

ent purposes of the Conference, the content of its programs, and the nature of its membership consonant with the work and responsibility which such an agency of Jewish life in America should carry?" To that question, the above-mentioned committee will direct itself. It is needless to comment that just as in the past, the Conference has been a vital influence in making the adjustment of the Jew in America a less hazardous undertaking, so for the future can we suggest programs and indicate ways and means for strengthening those phases of Jewish communal life: economic, industrial, health, educational, recreational, religious, and others, that will give Jewish communities more vigor, more purpose and clearer goals.

In this effort, we must now clearly recognize that separate Jewish communities do not and cannot function in isolation from each other. So that whatever new elements develop in our program these must definitely involve national and international significance and relationships.

Annuities for Social Workers

By MAURICE TAYLOR

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SEVERAL problems affecting the economic security of the social worker are pressing for solution. Important among them is the problem of superannuation. This is by no means a new one for social workers. As a group we have been much more concerned with how to provide for the other fellow than we have for ourselves. We have been vitally interested in the question of old age pensions and allowances, and much of what now stands on the statute books of the several states in which such acts have been passed is the result in large measure of our efforts. By contrast, therefore, it is strange to note how little we have actually done in our own behalf. The proceedings of the National Conference of Social Work are singularly barren of any discussion of the problem of old age security for the social worker. The most pretentious effort along these lines was made by a Committee of the National Conference of Jewish Social Work in 1912 when several schedules of rates were reported for consideration but nothing came of it. Several explanations might be offered for our lack of action the first of which is that of inertia—a want of sufficient imagination to pursue the question to a conclusion which would indicate either just how it should be done coupled with an effective organization and persistent propaganda to see that the plan was made applicable to an increasing number of social workers,

The Program Committee, under Dr. Ben M. Selekman's chairmanship, has already begun planning the content of the Conference sessions this coming year. The composition of this committee is a guarantee that full provision will be made for the discussion of specific as well as general problems; of techniques as well as of objectives; of our local as well as national and international problems; of Jewish social work in relation, specifically, to Jewish life as well as the necessary integrations which will have to be made between Jewish and non-Jewish social work.

As the membership of the Conference will be well aware, the Presidency, like the generalship of an army is meaningless and futile unless there is a rank and file that is disciplined, thoughtful, alert and eager to move forward. If we all assume our assigned tasks with vision and understanding, with courage and determination in order to help solve the numerous problems confronting us, a year of real substantial progress is ahead of us.

or that it was not feasible for a number of reasons and therefore should be dropped. Another excuse may have been the comparative youthfulness of the profession and the natural lack of interest of a relatively young group toward a problem which for a large part of them was too distant of application to warrant immediate attention. Again it may have been the seemingly high cost of an individual annuity program and the small yield purchasable by the low scale of salaries earned by our group. Finally, perhaps, is the fact that an annuity is such an individual question that group action may have seemed rather far-fetched, difficult and possibly unnecessary of achievement.

Whatever may have been the reasons in the past they should no longer be permitted to be operative today if social workers are to do something about what is becoming an increasingly pressing obligation. As a profession we are arriving at a mature age, and a larger number of us are at a point where some action must be taken to ward off the evils and difficulties of superannuation. The general concern of the community for its industrial cast-offs is finding repercussions among our own group, and more and more we are becoming increasingly interested in what is to become of us when we shall no longer be able to perform our daily task. Unfortunately, this comes at a time when financially we are least able to bear the cost, but perhaps this very fact

may spur us on to achieve the result that might otherwise be deferred. That this same circumstance has reacted on others in various walks of life is demonstrated by the growth of the annuity business of the insurance companies since the beginning of the present economic disaster.

The question now is what sort of provision can we make, how can we go about it, and what can we do to make sure that the matter is not again allowed to languish. The national office of the American Association of Social Workers recently performed a valuable service to the profession by studying various forms of group annuities. Its preliminary report which was circulated among the various chapters created general interest in the plan and a desire to know more of its possibilities and practicability. We shall refer to its details later.

While the principle of annuities is simple, there are a number of variations in its forms all of which are important in that they affect the cost. It would be well nigh useless to enter into a discussion of these details since the basis of them lies in actuarial calculations which are difficult for the layman to understand. The purpose of this paper is not to outline various forms, but rather to present the general idea as a basis for discussion by staffs and boards of agencies. Whatever the plan, each is the mathematical equivalent of the other.

An annuity is a sum of money which an insurance company guarantees to pay the applicant at stated periods for life, following a certain agreed age, say 60 or 65. This is purchased by depositing with the company either a lump sum (a single premium immediate annuity) or a certain amount either annually, semi-annually, quarterly, or monthly until the specific retirement age (a deferred annuity). The cost of any plan is determined primarily by amount of annuity to be purchased, the age at which premium payments begin, the age at which the annuity is to commence, and the sex of the annuitant. As in life insurance the younger one commences to pay premiums the less each premium will be for the same annuity since the number of premium payments will be greater. An annuity to commence at a younger age, say 60 instead of 65, will, other things being equal, cost more since the probable number of years the person will live and receive his income will be the greater. An annuity of \$100 a month will cost twice as much as one of \$50 per month, other factors being equal. The rates for females are higher than for males because it is known from experience that women live longer on the average than men hence the company in the case of the latter determines its premium in the expectation that it will have to make a larger number of annuity payments. Complicating all this are factors of interest, dividends, provision for withdrawal before the retirement age and payment to beneficiaries after the death of the annuitants.

The stock example used to explain the value of an annuity is to compare the return to the man who, for example, at age 65 deposits with the company the sum of \$10,000 to purchase an annuity. He is immediately assured of a life income of something more than \$1000 a year whereas if he were to invest the same amount in the savings bank or in gilt edge securities his return would probably not exceed \$500 a year and he would in addition, be compelled to eat into the principal in order to live properly, with resulting diminution of income to say nothing of worry regarding the investment of the money, possible loss, etc., etc. An annuity, therefore, not only provides safety and constancy of return but also a much larger income than any other conservative method. This is made possible by the association of very large numbers of people through the medium of an insurance company who by pooling their funds can provide for the expected needs of each better than the individual can who assumes the risk alone.

The amount of annuity to be purchased depends, of course, on one's individual circumstances and how much of present enjoyment one is willing to sacrifice for future security. Besides the amount necessary for current living there is also the need for a bank account to provide for immediate emergencies. These two are necessary before any provision for insurance is made. Insurance does combine savings with protection and many people in these days have had to draw on their cash values but it is a very expensive way of borrowing money and jeopardizes much of the principle and value of insurance. There is, of course, the alternative between life insurance and annuities.

A plan for a single person without dependents will undoubtedly differ from one suitable for a married man with dependents. The former may more reasonably consider a plan which provides for no further return at death since there will no longer be any need for receiving the money. The latter must keep in mind the added responsibility to those besides himself whom he is in duty bound to protect. An annuity is primarily an instrument of savings and protection for the person without immediate dependents. He need consider no one but himself. For the person with dependents the first step should be to purchase as large an amount of life insurance as he can afford to buy. The protection of his own old age is secondary. He can accomplish both ends by using the cash value of his insurance at his retirement age as a single premium to purchase an annuity which will protect him in his old age after dependents of earlier years have become old enough no longer to need his insurance. There are, of course, contracts which combine both the annuity and life insurance principle. Almost any combination one desires can be had.

After deciding that an annuity shall be purchased, the next question is what type. The simplest form is that which

calls for the repayment of all sums deposited plus interest compounded annually if you withdraw or die before the annuity age and following the attainment of which annuity payments are made to you during your life time but ceasing at your death. A common variation of this provides for a certain definite number of payments, say for 10, 15 or 20 years, whether you live or not, but longer to you if you live. The latter plan is more costly. The former is advocated on the ground that an individual is providing against his own old age. While he is alive he is secure. Once he is dead it no longer is a problem. The purpose for which he saved has been fulfilled. Real dependents can be protected either by the life insurance, or by what is known as a joint or survivorship annuity in which payments are made as long as either the annuitant or the dependent is alive. Whatever plan may be adopted, it is suggested that the contract be prepared for payments to be received monthly rather than at longer intervals.

How much of an annuity should the average social worker provide for himself? How much of an annuity can the average social worker afford? The answer to the first question is partially given in a later description of a group plan now in force. Certain retirement funds for civil service employees contemplate an income not to exceed 50 per cent of the individual average salary. For the rank and file of social workers that is certainly not too high a goal, and for many, perhaps most, would not provide a luxurious old age. It must, however, be borne in mind that wants in old age are usually much more modest than the individual experiences in earlier life. Needs are generally much less. Indeed, as social workers, we know that the possession of a small regular income often assures a welcome even with one's own children that otherwise might be lacking. Therefore, because the possible annuity at this stage of life seems distressingly small it is not to be waived aside as unworthy of provision. Such an attitude constitutes a serious defect in many people's thinking on the subject, and serves to prevent them from entering into the arrangement.

The average salary for social workers used to be about \$1500; today it is probably less but with the return of better times and the achievement of a better status will undoubtedly increase. For purposes of illustration the following schedule indicates the amount of a retirement annuity that can be purchased on an individual basis, payments to commence at age 65 for as long as the annuitant lives but ceasing at his death. The amounts are reduced by dividend payments which if left with the company to accumulate will increase the income. Death benefits are paid if the individual dies before the retirement age. These will amount to slightly less than total payments made up to and including the sixth year and somewhat greater following the sixth

year. Cash values may also be taken if it is desired to withdraw from the scheme.

The following figures show for the simplest form of annuity mentioned above the monthly retirement life income purchasable for an annual premium of \$100, commencing at age 65 depending upon the age at which premiums begin to be paid:

Age at issue, 25: male, \$64.70; female, \$57.73.
Age at issue, 30: male, \$51.02; female, \$45.53.
Age at issue, 40: male, \$29.80; female, \$26.59.
Age at issue, 50: male, \$14.76; female, \$13.17.

Conversely, the annual premium necessary to purchase a monthly retirement life annuity of \$100, depending upon the age at which premiums begin, is as follows:

Age at issue, 25: male, \$154.60; female, \$173.20.
Age at issue, 30: male, \$196.00; female, \$219.70.
Age at issue, 40: male, \$335.60; female, \$376.10.
Age at issue, 50: male, \$677.50; female, \$759.30.

These figures are fairly typical for all companies.

Space will not be taken to discuss these figures except to point out how eloquently they illustrate that the younger one commences the less he must pay. The above figures may be roughly adjusted proportionately to provide for a lesser or greater amount of income. If payments commence at 60 or earlier the premiums will necessarily be greater. If retirement is set at 70, they will be smaller. Because of the longer expectancy of life of women their rates are higher than for men. The above figures represent a simple form of annuity. Additional privileges, as for example, the provision of continuing payments to a wife or husband after the annuitant's death will involve a higher premium. The number of combinations are myriad and need not be recounted here.

To repeat, annuities are costly and it pays to begin early. Unfortunately, the younger one is the less inclined he is to take this matter seriously. Retirement age seems so far away that it seems idle to begin to think of such a gloomy prospect. It is usually when middle age is upon us that we start to plan toward this end. By that time it has become a relatively expensive matter. For example, according to the A.A.S.W. plan, payments of \$10 a month according to present schedules (when originally proposed the payments were between seven and one-half and nine per cent higher) begun at age 20 bring a woman an annual income of \$818 at age 60. This drops to \$628 if she starts at 25; \$473 if begun at 30; \$346 at age 35; \$244 at age 40; \$162 at 45; and only \$96 if she waits until she is 50. After all, purchasing an annuity on a deferred basis is nothing more or less than a guaranteed savings account on which interest payments compounded annually are received and if left to accumulate until retirement age purchase the income planned. There is involved the compulsory savings element

since to withdraw and reenter would be to incur the penalty of added cost due to increase in age.

Basically there are two ways in which annuities can be provided: on either an individual or a group plan. The latter may be subdivided into three types.

a) An arrangement whereby social workers can associate to pay the entire cost which is the scheme formerly under consideration by the A.A.S.W.

b) A cooperative program between the social worker and the agency by which he is employed; and

c) A plan under which the agency pays the entire cost. The latter is prevalent in industry but will not be discussed here because it is objectionable in principle and probably impossible of fulfillment in our field.

Group plans are supposed to be cheaper because they involve the insurance companies in much less of a selling and carrying charge. Dealing with a group as a whole is simpler and less expensive than with each individual of the group. How does this affect the individual social worker in the scheme proposed by the A.A.S.W.? While the Association is not now actively considering the plan it is discussed here because of its interest as a possible scheme of protecting social workers and perhaps may be revived at some time should annuity writing companies still be interested. This plan requires the participation of at least 200 members of the Association to make it effective. Under it each member is expected to send his premium to the Association office which in turn will remit the total amount due on all contracts as a single payment to the insurance company. Each one makes monthly payments of \$5 or multiples thereof up to \$100 depending on how much of an annuity he wishes to buy. In case of death before retirement his deposits are returned to his beneficiary. There is a choice as to retirement age, whether 55, 60, or 65. The monthly payment plan is stated as a privilege and another is that of leniency in missing of payments without penalty of interest charge. The plan as submitted states amounts of income purchasable at various ages of entrance and retirement upon payment of \$10 per month. These amounts are said to range between 9 and 25 per cent less than individual contracts sold by the proposing company. Such questions as interest on deposits, dividends, and alternatives on withdrawal before retirement had not been definitely settled. However, in most group contracts interest does not revert to the individual or his beneficiary but to the group as a whole and accounts for from 18 per cent to 20 per cent of the increased return from group as compared with individual annuities. Part of the dividend return was for use by the Association to defray the cost of promoting and conducting the plan. The budget of the Association would have to be increased to pay this cost and obviously it would not be fair to tax the member-

ship as a whole for the benefit of those who participated in it. In the matter of withdrawals there is first of all a penalty of a small percentage if they are made during the first five years after entrance and there is also the question as to whether they would be returned in cash or used to purchase a reduced income for whatever amount had been paid in up to time of withdrawal.

It is doubtful how much saving is effected if we take into account what we have to sacrifice in the way of interest and dividends to say nothing of penalties on withdrawals. The earlier the person enters the plan the greater is the amount of interest he would be compelled to sacrifice. Computations show that over a period of 30 years the interest may exceed the total amount of the deposits. Thirty years is a long time and vicissitudes of life are many. With the best of intentions, one may find himself compelled to withdraw at a tremendous sacrifice. The offsetting factor of a large ultimate return is itself offset by the fact that all or a large part of the saving effected goes into the cost of promoting and carrying it on a group basis. Part of the higher cost of the premium on an individual basis takes into account this cost of selling and carrying. The alternative offered is one of sacrificing the saving on the group plan in another way with the additional disadvantage of having to accept a plan which may be unsuited to the individual's needs. There would seem to be little if anything gained by entering it. Each individual social worker might very well deal directly with the insurance company.

On the other hand, in favor of the plan is the fact that being a group proposition it would provide a constant stimulus to enter the scheme. Such pressure is necessary to overcome individual inertia. We need to be constantly reminded of our obligation to ourselves in such matters. Without it we tend to put it off to our own detriment. The function of education and propaganda, however, might very well be undertaken by the Association without entering into the costly machinery of acting as the liaison between the insurance company and the social worker.

Dealing individually with the insurance company would eliminate difficulties and complications due to turnover in personnel. People are constantly entering and leaving the profession. Particularly among the women there are various attitudes towards the permanence of their affiliation. All of these matters make more difficult the administration of the plan and would add to its cost. And yet, for the social worker as for other types of low wage earners who need protection in their old age we must consider the advantage of another group plan, one which involves the employer with the employee. *What we really need is a contributory system of retirement allowances the cost to be divided between the agency and the social worker.* There becomes possible through such a plan provision for old age security.

more adequate than the social worker can provide for himself either individually or in association with others.

It is a problem to which industry is turning in increasing measure. It behooves social work, therefore, not to lag too far behind. There is a school of thought which attempts to differentiate between the employer-employee relationship in industry and that in social work. The industrial employee has participated in providing profits for his employer which the latter is more and more coming to feel should be shared in a deferred way. There are no profits in this sense in social work. It is not so much a question of fair play or sharing with the social worker as it is a recognition that all must cooperate to assist the wage earner in whatever sphere to provide against the vicissitudes of old age. Even in industry there has been a transition from the sentimental stage to one of sound economics in this matter. The social agency which may be presumed to be in the forefront in social thinking should regard its personnel in no less an enlightened attitude. Provision has been made in sporadic cases for superannuated employees but on an eleemosynary basis. This, however, is not a sound position. There is need for a combination of the intellectual and ethical points of view.

There are, of course, grave difficulties not the least of which are financial in the carrying out of such a scheme; and particularly in these days. Private social work, however, will survive and the problem is one for the future as well as the present and its solution should not be delayed. Not only are such retirement plans advantageous from the point of view of the larger income for the employee but also because they serve as a spur and an inducement to him to consider and make such provision for himself. The relationship between agency and social worker is different from that existing between capital and labor in industry in that the plan need not be offered as a means of stimulating better feeling between the two sides nor as an end toward better performance or stability on the job. As a matter of fact pension authorities now recognize that such a basis for its introduction even in industry is not sound and has not been fulfilled in practice. The new attitude is expressed in its being granted as a right rather than as a gift.

The A.I.C.P. of New York made the notable start among social agencies by making effective on November 1, 1931 its Retirement and Insurance Plan in arrangement with one of the large insurance companies. The plan is briefly outlined here for two reasons: 1) because it will be of interest to all as a program of protecting the superannuated social worker actually in force, and 2) because its provisions are typical of those generally proposed by the companies that are members of the Group Association which writes the bulk of the group insurance business in the United States. It may be interpolated here that an important consideration in the matter of retirement plans is that

they should be fairly uniform throughout the country as an aid to the mobility of those participating. This will be touched on later.

A copy of the plan may be secured by writing the A.I.C.P. and every agency executive should secure one. What is more every staff member should know about it since only through pressure from the bottom up will the idea become widely effective. Under the A.I.C.P. plan all permanent employees after six months service are eligible to join. Each employee contributes between 3 per cent and 4 per cent of his salary and the Association adds an amount sufficient to purchase a retirement income approximating 2 per cent of his average salary multiplied by the number of years he has been a contributor to the plan. For example, if the normal retirement age is 65 and one entered the plan at age 30 he will have contributed for 35 years. If, roughly, his average salary throughout the period has been \$2000, two per cent of this will be \$40, which multiplied by 35 will buy an income of \$1,400 a year. In addition there is a life insurance provision which increases during active life with increase in salary up to a maximum of \$4800.

If the employee dies before the retirement age, the insurance is paid and also the cash value of the contributions he has made which will be at least five-sixths of his total deposits. Once the retirement income begins the life insurance decreases by 25 per cent each year to a minimum of \$500, at which point it becomes fixed. In addition to the life insurance, if death occurs after the income begins the beneficiary receives the difference between the cash value and the amount already received as income. If he withdraws from the Association before the retirement age he may take the cash value of his total contributions which will equal at least five-sixth of their amount or he may leave the deposits with the insurance company and receive at the retirement age such income as they will buy or he may continue to make contributions on an individual annuity basis directly to the company until retirement.

Should he elect either of the last two plans and he has been in the Association's service at least ten years not only will he get the benefit of the income purchased by his own contributions, but he will also get in addition such portion of the retirement income purchased on his behalf by the Association ranging from 25 per cent to 100 per cent, according to the length of service. Those who withdraw after completing ten years of service receive at retirement the income purchased by 25 per cent of the Association's contribution, which is increased by five per cent with each additional year so that after 25 years of service the full amount purchased is received.

Other privileges include disability benefits (no longer included by annuity writing companies in group annuity plans) and the option of permitting the continuation of the

retirement income to the widow or other dependent after his death. The latter is of the same nature as the joint or survivor annuity plan in individual contracts, and provides for a lesser amount of income to the annuitant depending on the date of birth and sex of the dependent.

One of the grave problems and chief difficulties in initiating such plans is the question of past service credits, since the amount of retirement income is based on the number of years during which payments have been made. If the plan is on a "from now on" basis, that is, the provision of accumulation for retirement is to be made only from the inception of the contract, those who have been in the agency's employ for many years and are not far from the retiring age will suffer. Their retirement income will be negligible. To place everyone on an equal footing at the time the scheme is introduced involves giving credit for length of service. The agency to do this must pay in a lump sum as a single premium sufficient to cover the number of years represented by all the employees on the payroll who are to participate up to the date the plan goes into effect. For many organizations this would be very expensive, although the burden might be lightened by funding it over a series of years. In the case of the A.I.C.P. the money for this purpose was furnished by a generous gift of a friend of the Association.

No argument is needed for proving the value of rewarding long and faithful service; or for not discriminating against those who have been employed many years in favor of those but recently attached to the agency or still to come after the plan is introduced. And yet, the important point is that a beginning should be made. If the initial expense stands in the way of its adoption perhaps some scheme of modification of past service credits might be considered. For example, major consideration might be given to those who have been in the service longest and are least in a position to finance themselves against the retirement that is to or should soon occur. On the other hand, discrimination may defeat the plan by discouraging many from entering. Once adopted however it should be made compulsory for all who come to be employed. Participation should be made a condition of employment.

Once the plan is started it should not add more than 5 per cent to the wages budget and a much smaller proportion of the total budget which includes other items than salaries such as relief, board, etc. The writer understands that in the case of the A.I.C.P. it amounts to less than 2 per cent of the total budget. It does not, therefore, constitute a barrier to the development and continuance of an enlightened salary policy, but rather provides a mechanism for attracting to social work an increasingly better grade of personnel.

Another difficulty is that of inter-agency credits, so there

may be no stifling of mobility. Social workers move about between agencies and some plan needs to be devised whereby they shall not lose credit for service rendered to other agencies else to shift jobs would mean the incurring of serious penalty. Mr. G. Powell Hamilton of the Equitable Life Assurance Society of the United States in an address to the American Hospital Association has suggested an admirable solution. Agencies in a single city, whether through a federation, council of social agencies, community fund, or other form of association could band together for this purpose. Similarly agencies throughout the country by adopting similar retirement plans could make possible the movement from city to city without loss. The plan is that instead of each agency's contribution being returned to it upon withdrawal of a staff member, it would remain the property of the particular employee in the form of a paid up guaranteed income for life beginning at the retirement age. "In this way the aggregate of all credits received from the different institutions in which the employee has served will provide the same retirement income as though he had stayed with one employer throughout his working life." While this might increase the cost slightly to the agency it will yield much in the way of a feeling of security to the social worker and at the same time each organization will in the long run not give any more than it receives.

Teachers and nurses are now receiving the benefits of such plans and likewise public service employees although on a much more limited scale. There is no reason why private social work should not undertake its fair share of responsibility. Something must be done and soon. The superannuated social worker is becoming an increasing problem. But we ourselves must become convinced of the need of protection and act upon it before our Boards of Managers can be expected to consider the question seriously.

In the past there have been schemes of group insurance proposed in certain agencies which have not materialized because of the lack of staff interest. Such a reaction is unfortunate and discouraging in the face of the evident need for the economic protection of the social worker. Perhaps a potent reason for lack of interest (and which might very well have been included at the beginning) is the fact that social workers are largely women and young women. Many of them hope for marriage as a solution of their economic problem. Today, however, the chances of marriage are fewer and the solution of the economic problem in this way by no means assured. Even the possibility of marriage should not act as a deterrent to the woman social worker if she understands that should she marry and no longer need or care to retain the protection she may withdraw her accumulated savings with interest. Meantime pending arrival of the happy day she is protecting herself.

Finally while pressing for the cooperative solution which will yield a more adequate return we must give thought and act to meet our own individual needs. Procrastination is not only the thief of time but also takes from us more of

our hard earned dollars in the form of increased premiums. The most serious obstacle is our own inertia. We must purchase security in the years when we seem to need it least but can afford it best.

Jewish Background and Content for Jewish Social Work:

AN ANNOTATED BIBLIOGRAPHY

By S. C. KOHS and G. WOLFE

The Graduate School for Jewish Social Work

"We carry within ourselves more of a living past than we suspect: and if we give the right degree of attention to this truth, and exerted ourselves to create some sort of harmony between our present and our past, we should avoid many of the spiritual conflicts which torment us."—*Shmarya Levin: Childhood in Exile*, p. 4.)

I

THE following bibliography was prepared in order to provide the necessary minimum reading for the development of an open-mindedness and an appreciation of the cultural background and potential Jewish content in Jewish social work. The list undoubtedly has a number of defects due to errors of omission and commission. It is offered as a first effort. Recommendations for changes and additions will be welcomed. Comments on its value will be appreciated.

Social work, like language, represents the expression of a folk-soul, of a culture, of differences in background, in outlook, in life-philosophy. Social work, like language, utilizes technical elements to express itself: it has its vowels and its consonants, its script and its print, its library of books, pamphlets, magazines and manuscripts. In those respects all social work, as all language, is alike. Yet alphabets and syllables are only vehicles of expression. Words, phrases, metaphors, style, idiom give a language its distinctiveness and character. A language and its literature represent the life, the hopes, ideals and aspirations of a people. A specific language is justified because it represents a different kind of component in the culture-symphony of nations and peoples. And so Jewish social work,—if it has been different, it was so because its goals and objectives, its content, its direction, its philosophy have had elements of

difference which are basic and traditional, and reflect the aspirations, the life and the philosophy of its people. If, in specific instances, this is not the case now, have we, as Jewish social workers, been dealing fairly with our Jewish communities and with our obligations as Jewish social workers? Jewish social work should be part and parcel of Jewish life, indivisible and inseparable. And as we are concerned with Jewish life, its enrichment, its advancement, its self-fulfillment, to that extent will we adapt technical social work procedures, and add the emphasis and the content, in order to make it possible for Jewish social work to serve those ends.

But what is this Jewish content as it applies, for example, to the case work field? The present article is not intended to deal fully with this question. That requires a separate discussion more completely to cover the subject matter which is involved. But may it here be stated that although as yet, "content" has not been clearly defined or described, it is something more than, or in addition to, technique. The Milford Conference Report, based upon three years of labor with the concepts and implications of the case work method, concluded that "the practice of social case work is more precise than the formulations of philosophy, knowledge, methods and experience. . . . This situation must be remedied if social case work is to develop." Goals and objectives, arrived at by the formulation of a specific philosophy (or philosophies) of the individual's place in our social order as a member of a majority or minority group, of a cultural or ethnic group, will clearly add Jewish content where now it is sorely lacking.

It should be emphasized that there is no "easy" or royal road to acquire an understanding of cultural background, or an appreciation of content. Nothing short of actual participation in the work and life of the Jewish group, sharing

its happiness and despairs, its hopes and its disillusionments, its triumphs and its defeats, will really provide the insight and the understanding upon which the practice of Jewish social work, inevitably must be based.

In order to facilitate the selection by the reader of books and articles on different phases of this problem, the bibliography has been divided into five sections:

- A. History
- B. Background and Point of View
- C. Traditional Attitudes Toward Philanthropy
- D. Cultural Aspects
- E. Social Work in Relation to Jewish Life

Annotations have been added to amplify the description of the contents of each reference beyond the stated title of the book or article.

S. C. K.

II

A. HISTORY

1. Sachar, A.—*A History of the Jews* (1930).

In this one-volume history the author has attempted to bring together the results of the scholarship in particular fields of Jewish history and to place them before the reader who is attracted by the history of one of the "world's most remarkable people." Emphasis is placed upon social and economic factors and the interpenetration of Jewish and European history.

2. Cohen, Israel—*Jewish Life in Modern Times*, Second Edition (1929).

The purpose of this volume is to give "a comprehensive account of the conditions of modern Jewry in all their principal manifestations and variations throughout the world." Social workers will find Book II, pp. 27-115, dealing with the community, family, home life and customs, social life, etc., of particular interest. Book V, "The Intellectual Aspect," is also recommended.

3. Soltes, Mordecai—*Contemporary Jewish History, Current Problems and Movements* (1931).

This pamphlet, published by the Jewish Welfare Board, presents materials and reading lists on the social-economic adjustment of the Jewish group to the American environment. The three main topics considered are: (a) Jewish immigration to the United States; (b) Occupational and vocational adjustment of the Jews in the United States; and (c) Jewish social service.

4. Levinger, Lee J.—*A History of the Jews in the United States* (1930).

Although intended primarily as a text for the study of American Jewish history in the high school classes of Jewish schools, the book may serve as an introduction to the subject for adults as well. One-third of the "History" is

devoted to a cross section of Jewish life in America in the twentieth century.

ADDITIONAL READINGS IN HISTORY

5. Abrahams, I.—*Jewish Life in the Middle Ages*, Second Edition (1932).

The new edition of this popular book, the standard authority on the subject, was enlarged and revised on the basis of the author's material by the well-known Jewish historian, Cecil Roth. Jewish social workers will be particularly interested in the chapters dealing with community organization, institutions of the ghetto, social morality, home life, marriage customs, private and communal charities, trades and occupations.

6. Daly, Charles P.—*The Settlement of the Jews in North America* (1893).

Originally prepared in the form of an address delivered at the celebration of the 50th anniversary of the Hebrew Benevolent Society of New York, it was subsequently enlarged for publication in an American Jewish periodical. The present edition was edited by Max J. Kohler, who says of it: "Besides the most intimate acquaintance with the data of New York and American history, Judge Daly's work is characterized by absolute accuracy of statement and impartiality of treatment."

7. Lebeson, Anita L.—*Jewish Pioneers in America* (1931).

The share of Jews in the economic and political development of America from its discovery to the middle of the nineteenth century. Scholarly and very readable. Contains an extensive bibliography.

8. Wiernik, Peter—*History of the Jews in America*, Second Edition (1931).

A pioneer effort in American Jewish historiography and still the most comprehensive single volume on the subject. The author holds that "the real history of the Jews among the nations is the history of an adjustment, of a spiritual and social adjustment which makes continuation and survival possible."

9. Markens, Isaac—*The Hebrews in America* (1888).

A series of historical and biographical sketches designed to show "the degree of prominence and influence attained by the Hebrew in the United States." A separate chapter is devoted to communal institutions and associations (pp. 309-334).

10. Wirth, Louis—*The Ghetto* (1928).

The author traces the development of the ghetto as an institution in Europe as well as in America. In his view the story of the Jews during the past one thousand years is the story of the ghetto. He is particularly concerned with the effect of the ghetto on the character of the Jews.