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SEVENTH ANNUAL REPORT

of the

NEW BEDFORD FAMILY WELFARE SOCIETY

Formerly New Bedford Charity Organization Society

New Bedford, Massachusetts

They helped every one his neighbor: and every one said to his brother, Be of good courage. So the carpenter encouraged the goldsmith, and he that smootheth with the hammer him that smote the anvil, saying, It is ready for the soldering: and he fastened it with nails, that it should not be moved. Isa. 41: 6-7.

SOCIAL SERVICE
LIBRARY
BOSTON

January First

Nineteen Hundred and Twenty-two

THE OBJECTS OF THIS SOCIETY ARE:

(a) To be a center of intercommunication between the various churches and charitable agencies in the city, to foster harmonious co-operation between them and to check the evils of overlapping relief. For this purpose it shall maintain a Confidential Registration Bureau.

(b) To investigate thoroughly all cases of need, and to send persons having a legitimate interest in such cases full reports of the results of investigation.

(c) To provide visitors who shall personally attend cases needing counsel and advice.

(d) To obtain from the proper charities and charitable individuals adequate relief.

(e) To procure work for persons who are capable of being wholly or partially self-supporting.

(f) To discourage begging and expose impostors.

(g) To carefully work out plans for helping families to help themselves and thereby become self-dependent as may seem most practicable.

(h) To promote the general welfare by demonstrating to the public the need of social and sanitary reforms, and to aid in the diffusion of knowledge on subjects connected with relief of the poor.

New Bedford Family Welfare Society

SEVENTH ANNUAL REPORT

JANUARY 1, 1922

GEO. H. REYNOLDS
PRINTNIG
NEW BEDFORD, MASS.

1922

CONTENTS.

- I. Reports.
 - President.
 - General Secretary.
 - Dietitian.

- II. Statistics.

- III. Organization.
 - Officers.
 - Committees.
 - Statements of Treasurer.
 - Administrative.
 - Relief.
 - Calendar of Meetings.

HOW TO USE THE SOCIETY.

When you wish help in the problem of any family or individual, visit, or write our Central Office, 12 South Sixth St., or telephone Bell 5205. The office is open from 9 A. M. to 5.30 P. M. daily.

HOW TO HELP THE SOCIETY.

Become a Friendly Visitor and help to bring a friend to those who need a friend.

We need legacies.

Contribute generously that we may extend our usefulness.

PRESIDENT'S REPORT.

It is customary for the president of your Society at its annual meeting to make a few remarks in relation to the work done by your Society during the past year. I am, however, going to depart somewhat from the established practice and take up with you for a few moments one of the most frequent causes of criticism which our Society has to meet, namely, the amount of money paid by us for salaries.

It seems to me that there are two divisions into which my remarks may be divided, and I shall present them in the form of questions.

1. Should social workers be paid anything:—This question is undoubtedly the easiest to answer. There is of course, no reason why any one who gives their services either to engage in social work or to pursue any other profession should not be paid a fair compensation for such services. The volunteer social worker is just as much a necessity as she ever was, but in the complex situations which arise today, the great necessity is for trained social workers to take charge and direct the untrained worker. I think we have all gone by the point where we question the propriety of paying a clergyman a salary and, of course, there is no question about payment to a professional man or woman for services rendered. Consequently, I do not think we can now criticise the payment to social workers of a salary commensurate with the value to the community of the services which they give.

2. My second question is:—Assuming that social workers should be paid for their services, is the amount which they receive excessive when compared with other professions which are open to women? Under this topic I am going to consider three different occupations, namely,

school teachers, nurses, and stenographers, comparing their compensation with that received by social workers. Let us take them in their order.

I find that in this city, if I am not mistaken, teachers must graduate from a normal school and have had there at least two years study. They must further have served for one year as a cadet in order to gain actual experience. I believe they must serve this apprenticeship in New Bedford schools. Their period of employment covers forty weeks during the year and they are free so far as teaching is concerned for the other twelve weeks. For this amount of service they receive \$1350 a year for the first two years and then \$70 additional each year thereafter until the maximum salary of \$1700 is reached. This means that after six full years of teaching and one year serving as a cadet the maximum amount is obtained. If we take \$1525 as the average compensation received and divide it by the number of weeks that the schools are in session, we find that the compensation per week is \$38.12.

Let us now for a moment consider the second class, namely, nurses. I think that we will usually find that in order for a nurse to start in training she need only have one year High School education or the equivalent. Her period of training is usually three years during which time she receives her board and lodging and is given a small remuneration of \$10 a month to pay for equipment. When she graduates she is able to command a salary of \$35 a week or \$5 a day with her living expenses paid, and in many cities she is given three hours a day off. If she should be able to work forty-five weeks out of the year she would receive for her services during that period \$1575.

In regard to stenographers it is, of course, possible for any young woman to take a course which will give her instruction along these lines without having progressed very far in the High School. She is under no large expense in acquiring her education.

I think that we will usually find that the pay of a sten-

ographer varies from less than \$12 a week to \$35 a week and more. It would, perhaps, seem that \$20 a week was a fair average compensation. If, however, she wishes to do so, by continuing as a stenographer, she can in all probability increase her wages to an average of around \$25 to \$30 a week. Assuming, however, the \$20 average as a fair one, that would mean that during a year a stenographer would receive \$1040 for her services. It is usual in most cases for a stenographer to get a short vacation with pay.

Now let us consider the case of the social worker, and let us take our own Society as an example. We have on our paid staff nine individuals. They are receiving \$11,280 a year in salaries. This means that each one receives an average of \$1,253.33 a year, and they all have one month's vacation with no salary deduction. Let us consider for a moment the preparation which these individuals have made in order to qualify for the positions which they occupy. One spent six years in preparation with the Boston Associated Charities during two years of which she attended the Boston School for Social Workers. Another studied two years at Radcliffe and then spent two years in practical experience here. A third graduated from Mount Holyoke College after a four year course devoted to subjects relating to social work after which she has spent two years in training here. Another has spent the same length of time at Mount Holyoke and has also put in two years at the Boston School for Social Workers. Another has graduated from a special course of two years at Simmons College. Two others have been with us in New Bedford studying social problems for two and three years respectively. Another is a stenographer of many years experience, and the last is one who has but recently come to this city and has not had experience elsewhere. There is a very considerable variation in the amount paid these different individuals. Those who have served the longest and who have had the most preliminary training and later experience receive the most.

In summing this up we can say that four of our workers receive less than the average amount paid a stenographer and all our staff except one receives less than either a nurse or a school teacher even without considering the long vacation the teacher has during the summer.

It should be clearly understood that this comparison is not made with any idea of trying to show that any one engaged in the various occupations referred to is receiving more than they are entitled to. The question whether they are getting more or less than their services would seem to indicate that they should have is not a matter of discussion at this time. We are only interested in endeavoring to draw a comparison to find out what the conditions actually are.

It seems to me unfortunate that this particular subject is discussed so frequently without due emphasis being laid on the desirability of comparing and contrasting the time, expense, and training requisite to qualify successfully as a social worker with that necessary to undertake the other pursuits referred to above. Under these circumstances and granting that the figures which I have had at my disposal are accurate, it would not seem that social workers are paid out of proportion having regard to the compensation paid school teachers, nurses, and stenographers.

On behalf of this Society I wish to extend to our staff our sincere appreciation of the services which they have rendered to this Society during the past year and to express to all others with whom we have come in contact our thanks for the co-operation which they have given us during the last twelve months.

FREDERIC H. TABER,

SECRETARY'S REPORT.

Unemployment, the lurking danger which is always threatening to cast its shadow over the working man's home, is what the New Bedford Family Welfare Society has been largely concerned with during the past year.

The economic and industrial causes of unemployment we are not attempting to discuss. To quote from an editorial of the Baltimore Sun "The responsibility for the causes of unemployment and for corrective action must be left with the managers of industry."

The Baltimore Sun goes on to say, "The significant fact about unemployment is that the burden of it is borne by the workers who in spite of their direct interest have no means of preventing its occurrence." What this burden is, its material and spiritual evils, can be presented by social workers who see them in the lives of individuals.

When in November 1919 the extent of unemployment in New Bedford was beginning to be recognized our society realized the importance of the following points:—

1st. That our industries were responsible for alleviating the distress of their employees in so far as it was practicable for them to do so.

2nd. The strengthening of the existing social agencies by the community, rather than the creation of new machinery to take care of the emergency.

3rd. The obligation of the Family Welfare Society to contribute all that it had of knowledge and skill to the end of preventing wide spread pauperism as the price paid for bad methods of handling the situation.

The New Bedford Cotton Manufacturers' Association was approached with the result that a vote was passed asking our society to send a list of persons believed to be regular employees in the mills in question, to the executives

of the mills, who were members of the association. The society designated those it was aiding, either by service or material relief. Letters were sent to 19 mills reporting the amount of relief given by our society to bona fide employees totalling \$3,140.10. We received from 4 mills \$1,623.14. This would seem to indicate that although the vote was passed by the association some of the individual managements did not concur in it and were content to allow our society to give the relief.

In addition to the financial response that was given we have had support in other ways from the mills which has greatly increased our efficiency and for which we wish to express our deep appreciation.

The Central Council was responsible for bringing about greater co-operation among the social agencies and prevented the starting of unsound schemes for relief, such as bread lines, soup kitchens, wholesale feeding of children outside their homes, all of which were proposed but fortunately did not find favor in the community as a whole. The Central Council from its contingent fund gave the Family Welfare Society \$7,106.00 in addition to its regular budget. \$5,966.00 was used for relief, the balance \$1,140.00 for extra service.

From November 1, 1920 to November 1, 1921 nine hundred and eighty-eight applications for assistance were made to the society, as against five hundred and thirty-eight for the years 1919 and 1920, an increase of between 85 and 86%. Of these, 197 were referred to other agencies, 66 were out of town inquiries, leaving 725 which were handled by our society. It is interesting to note that during the years 1919 and 1920 only 21 applications were made because of lack of employment as against 509 this year.

The total inquiries of the Social Service Exchange for the years 1920 and 1921 were 6,201 as against 3,127 for 1919 and 1920. January was the heaviest month when the inquiries totalled 805.

From statistics given us by the Chamber of Commerce and

obtained chiefly from the pay rolls, January 1921 showed the peak of unemployment in New Bedford, every month since then showing improvement till September 1st, the various industries were only 6,100 short of being fully manned. This number is now estimated as reduced to 3,900 which gives a per cent of unemployment very little larger than the normal amount speaking in terms of ordinary times and pre-war conditions.

It is to be remembered that the height of unemployment does not indicate the point at which its results are most felt by an agency like ours. Our statistics show January as being the heaviest month in applications on account of unemployment they having totalled 151. The largest amount of need, on the other hand, judging by material relief dispensed, occurred in March and April when not only the number of people in distress but their needs had accumulated.

It was not infrequent last year to have families referred to us who would never have applied themselves for relief, who were at the point of starvation and who found they could accept our help without loss of self-respect. It is probable that only a similar disaster would ever bring them to us again. In some instances payments have been made on money loaned by the society to those who it was felt would later be in a position to repay a loan.

It seems fair to say that last winter much acute distress was averted because of the savings acquired by the workers during the war years. These savings are rapidly nearing exhaustion and in many cases are exhausted so that self assistance can be less counted on this Winter. There has been controversy as to whether or not the average working man did or did not save during the period of high wages. The volume of business done by the savings banks of the country appears to answer this question, as it is generally the small investors who use these institutions.

For many months still we shall have on our hands problems resulting from the recent hard times. There is now

a certain per cent. of the population continuously out of employment—the least efficient—who have lost the opportunity of war days and are necessarily discriminated against when employers have their choice of men. The Family Welfare Society exists partly to tide over, or to take care of, those who are left out of industrial life in ordinary times. It recognizes its greater obligation to develop through its case work these individuals; to get at the fundamental causes in their lives which makes them belong to the large class designated as unemployable; and to help them get on their feet industrially.

With incomes generally insufficient, health among the working men's families has deteriorated. Our South District Secretary reports that of the 140 new family problems handled by her district only a small number have contained no problems of illness of either one or more members of the family. In many instances the illness could be directly traced to the unemployment crisis, either because of shortage of necessities or from worry caused or aggravated by inability to supply the home needs. Many families are desperate when they realize that cold weather is approaching and that their small income cannot provide them with coal. Many have obtained all the credit that it is possible for them to get, and with unemployment or only part time work, have no resource to which they can turn. Very little is being wasted in any of the homes with which we have come into contact. One woman, for instance, has sewed all the rags in the house together until she has a compact spread for the bed.

One of the factors working against health is high rents, in which there has been no material reduction in price. This causes the doubling up of families entailing lack of privacy and is often the cause of ill health because of lack of fresh air and proper sleeping quarters due to lack of space. The housing shortage grows more serious although there seems to be more available tenements than a year ago. When investigated, however, many of them are found

to be unfit for occupation, looked at from the point of view of health and hygiene or are prohibitive because of the price.

Our dietitian has made out budgets for different sized families which show what their needs are. The figures are based on actual prices of food, rent, fuel and clothing in October of this year. For a family with three children, father and mother, the minimum is \$23.00 a week, distributed as follows: food \$10.50, clothing \$4.50, rent \$4.00, light and heat \$2.40, sundries \$1.60. Sundries include insurance, carfares, cleaning supplies, church and recreation.

For a family with five children, father and mother, the weekly amount needed is \$28.90. This budget shows an increase in rent, clothing, food and sundries, light and heat remaining the same. The total is distributed \$14.00 for food, \$5.50 for rent, \$2.40 light and heat, and \$2.00 sundries.

For a family of seven children, father and mother, \$36.75 is needed. This size family is by no means uncommon. In this budget food is increased to \$18.50, clothing \$6.50, rent \$5.50, light and heat \$2.75, sundries \$2.40.

For families where extra nourishment is needed because of tubercular or mal-nourished children, an increase of 50% on the food item is necessary.

We wish to emphasize the fact that these budgets which have just been quoted are not theoretical. They are a practical working proposition based on actual experience covering a period of two years in which time they have been revised to meet the prevailing market prices and rent, and are the minimum which families can safely live on. They make no allowance for savings and in every instance where there is only one wage earner in the family, exceed the average income.

Let us now look at the present scale of wages for full time in textile industries obtained from a representative mill in November as follows: Card room \$17.00 to \$25.00; Spinning room \$17.00 to \$21.00; Finishing room \$19.00 to \$21.00; Weave room \$23.00 to \$30.00; Machine shop \$25.00

to \$30.00. Allowing for short time the weekly average wage at present is approximately \$17.00 a week. One mill executive told us that he figured the average wage in his mill as \$25.00 a week but we believe that this is a higher figure than most mills average. There is unskilled labor, such as sweepers, scrubbers, who are not included in this scale, whose wages are only \$15.00 per week.

We know that it is not infrequent among textile operatives for more than one member of the family to work. There are many families, however, where all the children are below the working age and these are the families about whom we are speaking. We often find the mother working in order to eke out the income but this practice we discourage where there are children of school age or under, as it means neglect of the home and children and is often the cause of juvenile delinquency and the breaking down of the health of the children because of improper feeding.

In certain families this year our society has supplemented insufficient incomes where children have been markedly mal-nourished and where the effect of continued lack of nourishment would be far reaching. These allowances have only been made after a most careful investigation of the family's resources, on the advice of the physician, and under the direction of our dietitian.

We have now decided to select 15 families for intensive study. They are to be under the supervision of the dietitian and it is hoped that we may gather important data as a result of our study that will give weight to our future estimates of a family's living expenses.

Before closing the report of our last Winter's work recognition should be given to the Board of Overseers and their Secretary for their good work during the emergency. Mr. Edward A. DeMello and Mr. Kopel Cohen the two members of the Board with whom our workers came most into contact appreciated the necessity of avoiding duplication of effort and relief and though pressed for time used

the Social Service Exchange to clear their cases. In cases in which both departments were interested the General Secretary was invited to sit in at the Board meetings that better co-operation might be attained. Our society requested the Public Department to refer families applying to them for the first time and problems involving short time treatment or where special problems of supervision or household management are involved.

Several factors enter into the present unemployment. Men out of employment in other cities have brought their families to New Bedford hoping for better luck. They have no relatives or friends to whom they can apply and are handicapped in getting employment because of being non-residents. Furthermore, a large per cent of the Portuguese who come to us speak no English and are handicapped thereby. In one instance unemployment is helping Americanization. The man in question is out of a job so is putting in his time learning English and tries out his limited vocabulary on the overseers of the various mills when asking for work.

The only known remedy for unemployment is employment and it is apparent that these recurring times of unemployment are a serious economic loss to manufacturers, as well as to the worker.

An agency like ours cannot be expected, either to find the remedy for unemployment, or to guarantee adequate service, or relief, to all those affected by it. What we do is to take up the individual problem as it comes to us and treat it as skillfully as our resources allow. It is only by doing better intensive work, that we reduce dependency.

This year with a reduced budget, we are in a serious position, as we need to increase service, rather than to decrease it. We are trying to offset this condition, by recruiting volunteers, but they require training before their services can count.

We hear much criticism of overhead expense—particularly the item of salaries. We have made the following

comparison of money expended last year for service and relief. We spent last year for salaries \$10,188.00. We spent for relief \$13,890.00. This shows about \$14.00 per year, per family for service and \$19.00 per year, per family for relief.

What one of our families thinks of service, is expressed in this letter of recent date. The writer of the letter has tuberculosis and was obliged to leave his family and enter a sanatorium. His wife became ill and the workers of the society had to be a great deal at the home, until the wife was well and able to take the responsibility for the family. A part of this letter is as follows: "It must have been a hard time for my dear children to feel the loss of their mother, even for a short time, although I know that they have been well cared for. I have been informed of what the society has done for them all and I only wish I would be permitted to express my gratitude through the press for some people yet don't realize the good works that the Family Welfare is doing to the needy around them."

MILDRED P. CARPENTER,
General Secretary.

REPORT OF THE DIETITIAN.

A survey of the dietetic work since last October, which seems fitting at this time, shows forty eight families referred to this department. The number of outside agencies to refer problems has increased over last year, including the State Department of Public Welfare, the City Mission, and the Public Schools.

This increasing number of opportunities for co-operation with other agencies has been most encouraging, proving that these organizations realize the value of dietetic work. During the year talks have been given to the staff of the

Instructive Nursing Association, to both the staff and foster mothers of the Children's Aid Society, and to the staff of the International Institute. Printed material on the proper diet for children has been prepared for the Children's Aid Society for distribution to foster mothers. Scales for estimating budgets have been furnished upon the requests of St. Luke's Out-Patient Department, Instructive Nursing and the Children's Aid Society. During Health Week the Family Welfare Society was represented by participation in the program and by a display of health posters.

The nutrition classes have developed rapidly and have perhaps been the most promising feature of the year, as work with children is likely to be. A year ago at this time there was one class with an average attendance of eight. There are now two classes with a total average attendance of thirty. With the assistance of a High School girl from the Student Club of the Y. W. C. A., it has been possible to carry on the classes in a much more effective way. The results have been gratifying, both in the gain in weight which children have shown and in the interest in health which has been aroused. The International Institute has been persuaded to start a similar course with a Portuguese group of girl reserves.

Approximately five hundred and fifty calls in homes have been made since October. The prevalent unemployment has necessarily made proper nutrition an impossibility in most families; but there has been the opportunity to show how the inadequate income could be used to the best advantage, and the aid which the Family Welfare Society gave furnished in many cases the wedge for education, which is the purpose of all this work.

RUTH L. WHITE,

Dietitian.

**Statistical Report of the General Secretary to the Board of
Directors from October 31, 1920 to October 31, 1921.**

Problems referred during year.....	988
Referred directly to other agencies.....	197
Referred to Dietitian.....	35
Referred to Central District.....	148
Referred to North District.....	261
Referred to South District.....	281
Out of town inquiries.....	66
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	791

Organizations and Individuals Referring.

Red Cross	10
Instructive Nursing Association	25
Attendance Officers	29
School Nurses	12
Children's Clinic	9
Own application	302
Individuals	115
Board of Health.....	14
Salvation Army	7
Physicians	7
Chief of Police	2
Children's Aid Society	27
Society for the Prevention of Cruelty to Children	9
City Mission.....	7
St. Luke's Out Patient Department.....	32
Department of Correction.....	2
Unitarian Sewing Circle.....	2

International Institute	18
Passaic Mill	9
Holmes Manufacturing Company	4
Overseers of Poor	12
Young Women's Christian Association.....	1
Day Nursery	5
Fairhaven Mills	23
Policewoman	1
Industrial Nurses	3
Legal Aid Society	6
Immigration Bureau	11
Dietitian	2
Probation Officer	3
Association for Relief of Aged Women.....	2
Union for Good Works	1
Soldiers' Relief.....	3
Churches Syrian (1).....	10
Grace (5).....	
St. Andrews (4).....	

Reasons for Application.

Unemployment	509
Breadwinner in jail	5
Desertion	24
Supervision of Dietary	8
Aged	14
Widow	4
Sickness	72
Insufficient income	49
Incompatability of man and wife.....	11
Clothing	9
Non-Support	2
Transportation	3
Homeless Men	2
Eye Glasses	5
Supervision of expenditures	8

Nationalities.

Portuguese	318	
English	115	
French	118	
Polish	51	
American	74	
Irish	25	
Italian	3	
Colored	3	
Jewish	6	
Brava	2	
Greek	6	
Spanish	1	
Syrian	3	
Total Inquiries Confidential Exchange for Year,		6,201

Meetings.

Directors	9	
Learn-to-Eat Class	56	
Conference South District	12	
Conference Central District	20	
Conference North District	16	
Calls by staff		6,354
Family	4,420	
Agency	1,934	
	6,354	

OFFICERS.

President—Mr. Frederic H. Taber.
Vice Presidents—Mr. Charles Mitchell, Mr. Oliver Prescott
Clerk—Miss Mildred P. Carpenter
Treasurer—Mr. John L. Emery.

BOARD OF DIRECTORS.

To 1922.

Mrs. L. E. Bridgeman	Miss E. K. Howland
Mr. John H. Clifford	Mr. Charles Mitchell
Mr. James P. Francis	Mrs. D. D. Pratt
Mr. Francis N. Howes	Mr. E. S. Wilde

To 1923.

Rev. E. Stanton Hodgkin	Mrs. George B. Knowles
Rev. A. P. Vieira	Mr. Julius Berkowitz
Mr. Oliver Prescott	Miss E. R. Hall
Miss Mabel L. Potter	

To 1924.

Mrs. W. S. Allen	Mr. Clarence R. O'Brien
Miss Julia Delano	Mr. Frederic H. Taber
Mr. Cooper Gaw	Mr. James Thompson
Miss E. R. Hathaway	Mr. J. O. Thompson, Jr.

EX-OFFICIO.

.. Mr. John L. Emery Miss Mildred P. Carpenter

STAFF.

General Secretary—Miss Mildred P. Carpenter
Assistant Secretary—Miss Georgiana Leake
North District Secretary—Miss Dorothy B. Whitton
South District Secretary—Miss May S. Bailey.
Central District Secretary—Miss Edith Ribchester
Dietitian—Miss Ruth Van Wart
Registrar—Miss Elizabeth F. O'Brien
Stenographer—Mrs. Susan R. Perry
Stenographer—Miss Grace H. Whitney

HOURS

Central Office, 9—5:30 Daily.
South District Office, 11—12:30.
North District Office, 11—12:30.

COMMITTEES.

EXECUTIVE.

Mr. Frederic H. Taber (ex-officio)	Mrs. George B. Knowles
Mr. Charles Mitchell	Mr. John L. Emery
Mr. Oliver Prescott	Miss Elizabeth K. Howland

FINANCE AND MEMBERSHIP.

Miss Julia Delano (Chairman)	Mr. John L. Emery
Mr. Frederic H. Taber (ex-officio)	Mr. Julius Berkowitz
Mr. Cooper Gaw	Mrs. David D. Pratt

FRIENDLY VISITORS COMMITTEE.

Miss Rosamond Clifford	Mrs. Henry Gallipeau
Mrs. Thomas H. Jones	Miss Elizabeth K. Howland
Mrs. George B. Knowles	Mrs. Walter S. Allen

DISTRICT EXECUTIVE COMMITTEE.

North District.

Mr. Elton S. Wilde, Chairman	Mrs. Walter S. Allen
Rev. F. Taylor Weil, Vice-Chairman	Mrs. Edmond Gravel
Mrs. Henry Gallipeau, Recording Secretary	Mr. Ralph Covill

Central District.

Mr. Cooper Gaw, Chairman	Miss Emma R. Hall
Mrs. George B. Knowles	Rev. E. Stanton Hodgkin
Mr. Francis N. Howes	Miss Letitia G. Kelley

South District.

Mr. Julius Berkowitz, Chairman	Mr. Thomas P. Payne
Mrs. D. D. Pratt	Mr. James A. Adams
Miss Elizabeth K. Howland	Rev. F. A. Mrozinski

FRIENDLY VISITORS.

Andrews, Mrs.	Hutchinson, Miss Mabel
Austin, Mrs. J. K.	Ivers, Miss Ella F.
Bauer, Miss Louise	Jones, Mrs. Thomas H.
Blair, Mrs. J. K.	Knowles, Mrs. George B.
Booth, Mrs. A. S.	Nietsch, Mrs. L.
Burgess, Mrs. Margaret	Poirier, Mrs. Charles A.
Clifford, Miss Rosamond	Pratt, Mrs. Charles A.
Dillingham, Miss Bertha B.	Prescott, Miss Mary R.
Gallipeau, Mrs. Henry	Segall, Mrs. S. K.
Gravel, Mrs. E. R.	Taylor, Mrs. Stephen H.
Hastings, Miss Edith	Thayer, Mrs. W. H.
Howland, Miss Elizabeth K.	Tucker, Mrs. Arthur L.

VOLUNTEERS.

Allen, Miss Marion	Howland, Miss Elizabeth K.
Appleton, Mrs. William C.	Knowles, Mrs. George B.
Austin, Mrs. Jean K.	Nietsch, Mrs. Lothar
Bullard, Mrs. Gardiner,	Papkin, Miss Sarah
Clifford, Miss Rosamond	Poirier, Mrs. Charles A.
Galipeau, Mrs. Henry	Pratt, Miss Louise
Genesky, Miss Dorothy	Prescott, Miss Mary R.
Goodman, Mrs. Robert	Stanley, Mrs. N. A.
Hobbs, Mrs. Franklin W.	Taylor, Mrs. Stephen H.
Hobbs, Mrs. Willam W.	Tucker, Mrs. Arthur L.
Holmes, Mrs. Harold	Walker, Mrs. Lothrop E.
Howes, Mrs. Frank S.	Zabriskie, Mrs. William

NEW BEDFORD FAMILY WELFARE SOCIETY.

REPORT OF CONDITION.

October 31, 1921.

RECEIPTS.

Community Welfare Fund:

Budget,	\$12,500.00	
Refund,	650.00	
Relief,	5,952.00	
Loans,	239.00	
Salaries,	500.00	
Extra Service	415.00	
Subscriptions,	120.00	
Interest,	562.60	
	<hr/>	\$20,938.60

EXPENSES.

Salaries,	\$11,785.42	
Office,	930.87	
Rent,	631.14	
Automobile,	869.86	
Travel and Car Fare,	492.02	
Telephone,	305.93	
Relief,	6,234.00	
Loans,	239.00	
Miscellaneous,	502.86	
	<hr/>	\$21,991.10
Deficit,		<hr/>
		\$ 1,052.50

JOHN L. EMERY,
Treasurer.

NEW BEDFORD FAMILY WELFARE SOCIETY.

TREASURER'S REPORT.

RECEIPTS AND EXPENSES

Year Ending October 31, 1921.

DEBIT.

Cash,	\$328.59	
New Bedford Institution for Savings,		285.00
United States 3rd Liberty Loan Bonds,		2,000.00
American Tel. & Tel. Co. Bonds,		4,900.00
Pacific Power & Light Co. Bonds,		925.00
Pennsylvania Water & Power Co. Bonds,		890.00
Automobile,		550.00
		<hr/>
		\$9,878.59

CREDIT.

Robert Charles Billings Fund,	\$5,000.00	
Mary L. Jones Bequest,	2,000.00	
George Pickens Bequest,	1,000.00	
Caroline O. Seabury Bequest,	1,000.00	
General Fund,	878.59	
		<hr/>
		\$9,878.59

JOHN L. EMERY,
Treasurer.

STATEMENT OF RELIEF FUNDS

From November 1, 1920 to
November 1, 1921

Balance on hand,	\$ 349.20	
Cash received,	13,541.52	
Cash disbursed,		\$13,176.01
Balance on hand, October 31, 1921,		714.71
	<hr/>	
	\$13,890.72	\$13,890.72

Correct:

(Signed) VINCENT FRANCIS,
Auditor.

The Family Welfare Society beside giving relief from its own fund secures relief from the Relief Committee of the Union for Good Works, Country Week Society, Dorcas Society, Unitarian Sewing Circle, John West Fund, James Arnold Fund, Sylvia Ann Howland Fund, Churches, and Benevolent Individuals.

CALENDAR.

Board of Directors, Fourth Tuesday

North District Conference,
First and Third Thursdays, 4 P. M.

South District Conference,
First and Third Thursdays, 4 P. M.

Other committees meet on call of Chairman.

FORM OF BEQUEST

I give and bequeath to
the New Bedford Fam-
ily Welfare Society, in-
corporated, the sum of

.....

..... dollars.