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**S**Ocial welfare plans, like the maps of the world, will need revising as part of the transition from war to peace. Governments everywhere are becoming increasingly conscious of social security, a concept common in these words only since the United States adopted its Social Security Act. It is primarily an economic idea, but in recent years it has been extended, rather loosely, to cover health, child welfare and other social services. This Letter is a discussion of private efforts which will be so important in support of any state scheme.

Welfare agencies in Canada have directed their activities to conserving, protecting and improving human lives. They have developed specialized approaches, according to the particular nature of their interests, and in the overall picture they are so diversified as to touch every aspect of living, private and community. The state is taking over more and more responsibility for the purely economic aspects of welfare, and social service has progressed very far from conditions of the '30's when it struggled to provide food, clothes and shelter. Today's agencies are free to do more constructive work. They are solving problems which, unsolved, would wreck homes; they are moving earnestly to prevent juvenile delinquency, to detect illness early in childhood and apply the treatment that will develop healthy men and women; they have skilled workers who will tackle any human problem in the interest of human happiness and community well-being.

Private social service has a place all its own. You can't deal with individual situations on a mass basis; there is no mass production method known for the rehabilitation of disrupted families. Like medicine and law, the usefulness and success of social work depend in large measure upon those who do the work. Some people, a decreasing minority, still think that too much is spent by social agencies on salaries, but that is akin to criticizing a fire department for maintaining firemen. The physical equipment of most kinds of social work is less important than the personnel, and the best investment is in qualified workers able to give expert guidance and skilful service.

There are many causes bringing families and individuals within the orbit of a social agency: physical and mental conditions arising from age, disease, ignor-

ance, and lack of training, and all these occur in combination and react upon one another in a bewildering way. The defencelessness of childhood is one of the most appealing in welfare experience, as the dependence of old age is one of the saddest. The cowardice or despair of husbands and the cruelty of death throw widows and part orphans on the goodness of the community. Physical defect, neglected, forces many persons into reliance upon outside help. Failure of a community to provide services and facilities for those in need of special tuition and guidance gives rise to dependence. Unsocial habits, such as alcoholism, licentiousness and roving, lead to conditions of helplessness of families. The whole of these impelling forces form an intricate network, which can only be resolved into cause and effect by trained personnel able to devote the necessary time to each particular case.

Individuals have been affected more than is usually realized by concentration of industry in cities, where natural playgrounds are scarce and families are often crowded in apartments and tenements. Opportunities for natural out-of-doors recreation are not as common as they were in the villages of other years; life, health and safety become threatened, with attendant higher infant and maternal mortality, disheartened men and women, increase of delinquency, and a growing hostility to the community because of the handicaps against which individuals feel themselves unable to battle successfully.

Fortunately, the answer has been available, and the response has been encouraging. Sympathy and altruism have grown up with social evolution, creating organizations for the extension of general welfare, the correction of evil, the relief of misery, and the advancement of mankind. As is to be expected, women have been to the forefront of the good work. Up until a few years ago most agencies were mainly composed of women workers, directors and organizers, but increasing sweep and need have drawn in men from all ranks as advisers and volunteers. Together, the men and women give a service that could not be obtained in any other way, a service that is personal and effective, yet is geared into a joint programme with state activities.

Much of the success of the agencies is due to the professional workers, who require, in high degree, discretion, tact, judgment and common sense, in addition to technical training, wide experience and educational background.

Nothing has done more to acquaint the public with the needs and opportunities of social service than the organization of community chests and federations. The name "Community Chest" is a happy one, describing the plan of central or combined financing through which, by a single effort, all, or nearly all, the needed social resources of a town or city are mobilized. It is, in truth, a combined operation, springing from the grass roots of community spirit, a true sign of genuine democracy. The aim is simple: to present a single united and personal appeal annually to all potential givers, with the objective of securing in full the contribution-support needed by member agencies. But that is not all. The community chest promotes the welfare of a community by co-ordinating existing agencies and programmes, preventing duplication, conducting research, improving standards, administering common services, and developing better understanding on the part of both the public and the social workers.

This is not an untried theory. It works out in practice in hundreds of cities and towns in Canada and the United States. The movement grew out of the last war, although experiments in joint fund raising date back to Liverpool, England, in 1873. The first modern chest is credited to Cleveland, Ohio, which set up a federation in 1913. By 1941, all but two of the cities in the United States with a population of 100,000 or more had adopted the community chest system, and in Canada today there are 33 chests and federations, embracing 604 agencies. The chest knows no bounds of creed or class, just so the objective be worthy. Combined financing of private welfare programmes has been adopted by French-Canadian Catholic communities, by Jewish communities, by English-Catholic and by Protestant and Non-Sectarian communities, and by all these in various combination. Chests vary in size from the federations in Montreal and Toronto, with collections running into many millions since their inception, to the more modest efforts of little towns with annual objectives of a few thousand dollars.

Several significant trends are seen in every community which adopts the combined method of raising money for welfare. There is invariably an increase in the number of givers, because knowledge of needs and achievements becomes more widespread. The amount of money received for welfare work also expands, statistics showing that the community chest invariably increases the sum total of the revenue made available. The cost of raising funds is reduced. When agencies run separate campaigns the cost is from 15 per cent to 40 per cent of the amount collected, whereas a small chest will not spend more than 3 per cent for campaign expenses. There is, too, increased convenience to contributors, because the chest concentrates soliciting efforts in a single short period, with a great saving of time and effort to the com-

munity. Tag days and other methods of raising money for current operating expenses are eliminated, so far as member agencies are concerned. Agency boards, executives and workers are relieved of the year-round struggle for financial support, and are able to concentrate their thought and effort on serving people in need, with resulting better standards of work.

The chests themselves do not carry out social work activities, which are performed by agencies they support, but they do operate a variety of services, including educational year-round publicity, social service exchanges in which are gathered particulars of all families and persons being assisted by any agency, research work to discover savings, eliminate duplication, and make long-range plans. These could not be done adequately, if at all, by individual agencies. The true community chest will recognize as the basic purpose of its existence a positive concern for the development of the best possible social welfare and health programme for the community. The horizons of the chests have widened from simple accounting to more general questions of administration; from obvious overlapping and duplication of services to broader issues of relationship between public and private service; from concern about the practices of the individual agency to total community planning. At the same time, this co-ordination does not mean loss of autonomy to the agency in its work; every agency co-operates in drawing plans for the larger structure of social service, but it manages its own part of the job. The secret of success of this combined operation is in the fact that every year every agency presents to the chest not merely a request for funds but a budget initially drawn up by its own executives and approved by its own board of directors. The chest, in determining the sum to be raised for that agency, must analyze the budget, and this opens the need for conferences, fact-gathering, and broad-gauged planning, as well as that open debate which is the natural accompaniment of efforts to adjust general and particular interests. It is chest practice to delegate primary responsibility for this activity to a budget committee, which the member agencies have a voice in nominating. Competent men and women spend long hours throughout the year in studying data, conferring with agency representatives, and obtaining first-hand information about agency work. The result of this budgetary control, and the activity of the council of social agencies associated with every well-organized chest, is a well-balanced programme, with integrated parts, soundly financed. It eliminates the danger of missing the broad picture in pursuing the technique.

Fundamental to the success of the chest is a board composed of men of affairs and women who know the problems of progressive social work intimately. Behind that board are all the boards of the agencies, which should be strong, responsible, and able to work and plan with other agencies to meet community needs. The community chest, therefore, stems from the roots of the community. It may have some clumsiness, so common to a democratic set-up, but it preserves in action two things which are basic to democracy; free will and diversified control. In return

for its support, the community finds itself organized for a continuous study of its social needs and problems. It finds its busy executives engaging in altruistic activities, its busy women giving regular time and effort to volunteer service with social agencies, and whole weeks at campaign time. It finds competitive and conflicting interests coming together in a statesmanlike way to iron out difficulties. The chest provides an effective unifying community spirit that overflows into other phases of community life.

There should be a compliment paid to business, which provides so much practical help and support to the chests. Businessmen have a special responsibility in terms of their own enterprises, but there is also cast upon them a community responsibility because of their own pre-eminence. Top-flight executives are taking a real interest in community chest campaigns, while great numbers of business and professional men have been brought into the work of the boards and committees. Their progressive outlook and their sincere support have done much to widen the basis of professional social work. Corporations and their executives are realizing their opportunity to improve and protect the communities where they are located, by helping to build healthy and happy people. In the long run, they realize, better citizens and improved community morale are investments that pay dividends.

There is no end to the opportunity offered men and women for service in year-round social work. Dentists and physicians give time in clinics, women serve as volunteers to teach sewing, dancing, art, music, drama, hygiene, and business subjects; men volunteer to teach wood-working, boxing, radio repair, and to lead Boy Scout troops and Air Cadet Corps. Every vocation and avocation has something to offer the community in volunteer service, returning to the givers rare dividends of satisfaction and enjoyment, and enrichment of their own lives. Behind them, constantly organizing and planning, are the trained social workers, the executives of the agencies. These workers have been specially fitted for their important posts; they are educated in understanding the mainsprings of human behaviour, and they are experienced in giving counsel. Theirs is a difficult task, in which they face infinite variety of problems, but they find a way through, over or around every obstacle, and press on toward betterment of living in the community they serve.

Giving for human welfare is not being left, in these days, to the wealthy few, but has become everybody's job. This is due to several factors, including improvement in education of the public, advancement of chest organization, and the growing interest of labour. Just as the chests of the last war gave the first impetus to community organizations, so out of this war has come the "employee chest", steadily growing in Canada. Under the old plan of individual agency campaigns it was difficult to organize a successful employee canvas because of the disruption of work occasioned by calls from 20 or 30 welfare organizations throughout the year. Under the Employee Chest Plan, employees of

the participating plants allow their employers to deduct 15 minutes' pay every week from their wages, creating a pool fund and eliminating all solicitation within the plants. The consequent broadening of the base makes participation so universal that individual contributions are nominal, the equivalent of 13 hours' work per year. Employees themselves decide the division of the fund between the various agencies, setting up an allocation committee for that purpose in each plant. An additional development is the growing inclusion of labour representation on chest and agency boards, a further democratization of social work which the chest movement is bringing about.

Because the chests and federations are voluntary organizations raising funds by public appeal, people are excessively conscious of what they give, and this awareness is aggravated by the tag days and solicitations of agencies outside the federations. The recurrence of the appeal makes them feel that they are giving a great deal, but it is significant that in all this giving not a large total is given. For instance, in its last campaign the Welfare Federation of Montreal raised \$930,000 from 225,000 persons, a per capita donation of \$4. In spite of the fact that this is one of the highest per capita donations in the Dominion, it provided only 13 cents per agency per head per year. By comparison, the private and state expenditures are dwarfs and giants, but it is argued that in terms of service the private welfare field is rendering much more than the amount of money indicates. The variety of this service surprises early skeptics, because central financing has proved to be an exceedingly flexible instrument, under the never-ending vigilance of intelligent budget committees and boards. This search for wisdom in reaching decisions about raising and disbursing funds has put vitality and reality into the effort to see the community whole and to appraise the agencies in terms of community needs.

To reach directly into the communities and help member chests with their individual problems, to carry out objectives on the national level, and to provide that liaison between private and state social work which is so important if duplication is to be eliminated and co-operation assured, the Community Chest Division of the Canadian Welfare Council was set up. The Canadian Welfare Council is Canada's clearing house, advisory, educational and consultant, in the fields of social welfare development and problems. It distributes pamphlets on health and welfare subjects, carries out surveys and studies for governments and communities, conducts educational campaigns directed toward a planned and balanced social organization and administration, does specialized work in fields aggravated by war conditions, such as juvenile delinquency, desertion, child welfare and unmarried parenthood. The Council co-operates with government departments in respect of Dependents' Allowances, Veterans' Welfare, Women's Auxiliary Forces, Internee Dependents, British Child Guests, and Wartime Day Nurseries. This combination of educational work and technical services, extending over such a wide range of subjects and servicing so

many types of organization, is of inestimable value. None except an independent, voluntary organization could carry out such responsibilities.

In a recent series of lectures at McGill University, not one speaker failed to emphasize that when the armed services are demobilized a whole series of new problems and accentuations of old problems will be placed on the doorstep of private welfare agencies. Occupational problems are not the only ones; in fact, readjustment into family life may well over-shadow all others. Men and their wives have been separated for many years, living vastly different experiences. Young men have grown old in a few months, and the development, mental and physical, of all service men has been greatly speeded up. There have been war marriages, quickly entered into without the usual chance for the couple to become thoroughly acquainted. Husbands have travelled widely, and have been subject to greater excitement and tension than their wives; wives have been in the home rut, or have gone into industry where they have met more people and variety than they would ever have met in peacetime. There will be difficulty in taking up life together after these varied six years. There will be a continuation of the pre-war conditions, and an intensification of problems due to wholesale migrations and crowding of families. There will be the problem of unsatisfied youth, just deprived by a few years of the war experiences of older brothers, and of girls whose expectation of marriage has been thwarted by death on duty of many of the country's finest young men. Already, the agencies are measuring the challenging task, and meeting it as it develops.

There are, too, many unmet needs hanging over from the past. Crippled civilians, those suffering from cardiac and pulmonary ailments and others whose development is frustrated by mental incapacity, all need to be dealt with by organizations which will reinstate them in productive employment. The penal system requires overhauling, with provision of prior-to-trial advice for persons charged, constructive treatment of youthful offenders, more progressive training in penitentiary of those sentenced, and rehabilitation on leaving prison. Wider care for children is desirable, in which private agencies will cope with behaviour and adjustment problems while threatened family break-downs are averted. In this respect the Family Relations Court renders an invaluable service and more of these courts are needed. More community centres are wanted, to meet the current unrest among young people by providing planned recreation and organized handicrafts. War experience has awakened Canada to the meaning of "morale", and prime agencies in building morale in cities are the clubs

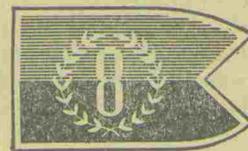
where people of all ages gather for suitable sports, lectures, and entertainment. General recognition of the need is evident in current advocacy of erection of community centres as war memorials. Private agencies in some cities have had community centres in existence for many years. They do not work for the defective and dissolute, but rather for the furtherance of normal life among self-respecting and self-supporting people.

The financial effect on community chests of the Family Allowances Act may not be profound, according to executives in the social work field. This Act is intended to do certain specific things. As a fiscal measure it is designed to increase the purchasing power of the community, thus contributing toward maintenance of a high level of employment; as a welfare measure it is meant to improve the health and welfare of children. It is a moot question whether chests should expect to benefit to any extent, if at all. If, in view of a family's receipt of the family allowance grant, the chest agency which has been helping that family withdraws its support, the last condition may be worse than the first. If the family allowance is to be successful in raising standards generally, then it is contended that it will be necessary to add it to the work already being done. There are types of service to children which cannot be purchased by parents on an individual basis, and these services of advice and guidance must continue to be provided on a community basis. It has been announced that the family allowance administration will use the established social agencies, and from this servicing viewpoint the Act will impose new burdens on Family Welfare and Children's Aid agencies. It is obviously sound that the government should turn to these experienced existing agencies rather than set up a whole new network.

The record of private welfare in Canada is excellent. The agencies have been in the forefront of social work, exploring, persuading, demonstrating, and turning over their demonstration, once proved, to the public services. Community chests and welfare federations are the backbone of the voluntary private social service of Canada, and the agencies they embrace will be the mainstay of any state social security programme. They are the evidence that at bottom humankind believes in goodwill as the mightiest practical force in the universe, and that average people delight in helping persons less fortunate than themselves. They may disagree in faith and hope and methods, but Christian charity is the concern of all. It is the function of aggressive private social service to carry on its work as long as human needs remain unmet, and the record of unmet needs is sufficient to awaken all thinking people from apathetic optimism.

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