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THE
JEWISH AGRICULTURAL
AND INDUSTRIAL
AID SOCIETY



ANNUAL REPORT

Including Financial Report

FOR THE YEAR

1905

Confidential

INTENDED FOR MEMBERS OF THE SOCIETY ONLY



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The Evening Post Job Printing Office,
New York.

DIRECTORS:

MARK ASH, EUGENE S. BENJAMIN, ALFRED JARETZKI,
MORRIS LOEB, EUGENE MEYER, PERCY S. STRAUS,
CYRUS L. SULZBERGER.

EXECUTIVE COMMITTEE:

EUGENE S. BENJAMIN, MORRIS LOEB, PERCY S. STRAUS,
CYRUS L. SULZBERGER.

President.....CYRUS L. SULZBERGER.
Vice-President.....EUGENE S. BENJAMIN.
Secretary.....PERCY S. STRAUS.
Treasurer.....EUGENE MEYER.
General Manager.....WILLIAM KAHN.

Office: 174 Second Avenue, New York City.

*To the Members of The Jewish Agricultural and Industrial
Aid Society:*

GENTLEMEN,—Just as the year was drawing to a close, there came to us the sad news of the death of Grand Rabbi Zadoc Kahn, a valued member of the Jewish Colonization Association and a zealous worker in its behalf. To our parent organization and to Jews generally, we extend our sympathy in this loss. We have also to record the untimely death of our fellow member, Julian M. Isaacs, who was taken from us in the early years of his manhood.

We desire to record our appreciation of the faithful and efficient service rendered by our entire staff.

Our last Annual Report showed that of farming families then living on farms, our business had brought us in touch with 1,095, numbering 6,196 souls, which number, by the current year's work, must be increased by 287 families consisting of 1,295 souls, so that up to the close of this year, we have been brought in contact with 1,382 farmers who, with their families, number 7,481 souls are now cultivating farms covering 125,434 acres, valued at \$2,170,850, and with chattels to the value of \$545,799, making a total property valuation of \$2,716,649, as against \$2,144,685 a year ago, showing a valuation of real and personal property in the hands of these 287 farmers of \$571,964.

An examination of the manner in which our clients are meeting their obligations gives a reasonable indication of the possibilities of the Jew as a farmer in America, and the annexed table is most interesting in this connection.

Of the following figures, the second set applies to loans made in co-operation with The Jewish Agriculturists' Aid Society of America; the first applies to loans made by our Society alone, and the third is the aggregate of the two. From the original amount of loans granted, we deducted such as had been consolidated with later loans, as these show again in a subsequent year. In a number of cases, farms have been sold and the entire amount of loan repaid, and as such a transaction is in no way indicative of the success or failure of the original grant, these loans are likewise deducted. In some cases, for one reason or another, the loan was not closed, and in a few instances money was paid to us as a result of fire losses, and these classes are also deducted, which, together with a deduction for the other classes just named, brings the loans to the "net amount of original loans." It is upon this amount that this examination is based.

In reference to the loans made by us alone, it will be found that there were considerable losses in the years 1901, 1902 and 1903. Of the loss of 1902, \$525, and of the loss of 1903, \$394.10 accrued from loans made to farmers living on rented farms in Ohio and having no means of their own. In 1901, we made the experiment of establishing at Woodbine 10 families entirely without means. Of these 10, but 3 now remain; the other 7 left, involving this Society in a loss of \$1,267.54—the entire loss of the year 1901. In our report for the year 1902, we stated that a considerable number of loans had been granted to settlers who had taken up Government Homestead lands under the Homestead Law. In the following year, we reported that our experience in this matter had been unfortunate, and that we had determined to discontinue work along these lines. The charge to Profit and Loss of \$3,920.34 under the year 1903, with the exception of \$394.10 referred to above, indicates the cost of that experiment. Eliminating then the loss sustained by reason of these attempts to place upon farms persons who had only a remote prospect of owning them, and examining the figures as applied to those who, having an investment of their own in the land, had a sufficient stake in it to induce them to persist in its cultivation, we find the figures encouraging to a most extraordinary degree.

LOANS MADE FOR SOLE ACCOUNT OF THE JEWISH AGRICULTURAL AND INDUSTRIAL AID SOCIETY.

| Date of loan. | Original amount of loans. | Consolidated with later loans. | Paid by sale of farm. | Money returned for loan not closed. | Paid by fire loss. | Net amount of original loans. | Closed by foreclosure. | Per cent. | Charged to profit and loss. | Per cent. | Amount repaid. | Per cent. repaid. | Present balance of loans. | Amount of interest paid. | Amount of interest delinquent 12/31/05. | Per ct. of interest delinquency on present balance of loans. |
|---------------|---------------------------|--------------------------------|-----------------------|-------------------------------------|--------------------|-------------------------------|------------------------|-----------|-----------------------------|-----------|----------------|-------------------|---------------------------|--------------------------|---|--|
| 1900.. | \$8,725.00 | \$1,100.00 | \$839.87 | \$150.00 | ..... | \$6,635.13 | ..... | ..... | \$260.13 | 3.92 | \$1,824.93 | 28 | \$4,550.07 | \$1,449.13 | \$27.50 | 0.65 |
| 1901.. | 26,714.80 | 1,222.00 | 450.00 | ..... | ..... | 25,042.80 | \$1,200.00 | 4.79 | 1,267.54 | 5.06 | 11,433.94 | 46 | 11,141.32 | 2,926.35 | 404.04 | 3.64 |
| 1902.. | 22,125.96 | 1,180.00 | 1,000.00 | 500.00 | \$440.00 | 19,005.96 | 1,000.00 | 5.26 | 582.00 | 3.06 | 6,454.83 | 34 | 10,969.13 | 2,250.49 | 119.60 | 1.09 |
| 1903.. | 34,116.27 | 141.00 | 3,733.75 | 270.00 | 80.00 | 29,891.52 | 500.00 | 1.67 | 3,920.34 | 13.1 | 4,130.63 | 14 | 21,340.55 | 1,977.95 | 198.78 | 0.93 |
| 1904.. | 49,247.64 | 775.00 | 1,380.00 | 1,150.00 | ..... | 45,942.64 | 800.00 | 1.74 | 200.00 | 0.43 | 3,430.94 | 7 | 41,511.70 | 1,958.13 | 207.47 | 0.50 |
| 1905.. | 58,157.30 | ..... | 630.00 | 635.00 | 300.00 | 56,592.30 | ..... | ..... | ..... | ..... | 1,942.27 | 3 | 54,650.03 | 436.20 | 234.37 | 0.43 |
| | \$199,086.97 | \$4,418.00 | \$8,033.62 | \$2,705.00 | \$820.00 | \$183,110.35 | \$3,500.00 | 1.91 | \$6,230.01 | 3.08 | \$29,217.54 | .... | \$144,162.80 | \$10,998.25 | \$1,191.76 | 0.82 |

LOANS MADE IN CO-OPERATION WITH JEWISH AGRICULTURISTS' AID SOCIETY OF AMERICA.

| | | | | | | | | | | | | | | | | |
|--------|-------------|------------|----------|-------|-------|-------------|----------|-------|----------|-------|------------|-------|-------------|------------|------------|-------|
| 1900.. | \$500.00 | ..... | ..... | ..... | ..... | \$500.00 | ..... | ..... | ..... | ..... | \$100.00 | 20 | \$400.00 | \$70.00 | \$16.00 | 4.00 |
| 1901.. | 2,300.00 | ..... | ..... | ..... | ..... | 2,300.00 | ..... | ..... | ..... | ..... | 600.00 | 26 | 1,700.00 | 300.85 | 48.00 | 2.72 |
| 1902.. | 10,252.60 | \$600.00 | \$950.00 | ..... | ..... | 8,702.60 | \$800.00 | 9.19 | ..... | ..... | 1,523.09 | 18 | 6,379.51 | 488.47 | 525.45 | 8.24 |
| 1903.. | 10,266.75 | 3,986.75 | ..... | ..... | ..... | 6,280.00 | ..... | ..... | \$200.00 | 3.18 | 580.00 | 9 | 5,500.00 | 417.80 | 622.29 | 11.31 |
| 1904.. | 1,273.80 | 401.25 | ..... | ..... | ..... | 872.55 | ..... | ..... | 67.05 | 7.69 | ..... | ..... | 805.50 | 11.60 | 85.25 | 10.60 |
| 1905.. | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| | \$24,593.15 | \$4,988.00 | \$950.00 | ..... | ..... | \$18,655.15 | \$800.00 | 4.29 | \$267.05 | 1.43 | \$2,803.09 | .... | \$14,785.01 | \$1,288.72 | \$1,296.99 | 8.77 |

TOTAL FOR BOTH.

| | | | | | | | | | | | | | | | | |
|--------|--------------|------------|------------|----------|----------|--------------|------------|-------|------------|-------|-------------|------|--------------|-------------|------------|------|
| 1900.. | \$9,225.00 | \$1,100.00 | \$839.87 | \$150.00 | ..... | \$7,135.13 | ..... | ..... | \$260.13 | 3.65 | \$1,924.93 | 27 | \$4,950.07 | \$1,519.13 | \$43.50 | 0.88 |
| 1901.. | 29,014.80 | 1,222.00 | 450.00 | ..... | ..... | 27,342.80 | \$1,200.00 | 4.39 | 1,267.54 | 4.64 | 12,033.94 | 44 | 12,841.32 | 3,227.20 | 452.04 | 3.52 |
| 1902.. | 32,378.56 | 1,780.00 | 1,950.00 | 500.00 | \$440.00 | 27,708.56 | 1,800.00 | 6.49 | 582.00 | 2.10 | 7,977.92 | 29 | 17,348.64 | 2,738.96 | 645.05 | 3.72 |
| 1903.. | 44,383.02 | 4,127.75 | 3,733.75 | 270.00 | 80.00 | 36,171.52 | 500.00 | 1.38 | 4,120.34 | 11.4 | 4,710.63 | 13 | 26,840.55 | 2,395.75 | 821.07 | 3.06 |
| 1904.. | 50,521.44 | 1,176.25 | 1,380.00 | 1,150.00 | ..... | 46,815.19 | 800.00 | 1.70 | 267.05 | 0.57 | 3,430.94 | 7 | 42,317.20 | 1,969.73 | 292.72 | 0.69 |
| 1905.. | 58,157.30 | ..... | 630.00 | 635.00 | 300.00 | 56,592.30 | ..... | ..... | ..... | ..... | 1,942.27 | 3 | 54,650.03 | 436.20 | 234.37 | 0.29 |
| | \$223,680.12 | \$9,406.00 | \$8,983.62 | 2,705.00 | \$820.00 | \$201,765.50 | \$4,300.00 | 2.13 | \$6,497.06 | 3.22 | \$32,020.63 | .... | \$158,947.81 | \$12,286.97 | \$2,488.75 | 1.57 |

The actual losses sustained by the Society upon loans made to individual farmers with means amount to but \$517.13, or less than $\frac{3}{10}$ of 1% of the net amount of original loans. The real test, however, of the success of our clients is to be found by an examination of the payments made by them on account of principal and interest, and we find that we have been repaid on account of principal:

28% of the loans made in 1900,
 46% of the loans made in 1901,
 34% of the loans made in 1902,
 14% of the loans made in 1903,
 7% of the loans made in 1904,
 3% of the loans made in 1905.

As most of the loans are made on terms calling for little or no repayment in the first one, two or three years, naturally the receipts on account of these loans are not yet large.

We also find that of the loans made by us in 1900, the amount of interest due and unpaid is but $\frac{6}{10}$ of 1% of the present amount of principal outstanding; on the 1901 loans, 3.6%; on the 1902 loans, 1.1%; on the 1903 loans, 0.9%; on the 1904 loans, 0.5%, and on the 1905 loans, 0.4%, or an average on the six years' business of $\frac{8}{10}$ of 1%. In other words, in the six years under consideration, the net amount of original loans was \$183,110.35, which has been reduced to the present balance of \$144,162.80. On this there has accrued interest to the amount of \$12,190.01, of which \$10,998.25 has been paid, leaving unpaid on the 31st of December, the date of this report, \$1,191.76, a large proportion of which, however, will have been collected between the date of this report and the date of the Annual Meeting.

The agricultural work may be considered in detail under three heads:

- a—The condition of farmers established in previous years and our financial relations toward them;
- b—Loans made to new settlers;
- c—The conduct of various enterprises for furthering the tendency toward land cultivation.

a—A study of the financial reports of the General Manager will show that, on the whole, the farmers have more than held their own in all districts, in spite of the fact that there is a continuous increase in the amount of delinquencies, more apparent, however, than real. New delinquencies occurring during the year are largely due to the same persons who have formerly failed to live up to their obligations and whose debts increase each year by a larger amount, owing to the terms under which instalments have been made payable. We make our mortgages repayable in annual instalments of gradually increasing amounts and we consider delinquents those who fail to pay interest or instalments of principal, as they fall due. The percentage of delinquency against the total amount due does not appear to increase and the interest is really paid up to so large an extent that we have every reason to be satisfied with the way in which the people are meeting their obligations. It is to be remembered, too, as has been stated in a previous report, that it is frequently wise to forego repayments of principal when due, if it is evident that the debtor is improving his farm, thereby strengthening our security and giving better assurance of his own ultimate success. The rule of our office is severe in the enforcement of our claims in those cases where the debtor is well able to pay or where he is not attempting to make progress on his farm.

In New England, the situation as a whole, has not changed very materially; the progress which is being made is, to a considerable extent, based upon the availability of those farms for summer boarding houses, and the only new indication of an agricultural feature has been the planting of tobacco by one or two individuals. This section has been largely left to its own initiative in farming, and possibly intelligent supervision might produce a more rational farming system. While not all of the lands are rich, some of them are well suited for particular crops; tobacco in some sections, onions in others, dairy produce in the rest.

In New York State, the majority of the farmers are grouped in a mountainous region, which again is a favorite resort for summer boarders, and in that particular section, the raising of supplies for hotels and boarding houses is all that can be ex-

pected. Apparently, a considerable number of farmers are doing well there, although no remarkable change has taken place during the year.

A very gratifying improvement, however, has occurred in southern New Jersey, where after so many years of rather hopeless struggle with adverse conditions, the farmers have at last learnt how to make their farms productive. The best support for this statement will be found in the fact that whereas, in former years, any new farmers that came in merely replaced old residents who had left, this year a considerable number of people have purchased farms from outside parties, a number of sons of older settlers have come back from the cities and bought farms of their own, and all obligations are being met fully and promptly.

To a large extent, this fortunate state of affairs must be directly ascribed to the efforts of our friend, Mr. Maurice Fels, who has not only conducted the Allivine Canning Factory with an open eye to the needs of the resident community, but has, by his successful operation of a model farm, pointed out to them the way toward financial success. Small fruits, which had been practically the only crop in the past, are very unreliable factors, owing to their perishable nature and the distance from markets; whereas, the sweet potato is a very staple crop, if the right fertilizer is used and if the crop can be stored in frost-proof cellars until ready for the market. Virtually all of the farmers are now putting their reliance upon this crop, with excellent results. The seed and fertilizer are purchased on a co-operative plan through the Allivine factory; cellars have been constructed—in many cases through additional loans by this Society. The Cannery takes all the smaller sized potatoes, so that the farmer receives immediately enough to pay for his expenses and can hold the superior grade for the best market, thereby making a very good profit. In addition to sweet potatoes, the Cannery packed lima beans and tomatoes, its total sales amounting to \$46,193.18. It purchased \$6,230.05 worth of tomatoes, \$3,590.32 of lima beans and \$6,054.78 of sweet potatoes, making a total of \$15,875.15, whereof the Jewish farmers delivered to the value of \$8,382.14. The farmers purchased about \$4,500 worth of manure and fertilizers of the

factory, an increase of \$1,300, repayments having been prompter than heretofore. Unfortunately, Mr. Fels reports that the Cannery itself is not yet on a paying basis; this is doubtless due to the restricted field of operations; perhaps an increased acreage will produce better results in the coming year. Besides, the manager of Mr. Fels' farm (a graduate of the Woodbine Agricultural School) is conducting a sort of social centre, at which the more intelligent of the farmers and their families meet from time to time, both for pleasure and profit.

This is a welcome addition to the educational work of the Colonies, which has been conducted for the past four years by Professor L. Mounier, whose report expresses satisfaction with the results of educational efforts, especially at Carmel, where conditions have grown to be peculiarly favorable. At Alliance we have no social hall to serve as a centre of this work, but, fortunately, Mr. Fels' farm is in that vicinity. The Carmel library contains 266 English and 200 Hebrew and jargon books, the average monthly circulation of the former being 54 and the latter about 27. About half the cost of maintenance is borne by the 39 active members. The Rosenhayn library has 45 active members and contains 287 English and 221 Hebrew and jargon books; average monthly circulation of the former $66\frac{1}{2}$ and of the Jewish, 24.2. Garton Road library has 24 members and loans 18 English books per month; the Yiddish library is large, but its record is not in our possession. The night schools in the Colonies are moderately successful. The influence of Mr. and Mrs. Mounier upon the inhabitants is largely personal and cannot be properly represented in statistics; its effect upon the younger generation is undoubtedly great and much of the local patriotism, which is certainly being displayed at the present time, is due to the cohesive tendencies which they have created.

As a result of all this, the Vineland section, to which we had been obliged to refer rather regretfully in our earlier reports, is now in a highly encouraging condition. A reflex effect has even extended to Woodbine, where attention had heretofore been almost wholly devoted to the industrial situation; quite a number of the old settlers have been encouraged to extend their farming operations, partly with means of their

own, partly with small loans which we have recently been making to them, and there is no reason why, with proper methods the colony—which is really more favorably situated to certain markets than are the Vineland villages—should not become the agricultural settlement for which it was originally intended. We are now contemplating operations by which all of the farms remaining in the hands of the Woodbine Land Co. may be made productive. The pressure for farming land is so great on the part of recent arrivals that we shall have no difficulty in selecting proper tenants.

In the Middle West, we are not able to report a great deal of progress. This may be due to the fact that we are unable to devote considerable attention to it, the farms being scattered, so that it is impossible to send any inspector there, excepting at long intervals. The region should properly be controlled from Chicago and it is to be hoped that the Jewish Agriculturists' Aid Society, which is quite active, may develop that field thoroughly and systematically. At the present time, it seems as if the farmers may have bought more land than they are able to cultivate efficiently; but as the settlements are comparatively new, it is possible that greater progress may be made after the first five years.

In the Northwest, the crops have been exceptionally good and our farmers have naturally profited thereby, so that we have every reason to be satisfied with the results achieved by those men who have been diligent and really cultivated their farms. Many of the settlers, however, who went out in 1903 and whom we assisted in co-operation with the Chicago Society, have abandoned their claims and this only confirms us in the opinion that it is useless to settle upon homestead lands people who have no proved efficiency; paupers or those who have become pauperized cannot make proper farmers and only in exceptional cases can charity work be performed through farm settlement. With as good a crop as this year has produced, many of the difficulties of previous seasons have been eliminated; the floating indebtedness, running at a high rate of interest with local store-keepers, has nearly disappeared and we feel that one more good season ought to put the entire section on an independent footing. The repayment of loans has not been

quite so good there as in the East, but this aggregate result is partly due to the delinquencies already referred to and partly to the freight congestion, which has interfered with the early marketing of the crops.

Our own Canadian loans have practically disappeared through repayment; in two or three cases, the property has been sold; in others, however, the farmers have been able to pay off the principal through their earnings.

The Qu'Appelle region, which is not under our immediate direction, but which is being supervised through our office for account of the Jewish Colonization Association, is progressing very favorably, the agent reporting that there will be fully 500 souls there by early spring, when many of the more recent settlers will have sent for their families. The success of these settlers is doubtless due in part to careful supervision and the extension of timely aid, but their persistence in localities calling for the greatest determination and patience on the part of the pioneer, ought to be the most efficient proof of the adaptability of the right kind of Jew for a farming life.

b—The new loans which were made during the past year are enumerated in the General Manager's report and call for but little comment. It will be found that our total new business is about as large as last year; in fact, we have practically reached the limit of our annual financial ability in this direction, if we are to carry out the remainder of our work with the same degree of thoroughness. The distribution of these loans may be said to be proportionate to the Jewish farming population in the various sections; that is to say, no region has been unduly favored over any other and no really new localities have been developed for independent settlers.

Every now and then we receive loan applications from farmers who have settled quite independently in unlooked-for quarters; thus we have recently discovered a small settlement in the southern part of North Dakota, which has progressed so favorably through its own efforts that we felt quite justified in aiding considerably, especially as our agent claims the land the most favorably located of all that has come under his observation.

One untoward incident has created some trouble for us.

Quite a number of farmers had settled in the neighborhood of Willimantic, Conn., having taken up farms upon the advice of one of our agents. It subsequently appeared that this agent had himself been aided in the selection of the farms by two older Jewish settlers, who, without the knowledge of the purchasers or of the Society, were receiving enormous commissions from the sellers. When a special investigation had disclosed this unfortunate situation, our agent was suspended and a lawsuit was begun, on behalf of the new settlers, against the dishonest brokers. This lawsuit is still pending, but the whole matter has created a great deal of hard feeling and distrust, so that it is earnestly to be hoped that the case will soon be decided in our favor and confidence be thereby re-established. In itself, the matter is not a very serious one, but it indicates some of the difficulties with which we have to contend and justifies the cautious method we have adopted in dealing with the entire problem. Mistakes can be more easily avoided by proceeding slowly than repaired after they have once been committed.

c—In the General Managers' opinion, it would be desirable for the Society to purchase lands in anticipation of the needs of new applicants, thereby obtaining the advantages of purchase on a somewhat larger scale, of seeking out the most favorable locations at our leisure and developing them into a suitable condition for subdivision among the purchasers. This plan is at present receiving our careful consideration, all the more because in various localities associations of Russians and Roumanians seem to be deciding of their own accord that they wish to go upon farms, the idea always being that they shall remain together. Such voluntary associations, if proved to be made in good faith and with a firm purpose, are in themselves a most healthful indication and should be assisted as far as possible. One such organization has crystallized in the neighborhood of Baltimore; they have selected their own land and agreed upon their own terms of association. We are making a very substantial loan to this association and have every reason to believe that it will be productive of good. The security which we take is ample, but we feel in addition that the experiment in itself, if successful, will be an incentive to other communities to follow out the same general plan.

MILWAUKEE AGRICULTURAL ASSOCIATION.

A somewhat more paternal arrangement exists in the Arpin settlement established by the Milwaukee Agricultural Association, with our assistance. Mr. A. W. Rich, the energetic founder of that Society, has reported excellent progress in this colony, which was started in the central part of the State of Wisconsin. The land is held by the Society until the farmer has made sufficient progress to have a reasonable equity in it; it will be charged to him at a price exceeding the first cost by such amounts as have been expended in its preparation for cultivation; the settler is credited with the labor which he performs and charged with all expenditures made for him in the nature of cash and material advances. The work is directed by a competent resident manager and the reports indicate substantial progress on the part of the settlers, in spite of the fact that some calculations were upset by the very severe rains which visited that region during the early summer, destroying all early planting and requiring double labor for a single crop. It will take three or four years before final judgment can be passed upon the success of this experiment, but so far everything looks promising and too much credit cannot be given to Mr. Rich's energy in carrying this enterprise through what is probably the most trying period.

TYLER, TEXAS, EXPERIMENT.

About the same time we undertook co-operation with the Jewish community in Tyler, Texas. Five families were sent there to settle upon a farm which had been purchased and equipped at an expense that was shared by the Tyler Committee and this Society. Everything promised well; the people were reported as excellent in character and industry and we based high hopes upon this experiment, when we were suddenly startled with the news that the wet season had produced a malignant form of malaria, which had affected practically the entire settlement to such an extent that they lost all courage and clamored to be taken away. This unfortunate climatic condition had not been foreseen and its occurrence has destroyed our hopes for that immediate vicinity. The funds for

returning the colonists to New York were forwarded to Tyler and two of the families, who showed an earnest determination to continue at farm work, have been placed on Woodbine farms under an arrangement similar to that existing in the Arpin colony. Our expenditures for the Tyler colony amount to \$3,616.40, of which a part will be recovered in the settlement of the account and the sale of the land, but the monetary loss is not significant as compared with the failure to bring to completion a plan which in itself is highly suggestive, namely, the establishment of small farming communities under the benevolent guidance of local committees in sections too far removed from our centres of activity to be satisfactorily administered by our regular agents. As climate alone seems to have produced this effect, it is to be hoped that we may be able to find a suitable location for a new trial of the plan. Our thanks are due to the Jewish community of Tyler and especially to their committee consisting of Rev. M. Faber, Messrs. B. Wadel, J. Lipstate, H. Liebreich, L. Lipshitz, M. N. Davidson and Abr. Golenternic, for their unselfish work, which missed success through no fault of their own.

INDIAN HEAD FARM.

In our last report, we referred briefly to the establishment of a test farm at Kings Park, Long Island. We have retained the old name of "Indian Head Farm" for this property and further reference to it will always be found under that title.

The total purchase price for the land and the property, approximating 500 acres, was \$16,700; this included a number of buildings, as described last year, the good condition of which may be judged from the fact that they were put into complete repair at a cost not exceeding \$2,000.

These old buildings provided dwellings for four families, in addition to the manager, and we have in the course of the summer erected two excellent double houses, accommodating four additional families. Besides these, we have built a large horse barn and a cow barn accommodating 26 head, together with a granary and two silos of sufficient capacity to allow for an early extension of the cattle house, a dairy building and a range of chicken houses. The entire cost of these buildings is

\$17,000, making a total investment in real property of \$33,700, to which might be added a considerable amount of the wages paid to the Jewish tenants for labor, as they were employed in the digging of trenches, foundation work, etc.

As was naturally to be expected, the attention of the Superintendent, Mr. Schmidt, has thus far been very largely devoted to the improvement of the agricultural conditions, much of the ground having lain fallow for a number of years. Expert testimony convinces us that this work has been done remarkably well and at low cost, so that we now have our farm in very good shape. People familiar with Long Island agriculture have expressed great surprise at the development which one year has shown and especially at the quality of labor obtained from the ten or twelve Russian farmers whom we have kept on the property since the early spring. These people have all been diligent and the majority of them have shown such intelligent interest in the work that we have very little doubt that they will make good independent farmers. At the present time we are engaged in selecting suitable farms for four or five families, whom we expect to transfer there in time for the spring work. We shall feel justified in entrusting them with these farms on less security than we ordinarily exact from our beneficiaries, by reason of the knowledge we have gained of the characters of the men themselves and their families. It is, of course, intended that the farm shall pay its own way hereafter by the produce which it raises. As the present season, however, was devoted almost entirely to improvement of the ground and the returns have only commenced to come in within the past two months, it would be impossible to express an opinion whether our hopes will be realized in this direction. Judging by the usual conditions on Long Island, we have a right to say, however, that with ordinary business ability a farm like this must pay its way.

INDUSTRIAL CONDITIONS IN SOUTH JERSEY COLONIES.

The general remarks appearing in our reports for 1903 and 1904 on the subject of industrial conditions in southern New Jersey apply equally to the year 1905.

There has been no extension of the work, and no attempt has been made to increase the number of industries or the num-

ber of industrial workers in those sections, as our directors are of the opinion that any growth here should be along agricultural rather than along industrial lines.

As to actual results in the year 1905, the work has been progressing satisfactorily in all of the districts, with the exception of Rosenhayn, where we do not feel that any effort on our part towards subsidizing industries will be of any lasting benefit to the community. In fact, in the operation of Factory No. 2, there have been so many quarrels between the different managers whom we have brought to this factory, and the employes, that we have finally notified the people that we will do nothing further to maintain this factory, and, as a consequence, the people are just about forming and carrying into effect a plan by which they will tax themselves, in order to provide a proper subsidy for a New York contractor, whom they have succeeded in getting to locate in that factory. Factory No. 1 at Rosenhayn has been maintained throughout the year, and has given steady and satisfactory employment to the people.

At Brotmanville, the factory under the supervision of A. Pressman has given good and steady employment to a limited number of people, and his contract has been renewed for 1906.

The stock company known as the Alliance Manufacturing Co. started in April, 1904, has not yet proved a financial success. At the end of the first year's business there was a small loss, and it was deemed advisable to re-organize the company by admitting an experienced salesman. In the year 1905 a larger volume of business was done and on a more profitable basis, but it failed to meet expenses in full. We believe it is good policy to try this experiment for another year and shall take the necessary steps to do so.

The three Carmel factories have all been running successfully throughout the year, and the people have been well and profitably employed. Mr. Goward has, as heretofore, had the industrial situation in these three colonies under his direct charge, and has fulfilled his trust to our entire satisfaction.

Woodbine has suffered to some extent from the changes that have taken place in the past eighteen months, and while the total of wages is practically the same as in 1904, the change in the industries has affected quite a number of the old settlers,



some of whom have moved from the place to seek work elsewhere, while the new arrivals are employed by the hat factory and cannot yet be considered a permanent feature of the town, as quite a few of them are recent emigrants from Russia.

All this will right itself in time, and we feel confident in stating our belief that the town is on a better footing than ever before. In previous years, every industry was maintained upon a plan of paying to the manufacturer as a bonus, in cash, a percentage of the pay-rolls. This has been absolutely done away with, and our sole subsidies now consist of allowance of free rent, power, light, etc., and to no industry do we pay any cash bonus. All told, there has been an average of 463 working people employed, and the total pay-roll for the year has been \$129,789.96.

Two factories have been discontinued, namely, those of Ingber & Wertheimer and Stone Bros. The discontinuance of Ingber & Wertheimer was caused by the death of Mr. Ingber, and the removal of Stone Bros. was caused by their inability to get sufficient employes to handle their largely increased business.

In the meantime, two other small industries have started and the hat company has so largely increased its output that the year 1906 will probably show a larger number of people employed in Woodbine than in the past year.

HOME BUILDING LOANS IN THE SOUTH JERSEY COLONIES.

We made during the year one (1) Home Building Loan at Brotmanville, four (4) at Carmel, one (1) at Norma, three (3) at Rosenhayn, and two (2) at Woodbine. We also built five (5) new houses at Brotmanville which were urgently required for the accommodation of industrial workers. There is a continued scarcity of houses at Brotmanville, Norma, Carmel and Rosenhayn, which is the best indication of a steady and substantial growth of the population. The working people manifest a laudable desire and substantial efforts to own their own homes, and the appearance of these homes indicates that their owners take pride in them.

REMOVAL OFFICE.

This year concludes the fifth year of the work of the Removal Office. In that time 22,491 persons have been removed from New York through its agency. We have every reason to believe that fully 20,000 of these have permanently remained away from this city and are satisfactorily employed in earning their livelihood. The real influence of these removals is, however, found in the fact that 6,696 were married men removed without their families, the families of 1,112 remaining in New York and 5,584 having their families still in Europe. These 6,696 families naturally follow their head when he is able to support them; in the five years 1,493 such families were removed by us in annually increasing numbers, leaving a remainder of 5,203 families, representing at a minimum about 17,000 souls, whose heads have been removed by us, and who either followed their head at their own expense and without our knowledge, or who have yet to go.

Of the total number of removals, 13,394 were adult male wage-earners, and there were in addition a considerable number of children, both male and female, of wage-earning age, capable of employment in gainful occupation, and no doubt so employed. When it is remembered that in no case were any persons sent who were satisfactorily employed in New York, it will be seen that the work of this office has been useful in bettering the condition of a large mass of people, not alone giving them the opportunity of supporting themselves and their families decently, but, too, enabling them, by their labors, to contribute their share to the industrial upbuilding of the interior. As illustrative of this, a few cases may be cited from correspondence coming to us without solicitation.

On February 28, 1905, we sent to Ripon, Wis., a locksmith, who had been six weeks in the country and unable to procure employment. On Aug. 25, 1905, he wrote us that he was making a fine living, and requested us to forward his brother who had been three years in New York as a peddler and unable to succeed, and for whom he could readily find work at \$12 to \$15 per week in Ripon.

On June 26, 1905, we sent to Columbus, Ohio, an ironworker who had been in this country something under two

years. On Sept. 20th he wrote to us as follows: "I am thankful to you my dear friends of the Removal Office for your help to escape from the hell of New York, where thousands of people are dying for lack of a cent. I am working and making a comfortable living. I am happy. Your agent did his best for me, and until he found me a right place he provided me with board and lodging. I make here \$50 a month, and I hope that in the future I will be able to improve my stand. I am sorry that I did not leave New York a year ago. I beg you not to put my letter in the newspapers because I have many friends."

On July 6, 1905, we sent to Birmingham, Ala., a foundryman who had been two months in the country. The next week he wrote to one of the Jewish papers, the following letter in Russian, a translation of which was sent to us from the newspaper office: "I beg you to be so kind, after translating my letter in Yiddish, to put it into the newspaper. Bad people spread in New York a false rumor that the Removal Office compelled the laborers who are sent from the office out of New York to work in the coal mines. It will be right to deny the false statement. Not long ago I was sent from the office to Birmingham, Ala., to their agent, who received me as a brother and provided me with board and lodging. On the next day he went with me to find work for me, and I got a very suitable position, receiving good wages and board. I am very thankful to him. You, my brethren, do not believe in the false rumor. In your need turn to the Removal Office, and beg them to send you anywhere and you will positively get work and will make a comfortable living."

On March 24, 1905, we sent to South Bend a blacksmith, who had been three months in the country. He had been unable to get employment here. On May 1st he wrote us as follows: "I thank you for sending me to such a pleasant city. I found plenty of work here and am going to be married on May 5th with a girl of a very respectable family, and I invite you to my wedding. The Lord give you long years for your goodness to me and for sending me to this city. I will always be thankful to you, and will pray to God for your health, because you are Jews with Jewish hearts, and you are trying to do the best for our people."

On Nov. 28th, 1904, we sent to Buffalo a tinsmith who had been two months in this city. On Nov. 20, 1905, he wrote us, "I am working at my work in a carshop, earning from \$15 to \$20 per week, and I can say that five out of the eight weeks that I was in New York I had no work, and in Buffalo I only stopped two weeks during the entire year. I am going to marry soon."

On June 16, 1905, we sent to Cleveland a tailor who had been eight weeks in the country. On Aug. 5th he wrote, "As I was sent out by your office, I thank you very much, because your agent got work for me on the second day. I get \$10 a week and am very grateful to the office. I have this week sent \$20 to my family, which I never could have done in New York."

On Dec. 26, 1905, we received this letter from Zanesville, Ohio: "Four years ago, when I was not able to make a living in New York, in spite of the fact that I was a good shoemaker, you sent me to Zanesville and I worked for \$3 a week and board. I worked for the same man for two years until I got \$12 a week and brought my family over, and now, thank God, I have a nice business, and need a man to work for me. I have a store and shoe shop, and as my business is increasing, although my daughter helps me in the store, I need some one to help me in the shoe shop. If you will send me a shoemaker, a foreigner, I will pay him \$5 a week and board, and he can work up."

On July 16th, 1905, the following letter was sent to us from Detroit: "The first day I came to Detroit I went to your agent. She gave me board and lodging and got me a good job. I work now and make good money. Your agent treats the immigrants very nicely. Every Sunday we come together, and she tries that we may learn English. If any one hasn't got a good job she tries to find him a better. I thank you in my name and that of the others."

As this report is being written the mail brings from a city in Nebraska, on an impressive-looking letter-head, of a ladies' tailor, this letter: "Will you be so kind and send me a good ladies' tailor? I will guarantee you he will have a good, steady position and good pay." The interesting fact about this case is

that the writer of the letter was on Sept. 14, 1904, sent by this office, he having at that time been ten years in the country. He was then \$60 in debt and unable to take his family with him, because he had no money and wanted first to establish himself. On Oct. 20, 1904, five weeks later, he sent for his wife and four children. On Nov. 23d, 1904, our report showed that he was earning \$25 per week, and the letter above quoted dated Jan. 10, 1906, is evidence of continued prosperity. At the time that the city was selected for this man, there was no special reason for the selection, as he had no friends there or elsewhere.

Similar letters could be cited almost without number, those selected being types, as will be observed, from various sections of the country and telling the same story.

A recent investigation made by our agents, showed these facts: Six men sent to Columbus, Ohio, between Feb. 11th and June 27th, 1905, had savings in bank ranging from \$75 to \$300, and aggregating \$960, notwithstanding the fact that three of them were sending money home to Russia, and two of them had brought their families over from there.

A man sent to Memphis, Tenn., in 1901, now owns his house there. Of nine men sent to Nashville, three have their own stores. Two carpenters sent to Minneapolis have savings of \$800 and \$700 respectively, and one shoemaker sent there owns his own house. One machinist sent to Pittsburg is earning \$20 a week, another \$4 a day. A locksmith is earning \$15 a week and a huckster \$35 per week. Three of the four have bank accounts.

Of those sent to Rochester, six have purchased houses and others have bank accounts, ranging from \$300 to \$500. Twenty-nine men sent to that city have aggregate savings in bank and in real estate (apart from the value of the merchandise in stores), amounting to \$8,000.

In South Bend, Ind., almost every person sent there has money in bank, and our report advises us that they all continue to work at their respective trades, quite a number of the men being employed in the Studebaker Wagon Works.

The aggregate removals for the year were 6,005, distributed throughout every State and Territory in the United States, with the exception of New Hampshire and Alaska, and in addition

there were 150 sent to Canada, the minimum being one each to Oklahoma and Nevada; the maximum, 765, to Ohio. The maximum sent to any one city was 393, to St. Louis. The general geographical distribution will be found detailed in the report of the manager and in the graphic chart attached hereto.

The variety of occupations is as great as heretofore, but an interesting fact is, whereas in all former years from twenty to twenty-two per cent. of those removed were engaged in the needle industries, of the current year's removals but fifteen per cent. were so engaged. Of the total number removed, 3,528 were wage-earners, the remainder being made up of their families.

Of the aggregate of 6,005 persons, 1,973 had no preference as to their destination, and 1,780 of them were sent to communities that had been organized through the home office and 193 to communities organized by our traveling representatives. Of the remainder, 1,516, being 25 per cent. of the whole number, joined husbands or other relatives or friends who had previously been sent out by this office, and the remainder, consisting of 2,516 persons, or 42 per cent., were sent at the request of relatives or friends established elsewhere, but not necessarily established by this office.

In the conduct of our work we are brought in contact with a continually growing number of efficient, intelligent and zealous workers, scattered throughout the United States. But for their active and excellent co-operation this work would be impossible. The importance of this task so appeals to them that they desire no thanks or expression of appreciation. They are impressed with the fact that they are engaged in helping the solution of one of the largest problems which confront American Jewry, and in so helping they are laying under obligations the whole of Jewry the world over.

Respectfully submitted,

CYRUS L. SULZBERGER,
EUGENE S. BENJAMIN,
MORRIS LOEB,
PERCY S. STRAUS,

Executive Committee.

NEW YORK, December 31st, 1905.

REPORT ON LOANS AND COLLECTIONS.

I. LOANS.

FARM LOANS.

Loans carried over from former years:

Of the 21 loans reported not closed up for 1904, fifteen (15) cases have been closed up and \$5,256.89 advanced, three (3) cases are still pending owing to various complications, and the remaining three (3) cases were rescinded by the Executive Committee.

During the year 1905 the following New Farm Loans have been granted from The J. A. & I. A. S. Funds:

NEW FARM LOANS.

| State. | Total No. granted. | No. granted and closed. | No. granted but not closed. | Rescinded. | Amount advanced. | Amount to be advanced. | Total. |
|--------------------|--------------------|-------------------------|-----------------------------|------------|------------------|------------------------|-------------|
| Connecticut..... | 42 | 36 | 3 | 3 | \$17,275.00 | \$750.00 | \$19,225.00 |
| Massachusetts..... | 8 | 6 | 2 | .... | 4,229.00 | 2,246.00 | 6,475.00 |
| Michigan..... | 7 | 5 | 1 | 1 | 2,300.00 | 1,100.00 | 3,900.00 |
| New Hampshire.... | 1 | 1 | .... | .... | 225.00 | ..... | 225.00 |
| New Jersey..... | 34 | 26 | 8 | .... | 8,834.76 | 4,225.00 | 13,244.76 |
| New York..... | 43 | 31 | 5 | 7 | 11,025.00 | 2,325.00 | 16,220.00 |
| North Dakota..... | 19 | 13 | 5 | 1 | 6,158.45 | 3,390.00 | 9,675.00 |
| Pennsylvania..... | 1 | 1 | .... | .... | 500.00 | ..... | 500.00 |
| Wisconsin..... | 1 | .... | 1 | .... | ..... | 400.00 | 400.00 |
| | 156 | 119 | 25 | 12 | \$50,547.21 | \$14,346.00 | \$69,864.76 |

NOTE.—Of the \$50,547.21 above stated as advanced for farm loans, \$45,343.21 was advanced in cash and \$5,204.00 by sale of property owned by this Society.

There are a large number of new loan applications under consideration.

The 156 loans in 1905 were granted to 151 different cases, of which 120 were cases of new farmers, only eight of whom settled on farms already on our books.

In addition to the foregoing loans the Society has also granted a loan of \$10,500.00 to an Association of Jewish Residents of Baltimore, Maryland, subject to certain conditions which may be expected to be carried out in the very near future. Said Association has purchased a tract of about three hundred (300) acres of farm land near Baltimore, and if arrangements determined upon are carried out that tract will be divided into twenty-nine (29) individual truck farms, and each of the individual owners is to receive a proportionate amount of the sum mentioned by way of loan to be secured by first mortgage. The members of the Association are industrial workers, who have all lived in Baltimore for some years; they have already invested a fair amount of cash in the undertaking.

For account of the Jewish Colonization Association we granted during the year seventeen (17) loans at Fort Qu'Appelle, Canada, involving an amount of \$11,874.67, on account of which \$5,834.69 was advanced in cash, and the balance of \$6,039.98 was old unsecured indebtedness included in new real estate mortgages; also four (4) loans at Hirsch, aggregating \$2,350.00.

COMPARATIVE STATEMENT.

Showing total number and amounts of Farm Loans closed for account of
The Jewish Agricultural and Industrial Aid Society.

| Year. | Exclusive of loans made through or assigned from The Jewish Agriculturists' Aid Society of Chicago. | | Loans made through or assigned from The Jewish Agriculturists' Aid Society of Chicago. | | Total cases. | Total amount. |
|-----------|---|------------|--|-----------|--------------|---------------|
| | Cases. | Amount. | Cases. | Amount. | | |
| 1900..... | 25 | \$8,725.00 | 1 | \$500.00 | 26 | \$9,225.00 |
| 1901..... | 65 | 27,872.59 | 2 | 2,300.00 | 67 | 30,172.59 |
| 1902..... | 44 | 22,139.39 | 19 | 11,552.60 | 63 | 33,691.99 |
| 1903..... | 88 | 35,654.59 | 24 | 8,966.75 | 112 | 44,621.34 |
| 1904..... | 114 | 50,248.08 | 12 | 1,273.80 | 126 | 51,521.88 |
| 1905..... | 134 | 55,804.10 | .... | ..... | 134 | 55,804.10 |

In addition to those applications which resulted in the granting of loans as above stated, a large amount of work has been

done in dealing with applicants whose applications have either been rejected or are still pending, or who, after making application and receiving the attention and advice of our office, have thus far failed to show up again. Thus, during the past year, our office entertained:

| | |
|--|-----|
| Applicants possessing \$200 or more..... | 416 |
| Applicants possessing less than \$200..... | 60 |
| Applicants without means..... | 230 |
| | 706 |

In the foregoing 706 cases, no final action was taken; in many cases farms were looked up and recommended to the applicants, and in all cases the applicants were thoroughly advised.

In addition to the foregoing cases, numbering 706, which may be styled as still pending (although, of course, we cannot tell how many of the applicants will come around for final action), we finally investigated and rejected one hundred and five (105) cases, of which fifty-three (53) cases were rejected on the basis of correspondence or after one or more interviews with the applicants at the office, and forty-two (42) were rejected after special outside investigation.

In addition, we investigated and recommended to the Executive Committee seven (7) cases which were rejected by the Committee. Thus, after including 156 applications granted by the Committee during the year, it is shown that we had before us during the year the following total number of applications:

| | |
|--|-----|
| Still pending..... | 706 |
| Investigated and rejected by the office..... | 105 |
| Investigated and recommended to, but rejected by the Committee.. | 7 |
| Granted | 156 |
| | 974 |
| Total..... | 974 |

FIRE INSURANCE.

Among all the farmers with whom we dealt, we had to register only five fire losses during the year 1905, a barn being destroyed in two cases and a dwelling house in the other three, the loss in all cases being fairly covered by insurance taken out under our supervision.

We are glad to report that we have succeeded in obtaining a reasonable amount of fire insurance for nearly all our clients.

INDUSTRIAL LOANS.

The following Industrial Loans were made during the year 1905.

| Residence. | No. | Amount advanced. | Total. |
|-------------------------|-----|------------------|----------|
| Balfour, N. Dak..... | 1 | \$50.00 | \$50.00 |
| Woodbine, N. J..... | 1 | 500.00 | 500.00 |
| Brotmanville, N. J..... | 1 | 100.00 | 100.00 |
| | 3 | \$650.00 | \$650.00 |

In addition there was advanced from time to time by way of discounting the bills of one of the manufacturing concerns established in the Colonies \$16,850.00.

The balance unpaid on this account did not exceed \$7,000.00 at any one time, and the account was practically all paid up at the end of the year.

HOME BUILDING LOANS.

The following Home Building Loans were made during the year 1905 out of The J. A. & I. A. S. Funds:

| Residence. | No. | Amount advanced. | Amount to be advanced. | Total. |
|-------------------------|-----|------------------|------------------------|------------|
| Brotmanville, N. J..... | 1 | \$587.00 | ..... | \$587.00 |
| Carmel, N. J..... | 4 | 750.00 | \$400.00 | 1,150.00 |
| Norma, N. J..... | 1 | 300.00 | ..... | 300.00 |
| Rosenhayn, N. J..... | 3 | 1,022.00 | ..... | 1,022.00 |
| Woodbine, N. J..... | 2 | 850.00 | ..... | 850.00 |
| | 11 | \$3,509.00 | \$400.00 | \$3,909.00 |

NOTE.—Of the \$3,509.00 above stated as advanced for Home Building Loans, \$2,500 was advanced in cash and \$1,009.00 by sale of property owned by the Society.



Two (2) loans amounting to \$860.00 carried over from last year are to be added to the amount to be advanced.

COMPARATIVE STATEMENT.

Showing total number and amounts of Home Building Loans granted, including only cases where loan was granted to the actual occupant of the home:

| Year.... | 1900 | 1901 | 1902 | 1903 | 1904 | 1905 |
|-----------|------------|------------|----------|-------------|------------|------------|
| Cases.... | 13 | 4 | 2 | 38 | 15 | 11 |
| Amount.. | \$5,975.00 | \$1,375.00 | \$350.00 | \$16,919.00 | \$6,689.00 | \$3,909.00 |

Collections on Home Building Loans are made on business principles, and no arrearages of principal or interest to speak of have accrued within the last few years.

II. COLLECTIONS.

I. J. A. & I. A. S. FARM LOANS.

| | |
|--|-----|
| Number of Farm Loans made from 1900 to 1905, inclusive (after eliminating those that have been rescinded)..... | 546 |
| Paid up altogether prior to January 1st, 1904..... | 23 |
| Paid up altogether during 1904..... | 28 |
| Not yet completed..... | 27 |
| Foreclosed | 3 |
| Consolidated..... | 15 |
| | 96 |
| Balance to be reported on..... | 450 |
| which are divided into the following groups : | |
| <i>a.</i> Eastern Loans..... | 324 |
| <i>b.</i> Western Loans..... | 23 |
| <i>c.</i> Woodbine experiment of 1901..... | 6 |
| <i>d.</i> North Dakota (loans to Devils Lake settlers)..... | 8 |
| <i>e.</i> North Dakota (Government Homestead settlers)..... | 75 |
| <i>f.</i> Canadian Loans..... | 14 |
| | 450 |

a. COLLECTIONS ON EASTERN LOANS.

| | |
|---|-----|
| Number of loans to be reported on, as above stated..... | 324 |
| Of which : | |
| Nothing due..... | 36 |
| Consolidated..... | 8 |
| | 44 |

| | | 1905 Per ct. | 1904 Per ct. | 1903 Per ct. | 1902 Per ct. |
|--|------------|-----------------|-----------------|-----------------|-----------------|
| Paid up entirely during 1905..... | 31 | 11.07 | 8.61 | 9.92 | 4.55 |
| Paid up to date, interest and install- ments..... | 77 | 27.50 | 23.11 | 25.19 | 20.45 |
| Paid interest up to date (no install- ments due)..... | 57 | 20.36 | 27.42 | 35.88 | 39.77 |
| Paid interest up to date, but in arrears with installments..... | 76 | 27.14 | 23.11 | 18.32 | 19.32 |
| In arrears with interest..... | 7 | 2.50 | 4.30 | 3.06 | 5.68 |
| In arrears with installments (bear- ing no interest)..... | 5 | 1.79 | 2.15 | 0.76 | 1.14 |
| In arrears with interest and install- ments..... | 27 | 9.64 | 11.29 | 6.87 | 9.09 |
| | <u>280</u> | | | | |
| | 324 | | | | |

Unpaid interest outstanding on loans included in this group
on January 1, 1905..... \$297.21
Interest charged during 1905 on above 280 loans..... 3,659.73

\$3,956.94

Interest collected during 1905..... \$3,500.72
Charged off..... 61.05
Interest outstanding January 1, 1906..... 395.17

3,956.94

Principal collected during 1905..... \$16,097.62
Installments due and unpaid January 1, 1903..... 1,741.11
" " " " January 1, 1904..... 1,976.27
" " " " January 1, 1905..... 4,646.34
" " " " January 1, 1906..... 9,210.23

Total amount of principal outstanding. Jan. 1, 1904. Jan. 1, 1905. Jan. 1, 1906.
\$56,255.31 \$84,434.51 \$115,164.41

b.

WESTERN LOANS.

Number of loans to be reported on, as above stated..... 18
New loans granted and closed..... 5

23

Foreclosed (No. 483)..... 1
Paid up entirely during 1905..... 1
Paid up to date, interest and installments..... 1
Paid interest up to date (no installments due)..... 2
Paid interest up to date, but in arrears with install-
ments..... 3
In arrears with interest..... 3
In arrears with interest and installments..... 12

23

| | | |
|---|-----------------|---------------|
| | Jan. 1, 1905. | Jan. 1, 1906. |
| Interest past due and unpaid..... | \$275.46 | \$493.12 |
| Interest charged during 1905..... | 435.16 | |
| | <u>\$710.62</u> | |
| Interest collected during 1905..... | | 190.83 |
| Interest charged off by foreclosure | | <u>26.67</u> |
| | | \$710.62 |

| | | | | |
|--|---------------|---------------|---------------|---------------|
| | Jan. 1, 1903. | Jan. 1, 1904. | Jan. 1, 1905. | Jan. 1, 1906. |
| Installments of principal past due and unpaid..... | \$580.23 | \$1,853.88 | \$1,860.00 | \$3,018.35 |
| Total amount of principal outstanding..... | | 11,845.40 | 10,820.41 | 11,429.51 |
| | | During 1903. | During 1904. | During 1905. |
| Principal collected | \$1,150.00 | \$1,121.05 | \$758.45 | |
| Principal charged off..... | | 200.00 | 1,014.19 | |

c. WOODBINE EXPERIMENT OF 1901.

| | | |
|--|---------|------------|
| Number of loans to be reported on (to three farmers)..... | | 6 |
| Interest charged during 1905..... | \$45.40 | |
| Interest paid during 1905..... | 34.00 | |
| Interest due and unpaid January 1, 1906..... | 152.39 | |
| Total installments of principal due and unpaid.. | 235.00 | |
| Total amount of principal outstanding on these six (6) loans on January 1, 1906..... | | \$1,273.32 |

d. SETTLERS AT DEVILS LAKE, NORTH DAKOTA.

| | | |
|--|--|----------|
| Number of loans to be reported on as above stated..... | | 8 |
| Paid up entirely..... | | 1 |
| Paid up to date, interest and installments..... | | 4 |
| Paid interest up to date (no installments due)..... | | 0 |
| Paid interest up to date, but in arrears with installments.... | | 2 |
| In arrears with interest..... | | 0 |
| In arrears with interest and installments..... | | 1 |
| | | <u>8</u> |

| | | |
|--|-----------------|---------------|
| | Jan. 1, 1905. | Jan. 1, 1906. |
| Interest past due and unpaid..... | \$65.50 | \$95.88 |
| Interest charged during 1905..... | 382.47 | |
| | <u>\$447.97</u> | |
| | During 1904. | During 1905. |
| Interest collected | \$250.54 | \$352.09 |
| Principal collected..... | 613.65 | 965.64 |
| | Jan. 1, 1905. | Jan. 1, 1906. |
| Installments of principal past due and unpaid..... | \$845.46 | \$1,093.46 |
| Total amount of principal outstanding..... | 6,772.74 | 5,807.10 |

It should be added that of the \$95.88 interest due and unpaid on January 1st, 1906, \$95.00 was received by mail on January 2d, 1906, so that practically there is no interest whatever due and unpaid on any of these loans.

e. NORTH DAKOTA GOVERNMENT HOMESTEAD SETTLERS.

| | |
|--|-----------|
| Number of loans to be reported on, as above stated..... | 61 |
| New loans closed during 1905..... | 14 |
| | 75 |
| Paid up entirely during 1905..... | 9 |
| Consolidated | 14 |
| Nothing due | 16 |
| Paid up to date, interest and installments..... | 2 |
| Paid interest up to date, no installments due..... | 2 |
| Paid interest up to date, but in arrears with installments.... | 0 |
| In arrears with interest | 7 |
| In arrears with interest and installments..... | 25 |
| | 75 |
| Interest charged during 1905 on above 50 loans. | \$663.33 |
| Interest collected during 1905 on above 50 loans..... | 30.50 |
| Interest transferred to new consolidated loans..... | 486.55 |
| Interest outstanding January 1st, 1906..... | 1,060.38 |
| Principal collected during 1905..... | 91.00 |
| Installments of principal due and unpaid January 1, 1906..... | 3,685.00 |
| Total amount of principal outstanding January 1, 1906..... | 23,997.16 |

f. CANADIAN LOANS.

| | |
|--|----|
| Number of Loans to be reported on, as above stated..... | 14 |
| Foreclosed (Nos. 389 and 408)..... | 2 |
| Paid interest up to date (no installments due)..... | 0 |
| Paid up to date, interest and installments..... | 0 |
| Paid interest up to date but in arrears with installments. ... | 3 |
| In arrears with interest..... | 0 |
| In arrears with interest and installments..... | 9 |
| | 14 |

| | During 1902. | During 1903. | During 1904. | During 1905. |
|--|---------------|---------------|---------------|---------------|
| Interest collected..... | \$346.02 | \$442.62 | \$612.99 | \$152.17 |
| Interest transferred to property account | | | | 62.00 |
| Principal collected..... | 108.00 | 2,826.88 | 5,453.51 | 84.43 |
| Principal transferred to property account..... | | | | 750.00 |
| | Jan. 1, 1903. | Jan. 1, 1904. | Jan. 1, 1905. | Jan. 1, 1906. |
| Interest past due and unpaid. | \$418.38 | \$516.88 | \$272.17 | \$270.37 |
| Installments of principal past due and unpaid..... | 1,347.00 | 1,753.84 | 1,116.83 | 1,869.90 |
| Total amount of principal outstanding | 13,892.00 | 11,572.84 | 6,119.33 | 5,288.90 |

It should be added that a comparatively large amount of delinquencies on account of these Canadian loans is due to the fact that these people were, on account of freight blockades on the Canadian Pacific Railway, delayed in shipping their wheat to market; nearly all of them may be confidently expected to pay up in the spring, as the crops have been excellent.

INDIVIDUAL FARM LOAN FUND LOANS.

These loans, nearly all in Connecticut, were made by the Baron de Hirsch Fund prior to the organization of this Society.

| | No. of loans. | Total outstanding. | Interest past due & unpaid. | In arrears with interest (cases). |
|-----------------------|---------------|--------------------|-----------------------------|-----------------------------------|
| January 1, 1901..... | 88 | \$36,790.26 | \$565.68 | 35 |
| January 1, 1902..... | 82 | 34,166.33 | 765.61 | 30 |
| January 1, 1903..... | 81 | 32,393.40 | 506.15 | 30 (27) |
| January 1, 1904. | 72 | 32,048.20 | 408.59 | 17 (15) |
| January 1, 1905..... | 69 | 29,093.43 | 363.03 | 16 |
| January 1, 1906..... | 63 | 29,437.77 | 473.47 | 16 |

| | During 1901. | During 1902. | During 1903. | During 1904. | During 1905. |
|---------------------------|--------------|--------------|--------------|--------------|--------------|
| Interest charged..... | \$1,690.26 | \$1,527.40 | \$1,309.33 | \$1,170.03 | \$1,199.14 |
| Interest collected.... | 1,683.38 | 1,468.46 | 1,365.04 | 1,130.59 | 1,054.70 |
| Interest charged off..... | | 318.40 | 45.75 | 85.00 | 34.00 |
| Principal collected... .. | 671.43 | 1,246.65 | 3,984.16 | 2,372.27 | 2,020.08 |

| | |
|---|----|
| Number of Loans reported as outstanding, January 1, 1905..... | 69 |
| Paid in full during the year | 6 |
| Foreclosed (Nos. 69-a and 88)..... | 2 |
| | 8 |
| | 61 |
| Added by Sale of Property, (54-a and 190-a)..... | 2 |
| | 63 |
| Balance outstanding January 1, 1906..... | 63 |

Of the sixteen (16) cases mentioned as being in arrears with interest, three (3) are in process of foreclosure (on account of abandonment of farm). One (1) will be charged off. Seven (7) have paid part of their interest during the year, and in the remaining five (5) cases we have decided for various good and sufficient reasons to forbear for awhile.

SOUTH JERSEY COLONIES' FUND LOANS.

These loans, all in the South Jersey Colonies, were made by the Baron de Hirsch Fund prior to the organization of this Society.

| | Year 1900. | Year 1901. | Year 1902. | Year 1903. | Year 1904. | Year 1905. |
|---|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans carried at beginning of year.. | 110 | 110 | 104 | 97 | 93 | 86 |
| New loans made during year..... | — | — | 1 | .. | 2 | 2 |
| Total to be reported on..... | 110 | 110 | 105 | 97 | 95 | 88 |
| Paid up altogether..... | .. | 2 | 4 | 3 | 5 | 8 |
| Paid up to date (including interest and installment due Jan. 1 next).. | 11 | 7 | 2 | 0 | 2 | 4 |
| Paid up to date (excluding interest and installment due Jan. 1 next).. | 18 | 25 | 27 | 14 | 16 | 15 |
| Paid interest up to date, but in ar- rears with installment..... | 22 | 25 | 29 | 30 | 38 | 40 |
| In arrears with interest..... | 6 | 2 | 3 | 3 | 3 | 2 |
| In arrears with interest and install- ment..... | 49 | 42 | 34 | 42 | 22 | 15 |
| Nothing due as yet..... | 4 | 3 | 2 | 4 | 5 | 4 |
| Cases in which property was taken and mortgage cancelled..... | .. | 4 | 3 | 0 | 4 | .. |
| Reduced to judgment (unsecured industrial loan)..... | .. | .. | 1 | .. | .. | .. |
| Charged off as loss..... | .. | .. | .. | 1 | .. | .. |
| Eliminated during year..... | .. | 6 | 8 | 4 | 9 | 8 |
| Loans carried over to next year.... | 110 | 104 | 97 | 93 | 86 | 80 |
| Total..... | 110 | 110 | 105 | 97 | 95 | 88 |
| | Jan. 1, 1901. | Jan. 1, 1902. | Jan. 1, 1903. | Jan. 1, 1904. | Jan. 1, 1905. | Jan. 1, 1906 |
| Number of loans outstanding.... | 110 | 104 | 97 | 93 | 86 | 80 |
| Amount of prin- cipal outstand- ing..... | \$50,944.77 | \$38,010.32 | \$30,499.69 | \$28,247.41 | \$25,626.60 | \$24,203.51 |
| Amount of inter- est outstanding. | 853.40 | 752.76 | 859.76 | 850.83 | 731.64 | 780.95 |
| | | During 1901. | During 1902. | During 1903. | During 1904. | During 1905. |
| Interest charged.. | | | \$1,232.98 | \$960.47 | \$738.22 | \$686.93 |
| Interest collected. | | \$978.05 | 926.91 | 745.62 | 774.44 | 637.62 |
| Interest charged off by journal entry..... | | | | 223.78 | 82.97 | |
| Principal collected | | 2,285.71 | 5,423.86 | 1,797.94 | 2,153.04 | 2,342.74 |

RECAPITULATION COVERING ALL FARM LOANS

Of The J. A. & I. A. S. and including the Individual Farm Loan Fund
and the South Jersey Colonies' Fund Loans.

| | 1902. | 1903. | 1904. | 1905. |
|---|-------------|-------------|-------------|-------------|
| Total principal collected... | \$10,679.75 | \$17,442.31 | \$20,805.71 | \$19,577.91 |
| Total interest collected.... | 3,863.23 | 4,266.81 | 5,428.89 | 5,952.63 |
| Amount of principal out- standing..... | 131,752.98 | 159,457.08 | 186,413.61 | 216,601.68 |
| Amount of interest out- standing..... | 2,077.08 | 2,776.89 | 3,044.60 | 3,780.33 |

JEWISH FARMERS WITH WHOM WE HAVE DEALT OR HAVE COME IN
CONTACT.

| | Cases. | Popula- tion. | Acres. | Value R. E. | Value P. P. |
|--|--------|------------------|---------|----------------|--------------|
| North Jersey..... | 103 | 542 | 5,482 | \$231,970.00 | \$39,065.00 |
| South Jersey..... | 263 | 1,479 | 6,983 | 324,515.00 | 55,185.00 |
| New England..... | 434 | 2,407 | 38,493 | 654,995.00 | 151,949.00 |
| New York..... | 263 | 1,294 | 20,197 | 554,080.00 | 103,515.00 |
| Central & Middle West | 61 | 415 | 5,114 | 115,500.00 | 30,420.00 |
| N. W. T. of Canada & our N. W. States.... | 258 | 1,354 | 49,165 | 289,790.00 | 165,665.00 |
| | 1,382 | 7,491 | 125,434 | \$2,170,850.00 | \$545,799.00 |

REPORT OF MILWAUKEE AGRICULTURAL ASSOCIATION.

THE EXECUTIVE COMMITTEE OF THE JEWISH AGRICULTURAL & INDUSTRIAL AID SOCIETY,

GENTLEMEN :

On December 1st, 1904, the pioneers of this Settlement, composed of five families, including twenty-three children, arrived at Arpin, where they were received by our Superintendent, Mr. Roehrig, who was engaged to take charge of the Settlement, and preceded the people about one week, in order to make necessary arrangements for their reception. One week later two more families followed, which completed the first quota.

The dwellings located in the village which the farmers were to occupy belonged to the company from whom our land was bought, being originally cheaply built and having remained vacant for about two years, they required considerable repairs to make them fairly comfortable, which consumed from two to three weeks' time, so that it was about January 1st before our settlers could begin active operations in clearing land.

Progress, as might have been expected, was slow—first, on account of unusually deep snow and severe winter; and secondly, on account of lack of experience of our men in their new and arduous occupation. But right from the first, most of the seven men took an energetic hold of the work and while we encountered on several occasions during the first four months various obstacles and complications, such were with prompt and careful attention adjusted without any serious results, nevertheless I found it advisable to avail myself of one of the rules incorporated in our plan, which enabled me to remove three of our first settlers with their families from the Settlement.

The removal of those families was an apparent necessity from the fact that through demands made by at least two of the men, which I did not see proper to comply with, I had reason to fear that they were likely to breed discontent among the rest of the families; but in less than sixty days thereafter the three families were replaced by others selected from at least ten ap-

plicants, all of whom were anxious, after a personal visit there, to cast their lot with the Arpin Colony. In addition to the eight settlers placed permanently by your authority, we have, through very urgent appeals on the part of earnest and capable men, placed in reserve five additional forty acre tracts which these men desire to occupy, providing that you see proper to endorse the arrangement. This, of course, would mean to extend your present holdings so as to include the ten forty acre tracts now owned by the Victoria Land Company.

While, during the experience of the past year, I have not found any important changes necessary in my original plan in accordance to which the Arpin Settlement was founded, I would now add that it would be of very material help for each settler to be provided with about four cows instead of one, as in my original plan. The income from these cows in the sale of milk or butter in addition to what they realize from the sale of the cord wood which they cut in clearing their land, would not only make them self-sustaining, but enable them to begin paying semi-annual interest at the expiration of the first half of the second year of their entrance upon their land.

As matters now stand, I feel quite certain that our settlers will begin to pay interest upon their indebtedness before the close of the present year, after their crop is harvested and some of it marketed, and the wood which they cut this winter will be (dry) suitable for the market and sold.

I would also very strongly recommend, if you authorize the purchase of the Victoria property, that we enter into a contract at once for clearing from eight to ten acres on each of the five remaining 40 acre tracts, the cost of which new settlers will cheerfully assume, and this will at the same time place them on an advanced footing right from the start instead of waiting for each one to make the beginning himself.

This method, if adopted, will also be of benefit to those already settled, as it will secure the making of roads in various directions through our lands to connect with other roadways already in existence through cultivated parts of the surrounding country.

In conclusion, I would take the liberty of forestalling one important question which some or all members of this Commit-

tee have doubtless in mind, which is: "When, in accordance with your views, will your present settlers become self-sustaining?" This question I can answer very definitely and positively. The first eight families are now earning sufficient through the cutting of cord wood in clearing their land to furnish necessary food and clothing for themselves and families, add to this the value of the crop which they are likely to raise, will leave them in accordance with my estimate before the close of this year, sufficient surplus to make at least one semi-annual payment of interest on their indebtedness; but as a matter of good business policy I would urge that a further loan of from \$150 to \$200 be made to each of the settlers, the amount to be invested in at least three additional cows, poultry and one additional horse. The income from this investment would pay for itself many times over, as during about eight months of the year the cost of keeping cattle in that country is but a trifle, as plenty of grazing is found in the surrounding woods to answer all purposes.

Respectfully submitted,

A. W. RICH.

REMOVAL COMMITTEE.

| | |
|--------------------------|--------------------------|
| CYRUS L. SULZBERGER..... | <i>Chairman</i> |
| NATHAN BIJUR | <i>Vice-Chairman</i> |
| EUGENE S. BENJAMIN..... | <i>Secretary</i> |
| MAX SENIOR | |
| JACOB FURTH | |
| DAVID M. BRESSLER..... | <i>General Manager</i> |
| MORRIS D. WALDMAN..... | <i>Assistant Manager</i> |
| STANLEY BERO | <i>Chief Clerk</i> |

Office, 174 Second Ave., New York.

REPORT OF MR. DAVID M. BRESSLER,

General Manager of the Industrial Removal Office.

REMOVALS TO VARIOUS STATES FROM JANUARY 1, 1905, TO
JANUARY 1, 1906.

| | R. C. | J. A. & I. A. S. | Totals. |
|---|-------|------------------|---------|
| NEW ENGLAND STATES— | | | |
| Maine..... | 4 | 3 | 7 |
| Connecticut..... | 9 | 17 | 26 |
| Massachusetts..... | 24 | 18 | 42 |
| Rhode Island..... | 1 | ..... | 1 |
| Vermont..... | 2 | 5 | 7 |
| | 40 | 43 | 83 |
| MIDDLE ATLANTIC STATES— | | | |
| New York..... | 337 | 117 | 454 |
| New Jersey..... | 44 | 47 | 91 |
| Pennsylvania..... | 250 | 112 | 362 |
| Maryland..... | 24 | 29 | 53 |
| Virginia..... | 25 | 16 | 41 |
| West Virginia..... | 10 | 6 | 16 |
| District of Columbia..... | 2 | ..... | 2 |
| | 692 | 327 | 1,019 |
| SOUTHERN STATES (EASTERN SECTION)— | | | |
| North Carolina..... | 2 | 7 | 9 |
| Tennessee..... | 103 | 49 | 152 |
| Alabama..... | 66 | 49 | 115 |
| Georgia..... | 68 | 46 | 114 |
| Florida..... | 13 | 11 | 24 |
| Mississippi..... | 12 | 28 | 40 |
| South Carolina..... | 10 | 11 | 21 |
| | 274 | 201 | 475 |
| SOUTHERN STATES (WESTERN SECTION)— | | | |
| Arkansas..... | 21 | 13 | 34 |
| Louisiana..... | 50 | 25 | 75 |
| Indian Territory..... | 3 | 2 | 5 |
| Oklahoma..... | ..... | 1 | 1 |
| Texas..... | 84 | 65 | 149 |
| | 158 | 106 | 264 |
| CENTRAL STATES (EASTERN SECTION)— | | | |
| Ohio..... | 458 | 307 | 765 |
| Illinois..... | 347 | 293 | 640 |
| Indiana..... | 164 | 70 | 234 |
| Wisconsin..... | 235 | 79 | 314 |
| Michigan..... | 166 | 73 | 239 |
| Kentucky..... | 73 | 25 | 98 |
| | 1,443 | 847 | 2,290 |

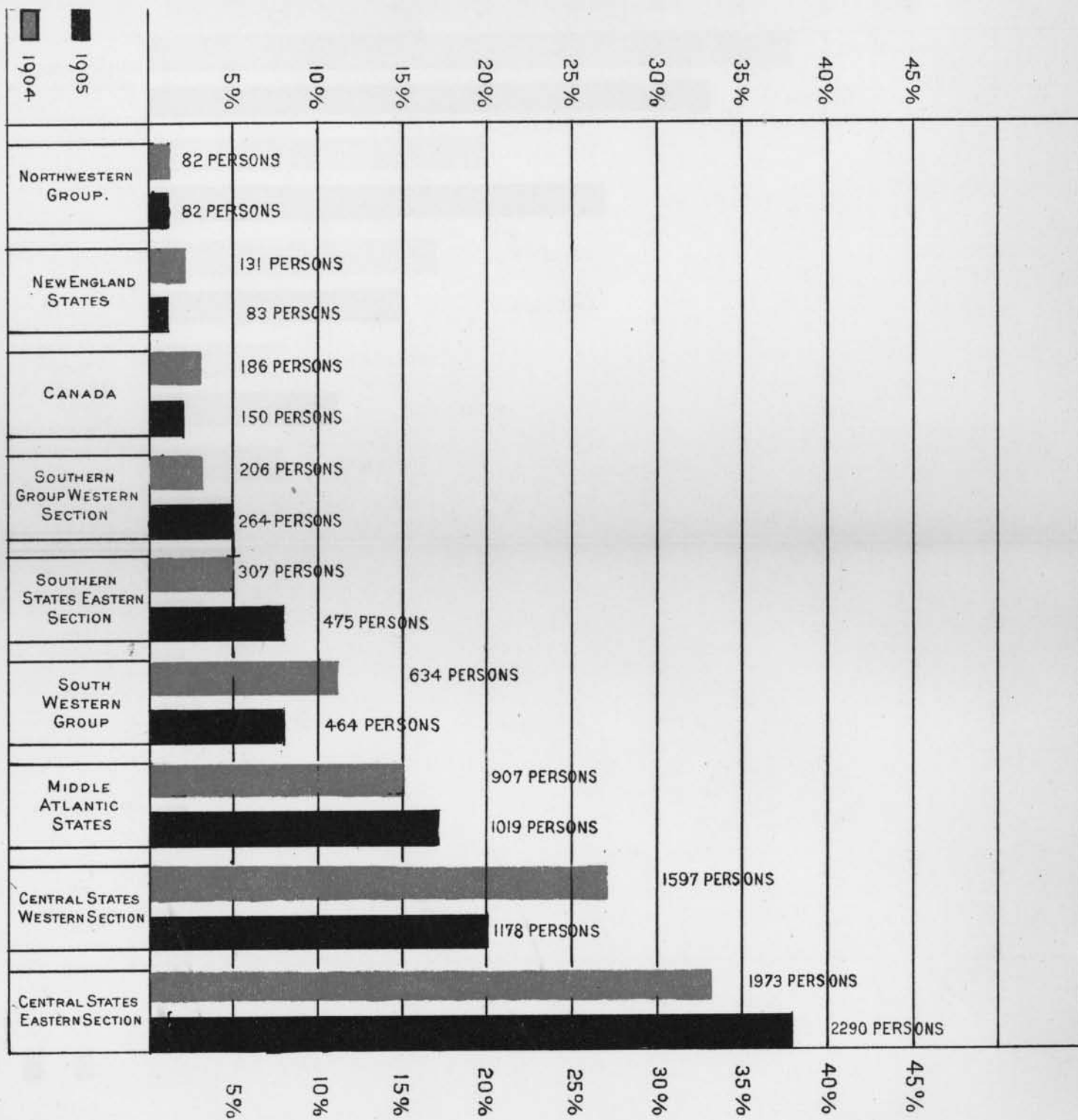
| | R. C. | J. A. & I. A. S. | Totals. |
|--|-------|------------------|---------|
| CENTRAL STATES (WESTERN SECTION)— | | | |
| Minnesota..... | 161 | 74 | 235 |
| North Dakota..... | 15 | 3 | 18 |
| South Dakota..... | 1 | 8 | 9 |
| Nebraska..... | 142 | 38 | 180 |
| Iowa..... | 68 | 28 | 96 |
| Missouri..... | 438 | 170 | 608 |
| Kansas..... | 27 | 1 | 28 |
| Wyoming..... | 1 | 3 | 4 |
| | 853 | 325 | 1,178 |
| SOUTHWESTERN STATES— | | | |
| Arizona..... | 1 | 2 | 3 |
| Colorado..... | 139 | 77 | 216 |
| California..... | 109 | 124 | 233 |
| Nevada..... | ..... | 1 | 1 |
| Utah..... | 1 | 9 | 10 |
| | 250 | 213 | 463 |
| NORTHWESTERN STATES— | | | |
| Idaho..... | 1 | ..... | 1 |
| Montana..... | 3 | 1 | 4 |
| Oregon..... | 44 | 7 | 51 |
| Washington..... | 9 | 18 | 27 |
| | 57 | 26 | 83 |
| CANADA— | | | |
| Hamilton..... | 1 | 4 | 5 |
| Kingston..... | 1 | ..... | 1 |
| Montreal..... | 27 | 28 | 55 |
| Ottawa..... | 7 | ..... | 7 |
| Q' Appelle..... | 6 | ..... | 6 |
| St. John..... | 3 | 5 | 8 |
| Sydney..... | ..... | 1 | 1 |
| Toronto..... | 16 | 28 | 44 |
| Vancouver..... | ..... | 5 | 5 |
| Waubausheue..... | 1 | ..... | 1 |
| Windsor..... | 4 | 1 | 5 |
| Winnipeg..... | 8 | 4 | 12 |
| | 74 | 76 | 150 |
| | | | 6,005 |

PERSONS SENT TO THE SOUTH JERSEY COLONIES.

(Included in the total for the State of New Jersey.)

| Cities. | Persons. |
|----------------|----------|
| Bridgeton..... | 1 |
| Carmel..... | 1 |
| Woodbine..... | 89 |

Graphic Illustration of distribution for 1905 and 1904.



| | 1905. | | 1904. | |
|--------------------------------------|----------|-----------|----------|-----------|
| | Persons. | Per cent. | Persons. | Per cent. |
| New England States..... | 83 | 1.38 | 131 | 2 |
| Middle Atlantic States | 1019 | 16.87 | 907 | 15 |
| Southern States (Eastern Section).. | 475 | 7.91 | 307 | 5 |
| Southern Group (Western Section).. | 264 | 4.40 | 206 | 3 |
| Central States (Eastern Section).... | 2290 | 38.13 | 1973 | 33 |
| Central States (Western Section).. | 1178 | 19.62 | 1597 | 27 |
| Southwestern Group..... | 464 | 7.73 | 634 | 11 |
| Northwestern Group..... | 82 | 1.36 | 82 | 1 |
| Canada..... | 150 | 2.50 | 186 | 3 |
| | 6005 | 100.00 | 6023 | 100 |

CLASSIFICATION OF 3,984 CASES REMOVED BY THE NEW YORK OFFICE
ACCORDING TO TRADES AND NATIVITY, THE REMAINING 456
CASES BEING RE-UNIONS OF FAMILIES OR OTHERS FORWARDED
TO JOIN RELATIVES.

| Trades. | | Trades. | |
|---|-------|--------------------------------|-------|
| Bakers..... | 54 | Locksmiths..... | 67 |
| Barbers..... | 12 | Machinists..... | 32 |
| Blacksmiths..... | 112 | Masons..... | 2 |
| Bookbinders..... | 17 | Operators..... | 187 |
| Butchers..... | 102 | Painters and Paperhangers..... | 130 |
| Boxmakers..... | 1 | Peddlers..... | 57 |
| Bricklayers..... | 21 | Photographers..... | 2 |
| Brushmakers..... | 5 | Plumbers..... | 16 |
| Cabinetmakers..... | 46 | Porters..... | 7 |
| Carpenters..... | 185 | Printers..... | 32 |
| Cigarmakers..... | 5 | Pressers..... | 103 |
| Cigarettemakers..... | 3 | Shoemakers..... | 226 |
| Clerks..... | 34 | Shirtmakers..... | 10 |
| Coopers..... | 31 | Tailors..... | 231 |
| Distillers..... | 2 | Tanners..... | 74 |
| Druggists..... | 2 | Teachers..... | 8 |
| Drivers..... | 11 | Tinsmiths..... | 64 |
| Engineers..... | 2 | Trunkmakers..... | 6 |
| Electricians..... | 14 | Upholsterers..... | 21 |
| Farmers..... | 74 | Waiters..... | 1 |
| Furriers..... | 36 | Watchmakers..... | 17 |
| Glaziers..... | 21 | Waistmakers..... | 4 |
| Harnessmakers..... | 25 | Weavers..... | 21 |
| Iron, Brass and Copper- workers..... | 98 | Woodturners..... | 21 |
| Laborers..... | 1,275 | Woodcarvers..... | 1 |
| | | | <hr/> |
| | | | 3,528 |

NATIONALITIES.

| | | | |
|-----------------|-----|-----------------|-------|
| Americans..... | 10 | Roumanians..... | 212 |
| Austrians..... | 215 | Russians..... | 2,831 |
| English..... | 13 | Turks..... | 9 |
| Germans..... | 15 | | <hr/> |
| Hungarians..... | 223 | | 3,528 |

A FURTHER CLASSIFICATION OF THE ABOVE.

| | 1905. | | 1904. | |
|---------------------------|--------|-----------|--------|-----------|
| | Cases. | Per cent. | Cases. | Per cent. |
| Building trades..... | 776 | 22.00 | 645 | 18 |
| Farmers..... | 74 | 2.10 | 114 | 3 |
| Miscellaneous trades..... | 868 | 24.60 | 961 | 27 |
| Needle Industry..... | 535 | 15.16 | 04 | 20 |
| Unskilled..... | 1,275 | 36.14 | 1,115 | 32 |
| | <hr/> | | <hr/> | |
| | 3,528 | 100.00 | 3,539 | 100 |

The 6,005 persons sent away from New York are further classified as follows:

| | For acct. Rem. Com. persons. | For acct. J. A. & I. A. S. persons. | Total persons. |
|---|------------------------------------|---|-------------------|
| Families sent away with head... | 166 | } 208 { 242 | } 1,821 |
| Families sent away to join head previously sent..... | 164 |  |  | 980 | 2,801 |
| Married men whose families are in United States..... | 44 | 100 | 144 |
| Married men whose families are in Europe..... | 1,625 | 81 | 1,706 |
| Unmarried men..... | 1,192 | 162 | 1,354 |
| | 3,841 | 2,164 | 6,005 |

COMPARATIVE TABLE.

| | 1904. | | 1905. | |
|--|----------|-----------|----------|-----------|
| | Persons. | Per cent. | Persons. | Per cent. |
| All persons included in families..... | 2,638 | 44 | 2,801 | 47 |
| Married men in United States or abroad..... | 2,303 | 38 | 1,850 | 31 |
| Unmarried persons..... | 1,082 | 18 | 1,354 | 22 |
| | 6,023 | 100 | 6,005 | 100 |

**COMPARATIVE STATEMENT OF REMOVALS BY
MONTHS IN 1905, 1904 AND 1903.**

| | 1905 totals. | 1904 totals. | 1903 totals. |
|----------------|--------------|--------------|--------------|
| January | 532 | 272 | 382 |
| February | 488 | 345 | 359 |
| March..... | 710 | 416 | 510 |
| April..... | 340 | 456 | 383 |
| May..... | 677 | 529 | 501 |
| June..... | 660 | 655 | 586 |
| July..... | 597 | 606 | 691 |
| August..... | 633 | 674 | 661 |
| September..... | 365 | 418 | 376 |
| October..... | 309 | 441 | 325 |
| November..... | 364 | 550 | 432 |
| December..... | 330 | 661 | 319 |
| | 6,005 | 6,023 | 5,525 |

**COMPARATIVE STATEMENT OF REMOVALS
BY YEAR.**

| | Persons. | Per cent. |
|---------------------|----------|-----------|
| Total for 1901..... | 1,830 | 8 |
| Total for 1902..... | 3,208 | 14 |
| Total for 1903..... | 5,525 | 24 |
| Total for 1904..... | 6,023 | 27 |
| Total for 1905..... | 6,005 | 27 |
| | 22,591 | 100 |

RESULTS OBTAINED FOR THE PERIOD COVERING NOVEMBER 1st, 1904, TO NOVEMBER 1st, 1905.

COVERING 5,269 CASES, 6,522 PERSONS AND COMPARISONS FOR LIKE
PERIODS IN PREVIOUS YEARS.

| | Persons. | 1905. Per cent. | 1904. Per cent. | 1903. Per cent. | 1902. Per cent. |
|--|--------------|--------------------|--------------------|--------------------|--------------------|
| SATISFACTORY— | | | | | |
| Still there | 5,898 | 90.43 | 87.72 | 88.2 | 80.2 |
| Left for places known. . . | 150 | 2.30 | 2.13 | 2.5 | 6.2 |
| Left for places unknown. . | 3 | .05 | 1.00 | 2.3 | 5.4 |
| Returned to New York. . . | 6 | .08 | .34 | .9 | .7 |
| | 6,057 | 92.86 | 91.19 | 93.9 | 92.5 |
| UNSATISFACTORY— | | | | | |
| Still there | 71 | 1.09 | .89 | .8 | .8 |
| Left for places known. . . | 186 | 2.86 | 1.42 | 1.5 | 2.1 |
| Left for places unknown. . | 5 | .08 | 2.00 | 2.4 | 2.5 |
| Returned to New York. . . | 4 | .05 | .86 | .8 | .7 |
| | 266 | 4.08 | 5.17 | 5.5 | 5.1 |
| Not heard from in answer to inquiry sheet, although 73 of these notified us of their safe arrival. | 199 | 3.06 | 3.64 | .6 | 1.4 |
| Grand Totals. | 6,522 | 100.00 | 100.00 | 100.00 | 100.0 |

These figures are tabulated from the bi-monthly reports of the agents and co-workers of the Industrial Removal Office in the localities to which our removals were made.

**RESUMÉ OF WORK DONE IN CITIES WHERE
AGENCIES WERE ESTABLISHED.**

| | Families. | Cases. | 1905 individuals. | 1904 individuals. |
|-------------------------|-----------|--------|----------------------|----------------------|
| Albany, N. Y. | 4 | 58 | 74 | 130 |
| Atlanta, Ga. | 1 | 44 | 55 | 31 |
| Buffalo, N. Y. | 6 | 95 | 111 | 117 |
| Birmingham, Ala. | 4 | 36 | 50 | 29 |
| Cincinnati, Ohio | 29 | 241 | 318 | 369 |
| Cleveland, Ohio. | 33 | 134 | 257 | 188 |
| Columbus, Ohio | 1 | 24 | 29 | 20 |
| Detroit, Mich. | 17 | 123 | 174 | 165 |
| Indianapolis, Ind. | 12 | 61 | 112 | 9 |
| Kansas City, Mo. | 22 | 98 | 159 | 347 |
| Louisville, Ky. | 8 | 37 | 65 | 58 |
| Memphis, Tenn. | 6 | 41 | 58 | 76 |
| Minneapolis, Minn. | 15 | 107 | 152 | 98 |
| Milwaukee, Wis. | 25 | 144 | 209 | 292 |
| Nashville, Tenn. | 4 | 28 | 38 | 2 |
| Omaha, Neb. | 10 | 75 | 97 | 129 |
| Pittsburg, Pa. | 18 | 150 | 196 | 100 |
| Rochester, N. Y. | 11 | 100 | 140 | 167 |
| South Bend, Ind. | 2 | 61 | 65 | 144 |
| St. Louis, Mo. | 39 | 268 | 393 | 477 |
| Toledo, Ohio. | 2 | 38 | 45 | 15 |
| Youngstown, Ohio. | 2 | 20 | 28 | 16 |
| | 271 | 1,983 | 2,837 | 2,979 |

**CLASSIFICATION AS TO NATURE OF CO-OPERATION AND COMPARATIVE STATEMENT
FOR 1905 AND 1904.**

| | Per 1905. | | Per 1904. | |
|---|-----------|-----------|-----------|-----------|
| | Persons. | Per cent. | Persons. | Per cent. |
| Sent to communities organized by our travelling representative, not agencies..... | 193 | 3.2 | 251 | 4.2 |
| Sent to communities organized by Home Office..... | 1,780 | 29.6 | 2,578 | 42.8 |
| Sent to join head of family previously sent to co-operating communities. | 768 | 12.8 | 780 | 13 |
| Sent to join friends and relatives formerly sent out by I. R. O..... | 748 | 12.5 | ..... | ..... |
| | 3,489 | 58.1 | 3,609 | 60 |
| Went on request to friends or relatives..... | 2,516 | 41.9 | 2,414 | 40 |
| | 6,005 | 100. % | 6,023 | 100. % |

REMOVALS FROM PHILADELPHIA FROM JANUARY
1st, 1905, TO JANUARY 1st, 1906.

220 CASES, COMPRISING 450 PERSONS.

| | |
|---------------------|----|
| Bakers..... | 1 |
| Blacksmiths..... | 11 |
| Bookbinders..... | 4 |
| Butchers..... | 5 |
| Cabinetmakers..... | 7 |
| Carpenters..... | 11 |
| Cigarmakers..... | 5 |
| Clerks..... | 1 |
| Coopers..... | 3 |
| Farmers..... | 3 |
| Furriers..... | 1 |
| Harness makers..... | 2 |
| Iron workers..... | 1 |
| Laborers..... | 79 |
| Locksmiths..... | 3 |
| Operators..... | 11 |
| Painters..... | 4 |
| Peddlers..... | 13 |
| Pressers..... | 7 |
| Shirt makers..... | 1 |
| Shoemakers..... | 9 |
| Tanner..... | 1 |
| Tailors..... | 26 |
| Teachers..... | 8 |
| Tinsmiths..... | 2 |
| Weavers..... | 1 |

220

NATIONALITIES.

| | |
|-----------------|-----|
| Austrians..... | 2 |
| Germans..... | 1 |
| Hungarians..... | 2 |
| Roumanians..... | 6 |
| Russians..... | 209 |

220

STATES.

| | Rem. Com. | J. A. & I. A. S. | Totals. |
|---------------------|-----------|------------------|---------|
| Alabama..... | 8 | .. | 8 |
| California..... | 3 | 14 | 17 |
| Colorado..... | 8 | 5 | 13 |
| Connecticut..... | 5 | .. | 5 |
| Delaware..... | 1 | . | 1 |
| Georgia..... | 1 | .. | 1 |
| Illinois..... | 49 | 30 | 79 |
| Indiana..... | 5 | .. | 5 |
| Iowa..... | 10 | .. | 10 |
| Kansas..... | 1 | .. | 1 |
| Kentucky..... | 1 | .. | 1 |
| Louisiana..... | 4 | 1 | 5 |
| Massachusetts..... | .. | 14 | 14 |
| Michigan..... | 6 | 1 | 7 |
| Minnesota..... | 8 | 3 | 11 |
| Missouri..... | 33 | 1 | 34 |
| Nebraska..... | 6 | 5 | 11 |
| New Jersey..... | 26 | 21 | 47 |
| New York..... | 9 | 5 | 14 |
| North Dakota..... | 1 | .. | 1 |
| Ohio..... | 42 | 10 | 52 |
| Oregon..... | 3 | .. | 3 |
| Pennsylvania..... | 24 | 5 | 29 |
| Rhode Island..... | 1 | .. | 1 |
| South Carolina..... | 1 | .. | 1 |
| Tennessee..... | 3 | 12 | 15 |
| Texas..... | 1 | .. | 1 |
| Washington..... | 4 | 5 | 9 |
| West Virginia..... | 1 | .. | 1 |
| Wisconsin..... | 14 | 17 | 31 |
| Canada..... | 3 | 19 | 22 |
| | <hr/> | <hr/> | <hr/> |
| | 282 | 168 | 450 |

| | Families. | Persons. |
|---|-----------|----------|
| Went with heads of families..... | 22 | } 59 |
| Went after head was removed..... | 37 | |
| Married men with families in United States..... | | 5 |
| Married men with families in Europe..... | | 136 |
| Unmarried..... | | 58 |
| | | <hr/> |
| | | 450 |

REMOVALS FROM BOSTON, MASS.

| | |
|--|--------------|
| Total number of persons up to October 1st..... | 574 |
| Making total number of persons sent: | |
| From New York..... | 6,005 |
| From Philadelphia..... | 450 |
| From Boston..... | 574 |
| | <u>7,029</u> |

FURTHER CLASSIFICATION BY YEARS.

| | Families removed with head. | Families removed to join head. | Married men whose families remained in N. Y. | Married men whose families were in Europe. | Unmarried men (all wage earners). |
|------|-----------------------------|--------------------------------|--|--|-----------------------------------|
| 1901 | 89 | 104 | 179 | 269 | 628 |
| 1902 | 118 | 237 | 249 | 545 | 1,053 |
| 1903 | 345 | 346 | 318 | 983 | 1,328 |
| 1904 | 327 | 400 | 222 | 2,081 | 1,082 |
| 1905 | 374 | 406 | 144 | 1,706 | 1,354 |
| | <u>1,253</u> | <u>1,493</u> | <u>1,112</u> | <u>5,584</u> | <u>5,445</u> |

RESUMÉ.

1,253 families removed with head.

1,493 " " to join "

2,746 representing..... 10,350 persons.

Married men with families

in New York or Europe 6,696 "

Unmarried men..... 5,445 "

22,491 persons, of whom 13,394 (approximately) were adult male wage earners and does not include wage-earning children that are included in families.

Respectfully submitted,

DAVID M. BRESSLER,
General Manager.

NEW YORK, December 31, 1905.

FINANCIAL REPORT

FOR THE YEAR

1905

THE J. A. & I. A. SOCIETY'S BALANCE SHEET.

DECEMBER 31, 1905.

| | Resources | Liabilities. |
|---|--------------|--------------|
| Cash..... | \$20,610.60 | |
| Accounts Receivable on Mortgage Ledger..... | *307,856.07 | |
| Rent Accounts on Rent Ledger..... | 8.00 | |
| Reserve Account (Smith Mortgage) for Acct. of J. A. & I. A. Society.. | 3,000.00 | |
| Real Property for Acct. of J. A. & I. A. Society..... | 37,074.20 | |
| Personal Property for Acct. of J. A. & I. A. Society..... | 23,450.36 | |
| Special Agricultural for Acct. of J. A. & I. A. Society..... | 53,128.16 | |
| Real Property for Acct. of Consol. Conn. Ind. Fund..... | 2,163.41 | |
| Real Property for Acct. of So. Jersey Col. Fund..... | 13,974.71 | |
| Personal Property for Acct. So. Jersey Col. Fund..... | 1,498.91 | |
| Advance to J. C. A. Acct. Canadian Loans..... | 3,669.14 | |
| For Acct. of The J. A. & I. A. Society's Investments, viz.: | | |
| Farm Loans..... | \$162,960.40 | |
| Home Building Loans..... | 24,758.87 | |
| Industrial Loans..... | 19,197.30 | |
| Mechanics' Loans..... | 6,000.00 | |
| Charity Loans..... | 315.18 | |
| Special Agricultural..... | 53,128.16 | |
| Real Property..... | 37,074.20 | |
| Personal Property..... | 23,450.36 | |
| Interest Account (due and unpaid)..... | 2,735.89 | |
| Rent Accounts..... | 8.00 | |
| Mortgage on Indian Head Farm..... | 3,000.00 | |
| Total..... | | \$332,628.36 |
| Uninvested (Cash): | | |
| Balance in Astor Place Bank..... | \$400.34 | |
| Balance with Treasurer..... | 16,726.89 | |
| Certificate of Deposit..... | 1,000.00 | |
| Advance to J. A. C.—Paris..... | 3,669.14 | |
| | | †\$21,796.37 |
| For Acct. of Consolidated Connecticut Industries Fund Investments: | | |
| Investments..... | | 32,064.65 |
| Uninvested (Cash)..... | | 1,731.15 |
| For Acct. of South Jersey Colonies Fund: | | |
| Investments..... | | 40,468.08 |
| Uninvested (Cash)..... | | 752.22 |
| For Acct. of J. C. A. Paris-Canadian Loans: | | |
| Investments..... | | 36,107.73 |
| For Acct. of Baron de Hirsch Fund: | | |
| Investments..... | | 885.00 |
| | \$466,433.56 | \$466,433.56 |

(*) Of this amount, mortgages amounting in the aggregate to \$4,278.40 are in process of foreclosure.

(†) Against the amount of \$21,796.37, shown to be on hand uninvested at the end of the year, the following appropriations and contractual obligations are outstanding:

| | |
|--|-------------|
| Farm Loans granted, but not closed..... | \$14,346.00 |
| Home Building Loans granted but not closed..... | 1,260.00 |
| Purchase of two farms in New Jersey for Test Farm graduates..... | 2,400.00 |
| Purchase of additional farm on Long Island adjoining Indian Head Farm..... | 2,430.00 |
| Woodbine Clothing Factory (Rabinowitz)..... | 5,000.00 |
| Contingent appropriation—Indian Head Farm (Balance)..... | 3,516.02 |
| " " Maryland Society..... | 10,500.00 |
| " " Woodbine Farmers..... | 1,000.00 |
| " " Carmel Fire Department..... | 400.00 |
| Total..... | \$40,852.02 |

CASH ACCOUNT OF THE JEWISH AGRICULTURAL AND INDUSTRIAL AID SOCIETY.

January 1, 1905—Balance on hand..... \$38,686.57

RECEIPTS:

Year 1905—

| | |
|--|-----------|
| Foundation Money—Baron de Hirsch Fund..... | 61,416.67 |
| Foundation Money—Jewish Colonization Association.... | 80,000.00 |
| Collections account of Principal—Farm Loans..... | 15,076.35 |
| Collections account of Principal—Home Building Loans. | 1,958.16 |
| Collections account of Principal—Industrial Loans..... | 20,579.72 |
| Collections account of Principal—Charity Loans..... | 6.00 |
| Collections account of Real Property (rent, etc.)..... | 846.75 |
| Collections account of Personal Property..... | 270.00 |
| Collections account of Interest on Loans..... | 5,744.31 |
| Collections account of Interest on Bank Deposits..... | 661.09 |
| Collections account of Accounts Receivable..... | 12.50 |

DISBURSEMENTS:

Year 1905—

| | | |
|---|---------------------|---------------------|
| By Investments account of Farm Loans..... | \$54,153.10 | |
| By Investments account of Home Bldg. Loans..... | 2,740.78 | |
| By Investments account of Industrial Loans..... | 20,692.82 | |
| By Investments account of Charity Loans..... | 50.00 | |
| By Investments account of Special Agricult'l (after deducting amounts returned)..... | 26,800.42 | |
| By Investments account of Real Property..... | 6,593.59 | |
| By Investments account of Personal Property..... | 2,244.13 | |
| Total Investment 1905..... | | \$113,274.84 |
| By Salaries, Office and Legal Expenses..... | \$20,840.27 | |
| By Salaries and Traveling Expenses advanced to J. C. A. | 2,530.80 | |
| By Office Rent..... | 1,930.00 | |
| By Alterations—New Office Building..... | 4,311.59 | |
| By Traveling Expenses..... | 1,155.64 | |
| By Subsidies (S. J. Colonies and Woodbine)..... | 13,124.67 | |
| By Indian Head Farm (Salaries, labor, seeds, fertilizers, feed and small repairs)..... | 10,552.89 | |
| By S. J. C. Educational Improvement Ex- penses..... | 3,793.12 | |
| By Industrial Removal office (see detailed report)..... | 31,947.93 | |
| | | 90,186.91 |
| December 31, 1905—Balance (carried down)..... | | 21,796.37 |
| | <u>\$225,258.12</u> | <u>\$225,258.12</u> |
| December 31, 1905—By Balance Unexpended (brought down)..... | | <u>\$21,796.37</u> |

JANUARY 5th, 1906.

TO CYRUS L. SULZBERGER, Esq., *President, and Gentlemen of
the Board of Trustees of The Jewish Agricultural and
Industrial Aid Society:*

I beg to submit the following report for the fiscal year ending December 31st, 1905:

| | |
|---|--------------|
| Balance on hand January 1st, 1905..... | \$40,641.48 |
| Total receipts from January 1st to and including December 31st, 1905 | 208,896.07 |
| Interest on deposits in National City Bank allowed in 1905 | 661.09 |
| | <hr/> |
| | \$250,198.64 |
| Total disbursements from January 1st to and including December 31st, 1905 | \$230,958.35 |
| Collection charges on out-of-town checks for 1905 | 30.03 |
| Balance in National City Bank on January 1st, 1906..... | 19,210.26 |
| | <hr/> |
| | \$250,198.64 |

In addition I have in my possession a Certificate of Deposit with the Astor Place Bank, to the order of this Society, for One Thousand Dollars.

Respectfully submitted,

(Signed) EUGENE MEYER,
Treasurer.

BALANCE SHEET OF THE INDUSTRIAL REMOVAL OFFICE FOR YEAR 1905.

Cash Account, Jan. 1st-Dec. 31st, 1905.

RECEIPTS.

| | | |
|--|--------------|---------------------|
| From J. C. A., Paris | \$100,000.00 | |
| “ Natl. Bank of Commerce (Interest)..... | 478.07 | |
| “ Contributions for a/c Removal Committee..... | 12,314.66 | |
| “ “ “ “ J. A. & I. A. S. | 6,668.62 | |
| “ “ “ “ J. C. A., Paris..... | 12,861.00 | |
| “ J. A. & I. A. S. refund of disbursements made for their a/c..... | 38,605.97 | |
| “ “ “ alteration expense made for their a/c..... | 4,586.09 | |
| Balance—Cash on hand and with agts. Jan. 1st, 1905..... | 16,184.26 | |
| (\$13,557.39) (\$2,626.87) | | <u>\$191,680.67</u> |

DISBURSEMENTS.

| | For account of Rem. Com. | For account of J. A. & I. A. S. | |
|---|-----------------------------|------------------------------------|--------------------|
| Tickets..... | \$47,327.31 | \$19,901.77 | |
| Provisions..... | 877.91 | 461.13 | |
| Freight and Express | 1,762.96 | 2,086.72 | |
| Office Salaries..... | 13,697.01 | 5,998.20 | |
| Agents' "..... | 8,768.71 | 5,033.18 | |
| Maintenance..... | 10,546.38 | 2,413.95 | |
| Agents' office expense..... | 415.85 | 198.14 | |
| Office expenses..... | 4,451.69 | 1,852.19 | |
| Stationery..... | 625.90 | 330.35 | |
| Postage..... | 183.92 | 106.43 | |
| Telegrams..... | 201.37 | 100.68 | |
| Traveling expense..... | 606.42 | 300.83 | |
| Traveling agent's expense..... | 669.25 | 228.85 | |
| East Broadway Branch..... | 121.01 | 88.42 | |
| Philadelphia Removals..... | 977.96 | 485.67 | |
| Boston Office..... | 2,397.35 | ..... |  |
| Equipping new headquarters I. R. O..... | 3,322.02 | 1,558.34 | |
| “ “ “ for a/c J. A. & I. A. S. .... | ..... | 4,568.09 | |
| | <u>\$96,953.02</u> | <u>\$45,721.94</u> | <u>\$45,721.94</u> |
| Refund to M. Goldman, applicant..... | | 96,953.02 | \$90.00 |
| Remitted to J. C. A., Paris..... | | 16,000.00 | 500.00 |
| Expenditures for J. C. A., Paris..... | | 6,668.62 | 48.39 |
| Refund to J. A. & I. A. S. (contributions)..... |  | ..... | 15.00 |
| Expense for J. A. & I. A. S. (heat, light, etc.)..... |  | ..... |  |
| Deposit for meter with Edison Co..... |  | ..... |  |

Balances on hand December 31st, 1905.

| | | |
|---------------------------------|-------------|---------------------|
| Cash with Treasurer..... | \$23,453.76 | |
| Cash with Astor Place Bank..... | 991.93 | |
| Cash with Office Safe..... | 217.66 | |
| | | <u>\$24,663.35</u> |
| <i>With Correspondents.</i> | | |
| M. Senior, Cincinnati..... | \$477.55 | |
| C. M. Stern, Albany..... | 116.39 | |
| J. Furth, Cleveland..... | 272.41 | |
| M. Caplan, Denver..... | 154.00 | |
| | | <u>1,020.35</u> |
| | | <u>\$191,680.67</u> |

ACCOUNTS RECEIVABLE.

(Amounts owing December 31, 1905.)

| | | |
|---|------------|--------------------|
| By J. A. & I. A. S..... | \$2,901.66 | |
| By J. A. & I. A. S..... | 48.39 | |
| By J. C. A., Paris..... | 500.00 | |
| By N. Y. Edison Co. (Deposit)..... | 15.00 | |
| | | <u>\$3,465.05</u> |
| Due to J. C. A., Paris..... | | <u>3,121.02</u> |
| | | <u>\$344.03</u> |
| Cash on hand..... | | 24,663.35 |
| Cash with agents..... | | 1,020.35 |
| | | <u>\$26,027.73</u> |
| Jan. 1st, 1906, Net Resources or Working Capital..... | | <u>\$26,027.73</u> |

COMPARATIVE STATEMENT OF ANNUAL PER CAPITA COST.

| | Rem. Com. | J. A. & I. A. S. | Totals. | Per capita, 1905. | Per capita, 1904. | Per capita, 1903. |
|-----------------------------------|--------------------------|-------------------------|---------------------------|-------------------|-------------------|-------------------|
| Tickets | \$47,327.31 | \$19,901.77 | \$67,229.08 | \$11.195 | \$10.94 | \$10.43 |
| Freight and express | 1,762.96 | 2,086.72 | 3,849.68 | .641 | .72 | 1.15 |
| Provisions | 877.91 | 461.13 | 1,339.04 | .223 | .30 | .35 |
| Salaries | 13,697.01 | 5,998.20 | 19,695.21 | 3.28 | 2.71 | 3.06 |
| Agent's salaries | 8,768.71 | 5,033.18 | 13,801.89 | 2.30 | 1.20 | |
| Maintenance | 10,543.38 | 2,413.95 | 12,960.33 | 2.16 | 2.67 | 3.12 |
| Agent's office expenses | 415.85 | 198.14 | 613.99 | .102 | ..... | ..... |
| Office expenses | 4,451.69 | 1,852.19 | 6,303.88 | 1.05 | .89 | 1.35 |
| Stationery | 625.90 | 330.35 | 956.25 | .16 | .08 | |
| Postage | 183.92 | 106.43 | 290.35 | .048 | .04 | |
| Telegrams | 201.37 | 100.68 | 302.05 | .05 | .05 | .14 |
| Traveling expenses.. | 606.42 | 309.83 | 916.25 | .152 | .23 | ..... |
| Traveling Agent's expenses | 669.25 | 228.85 | 898.10 | .15 | ..... | ..... |
| East B'way Branch.. | 121.01 | 88.42 | 209.43 | .035 | ..... | ..... |
| Chicago office ..... | ..... | ..... | ..... | ..... | ..... | .45 |
| Ellis Island expense.. | ..... | ..... | ..... | ..... | ..... | .12 |
| Minus contributions.. | \$90,255.69 12,314.66 | \$39,109.84 6,668.62 | \$129,365.53 18,983.28 | \$21.546 3.16 | \$19.83 3.14 | \$20.17 .94 |
| Philadelphia removals | \$77,941.03 | \$32,441.22 | \$110,382.25 | \$18.386 | \$16.70 | \$19.23 |
| Alterations on Headquarters | 977.96 | 485.67 | 1,463.63 | ..... | ..... | ..... |
| Boston office | 3,322.02 | 1,558.34 | 4,880.36 | ..... | ..... | ..... |
| | 2,397.35 | ..... | 2,397.35 | ..... | ..... | ..... |
| Total | \$84,638.36 | \$34,485.23 | \$119,123.59 | ..... | ..... | ..... |