45	59	107	282	328	715	2133	3 607	11,558
		24	296,318	0	55	53	91	297	342	768	2207	3,534	9,866
		23	260,000	0	43								
74,180	Wilkes-Barre	25	395,478		51	60	137	449	432	485		6,366	32,485
		24	369,515	6	48	66	120	411	417	854		6,884	16,494
		23	259,377		32	49	83	325	283				
148,322	Grand Rapids	25											
		24											
		23	332,160		67	76	107	383	395	607		2,384	10,599
145,053	Des Moines	25	260,115	4	28	45	73	256	326	783	2566	4,516	10,912
		24	230,000		27	33	71	270	1068			6,745	

117,968	Flint	23	216,822		23	29	64	105						
		25	175,829	4	21	17	29	124	395	828				17,838
		24	211,170	4	21	18	31	106	344	1335				26,514
		23	167,538	4	20	20	25	103	324					17,940
143,555	Bridgeport	25	331,834	4	49	73	111	369	319	638	1410	1,771		30,916
		24	324,148	3	49	68	158	297	328	563	1168	1,355		32,912
		23	322,860		50	64	111	328	260	430		4,870		
141,451	Scranton	25	638,202	18	83	81	121	513	523	1015	3561	7,887		35,429
		24	607,067	17	76	88	130	571	549	1021				30,760
		23	515,014		96	77	101	476	483	847	1791			35,370
		22		16	73	78		534	463	820	2191			
136,602	New Bedford	25	115,468		27	32	20	96	113	220	495	825		4,550
		24	108,798		27	28	19	102	90	198	514	739		5,594
		23	123,215		35	21		133	289					5,183
		22			41	23		123	97	175	416			
123,424	Nashville	25												
		24	226,350	2	19	39	79	211	792	1190		2,250		2,450
		23	206,000		19	58	66	359	375	586		3 933		3,523
117,762	Kansas City, Kans	25	102,100			6	68	194	286	434				
		24			2	10	28	188	373	378				
		23			4	14	21	132	378	373				
		22	56,850	0	3	11	15	88	112	200	784	1,369		2,432
115,000	The Oranges	25	409,319		67	67	102	437	565	1337	3962	4,478		6,816
		24	394,393	9	55	75	100	433	528	1246	3731	4,301		6,402
		23	372,807		63	76	108	420	464	1166	3237	3,811		5,453
		22	363,877		61	80	100	421	460	1018	3038	3,544		4,883
		21	365,367		77	67	104	428	412	958	2593	2,366		3,025
		20	340,667		71	63	89	380	352	762	1946	2,294		4,198
108,395	Duluth	25	189,528		30	39	58	218	201	384	1395			11 433
		24	212,331		29	44		328	233	529	1703			11,064
		23	210,000		34	47	123	194	245	516		1,655		5,728
104,437	Spokane	25	221,100	1	25	28	78	279	278	617	2188	4,018		10,588
		24	225,000	2	24	30	98	269	327	529		6,424		9,156
103,980	Oklahoma City	25	262,000	2	38	57	91	232	267	621	2354			16,723
		24	216,813	1	24	40	71	213	362	474				15,394
103,393	Tacoma	25	195,461	3	20	33	59	213	243	437	1170	1,832		10,836
		24	192,937	3	22	25	48	197	205	358		3,062		10,646
		23	212,672											
		22	193,228		1									
102,754	Canton	25												
		24	333,093	4	28	34	76	244	301	658		10,418		10,128
		23	334,561	6	30	40	61	226	294	539				20,967
		22	340,121		42	56	72	331	372	645		4,659		
102,471	Jacksonville	25												
		24	208,793	0	24	30	51	392	391	703				7,612

Analysis of Contributions to Community Chest and Welfare Financing Federations Showing Number of Contributors by Contribution Grades—*Continued*

Population	City	Year	Total Amount Pledged	$5000 & Over	$1000 $4999	$500 $999	$250 $499	$100 $249	$50 to $99	$25 to $49	$10 to $24	$5 to $9 99	All Under $5
148,107	Fort Worth	25	176,039										
		24	184,218	Adequate analysis of contributions not made available									
		23	194,034										
112,571	Erie	25	392,761										
		24	405,000	Adequate analysis of contributions not made available									
		23	333,928										
		22	360,000										
111,328	Tulsa	25	292,300										
		24	242,876	Adequate analysis of contributions not made available									
112,759	Lowell	25	102,000	Adequate analysis of contributions not made available									
105,315	Utica	25	225,000	Adequate analysis of contributions not made available									
		24	200,000										
100,624	El Paso	25	138,542	Adequate analysis of contributions not made available									
		24											
107,784	Reading	25	258,000	Adequate analysis of contributions not made available									
100,467	Schenectady	25											
		24	157,000	Adequate analysis of contributions not made available									
80,000	Tampa	25	190,016	1	25	42	80	335	256	476	982	2,717	2,511
		24	128,950		11	28	65	196	232	366		3,069	1,740
70,000	Miami	25	209,839										
		24	136,534	Adequate analysis of contributions not made available									
76,491	Harrisburg	25											
		24	279,550	2	37	54		459	413	771	2213	3,745	10,628
		23	287,985		44	49		451	355	704	2164	4,348	11,571
		22	286,555		50	48		454	414	814	2377	2,940	6,208
		21	245,604		35	50		453	411	857	2263	2,720	4,203
73,210	Wichita	25	195,115		19	37	85	301	303	545	1492	2,218	4,893
		24	187,219		17	38	87	275	318	524		4,219	3,258
		23	178,107		18	38	61	211	339	484	1998	1,665	2,612
66,486	Sacramento	25	170,502		25	41	58	209	226	490	1482	2,958	9,172
		24	192,041		27	43	65	222	270	520		3,969	10,377
		23	226,000		36	34	74	281					17,214
65,967	Little Rock	25	209,850		27	53	92	306	331	627	1460	1,668	3,346
		24	151,415	1	19	29	64	257	260	465		2,390	2,280
51,806	Niagara Falls	25	180,843	2	19	29	39	173	201	366		2,972	9,466
50,392	Fresno	25			0								
		24	126,730		8	27	56	168	190	342		4,734	4,601
49,313	Pasadena	25											
		24	186,581	0	23	63	81	354	341	571		2,750	3,438
		23	175,300		21	53	86	298	248	520		2,442	1,761

APPENDIX D

Analysis of Contributions to Community Chest and Welfare Financing Federations Showing Amounts and Percentages by Contribution Grades

Population	City	Year	Total Amount Pledged	$5000 and Over		$1,000–$4,999		$500–$999		$250–$499		$100–$249		$100 and Over		Less than $100	
				%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
1,951,076	Philadelphia	25	$2,920,154	26 48	$ 773,275	22 56	$658,785	8 63	$251,995	6 61	$193,107	10 51	$307,046	74 80	$2,184,208	25 20	$735,946
995,668	Detroit	25	2,267,700	37 52	1,004,250	17 08	457,486	8 36	229,225	3 99	106,765	7 93	212,473	88 65	2,010,199	11 35	257,501
912,502	Cleveland	25	4,285,908	30 93	1,325,600	18 53	794,145	7 47	320,125	6 95	297,910	9 22	395,085	73 10	3,132,865	26 90	1153,043
812,698	St Louis	24	1,447,486	18 96	241,055	24 08	348,515	10 52	152,312	7 53	109,001	12 80	185,336	71 59	1,036,249	28 41	411,237
800,000	Montreal	25	474,008	6 75	32,000	19 19	90,943	11 08	52,497	10 51	49,919	17 62	83,498	65 16	308,857	34 84	165,151
784,983	Baltimore	24	321,226	12 76	41,000	11 13	35,759	14 24	45,759	11 62	37,340	20 92	67,200	70 69	227,049	29 31	94,157
545,284	San Francisco	24	2,112,550	30 77	650,000	25 99	549,000	8 59	181,500	6 88	145,250	9 34	197,400	81 57	1,723,150	18 43	389,400
545,273	Buffalo	24	618,625	7 96	49,250	22 53	139,425	11 89	73,387	8 52	52,692	12 96	80,200	63 84	394,954	36 16	223,671
492,087	Milwaukee	25	763,160	7 02	53,600	23 46	179,008	9 53	72,695	6 74	51,429	12 84	98,024	59 59	454,756	40 41	308,404
445,606	Newark	25	. .	. .	92,000	. .	142,850	. .	76,725	. .	. .	. .	. .	. .	. . . . .	. .	. . . . .
417,280	Minneapolis	25	1,042,139	20 49	212,550	21 86	227,798	8 68	90,350	6 08	63,398	10 18	106,064	67 18	700,160	32 82	341,979
409,534	New Orleans	25	903,486	15 10	136,500	15 21	137,463	10 23	92,447	6 81	61,510	13 60	122,860	69 60	550,780	30 40	352,706
407,835	Cincinnati	24	1,767,262	26 97	476,800	24 22	428,250	9 77	172,420	18 97	335,238	. .	. .	79 93	1,412,508	20 07	354,754
359,650	Kansas City	24	919,570	14 62	134,406	15 50	142,510	7 64	70,259	5 58	51,337	13 67	125,744	57 01	524,286	42 99	395,284
350,425	Indianapolis	25	633,035	12 67	80,200	27 16	171,937	10 29	64,944	7 43	47,025	10 74	68,002	68 26	432,108	31 74	200,927
325,211	Rochester	24	1,301,100	28 96	376,750	16 60	215,965	7 46	97,010	5 38	70,062	8 61	112,012	67 00	871,799	33 00	429,301
315,312	Seattle	25	688,054	. .	. . . . .	33 51	230,890	8 94	61,500	. .	. . .	17 91	123,237	60 40	415,537	39 60	272,517
282,900	Winnipeg	24	382,937	7 70	29,500	12 89	49,364	12 02	46,035	.	.	23 91	91,559	56 53	216,458	43 47	166,479
278,902	Portland	24	591,911	9 51	56,300	20 54	121,550	9 01	53,350	7 88	46,666	14 13	83,637	61 07	361,503	38 93	230,408
267,359	Toledo	24	733,515	14 66	107,600	22 87	167,800	9 93	72,845	6 66	48,871	10 77	78,977	64 53	476,093	35 47	257,422
272,931	Denver	25	731,362	14 82	108,420	21 28	155,630	8 67	63,420	6 59	48,190	12 03	87,960	63 39	463,620	36 61	267,740
266,709	Columbus	25	657,654	15 13	99,500	19 89	130,220	9 14	60,100	8 63	56,750	14 23	93,554	66 93	440,124	33 07	217,530
258,465	Louisville	24	629,991	18 64	117,400	17 36	109,350	10 50	66,131	8 82	55,567	13 86	87,296	69 17	435,747	0 83	194,244
246,893	Oakland	25	502,695	3 38	16,500	17 30	87,250	11 47	57 650	10 15	51,000	13 31	66,920	55 46	278,800	44 54	223,805
227,710	Atlanta	25	465,741	2 14	10,000	14 11	65,710	10 56	49,229	11 07	51,560	18 03	83,926	55 91	260,416	44 09	205,328
213,946	St. Paul	25	614,385	18 72	115,000	18 78	115,402	6 49	39,900	5 91	36 200	8 82	54,206	58 72	360,798	41 28	253,587
208,435	Akron	25	503,352	18 57	93,453	8 85	44,531	5 10	25,675	4 94	24,844	6 10	30,713	43 56	219,216	56 44	284,136
195,405	Worcester	25	406,220	9 85	40,000	23 20	94,250	8 48	34,450	6 31	25,628	11 60	47,138	59 44	241,467	40 56	164,753
188,060	Syracuse	24	594,172	7 07	42,000	25 61	151,150	7 08	41,760	5 07	30,350	15 26	90,685	59 91	355,945	40 09	238,227
208,025	Omaha	25	366,132	8 19	30,000	14 24	52,146	7 98	29,211	9 32	34,127	14 87	54,433	46 40	169,900	53 60	196,232
187,862	Dallas	25	458,421	5 13	23,512	16 46	75,457	11 00	50,407	10 31	47,250	16 21	74,306	59 10	270,932	40 90	287,489
183,723	Richmond	25	364,564	1 37	5,000	13 74	50,100	13 35	48,687	9 94	36,221	21 64	78,879	60 04	218,887	39 96	145,677
172,276	Memphis	24	491,996	8 16	40,140	22 72	101,948	13 94	68,605	.	.	29 87	137,071	70 68	347,764	29 32	144,232
169,236	Dayton	25	494,389	13 65	67,500	18 67	92,332	8 98	44,420	8 54	42,225	13 54	66,945	63 40	313,452	36 60	180,937
164,105	Norfolk	25	264,488	. .	. .	13 42	35,500	9 41	24,900	8 78	23,220	20 30	53,695	51 91	137,315	48 09	127,173

156,167	Hartford. ...	25	381,368	1 31	5,000	25 52	97,650	9 79	37,350	10 69	40,755	16.42	62,639	63 82	243,394	36.18	137 974
155,153	Youngstown	24	314,502	20 36	64,000	31 67	99,600	8 12	25,550	6 00	18,875	10 75	33,810	76 89	241,835	23 11	72 667
154,970	Houston	25	428,334	13 07	56,000	21 71	93,200	9 75	41,750	8 37	35,870	15 65	67,075	68 61	293,895	31 39	134,439
148,402	Springfield M	25	293,097	8 70	25,500	23 61	69,200	11 46	33,600	10 82	31,725	12 51	36,669	67 10	196,694	32 90	96,403
74,180	Wilkes-Barre	25	395,478	..	..	26 55	105,035	8 67	34,317	10 77	42,600	12 51	58,240	62 31	240,192	37 69	155,286
148,322	Grand Rapids.	23	332,160	..	..	38 80	128,920	12 02	39,950	10 05	33,395	15 23	50,666	76 12	252,851	23 88	79,309
145,053	Des Moines..	25	260.115	7 87	22,469	15 43	40.150	10 36	26 047	9 03	23,489	12 73	33.138	55 43	144,193	44 57	115.922
117,968	Flint	25	175,809	27 25	48,000	13 14	23,100	5 33	9,386	4 73	8,320	9 13	16.065	59 64	104,871	40 36	70,958
143,555	Bridgeport	25	331,834	7 38	24,500	19 63	65,155	12 86	42.701	10 27	34,106	14 27	47,382	64 44	213,844	35 56	117,990
141,451	Scranton	25	638.202	16 53	105,500	19 39	123,810	7 12	45,490	5 68	36,273	9 58	61,154	58 32	372,227	41 68	265,975
136,602	New Bedford	25	115,468	..	..	39 78	45,950	17 31	19.997	5 72	6,605	10 84	12,522	73 66	85,074	26 34	30,394
123.424	Nashville	24	226.350	7 06	16,000	10 14	22,950	9 03	20,450	9 54	21,600	14 04	31,800	49 81	112,800	50 19	113,550
117,762	Kansas City, K	22	56,850	.	..... .	5 27	3.000	10 55	5,999	7 02	3,993	18 37	10.445	41 22	23,437	58 78	33,413
115,000	The Oranges.	25	394,503	..	. ....	34 16	139,850	9 00	36,850	7 47	30,590	13 23	54,157	63 87	261,447	36 13	133,056
108,395	Duluth ...	25	189,528	.	....	26 85	50.900	11 71	22,200	9 86	18,700	15 32	29,036	63 71	120,836	36 29	68,692
104,437	Spokane	25	221,100	7 98	6,600	17 00	37,600	7 46	16,511	10 83	23,950	17 09	37,797	55 36	122,458	44 64	98,642
103,980	Oklahoma City	25	262,000	3 81	10,000	21 88	57,350	11 85	31,050	10 40	27,262	11 25	29.500	59 37	155,572	40 63	106.428
103.393	Tacoma	25	195,461	12 27	24,000	18 68	36,500	9 25	18,075	15 74	17,680	14 71	28,747	63 95	125.008	36 05	70.453
102,754	Canton	24	333,003	21 76	72,500	18 17	60,550	5 71	19,020	6 87	22,905	9 11	30,332	61 64	205,307	38 36	127,786
102,471	Jacksonville .	21	208.703	..	.	19 40	40,500	7 71	16.100	7.26	15,150	25 24	52,698	59 60	124,448	40.40	84,345
148,107	Fort Worth..	25	176.030	..	(Analysis of contributions not received)												
112,571	Erie.	25	392,761	..	(Analysis of contributions not received)												
111,328	Tulsa ...	25	292,300	..	(Analysis of contributions not received)												
112,759	Lowell . . .	25	102,000	..	(Analysis of contributions not received)												
105,315	Utica	25	225,000	..	(Analysis of contributions not received)												
100,624	El Paso	25	138,542	...	(Analysis of contributions not received)												
107,784	Reading .	25	258.000	.	(Analysis of contributions not received)												
100,467	Schenectady	24	157,000	..	(Analysis of contributions not received)												
80,000	Tampa.....	25	192,019	2 63	5,000	16 48	31,350	12 73	24,200	12 55	23,850	21.67	41,186	66 00	125,586	34.00	64,433
70,000	Miami	25	209,639	..	(Analysis of contributions not received)												
76,491	Harrisburg...	24	279,559	3 57	10,000	30 00	58,686	11 17	31,244	.	....	25 68	71,801	61 87	171,731	38 13	107,828
73,210	Wichita	25	195.115	.	.....	14 55	28,400	11 27	22,001	13 35	26,051	20 15	39,318	59 31	115,773	40 69	79,342
66,486	Sacramento .	25	170,502	...	.....	17 71	30,200	13 06	22.272	9 82	16,760	15 39	26,237	55 98	95,469	44 02	75,033
65,967	Little Rock	25	209.850	.	. ....	23 31	48,906	13 41	28,155	12 75	26,750	18 52	38,877	68 00	142.688	32 00	67,162
51,806	Niagara Falls	25	180,843	6.08	11,000	19 98	36,125	9 01	16,300	6 69	12.100	12 54	22,675	54 30	98,200	45 70	82,643
50,392	Fresno . ..	24	126,730	..	. . . .	7 49	9,500	12 39	15,700	13.15	16,660	16 69	21,149	49 71	63,009	50 29	63.721
49,313	Pasadena	24	186,581		.	13 67	25,500	18 34	34.217	13 22	24,657	23 93	44.651	69 15	129,025	30 85	57,556

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