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OUT OF WORK

OUTLINE OF NUMBER IV

Little consolation for those of us out of work to be told that Depressions are a disease, as old as Society, that they recur with fair regularity, that the present one will pass but that if we live long enough we'll see another. It is no consolation but it ought to be a spur to do something about it. Prod society for one thing to continue ^{the} more or less intelligent search to locate the germs of the plague and develop germicides.

If society is still too befogged as to the causes of Depression^s to prevent them, she has in our United States worked out a fair technique by which individuals can make ready for them:-

First, a Home - a cyclone celler. It is on the home that the government is depending chiefly today to re-establish those whom the depression has uprooted - crop share^{es}-drought and dust victims - outcasts of industries like the miners of coal fields abandoned because they no longer pay.

There is no better evidence that men and women have long felt that here was there first security in an unsteady world than the record of the Poor Man's Bank, as Building and Loan Associations are called. They started over one hundred years

ago, they have assets of around \$7,000,000,000 with a total membership of 10,000,000 and a safety record of ninety eight percent. Last year in spite of all they financed 300,000 homes - twenty percent of their financing is done for unskilled workmen.

Experience has shown that the home to be
~~if a home is in the judgment of mankind a first~~

safeguard against the ravages of unemployment the will and ability to turn the hand to Odd Jobs is certainly the Second. Many a man and woman has missed the opportunity to re-establish himself in the past five years because he could not or would not consider doing anything but what he had always done. One of the difficulties of staggering jobs in factories is the reluctance of men to take a turn at a strange machine or at a task they regard as less important than that for which they have been trained. "I am a weaver, I won't dig." "I am a stenographer, I won't wash dishes." But the success of the subsistence home program upon which the Government and Industry is so depending depends upon the willingness to train to do unaccustomed things.

Few realize that one of the Major Activities of the country recognized by students of ^{SOURCES} ~~scores~~ of national incomes as such is that known as the Odd Job Activity. In 1927, year of great plenty, close to \$12,000,000,000 was earned in Odd Jobs; In 1931 about fifteen and a half billions.

I know of one community where the unemployed are organized to handle odd jobs, have headquarters, keep a register, books, set standards - a business of their own in short.

The Third seasoned safeguard against unemployment is the cash reserve. This cash reserve along with a home and

the will to find and do the odd job has kept one half of the unemployed of this country off relief rolls throughout the Depression. Today these reserves still are enormous and growing. The National Savings Bank alone report some \$10,000,000,000 and there are scores of other accumulations of small deposits - Rainy Day funds, not to be touched until the last minute. Industries, schools, Trade Unions, benefit associations, all have saving funds of one kind or another and now comes the Government with its grandiose plan for a National Unemployment Fund. Ask yourself if it would help you in the next depression - not if you are a farm hand, in domestic service, or one of a group of fewer than ten employees. If that excludes many victims of depression it will reach more. Probably its greatest value will be protecting the three great industrial bulkworks against unemployment - the Home, the Odd Job, the Saving Account. Let us study it closely.