

THE BONUS PLAN

1. THE PLAN ITSELF

THE first definite housing resolution agreed upon by the Executive Committee of the San Francisco Relief and Red Cross Funds was an effort to advance through its Department of Lands and Buildings $33\frac{1}{3}$ per cent of the cost of a home to be built on the ground owned by any resident of the city whose house had been destroyed, with the provision that in no instance should the amount granted to any one person exceed \$500. This was the most generous housing offer made and was limited to those who were to rebuild within the burned territory. It was known as the "bonus plan." The offer was announced to the public through the newspapers in August, 1906, by the Department of Lands and Buildings, and remained open until October 1, 1906, being reopened in February, 1907, for two weeks. Originally, \$400,000 was set aside for the bonuses. In February, 1907, an additional \$100,000 was appropriated.

The bonus, or gift, offered to anyone who desired to rebuild on property owned by him in the burned district was granted to 885 persons. The total amount granted was \$423,288.17.* In slightly over 10 per cent of the cases the amount actually given as a bonus to the applicant was less than \$500, due to the fact that he had received aid from other departments, or because the cost of the house was less than \$1,500. In one instance the amount of the bonus was as low as \$83.

The general procedure was for an applicant to submit his plans to the Department of Lands and Buildings for approval, and when approval was obtained to begin to build his house. Little machinery was required, for no attempt was made to investigate the actual needs of the applicants. The Department satisfied itself that the person was eligible under the terms offered,

*This total included an expense item of \$761.17, incurred for investigating titles, etc.

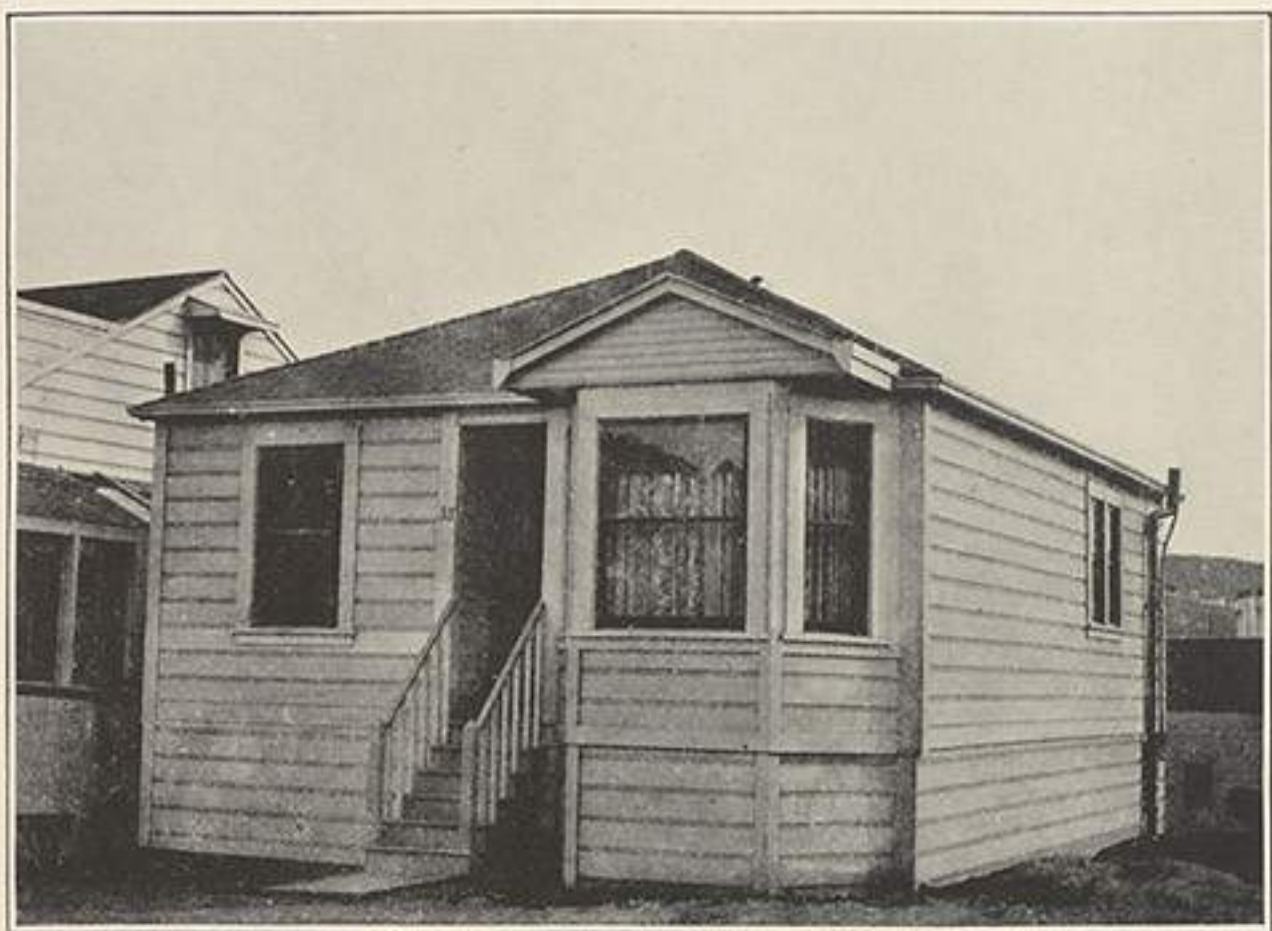
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and before making payment received assurance from its inspector that the building was located at the place designated by the applicant and represented a certain value. The length of time between the granting of an application and the completing of the house varied from one to 14 months. When the second appropriation of \$100,000 was made, consideration was given to the question of fixing a maximum limit upon the cost of the houses to be built by the receivers of bonuses, but no definite action followed.

During the early stages of the relief work the great question was, how soon will the burned district be rebuilt. Houses must be rebuilt if residents temporarily living in the nearby cities were not to be permanently lost. Stores and warehouses must be rebuilt if the small tradesmen and lodging-house keepers were to return, to attract, in their turn, other industries. Labor leaders asserted that a large number of those who were living in outlying districts or outside the city were workingmen who were handicapped both by loss of time and by increase in expenditure in having to go to and from their accustomed places of labor. Four or five thousand workingmen were said to be anxiously waiting to make use of a liberal offer to re-establish their homes on their own lots in the burned area. The number was over-estimated, for only 885 bonuses were granted, many to persons who owned their own business and were not workingmen on a daily wage. If such a large number ever made application for the bonus, they either did not possess sufficient savings or enjoy an income large enough to avail themselves of the Corporation's offer. Capitalists were also anxious for rebuilding to begin as rapidly as possible; so the plan, when announced, was gladly received by all classes. It is possible that the expenditure of the first \$400,000 appropriated for bonuses at the moment when many were debating the wisdom of rebuilding, turned the tide of decision in favor of immediate action. As early as March, 1907, 470 bonus homes had been built at an expenditure of \$200,147.17.

2. BONUS RECIPIENTS

The field investigation of the bonus cases made by this Survey included visits to 572 persons, or 65 per cent of the entire number. These were selected at random and scattered over the



Home built by a letter carrier



Home of an elderly U. S. Government employe. Bonus, \$250

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entire burned district. In 26 instances the investigator was refused information, 44 of the houses were rented out and the addresses of owners could not be obtained, and 12 of the houses had been sold or were vacant and the whereabouts of the owners were unknown. The remaining 490 cases, 55 per cent of the total number receiving bonuses, yielded practically complete schedules. All except one of the bonus recipients studied—Notre Dame College, an institution accommodating about 75 students—represented families, or were persons who wished to establish homes. It is believed that the cases selected are in every way typical and that the results obtained would be substantially the same if the entire number had been visited. The characteristics of these 489 persons who received bonuses, and their relative condition before and after the disaster, are briefly given in the following pages.

TABLE 74.—NATIONALITY^a OF APPLICANTS RECEIVING AID UNDER THE BONUS PLAN

Nationality	Native born applicants whose parents were of each specified nationality	Foreign born applicants of each specified nationality
Irish	19	185
Italian	1	93
American	81	..
German	2	41
English	3	10
French	2	11
Other nationalities	3	38
Total	111	378

^a For comparative figures as to nationality found by the first registration, see Part I, p. 74.

That a large proportion of those who received bonuses were foreign born was to be expected, as the regions burned were inhabited largely by the Italians north of Market Street and by the Irish, south.

The conjugal condition of the bonus recipients is shown in Table 75.

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TABLE 75.—CONJUGAL CONDITION OF FAMILIES RECEIVING AID UNDER THE BONUS PLAN

Conjugal condition	Families of each specified conjugal condition
Married couples	321
Widows	126
Widowers	23
Orphaned children	8
Single men	6
Single women	5
Total	489

In November, 1908, when the schedules were completed, 390 of the 489 families, or 80 per cent, had the same status as before the fire; 99, or 20 per cent, had suffered changes of various kinds. These changes, in the main, resulted from deaths and the natural separation of maturing children from the home. From the date of the disaster to the time of the investigation, 53, or 11 per cent, of the families suffered loss by death of one or more of their members, the total deaths being 57. One of this number had been killed by the earthquake, and many,—the exact number could not be ascertained,—died from such indirect effects of the disaster as nervous prostration, or typhoid fever contracted in camp. The deaths for the period considered, though slightly above the normal, were not excessive.

In 41 per cent of the bonus cases the application was filed by the wife or some other woman member of the family, and the grant was made in her name. The large number of women applicants may be explained in part by the fact that the blank application for a bonus had to be signed by the owner of the lot, whether man or woman,* and it is a common practice in San Francisco, as elsewhere, for a husband to put his property in his wife's name. Furthermore, Table 75 shows a large proportion of widows among the applicants and a small proportion of widowers.

The size of the family was, as a rule, not large, and the burden of dependence carried not heavy. In only 28 cases were

* See form in Appendix II, p. 447.

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there persons other than children who were wholly dependent. In 43 cases relatives or friends lived with the family, but were either self-supporting or made contribution to the family income. There were 1,333 children of these families, or 2.7 to a family, not all of whom were living at home; many, married or single, were living and working away from their parents.

TABLE 76.—AGES OF APPLICANTS RECEIVING AID UNDER THE BONUS PLAN ^a

Age period	Applicants in each age period
Less than 30 years	6
30 years and less than 40 years	80
40 years and less than 50 years	144
50 years and less than 60 years	116
60 years and less than 70 years	108
70 years and less than 80 years	33
80 years and over	2
Total	489

^a Note the difference in ages between those receiving the bonus and the camp cottage occupants. See Part IV, p. 225.

It will be seen from Table 76 that 47 per cent of the applicants were under fifty years of age and that 29 per cent were over sixty years of age. The few that had reached an advanced age were given a bonus not on account of their need, but as a stimulus to build on their property in the burned district.

The health of the family was more fully recorded than in the case of the camp cottagers. No note was made of such minor ailments, or accidents, as would bring no handicap, but 181, or 37 per cent, of the families suffered from sickness and accident to such an extent that there was a distinct handicap, either through burdensome doctors' bills, or by having the source of income temporarily reduced or cut off. Including the 53 families who had sustained deaths, 48 per cent of the whole number were shown to have suffered from the effects of illness or accident. This total burden should not, however, be reckoned as an aftermath of the disaster.*

*For general health conditions during period immediately following the disaster, see Part I, p. 89 ff.

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3. OCCUPATIONS AND RESOURCES

The means by which the men in the families earned a livelihood before April, 1906, are given in Table 77.

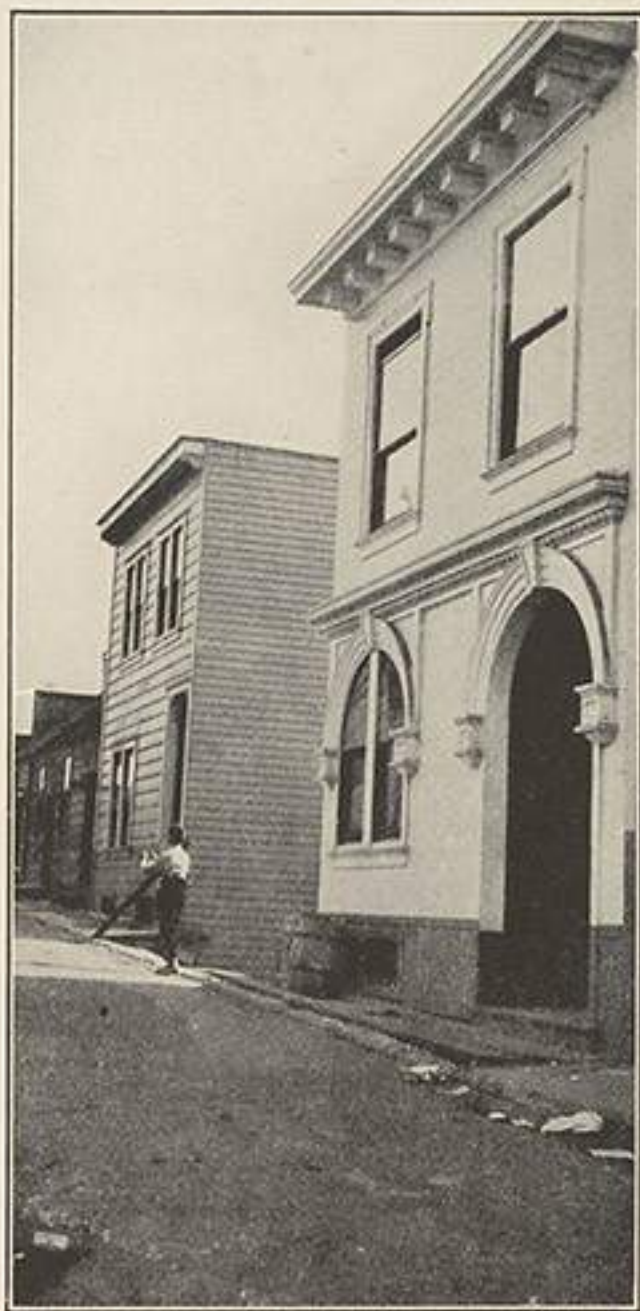
TABLE 77.—OCCUPATIONS BEFORE THE FIRE OF 433 MEN IN FAMILIES RECEIVING AID UNDER THE BONUS PLAN

Occupational group	MEN IN EACH SPECIFIED OCCUPATIONAL GROUP		
	Proprietors	Employees	Total
Personal and domestic service	112	80	192
Manufactures and mechanical pursuits	22	61	83
Trade	38	62	100
Professional service . . . . .	..	2	2
Retired	46	..	46
Invalid	10	..	10
Total	228	205	433

The number of those who had owned and operated an individual business is shown to exceed slightly the number that were employed at a definite rate of wages. Thirty different industries and 66 different kinds of employment are included in the four categories. The number of women who earned support for themselves outside of their own homes, and in whole or in part, for their families, was 31; of these, 17 were in personal and domestic service, 11 in manufactures, two in trade, and one in professional service. The heads of the remaining 25 families were either aged men or women who were supported by their own children, or persons otherwise cared for.

The status with reference to ownership of business remained almost unchanged; only 12 persons who had owned and managed a business before the fire were forced later to seek permanent employment as wage-earners. Almost exactly the same number of persons, 11, who were wage-earners before the disaster, conducted a business of their own at the time of the investigation. These slight variations show that the bonus recipients, possessing more than ordinary ability, were able to re-establish themselves.

Perhaps a better estimate of the earning capacity of the bonus applicants is obtained by comparing the number whose incomes



Built by Italians. Bonuses \$500 each



Home of two Italian families
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A widow's venture. Bonus \$500

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were permanently increased or diminished or remained practically the same during the stress of abnormal conditions. A study of the data shows that 201 applicants enjoyed larger incomes before the fire than after; that 237 applicants had smaller incomes before the fire than after, and that in 47 cases the income was about the same at both periods. Of the 490 applicants, including Notre Dame College, for which information was secured, five failed to supply information as to relative income.

The large number of those who enjoyed increased incomes at the time of the investigation may be accounted for in part by the fact that members of the same families before April 18, 1906, were not contributing to their limit. In not a few cases, however, an increase in wages of those who had previously worked full time, accounts for the difference. Perhaps the chief significance of the figures lies in the fact that in the majority of cases there was no serious decrease in income.* The number of women who added to the family income, or managed their own property, before and after April, 1908, did not materially change. In the earlier period, 109 of the women† were conducting a business or earning wages; in the later period, 94 were doing so.

The number of contributors to the family income in both periods was obtained in each instance. In 41 families the number of contributors was larger before the fire than after; in 76 families the number was smaller before than after. Three hundred and sixty-nine families had the same number of contributors to the family income at both periods, and three families failed to supply information on this point. The additional number of contributors may in several instances be accounted for by the greater age of the children, an increase which is to some extent counterbalanced by the withdrawal on account of marriage or advancing age of some contributors to the common purse.

It was not possible to estimate the exact value of the lots owned by the applicants before the fire; their exact value could have been learned only by sale. What is, however, believed to be a fairly accurate estimate is given in Table 78.

* See Part IV, p. 250-251, for sub-letting as a factor.

† The figure given for women's occupations is larger than on page 244, as the latter figure includes only women who were counted to be the main support of themselves or of their families.

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TABLE 78.—VALUE OF LOTS OWNED BEFORE THE FIRE BY APPLICANTS RECEIVING AID UNDER THE BONUS PLAN ^a

Value of lots owned before the fire	Applicants owning lots of each specified value
Less than \$1,000	53
\$1,000 and less than \$2,000	274
\$2,000 and less than \$3,000	131
\$3,000 and over	27
Total	485

^aOf the 490 applicants, including Notre Dame College, for which information was secured, five did not own lots before the fire.

The above valuations are supposed to be those extant before the disaster. Although in some districts the value of lots may have increased after the fire, and in others may have decreased, no effort was made, because of the inherent difficulties, to ascertain the amount of the later valuation. It is not known why the bonus was granted to the five persons who did not own lots before the disaster.

In addition to the lots on which these dwellings had stood, 51 families had owned both before and after the fire other realties, such as houses, lots, or ranches. The value of the additional real property in 40 cases was found to have averaged \$7,558. Similar data with reference to 35 families showed the average value of their additional property after the fire to be \$4,052; 17 other families possessed additional property before, but not after; while 16 families reported acquiring additional property after the disaster. In practically every instance the owners drew from their properties a substantial addition to their incomes.

In order to rebuild their homes, 352, or 72 per cent, of the applicants negotiated loans with banks or with relatives or friends. The interest was from 6½ to 8 per cent. Previous to April 18, 1906, 61 of those who later received the bonus had rented their houses and occupied living quarters elsewhere,—in four instances, in cottages on lots on which the houses stood; in others, with relatives, in rented rooms in more desirable residence sections, or in houses owned in other parts of the city. After the fire the number who rented their homes to others increased to 74; 22 of

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this number, in place of four, lived on their own lots in small cottages or shacks built in the rear of each lot.

Four hundred and fifty, or 92 per cent, of those who received the \$500 bonus had carried, and received after the fire, insurance in amounts ranging from less than \$500 to \$20,000. Of 204 families from whom reliable data were secured, 25 were found to have received full payment; 78 to have received more than 75 per cent, but less than 100 per cent of their loss; 82, more than 50 per cent but less than 75 per cent; and 12, more than 25 per cent but less than 50 per cent. One received less than 25 per cent and six received nothing.

The field workers found it peculiarly difficult to learn what had been the amount of bank savings of the different families. Many refused to answer the question; others denied that they had had savings; 167, or 34 per cent, of those tabulated admitted having put aside amounts varying from less than \$500 to more than \$4,000; and 38 that they had savings, the amounts of which they would not give.

Though all aided under the bonus plan were property owners,* a number were in debt both before and after the fire. Table 79 indicates the number in debt and the amount of this indebtedness.

TABLE 79.—INDEBTEDNESS CARRIED BEFORE AND AFTER THE FIRE BY FAMILIES RECEIVING AID UNDER THE BONUS PLAN^a

Amount of indebtedness	FAMILIES WHOSE INDEBT-EDNESS WAS AS SPECIFIED	
	Before fire	After fire
Less than \$500	21	38
\$500 and less than \$1,000	49	66
\$1,000 and less than \$2,000	61	83
\$2,000 and less than \$3,000	32	65
\$3,000 and over	13	72
Total	176	324

* Of the families investigated, three that carried indebtedness before the fire and four that carried indebtedness after the fire refused to state the amount of the indebtedness.

* The five who did not own lots on which they wished to build had presumably other property.

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From the table it will be noted that before the fire 179, or 37 per cent, of those aided, had carried a burden of debt, while afterwards the number was increased to 328, or 67 per cent. Loans to the amount of the indebtedness noted could have been obtained upon the property owned.

Additional aid was granted by the Rehabilitation Committee to 116, or 24 per cent, of the bonus grantees, in amounts varying from \$5.00 to \$500. These grants were in the main for clothing, sewing machines, medicine, or other general household relief. The aid included 59 furniture grants. In 10 of the 116 cases the full bonus was not given, so that the sum of grants amounted to not more than \$500. Sixty-five of the applicants were not eligible for the full bonus, as the buildings they erected were worth less than \$1,500 each. The department, it may be remembered, had agreed to pay not more than one-third of the value of the house which should be erected.*

4. THE HOUSES—CHARACTER AND COST

As far as this group of families is concerned the burned area was built up substantially as before the earthquake. As wood was the material available, without exception the 490 bonus houses were frame. The general appearance of the houses was good. Most were painted and had adequate foundations, and a majority had basements. The basements in many cases were sublet, or were used for business purposes. The number of stories to a house varied from one to four; only three of the houses, however, had four stories. The greater number were of two stories. All the houses were connected with the city water supply and the sewerage system. Three hundred and eighty-one, or 78 per cent, of the new houses contained bath rooms, and all but three had installed one or more patent flush closets.

A fair gauge of the character of the houses rebuilt is the cost, if the high price of building materials be borne in mind.

One house cost \$39,000, another \$78,000, and three from \$10,000 to \$20,000. It must be remembered that one of these was Notre Dame College. Only 16 per cent of the houses were built by the applicants themselves. The original plan was to aid

* See Part IV, p. 239.

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TABLE 80.—COST OF HOUSES REBUILT AFTER THE FIRE BY APPLICANTS RECEIVING AID UNDER THE BONUS PLAN

Cost of houses	Houses costing as specified
Less than \$1,500	65
\$1,500 and less than \$3,000	210
\$3,000 and less than \$5,000	118
\$5,000 and less than \$10,000	92
\$10,000 and over	5
Total	490 ^a

^a Includes Notre Dame College

those that had suffered the loss of their homes. Fifty-five of the houses destroyed were, however, used for both dwelling and business purposes; 69 of those rebuilt were similarly used. Each business was on a small scale,—a grocery or fruit store, a saloon, or a barber shop. The number of rooms in the houses formerly occupied and those in the houses lived in after the fire is given in the following table:

TABLE 81.—NUMBER OF ROOMS IN HOUSES OWNED BEFORE THE FIRE AND IN HOUSES REBUILT AFTER THE FIRE BY APPLICANTS RECEIVING AID UNDER THE BONUS PLAN

Number of rooms	HOUSES HAVING EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1 . . . . .	..	..
2 . . . . .	..	1
3	1	6
4	14	51
5 and less than 9	150	184
9 and less than 13	171	138
13 and less than 16	83	58
17 and less than 21	42	23
21 and over	28	28
Total	489	489
Average number of rooms before fire	12.2	
Average number of rooms after fire	10.6	

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As in not a few cases two houses instead of one were built on a lot, the combined number of rooms is given in the preceding table. A further examination of the data shows that in 168 of the bonus cases the houses were rebuilt to contain a greater number of rooms, in 259 to have less, in 62 to have the same. No attempt has been made to compare size and desirability of the rooms, but it seems probable that there was no great difference in the character of the houses rebuilt as far as rooming space is concerned.

In 453, or 93 per cent, of the bonus cases tabulated, the exact number of rooms occupied by the family and its dependents in its own or in a rented house was ascertained.

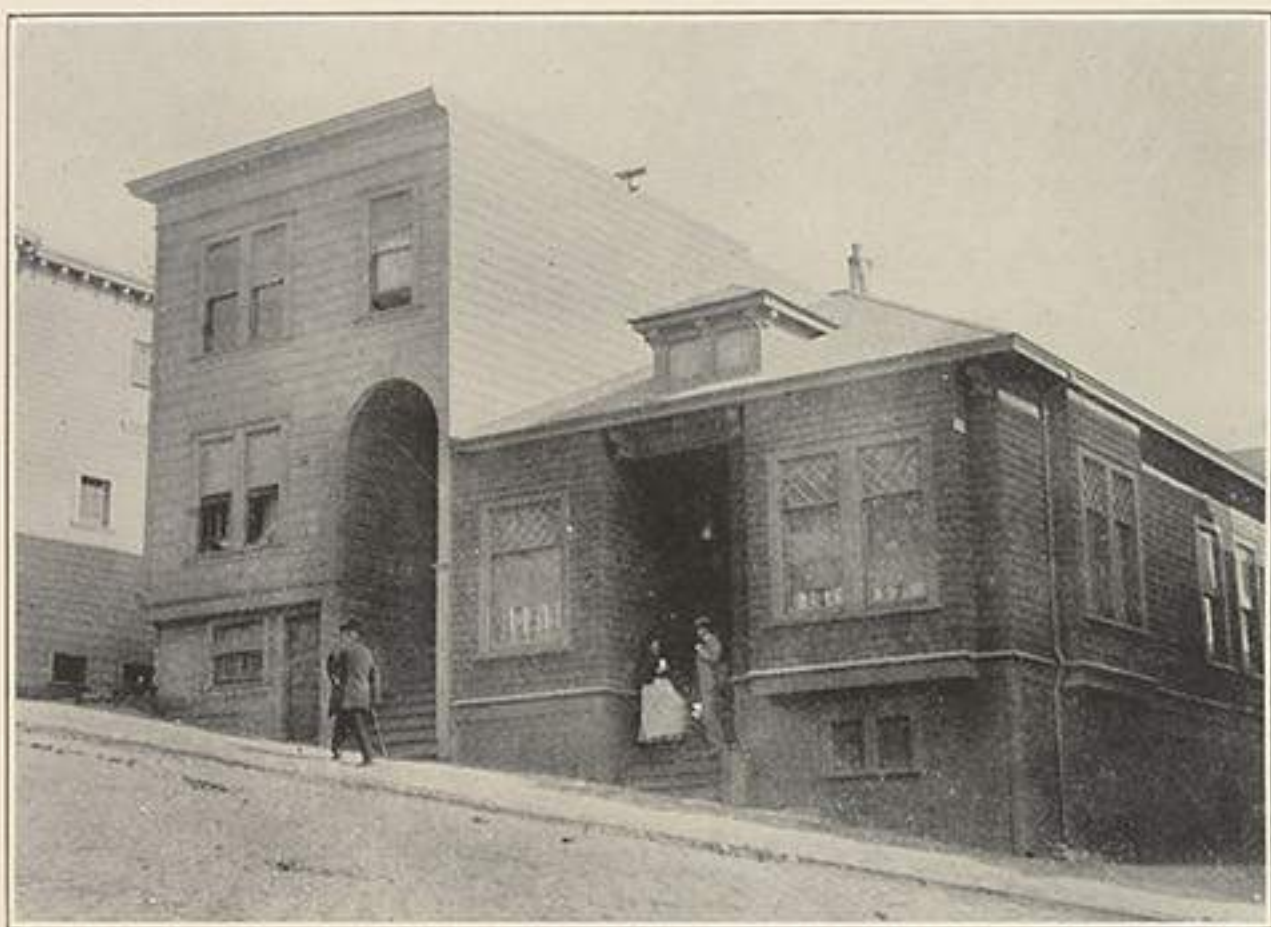
TABLE 82.—NUMBER OF ROOMS PER FAMILY OCCUPIED BEFORE AND AFTER THE FIRE BY FAMILIES RECEIVING AID UNDER THE BONUS PLAN ^a

Number of rooms occupied	FAMILIES OCCUPYING EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1	8	11
2	13	37
3	65	72
4 and less than 7	302	303
7 and less than 10	55	27
10 and over	10	3
Total	453	453

^a Of the 489 families investigated, 36 failed to supply information relative to the number of rooms occupied both before and after the fire.

The proportion of families occupying less than four rooms was smaller before the fire than after the fire, while the reverse is true of families occupying seven or more rooms. It would appear from this that after the fire the crowding was slightly increased. By actual count, 218 families were found to have occupied more room before the fire than after, 152 families occupied the same number, while 83 enjoyed a larger number after the fire.

The number of families who let rooms before and after the fire was extraordinarily large. Before the fire 375, or 76 per cent, and



Two ambitious dwellings built with aid of bonuses



Built with bonus of \$500 and money privately loaned

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afterwards 378, or 77 per cent, let either furnished rooms or unfurnished suites. In a majority of cases the family itself occupied one flat and let the others. It is evident that the average small property owner rebuilt his house with the expectation of drawing an income from it.

5. BRIEF COMMENTS

If the Corporation had refused to grant a bonus to anyone who was to build a house to cost above \$2,500, more than 50 per cent of the grants would have been denied. When the second appropriation of \$100,000 was set aside for the bonus grants in 1907, one intimately connected with the work wrote: "In connection with the proposed expenditure of \$100,000 to be used for assisting those intending to rebuild in the burned district, I will state that, as there will be numerous applicants for such assistance, it might be wise to place some restrictions upon the bonus other than those now in force. For instance, I recommend that a person desiring to build a house valued at \$3,000 should not be granted said bonus, as evidently he is not in need, and in my opinion, does not require our help. Furthermore, I believe it would be well to investigate each application to determine whether the applicant has received assistance from the Committee previous to placing the application with the Department."

The man who had to pass on the bonus applications said: "Henceforth the bonus should be granted only in cases which have been proven conclusively to be in need of it, for my impression after a careful examination of these applications, is that they are not in particular need of the bonus but could get along perfectly well without it, though possibly not so easily."

Another letter, dated March 11, 1907, to the staff in charge of the grants said, "In making the allotments under the new appropriation I would advise that you question each grantee carefully and refuse to issue the amount where the house is already completed or nearly built. This, of course, can only be determined from personal examination of the applicant, for many whose houses are already practically completed, frame their applications as if they were just about to begin."

The feeling that, regardless of loss, there was the right to

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share in the relief funds, pushed many who had already begun to build into the ranks of applicants for the liberal gift of \$500. A possible evil effect of this liberal offer was that some persons, in order to take advantage of it, incurred heavy indebtedness, which they would be forced for a long time to carry. The extra cost for building during the fall of 1906 and the winter of 1907 offset in a measure the financial gain from the bonus.

After a great disaster the efficient distribution of a large sum of money to aid in rebuilding calls for the exercise of two distinct functions, business management and supervision of rehabilitation work. It is not probable that the same person can with equal success perform the two functions. A neglect of either means a grave miscarrying of the plan itself.

IV

THE GRANT AND LOAN PLAN

1. THE PLAN ITSELF

THE Department of Lands and Buildings at first gave its entire attention to the camp cottages and bonuses. However, a large number of applications for small grants or loans to build had been early filed away to bide their time. The insistence of applicants and the recognition of their need to be heard led to the transfer of these applications to another department of the Corporation. November 1, 1906, the Rehabilitation Committee* referred to its new housing committee of five members, Committee V, the 800 applications that had accumulated.

Committee V organized at once and formulated plans for making grants and loans and for building houses. It assumed the work of housing to be general rehabilitation, and therefore perfected a system whereby all those asking for assistance could be investigated and helped according to their needs.

There were, speaking in general, two classes of applicants to whom the committee extended aid:

1. Some applicants planned and built their own houses, but received aid from the relief funds. A maximum cost of each house to be erected was fixed by the committee, and the applicant was supposed to pay the greater part. The amounts distributed under this plan were considered grants and not loans.

2. Other applicants desired to purchase houses which were planned and constructed under the direction of the committee. In some cases of this class the grant covered the entire cost of the house, while in others the grant was supplemented in one or both of the two following ways:

- a. A part of the cost of the house was treated as a loan to be repaid by the applicant.

- b. The applicant made a cash payment covering a part of the cost.

The Committee, in order to make good its second offer,

* The Rehabilitation Committee, it must be recalled, was a committee of the Department of Relief and Rehabilitation.

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engaged contractors to build houses which, including plumbing, should cost not more than \$500.* Under both offers, the applicant was required to show that he had suffered material loss and that he was the head of a household and was able to support his family; that he was unable to secure a suitable house at a reasonable rent, and that he had secured a lot in the city and county of San Francisco on which to build. The plan of the building submitted had to comply with the provisions of the city building code. The carrying out of the plans,† with any modification of policy, the Rehabilitation Committee left to its sub-committee, to which the grant and loan plan had been referred.

The housing committee, assuming that theirs was in the highest sense rehabilitation work, perfected a thorough system of investigation of all applications. It defined its purpose to be: "To assist families in need of proper shelter to obtain a home suitable to their wants and in proportion to their earnings."

In placing the grants and loans, its theory was to give aid so as to stimulate the recipient to use it for the distinct benefit of his family. In a case where a family had heavy burdens and a limited income, money was granted outright. When there was reason to believe that a recipient could repay a part of the large amount needed, a grant was frequently supplemented by a loan. As general rules should be few in number, the committee exercised its own judgment in each individual instance. The plans therefore worked differently in different cases. In some cases the applicant deposited part of the cost of the house to be built which was supplemented by a grant or loan. In other cases, the applicant being unable to make a deposit, the committee bore the entire first cost of the house.

Many were aided who had no real estate before April, 1906, but purchased or leased a lot in order to build. Even the maximum limit set for the cost of the house was not adhered to in every instance. The loans ranged from \$37 to \$595,‡ as the committee found it wise to readjust its own plan so that the amounts given or loaned should be such as would meet the actual needs revealed

* As a matter of fact, the average cost including plumbing was \$682.45.

† See Appendix I, p. 417.

‡ For range of grants, as distinguished from loans, see Part IV, p. 258.

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by a careful investigation. A reliable bank was enlisted to see that the loans were properly executed, mortgages recorded, and monthly instalments collected. This bank became the financial agent of the Corporation, and those who received loans felt their obligation to be to it rather than to the Corporation. In case a house were built on a lot temporarily leased, the bank secured from the applicant and the owner of the property an agreement to the effect that the house should not be moved without the consent of the committee. In case an applicant failed to meet his financial obligation the house reverted to the Corporation, not to the lot owner.

The committee, it may be seen, had two clearly defined functions: (a) to administer a business which called for the employment of contractors, the outlining of plans and specifications for buildings, the appointing of inspectors to locate lots and to examine the buildings erected, and (b) to conduct a bureau of rehabilitation through which might be learned the present and past conditions and the future prospects of the individual applicants. The oversight given by the two groups, business men and social workers, meant a decrease in the number of failures to re-establish homes.

The work of Committee V, which began November 1, 1906, ended the latter part of July, 1907. The committee as a whole was in continuous session during the first weeks. Thereafter two of its members gave to it practically all their business hours. After July, 1907, however, minor details connected with final acceptances and instalments of additional plumbing and other tasks incidental to the closing of the work, were under the direction of one member.

In many instances the delays were long between the asking for and the receiving of a grant or loan, in part because the grant and loan plan was the last housing plan to be put into effect. Some families were purposely not given assistance until the house was completed, which accounted for the delay of some months between the approval of an application and the payment of the grant. Other families were themselves the cause of long delays, because of their inability quickly to build. The actual delays ranged from less than one month in 62 instances to twelve months in one instance. Fifty per cent of the 896 applicants for whom detailed information was secured had to wait two months or less.

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2. RELATION BETWEEN THE DEPARTMENT OF LANDS AND BUILDINGS AND THE HOUSING COMMITTEE

As the Department of Lands and Buildings and the housing committee were both engaged in building houses, it was found to be important in order to avoid delays in the work, to plan some division of duties. Accordingly, on March 29, 1907, following much discussion, a plan of co-operation was agreed upon. The housing committee was to consider all applications first and to determine in each case the amount of aid to be granted; the terms, whether on a cash or instalment basis; and the general design and specifications for the house. The Department of Lands and Buildings was to have full charge of construction and cost and of the inspection of completed cottages.

This agreement, which called for a division of work, gave recognition to the dual need, of rehabilitation of applicants and of sound business management. The housing committee turned over to the Department the designs, blue prints, and specifications for the four styles of cottages that were being erected, together with outstanding contracts. The following regulations to govern the two bodies were determined upon:

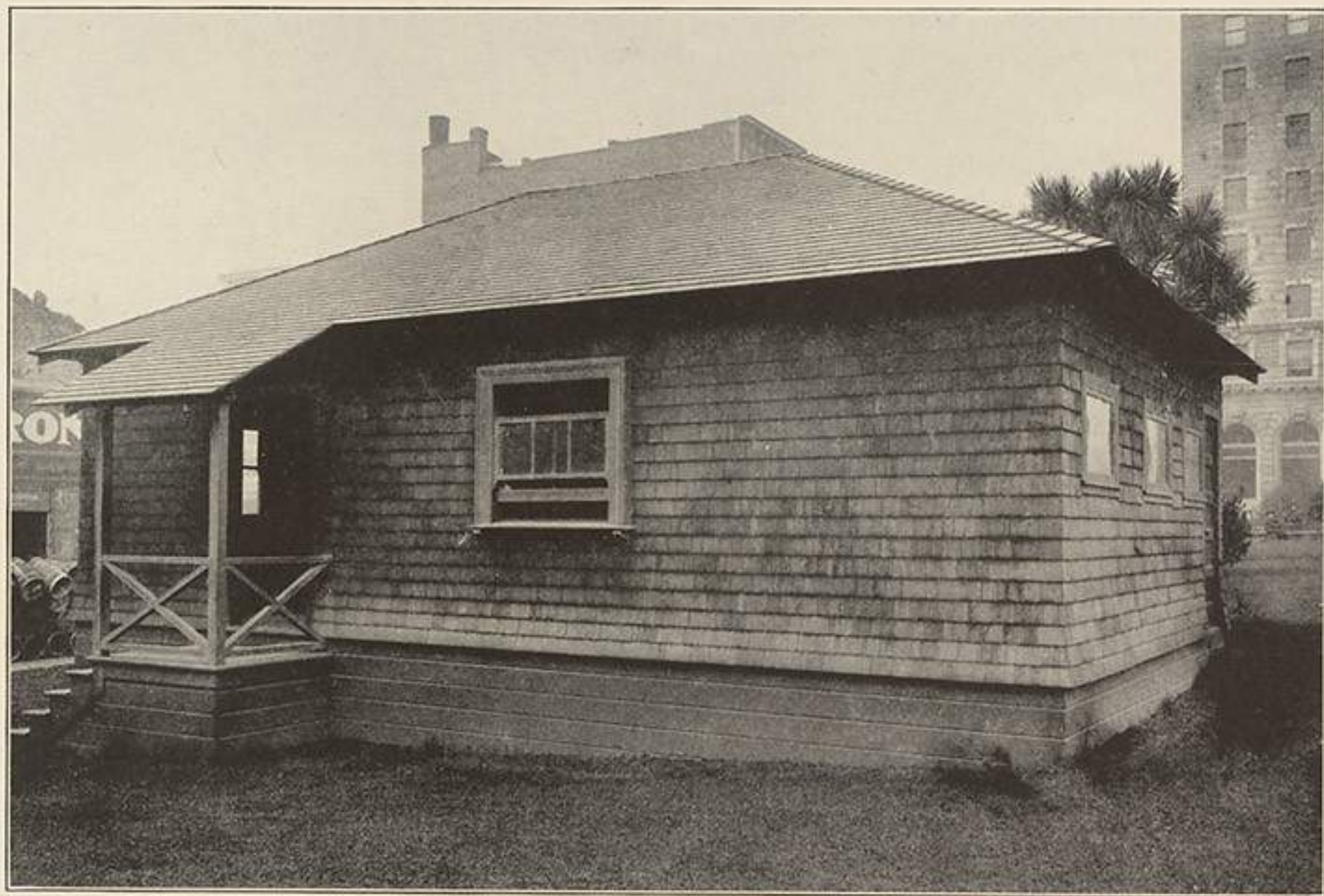
1. The housing committee should send to the Department of Lands and Buildings, in each case, a description of the lot upon which the building was to be erected, together with the name and address of the applicant, and should designate the style of cottage to be constructed.

2. When the housing committee received from the Department of Lands and Buildings the total cost of the house and the name of the contractor, the amount necessary to pay for the house should be deposited to the housing committee's account and held there until ordered paid to the contractor.

3. When the house had been completed and accepted by the Department of Lands and Buildings the contractor should be given an order on the cashier for the amount due. The cashier should draw the necessary check, signed by a representative of the housing committee.

4. The Department should send notice to the housing committee when a house had been completed and accepted.

On March 11, 1907, the manager of the Department of Lands and Buildings had at the request of the Executive Committee of the Corporation been made superintendent of construction of the housing committee.



HEADQUARTERS DEPARTMENT OF LANDS AND BUILDINGS

THE GRANT AND LOAN PLAN

Despite the detailed regulations there were dissatisfaction and friction; so on April 26, 1907, the housing committee passed a resolution to the effect that inasmuch as the housing committee bore the full responsibility of the manner in which the relief work relating to the building of houses was conducted, and, since the members of the housing committee were dissatisfied with the manner in which the superintendent of construction was performing his duties, the housing committee made a most urgent request to the Executive Committee that the superintendent withdraw from all work in which the housing committee was concerned.

The specific charges were (a) that poor contractors were employed, (b) that desirable contractors who were difficult to obtain at that time complained of the superintendent's treatment, (c) that the superintendent who had done efficient service in erecting the camp cottages, was entirely unfit for his new position because of his unfriendly and unsympathetic attitude toward the applicants, (d) that, finally, the building of the much-needed new houses was unnecessarily slow.

The relation which unfortunately existed between these two, the Department and the committee, is mentioned at this stage, in order to explain in a measure the long delay and hold-up of orders by the committee. It accounts for much of the dissatisfaction that existed among the people and for some hardships endured by not a few applicants. The delays due to friction made it necessary for the housing committee to continue its work after the bonus plan was discontinued.

3. THE NUMBER AIDED AND THE COST

A complete statement of the work done shows that there were 2,098 applications for relief under the grant and loan plan acted upon subsequent to November 1, 1906. Assistance was given in 1,572* cases, the total expenditure being \$519,723.17. Previous to November 1, 1906, the Rehabilitation Committee, as part of its regular work and without special machinery, had made grants in 163 cases. The amounts granted in these 163 cases bring the

* This number includes not only the cases in which grants were given by the sub-committee on housing (Committee V) but all cases in which grants for housing were given by any of the sub-committees of the Rehabilitation Committee subsequent to November 1, 1906. Both principal and subsidiary grants are included. See Tables 40 and 41, pp. 157 and 158.

HOUSING REHABILITATION

total expenditure for relief in grant and loan cases up to \$567,300.85. The 1,572 cases in which aid was given subsequent to November 1, 1906, are dealt with in this chapter. Families to the number of 543 had homes planned and built for them by the committee, while 1,029 families were given aid to build according to their own plans. The 543 families for whom houses were constructed by the committee received 543 grants, amounting to \$197,942.86, or an average of \$364.54 per grant, and 384 loans amounting to \$115,558.33, an average of \$300.93 per loan. It will be noted that loans were made only to applicants who also received grants. The assistance given to the members of this group amounted in all, therefore, to \$313,501.19. In addition, the applicants whose houses were constructed by the committee, themselves deposited amounts aggregating \$57,073.16 towards the erection of their homes; but this sum is, of course, distinct from the relief given and is not included in the above total.

The houses were classified, according to the manner in which they were planned and built, as Styles I-VI.

TABLE 83.—STYLE OF 543 HOUSES BUILT BY THE HOUSING COMMITTEE FOR APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Style			Houses of each specified style
I	1, 2 or 3	rooms	78
II	3	rooms	9
III	4	rooms	348
IV	5	rooms	94
V	4	rooms	13
VI	5	rooms	1
Total			543

The 1,029 applicants who built according to their own plans, received altogether \$206,221.98 in grants, an average of \$200.41 per grant. The amounts granted to individuals ranged from \$55 to \$570.*

In its work of construction the committee employed 20 building contractors† and one plumbing contractor. The average cost

* The apparent discrepancy between this figure and the maximum of \$595 given on page 254 is accounted for by the fact that grants are discussed above, loans previously.

† The contractors engaged were those accustomed to handle a small amount of building, the larger and more responsible contractors being unwilling to undertake to handle such small lots of building.

FAMILIES AIDED BY GRANTS AND LOANS

of the 543 dwellings erected was \$544.92 for the construction work alone. Five hundred and eleven of these houses were equipped with plumbing at an additional cost averaging \$146.15 per house.

To obtain the material presented in this study, visits were made to 1,157 of the families who had received grants or grants and loans from the housing committee. From 896, or 77 per cent of the families visited, schedules were obtained for tabulation. No trace of 172 of the remaining 261 could be found. They had received aid to build their own houses, and had undoubtedly done so in most cases. As they had come as strangers into their various new neighborhoods, only to move shortly, the people in the immediate vicinity knew nothing of them. Of the remaining 89 families, 33 had rented and 35 had sold their houses, and had disappeared. Only eight persons were found who had received aid but had not built; 13 who had built refused to give any information.

4. FAMILIES MAKING USE OF THE GRANTS AND LOANS

Data with regard to who and what the 896 families visited were, are given in the following pages. The 28 different nationalities represented is a greater number than for those who received the bonus, a smaller number than for the camp cottagers.

TABLE 84.—NATIONALITY OF APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Nationality	Native born applicants whose parents were of each specified nationality	Foreign born applicants of each specified nationality
American	397	..
Irish	19	115
German	12	108
English	3	43
Italian	3	33
Swedish . . . . .	..	24
Scotch	3	18
French	1	18
Austrian	12
Danish	12
Other nationalities	7	68
Total	445	451

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The Americans and Irish head the list, as in the camp cottage group. The large number of Americans and the small number of Italians as compared with the bonus group may be explained in part by the fact that these applicants were not compelled to build in the burned section, which, it may be recalled, included the portions of the city that had been most thickly settled by the Irish and Italians.

The status of the families that had received the grant and loan was more normal than that of either of the other groups. This is shown by the figures given in Table 85.

TABLE 85.—CONJUGAL CONDITION OF FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Conjugal condition	Families of each specified conjugal condition
Married couples	729
Widows or deserted wives	127
Widowers	18
Single men	11
Single women	11
Total	896

The above 14 per cent of widows and deserted wives should be compared with the 31 per cent for the camp cottage group, and the 26 per cent of widows for the bonus group. A family to avail itself of this aid had to have resources of its own. The widows and deserted wives with children had with these 127 exceptions to be helped in other ways. In 143 instances, or 16 per cent of the total, the families had others living with them. There were 2,069 children in all the families, or 2.3 to each family. The number of children to an Italian family was 2.5; to an Irish family, 3.0; and to an American family, 1.9. In 689, or 77 per cent of the families, the domestic status, when visited, was the same as before the fire. The remaining 207 families, or 23 per cent, had been unable to maintain the same family relations. The separation or scattering of their members was attributed to the following causes:

In 82 families a death or deaths had occurred. The children from 40 families had left home to work or to attend school, adult

FAMILIES AIDED BY GRANTS AND LOANS

members of 37 families went away to work or for other purposes, and children from 37 families married and left home. There were eight cases of divorce or desertion, and three cases in which the nature of the family's change of status could not be determined.

It is not known to what extent the deaths in 82 families were caused indirectly by the disaster. There was but slight variation in the number of dependents carried before and after the fire. Some changes were due to loss of members of the family by death or marriage and the loss of earning power due to old age. The actual number of families in which there were no dependents had decreased in the fall of 1908 from 91 to 70.

Of the 896 applications, 161, or 18 per cent, were filed by the wife or some other woman member of the family. As in the other groups, the age of each applicant, but not of the members of his or her family, was obtained.

TABLE 86.—AGES OF APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Age period	Applicants in each age period
Less than 30 years	76
30 years and less than 40 years	279
40 years and less than 50 years	290
50 years and less than 60 years	147
60 years and less than 70 years	74
70 years and less than 80 years	27
80 years and over	3
Total	896

The majority of the applicants were in the prime of life, with small families whom they supported by their daily wages. Some of the comparatively small number—251 applicants—above fifty years of age were not able to work on full time.

Upon the question of the health of the families before the fire, during the period of camp life, and after moving into the new home, information was secured for 882 cases. Only 53 families reported a handicap due to ill health for the period before the fire, as compared with 356 who report ill health during the period of camp life, and 294 who report ill health after moving into the new

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home. It is probable that the estimate of 53 families handicapped by illness before the fire is too low.

It would appear from the above that an unduly large proportion suffered from illness during the two and one-half years following the disaster. The schedules state in many cases that sickness was due directly to the earthquake, the fire, and subsequent abnormal living conditions. It is impossible to state the number so handicapped as distinct from those whose illness had no connection with the catastrophe.

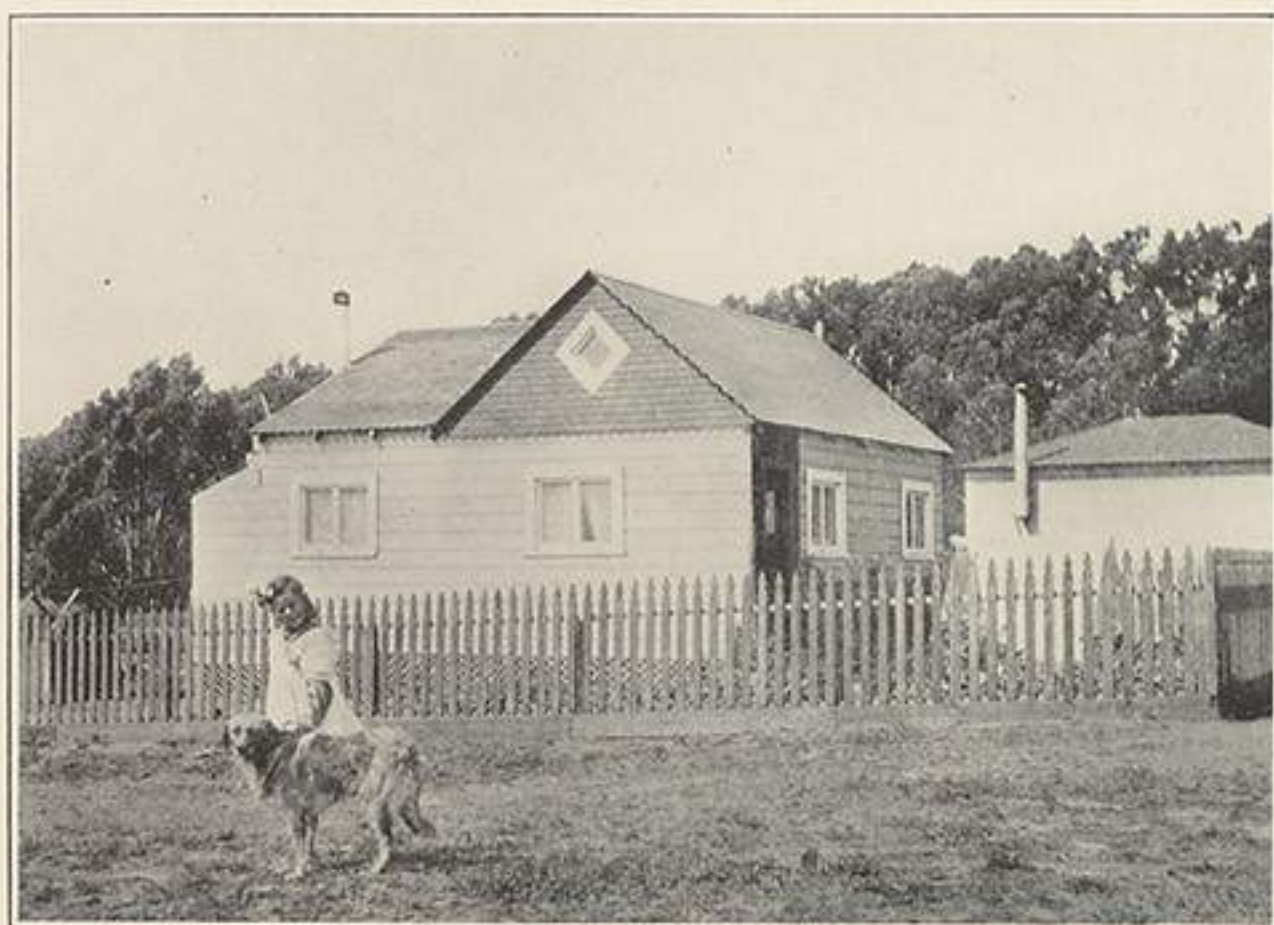
5. OCCUPATIONS AND RESOURCES

Only 66 of the men in the grant and loan group were proprietors in business before the disaster; the remainder being skilled and unskilled wage-earners. Though only 66 of these men could claim business ownership before the fire, they had been engaged in 31 different industries or professions. Their distribution by groups of occupations was as follows: professional, three; personal and domestic, 10; manufactures, 21; trades, 30. The past occupations of one who was retired and of one who would not give the information are not material. Of the 66, only 46 were in business for themselves after the fire. The rather meager incomes drawn by these applicants from their business or profession before and since the disaster are given below:

TABLE 87.—MONTHLY INCOME BEFORE AND AFTER THE FIRE OF MEN RECEIVING AID UNDER THE GRANT AND LOAN PLAN WHO WERE IN BUSINESS BEFORE THE FIRE

Monthly income	MEN HAVING MONTHLY INCOMES AS SPECIFIED	
	Before fire	After fire
\$25 and less than \$100	35	22
\$100 and less than \$200	17	9
\$200 and less than \$300	6	..
"A living"	8	14
Total	66	45

^a Of the 46 men who were in business after the fire, one refused to supply information relative to business income.



Built by the owner with insurance money and a grant of \$250



Built by a teamster with a grant of \$250 and money privately loaned

GRANT AND LOAN HOUSES

FAMILIES AIDED BY GRANTS AND LOANS

The incomes received after the disaster did not differ widely from those received before, though a larger number, it is seen, reported having merely a scant living.

Seventy-five per cent of the men in the grant and loan group worked for wages or on a monthly salary before the fire. They include artisans, men of ordinary skill, and laborers, engaged in 87 different industries. Of the 670 wage-earning or salaried men for whom data were tabulated 16 were employed in professional service, 230 in personal and domestic service, 254 in manufacturing or mechanical pursuits, and 170 in trade, transportation, or miscellaneous occupations. The wages received ranged from \$25 to \$200 per month. Two hundred and eighteen men received larger wages before the fire than after, but the reverse was true in 285 cases. The indication is that the abnormal conditions had made no great change in the earnings for the two and a half years after the fire.

As in the other groups, the incomes here considered are based upon the nominal wage, for no estimate of the irregularity in the employment, either before or after the disaster, could be obtained. During the period immediately following the earthquake, many men of this group could not secure steady employment. The family incomes, therefore, were for a time very meager.

Before the fire seven of the women were occupied in professional work, 137 in personal and domestic service, 15 in trades, and 51 in manufactures,—a total of 210 women* who received incomes with which to support themselves wholly or in part. About half worked outside their own homes, and about half, working within or without, had a business or a profession of their own. The largest single occupation was that of letting rooms.

While the number of women that contributed to the family income decreased after the fire, from 210 to 133, the amount of income remained practically the same, and the nature of their employment did not vary to any great extent. The fact that fewer families had housing space for lodgers probably accounts for the decrease in the number of women contributors after the disaster.

With reference to the family income as a whole, a comparison of incomes of the 896 families before and after the disaster shows that 252 families had a greater income before, 347 a greater in-

* See Table 88, p. 264.

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come afterwards; 129 families could show no change in income. Of the remainder, 66 did not know whether there was variation, and two refused to give the information. On the whole, the Relief Survey showed that a large majority of these applicants had, at the time of the investigation, adjusted themselves to conditions so that they were on a normal basis and were earning practically the same amounts as before the disaster.

TABLE 88.—MONTHLY INCOME BEFORE AND AFTER THE FIRE OF WOMEN IN FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN^a

Monthly income	WOMEN HAVING MONTHLY INCOMES AS SPECIFIED	
	Before fire	After fire
Less than \$20	45	30
\$20 and less than \$30	46	28
\$30 and less than \$40	47	26
\$40 and less than \$50	22	14
\$50 and less than \$60	15	11
\$60 and over	28	11
"Made a living"	2	9
"Aided husband"	3	3
Total	208	132

^a Of the 210 women who had incomes before the fire two refused to supply information relative to income. Only 133 of the 210 women had incomes after the fire, and of these one refused to supply information relative to income.

The number of contributors to the family income was not seriously altered by the abnormal conditions. Six hundred and seven, or 68 per cent, of the families had the same number contributing to the income afterwards as before, and in practically every instance the contributors were identical. In the many families with but one breadwinner there was no change. The 157 instances in which the number of contributors was greater before the fire, and the 121 instances in which the number was greater afterwards, might be accounted for by normal changes in family life. Eleven of the families supplied no information on this subject. In a certain number of families, children having reached their majority during the interval from April, 1906, to

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September, 1908, had left home to seek employment elsewhere. Changes due to death, to sickness, to marriage, and old age have been already commented upon. With this group of families, as with the bonus families, there were some members apart from young children who were non-contributors to the common income.

Three hundred and twenty-eight of these applicants, or 37 per cent, are known to have received insurance varying in amounts from less than \$250 to \$5,000: 234 of the number received less than \$500. As the payments were greatly delayed in some instances the insured were hindered in the completing of their building plans. The grants were often received from the housing committee before the insurance was finally adjusted.

As far as could be learned, only 162, or 18 per cent, had savings in amounts sufficient to aid them to rebuild. The people either had received income not more than enough to meet current expenses or had managed unwisely. The savings varied from less than \$50 by each of 12 applicants to between \$2,000 and \$3,000 deposited by one. One hundred and twenty-four had less than \$500.

When visited, only 53 of the applicants, or 6 per cent, were found to possess property in addition to the house in which they lived, while before the fire, 128, or 14 per cent, had owned either a small lot or a house and lot which had been rented to others. The greater number of these properties were small, ranging in value from \$500 to \$1,500.

In addition to the grants and loans made by the housing committee, 233 applicants had negotiated private loans secured by a mortgage on the lot and on the house to be erected, in amounts ranging from less than \$100 to over \$5,000. A few large amounts were obtained after the housing committee loan was made, and were used to erect a larger house or to replace a temporary one. At the time of the investigation 66 families had paid their debts in full, and 74 had reduced them by as much as one-fourth. Sixty-two families had received additional money in gifts from relatives and friends, from trade unions, fraternal lodges, consuls, and from special funds, the amounts ranging from less than \$100 to \$1,500.

Only 93 of the applicants, or about 10 per cent, owned the property on which they lived at the time of the earthquake, but

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in order to take advantage of the grant and loan offer 670, or 75 per cent, purchased lots afterwards. As is seen in Table 89, these lots varied greatly in value. The average frontage was about 25 feet.

TABLE 89.—VALUE OF LOTS PURCHASED AFTER THE FIRE BY 670 APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Value of lot	Applicants owning lots of each specified value
Less than \$500	227
\$500 and less than \$1,000	274
\$1,000 and less than \$2,000	92
\$2,000 and over	77
Total	670

For the most part these lots were on tracts outside the burned district. Instead of returning to rented quarters in former congested centers, many built their own homes in the more thinly settled parts of the city where lots could be purchased at a low rate. A few were unfortunate in the choice of location, as the effort to get to and from the daily work was too great. A small number, therefore, gave up their lots and rented quarters closer to their employment. The street-car strike of 1907 was the cause of some removals. Fifty-nine families leased lots for a definite period of from two to ten years, at a rate of from \$1.00 to \$25 a month. The greater number paid a ground rent of from \$5.00 to \$10. A few others were given free use of lots by relatives or intimate friends.

6. HOUSING BEFORE AND AFTER THE FIRE

Very little is known about the rented dwellings in which most of the families had lived, though a few are known to have occupied both upper and lower stories. After the fire only 41 rented their homes and lived elsewhere. They were not housed in as large buildings as before the fire, but at the time of the investigation were settled fairly comfortably in their own homes.

The number of rooms occupied by the families before and after the disaster varied but slightly.

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TABLE 90.—NUMBER OF ROOMS PER FAMILY OCCUPIED BEFORE AND AFTER THE FIRE BY FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN^a

Number of rooms occupied	FAMILIES OCCUPYING EACH SPECIFIED NUMBER OF ROOMS	
	Before fire	After fire
1	25	10
2	59	52
3	181	203
4 and less than 7	590	613
7 and less than 10	35	14
10 and less than 13	1	1
Total	891	893

^aOf the 896 families investigated, five failed to supply information relative to the number of rooms occupied before the fire, and three, relative to the number of rooms occupied after the fire.

The number of families that sublet rooms to others or kept roomers both before and after the fire was small in comparison with the number of bonus applicants who rented rooms.* Before the disaster 179 families, or 20 per cent, added to their income by subletting; at the time of the investigation only 74, or a little more than 8 per cent, did so. The reason is that the grant and loan applicants were themselves to a large extent living in rented rooms before the fire, and afterwards in houses that contained no more rooms than were called for by the family needs.

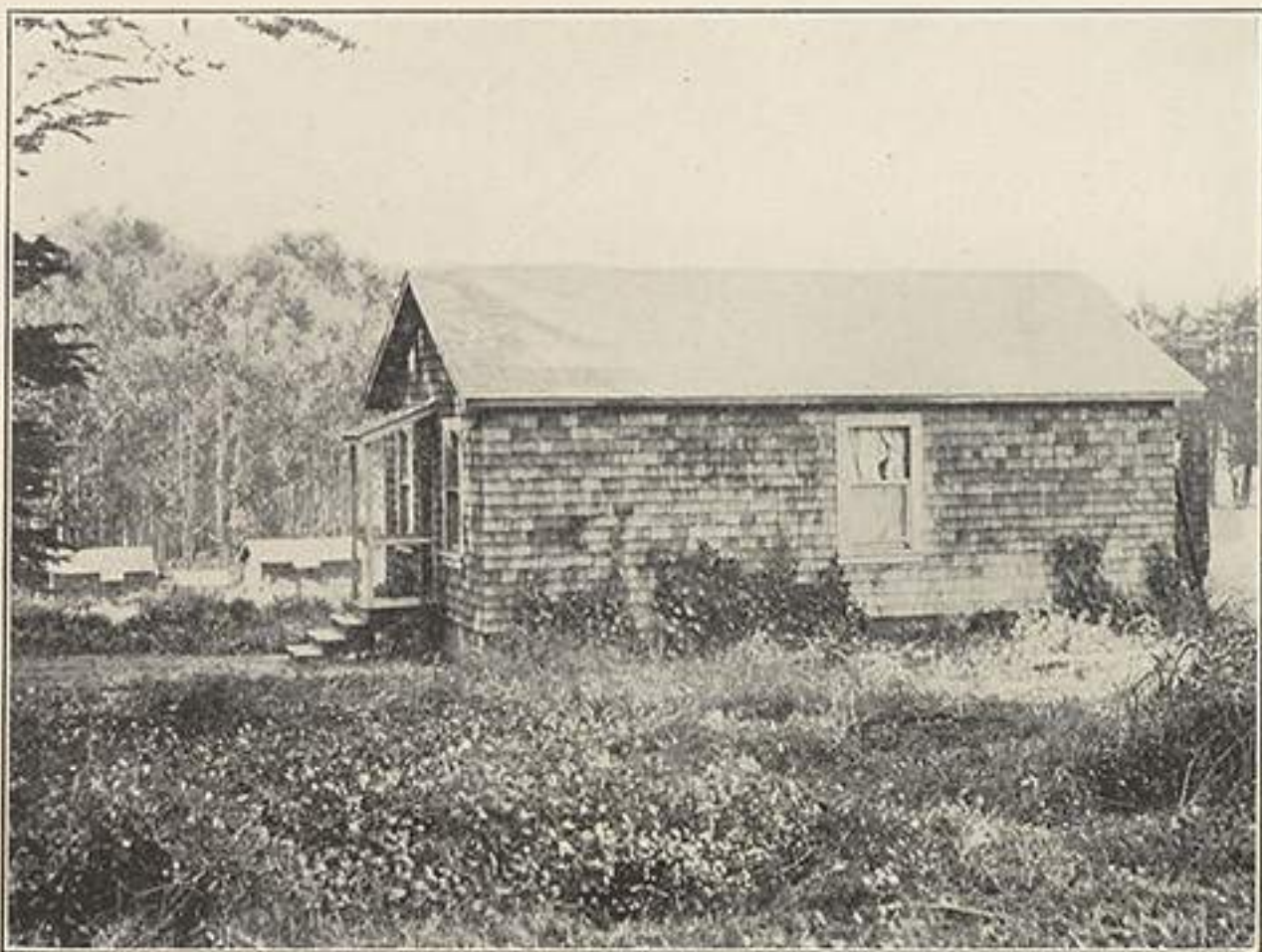
Before the fire 382 families, or 43 per cent, did not have a bath in the house. In the new homes built with the aid of a grant or loan 355, or 40 per cent, were without this convenience. There is no question but that it would have been a great gain to families if, through the instigation of the housing committee, all could have been brought to install baths in their new houses. Practically all the houses were connected with the city water supply. Toilets were installed, but a few were on the outside, not within the houses. Most of them were connected with the regular sewerage system and but a very few houses had cesspools attached. The plumbing, though simple and cheap in quality, was found to be in fairly good condition and to have served its purpose satisfactorily.

* See Part IV, pp. 250-251.

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The houses were either painted or, as in the greater number of instances, shingled on the exterior. They presented a neat appearance. At the date of the investigation, most of the houses, having been erected but a very short time, were in good repair and afforded ample shelter to the families occupying them. For the most part they were one-story buildings. A few, however, were one and one-half and two stories. All were built of wood, and a majority stood on wooden foundations. Some few stood on either a new or an old concrete or brick foundation. Some had basements which were sublet as living quarters or were used for storage purposes. It is difficult to determine whether the housing committee should have prevented the building and use of basements as dwellings. Some were unfit for habitation, but not infrequently, as the houses were built on the side of a steep hill, the basements were well-lighted and drained. A few of the families used their houses for the joint purpose of residence and business, but not so large a number as before the disaster. Individual thrift and enterprise were shown by many of the applicants, who for not more than \$700 had been able to build and furnish their houses within and without in an artistic and attractive way. The woodwork in some cases was well-finished and had been painted by a member of the household. The houses so improved had an attractive, homelike appearance.

Much disappointment was felt by some applicants who had had houses built for them by the committee's contractors, when they compared their houses with those built at no greater expense by applicants who had used their own plans. As a rule, most of the latter houses were well built. They were more solid, warmer, and more satisfactory as far as cost and specifications were concerned. However, some of the houses that were built for the applicants by contractors were almost as unsatisfactory as those built by the committee's contractors. The contract houses for the most part showed poor workmanship, with inferior lumber and finish. Most were considered "finished" when they, mere shells, had but few doors and windows, no shelves, no steps, no ceilings, and no adequate foundations. A few did not have building paper placed on the sides of the house between the rough boards and the shingles or other outer finish to keep out the rain and the wind. To remedy these defects and to make many needed improvements, such as



Built by the Housing Committee



Built by the owner, who had some resources
GRANT AND LOAN HOUSES

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plastering, painting, the building of porches, and other additions necessary to render each house a habitable home, the owner had to make a heavy outlay. A few of these "beginnings" which served as homes, cost without plumbing about \$200 to \$300.

Frequently arrangements were made between the owner and the contractor whereby certain alterations were made on payment of \$50 to \$70 in addition to the contract price. Steps cost \$10 more; a better foundation, often necessary because of a deep slope, \$10 to \$20 additional; larger windows \$20 to \$40 extra; a dormer roof instead of a gable, \$40 more. All departures from the original contract were supposed to have the approval of the committee, but its consent was not always obtained.

In cases where the owner lived nearby, or on part of the same lot, and could maintain a general supervision, or as in a few instances, where the lot owner and contractor were old friends, the houses erected by the committee's contractors were substantially constructed.

As already stated, only 93 of these applicants, or about 10 per cent, owned the houses in which they were living at the time of the disaster. The value of the residences owned before the disaster and after are given in Table 91.

TABLE 91.—VALUE OF HOUSES OWNED BEFORE AND AFTER THE FIRE BY APPLICANTS RECEIVING AID UNDER THE GRANT AND LOAN PLAN ^a

Value of houses	APPLICANTS OWNING HOUSES OF EACH SPECIFIED VALUE	
	Before fire	After fire
Less than \$500	1	174
\$500 and less than \$1,000	4	533
\$1,000 and less than \$1,500	12	104
\$1,500 and less than \$2,000	14	28
\$2,000 and less than \$3,000	24	14
\$3,000 and less than \$4,000	16	3
\$4,000 and less than \$5,000	9	..
\$5,000 and less than \$6,000	3	1
\$6,000 and over	5	2
Total	88	859

^a Of the 896 applicants investigated 37 failed to supply information relative to houses owned after the fire. Of the 93 applicants who owned houses before the fire, five failed to supply information relative to the value of the houses.

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After the fire, nearly 75 per cent of the houses ranged in value from \$500 to \$2,000. Some who built houses worth less than \$500 did so in order to have a temporary cottage while waiting to put up a permanent home on the same lot.

The cost of the houses erected by the housing committee through their own contractors was from a minimum of \$333 to a maximum of \$875. It will be recalled that the published notice of the housing committee was to the effect that its aid to applicants who built for themselves would be confined to those building houses worth not more than \$750. As the committee found a large number needing aid, who were anxious to build houses of greater value, it doubtless acted wisely in extending its limit. Four hundred and thirty-seven of the applicants, or over one-half of those the value of whose houses was known, built at a cost greater than \$750.*

TABLE 92.—MONTHLY RENTALS PAID BEFORE THE FIRE BY FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN^a

Monthly rental	Families paying each specified monthly rental
Less than \$10	98
\$10 and less than \$20	402
\$20 and less than \$30	83
\$30 and less than \$40	21
\$40 and less than \$50	5
\$50 and less than \$60	6
\$60 and less than \$70 . . . . .	..
\$70 and less than \$80	1
\$80 and over	1
Total	617

^a Of the 896 applicants investigated, 93 owned houses before the fire and therefore paid no rent, and 186 failed to supply information relative to rent paid.

If those who paid less than \$10 a month rent were families and not single persons, the quarters, it is safe to say, were inadequate. Those who paid the larger rents specified did so in order

* Compare with p. 253. It will be noted that the regulation fixing the maximum value of the houses to be constructed at \$750, applied only in cases where applicants made their own contracts. Of the 437 houses exceeding \$750 in value, a large number were doubtless built under different arrangements so that the \$750 limit did not apply. See cases of expensive building, Part IV, p. 273 ff.

STATUS OF LOANS IN 1909 AND 1911

to sublet. During the period intervening between the destruction of their homes and the building of other houses by the aid of grants and loans, shelter had been sought in various places and under many different conditions. Ninety-six families had been living in one of the official camps. Three hundred and six occupied their houses before the grant was received, moving into unfinished houses in order to avoid payment of rent or to get away from an undesirable environment. Many of the families living in unfinished houses were given a grant to complete plumbing or some other needed improvement.

7. STATUS OF LOANS IN 1909 AND 1911 AND ADDITIONAL AID

As has already been seen 384 loans were made to persons for whom houses were constructed by the housing committee.* The amount of these loans was \$115,558.33. These figures are based on a final statement of loans, made by the auditor of the San Francisco Relief and Red Cross Funds on April 29, 1911, when all the accounts had been closed.†

The loans ranged from a minimum of \$37 to a maximum of \$595. They were payable in monthly instalments of \$10 or more with interest at 6 per cent.

On January 20, 1909, a short time after this investigation was completed, a report issued by the special collector of loan instalments indicated the status with reference to payment of these obligations. There were at that time 97 recipients of loans, 25 per cent of the total number, who had ceased making payments or had never made any, and were therefore to be considered delinquent. Between 200 and 300 were paying from time to time but had not settled their accounts in full. The total amount that had been collected was \$54,310.60, and the balance unpaid, exclusive of interest, was \$61,247.73. In a report to the auditor it was stated that "some of the grantees have been very prompt in meeting their obligations but a large number have not seen fit to meet their monthly installments." As a matter of fact some of the

* See Part IV, p. 258.

† One grant of \$100 which was subsequently refunded, and which was entered on certain statements as a loan, is not included in the figures given in this section.

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loans were, for various reasons, converted into grants and the account of the applicant closed.

Between January, 1909 and January 1, 1911, a considerable sum was collected. The situation on the latter date, as reported by the auditor, is shown by the following statement:

TABLE 93.—STATUS ON JANUARY 1, 1911, OF LOANS TO FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Total amount of housing loans	<u>\$115,558.33</u>
Collections on housing loans	
Principal	\$82,200.30
Interest	<u>8,011.25</u>
	<u>\$90,211.55</u>
Balance of principal unpaid	<u>\$33,358.03</u>

The statement shows that \$82,200.30, 71.1 per cent of the principal loaned, had been collected, in addition to \$8,011.25 interest. More than half of the principal repaid represents the repayment in full of 188 or 49.0 per cent of the loans. The remaining loans were canceled or changed to grants, 22 wholly, 174 in part,—some for the reason that the circumstances of applicants had changed, and they were unable to pay as agreed, and some because collecting was likely to entail undue expense. As it was, the expense of collecting the money recovered came to \$11,460.10.

The Rehabilitation Committee gave the following additional aid to 356 of the 896 grant and loan cases studied.

TABLE 94.—ADDITIONAL AID FROM THE RELIEF FUNDS GIVEN TO FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN*

Nature of additional aid	Families received additional aid of each specified nature
Household	279
General relief	44
Tools for mechanics and artisans	11
Transportation	3
Total	<u>337</u>

* Of the 896 families investigated only 356 received additional aid, and 19 of the 356 failed to supply information as to the nature of the aid received.

STATUS OF LOANS IN 1909 AND 1911

Forty per cent of the entire number received additional aid in comparison with 24 per cent of the bonus cases. In most instances no earnings or savings were available for the purchase of a lot and for initial building expenses. The household grants were therefore needed especially by those who had lived in the burned district.

TABLE 95.—AMOUNT OF ADDITIONAL GRANTS FROM THE RELIEF FUNDS MADE TO FAMILIES RECEIVING AID UNDER THE GRANT AND LOAN PLAN

Amount of additional aid	Families receiving additional aid as specified
Less than \$50	89
\$50 and less than \$100	148
\$100 and less than \$150	75
\$150 and less than \$200	25
\$200 and less than \$250	10
\$250 and less than \$300	6
\$300 and less than \$350	2
\$350 and over	1
Total	356

8. CASES OF EXPENSIVE BUILDING

Six cases of families that built homes worth more than \$2,000 each will give some idea, though inadequate, of the circumstances surrounding some of the more fortunate of this group of 896 applicants.

The first is a German family of three members, the man a waiter, aged forty-four, who earned \$50 a month before the fire, his wife, and one dependent child. He was one of the 93 applicants who had owned the home in which he lived. His house and lot were valued at \$6,000, and by sub-letting a part of the house he added \$20 a month to his income. The insurance carried was \$3,500, of which \$2,800 was paid. He built a temporary shack to house his family, at a cost of \$300, towards the payment of which he was granted \$150. He now has an eighteen-room house

HOUSING REHABILITATION

worth \$8,700. The business loan of \$6,200 negotiated by him was reduced by \$200 at the time of the investigation, and he was sub-letting rooms, somewhat irregularly, at \$145 a month. His wages as waiter had increased \$5.00 a month. The child's constant sickness had been a handicap. The grant was for the temporary shack erected probably before the insurance was received or any definite plan made for permanent rebuilding.

The second family, Danish, had also three members, the man a carpenter, aged forty-seven, his wife, and a child. Before and after the disaster the man made \$80 at his trade and he later became a teamster at the same wage. The family belongs to the group that paid rent, which was reduced by sub-letting. Their rental had been \$18 a month for a second-story flat of five rooms, three of which had been sub-let for \$15 a month. The insurance carried on his household goods was \$200, of which he collected \$70. The seven-room house built after the fire cost the Dane \$3,800, the lot \$850, to pay for which a private loan of \$3,300 was negotiated, and a grant of \$200 obtained from the housing committee. The debt at the time of the investigation had been reduced to \$2,320. The man, being a carpenter, had done most of the inside work on his house. The family was occupying three rooms and sub-letting four at a monthly rental of \$18.75. There had been no sickness in the family. The grant was small in comparison with the cost of the house and lot, but it may have been the fillip needed to bring the man to the point of purchase. The rate at which the debt was being canceled seems to justify the big venture. If the family escape the handicaps of sickness and accident during the next few years, the result will indicate that the housing committee was warranted in extending aid.

The third, another German family, likewise is a family of three, but in this instance an old couple, the man seventy-seven, and a grown son, an electrician who had earned \$140 a month. The house which they had owned before the fire, valued with the "lot" at \$10,000, had 19 rooms, 13 of which were let for \$82.50 a month. An insurance of \$6,000 was carried, on which \$4,500 was collected, which happened to be the exact amount of the mortgage on the property. This family also, soon after the fire, built a cheap cottage, price \$500, towards payment for which the housing com-



1

2

3

4

METHODS OF HOUSING REHABILITATION

Nos. 1 and 3 represent the \$500 bonus; No. 2 is a grant and loan cottage built by a committee contractor and is being paid for in instalments; No. 4 represents a beginning with the aid of a small bonus of \$100 from the committee.
Four cottages in the background received early housing grants

mittee granted \$305. The electrician and a married son, the one other child, who lived away from home, later built a \$6,000 two-story twenty-room apartment house, from which is drawn \$110 a month in rents. There is no record of the source from which the \$6,000 was drawn. This group had carried no burden of sickness.

The fourth is a large Irish family, a man of forty-four, his wife, and eight children. As agent for a railroad company he had earned \$80 a month before the fire, and was afterwards advanced to \$100. They had rented for \$30 a month a house of 11 rooms, four of which they had sub-let for \$20. They had no insurance, but had savings to the amount of \$500. The house of eight rooms which they built after the fire on a \$1,500 lot, cost \$5,000, towards payment for which the housing committee granted \$250. The Rehabilitation Committee gave \$100 for furniture. At the time of the investigation the mortgage on the property amounted to \$2,300, and two of the children were earning \$89 a month. This family is financially better off than in 1906. While in camp they had suffered to some extent from sickness.

The fifth is another Irish family, that of a laborer of thirty-seven, his wife, and two young children. Before the fire he had earned \$65 a month, after the fire \$85, but at the time of the investigation he was earning but \$60 irregularly. The family had formerly rented a four-room flat for \$13 a month, and though no insurance was carried, had savings amounting to \$1,600. Of this sum \$650 was used in purchasing a lot on which a \$3,000 house was built. The house was not yet entirely furnished at the time of the investigation. The committee grant was \$250. The debt carried exactly equaled the amount of savings before the fire. The family had had sickness, which had meant a heavy outlay for medical care.

The sixth and last is an American family of two maiden sisters, aged about fifty-five. As dressmakers they had earned \$60 a month and had lived in their own house of 17 rooms, valued with the lot at \$6,000, on which was a \$2,800 mortgage. They sub-let six rooms for \$45 a month. The insurance collected was but \$300, and after the fire they were able to earn but \$55 a month. The sixteen-room house they built cost \$7,000, on which they had a debt of \$4,800. Their housing grant was \$200, and they had

HOUSING REHABILITATION

received an additional rehabilitation grant of \$200 for furniture and a sewing machine. At the time of the investigation they were earning \$70 at their trade and were collecting \$20 a month for rent. They too had been handicapped by sickness, and had had difficulties with their contractor.

9. BRIEF COMMENTS

Perhaps no more important rehabilitation work was done than that by the housing committee. Partly through its stimulating efforts, by means of the grant and loan plan, many persons, the majority of whom were wage-earners who had carried but little insurance, accumulated small savings, and had but few friends and relatives to extend help, were brought to own their homes.

The chief difficulty that the committee had to contend with was the securing of competent and reliable contractors and plumbers. From time to time they had to make changes which increased their own work of supervision and worked hardship to the applicants. By giving a few orders at a time to a contractor, with the promise of further orders if the work were satisfactory,* the effort was made to stimulate sound work. The best results were secured, as has been shown, by the encouragement to men to themselves build or to superintend their own building. Those who had initiative or the resource of friends in the building trade were able to get what they wanted; those who lacked business push trusted to contractors. The lesson is plainly writ, however, that where feasible, the encouraging of men, in an emergency, to assume responsibility for providing their own homes, promises better results than to offer, under abnormal conditions, to build houses in quantity for sale. The personal equation in this matter, as in every other, precludes the drawing of any sweeping conclusion. The plan of the housing committee to study each applicant, and then make the plan as closely fit his case as the prevailing conditions will allow, is a safe one.

GENERAL CONCLUSIONS ON HOUSING PLANS

A very large proportion of the workingmen and small tradesmen in San Francisco own their own houses and lots. The land

* The result was a rushing of work for the sake of prospective orders.

GENERAL CONCLUSIONS ON HOUSING PLANS

values in certain sections had not been excessive, so that many wage-earners were able to invest savings in small lots on which to establish permanent homes. What part the Corporation took in adding to the number of those who own their own homes has been shown in this study.

It has been pointed out that the bonus group received the most bountiful housing aid, that the grant and loan group came second in the securing of liberal assistance, and that the camp cottage people were given the least.

The re-visit, to recapitulate, showed that a majority of the persons who received the bonus, which it must be borne in mind cannot be called a relief measure, possessed not a little property, were fairly well established in business or at profitable employment, and were entirely able to re-establish their homes when the unsettled conditions had passed. At the date of the re-visit this group of people were housed in their own homes, which compared favorably in almost every way with those occupied when the earthquake came.

The erection of cottages within the camps to serve as temporary shelter for approximately 18,000 people, was well planned and efficiently executed. As has been shown, a number of the cottages came later into the possession of speculators or were soon taken over by landlords in satisfaction of unpaid ground rent. On the other hand, many were owned by persons who were able to purchase small lots, and who in the fall of 1908 bid fair to retain their attractive and comfortable little homes. Without the gift of the cottages this would not have been possible to them. It would seem on the whole that these applicants were better housed at the date of the investigation than at the time of the fire which, probably, more than any other single fact, indicates the soundness of the housing plans.

The standards of many of the families who received camp cottages were so low that an extensive scheme of constructive philanthropy by which an effort might have been made slowly to raise their standards of living would have been of great value. This would have been a stupendous task. But should the expenditure of another great rehabilitation fund be called for, ought not such an attempt to be kept in mind?

HOUSING REHABILITATION

The plan to aid applicants with small grants and loans was undoubtedly well conceived and effectively worked out. The machinery installed by the housing committee enabled it to reach the class of people whom it was most anxious to help, also to weed out a large number that it was thought unwise to aid. The great merit of the grant and loan policy was that it stimulated a large number to purchase lots and erect homes of their own who otherwise would probably never have seriously considered the possibility.

PART V

RELIEF WORK OF THE ASSOCIATED
CHARITIES FROM JUNE, 1907,
TO JUNE, 1909

PART V

RELIEF WORK OF THE ASSOCIATED CHARITIES FROM JUNE, 1907, TO JUNE, 1909

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I

THE NATURE OF THE CASES

1. INTRODUCTORY

IN Parts I and II frequent mention has been made of the important rehabilitation rôle played by the Associated Charities. In this fifth part of the Relief Survey, measure is taken of the burden carried by the Associated Charities for the two years after it resigned as an investigating agent of the San Francisco Relief and Red Cross Funds and took up, with the financial aid of the funds, its independent work of caring for the remnant. The remnant was composed of the people who had suffered from the earthquake and fire but had asked for no help until more than a year had elapsed; of those who continued to need aid because of the extraordinary vicissitudes of their life; of others who had formed the habit of turning to a relief agency for assistance; and of those who required further succor because that given by the Corporation had been inadequate.

The Associated Charities was selected for special study, not only because it had been continuously the agent of the Corporation, but because its work promised to give the fullest answer to the question: To what extent has the San Francisco problem of dependency deepened? This study is, then, in a sense, an exhibition of the aftermath of the great disaster.

The range of the inquiry involved the asking of three questions: First, what was the character of the rehabilitation? Second, how was it done? Third,—a quadruple question,—how much was induced by the disaster itself, how much by the fact of the existence of relief measures the year after the disaster, how much by the administration of these measures, and how much by conditions that tend at all times to produce dependency?

The field of investigation plainly defines itself as: first, to know the number and character of the persons that remained de-

RELIEF WORK OF ASSOCIATED CHARITIES

pendent after the fifteen months of conscientious rehabilitation work, and to compare them in regard to number and character with the lesser number of persons that for two years before the disaster were under the care of the Associated Charities; second, to learn what methods of relief were used to render these persons once more effective members of the community; and third, to measure in some degree the efficiency of these methods.

The primary purpose of this study was to learn as far as possible the psychological effects of the disaster by studying a group of refugees who continued to draw on the relief funds after the general public had fallen out of the bread line. It has been impossible, however, to hold strictly to the purpose, because the Associated Charities,* in resuming its normal place in the community, aimed rightly to administer to the needs of the city's poor whether or not the individual applicant could show a relation between his necessity and the disaster. From the point of view of the Associated Charities, all persons applying for aid from June, 1907, to June, 1909, had an equal claim on its funds. Its power of realizing this aim of impartially meeting the needs of the applicants has been limited by the fact that as a society it was known by the public at large, as well as by the direct and indirect sufferers from the disaster, by their relatives, and by their friends, to be acting as the financial agent of a corporation that continued to have large sums of money to disburse.

2. NATURE OF THE DEPENDENCY

The interest in the relief administration centers in the desire to know to what extent it altered the poverty situation of the city. The presumption is, of course, that the work of the Associated Charities and kindred agencies was greatly increased by the disaster, but it is important to get a specific idea of the increase for the two selected years, and to determine what proportion is a distinct result of the social upheaval brought by the earthquake and fire of 1906.

To answer this question required a knowledge of the work

* Before and since the disaster the Associated Charities has been, except for the work done by the Hebrew Board of Relief, the accepted general relief society. It has had, throughout, the active co-operation of the Catholics.

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of the Associated Charities for the two years before the fire as exact as for the two years under consideration.* By one of the most notable incidents of the great fire, the building containing the records of the Associated Charities escaped the flames. These records, no previous study of whose facts had been made, were therefore available. The stories of the applicants to the Associated Charities for the two years preceding April 18, 1906, have been analyzed, and in order that comparison might be possible, a similar study of records has been made of the post-disaster cases.

As the means to aid during the two years from June, 1907, to June, 1909, were drawn almost exclusively from the Corporation and the Board of Trustees of Relief and Red Cross Funds, a statement of the work of the Associated Charities is practically a survey of the further use made of the disaster relief funds.

The Associated Charities, as an independent agent, reopened its doors to applicants on June 17, 1907; but since it had assumed the responsibility before the complete transfer of duties was effected, data are here given for the period beginning June 1. From June 1, 1907, until June 1, 1909, 6,766 applications were made to it in the following order:

June 1, 1907, to December 31, 1907	2,547
January 1, 1908, to December 31, 1908	3,154
January 1, 1909, to June 1, 1909	1,065
Total	6,766

From April 18, 1904, to April 18, 1906, 1840 cases had applied for aid at the office. There was therefore a nearly fourfold

* At the time of the fire the Associated Charities had been in existence for over seventeen years. Its original aim had been to confine its work to organizing charity; but as there was no general relief society in existence it was called on more and more to do relief work. By 1905 the society had a list of 900 subscribers; an annual income of not more than \$5,000; a staff consisting of a general secretary, two or three paid investigators, and a stenographer on part time. In addition to these, the office had the exclusive use of two district nurses supported by special funds. With a staff and an income so limited it was possible to give little beyond emergency aid to needy families in their homes. The problem of homeless men was not touched. The initial steps had been taken looking to co-operation with other philanthropic agencies along several lines. In conjunction with the Merchants' Association, a charities endorsement committee had been formed; a children's agency had been established, and a department of legislation and law organized to originate needed social legislation and to give free legal aid to applicants. For a résumé of the development of the work of the society after the disaster, see Part V, pp. 317-318.

RELIEF WORK OF ASSOCIATED CHARITIES

increase in applications during the two post-disaster years under comparison. There are no data to show the sequence of increase or decrease of cases for the earlier period. The number of monthly applications during 1908 and 1909 was as follows:

TABLE 96.—NUMBER OF APPLICATIONS TO THE ASSOCIATED CHARITIES FOR ASSISTANCE, BY MONTHS. 1908 AND 1909^a

Month	1908	1909
January	474	229
February	815	237
March	417	219
April	219	145
May	172	135
June	195	274
July	146	113
August	152	97
September	115	84
October	173	42
November	126	161
December	150	183
Total	3,154	1,919

^a As the figures in this table are for the calendar years 1908 and 1909, the totals do not correspond with the figures for the period from June 1, 1907, to June 1, 1909, presented in other tables in this Part. While there were some inconsistencies between various records consulted, as to the number of applications per month, it is believed that the figures presented are approximately correct.

Although for three of the months of 1909, June, November, and December, there was an increase of applications over the corresponding months of the previous year,—an increase of 41, 28, and 22 per cent respectively,—the work for 1909 as a whole, compared with 1908, decreased 39 per cent.

In relating the facts found in the case records of applicants from June 1, 1907, to June 1, 1909, 815, or 12 per cent, of the 6766 records are omitted,—107 because they were found to be the records of cases belonging not to the Associated Charities but to other relief societies; 606 because they were not relief society records, but were those of cases cared for in the City and County Hospital which for reasons of office organization were, during a number of months of the year 1907, filed with the Associated Charities' records; 102 because they were too incomplete to give the required data. The facts drawn from the remaining 5951

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cases are compared with 1550 cases of the earlier pre-disaster period. Two hundred and ninety cases, or 15.8 per cent, of the 1840 cases of that period (April 18, 1904, to April 18, 1906), had to be omitted, some because they were records of cases handled by other relief societies, and a larger number because the statement cards lacked sufficient data to permit tabulation. The large number of cases marked "Unknown" throughout this study makes it incontestably plain that the records are lacking in many details. Though admirably complete as compared with those before the fire, and much more so during the years 1908 and 1909 than during 1907, yet data have failed with regrettable frequency.

TABLE 97.—ASSOCIATED CHARITIES CASES CLASSIFIED AS HAVING LIVED OR NOT HAVING LIVED IN THE BURNED AREA, AND BY NUMBER AIDED, AND NUMBER REFUSED AID. JUNE 1, 1907, TO JUNE 1, 1909^a

Classes of applicants	Applicants aided	Applicants refused aid	Total
Applicants who had lived in burned area:			
With rehabilitation record	1,309	571	1,880
Without rehabilitation record	1,512	604	2,116
Total	2,821	1,175	3,996
Applicants who had not lived in burned area	1,303	439	1,742
Grand total	4,124	1,614	5,738

^a Data are not available as to the former place of residence of 123 of the 4,247 applicants aided, and of 90 of the 1,704 applicants who were refused aid.

One point on which the records in many cases fail to supply information is as to whether or not the applicant had been burned out. In the previous studies of this Survey no division has been made of the refugees into the two classes of those who lived within or without the burned area, because dependency as a result of the disaster was known to be due not alone to having been in the first named class. Since one of the vital points of this study, however, is to determine how much of the relief work of the Associated

RELIEF WORK OF ASSOCIATED CHARITIES

Charities during the second of the two-year periods was due, directly or indirectly, to the earthquake and fire, an effort has been made to reach the point by dividing the 5,738 applicants about whom the fact was known into two groups: 3,996, or 69.6 per cent, of whom had lived within the burned area; 1,742, or 30.4 per cent, of whom had lived without. The further classification given in Table 97 reveals the interesting fact that a large number of persons who had lived in the burned area made no recorded application for rehabilitation until after June, 1907.

Fifty-three per cent of those burned out, who by June, 1909, had come to the Associated Charities for assistance, first made application for relief needed as a result of the disaster, after the rehabilitation work was done. Many of them had undoubtedly received their share of clothes, had stood in the bread line, and had lived in the camps, but as their names are not on the records of the Rehabilitation Committee they had had, up to the time that they applied to the Associated Charities, no rehabilitation in the accepted sense of the term.

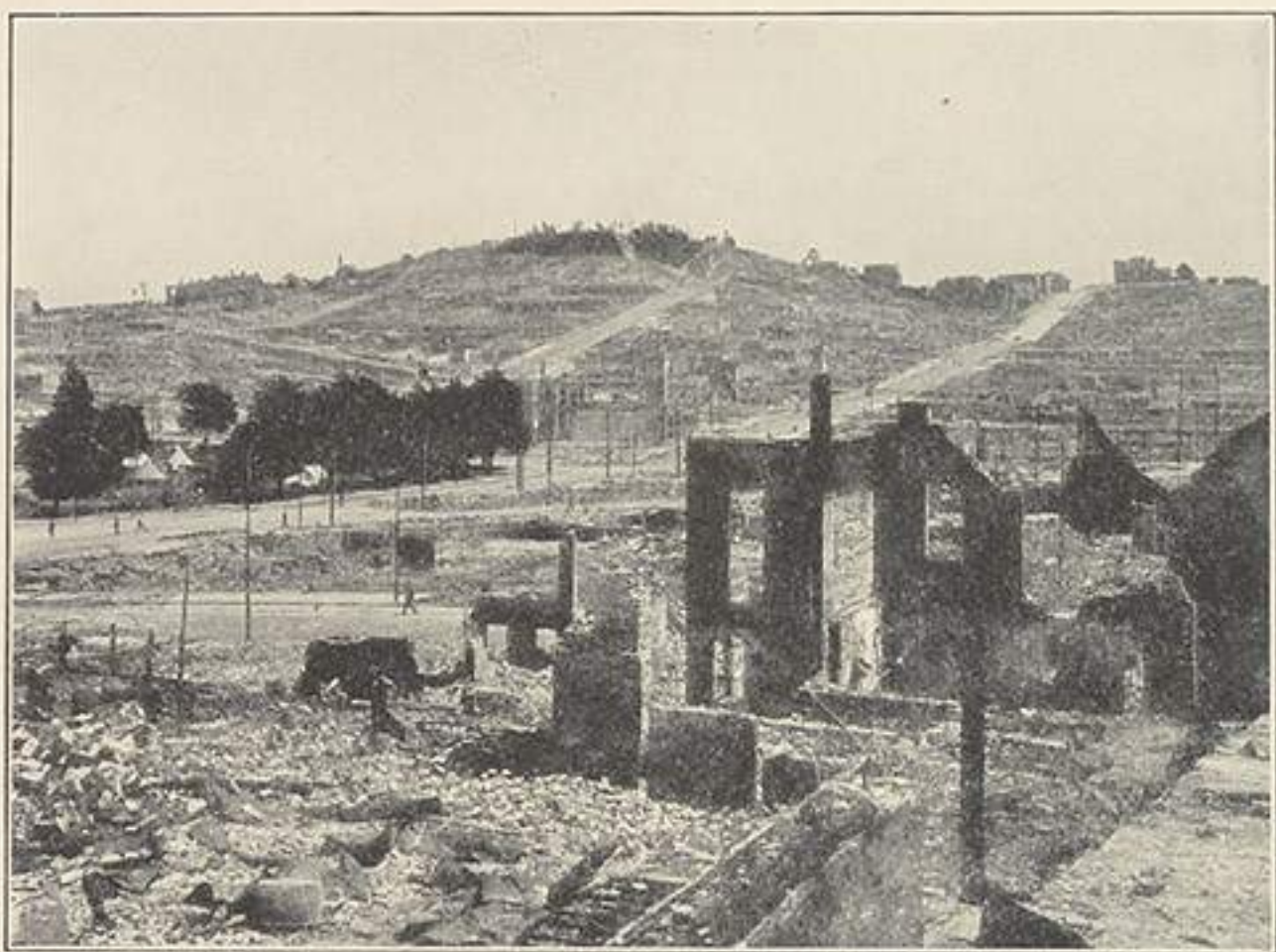
3. SOCIAL CHARACTER OF THE CASES

The social characteristics of these cases are second in importance only to the question of their relation to the disaster.

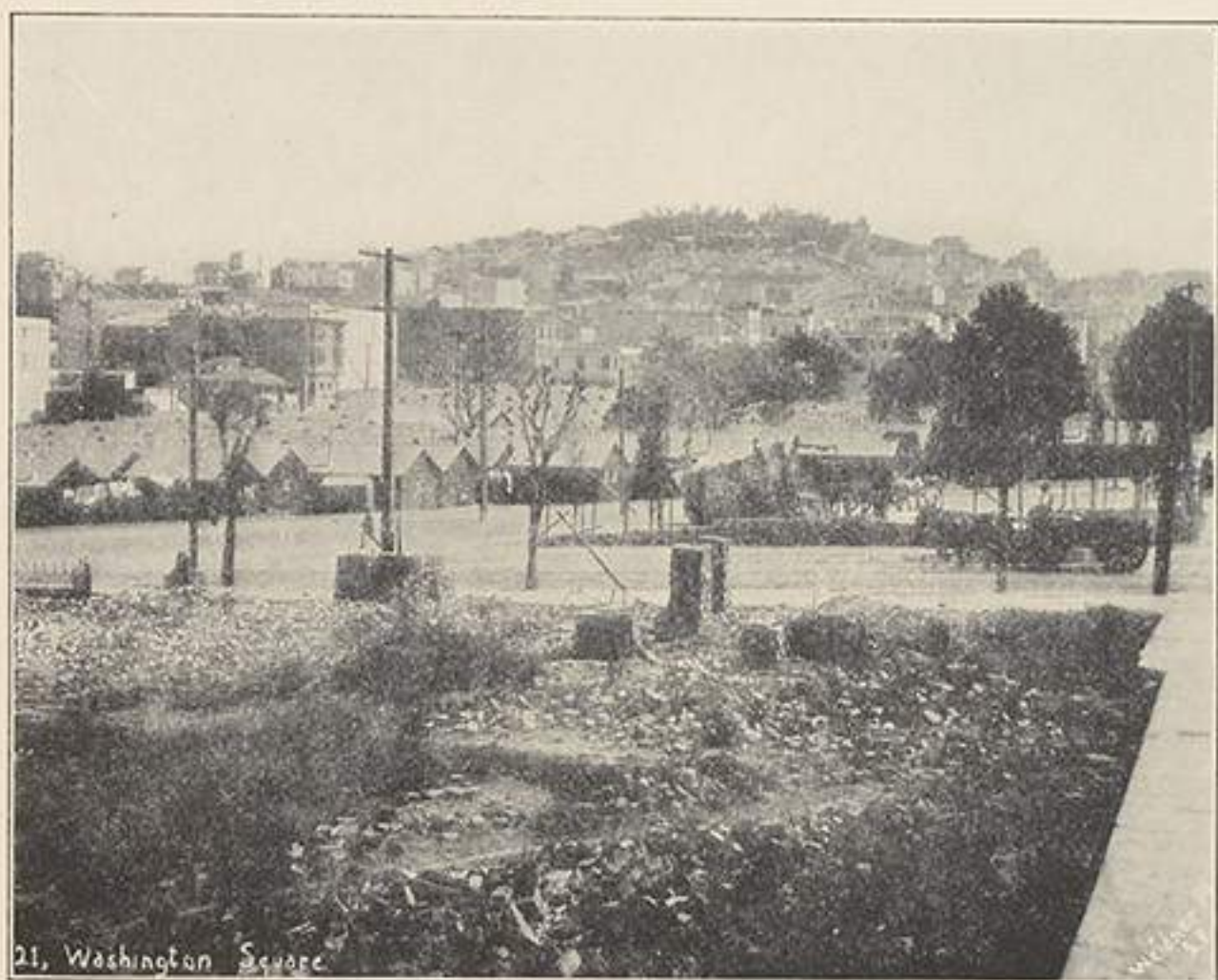
What do the records show with regard to their nationality, their family relations, their ages, the size of their families, their occupations, and their characteristics in general? What were the disabilities that drove them to ask for help? What proportion of the disabilities from which they suffered can be marked against the rehabilitation methods?

Forty-one different countries, as shown by Table 98, are represented by the persons who made application in each of the two-year periods, and of whom the place of birth was learned.

The situation as far as nationality governed application shows but slight variation between the two periods of time. There are, however, a few interesting variations; as, for instance, the falling off in the second period in the number of applicants born in the British Empire, in the Scandinavian countries, and in the United States. Only the Irish and Italians have materially increased their proportionate numbers. Did the relief funds cause



Completely devastated. First tents in Washington Square



Partly Rebuilt. Cottages in Washington Square

TELEGRAPH HILL AND WASHINGTON SQUARE

THE NATURE OF THE CASES

this increase, or did the catastrophe bear most heavily on these nationalities? When it is recalled* that the Latin Quarter was wiped out and that "South-of-Market," largely the residential quarter of the poor Irish, was entirely burned, the fire seems undoubtedly to be responsible.

TABLE 98.—NATIVITY OF APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE ^a

Nativity	APPLICANTS OF EACH SPECIFIED NATIVITY			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
United States	532	1,933	42.7	37.0
Ireland	135	734	10.9	14.0
Italy	65	541	5.2	10.4
Spain, Mexico and Porto Rico	113	500	9.1	9.6
Germany	118	475	9.5	9.1
Great Britain, Canada and Australasia	113	373	9.1	7.1
Norway, Sweden and Denmark	38	138	3.1	2.6
Finland, Russia, Poland and Armenia	32	150	2.6	2.9
Other countries (24)	97	381	7.8	7.3
Total	1,243	5,225	100.0	100.0

^a Data are not available as to the nationality of 307 of the 1,550 persons applying for relief before the fire, and of 726 of the 5,951 persons applying for relief after the fire.

No question is of greater importance than that involved in the relation between relief and the family. In Parts I and II the effort of the Rehabilitation Committee has been shown to have been to limit closely the amount of aid given to single, able-bodied persons and to able-bodied men.† This policy is shown in the following table to have influenced the work of the Associated Charities also, so that the widow and the handicapped family received primary consideration in the extended rehabilitation work.

* Part I, p. 4.

† See Part I, p. 47, and Part II, p. 123. This policy was, of course, being carried out in spirit when breadwinners were helped not with continued general relief, but with means to re-establish a home through a housing or business grant.

RELIEF WORK OF ASSOCIATED CHARITIES

TABLE 99.—FAMILY TYPES AMONG APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE ^a

Family type	CASES OF EACH SPECIFIED TYPE			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
Families				
(1) Married couples with children	500	2,012	34.2	33.9
(2) Married couples without children	109	522	7.5	8.8
(3) Widows with children	167	1,044	11.4	17.5
(4) Deserted wives with children	53	258	3.6	4.3
(5) Widowers with children	41	144	2.8	2.4
(6) Deserted husbands with children	8	20	0.6	0.3
(7) Divorced men or women with children	26	109	1.8	1.8
(8) Orphan families	10	30	0.7	0.5
(9) Illegitimate families	6	65	0.4	1.1
Total families	920	4,204	63.0	70.6
Detached persons				
Men	362	916	24.8	15.4
Women	163	798	11.1	13.4
Total detached persons	525	1,714	3.59	28.8
Dependent minors	16	33	1.1	0.6
Grand Total	1,461	5,951	100.0	100.0

^a Data are not available as to the family type of 89 of the 1,550 persons applying for relief before the fire.

Since the term "families" covers the widest range of variations in social status, it has seemed wise to make the nine family classifications given in the above table. It is plain that the seventh group lacks in value as compared with the classifying of each group separately according to sex. The incompleteness of the records made a separation by sex impossible. The most notable difference in the numbers applying for relief before and after the fire occurs in the case of widows with children. If to the 1,044 widows with children—taking the figures of the second period—be added the 258 deserted women and the 30 orphaned families, all supported by women, 1,332, or 22.3 per cent of all the cases, are shown to be families dependent upon women as breadwinners. If the 798

childless, detached women be added to the 1,332, we have 2,130 women dependents, or 35.7 per cent of those that applied,* which must be compared with 26.8 per cent for the period before the fire. The 164 widowers and deserted husbands with children, 2.7 per cent of all the cases of the later period, is a relatively larger number of such cases than is usually found in charity records. The proportion of the group called "illegitimate families" rests upon facts open to challenge as to exactness or completeness. Though the presumption is that the number is too small, 65 such cases for the second period are all that can be proven by the records. The fact that the percentage of applications from single men was less after than before the fire shows that the policy to limit relief given to this class had a deterrent effect. The 49 dependent minors applying to the Associated Charities in the two periods for various reasons were not referred for care to the city's child-caring agencies.

Of 1,375 married couples who had lived in the burned area 647, or nearly 47 per cent, had a rehabilitation record, while the majority of all the men applying were without such records. By actual count over 80 per cent of the single men who made the first application after June, 1907, had come to San Francisco within the year after the disaster, lured presumably by the expectation of work.

The age of the person entered on the statement card as the main source of support for the family group, has been chosen as the age basis for Table 100.

In the second period of time 55.6 per cent of all the cases in which the age was ascertained were over forty years of age. This proportion falls to 54 per cent when the family cases alone are considered.

From the records for the first period, it was possible to tabulate data relative to the age of the breadwinner for only 661 family groups. In only 175 of these 661 groups, or 26.5 per cent, was the breadwinner known to be over forty years of age.

* See Devine, Edward T.: *Misery and Its Causes*, New York, Macmillan, 1909. The percentage of women breadwinners in the 500 cases, New York Charity Organization Society in the year 1908 is given as 40.8 per cent.

RELIEF WORK OF ASSOCIATED CHARITIES

TABLE 100.—AGE OF PRINCIPAL BREADWINNER IN FAMILIES
APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES.
JUNE 1, 1907, TO JUNE 1, 1909^a

Age of breadwinner	FAMILIES WITH BREAD- WINNER OF EACH SPECIFIED AGE	
	Number	Per cent
Under 30 years	582	16.2
30 years and under 35 years	597	14.2
35 years and under 40 years	647	15.4
40 years and under 60 years	1,632	38.8
60 years or over	646	15.4
Total	4,204	100.0

^a Data are not available as to the age of the principal breadwinner in 1,747 of the 5,951 families applying for relief after the fire.

TABLE 101.—AGE OF PRINCIPAL BREADWINNER IN FAMILIES
APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE
FIRE AND AFTER FIRE, BY FAMILY TYPE^a

Family type	Families for which informa- tion as to age of bread- winner is available	FAMILIES WITH BREAD- WINNER 40 YEARS OF AGE OR OVER	
		Number	Per cent of all families
Married couples with children			
Before fire	372	83	22.3
After fire	2,012	946	47.0
Married couples without children			
Before fire	84	26	31.0
After fire	522	293	56.1
Widows and deserted women with children			
Before fire	135	44	32.6
After fire	1,302	864	66.4
Widowers and deserted men with children			
Before fire	34	17	50.0
After fire	164	110	67.1
Other family types			
Before fire	36	5	13.9
After fire	204	65	31.9
Total			
Before fire	661	175	26.5
After fire	4,204	2,278	54.2

^a Data are not available as to age of the principal breadwinner and family type for 889 of the 1,550 families of persons applying for relief before the fire, and for 1,747 of the 5,951 families applying for relief after the fire.



Largely rebuilt. Washington Square restored to park uses
TELEGRAPH HILL AND WASHINGTON SQUARE

THE NATURE OF THE CASES

The preponderance of applicants past forty in the second period is not surprising. Given a prosperous community and care in dispensing aid in time of disaster it was to be expected that those approaching middle age would be the ones to apply for and to receive aid.

It is interesting to note whether the strain due to the conditions following the disaster was felt more by the native or by the foreign born married groups.

TABLE 102.—AGE OF PRINCIPAL BREADWINNER IN FAMILIES THAT HAD BEEN BURNED OUT APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES, BY NATIVITY AND REHABILITATION RECORD. JUNE 1, 1907—JUNE 1, 1909^a

Nativity and rehabilitation record	Families burned out for which information as to age of breadwinner is available	FAMILIES BURNED OUT WITH BREADWINNER 40 YEARS OF AGE OR OVER	
		Number	Per cent
Native born			
With rehabilitation record	558	322	57.7
Without rehabilitation record	473	226	47.8
Total	1,031	548	53.2
Foreign born			
With rehabilitation record	966	666	68.9
Without rehabilitation record	1,032	583	56.5
Total	1,998	1,249	62.5
All cases with rehabilitation record	1,524	988	64.8
All cases without rehabilitation record	1,505	809	53.8
Grand total	3,029	1,797	59.3

^a Data are not available as to age of the principal breadwinner, nativity, and rehabilitation record for 967 of the 3,996 burned out families applying for relief after the fire.

The answer given by the table is that the foreign born family was older than the native born, whether it had had rehabilitation aid before applying to the Associated Charities or not. The facts indicate that the courage and resourcefulness of comparative

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youth whether of the foreign or of the native born, tended to make men under forty wait until all other resources had failed before appealing for aid.

The number of children shown in Table 103 gives but the approximate number of living children of the different families. Though data were fairly complete for children, minor and adult, living at home, there were probably many instances in which children who were married or no longer members of the household, were not named on the statement card. The count, however, tells facts sufficiently interesting to a student of dependency to warrant its inclusion.

TABLE 103.—NUMBER OF CHILDREN IN FAMILIES HAVING CHILDREN APPLYING FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE

Number of children	FAMILIES HAVING EACH SPECIFIED NUMBER OF CHILDREN			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
One	263	1,204	32.4	32.7
Two	205	989	25.3	26.9
Three	150	608	18.5	16.5
Four	85	370	10.5	10.0
Five	58	255	7.2	6.9
Six	26	130	3.2	3.5
Seven	9	69	1.1	1.9
Eight	9	36	1.1	1.0
Nine or over	6	21	.7	.6
Total	811	3,682	100.0	100.0

In the first period only 6 per cent of these families applying had more than five children; in the second only 7 per cent. Seventy-six per cent of the families in each period had three or a smaller number of children. Large families evidently played a small part in the dependency situation. It is true that the cases which presented serious problems of treatment were often those with a large number of children, but the actual number of such cases was small. The high average age of the applicant and the likeli-

THE NATURE OF THE CASES

hood, therefore, of his having unrecorded children living away from home must, it is reiterated, be borne in mind.

The applicants in 75 per cent of the cases of the second period, mentioned in Table 104, were found to be suffering from two or more disabilities. The classifications were taken from the case records.

TABLE 104.—CAUSES OF DISABILITY AMONG APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE

Disability	CASES IN WHICH THE CHIEF DISABILITY WAS AS SPECIFIED			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
Death	31	111	2.0	1.9
Illness	493	1,366	31.8	23.0
Old age	56	344	3.6	5.8
Accident	94	264	6.1	4.4
Unemployment	302	1,532	19.5	25.7
Laziness	26	184	1.7	3.1
Desertion or divorce	90	151	5.8	2.5
Vicious habits	143	295	9.2	5.0
Other disabilities	315	1,704	20.3	28.6
Total	1,550	5,951	100.0	100.0

The largest single disability for the second period was unemployment. Of those who applied to the office between June, 1907, and June, 1909, 1532, or 25.7 per cent, came for the alleged reason that they were out of work. The greater percentage of illness before than after the disaster is also noteworthy. Included in the other disabilities or handicaps that led to application for relief should be mentioned unsanitary surroundings and overstrain, the latter a term used to describe a general break-down of nerve due to the conditions following the disaster. Under the caption "vicious habits" are included all cases in which drunkenness, the drug habit, brutality, licentiousness, or professional mendicancy had played their part in bringing persons to be a charge upon a charity office. Add to those classed as having vicious habits

RELIEF WORK OF ASSOCIATED CHARITIES

those who were recorded as being lazy, as having deserted or divorced a partner, and 49 of those reported under "other disabilities" who had been neglectful or had served a penal term, and we have a total of 679 persons of the second period who may be said to have come to make application, or caused others to apply, by reason of the effects of wrong living. As this count does not include those whose illnesses resulted from evil practices or those whose unemployment resulted from disabling vice, it is not complete. It indicates, however, that dependency after the fire did not come in an exceptionally large number of cases as a result of evil living. Before the fire vicious habits were reported as responsible for 9.2 per cent of all the cases of distress.

4. OCCUPATIONS OF APPLICANTS

In the table that follows all applicants for relief for the second period are classified by general occupation.

**TABLE 105.—APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES
CLASSIFIED BY GENERAL OCCUPATIONS, AS REFUGEES WITH AND
WITHOUT REHABILITATION RECORD, AND AS NON-REFUGEES.
JUNE 1, 1907, TO JUNE 1, 1909**

Occupation	APPLICANTS WHO HAD LIVED IN BURNED AREA			Appli- cants who had not lived in burned area	Appli- cants whose for- mer place of resi- dence is doubtful	Total of all classes
	With re- habilita- tion record	Without rehabili- tation record	Total			
Professional ser- vice	44	38	82	45	6	133
Public service	11	7	18	10	..	28
Personal and do- mestic service	574	366	940	252	13	1,205
Unskilled labor	255	372	627	288	20	935
Transportation	94	110	204	83	10	297
Trade	172	114	286	109	15	410
Manufacturing and mechani- cal industries	579	460	1,039	371	30	1,440
Miscellaneous occupations	24	32	56	30	3	89
Unknown	127	617	744	554	116	1,414
Total	1,880	2,116	3,996	1,742	213	5,951



A street, showing close quarters in camp
WASHINGTON SQUARE CAMP

THE NATURE OF THE CASES

In between 23 and 24 per cent of the cases, the facts of occupation were not stated in the records. A study of the cases remaining proves how widely need distributed itself through all economic classes in the community. The persons enumerated were engaged in about 200 different callings.

Of the 4,537 persons for whom data concerning occupation were secured, 32 per cent were employed in the manufacturing and mechanical industries, 27 per cent were in personal and domestic service, and 21 per cent were in unskilled labor. The proportion of applicants in trade was 9 per cent and in transportation between 6 and 7 per cent. Less than 3 per cent of the applicants were in professional service or in miscellaneous occupations and less than 1 per cent in public service. Whether considered as having lived within or without the burned area, no striking difference appears in the proportion in each group of occupations.

The facts concerning the occupations of the needy show that the mass of poverty in San Francisco centered, as might be expected, in the same occupations before the fire as afterwards. The data for both periods are presented in Table 106.

TABLE 106.—GENERAL OCCUPATIONS OF APPLICANTS FOR RELIEF FROM ASSOCIATED CHARITIES, BEFORE FIRE AND AFTER FIRE^a

Occupational group	APPLICANTS IN EACH SPECIFIED OCCUPATIONAL GROUP			
	Number		Per cent	
	Before fire	After fire	Before fire	After fire
Professional service	67	133	6.1	2.9
Public service	13	28	1.2	.6
Personal and domestic service	259	1,205	23.4	26.6
Unskilled labor	243	935	22.0	20.6
Transportation	85	297	7.7	6.5
Trade	107	410	9.6	9.0
Manufacturing and mechanical industries	297	1,440	26.8	31.8
Miscellaneous occupations	36	89	3.2	2.0
Total	1,107	4,537	100.0	100.0

^a Data are not available as to the occupations of 443 of the 1,550 persons applying for relief before the fire, and of 1,414 of the 5,951 persons applying for relief after the fire.

RELIEF WORK OF ASSOCIATED CHARITIES

In the two years before April 18, 1906, as in the two years following June 1, 1907, the largest percentage of persons was engaged in those vocations which are grouped as mechanical and manufacturing trades, as unskilled labor, and as personal and domestic service. The proportion of applicants in these three groups combined was, however, smaller before the fire, totaling 72.2 per cent before the fire as compared with 79 per cent in the later period. This is possibly due, in part, to the fact that the proportion of persons whose occupation was unknown was larger before the fire than after. The proportion of demand for help from persons in professional and public service was larger before the fire than after, for applicants in these occupations constituted 7.3 per cent of the cases in the period from April, 1904, to April, 1906, and only 3.5 per cent of the later cases. The disaster only slightly affected the proportion of persons in need who were in transportation employment or in trade. Before the fire 7.7 per cent of all applicants were in transportation employment and 9.6 per cent in trade, and after the fire 6.5 per cent were in transportation employment and 9 per cent in trade.

No specific data as to income are offered, because after some brief experimentation a study of income seemed futile. A person applying for aid may understate his income because he is humanly open to the temptation of trying to make as good a case for himself as possible, or may overstate it because he does not take into account the amount of irregularity to which he as a weekly or daily wage-earner is subject. In about 3000 of the cases in which income data were available for study, the potential earning power could have been in every case safely estimated by the occupations. The income for the average breadwinners, most of them semi-skilled, may be said to have approached during the periods stated the sum of \$15 to \$20 per week, an amount that represents something near the minimum earning power of the wage workers in San Francisco, a class of persons paid more highly than in any other part of the United States. For instance, among the American families burned out who were given aid, 32 gave their earning power at \$10 to \$15 per week, 27 at \$15 to \$20, and 21 at \$20 or over.

It is of course of fundamental importance that the relief

THE NATURE OF THE CASES

agent should know the total income of the families or individuals applying for aid. Only by learning what the income actually or approximately is can treatment be made to fit actual need. The record hurriedly written under pressure of work may fail to reveal the facts used by the investigator in determining treatment. The record may not, therefore, show the actual sum of knowledge held and used as the basis for treatment. The record, on the other hand, may be no more meager than was the investigation that it records. In the latter case, investigation, as well as treatment, has been in the hands of an agent who has lacked either time or training, or both, to do work such as is called for by the present standards of adequate case work.*

Summarizing the facts concerning the character of the cases and the situation that forced these individuals to seek aid, it would appear that the cases group themselves into three leading types.

1. Dependency because of abnormal conditions.
2. Dependency because disaster had converted semi-dependency into complete dependency.
3. Dependency because character and circumstance, irrespective of abnormal conditions, induced dependency.

It is plain that each group requires a separate treatment and that in estimating the character and utility of the relief measures applied, each class will have to be kept in mind. A conscientious effort was made to find how many of the applicants belonged to both periods of treatment, but the results of the efforts were so inconclusive that they cannot be given.

* See Part III, p. 173, for method of determining income of persons owning their own business.

II

THE METHODS OF RELIEF EMPLOYED

1. RE-APPLICATIONS

THE preceding chapter makes plain that from June, 1907, to June, 1909, there was made on charity the largest demand in the history of San Francisco, and it seems safe to assert that the majority of those who asked aid would never have done so had they not been suddenly overtaken by the material losses and physical strain of a great disaster.

This chapter deals with the policies and costs of relief and the reasons discernible for refusing aid to applicants.

Any account of relief work, to be satisfactory, must include such a statement of the effect of the relief upon those to whom it was given as will enable the reader to decide how far it was appropriate and sufficient for the need it aimed to supply, how far it was given only to those who could or would benefit by its use, and how far, when refused, it was justifiably withheld. An attempt was made to note the instances in which the work of the Associated Charities could be said to have restored a family to efficiency. Only a case by case re-visit, by Relief Survey investigators, which for the reasons given later it was thought best not to make, would have determined the point for any great number of cases.

Table 107 shows the size of the grants and the number of persons that applied to the Associated Charities after having been under the care of the Rehabilitation Committee before June, 1907.

The largest proportion of the earlier grants was for furniture, which were given, in sums of from \$75 to \$150, to 905 applicants. The next largest was for general relief, by which 388 applicants were aided, in the greatest number of instances because of sickness.

METHODS OF RELIEF EMPLOYED

TABLE 107.—SIZE OF GRANTS MADE BY THE REHABILITATION COMMITTEE, BEFORE JUNE 1, 1907, TO APPLICANTS FOR RELIEF WHO AFTERWARDS APPLIED FOR RELIEF FROM THE ASSOCIATED CHARITIES

Amount of grant	APPLICANTS RECEIVING GRANTS OF EACH SPECIFIED AMOUNT	
	Number	Per cent
Under \$50	82	4.4
\$50 and under \$100	420	22.3
\$100 and under \$150	437	23.2
\$150 and under \$200	293	15.6
\$200 and over	517	27.5
None	131 ^a	7.0
Total	1,880	100.0

^a Of the 131 applicants who received no money grant from the Rehabilitation Committee, 19 received relief other than money.

There is evidence that 1768* persons aided by one group of rehabilitation workers reapplied later to another group.† The question that arises is, Why?‡ In reading the records of cases, reapplication cannot be attributed to any one cause. For example, a group of about 60 lodging-house keepers, the majority of whom had been given over \$200 with which to establish rooming houses, had to apply to the Associated Charities for aid in untangling their subsequent business difficulties. In a few instances the first grant served as a spur to ask for more; in other instances the amount given was insufficient to accomplish what was intended; in still other instances, failure of health, inability to secure lodgers, rise of rentals, the bank flurry, the unemployment crises, each played a part in inducing a miscarriage in the plan.

2. EMERGENT RELIEF

The relief given by the Associated Charities from June, 1907, to June, 1909, can be divided from the point of view of material service rendered into three principal types of aid:

* From the 1,880 noted in the table have been deducted the 112 applicants to whom the aid given was neither in money nor in kind.

† It should be borne in mind that persons who reapplied were in many cases making their reapplication to the same individuals who had extended treatment in the first instance. ‡ Part II, p. 127 ff., should be read in connection with this discussion.

RELIEF WORK OF ASSOCIATED CHARITIES

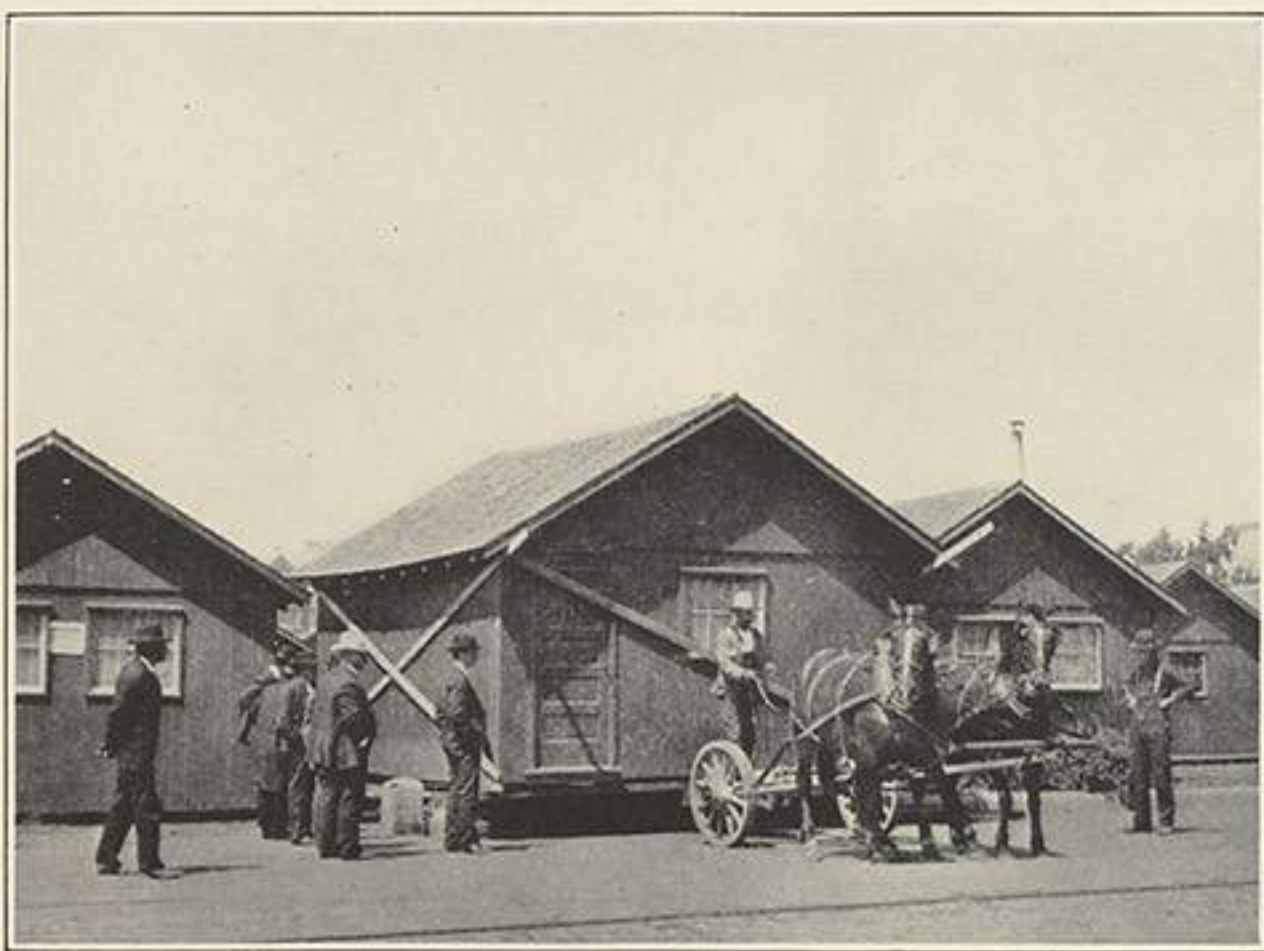
1. Moving camp cottages to permanent locations.
2. Giving aid.
 - (a) In sums less than \$50, or in kind. (Emergency and temporary relief.)
 - (b) In the form of care for the destitute sick.
 - (c) By finding work for the unemployed.
3. Administering pensions and grants.
 - (a) Grants made by the Rehabilitation Committee previous to the assumption of work by the Associated Charities.
 - (b) Grants or pensions made by the Associated Charities from money donated by the Corporation on advice of the Rehabilitation Committee.

The first type of aid has been already considered. The aid given in money, other than large grants and pensions, and in kind (2, a), is noted in Table 108.

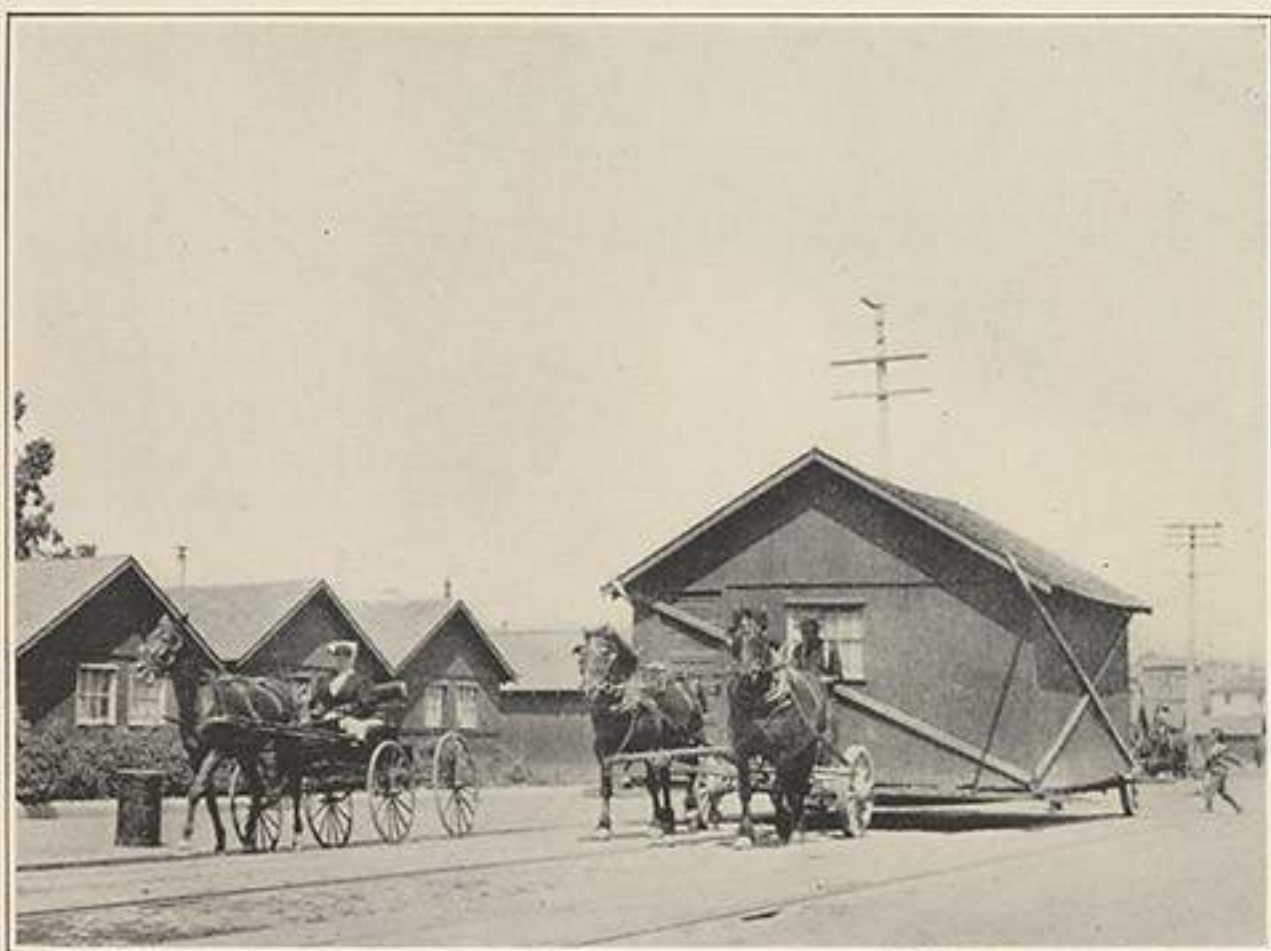
TABLE 108.—EMERGENCY AND TEMPORARY RELIEF GIVEN IN MONEY OR IN ORDERS BY ASSOCIATED CHARITIES. JUNE 1, 1907, TO JUNE 1, 1909^a

Nature of aid	Number of grants or orders	Amount of grants or orders
Food		
Groceries	3,526	\$10,158.44
Meat	3,519	5,301.90
Milk	2,435	2,877.25
Vegetables	23	32.65
Emergency and food	592	2,094.20
Total	10,095	20,464.44
Household		
Rent and furniture	499	6,466.88
Sewing machines	52	1,355.00
Fuel	163	212.35
Total	714	8,034.23
Clothing	212	1,583.37
Lodging	447	639.80
Transportation	27	76.85
Merchandise	718	718.00
Carfare and incidentals	1,042	2,438.57
Grand total	13,255	\$33,955.26

^a Because of the fact that many persons received a number of grants, the total number of grants as shown in this table necessarily exceeds the number of persons receiving relief, as given in other tables in this Part.



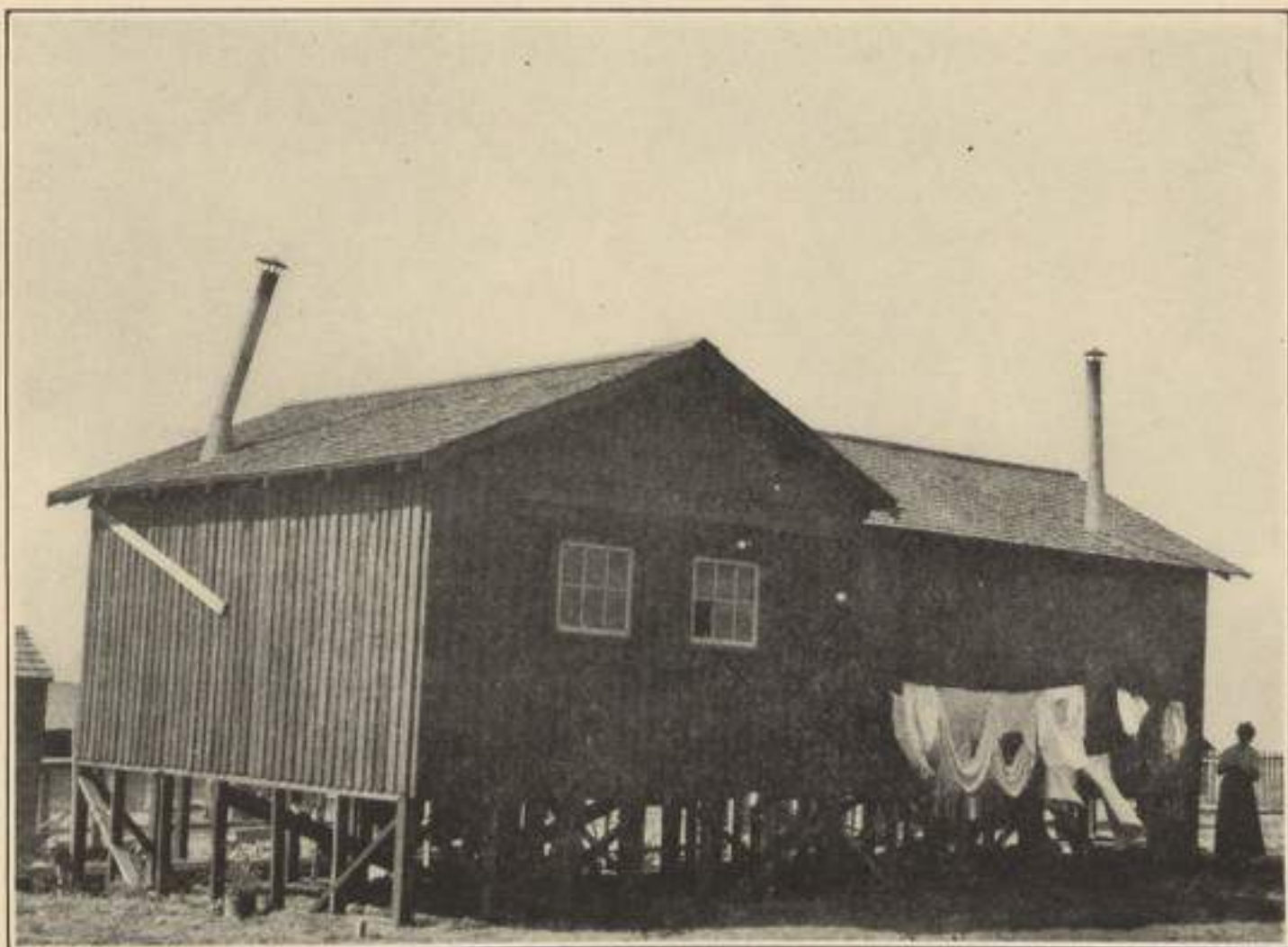
1. The start



2. Well under way
REMOVAL FROM THE CAMP



3. Joining two cottages



4. The completed dwelling
REMOVAL FROM THE CAMP

METHODS OF RELIEF EMPLOYED

Most of this relief went to persons who would be dependent on aid in normal times and to the unemployed. The relief for the hungry was given for the most part in the form of orders, which varied in amounts from 10 cents to \$10.44. The two items "emergency and food" are classed together under "food," because they represent temporary aid given to persons whose special emergent need was food, but who had to have coupled with it other necessities. The rent and furniture grants varied in amounts from \$1.00 to \$75. A small supply of half worn clothing was kept on hand for distribution. This supply was drawn on in some instances; in others, money or an order was given for the purchase of new clothing. Materials for clothing, "merchandise," were given in the form of \$1.00 orders.

The following table shows actual expenditures for medical relief made by the Associated Charities in the course of its case work.

TABLE 109.—EXPENDITURE BY ASSOCIATED CHARITIES FOR CARE OF SICK, IN ADDITION TO AID FROM RED CROSS FUNDS.
JUNE 1, 1907, TO JUNE 1, 1909

Nature of aid	Number of grants	Amount of grants
Glasses	79	\$229.73
Ambulance	6	21.00
Hospital	9	118.14
Surgical	23	230.22
Prescriptions at \$.25	847	211.75
Prescriptions for larger amounts	1,351	1,181.38
Total	2,315	\$1,992.22

In Parts I and II accounts have been given of how the Department of Relief and Rehabilitation aided the hospitals in their care of the sick. To the Associated Charities, however, fell the task of caring for the sick poor in their homes, a task made doubly heavy because of the scattering of the applicants throughout the city. In the table of disabilities, in Chapter I,* it has been shown that although the percentage of sickness among applicants

* See Table 104, p. 293.

was less in the second period than in the first, the number of sick persons to be cared for was much greater. As the expense of caring for the sick in their homes was not made solely chargeable upon the Relief and Red Cross Funds, physicians and nurses having given their services freely, specific enumeration of services rendered to the sick does not belong to this particular study.

The Society's employment bureau was during the two-year period after the fire in charge of a paid agent, who replaced the volunteers that had been able before the disaster to give but irregular service. As has been shown in the preceding chapter, the community was called on to care for an unusually large number of middle-aged women, widows with children, and aged men. The employment agent had therefore to deal with the problem of the more or less untrained, incapable worker, with whom a regular agency could not or would not grapple.

In looking through the records, applicants were found to have been of all ages, but except during the unemployment crises of February and October, 1908, they were predominantly feminine. In regard to capacity the majority were low-skilled. Among these were the usual types of persons: the willing and able to work, pathetically few in number; the willing but inefficient because too delicate, too refined, or too specialized as to training; and the willing, the eager for employment, who ought to be protected from work. In the last class were not only the obviously incapacitated, but the children under suitable working age and the widowed mothers.

The good social service work done by the employment agent in showing women in what way they could best serve the real welfare of their children and in bringing them in touch with the public and private sources of relief is an interesting and suggestive story, but it is not one that belongs to this Relief Survey, except in so far as it shows that the Associated Charities itself was enabled to do better work for its people after having passed through the ordeal of the rehabilitation work than before the disaster. The fine spirit of independence that drove some to persist in seeking work is illustrated by the following stories.

An Irish widow who had been burned out and who was suffer-

ing from incipient tuberculosis applied for work. She consented after much persuasion to go to a home farm near San José, where for the sake of her self-respect she was to do some housework. After a week or more a letter arrived from the perplexed head of the house saying that the Irish woman had suddenly and summarily left with the announcement that she'd "rather die than be so lazy." She had left to hire out as a cook in a family which was quite unaware of her being tubercular.

Another woman accepted aid to carry out an employment plan which was somewhat opposed to her own. She dropped from sight, apparently having acquiesced in the office scheme. A year later she was found at a different address placidly pursuing, with fair success, the vocation she had been warned not to undertake on account of probable failure through ill health.

A widow in wretched general health who was burned out, had received before June, 1907, in addition to the aid of the camp and bread line, \$1.00 for expressage. She came to ask the Associated Charities in the late spring of 1908, for money to go into business. Even the staff, whose policy was to make the largest possible concession to plans made by the applicant, hesitated and proposed that she do something involving less personal responsibility. She refused, so some generous-hearted members of the Rehabilitation Committee interceded for her. Two grants were made therefore, contrary to the judgment of the society's staff, of \$150 and \$200 respectively, to be used under Associated Charities supervision for business purposes. In June, 1909, the woman was reported to be dying in a hospital; the business enterprise had failed.

In finding work for applicants a standard rate of wages for standard work was insisted upon. For all work the quality of which was below par by reason of the delicate health, relative inefficiency, or character defect of the applicant, the employer was left to settle terms with the employe. The greater number of women were given the only employment of which the average untrained middle-aged woman is capable; domestic work, "day's work," and house cleaning were paid for at prices ranging from \$1.50 per day to \$2.00 per day, plain sewing at \$1.60 per day, care of the sick at \$10 per week.

The two periods of unemployment which came in February and October, 1908, and which came as an indirect result of the disaster, brought heavy problems.

On February 5, 1908, arrangement was made to give work to unemployed men. It was decided that work orders should be granted to those applying, preference being given to men with families. From February 5 to March 26, 1781 work orders of three days each were given, a total of 5343 days' work. As there were a number of repetitions, 1781 work orders represented about 920 men at work during the—approximately—six weeks. The majority of the men were untrained. One hundred and ninety-eight who had training were classified as follows: Bricklayers and stone masons, 7; electricians, plumbers, machinists, and engineers, 44; upholsterers, 2; watchmakers, 3; painters, 11; butchers, 5; cooks and bakers, 13; carpenters, 74; teamsters, 22; clerks and bookkeepers, 17. About 15 per cent of the 198 were members of unions. Most of the applicants had large families dependent upon them. As they were chiefly men newly arrived in San Francisco who expected to profit by the demand for labor created by the rebuilding, they were in reality not a fair charge on the relief funds. Their only relation to the earthquake and fire was the fact of their having been attracted to the city after April, 1906, by what proved to be in their case a Will-o'-the-wisp. The Porto Ricans and the Russians lead in the number of those who had come to San Francisco after the fire, and these are followed in point of numbers by the Mexicans and the Spanish.

As to the kind of work provided, four plumbers, six carpenters (all union men), and some of the laborers were set to work on the camp cottages. Seventeen of the carpenters were given work on the new Associated Charities building then in process of construction. Other groups were given work by the Corporation in repairing the almshouse road, in taking apart buildings at Stanley Place, South Park, and Lobos Square, and in loading wagons with warehouse supplies to be taken to the Relief Home. At this time and in the similar crisis in October, preference was given to family men. The payment was made either in money, or in kind; sometimes in both. Ninety-seven per cent of the men were paid at the following rate for three days' work: Meat order,

METHODS OF RELIEF EMPLOYED

\$1.00; grocery order from the store room of the Associated Charities, \$3.00; and cash \$.50. In some few cases, to those who were sent to work on the almshouse road, carfare also was given. As the Associated Charities purchased all groceries at wholesale, it was able to give four dollars' worth of groceries for the three-dollar order. Men with large families, if they had no other employment were allowed five days' work each week instead of three.

In October, 1908, about one-third of the men given employment were put to work upon a temporary tuberculosis hospital which was being built at the Ingleside Track. Four hundred and forty-two dollars in labor was paid for building four large wards, a diet kitchen, medicine closets in each one of the wards, and the bath and toilet rooms. Two-thirds of the men worked either at the almshouse or at the quarry which was started and run for several weeks by the Associated Charities. Many of the men, however, resented being put at quarry work which they considered belonged to convicts. Their dissatisfaction, the physical inability of a large number of them to do such heavy labor, and the inclemency of the weather, which caused the work to be intermittent, made the experiment one that can not be classed as a notable success.

To carry on this work for the unemployed the San Francisco Relief and Red Cross Funds made during February, March, and October, 1908, three appropriations of \$5,000 each. Of this amount, \$14,105.26 was expended in wages or equivalent aid to unemployed men and their families.

3. PERMANENT RELIEF

The work of relief was carried on with most care in the case of those applicants to whom money had been given in sums of over \$50, in some instances in one grant, in others, in the form of pensions. Though numerically of relatively slight importance, these cases occupied so much of the attention of the force that they may justly be taken as most representative of policies and accomplishments. The amounts of the gifts are shown in Table 110. The grant was made most often to the family whose dependence was a result of the abnormal times.

RELIEF WORK OF ASSOCIATED CHARITIES

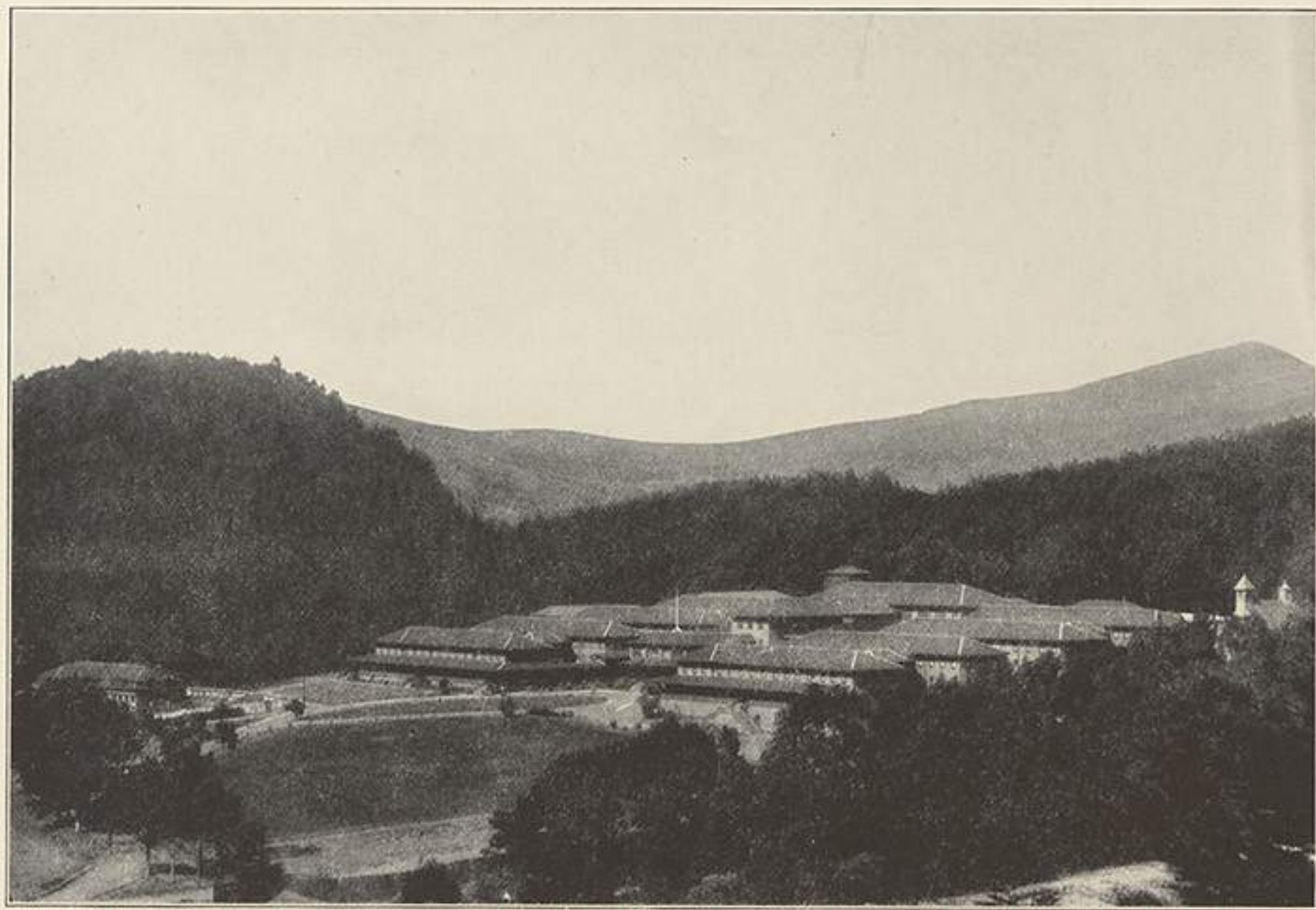
TABLE 110.—GRANTS AND PENSIONS OF \$50 AND OVER GIVEN BY THE ASSOCIATED CHARITIES*

Amount of grant or pension	Grants or pensions of each specified amount
\$50 and under \$100	28
\$100 and under \$150	55
\$150 and under \$200	47
\$200 and under \$250	48
\$250 and under \$300	8
\$300 and under \$350	11
\$350 and under \$400	4
\$400 and over	4
Total	205

* Some grants of over \$50 have been grouped with the emergency relief cases.

The disaster case has many variations, but the common mark is that the applicant is thrifty, in fairly good health, and capable of self-support. Adventitious circumstances brought a reduction or a loss of income. With rare exceptions, when the grant was sufficient the family became entirely self-supporting. The policy of the office was to find what had been the former standard of living, and to aid so that not only would the same standard be maintained but a higher one if possible attained. The two cases that follow illustrate how in 18 or more cases a grant of from \$75 to \$500 gave the aid needed to make a fresh and successful start.

A peddler of imported linen goods, in poor health, with a wife also in poor health, and four children under fourteen years of age, who had been burned out, asked for no aid until 1908. He believed he could do without help, but when the wife became very ill the man knew that he must appeal for relief. He was granted at once \$250 to purchase a stock of goods, though his plan for resuming his old business was vague. For about three months, as the family seemed able to care for itself, the case was not held under treatment. Then the wife died, leaving the man as sole caretaker of four ill children. The children, three suffering with typhoid fever and one with tuberculosis of the hip, were sent to a sanatorium and a grant of \$150 was secured, which was supple-



HOME FOR THE AGED AND INFIRM (the "Relief Home")

METHODS OF RELIEF EMPLOYED

mented later by a grant of \$300. A large part of these two sums was spent for hospital treatment, but the remainder was invested in getting the man to make a fresh start at his old business of selling imported linens. When the family was revisited in June, 1909, the man's sister-in-law reported him as making a good living. Having employed a housekeeper, he was able to keep his children properly and to give them a suitable education. This expenditure of \$700 lightened burdens brought alone by disaster and illness.

An American widow fifty-nine years of age, with a daughter of forty stone deaf and in ill health, and the daughter's three children under thirteen, had kept a boarding house before the fire in fairly comfortable quarters in one of the busier districts of San Francisco. The daughter, separated from her husband, an inebriate and a gambler, was entirely dependent on her mother. With high courage the fine woman planned to rent and furnish a hotel in one of the smaller watering places of the state. The Rehabilitation Committee gave her \$400 for the purpose. The venture failed, so two years later she applied to the Associated Charities for rehabilitation. She was given \$200 with which to move the furnishings saved from the first venture to a suburban town, where she now has a successful rooming and boarding house. She is valiantly carrying her own burdens.

There are some 20 or more cases whose success is dubious, because the money was used for purposes for which it was not intended; because the plan to keep a domestic group intact through the expenditure of a large grant was frustrated; or because defective character balked the rehabilitation plans. In most of these cases the investigation failed to unearth characteristics or resources which, if discovered, would have made a flat grant unnecessary or undesirable.

Pensions were granted of course for several different ends. In a good many instances they were given primarily to tide a family over the period during which one of the younger members was being given a good business training so as to be prepared to undertake the chief support of the group. These so-called "scholarship" grants had definite and satisfying results. A typical case will illustrate the method.

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A Mexican seamstress of thirty-five and her three orphan sisters were living together at the time of the disaster. One of the sisters, aged thirty-three, had to be sent afterwards to a hospital for the insane. A married sister, aged thirty-four, with a child of three years, was deserted by her husband the day of the earthquake, and had to place the child in the Orphans' Home. The deserted wife assumed charge of the household, and the two young sisters of fifteen and thirteen who were markedly intelligent were kept at school. The seamstress was very proud of her young sisters, so she borrowed \$20 from a woman who worked in the same factory with her in order that she might send the elder to a business college. Later when taken ill she found herself in debt and unable to carry out her plan. She then applied to the Associated Charities and was given two grants of \$75, one for general relief, the other to keep the girl in the business college. The girl graduated and her knowledge of Spanish and English then enabled her to get a specially advantageous position. All the sisters are the better for the grant which raised their social status.

The pension was given most often to persons who, because of the catastrophe, fell into dependency from which, unaided, it was impossible for them to extricate themselves. The unanswered question in connection with these pension cases was: What sum of money, in San Francisco, constituted an adequate monthly sum for the support of a needy family? If a semi-dependent, how much should have been spent before it could be proven whether the power of self-support was latent or was lacking? No one knew, as the community's best practice furnished no guide. The Rehabilitation Committee and the Associated Charities acted on the general principle of granting such pensions as they felt they could afford. The Associated Charities hoped, moreover, that if the sum of \$15 to \$25 given as a pension were not sufficient, the usual neighborhood help would gradually develop so as to eke out the amount given. The pensions were most often given in the form of money, but in some cases in weekly food orders. The following pension case is illustrative:

A Greek aged thirty-five deserted his wife and five children under thirteen years of age at the time of the fire. Before the

disaster the family was known to the Associated Charities as one in which the man was not meeting his responsibilities. The oldest child, a boy, was a decent, serious little chap; the second, also a boy, was so wild that he had later to be sent to a reformatory; and the three youngest were sickly, weak-eyed little creatures. When the woman made application immediately after the disaster she was given \$75 for clothing. She was lost in the big body of refugees, but when found again in the fall of 1908, though pitifully destitute, was making a brave effort to support her children. The eldest boy was given a position as office boy at the Associated Charities at \$4.00 a month, a baby from the children's agency was put to board in the home at the rate of \$11 a month, and \$150 was appropriated, to be given in monthly sums of \$20. With this monthly income of \$35, \$10 of which went for rent, she was enabled, having judgment in expenditure, to get along.

As is brought out in Part VI, an unusual number of old people had been thrown on the community for care. To some of these, who were invalids, pensions were given so that they need not go to the Relief Home.

In the two-year period covered by this study, from June 1, 1907, to June 1, 1909, the total receipts of the San Francisco Associated Charities amounted to \$252,046.75.* As has been stated above,† this money was contributed almost exclusively by the Corporation and the Board of Trustees of Relief and Red Cross Funds. The Associated Charities disbursed, in the period dealt with, \$236,303.72,‡ of which sum \$180,577.78, or 76.4 per cent, was expended directly on relief work, and \$55,725.94 was expended on salaries and other administrative expenses.§ The expenditure for salaries amounted to \$41,560.21 for the period,—a monthly average of \$1,351.80 for the last seven months of 1907, of \$2,023.19 for the year 1908, and of \$1,563.86 for the first five months of 1909.

* A statement of the receipts of the Associated Charities from June, 1907, to September, 1912, inclusive, is given in Appendix I, p. 419.

† See Part V, p. 283.

‡ The sum of \$31,224.11 expended through the Associated Charities for the payment of what were known as the "Red Cross Pensions" is not included in this total.

§ A statement of the disbursements of the Associated Charities from June, 1907, to September, 1912, inclusive, is given in Appendix I, pp. 419-421.

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Data are not available for a complete classification of disbursements according to the nature of the relief afforded. It is impossible to state separately the expenditure for the purposes termed in this Part "emergency and temporary relief" and "aid given the unemployed."

It appears from data available that there was a total expenditure by the Associated Charities for housing, from June 1, 1907, to June 1, 1909, of \$59,556.06.*

4. RELIEF REFUSED

The policy behind a refusal to aid measures the quality of relief as well as the policy which shapes giving. The cases to which material aid was refused have therefore been segregated and an attempt is here made to state what the records show concerning the basis and utility of such refusal. It will be remembered that 5951 cases applied for relief and that 1704 of these were refused aid. The following table gives the number refused who had or who had not lived in the burned area and the number who had not made application for rehabilitation aid before June, 1907.

**TABLE 111.—APPLICANTS FOR AID FROM THE ASSOCIATED CHARITIES
TO WHOM AID WAS REFUSED, CLASSIFIED AS HAVING LIVED
OR NOT HAVING LIVED IN THE BURNED AREA.
JUNE 1, 1907, TO JUNE 1, 1909^a**

Classes of applicants	APPLICANTS REFUSED AID	
	Number	Per cent
Applicants who had lived in burned area		
With rehabilitation record	571	35.4
Without rehabilitation record	604	37.4
Total	1,175	72.8
Applicants who had not lived in burned area	439	27.2
Grand Total	1,614	100.0

^a Data are not available as to the former place of residence of 90 of the 1,704 refused aid.

* Compare with figures presented in Part I, p. 86. While the amount given above covers all housing relief granted by the Associated Charities for the period from June 1, 1907, to June 1, 1909, the \$55,963.50 mentioned in Part I relates to expenditures for moving or repairing cottages during the entire period of the relief work.

RELIEF REFUSED

It must be borne in mind that the total number of applications made to the Associated Charities on the part of applicants who had been burned out was, 1,880 by those who had had a rehabilitation record before June, 1907, and 2,116 by those who had had no such record. The percentage of refusals is seen to be, therefore, very nearly the same,—about 30 per cent of refusals for the first class, 29 per cent for the second.

Although many of these applicants had rations until, and shelter perhaps for months after they had secured work, to refuse further aid to 1,175 applicants burned out, or 29 per cent of those who made application from June, 1907, to June, 1909, called for an exercise of courage and a holding firm to the well-defined principles of the relief administrators.

The following criticisms are typical of those that had to be answered:

A woman prominent in labor circles, speaking of a rejected case, said to one of the managers of the Associated Charities and voiced a rather widespread sentiment: "I can't see the justice of this picking and choosing. My friend was burned out and was just as good as some of those who received help—and there was plenty of money! Who was it for, if not for the refugees?" Another in writing to the office said: "Mrs. X—— is old and ought not to have to work any more. Surely some of that relief money can be found for her." The bitterness of the refugees themselves made, however, the loudest plaint in the chorus of discontent.

Two classes then, in one or other of which many San Franciscans are today, quarreled with this policy of investigating the claims of the refugees; on the one hand, those who held theoretically that all who had felt the blow should, if they asked, receive help; on the other, those who held concretely that they themselves, having been losers, had a "right" to a portion of the relief fund.

The natural desire to give generously to the limits of one's capacity, especially to those whom disaster has robbed of competence, is what constructive charity work always has to face from those who "cease not to give without any regard." As years make it possible to view without prejudice the aim and result of the more cautious, less emotional policy pursued, it seems demonstrable that time will vindicate the much criticized deliberation of the

Rehabilitation Committee and the Associated Charities. As has been considered in Part I, the extent of need and of the sum to meet it were both unknown, and what was foreseen happened,—that a portion of the fund was needed to be held in reserve for those who at first courageously refrained from asking help, but who as the strain proved too great necessarily appealed. The dual risk of giving to the sham refugee and of carrying the man who could help himself and who was inclined to lean on relief could only be avoided by careful investigation and treatment, even though both raged at the refusals of an “unjust” committee. The final argument is that no relief should be so generous as to dry up the normal sources of aid in a community. That aid is wisest which rouses all the neighborhood and civic sources of help into effective action.

It is undeniable that the records show a certain number of persons to have been refused aid who seemed as entitled to help as some who by influence or persistence got at least a minimum. “Influence” is used with no invidious intention. In San Francisco as in every other community a certain number of wholly disinterested persons bear an enormous share of the burden of the charity work. When these asked aid for a case and gave their word that it was deserved, it was difficult, often impossible, to deny the aid. The Associated Charities did give help in a good many instances where in its own judgment aid could have been refused and the cases left for reconstruction to neighborhood and individual capacities. Table 112 shows the causes for refusal to aid.

The first three reasons for refusal and the ninth and tenth could be brought under the heading “thirst for relief money,” and make the total for the type, 516, or 30.3 per cent of the refusals. The attitude of mind was expressed collectively by the naïve Italian woman who said frankly that she “thought they could get something nice,” and by the Irish woman who said with equal naïveté “they could get something for the asking.” The 77 applicants who asked for money for purposes of relief no longer being granted, asked aid too late for the building of a cottage or for the moving of a house or for furniture. Twenty-seven of these had not been burned out, and about two-fifths of the remaining 50 had had rehabilitation before June, 1907.

RELIEF REFUSED

TABLE 112.—REASONS FOR NOT GIVING AID FROM ASSOCIATED CHARITIES TO APPLICANTS

Reason for not giving aid	APPLICANTS WHO HAD LIVED IN BURNED AREA		Applicants who had not lived in burned area	Applicants whose former place of residence is doubtful	Total
	With rehabilitation record	Without rehabilitation record			
Applicant merely seeking more relief money	54	36	21	3	114
Applicant has already had as much money as is justified	29	4	1	..	34
Applicant able to get along without help	143	149	61	15	368
Applicant has relatives who can help or have helped	27	54	30	2	113
Money no longer given for use desired	19	31	25	2	77
Applicant would not accept aid offered	24	27	11	3	65
Applicant's plan unpracticable	19	14	26	1	60
Applicant withdrew application	25	30	43	5	103
Case reported without knowledge of applicant	10	3	13	8	34
Pauperization feared	7	3	3	..	13
Applicant a professional beggar	31	14	11	2	58
Applicant lazy	4	12	4	..	20
Applicant vicious	5	11	8	1	25
Applicant a drunkard	34	17	4	3	58
Applicant unthrifty	3	11	4	..	18
Applicant could not be found	13	40	36	14	103
Aid received from other sources or case referred to other societies	53	68	73	19	213
Disposal of application not known	71	80	65	12	228
Total	571	604	439	90	1,704

In reading some of the cases of families burned out who had no rehabilitation record in the group of 368 "able to get along without aid," the question often mooted was, "If these were not given, why were others?" This may be a feeling, not a judgment. It is probable that the records, though relatively complete, do not tell enough to permit a fair judgment, but it is one of the

regrets of the analyst of these cases that in justice to the difficulties of the current work they could not be re-visited. The protest of the office was that re-visits would stir a whole neighborhood to descend upon it again in hope that there was a little more money to be distributed,—a protest voiced concretely by one visitor, who said, "We can scarcely be seen to pass along the street in a given neighborhood without receiving calls a few days later from people eager to know if there is any more relief money to give away." The objection, based as it was on a recognition of human frailty, had to be respected. Other objections given to a re-visit were that some persons would be found to be so disgruntled that a fair statement could not be got from them; that others were too stupid to understand the questions or too indifferent to care to answer them. An attempt to re-investigate any of these groups would fairly seem to have been a waste of effort and money.

The small number, 13, refused on the ground of fear of pauperization may raise a smile, but the heading is a reflex of the dread in the minds of some of the visitors. "This is a very decent family who have never had aid," writes one of the visitors, "and I do not think it well to begin for fear of pauperizing them." It is noteworthy that of the 58 refused as "professional beggars," 45 had lived in the burned area and of these 31 had rehabilitation records; that of the 58 refused on account of alcoholic habits, 51 had lived in the burned area, 34 of whom had a rehabilitation record. Whether these refugees had acquired the habits of begging and of drinking after the earthquake experience is not shown by the records. The individuals in these last two groups, many of whom were members of families, needed much more than they asked for, but the thorough investigation and constructive treatment they should have received could not be meted out to them at a time when material assistance was the overwhelming issue.

5. CONCLUSIONS

Positive questions have been asked; they have received but few definite answers. It is easy to question, but hard to answer positively, when past efforts are but meagerly recorded, and present efforts are too fresh for an accurate measure to be taken of their

results. It is a simple task theoretically to define a line of inquiry; it is a complex one to separate human beings into classes and to determine just what circumstances of character and condition forced each into his appropriate place.

The notable facts for the inquirer as to the effect of the disaster upon the dependency situation are these: There were a little over three and one-half times as many applicants for aid at the Associated Charities during the two years from June, 1907, to June, 1909, as in those from April 18, 1904, to April 18, 1906.

It is not as plain as could be wished how many of the 3996 applicants to the Associated Charities who had lived in the burned area were charges on public or private charity before the fire, or would have become so in any case. The point seems hardly demonstrable.

What is plain beyond question is that the disaster brought for the two years a burden of dependency of over three times the ante-disaster proportions. What is not so plain is how far the relief funds swelled these proportions.

As to results, the records prove some definitely successful instances of aid given. Health restored; financial independence regained by the capable, temporarily dependent; and relatives or friends found to support dependent adults and minors, are achievements cheerfully demonstrable in 25 per cent of the cases.

A relief fund whose amount was fairly adequate to meet the need has had one patent result. A number of persons tottering toward dependency by reason of the failing health of a breadwinner, of a wife, or of children, who in ordinary times would not have been helped in San Francisco, at the right moment received the inspiration of friendly visitors and the instruction of trained nurses. The intellectual and physical care added to the material combined to stay deterioration, and in some instances to raise standards.

The more insistent call of the children for protection because of the demoralizing effects of the camp life brought response from the Associated Charities, which through its children's agency found for each defenseless child a protecting friend, a foster home, or when nothing else was available or suitable, an appropriate institution.

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For the remainder of the cases, results lie less within the range of demonstration. This much is certain; there was neither impulsive nor indiscriminate giving. Though the amount that was spent, inclusive of administration expenses, totals for the period from June 1, 1907, to June 1, 1909, a sum of \$236,303.72, yet the first feeling on reading the history of the treatment of the average case was rebellion that in so many instances such niggardly doles had been given. When, as was of course true of adult dependence, the aim was restoration of financial independence, the means granted often seemed insufficient to warrant any hope of success. After this feeling has been for six months tried in the crucible of a careful investigation of the facts of cost of living* and habits of spending among persons of low income, it still seems not without foundation.

One result of the disaster and of the use of the relief funds is the notably increased efficiency in relief work in San Francisco. Out of the widespread experience born of and bred by facing a large and varied round of relief problems, comes the first gain. While it is incorrect to say that San Francisco had no poverty in the days before the fire, it is true that the mass of those seeking aid were dependents because of unemployment and ill health, both due in many cases to ignorance or to vicious practices. The problem of destitution involved in the care of this type of cases does not stimulate a worker to any such broad and aggressive social policies as those which he must meet when handling the cases of capable and nearly self-directing people whom circumstances alone, loss of occupation, insanitary conditions, new situations, force to seek aid and guidance. Add to this fact of greater experience, that the relief funds enabled the work to be carried by a staff of visitors more nearly adequate than before the fire to meet the demand for investigation and treatment. Add the further fact that there had been enough not only to pay for relatively efficient office service but to give aid of a kind approximately sufficient. In a summary of these three gains will be found in part the value to the Associated Charities of San Francisco and to the people it serves

*A study made of the family budgets of 49 cases under care of the Associated Charities from June, 1907, to June, 1909, could not, owing to lack of space be included in this Relief Survey.

THE ASSOCIATED CHARITIES SINCE THE FIRE

of having been selected as the final agent of the San Francisco Relief and Red Cross Funds will in part be clear.

6. THE ASSOCIATED CHARITIES SINCE THE FIRE

When the Associated Charities set up its own office in June, 1907, the allowance of money made to it from the relief fund enabled the society to form a staff of from 12 to 15 experienced workers; to institute a division of labor among the office force which had never before been possible; to announce the formation of a new department, namely, a civic relief bureau; and to undertake to deal in a thorough-going way with all cases handled by this bureau, obtaining employment for applicants when necessary, and giving whatever relief might be called for by the exigencies of the case.

The co-operation of the Associated Charities with all the other philanthropic agencies of the city has been made much closer by the fire. In working together shoulder to shoulder under the Relief Corporation, the philanthropic agencies of the city became well acquainted with one another and the way was paved for important working agreements.

One such working arrangement is that by which various children's institutions make use of the placing-out department of its children's agency. During the years 1907-1909, 212 children were taken from orphanages and placed in family homes. Curiously enough, only four of these were children of refugees. The work of the placing-out department in 1909 was double what it had been before the fire.

The children's agency has another department which demands mention here, because as a result of the disaster its work has also been doubled. This is the boarding-out department. Its expansion is due to two causes. On the one hand, children's institutions could accept fewer children, having been cut down in capacity by their material losses; and on the other, there had been an actual increase in the number of foundlings, illegitimate infants, and children requiring protection. The records of the juvenile court for 1907-1909 show that 29 per cent of dependency cases came from residents of public camps. The boarding-out department of the Associated Charities had some of these to provide for.

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Among the candidates for public care were the children of ten insane mothers and the infants of ten unmarried mothers whose plight was thought to be directly traceable to the situation after the fire.

PART VI

THE RESIDUUM OF RELIEF

THE AGED, THE INFIRM, AND THE HANDICAPPED

PART VI

THE RESIDUUM OF RELIEF: THE AGED, THE INFIRM, AND THE HANDICAPPED

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I

INGLESIDE MODEL CAMP

1. HISTORY OF ITS ESTABLISHMENT

OWING to the general confusion in the city, the emergency character of the relief, and the constant shifting and changing of the homeless population immediately after the earthquake and fire, the first grouping of the refugee camps was entirely accidental. No classification by age, condition, or special need was possible. But among the first naturally to be differentiated were the aged and the infirm, who must be cared for until friends or relatives could assume their support. If they proved ultimately to be friendless as well as homeless and incapable of self-support, provision would have to be made for permanent care. As early as June these classes were sent to Camp 6,* the Speedway, and plans for sheltering those who would require public relief during the ensuing winter were discussed. By the end of July their housing became a pressing problem.

In 1906 the city and county of San Francisco had an almshouse accommodating about 900 persons, situated on a fine tract of land about one mile southeast of Golden Gate Park. Some of its buildings were very old and insanitary, the standard of care was low, and it was full to overflowing. After mature consideration the Corporation finally determined to build a Relief Home on this tract and to present it to the city as a permanent provision for aged dependents; but since it seemed probable that the new building could not be finished before the summer of 1907† it became necessary to provide at once temporary barracks for the shelter of the aged and infirm.

* For description of the official camps, see Part I, p. 78 ff.

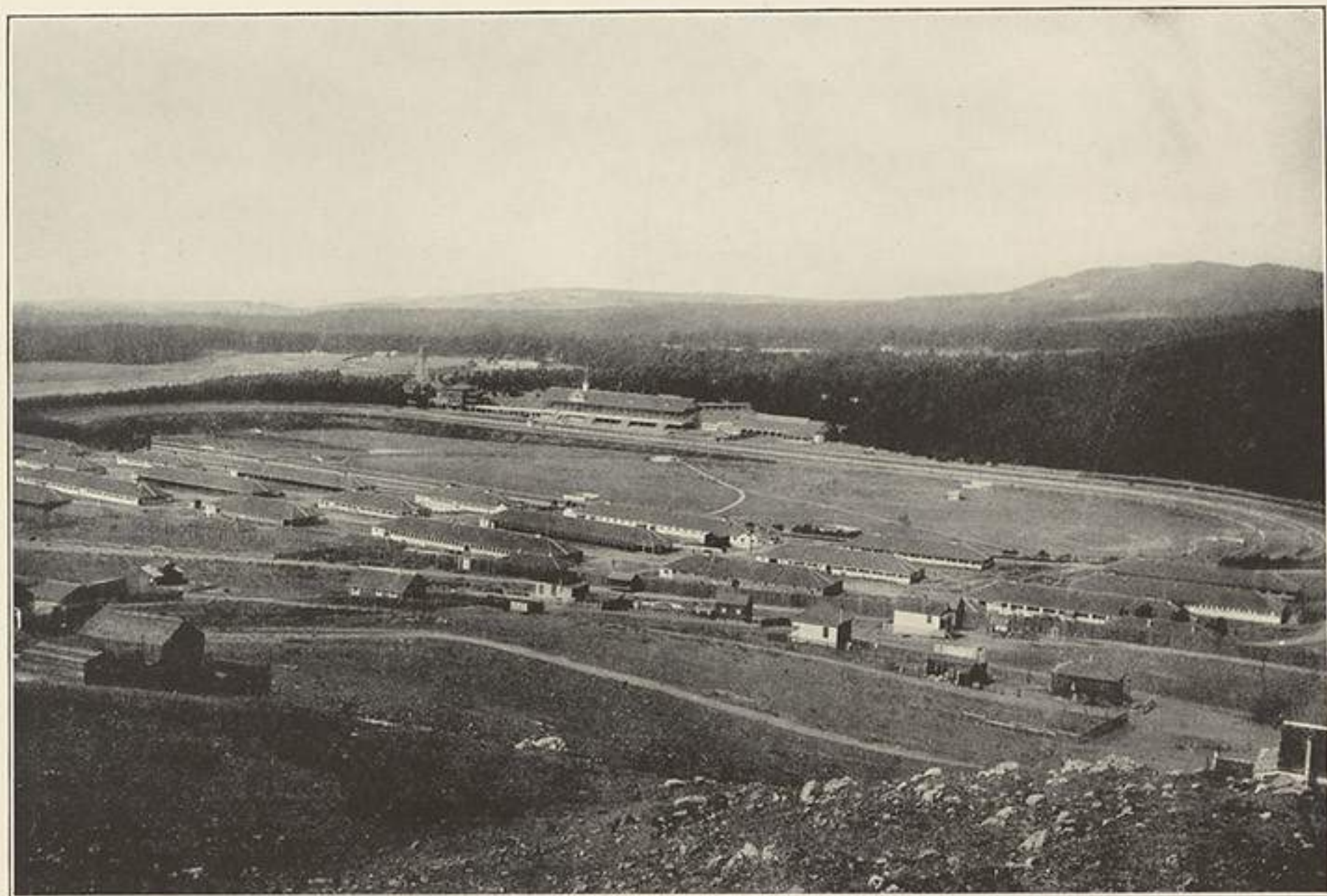
† The building of the Relief Home was authorized September 18, 1906, but on account of shortage of lumber and delay due to abnormal labor conditions it was not ready for occupancy until January, 1908.

THE RESIDUUM OF RELIEF

At that time the cost of lumber, transportation, and labor was excessive, and there was the added difficulty of quickly finding a suitable location. The generous offer of Thomas H. Williams, president of the California Jockey Club, to give free use of the race track buildings, relieved the pressure on the Corporation to make provision for the winter. At Ingleside race track there were 26 stables, each 40 x 160 to 220 feet, containing from 20 to 40 box stalls apiece. The buildings were already piped for water, partially sewerred, easily accessible by street car, and in such condition that they could be made ready for occupancy in a short time and at a relatively small cost.

The offer was at once accepted, and the Department of Lands and Buildings was authorized to make the necessary alterations. The stalls were thoroughly renovated to serve as single rooms for inmates. They were cleaned and disinfected, windows were put in, the floors were covered with canvas and the walls with building paper. The hay lofts were converted into dormitories. The buildings were connected with the main sewer to the ocean and each was equipped with toilets, baths, hot and cold water, and a large heating stove. The section to be used as a kitchen was furnished with four large army ranges, and the dining room with a number of long tables and benches, and with enamelware dishes. Simple furniture for each room and for the dormitories, a butcher shop, and storage warehouse, completed the preparations for those who were fairly able-bodied. For the sick a hospital section with a separate kitchen was established, to be used in addition to the annex of St. Luke's Hospital already on the grounds. Finally, one section was set aside as a social and reading room, and another for religious services.

While these preparations were under way, a great diversity of opinion existed as to how many aged and infirm and handicapped refugees would finally remain to be cared for at Ingleside. The population of Camp 6, where the decrepit and semi-able-bodied refugees were concentrated, had been at the beginning of July 756 persons, and was over 800 when Ingleside Camp was ready early in October. It was expected to have added to this latter number a few persons from each of the other camps as these were abandoned, and to subtract a few who did not belong in the



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special classes for which Ingleside was intended. September 5, Rudolph Spreckels, chairman of the Department of Camps and Warehouses, estimated the final number at 500, because whenever the food kitchens had been closed only a few persons had applied to be admitted to Camp 6.* Seats for about 700 were provided in the dining room at Ingleside.

In the autumn, as fast as the cottages† were completed, the tents were abandoned and the families removed to the cottages. Those not capable of self-support or who had no relatives to care for them were assigned to Camp 6, to be sent to Ingleside when it should be ready. Some of this residue refused to go to Camp 6, and managed to find friends or work at the last moment,‡ so that when the inmates of Camp 6 were finally removed to Ingleside between October 8 and October 29, there remained to enter only 400 from Camp 6, and 84 from all the other camps,—a total of less than 500. The subsequent condemnation of the old City and County Hospital followed by the accidental burning of one of the almshouse buildings in the spring of 1908 made it necessary to send some inmates of both these institutions in March, 1908, to Ingleside Camp, which had been closed following the transfer of the aged and infirm in January to the Relief Home. One hundred and thirty-one almshouse inmates were about to be moved to Ingleside in the latter part of October, 1907, when the politicians discovered that this would deprive the almshouse men of their residence and invalidate their vote in the impending election. Some of the newspapers spoke of it as "a political job to deprive registered voters of the suffrage which had been enjoyed for years" and the transfer was finally postponed till after election. These 131 almshouse inmates are not included in the detailed statistics which follow.

At no time was the number of inmates higher than 809. Altogether 1,287 names were registered on the index book during the fifteen months of its existence. This discrepancy of approximately 500 between the highest number and the total

* *San Francisco Chronicle*, Sept. 6, 1906. † See Part I, pp. 82 and 85 ff.

‡ See preceding reference, also, for part taken by Associated Charities in reducing number of the residue chargeable on the new institution.

THE RESIDUUM OF RELIEF

population of Ingleside represents the movement of the more able-bodied and least permanent residents of the camp. In the detailed study of cases it will appear that a certain number of adults were sent to Ingleside who did not properly belong there or whose rehabilitation had been postponed by the withholding of the relief funds. Besides these, a few refugees waiting to hear from friends were admitted for a short period; and a few transient men and women stayed for less than a month, leaving in many cases no record except a name. In short, out of the total of 1,287 persons at Ingleside during 1906 and 1907, not more than half belonged to the aged, infirm, and handicapped classes for which permanent provision would have to be made.

2. ADMINISTRATION

Ingleside Model Camp was organized October 8, 1906, by Captain Julius N. Kilian,* of the United States Army. On January 1, 1907, the command was transferred to C. M. Wollenberg† who had been up to that time chief clerk in the Department of Camps and Warehouses.

Besides being old, infirm, or incapacitated to some degree, the classes assembled at Ingleside were inevitably the most discontented of all the refugees. During the months of Captain Kilian's administration certain conditions prevailed that made his task exceptionally difficult. All the inmates had been torn from their habitual grooves of life and had suffered shock and considerable hardship; many had feebly but vainly tried to get back into old niches and could not adapt themselves to new ones. Some had applied for rehabilitation only to be gently told that they were too old to begin again or that their plans were impracticable; others had found their friends and relatives to be neglectful; still others, the last precipitate of the social confusion, were a semi-vicious, irresponsible, and idle lot who were at Ingleside only because they could not find food and shelter in their old disreputable haunts. All, regardless of capacity or need, were convinced

* Captain Kilian had been in charge of the Moulder School Warehouse. See Part I, p. 37.

† Mr. Wollenberg continued in charge during the consolidation of Ingleside with the almshouse and, having qualified under the civil service law in July, 1908, became the permanent superintendent of the Relief Home.

that they were being deprived of their "just and equal share" of the millions contributed by a philanthropic public.

Among this heterogeneous company, many of whom had fallen into vulgar and disorderly, if not vicious, habits during six months of irresponsible camp life, it was Captain Kilian's task to establish good feeling, health, and discipline. The restoration of order began with the enforcement of cleanliness and decency. When the inmates grabbed their food from the dishes on the table they were summarily relegated to what became known as the "hog table"; when they fought among themselves, or railed at the employes, or returned drunk from a visit to friends outside, they were warned; if the offense was repeated, they were ejected from camp. During the first three months 30 were ejected, and in the following year from five to 10 persons a month were sent away. Of the total of 70 persons sent away from the camp the majority (30 men and 10 women) were ejected for drunkenness; the remainder for stealing, vulgar conduct, and insubordination. It was found necessary to discipline and finally to discharge for intoxication a considerable number of employes as well as refugees. The strict insistence upon sobriety meant a better grade of helpers for the camp.

The restlessness of the inmates and the accessibility of Ingleside to five saloons at the gate and to the street cars made a rather strict regulation of admission and discharge necessary. When inmates overstayed their passes they were required to show cause on their return, and were sometimes refused re-admission. As a consequence, some ran away and others who went out on passes never returned. A curious result of the confusion after the fire is revealed by the easy movement of persons from the old almshouse to Ingleside. It appears that 59 of the 1,287 inmates of Ingleside had been in the almshouse at some time before the fire; and that 114 inmates ran away from the almshouse or were discharged at their own request between April, 1906, and January, 1907. Those familiar with the conditions of both institutions believe that between 100 and 200 persons left the almshouse and went to refugee camps to pose as earthquake sufferers, to return ultimately to the almshouse either directly or through Ingleside.*

* The almshouse records of this period do not show accurately the movement of the inmates. It is probable that a much larger number left than they indicate.

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When Captain Kilian was recalled to regular military duty in January, 1907, he left a camp of about 660 refugees comfortably housed, well fed, and under excellent discipline. He had not, however, undertaken to solve one of the most important problems, the employment of inmates within the camp. During the military period, paid employes performed the greater part of the labor necessary to the maintenance of the camp. Mr. Wollenberg on taking charge required, as he had a smaller staff of employes, a definite amount of labor, varying according to the physical condition of each inmate. This policy served both as a disciplinary measure and as a means of natural selection. The comparatively able-bodied were ejected from camp if they refused to work, so that the population gradually sifted down to the aged, the infirm, and the incapacitated who had no relatives to care for them. Besides the routine duties necessary to keep the camp in sanitary condition, other work was provided. Twelve acres of ground were planted in potatoes, cabbages, and turnips at a cost of about \$100. The yield was over \$600 worth of vegetables. A dairy was established to provide the camp with milk; furniture was made by the men for the new Relief Home, to be opened in January, 1908. Tailoring and carpentry shops and a shoe repairing shop afforded work at a fair wage. A sewing department was organized by Lucile Eaves,* with an equipment of 20 sewing machines and materials in bulk from the relief supplies. Every woman who could sew was expected to be in the sewing room twice a week, and during fifteen months over 6,000 garments and 754 curtains for the Home were made and distributed. The Woman's Alliance provided social recreation at least once a week, as well as books and magazines.

In spite of the shock of fire and earthquake, and in spite of the discomforts of camp life in the preceding summer, the health of the inmates of Ingleside Model Camp was exceptionally good. This was no doubt due to the regularity of life, the good food, the strict enforcement of sanitary regulations, and the prompt medical attention. The camp hospital, which contained an average of 30 patients during the first few months, was enlarged in July, 1907, to make room for its quota, 35, of the City and County Hospital

* See Part I, p. 88.

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patients, and thereafter averaged 77 patients. During thirteen months only 49 deaths occurred at Ingleside, and most of these were due to old age. There were, however, 24 deaths in hospitals to which patients were sent from Ingleside. This rather small number does not fully represent the proportion of deaths to the number of inmates, as the personnel of the camp was constantly changing. Of the 1,287 inmates of Ingleside 164 were known to be dead three years after the fire.

For the accommodation of its almshouse charges at Ingleside the city agreed to pay 30 cents a day per inmate, at the time that it was costing 38.6 cents a day to maintain an inmate in the almshouse. The average cost a day per inmate at Ingleside during 1907 was 50 cents. The total cost of Ingleside Model Camp for approximately fifteen months was:

Construction	\$36,230.59
Operation and maintenance	\$173,573.19
Care of almshouse inmates	\$21,447.04

3. GENERAL STATISTICS

The Ingleside records which constitute the basis of the tables that follow were merely admission cards made out by the commanders of camps. They give information with regard to sex, age, marital condition, nativity, occupation, address on April 17, 1906, and the name and address of a relative or friend who should be notified in case of death. The cards were obviously not intended for sociological purposes. They often do not give some of these simple facts, and are not uniform in statement; but they have been supplemented by information taken from the records of an investigator at Camp 6, and from the cases on file in the Associated Charities and the Rehabilitation Committee offices. The records have been further amplified through interviews with a number of employees who were for a long time at Ingleside, and are most of them now employed at the Relief Home. The greatest care has been taken not to draw unwarrantable conclusions from incomplete and uncertain data.

Aside from placing on record a brief history of Ingleside Model Camp, the main purpose of this study has been: first, to find what proportion of the inmates of Ingleside had been self-

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supporting before the fire of 1906 and what proportion were at that time potential almshouse inmates; second, to examine critically the treatment of those aged and infirm persons who awaited at Ingleside the outcome of their applications for rehabilitation; and third, to determine whether any number of those now dependent upon public relief could have been saved from that fate.

Tables 113 and 114 show concisely the conjugal condition of the Ingleside population and the extent to which the inmates differed in this respect from the aged, infirm, and incapacitated population in the San Francisco almshouse during the thirty-five years preceding 1906, and from the general population of California.

TABLE 113.—INMATES OF INGLESIDE MODEL CAMP BY CONJUGAL CONDITION AND SEX^a

Conjugal condition	PERSONS WHOSE CONJUGAL CONDITION WAS AS SPECIFIED					
	Males		Females		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
Single	385	53.3	90	20.7	475	41.1
Married	77	10.7	67	15.4	144	12.5
Widowed	166	23.0	218	50.3	384	33.2
Divorced, separated or deserted	13	1.8	15	3.5	28	2.4
Unknown	81	11.2	44	10.1	125	10.8
Total	722	100.0	434	100.0	1,156 ^b	100.0

^a These figures relating to conjugal condition were taken from the rough admission statements of persons admitted to Ingleside and do not exactly correspond with the figures presented in Tables 119 and 120, which were taken from the files of the Relief Committee and the Associated Charities. The latter probably correspond more nearly to the facts.

^b The 131 inmates who were transferred to Ingleside from the almshouse, as has been stated, are not included in this study.

The preponderance of men is characteristic of all refuges for the aged and infirm, partly because old women can earn a bare living by petty domestic services long after the age at which old men can maintain themselves at hard labor; partly because relatives, however poor, are more loath to allow an aged woman than an aged man to become dependent on public charity. As regards family ties, the table shows further the isolated condition of this

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group. Two-fifths of them may be assumed to have had no living children; the remainder had had six months to rejoin their children but had failed to do so.

The conjugal condition of the Ingleside population is compared in the following table with that of the inmates of the almshouses of the United States in 1903-04, as well as with the general population of the state in 1900.

TABLE 114.—CONJUGAL CONDITION OF INMATES OF INGLESIDE MODEL CAMP, COMPARED WITH CONJUGAL CONDITION OF INMATES OF ALL ALMSHOUSES OF THE UNITED STATES IN 1903-4 AND OF THE GENERAL POPULATION OF CALIFORNIA 15 YEARS OF AGE AND OVER, IN 1900

	Inmates of Ingleside Model Camp	Inmates of all almshouses of the United States 1903-4 ^a	General population of California, 15 years of age and over, 1900
Number considered	1,156	163,176	1,095,222
Per cent:			
Single	41.1	52.1	41.2
Married	12.5	16.0	49.3
Widowed	33.2	27.8	8.1
Divorced, separated or deserted	2.4	1.3	.8
Unknown	10.8	2.8	.6
Total	100.0	100.0	100.0

^a The figures given relate to paupers in almshouses December 31, 1903, and to paupers admitted during the year 1904.

The percentage of single persons at Ingleside was about one-fifth less than in the almshouses of the country at large. This difference is due probably to the fact that the Ingleside Camp did not admit children.* Under no one of the three classifications was the number of single persons shown to be less than 41 per cent. The percentage of widowed persons at Ingleside was about one-fifth more than in the almshouses at large, and four times as great as in the general population of the state. The discrepancy between the number of widowed and married persons at Ingleside in com-

* A few children were at Ingleside with their mothers for a short period while awaiting the completing of plans, but they are not included in the 1,156 cases upon which this table is based.

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parison with the almshouses of the United States may be accounted for by the fact that a number of so-called "widowed" persons reported at Ingleside were separated or deserting partners.

Table 115 shows the ages of the inmates as compared with those of inmates of the San Francisco almshouse and of all almshouses during the periods specified.

TABLE 115.—AGE DISTRIBUTION OF INMATES OF INGLESIDE MODEL CAMP, COMPARED WITH AGE DISTRIBUTION OF INMATES OF SAN FRANCISCO ALMSHOUSE DURING A TEN-YEAR PERIOD, AND OF INMATES OF ALL ALMSHOUSES OF THE UNITED STATES, IN 1903-1904

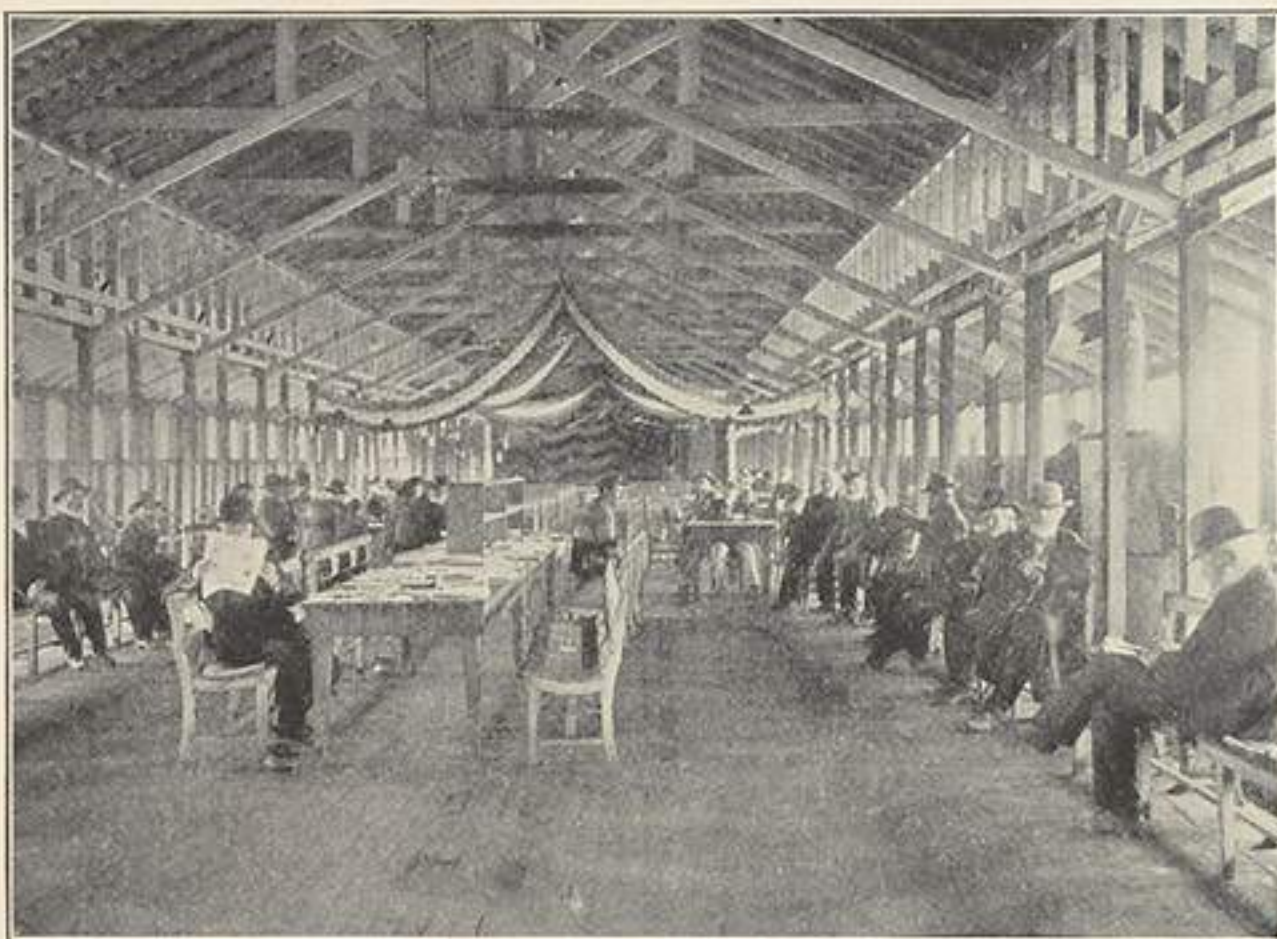
Age period	INMATES OF INGLESIDE MODEL CAMP		INMATES OF SAN FRANCISCO ALMSHOUSE 1894-1906 ^a		INMATES OF ALL ALMSHOUSES OF UNITED STATES 1903-1904 ^b	
	Number	Per cent	Number	Per cent	Number	Per cent
Less than 10 years.	..	..	..	..	7,151	4.4
10 years and less than 20 years	2	.2	17	.2	5,706	3.5
20 years and less than 30 years	22	1.9	159	2.1	13,835	8.5
30 years and less than 40 years	67	5.8	386	5.1	16,402	10.1
40 years and less than 50 years	114	9.9	775	10.3	21,358	13.1
50 years and less than 60 years	226	19.6	1,457	19.4	26,448	16.2
60 years and less than 70 years	412	35.6	3,008	40.1	31,810	19.5
70 years and less than 80 years	235	20.3	1,446	19.3	26,237	16.0
80 years and less than 90 years	49	4.2	231	3.1	9,715	6.0
90 years and over	5	.4	20	.3	1,344	.8
Age unknown	24	2.1	9	.1	3,170	1.9
Total	1,156	100.0	7,508	100.0	163,176	100.0

^a Figures for ten years. No report was published for the year 1900-1901.

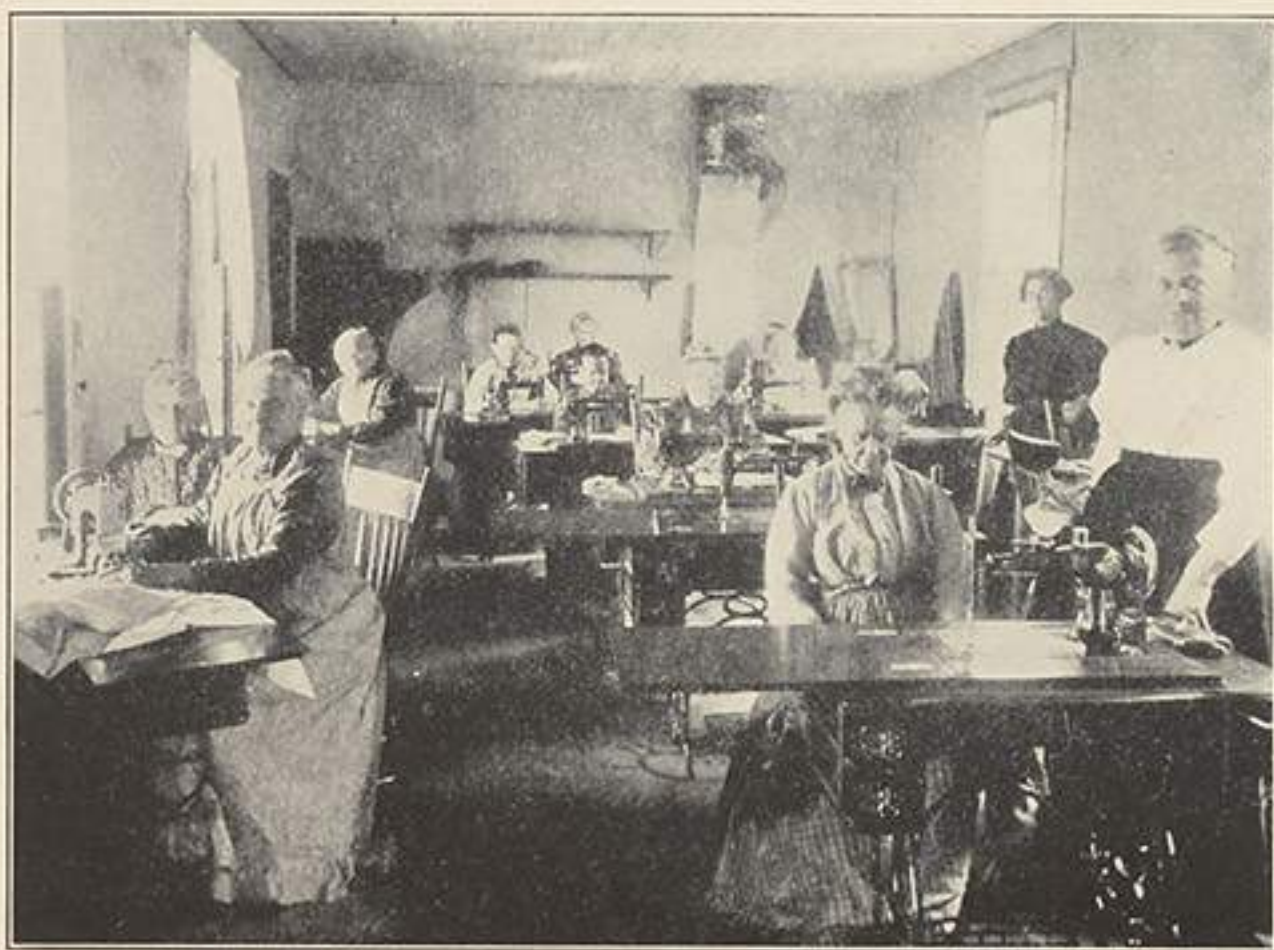
^b The figures given relate to paupers in almshouses, December 31, 1903, and to paupers admitted during the year 1904.

As Ingleside Model Camp was established to house the aged, the infirm, the handicapped, and the convalescent, it was to be expected that as many as 92 per cent of the inmates should be over forty years of age, 82 per cent over fifty, and 62 per cent over sixty years of age.

Table 116 shows that for many years the foreign born have been more than twice as numerous in the almshouses as in the



The Reading Room



The Sewing Room
INGLESIDE MODEL CAMP

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general population of the city and county of San Francisco. The proportion of foreign born found in the Ingleside figures would undoubtedly have been materially larger than the 53.8 per cent reported if it had been possible to distribute Ingleside's 29.1 per cent "unknown" between native and foreign born. This result corresponds to the figures for the whole country in which the foreign born whites have a much larger representation in the dependent than in the general population. It must not be overlooked, however, that dependence may be due quite as much to the fact of belonging to the unskilled wage-earning class as to being a foreigner.

TABLE 116.—NATIVITY OF INMATES OF INGLESIDE MODEL CAMP, COMPARED WITH NATIVITY OF INMATES OF SAN FRANCISCO ALMSHOUSE DURING A TEN-YEAR PERIOD, AND OF THE GENERAL POPULATION OF THE CITY AND COUNTY OF SAN FRANCISCO IN 1900

Country of birth	Inmates of Ingleside Model Camp	Inmates of San Francisco almshouse during 10 years, 1894-1906*	General population of city and county of San Francisco, 1900
Number considered	1,156	7,433	342,782
Per cent born as specified—			
United States	17.1	27.1	65.9
Foreign countries			
Canada . . . . .	.9	1.6	1.5
China . . . . .	.2	.3	3.1
England	4.2	5.1	2.6
France	1.6	3.0	1.4
Germany	9.9	9.8	10.3
Ireland	24.0	37.2	4.7
Italy	1.1	1.3	2.2
Mexico . . . . .	.9	..	.4
Norway . . . . .	.6	.7	.6
Scotland	2.0	1.3	.9
Sweden	1.4	2.0	1.5
Switzerland . . . . .	.9	1.3	.6
Other foreign countries	6.1	9.2	4.3
Total	53.8	72.8	34.1
Unknown	29.1	.1	..
Grand total	100.0	100.0	100.0

* No report was published for the year 1900-1901.

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The proportion of Irish in the Ingleside camp was about five times as great as in the general population of San Francisco, but only about two-thirds as great as in the San Francisco almshouse. The Germans, on the other hand, constitute a slightly larger proportion of the general population than of either the Ingleside inmates or inmates of the San Francisco almshouse. The English have contributed considerably more than their proportionate quota to Ingleside and to the almshouse.

Occupation is quite as important as nationality, age, or infirmity, in determining what individuals in a given locality are likely to become dependent. The table presented below shows the facts on this point:

TABLE 117.—OCCUPATIONS OF INMATES OF INGLESIDE MODEL CAMP^a

Occupation	PERSONS OF EACH SPECIFIED OCCUPATION	
	Number	Per cent
Laborers	139	13.2
Domestics	85	8.1
Cooks and cooks' helpers	67	6.4
Housekeepers	63	6.0
Dressmakers and seamstresses	44	4.2
Lodging-house and boarding-house keepers	30	2.8
Nurses	25	2.4
Carpenters and carpenters' helpers	24	2.3
Peddlers	23	2.2
Clerks	18	1.7
Bakers	15	1.4
Agents and canvassers	14	1.3
Teamsters	14	1.3
Waiters	14	1.3
Painters and painters' helpers	13	1.2
Tailors and tailoresses	13	1.2
Miners	12	1.1
Cannery workers	12	1.1
Laundry workers	12	1.1
Sailors	10	.9
Machinists	10	.9
Shoemakers and cobblers	9	.9
Storekeepers	9	.9
Teachers	9	.9
Blacksmiths	9	.9
Other occupations	362	34.3
Total	1,055	100.0

^a Information relative to occupation was not secured for 101 of the 1,156 inmates.

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The table reveals an occupational distribution of Ingleside inmates materially different from that found in the typical almshouse. At Ingleside, as in most permanent institutions for adult dependents, the laboring and domestic classes constituted the chief element, but the proportion of persons in these classes seems to have been smaller than is generally the case. Of the 123,647 inmates of almshouses in the United States in 1904 who were classified according to occupation by the census office, 59,119, or 47.8 per cent, were reported as non-agricultural laborers or as servants. The persons classified as cooks, laborers, and servants admitted to the San Francisco almshouse from 1869 to 1894 numbered 5,330, or 41.4 per cent of the 12,879 persons admitted who were nineteen years of age or over and had had occupations. It appears from Table 117 that 354, or 33.7 per cent, of the 1,055 Ingleside inmates classified according to occupations were laborers, domestics, cooks and cooks' helpers, or housekeepers. In other words, the proportion of persons occupied as laborers or in domestic occupations seems to have been about one-third at Ingleside, as compared with slightly over four-tenths in the San Francisco almshouse and slightly less than one-half in the almshouses of the United States.

These comparisons must be accepted with some caution because of differences in the classifications of occupations applied to the three sets of data. A reasonable allowance for this factor does not, however, alter the distributions in such a degree as to invalidate the results obtained. The figures cited may be accepted as indicating with substantial accuracy differences in the general proportions of laborers and domestic workers.

For the purpose of this study the chief interest of the table of occupations lies in a few groups which are represented not at all or by only a few individuals in the permanent institutions for dependents, but which at Ingleside comprised about 13 per cent of the population. In these groups were dressmakers, seamstresses, lodging-house and boarding-house keepers, nurses, storekeepers, agents and canvassers, and teachers. These, plus an indefinite number that might be added from the other miscellaneous occupations, were undoubtedly for the most part accidental dependents. They, it might also be assumed, would be likely to regain self-support if given assistance by the Rehabilitation Committee.

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But the inference from the general information given in the foregoing tables is that, apart from this comparatively small proportion, in respect to age distribution, proportion of the sexes, social status, and nativity, the inmates of Ingleside Model Camp did not differ essentially from the inmates of the San Francisco almshouse. It would have been interesting to know how long these persons had lived in California, but unfortunately this information is given in only about one-third of the cases. Ninety per cent of this third are recorded as having been more than ten years in the state. Since applicants might assume, however, that relief would be given more readily to old residents than to transients, it is probable that a number of the unknown were recent arrivals who were careful not to admit the fact.

In the detailed study of individuals which follows, the cases are classified with respect to dependence or independence before the disaster and with respect to relief afterward. It will serve to show to what extent conclusions have been justified.

II

RELIEF AND NON-RELIEF CASES

1. GENERAL ANALYSIS

IN analyzing the material relating to the 1,156 persons known to have been in Ingleside Model Camp at some time, and included in this study, it must be remembered that practically all had already received relief in the shape of food, clothing, and shelter at other camps or in hospitals during the six months succeeding the fire. The word "relief" will be used hereafter to refer to specific aid refused or given outside of Ingleside.

After the primal necessities, food, clothing, and shelter have been provided, the factor of highest importance in determining what further relief shall be given is the family relation. With respect to family relationship, the inmates of Ingleside have been classified in the following table:

TABLE 118.—FAMILY RELATIONS OF INMATES OF INGLESIDE MODEL CAMP

Family relation	PERSONS IN EACH CLASS	
	Number	Per cent
Single and widowed men and women	868	75.1
Aged married couples, or aged mothers, each with an adult son or daughter	93	8.0
Mothers with young children	28	2.4
Transients, for whom only slight data, or no data at all, are available	167	14.5
Total	1,156	100.0

In this table the divorced, deserted, and separated persons are included among the single and widowed because they required the same treatment.

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2. APPLICANTS AND NON-APPLICANTS FOR RELIEF AND REHABILITATION

The transients at Ingleside who were single men and women merely waiting to hear from friends or of possible jobs, and a few families temporarily stranded, are for lack of full information omitted from the discussion that follows. The 28 mothers with young children, most of whom were at the camp a short time, have also been omitted because they were not representative of the classes for which Ingleside was maintained, and furthermore because the Associated Charities assumed responsibility for their treatment.

The 961 persons remaining fall into two general classes: families of aged adults, and detached people of both sexes. Since the problem of an old mother with an adult son or daughter is almost identical with that of an old married couple, they are studied together. These two general classes have been rearranged in the following table according as they applied or did not apply for relief to the Corporation before April 1, 1907, or to the Associated Charities* through which agency applications for relief on the part of Ingleside inmates were made after that date.

TABLE 119.—INMATES OF INGLESIDE MODEL CAMP CLASSIFIED AS FAMILIES AND SINGLE AND WIDOWED MEN AND WOMEN AND AS APPLICANTS TO SAN FRANCISCO RELIEF AND RED CROSS FUNDS, APPLICANTS TO ASSOCIATED CHARITIES, AND NON-APPLICANTS

Applicants and non-applicants	FAMILY CASES		Single and widowed men and women	All persons
	Number of families	Number of persons		
(1) Applicants to S. F. R. and R. C. F. to March 31, 1907	26	53	215	268
(2) Applicants to Associated Charities from April 1, 1907	7	14	68	82
(3) Non-applicants	13	26	585	611
Total	46	93	868	961

* See Part V, p. 298 ff.

Of the 585 single and widowed non-applicants, 425 were men and 160 women. The 93 persons included under family cases are identical with the 93 mentioned in Table 118 as aged couples or aged mothers each with an adult son or daughter.

(a) FAMILY CASES

The group of 46 families of 93 persons, 12 of whom only were under fifty years of age, will first be studied.

The treatment of aged couples, whether a husband and wife or an old mother with an elderly son or daughter, should differ from that of infirm single men and women because there are bonds of relationship to be conserved. So long as either partner shows any capacity for self-support it is a practical as well as a humane thing to try the experiment of re-establishing him or her. If in some or even in a majority of cases the experiment prove a failure, the risk is nevertheless one to be taken. The experiments in behalf of this group of 46 families had often to be made with very scant information as to the capacity of the applicants. In judging the results it must not be forgotten that all the institutions for the aged and infirm were full in the winter of 1906-07, and that a thorough investigation such as is usually made by a charity organization society before giving aid was then quite impossible.

1. Twenty-six of the families, comprising 53 adults, as shown by Table 119, applied to the Corporation for relief before April 1, 1907, and 20 of these received relief in addition to their home at Ingleside. Of the adults in these families, two-thirds were women of an average age of fifty-seven years, the other third, men of an average age of sixty-three years. More than half were permanently incapacitated by senility or by paralysis, lead-poisoning, blindness, deafness, severe hernia, the loss of a leg or an arm, or mental defect.

Of seven of the couples that received grants, the wife or husband died within a year after the fire, before the struggle to maintain themselves had more than begun. The following notes relate to six of the seven. A grant of \$250 and a sewing machine was made to a paralyzed engineer and his wife. The wife had supported herself and her husband for several years by a little store which she re-established. After the husband died she con-

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tinued to do well until she fell and broke her thigh. She was then sent to a hospital and from there to the Relief Home. A peddler of seventy-four who seemed to have had some savings received \$150 to buy a stock of optical goods. The wife, who kept a rooming house at first successfully but after his death less so, applied to the Associated Charities in 1908 for more aid. The visitor, who refused assistance because the woman still had money from the husband's life insurance, made the note: "The woman is a fraud and a fortune teller, but ill and pathetic." Two families of this group, although chronic charity cases before the disaster, were helped to buy small amounts of clothing and furniture and in one case a seventy-five dollar wooden leg. The surviving partners, as might be expected, are now in the Relief Home. Two able-bodied wives, when deprived of their husbands by death, became self-supporting. One was a nurse, the other a washer-woman about fifty years of age. One received \$22 to furnish a room, and the other was given clothing. The following notes tell briefly the story of one more of the 26 families. Three women of three different generations proved too heavily handicapped with sickness. The mother, who died of shock soon after the earthquake, has not been considered as among those applying for relief. The daughter had become poisoned while working in a lithographic shop and later developed tuberculosis. She and the grandmother, a seamstress, still able-bodied, were moved to a locality where the older woman could presumably get work, and were given a stove and a little money for comforts. But when the young girl also died, the old woman gave up the struggle and went to the Relief Home. Thus, of these 14 persons specifically mentioned, seven died within a year after the fire, four went to the Relief Home, while one became partially and two entirely self-supporting.

Besides the two families already described who received charitable aid before the fire, there were two other such among these applicants. One, an old mother and son, had lost furniture and personal effects estimated as worth \$400. They applied for rehabilitation and a sewing machine in August, 1906. As the son was unmarried, able-bodied, and under forty years of age, the grant was refused on the ground that he should support his mother.

Some months later, from the officers at Ingleside, it was learned that the man was industrious and had good habits, but was unable to keep regular work on account of being feeble-minded. A grant of \$75 and a sewing machine was therefore made. A year later the Associated Charities found the man out of work and the mother feeble, and decided that the Relief Home was the place for her. It seemed inevitable that the son should arrive there when his only asset, muscular strength, should be used up.

The second family had been in receipt of aid from several charities before the fire. It consisted of a deaf, partly paralyzed, and hard-drinking old carpenter and his ailing wife, both past sixty years of age. They claimed to have lost a thousand dollars' worth of furniture and personal property but applied while at Ingleside for the small sum of \$40 for special relief. Ten dollars was given. Six months afterward they applied to the Associated Charities. The man, who meanwhile had been earning \$3.00 per day, had broken two ribs. The Associated Charities, therefore, paid their rent (\$12) and in March, 1909, they were temporarily self-supporting. They were, however, the inevitably dependent family that if life were prolonged would find its way to the Relief Home.*

The effect on family life of the presence of drunken husbands is a monotonous tale, but it is cheering now and then to hear of a decent wife rescued from her fate. A drunken old peddler and his old wife recovering from illness were granted \$100 for furniture and clothing. Before they left Ingleside the camp commander urged that the woman be sent to her relatives in Pennsylvania "to escape the brutality of her husband." Upon the relatives agreeing to care for her, transportation and \$50 were given to carry her to them. The peddler drifted to the Relief Home.

Of quite another sort were the remaining nine of the 20 families that received relief. Although some of their members arrived at the Relief Home they came by another road, along which they struggled so courageously as to win the respect of all who knew them. In this better class are an aged German sign painter and his still more aged and very feeble wife. Before the fire he had been

* Six months after the date when this was written they were in the Relief Home.

able to earn \$20 a week, and although his eyesight was already failing, he asked the Corporation for tools, supplies, and a little rent. The visitor reported that there were three grown children,—a feeble-minded son, a crippled daughter who earned a bare living as a waitress, and a married son too poor to care for his parents. The feeble old mother was transferred to the Relief Home and \$90 altogether was given the old man with which to re-establish himself. After a year, he too, overcome by his failing sight, submitted to be sent to stay with his wife in the Relief Home. When at the last moment he wept because he could not pay the rent in arrears, a benevolent society paid it in order that he might go conscience free.

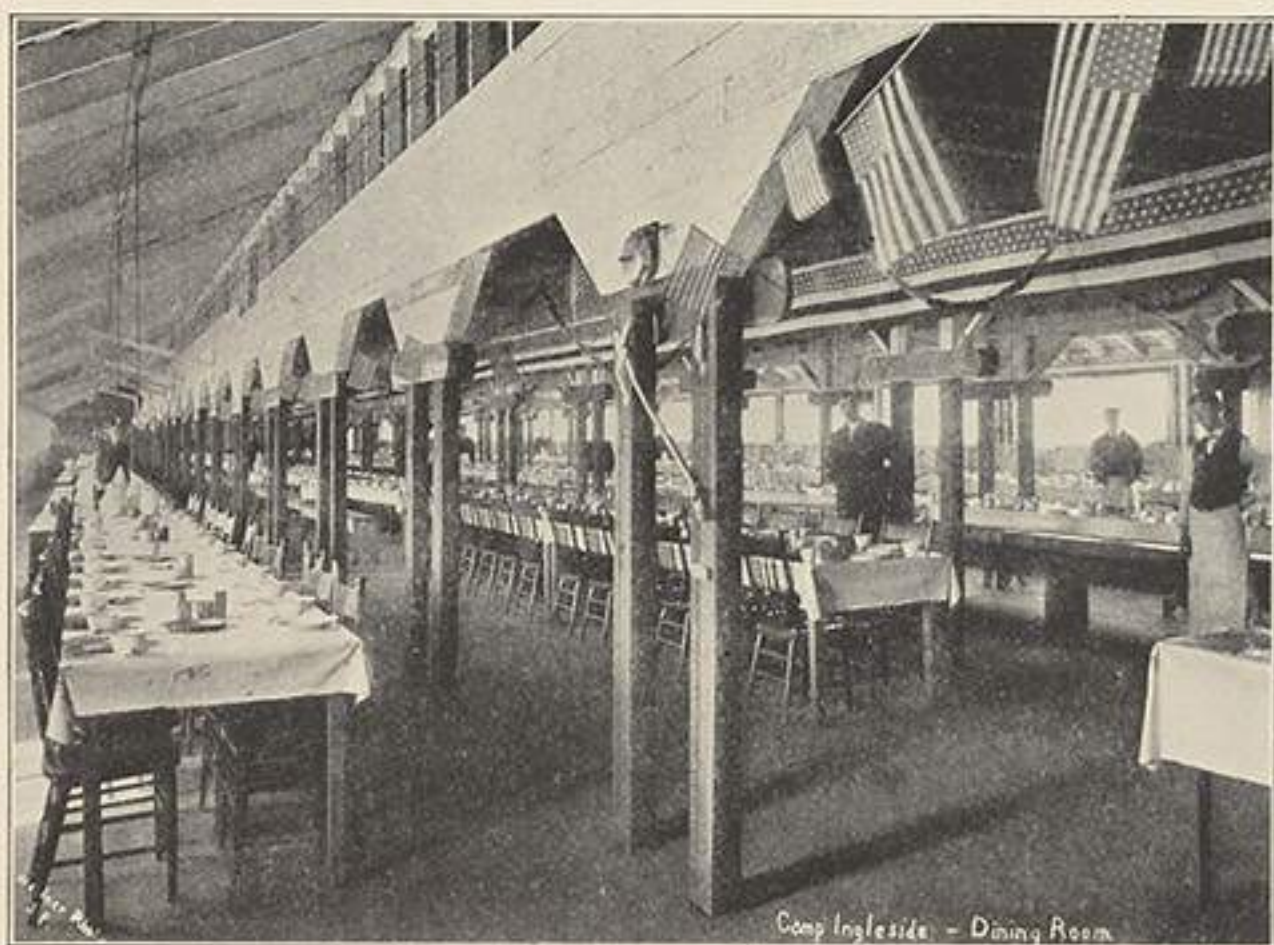
Other families with an average advantage in age of at least ten years maintained themselves in spite of serious handicaps. A man who had many years before lost both legs, had prior to 1906 earned \$45 per month as an elevator man. He asked for furniture and clothing. Although the wife was strong neither physically nor mentally, \$150 was granted in care of the Associated Charities. Two and a half years later the wife was at work, the husband had just secured a permanent position as elevator man, and a little of the grant was left for emergencies. Another elderly couple, consisting of a blind husband and an able-bodied wife, who had earned together about \$30 a month before the fire, received \$150 for household relief and a news-stand. They went into business in a suburb and became self-supporting.

That kindly and influential friends are quite as useful as money to those in straits, is illustrated by the case of an old master mariner, disabled for many years, who was supported by his competent wife. Before the fire she kept a small notion store and was caretaker for a settlement club. On the recommendation of the settlement workers who knew her worth she received a grant of \$115 and a refugee cottage which was erected on the grounds of a society for which she acted as janitress. She and her husband were then able to live comfortably in their cottage on her earnings of \$25 per month.

A similar case is that of the family in which the Hebrew husband, although seventy-eight years old, had been able before the fire to earn a living for himself and his wife with a little cigar store.



The Kitchen



The Dining Room
INGLESIDE MODEL CAMP

They were known as honest, industrious people to a society that recommended them for a grant of \$150. Later, \$77.50 worth of plumbing and repairs were added to their cottage. They promised to be self-supporting for some time. In case of need the Hebrew Board of Relief stood ready to make a monthly allowance so that they might never go to the Relief Home.

Other cases of which less is known were encouraging. A painter, his wife, and his wife's sister, who received \$50 for furniture, had not again applied for help. An old hunchback and his wife who received \$80 for furniture and clothing, were given the use of land on the edge of the city by some friends, and for a while at least were made self-supporting by the proceeds of their chickens and their garden. Another family, exceptional in that both partners were under fifty years of age, received a grant of \$250. The husband, a longshoreman, had had both arms broken, but two years after the fire the couple were again self-supporting. As they are exceptional also in having several young male relatives in the city, they are not likely to become dependent.

Another history is differentiated from the varied but generally pitiful struggles of old persons by its ending touched with romance. An old mother with a daughter nearing middle age lost furniture, clothing, piano, and paintings worth \$1,000. They had earned a modest living, the mother by taking roomers, the daughter by teaching music. They were given a sewing machine and \$300 with which to establish a rooming house. Within a year and a half the mother became so seriously demented as to prevent their keeping lodgers. They fell behind in the rent, the Associated Charities supplied food and after a severe struggle on the daughter's part to keep her mother out of the insane asylum, the old woman was finally committed in the summer of 1908. Meanwhile a kindly lodger became interested in the younger woman, and after his references had been approved by the Associated Charities, the daughter married him.

A brief review of the circumstances and habits of five of the six families who applied for relief and were refused fully justifies the decision of the Rehabilitation Committee. The first was a woman of fifty whose husband, a man over eighty, had died at Ingleside in the autumn of 1906. She not only was fairly strong

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A brief review of the circumstances and habits of five of the six families who applied for relief and were refused fully justifies the decision of the Rehabilitation Committee. The first was a woman of fifty whose husband, a man over eighty, had died at Ingleside in the autumn of 1906. She not only was fairly strong

but had grown children quite able to give her a home. The second was an old couple by no means incapacitated who had kept a store and been pretty well-to-do before the fire. They were given a cottage and \$50 for furniture before coming to Ingleside, but were refused business rehabilitation on the ground that the \$500 insurance they had received was sufficient to re-establish them. In 1908 the Associated Charities gave them a stove and had some plumbing done in their cottage, but they were found to be grasping and untrustworthy. Two other couples were of the hard-drinking, intermittently-working, often-sick type, to whom rehabilitation can never be given with any prospect of success. Of these, a comparatively young couple were given \$50 for furniture and clothing and were provided with employment. In the following two years husband and wife had been twice to the Associated Charities for help, and had been in and out of the county hospital. When last seen they were "living with friends." The other couple, the man a drunkard and the woman a fakir, had a charity record, reaching back to 1896, in which they were described as being too incompetent to support themselves. They were forcibly removed from a wretched shack to Ingleside in the winter of 1907 and are now in the Relief Home.

The last of this group was an old mother with an epileptic son of fifty, by occupation a cooper. They had lived on the verge of distress before the fire, and although the son afterward earned good wages for awhile cleaning bricks, it was not believed that he could long support his mother and himself. In the winter of 1907 both were obliged to go to the Relief Home.

2. The seven families at Ingleside who applied first to the Associated Charities for rehabilitation do not differ as a group in any way from the earlier applicants. Two are cases of old people neglected by their grown up children; two, of the chronically unfortunate and inevitably dependent class; and two couples, younger than those we have been considering, were forced to apply for help because the man in each family developed tuberculosis. One case only, foreigners of good birth and education, differs in the details of the struggle and in its solution. Both husband and wife were teachers who had scarcely made a living before the fire and who, being over sixty years of age, could not

regain their clientele nor find new work. The Rehabilitation Committee through the Associated Charities sent them back to their native country where they will have a home with relatives.

If we turn from the picturesque, human aspect of the families who applied for rehabilitation or relief, to the financial, the brief summary is: (1) Twenty families of 41 persons, whose estimated total losses amounted to \$10,000, asked for relief to the amount of \$3,000 and were granted relief to the money value of \$2,500. In addition they received shelter and food at Ingleside at a cost of \$2,200. (2) After three years seven of the 41 individuals were dead, 10 were in charitable institutions, one was in an insane asylum, one was married, three were with relatives, and 19 were self-supporting.* Aside from the comfort afforded to each by the grants received, it may be said to have cost \$132 apiece to make the 19 persons self-supporting. It must not be forgotten that while the effort was being made to gain self-support outside of the institution, the institution was spared the cost of maintaining each at a rate of not less than 50 cents a day.

3. The last group of the families of adults to be considered is the 13 families containing 26 persons that did not apply for specific relief other than institutional care. They differ from those that did apply chiefly in being a little more infirm and incompetent and in having no children or relatives, apparently, to fall back upon. It is probable that some of them did not apply for rehabilitation because Ingleside Camp and the Relief Home seemed to be the only natural or desirable relief. Information is available as to the subsequent fate of only 19 of the 26 persons. Of these, four were known to be dead three years after the disaster, eight were in the Relief Home, one was in another home, four were self-supporting, and two had moved to the country.

(b) SINGLE AND WIDOWED MEN AND WOMEN

1. The 215 single and widowed men and women at Ingleside who asked for aid from the Rehabilitation Committee before April, 1907,† are roughly classified in Table 120.

* The data for all of the 20 families are not given in the preceding pages. The 19 persons listed as self-supporting, it should be borne in mind, were in several cases believed to be only temporarily independent of charitable aid.

† See Table 119, p. 336.

THE RESIDUUM OF RELIEF

TABLE 120.—SINGLE AND WIDOWED INMATES OF INGLESIDE MODEL CAMP APPLYING TO THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS FOR REHABILITATION, BY NATURE OF REHABILITATION APPLIED FOR

Nature of relief applied for	Applicants for relief of each specified nature
Business rehabilitation	46
Household rehabilitation	43
Transportation	27
Special relief	38
Hospital care	11
General relief	50
Total.	215

BUSINESS REHABILITATION. Of the 46 persons in this group who applied for business rehabilitation, 29 were men and 17 were women. Eighteen of the 29 men received aid to the amount of \$1,389, the largest individual grant being \$200 to an attorney, aged thirty-one, who asked only for law books. This man is one of the small group who, three years after the grant was made, were known to be self-supporting.

No action was taken by the Committee in six cases, either because the applicants could not be found at the addresses given, because they refused the aid offered, or because the applications were received too late.

Grants were refused in five cases. In this group is a so-called attorney, a man who had fraudulently lived by his wits for years. Immediately after the fire this plausible old fakir was cared for by a religious society which asked for special clothing for him because he was "an odd size." He applied to the Rehabilitation Committee for \$1,500 to rebuild a lodging house he claimed to have owned. The visitor found that he had not owned a house and lot before the fire, that the old woman relative whom he professed to have supported was another fraud, and that his only real claim on charity was that he was too fat to wear ready made clothes. In the summer of 1909 he was again heard of at a summer resort earning his living by assisting an evangelist in religious meetings.

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Three years after the grants were made the condition of the 18 men who were aided was ascertained to be as follows: three were found to be self-supporting; for four no definite information was obtained but they were believed to be independent; eight were dependent, and three had died. The eight dependent cases, all elderly men, were with one exception being cared for at the Relief Home; one was in an insane asylum.

A young seaman who is recorded as having died after being aided, committed suicide. He had had a leg amputated, had been in the hospital for sometime after the fire, and then had gone to Ingleside to convalesce. The Relief Committee gave him an artificial leg, and he was in and out of the Relief Home several times trying unsuccessfully to find work. On his return from one of the attempts he killed himself. The other two who died were elderly men.

To put the case from the financial point of view, \$1,389 was given to 18 men; \$620 has made seven of them possibly self-supporting, and \$769 was expended upon 11 who failed. Those who were not found at the address given may be self-supporting as they have not drifted back to the Rehabilitation Committee. A single fact is sufficient to explain the success of one group and the failure of the other. The seven successful ones averaged fifty years of age, while omitting the exceptional case of the young seaman 10 of the 11 averaged sixty-seven years. Again, the occupations of the unsuccessful are seen to be unskilled and common labor. Incompetence, physical or mental, added to age in most instances, brought these men to Ingleside.

Twelve of the 17 women who applied for business rehabilitation were given aid. One of these, a lodging-house keeper who expected to receive \$2,500 in insurance, was granted only \$75. When the insurance was received it amounted to but \$700, and as she invested in a large rooming house, heavy debts were incurred. Though she was running behind she may not have failed. She blamed the Rehabilitation Committee for not having given aid sufficient to insure success. Two milliners, each about forty years of age, together received \$699 and had not re-established themselves. One, however, had had typhoid fever after the fire, and never fully recovered. Both were doing a little casual work. Five others

who were given grants amounting to \$560 were dependent. None of these had given much promise of self-support but were given the full benefit of the doubt. One of them, later in the Relief Home, lost \$100 in the fire, which she had painfully saved for proper burial. The Rehabilitation Committee replaced this money for funeral expenses.

One of the five women who were denied business rehabilitation was refused because she owned real estate which when sold would provide sufficient capital.

HOUSEHOLD REHABILITATION. The records of application for household relief by single or widowed inmates present quite another aspect of the relief situation than that exhibited by the data regarding business rehabilitation. The 43 people in this group* asked for very little more than the two essentials—furniture and clothing. Clothing had been given in quantities immediately after the fire, and these applicants, aged and infirm people, re-applied months later when winter was coming on. The heavier part of their demand was, however, for furniture to start bachelor housekeeping. Before the fire San Francisco abounded in furnished lodgings at all prices; but afterward there were almost none to be had at prices within the means of those whose age and incapacity prevented them from earning more than minimum wages. Furniture for the shacks, cottages, and tenements was necessary, but because of the dearth of second-hand stuff, the prices of new pieces, even of the meanest sort, were very high. The average grant of \$59 per person, therefore, was not too much with which to buy a bed and bedding, a table, chairs, and cooking utensils, and, in some cases, to pay the first month's rent. A visitor of much experience, in commenting on such cases, said, "It is appalling to think that mere beds and tables may make the difference between pauperism and independence." Grants were refused to three applicants; two of them drank to excess, and the third was in need of permanent care.

When one considers that these applicants above sixty years of age were sewing women, charwomen and cleaners, cannery workers, peddlers, and laborers who must regain their patrons or find new work, the results are very encouraging. One-third only

* See Table 120, p. 344.

were in 1909 found to be dependent on charity; another third were living with relatives or had died or been lost to view; while the last third were presumably self-supporting.

TRANSPORTATION. The 27 persons who applied for transportation were rather more homogeneous than those of any other group. In 15 cases transportation was granted. These 15 individuals were maintained for months at Ingleside until assurance was obtained that they would have proper care if transported; and yet, the experiment was not always successful. For instance, an old nurse was sent to Chicago where her nephews and nieces, although poor, had offered her a home which was visited and approved by the Chicago Bureau of Charities. After some months in Chicago the exacting old woman became so burdensome that the relatives could not care for her. With the advice of the Bureau of Charities she was sent back to San Francisco and placed in the home for the aged. In a few cases careful plans came to nothing, because erratic old people would not consent to be transported.

The case of an old woman of 97 is very pathetic. She had formerly lived in San Francisco and had stored her furniture when she went away. She happened to be visiting in the city on April 18, 1906, in the district burned. The step-daughter to whom she went first abused her and then sent her to Ingleside. The poor old woman while waiting to be given transportation to join her husband in Utah fell ill and just after the coveted transportation was given "died of disappointment." No judgment can be formed as to whether there was unnecessary delay on the part of the visitor of the Rehabilitation Committee but after the shock of the earthquake, "disappointment" can scarcely be regarded as the chief cause of death.

The war veterans, four of whom were transportation cases and not less than a dozen of whom were at Ingleside, gave trouble quite disproportionate to the hoped-for results. They were traveling paupers each of whom had either been discharged for bad conduct from some soldiers' home or more probably had left because of restless and vicious habits. Two were given transportation to Washington, District of Columbia, where they belonged, but neither ever arrived. Two others were refused transportation because they belonged in a veterans' home in California.

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To summarize the 15 cases to whom about \$1,000 was given in transportation and money, four in 1909 were still, in spite of what seems to have been reasonable precaution, dependent on the charity of San Francisco and one on the charity of Philadelphia. The burden of the other 10 was transferred to relatives or to communities to whom it rightly belonged and San Francisco was relieved from a possible future obligation greater than that represented by the \$1,000 expended.

Transportation was not given in 12 cases. The principal reason for the refusal of transportation was the lack of assurance that the persons applying would not become charges on the communities to which they wished to go. Six are now in homes for the aged, one died shortly after applying, two may have returned to the soldiers' homes where they belonged, and three are possibly self-supporting. Their circumstances and condition are shown by the following transcript from the records.

GRANT REFUSED:

Night clerk; age 61. Applied for transportation to San Diego. Recommendations not sufficient. Got job as watchman. In Relief Home.

Watchman; age 43. Applied for transportation to Los Angeles. Physically incapacitated. In Relief Home.

Hotel runner; age 47. Asked for transportation to family in Spokane. Able to work.

Peddler and war veteran; age 80. Applied for transportation to brothers in New York with whom he had quarreled long ago. Had left Veterans' Home in 1904. Got work.

Ship joiner; age 75. New York relatives refused to receive him because of his vicious habits, but would pay for him in Relief Home, where he remained.

Chiropodist and war veteran; age 83. Son in New York surprised that he had left Soldiers' Home. Would receive him if fare was paid.

French cook; age 68. Asked for transportation to brother in France, but brother did not reply to letters. Went to work.

Longshoreman; age 57. Wished to go to Los Angeles. Had been in hospital for weeks, unable to care for himself. Died shortly afterward in camp.

Teamster (Negro); age 65. Applied for transportation to wife

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in Washington, D. C. No reply from wife. In Relief Home for third time.

Carpenter; age 57. Wished to go to Seattle to collect debt of \$50. Was advised to write. In Relief Home.

GRANT CANCELED:

Car builder; age 69. Granted \$100 and transportation to sister in Northern California. Went to Iowa instead. Check for \$100 cancelled.

NO ACTION:

Cigar clerk; age 69. Applied for transportation to sister in Kansas. Could not be found by visitor. Later, in Relief Home.

SPECIAL RELIEF. The 38 single or widowed inmates whose applications fall under the head of "Special Relief" were nearly all in need of special medical or surgical attention, or of convalescent care.

From the standpoint of restoration to self-support this group, as shown by the abstract given below, is discouraging, but it is doubtful if the Rehabilitation Committee in granting the special relief, expected the recipients to regain economic independence. Owing to the crowded condition of the hospitals in 1906 and 1907 it was necessary to avoid sending to them persons who could be provided for otherwise. The yet greater overcrowding in the institutions for the aged and infirm made it compulsory, until the Relief Home was completed, to give some outdoor relief to those who did not imperatively require institutional care.

Those still independent three years after the grant was made averaged twelve years younger than those then receiving relief. The financial showing is not so discouraging as the social. The 29 persons received grants amounting to \$2,955, an average of \$102 each. This sum would have paid for keep in an institution, if there had been room, for not more than seven months. The average time that elapsed before each became dependent is, in the known cases, considerably more than seven months. The money therefore was not wasted. Moreover, those objecting, as most of them did, to going to an institution, had the comfort of attempting self-support.

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GRANT MADE:*

(a) Not Dependent (probably):

Domestic servant; age 68. Granted \$150. No information could be obtained in 1909.

Domestic servant; age 35. Granted \$75 for an operation. Self-supporting.

Cook; age 66. Granted \$50. No information could be obtained in 1909.

Housewife; age 50. Granted \$75 for washing machine. Ejected from Ingleside. Small amount for current expenses.

Cannery clerk; age 61. Granted \$20, and later \$75, to go to hospital and then to the country. Now with friends.

Plasterer; age 56. Granted \$50. Later arrested and in jail three months.

Peddler; age 54. Granted \$60 and a free license. No information obtained in 1909.

Carpenter; age 32. Tuberculous. Granted \$300 to go a warmer climate. Now recovering.

(b) Dependent:

Cook; age 61. Living on savings before fire. Granted \$100. Later assisted by A. C. In Relief Home.

Seamstress; age 59. Granted \$100. Assisted by private charity.

Bookkeeper; age 65. Granted \$100. In Home for the Aged.

Janitress; age 50. Granted \$50. Sent to hospital.

Domestic servant; age 38. Granted \$75. Partially self-supporting; in and out of Relief Home.

Nurse; age 78. Granted \$200. Went to niece. Assisted by several charities.

Housewife; age 95. Granted \$25 and later \$125. In Home for the Aged.

Rooming-house keeper; age 72. Granted \$75. Went to hospital. Assisted by private charity.

Nurse; age 65. Granted \$100. In Relief Home.

Cloak maker; age 65. Granted \$100. Assisted by charity. In Relief Home.

Housewife; age 81. Granted \$140 in instalments. In Relief Home.

Dressmaker; age 57. Granted \$100 and sewing machines. In Relief Home.

*No information is available as to occupation, age, or present status of one of the 29 persons to whom grants were made.

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House worker; age 60. Granted \$100 and truss. In Relief Home.

Seamstress; age 65. Granted \$125 and sewing machine. In Relief Home.

Peddler; age 60. Granted \$20. In Relief Home.

(c) Dead:

Seamstress; age 75. Granted \$150 in instalments. Died September, 1907.

Nurse; age 79. Granted \$100 "till well enough to work." Died April, 1908.

Janitor; age 58. Granted \$50 for stove and bedding. Died February, 1907.

Lecturer on psychology; age 70. Granted \$75 and transportation to San Diego. In Relief Home. Died 1908.

Housewife; age 67. Granted \$150. Went to relatives. Died 1907.

GRANT REFUSED:

Seamstress; age 36. Because earning \$12 per week.

Nurse; age 64. In need of permanent care. Died in Relief Home June, 1909.

Chambermaid; age 70. In need of permanent care.

Children's nurse; age 73. In need of permanent care. In Relief Home.

Domestic servant; age 70. Asked for money to pursue invalid claim to property.

NO ACTION—CHECK CANCELED:

Housewife; age 55. Could not be found by visitor.

Dressmaker; age 73. Granted \$100 and sewing machine. Could not be found.

Cannery worker; age 40. Granted \$75. Could not be found by visitor. Assisted later by Associated Charities to go to the country.

Maker of knitted articles; age 68. Granted \$100 and sewing machine. Drank to excess. In Relief Home.

HOSPITAL CARE. The small group of 11 persons who applied for hospital care, were of the same general character. Illnesses of a serious nature required special treatment either at Ingleside or other institution. Two of the 11 were sent to an insane asylum,

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two died at Ingleside, and five were in homes for the infirm. Two became self-supporting.

GENERAL RELIEF. There remains a heterogeneous group of applicants for general relief, most of whom asked for money for living ~~expenses~~, or for such inexpensive things as false teeth, trusses, and spectacles. Of the 50 persons who applied for general relief, 20 were refused. The total amount paid out in grants to the remaining 30 was \$1,735.70.

Three years after the grants were made 10 of these persons, five of whom received less than \$25 each, were believed to be independent, 15 were in the Relief Home, one was dependent on other charity, and four were dead.

2. Between April, 1907, and April, 1909, 68 persons who had been at Ingleside Model Camp at some time, in addition to the 14 persons in the seven families already considered in Table 119 and on page 342, applied to the Associated Charities.* Since these 68 persons did not apply to the Corporation during the first year after the fire they must either have gone from Ingleside to friends or must have expected to be self-supporting. More than half of them were over fifty years of age and nearly all were more or less incapacitated; in short, they do not seem to have differed from those who before the fire found their way to the almshouse. On April 18, 1909, 39 of these were in the Relief Home, four were in asylums or hospitals, four had left the city, and three were self-supporting. With regard to 18 persons of this group no information could be obtained.

3. The most conspicuous thing about those who did not apply for rehabilitation, both men and women, is their high proportion of disabilities, a proportion even higher than that of the applicants. Of the 585 non-applicants among the single or widowed men and women,† no less than 330, 56 per cent, were infirm or crippled, or needed special care for some reason. Table 121 shows the nature of their disabilities.

* See Table 119, p. 336.

† See Table 119, p. 336.

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TABLE 121.—DISABLED SINGLE AND WIDOWED INMATES OF INGLESIDE MODEL CAMP WHO DID NOT APPLY FOR REHABILITATION, BY SEX AND NATURE OF DISABILITY

Nature of disability	NON-APPLICANTS WITH EACH SPECIFIED DISABILITY		
	Men	Women	Total
Infirm or crippled persons:			
Too infirm to work	33	..	33
Lame or crippled	19	11	30
Feeble . . . . .	..	21	21
Without one leg or one arm	19	..	19
Blind or very deaf	9	6	15
Paralyzed	11	1	12
Bed-ridden . . . . .	..	3	3
Total	91	42	133
Persons needing special care:			
Sick	44	23	67
Normally convalescent	31	17	48
Injured in accidents	33	2	35
Senile or demented	16	..	16
Severely rheumatic	15	4	19
Tubercular	4	8	12
Total	143	54	197
Grand total	234	96	330

Four-fifths of the 585 non-applicants were over fifty years of age. Nevertheless, they applied for no relief other than shelter for a longer or shorter time at Ingleside. Their neglect to make application for rehabilitation may be set down in a great measure to the want of initiative due to infirmity (more than one-seventh of the number have since died), and to the apathy that comes to the inevitable institution inmate. In 1909 one-third of this group were in the Relief Home or in some other charitable refuge. But the margin of over one-third of the remainder whose condition was known, who went to work or to friends and were not as yet dependent on charity, is surprisingly large.

Table 122 shows what became of the non-applicants as far as the facts are known.

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TABLE 122.—SUBSEQUENT HISTORY OF SINGLE AND WIDOWED INMATES OF INGLESIDE MODEL CAMP, WHO DID NOT APPLY FOR REHABILITATION BY SEX

Subsequent history	INMATES WHOSE HISTORY WAS AS SPECIFIED		
	Men	Women	Total
Died within one year of admission to Ingleside	31	16	47
Died within three years of admission to Ingleside	33	11	44
Went to work or to friends or relatives	83	25	108
Now in charitable institutions	124	70	194
No information available	154	38	192
Total	425	160	585

It is highly suggestive that a very large proportion of those who went to work or to friends or relatives left in January, 1908, when Ingleside was about to be closed and all the inmates removed to the Relief Home. When the final alternative was presented to go permanently to an institution or to find some other home, they were able to make the latter choice. Most of them belonged to the wandering labor classes which find no hardship so great as the monotonous, comfortable life of an orderly institution where thorough discipline is maintained. The Relief Home was, fortunately, located beyond the city a mile from any car line. It was far removed from the bustle and the sensational diversions which were so pleasantly accessible to the lazy and the semi-vicious at Ingleside. The mere limitation of the right to go in and out freely was so irksome that many chose to take their chance in the world again rather than go where they must ask for a pass.

(c) APPLICANTS WHO HAD NEVER BEEN AT INGLESIDE

Mention has already been made, page 325, of the fact that between 100 and 200 persons left the almshouse shortly after the fire, most of them presumably going to the camps and posing as refugees. Besides these there were 27 applicants for relief who, although not in the almshouse at the time of the fire, had been there one or more times, one of them 16 times, in the eight years previous. In most instances the Rehabilitation Committee had

no means of knowing that these people were former almshouse inmates, and the grants were made merely on the ground of old age. The more important details concerning this group of 27, none of whom were at Ingleside, are as follows:

To 13 persons relief was granted in sums ranging from \$15 to \$125, and six of these were believed to be non-dependent in 1909, while seven were in the Relief Home. Grants were refused to nine applicants; eight of these required such care and supervision as that provided in the Relief Home, and the ninth, who was an opium taker, was aided by a sister. Checks were canceled in three cases: one, because other relief was given; another, because the applicant was found to be a drunkard; and the third, because the money had been paid to the wrong person. In the two remaining cases of the 27 no action was taken.

It is surprising to find that the 13 cases in which relief was granted average ten years younger than the Ingleside cases. They were either persons who had gone in former years to the almshouse to convalesce after illness, as was customary with those discharged from the City and County hospital, or persons who had some physical or mental disability that made it difficult to keep employment. Most of the others who were not in the Relief Home in April, 1909, if they live will probably come back there. Of the 14 applicants who did not receive aid, nine were in the Relief Home three years after the disaster or had died there.

One last group of the aged and handicapped remains to be mentioned,—35 applicants who had been neither in the almshouse nor at Ingleside, but who arrived at the Relief Home between April, 1908, and April, 1909. These had been able to hold out until then against the ravages of age, disease, incapacity, and misfortune. A few, a very few, were again independent of relief three years after the grant was made, but of the remainder, 21 were still in the Relief Home or other charitable institutions, and nine had either left the city or had died.

III

RESULTS

THE final important question to be considered in this study of relief of the aged and infirm is: What proportion of the aged and infirm persons in the Relief Home in April, 1909, were there solely because of the earthquake and fire of April 18, 1906? To answer this question one must know the proportion between the total population of San Francisco and the aged and infirm in the almshouse for some time previous to 1906.

TABLE 123.—PROPORTION OF ALMSHOUSE INMATES AND OF ALMSHOUSE ADMISSIONS TO TOTAL POPULATION, SAN FRANCISCO, 1890, 1900, 1905, AND 1909

Year	Population of city and county of San Francisco	Average number of almshouse inmates	Almshouse inmates per 1,000 of population	Admission to almshouse during year	Admissions to almshouse per 1,000 of population
1890 .	298,997	736	2.5	560	1.9
1900 .	342,782	947	2.8	670	2.0
1905 .	379,847 ^a	890	2.3	773	2.0
1909 .	409,499 ^a	1,295	3.2	816	2.0

^a Estimated.

It seems fair to assume that the disaster was responsible, at least in part, for the increase of the proportion of almshouse inmates in the population from 2.3 per 1,000 in 1905 to 3.2 per 1,000 in 1909. The fact that in 1909 the number of admissions was not higher indicates that already as regards this class the abnormal conditions resulting from the fire were passing away. The high death rate would shortly reduce the Relief Home population almost to its normal proportion.*

* Between 1900 and 1905 the inmates of the almshouse went in and out much more freely than they do now at the Relief Home, but the effect on the average number present is impossible to calculate.

The increase, from 1904-05 to 1909, in the relative number of almshouse inmates in the population must not be attributed wholly to the disaster. The condemnation of the unsanitary City and County Hospital threw a part of the burden of its chronic cases on the Relief Home. The shock of the disaster to highly nervous and ill-balanced persons doubtless produced insanity in a number of cases. As the state insane hospitals were already overcrowded, the least troublesome found refuge in the Relief Home. But perhaps the most important factor in producing this charitable burden was the general disorganization of industry in the years 1907-08, due to a street-car strike in San Francisco and to the financial panic. The slow recovery of certain industries caused by the exorbitant cost of building was perceptibly checked. The result was that only young and able-bodied men could get work. Old and semi-able men who would in normal times have continued for several years to make a bare living, could find no work after the brick cleaning was done. This economic stagnation accounts for the failure of some who were given tools, or small grants to set up little shops or buy stock to peddle. The buying capacity of the laboring class, their prospective patrons, was greatly diminished.

Finally, the number of the aged and the infirm in the Relief Home was increased by those sent from a number of the private charities whose buildings were burned or whose funds were lessened. The private charitable agencies were the more inclined to disburden themselves as the new institution was so attractive. As one of the employes put it: "If the city furnishes clean steam-heated rooms, three hot meals a day, electric lights, and every convenience, the place will always be full. Lots of people in the Relief Home never had so much before." The new institution at its dedication was advertised to set a high standard of care. The maintenance of this standard by the superintendent drew to it, undoubtedly, some who formerly would not have applied for admission.

Since the variations in the numbers of the old almshouse inmates registered the increase due to the industrial stagnation following the labor agitation and the panic of 1893, it is reasonable to conclude that the several circumstances described above had

increased the number of the inmates in the Relief Home as much as had the disaster of April 18, 1906.

An interesting question, growing out of the coalescence in the Relief Home of the Ingleside refugee group with the old almshouse population, is the comparative social standing of the two groups. Were the Ingleside inmates potential almshouse inmates or were they such as would not have arrived there but for a great and wholly impersonal misfortune? The "refugees" maintained in the Relief Home a class identity and were particular to insist that they were not like "the old almshouse people." It has been pointed out* that there was a group at Ingleside whose occupations and general history marked them as belonging to a somewhat more skilful and resourceful class than the rest. Such of these as went to the Relief Home continued to be superior and exceptional, but far the larger number were precisely of the same human stuff as the interminable procession that had for forty years been entering the almshouse. On this point the testimony of employes who were in charge at Ingleside and later at the Relief Home was nearly unanimous and quite conclusive. They agreed that three-fourths of these refugees were "almshouse types" and would have reached an almshouse in a few years; and that some of the others, of rather better education and character, would have been cared for in private charitable institutions, or by children and relatives who because of the fire were too poor to take them. It is pointed out that these last if they shared the poverty of their kindred would have been far less comfortable than in the Home.

One clear distinction between the almshouse people and the refugees is a difference of temper. During the relief period the refugees got the idea that there were "millions for relief," in which they had a "just and equal share," and that as the Relief Home was built for them they had exceptional rights in it as victims of misfortune. They were, therefore,—the women especially,—more exacting, lazy, and termagant than the old-time inmates. Ingleside has been described as "one long vacation picnic" where they had varied and abundant food, very little work and, to satisfy their gregarious instincts, continuous gossip. Those who had become accustomed to the freedom of the camps were consequently

* See Part VI, p. 333.

more incorrigible as well as more able-bodied than the almshouse inmates, and were never bound by such necessary rules of labor and discipline as existed there.

It has already been demonstrated* that so far as age, proportion of the sexes, marital condition, and nativity are concerned, at least four-fifths of the refugees at Ingleside did not differ essentially from the inmates of the San Francisco almshouse. Collateral information corroborates this conclusion. The rents they had paid and the wages they had received before the fire were rarely above those common to the unskilled laboring classes, while the streets they had lived in were in the districts familiar to charity visitor and settlement worker. It may be concluded upon these facts that not more than one-sixth of the Ingleside refugees, at most 200 persons, were of the more fortunate and resourceful sort who but for some extraordinary disaster would never have become dependent.

Before undertaking to estimate the work of the Rehabilitation Committee in relation to the aged and infirm it is imperative to make clear the characteristics of the different classes with which they had to deal. The problems of the helpless, the very old, and the very young, stand apart. But the destiny of old people cannot, like that of children, be determined solely by the will of others, for self-will increases rather than diminishes with the approach of senility. So long as the old are on their feet in the world, whatever plans are made, whatever relief is proposed, may be set at naught. They cannot be imprisoned unless positively vicious, nor be refused relief, because the humane standard requires that age, however unlovely, shall be kindly treated.

There were at Ingleside 70† unruly, immoral, drunken people, who had to be ejected but who returned again and again by way of the jail and the hospital to ask assistance. To such as these only food and shelter could safely be given. In the Relief Home they were relegated to "The Last Chance," the name given by the residents to the building for senile incorrigibles. Some were in their second infancy and behaved like filthy animals, others had senile dementia and "imagined violence like children," accusing

* See Tables 114-116, pp. 329-331.

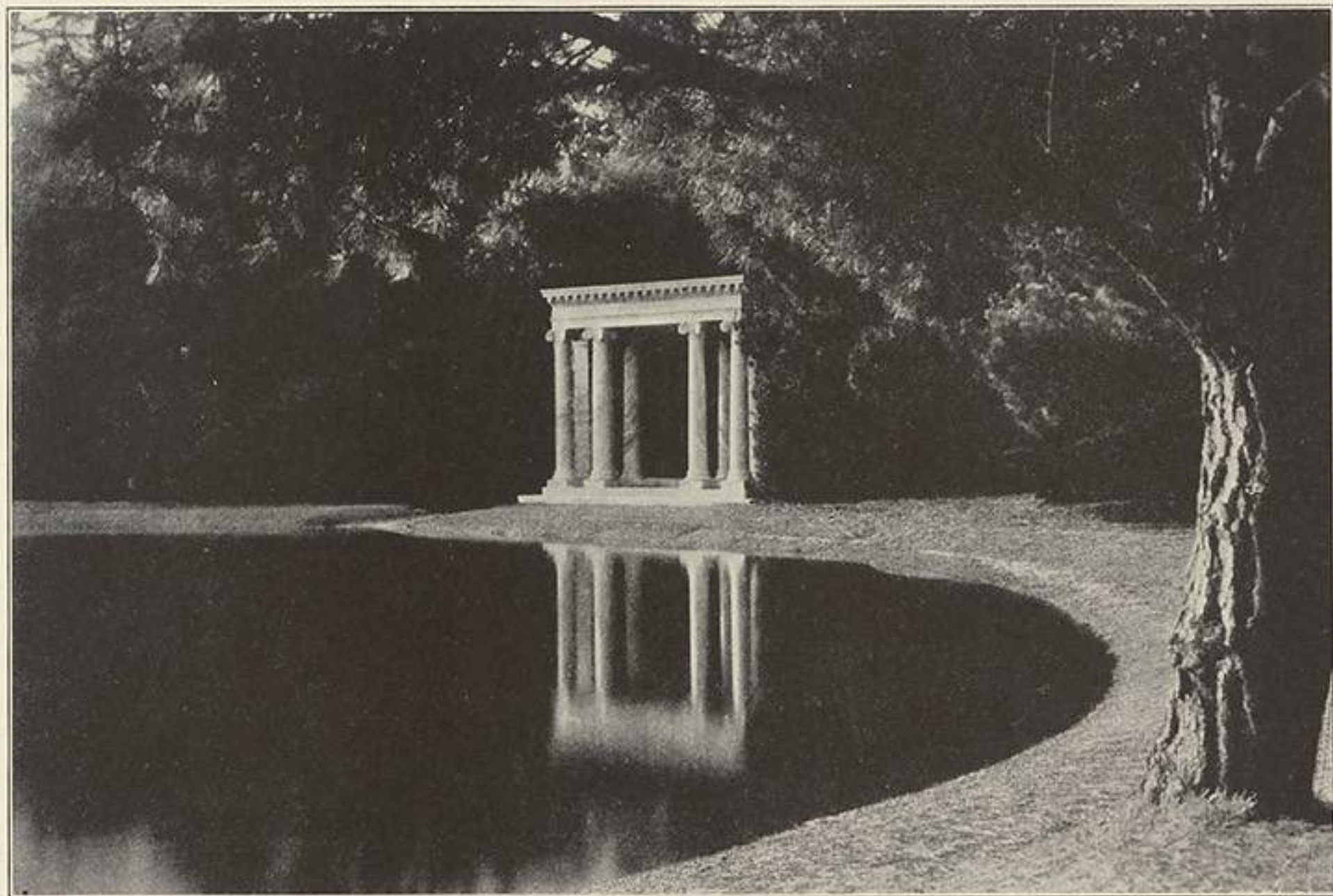
† See Part VI, p. 325.

THE RESIDUUM OF RELIEF

the nurses of stealing from them and of starving them, yet it would have been impossible to get them committed for insanity. Still others who came and went from Ingleside and who went in and out of the Relief Home as often as permitted, became insane with rage whenever they were crossed. Angry at some trifle, they would rave by the hour; but if locked up or deprived of some privilege they would gradually recover self-control and be quiet for weeks until crossed again. It would have been impossible for them to live in a family even of their own relatives. It was all but impossible to care for them in the institution until their vigor was depleted enough to make them stationary.

Another class is the wanderers, in all stages of senile dementia. Some were intelligent enough to apply for relief but wandered from Ingleside, could not be found by the visitors, and turned up later in the Relief Home. A few were promised grants but never claimed the checks. Those in the Relief Home got lost, could not remember where their rooms were, or now and then climbed the barbed-wire fence and ran away. Although for their proper care the same precautions were needed as at a prison, neither Ingleside Model Camp nor the Relief Home could be so organized. Every person had the legal right to come and go from the Relief Home at will. Some of the relatively able-bodied would go out to visit acquaintances or relatives, to beg a little, to work a little, or even to pawn their clothes, and after drinking up the money obtained, return exhausted or filthy to recuperate in the Home. The same may be said of the one-third of the inmates who were entered in the records as drinking or drunkards. Many of them combined with intemperance some other infirmity. For our purpose, however, it is immaterial whether they began to drink as a result of physical debility or whether they were sick because of drunkenness. In either case, it was very nearly hopeless to give them money for rehabilitation. A number are known to have wasted their grants in drink.

The Ingleside population affords a painful study in isolation. Among a thousand refugees over fifty years of age, a majority would be expected to have children or relatives and the hasty inference would be that family care should be given to a number that were in the Relief Home. Filial obligation is, indeed, too



See Frontispiece

"PORTALS OF THE PAST"

This beautiful arch was found practically uninjured in the midst of the ruins at the summit of Nob Hill. Mr. James D. Phelan had it removed to the banks of a little lake in Golden Gate Park, where it stands as a memorial to the devastated city.

RESULTS OF WORK AT INGLESIDE

little emphasized; but frequent migration weakens the family tie. An examination of these cases does not show many in which the refugees were dependent because of wilful neglect by relatives. The superintendent of the Relief Home in the year 1909 carefully investigated all cases about which there was rumor of property concealed or relatives able to give support. The result was that only a very few of either were discovered. In the case of those who had hidden savings, or an inheritance, the city compelled the payment of \$15 a month for board and lodging or the leaving of the institution. In the case of most children who had been well-to-do, a payment was agreed on rather than the return to relatives.

A cursory glance at the Ingleside records would give the impression that all the mutilated, semi-blind, deaf, rheumatic, and disabled old people in the countryside; the one-legged and one-armed men and the men with no legs at all; the partly paralyzed and otherwise crippled, had been gathered there,—a forlorn company more than half of whom added to other defects the slowness of old age. The problem was not merely the relief of the aged, but the relief of the handicapped. The crippled had been for the most part self-supporting before the fire; some were elevator men, some were watchmen, many had sold notions or papers on the streets or peddled goods in the country roundabout. The peddlers on the whole did very well with their grants, perhaps because a physical mutilation is an asset to a peddler, or because no definite patronage had to be regained. A person with a physical defect but accustomed to unusual or skilled occupation, as for instance, the printing and distributing of bill-heads or the repairing of musical instruments, is not debarred from self-support as is the man who belongs in the ranks of common labor.

The restoration to self-support of even the able-bodied elderly women was quite as difficult as the rehabilitation of the handicapped. There was after the fire, as always, a considerable demand for cheap general houseworkers. To the casual observer, these sturdy old women at Ingleside ought to have been able at least to earn their lodging and food. But if the observer had attempted to employ one in her own household she would have found it all but impossible to endure her personal peculiarities. More

than half were born and had lived in foreign countries, and although to a degree Americanized, were relapsing into the peasant habits of childhood. In cleanliness and decorum a rising standard had left them far behind. To uncleanly and vulgar habits and lack of skill were added a tendency to misrepresent, even when truth-telling would be advantageous, and to be voluble on the subject of chronic grievances or ailments. Women of another type who were both cleanly and competent could not keep in work because they lacked initiative. Someone had to do their thinking for them. In the Relief Home where they had kindly supervision they became excellent helpers capable of earning small wages.

The chief elements in the failure of these old people, men and women, to recover their independence, were lack of adaptability, lack of speed, and poor judgment in business matters. Those who had maintained themselves for years, could not get back into their narrow familiar groove nor find another into which to fit themselves. An old man who was probably as good a cabinet maker as any other in the city, could do barely half the work in a day expected by employers, because of over-conscientiousness and slowness. In a thousand ways the inefficiency due to ignorance, lack of skill, and poor judgment, predestined the refugees of Ingleside to failure, whether they received grants or not, and whether the aid given was great or small.

In some cases the grants seem pitifully inadequate and it may be questioned whether the individuals had a fair chance to re-establish themselves. Remembering the high rents, the cost of materials, the cost of transportation, the dearth of employment, and the lessened consumption, larger sums than those given would seem to have been necessary to afford a prospect of permanent rehabilitation. But the Corporation could not anticipate panic nor exceptional lack of employment. A large proportion of these cases, moreover, had to be decided in August, 1906,* when the grants were discontinued or made in small amounts. In the cases of those who received \$150 or more, there was no higher proportion of success than where smaller amounts were given. It is im-

* See Part I, p. 99 ff.

possible to determine from the information we have whether the later dependence of one-third to one-half of the Ingleside refugees was due to the industrial situation or to the deficiencies of the individuals themselves or to inadequate relief. One conclusion we may safely set down: no case of failure was due to any one of these causes alone.

Turning from the discussion of these qualifying circumstances to estimate the results of the relief of the aged, the infirm, and the handicapped at Ingleside and in the Relief Home, certain things emerge very definitely. For convenience and clearness they may be set down categorically.

1. *The speculative character* of relief after disaster, especially in the case of persons over fifty years of age, should be recognized and too much must not be expected from the issue. The recuperative power of aged persons is relatively small under ordinary conditions of life, but when they are thrown out of the groove of years, subjected to shock and hardship, and made to begin over again, it is infinitely smaller. For this reason the element of uncertainty should be reduced to a minimum by the use of records, by the employment of trained investigators, and by the consultation with camp commanders or others who have observed the applicants for some time. During the earlier part of the relief work in San Francisco grants were made after investigation, in lump sums which in a considerable number of cases were squandered or used unwisely. After the Model Camp at Ingleside had been in operation for some months and the camp commander had had time to observe the inmates, the recommendations of visitors were often modified at his suggestion; in some cases the money was placed in the hands of a visitor to be expended for the applicant, and in many others it was given in care of the Associated Charities. These later grants lasted longer and were of more avail in relieving the recipient than those made on less information and with fewer precautions.

2. *The value of charity records* as a basis for determining the kind and amount of relief that should be given in an emergency cannot be over-emphasized. The case records of the Associated Charities, of the several benevolent societies of the different nationalities, and of the Catholics and the Hebrews, and the records of the almshouse, all should have afforded a quick means of learn-

ing the former dependent or independent position of many applicants. Unfortunately in San Francisco, before the fire, most of these agencies did not sufficiently understand the value of permanent detailed records. The result was that a number of people who previously had been more or less dependent were assisted on the assumption that they were as likely to become self-supporting as those who had never applied for aid. Elderly indigents rarely resort to an alias and they might have been easily identified if the records had been reasonably complete and had been available in one central bureau. Since the disaster, the exchange of case information among the principal charitable agencies is proving invaluable in preventing duplication of relief and in developing unity of plans for constructive charity.

3. *The value of trained investigators* is distinctly apparent in a comparison of their recommendations with those of amateurs in the Ingleside cases. The inexperienced visitor, "taken in" by some plausible old person, would recommend a grant of several hundred dollars; the committee, mindful of many applicants yet to come and suspicious of the excessive enthusiasm of the visitor, would give half as much carefully guarded. The trained visitor, on the other hand, seized upon the hopeful points as well as the limitations of capacity and formed a balanced judgment which the committee usually accepted in substance and which was generally justified by the subsequent history of the applicant. The business of an investigator is not to harden his sympathies and expose imposture, but to become a trained and sympathetic expert in human nature. Especially in emergency relief, therefore, his judgment should be of the highest value.

4. *The pension and the direct grant* were both used in providing for two quite different classes of the aged and infirm. A number of feeble persons who had been decent and hardworking before the fire but who, very evidently, could never again be self-supporting, were given grants outright "till they should be able to work again"—as the committee kindly phrased it—or because they were "too nice to go to the almshouse." A larger number of cases, where it was impossible to determine whether the applicants were still capable of self-support or in need of institutional care, were given the benefit of the doubt. This was, indeed, almost compulsory

because institutional facilities were so meager. The intention of these grants must be wholly commended, but the history of the cases treated by the two methods indicates clearly that the money given in instalments in care of a visitor or of the Associated Charities had been much more effectively spent than that given to the applicant in a lump sum. If it be assumed—as it should be—that no decent person of this borderland class should be prematurely relegated to an institution, the results in San Francisco prove that a limited pension in the care of a friendly visitor is both wise and humane. It is, moreover, economical.

5. *The age of possible rehabilitation* is approximately defined by the results of these cases. The natural period of self-support is between sixteen and sixty; but the capacity of the unskilled laboring classes to keep the pace of modern industry often begins to decline at middle age. As regards health and ability to be self-supporting the decade between fifty and sixty is critical; and the number of those between sixty and seventy who, after such a disruption of their lives as that produced by the earthquake and fire, are able to re-establish themselves even with assistance, will be very small. To conserve the common self-respect and society's humane instincts, as many as possible should be encouraged to try.

6. *The lack of provision for certain classes* in San Francisco was well known to charity workers before the fire, but it became a far more serious matter owing to the sudden increase and shifting of these classes of dependents. There were many people set down as "convalescents" at Ingleside who remained permanently in need of institutional care. The hospitals continued to discharge, at the earliest possible moment because of overcrowding, numbers of half-well people who had no homes and little or no resources. Even those who went back to poor homes frequently did not recover fully for want of proper care during the convalescent period. Those without homes must go to the Relief Home, and the increase of this class of inmates became a serious tax on the institution. The medical attention that must be given to the inmates of the Relief Home is greater than had to be given in the old almshouse. The increase in the number of the incurables, due in some measure to the shock and hardships of 1906, makes

THE RESIDUUM OF RELIEF

great demands upon the nursing staff. Although the number of admissions per thousand of the population is now no greater than before the disaster, the permanent burden of refugees will remain proportionately great for some years to come. Certain special classes—the convalescent, the incurable, the advanced tubercular, the chronic alcoholic, have never been adequately provided for in San Francisco. The transition from emergency to permanent provision affords the opportunity for developing the best methods and differentiating the kinds of charitable care.

**SOME LESSONS OF THE RELIEF
SURVEY**

SOME LESSONS OF THE SURVEY

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SOME LESSONS OF THE RELIEF SURVEY

WHAT then are some of the lessons to be learned from this review of the San Francisco relief work that may be applied in other great disasters?

PART I. ORGANIZATION AND THE EMERGENCY PERIOD

We see among other things:

1. The importance of postponing the appointment of sub-committees until a strong central committee has been able to determine general policies and methods of procedure.

2. The wisdom of reducing the bread line and the camp population as quickly as possible after the disaster so that the relief resources may be conserved to meet the primary need of rehabilitation.

3. The value of utilizing for emergency administration a body so highly organized and so efficient as the United States Army, to take charge of camps, and to bring to points of distribution the supplies required for those in need of food and clothing.

4. The necessity of utilizing the centers of emergency distribution for the later rehabilitation work of district committees and corps of visitors.

5. The need of establishing a central bureau of information to serve from the beginning of the relief work as a clearing house, to prevent confusion and waste through duplication of effort.

6. The importance of legal incorporation for any relief organization that has to deal with so large a disaster.

7. The importance of a strict audit of all relief in cash sent to a relief organization. The impossibility of an equally strict accounting for relief in kind, because of the many leaks and the difficulties attendant upon hurried distribution.

8. The desirability that contributions, especially those in kind, shall be sent without restrictions, as only the local organization is able to measure relative needs at different periods of the work.

LESSONS OF THE RELIEF SURVEY

9. The recognition of the American National Red Cross, with its permanent organization, its governmental status, and its direct accountability to Congress for all expenditures, as the proper national agency through which relief funds for great disasters should be collected and administered; thus securing unity of effort, certainty of policy, and a center about which all local relief agencies may rally.

PART II. REHABILITATION

We have to recognize:

1. The need, in at least the early stages of rehabilitation, of the district system, in order to facilitate application and investigation and to insure prompt committee action upon calls for assistance.

2. The need of a bureau of special relief from beginning to end of the rehabilitation work in order to meet the emergent and minor requirements of families and individuals without having to use the necessarily complicated slow-moving machinery of the rehabilitation organization itself.

3. The fact that even in a community where the residences of over half of the population have changed and the business section has been completely destroyed, it is possible to make individual investigations of family wants such as will generally mean the adding of the judgment of one outsider at least to that of the family.

We have to recognize further:

4. That the period of time elapsing between applications and grants will not be greatly altered if, after the early stages of rehabilitation, a centralized system is substituted for a district system.

5. That a flexible scheme of rehabilitation is furthered when no rigid limit is fixed for an individual grant and deliberation is required in each case where a grant of large amount is made.

6. That though rehabilitation may proceed generally along the line of fortifying each family in one particular direction, as for instance, in its business relations or housing accommodations, it will always be necessary to provide a considerable proportion of the families with subsidiary grants for other purposes.

LESSONS OF THE RELIEF SURVEY

7. That any centralized system which attempts to fix arbitrarily the different types of cases with which different committees shall deal will create a certain amount of confusion. If a centralized system seem desirable, the question is whether the committees in the central office should not have authority to consider cases according to geographical divisions rather than according to typical classes of applicants.

PART III. BUSINESS REHABILITATION

We learn, and the fact deserves to stand apart:

That when grants are made for the re-establishment in business of persons of little ability or experience, close supervision of plans and expenditures by agents of the relief committee is necessary to secure the best results.

PART IV. HOUSING REHABILITATION

We have to recognize:

1. That to provide but one form of housing rehabilitation is far from satisfactory.

2. That in a general way the three forms provided in San Francisco met the needs of the three general classes to be reached.

(a) With reference to the camp cottages it is too soon to say how successful the experiment will ultimately be of giving cottages for removal to other sites to those who may be classed as comparatively weak in resourcefulness and character. It is certain, however, that the permanent close grouping of the cottages in great numbers on open lots is a danger to be guarded against.

(b) With reference to the grant and loan houses, though it seems that in general the houses built by applicants were better than those built by the housing committee for the applicants, it by no means follows that direct grants of money if commonly adopted would always bring good results. Individual capabilities must be one determining factor. As to grants and loans, it may be said that a double standard is not practicable. A grant on one house and a loan on its neighbor lead to dissatisfaction and often failure on the part of the borrower to meet his debt.

3. That because of the highly specialized business ability

LESSONS OF THE RELIEF SURVEY

required, a separate department of the relief organization should have charge of all building and details of building.

4. That decisions upon housing applications and dealings with housing applicants should be centered in a rehabilitation department.

PART V. AFTER-CARE

We are brought to see that:

1. The applications made to an emergency relief organization will not include all who, as a result of the disaster, will eventually be obliged to seek succor. It is demonstrated that some permanent agency must be prepared to help those who, fighting heroically to the very end of their resources, give up after the temporary relief organization has discontinued active work.

2. The number of sufferers who need after-care may be increased by families who have been attracted to the city by illusive expectations of work.

3. The problems of family relief after a great disaster are essentially those requiring the personal care and attention which are characteristic of the work of an associated charities under normal conditions. The number of families that have come to the San Francisco Associated Charities in the years since the Corporation turned over the relief work to it, has been far larger than before the fire. It follows that for some years after so tremendous a disaster there should be an increase in the force of trained workers proportionate to the increase in the applications for rehabilitation. The community must be prepared to pay the additional cost.

4. Grants of relief, when they must be given regularly and for a considerable period (in the form that is often described as pensions), should be sufficiently large to assure reasonable standards of living.

PART VI. THE AGED AND INFIRM

We see finally that:

1. A great disaster increases especially the number of the aged and infirm who become public charges.

2. One of the tasks of delicate readjustment is to remove from the almshouse the aged men and women who, merely through

LESSONS OF THE RELIEF SURVEY

the rough chance of a great catastrophe, are thrown with those whose lifelong habits and disabilities lead to the almshouse.

3. A critical test of the quality of a community is how far the responsibility for the aged, infirm, and handicapped who, save for the disaster, would never have become dependent upon public relief, is resumed by relatives, friends, or others who in the ordinary course of events would have cared for them; how completely the standard of private and family care for them shall be as though the disaster had never occurred.



APPENDIX I
DOCUMENTS AND ORDERS

APPENDIX I

DOCUMENTS AND ORDERS

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APPENDIX I

1

LIST OF MEMBERS FINANCE COMMITTEE OF RELIEF AND RED CROSS FUNDS AND ITS PERMANENT COMMITTEES

FINANCE COMMITTEE

James D. Phelan, Chairman
J. Downey Harvey, Secretary
Rufus P. Jennings (elected Secretary in the beginning but resigned)
James L. Flood (resigned July 16)
Thomas Magee
M. H. de Young
W. F. Herrin
Herbert E. Law
William Babcock (resigned June 29)
I. W. Hellman, Jr. (appointed in place of I. W. Hellman)
Rudolph Spreckels (appointed in place of Claus Spreckels)
Charles Sutro, Jr.
Allan Pollok (appointed April 21)
Garret W. McEnerney, elected to membership April 24th
Frank G. Drum, elected to membership April 24th
Joseph S. Tobin, elected to membership April 24th in place of R. J. Tobin

Elected April 24 to represent the California Branch of the Red
Cross:

W. W. Morrow
John F. Merrill
Horace Davis

Appointed later:

F. S. Stratton, appointed April 30
F. W. Dohrmann, appointed June 29 on nomination of California Red
Cross to succeed John F. Merrill, resigned.
Charles S. Wheeler, appointed July 13 to succeed William Babcock,
resigned.

NOTE: At the meeting of April 30 Dr. E. E. Baker of Oakland was appointed to Finance Committee to represent Governor Pardee, at the latter's request. Later in the same meeting it was arranged that, since Dr. Baker's duties prevented him from attending meetings, he should be represented on the Finance Committee by F. S. Stratton. Mr. Stratton was from that date on a member of the Finance Committee, representing both the Governor and the Oakland Relief Committee.

APPENDICES

SUB-COMMITTEES OF FINANCE COMMITTEE

Committee of Supervision (appointed April 22)

Allan Pollok, Chairman	L. P. Lowe
F. W. Van Sicklen	W. L. Harvey
A. Haas	D. Samuels
Wm. Cluff	R. D. McElroy
J. Solomon	Edward Heller
Nathan Bibb	W. F. Williamson
R. B. Hale	

Purchasing Committee (also called Purchasing Agents, appointed April 26)

Allan Pollok
Edward T. Devine

Auditing Committee (appointed May 7)

M. H. de Young, Chairman
Joseph S. Tobin
Frank G. Drum

Committee on Hospitals (appointed May 9)

Edward T. Devine, Chairman
J. Downey Harvey
Allan Pollok

Rehabilitation Committee (authorized May 5, appointed June 29)

Edward T. Devine, Chairman (succeeded Aug. 6 by Mr. Dohrmann).
Rev. D. O. Crowley, representing Archbishop Riordan
Rev. J. A. Emery, representing Bishop Nichols
Rabbi Jacob Voorsanger
O. K. Cushing (Treasurer)
F. W. Dohrmann (Chairman from Aug. 6 on)
Dr. John Gallwey

Later appointments made by the Executive Committee were:

Ernest P. Bicknell, appointed July 31 to succeed Dr. Devine
C. F. Legee, appointed July 31 alternate for Mr. Dohrmann and on Nov. 2, member, to succeed Mr. Bicknell
Abraham Haas, appointed Nov. 2 to succeed Rabbi Voorsanger
Frank Miller, appointed Nov. 9 to serve during Mr. Dohrmann's absence. On Nov. 2 Mr. Dohrmann was granted leave of absence for 90 days and Mr. Cushing was appointed Acting Chairman in his place

EXECUTIVE COMMISSION (OFFICIAL TERM OF OFFICE JULY 1 TO AUGUST 1, 1906)

Edward T. Devine, Chairman (appointed by the American National Red Cross)
Edward F. Moran (appointed by the mayor)
George H. Pippy (appointed by the Finance Committee)

GENERAL ORDERS, NO. 18

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GENERAL ORDERS, NO. 18

HEADQUARTERS PACIFIC DIVISION,
SAN FRANCISCO, CAL., *April 29, 1906.*

I. In order to economically and efficiently perform the non-military duties of distributing relief supplies, the City of San Francisco is hereby divided into seven civil sections, as described in Paragraph XIV.

II. The following named officers are charged, generally, with administrative duties, as follows:

1. Major Lea Febiger, Inspector General; in general charge of the organization of relief stations, of their personnel, methods of administration and requisitions. Headquarters: Hamilton School Building, on Geary Street near Scott Street.

2. Major C. A. Devol, Depot Quartermaster; with all questions of transportation, storage, and allied duties. Headquarters: Presidio Wharf.

3. Major C. R. Krauthoff, Depot Commissary, with the commissary duties in connection with providing food supplies and the filling of requisitions approved by Major Febiger, Dr. Edward T. Devine, Special Representative of the National Red Cross, or other duly authorized agents or officials. Headquarters: Folsom Street Wharf.

4. An officer of the Army, not yet selected; with supplies other than food, and the filling of requisitions for such supplies after approval by Major Febiger, Dr. Devine, or other duly authorized official. Pending his selection these duties will be performed by Major Devol. Headquarters: Presidio Wharf.

5. Lieutenant Colonel G. H. Torney, M. D., U. S. A., has been placed in charge of all sanitary work. He is charged with the proper organization of sanitation, the formulation of regulations to carry out the proper measures of safety against any danger from unsanitary conditions, co-operating with the Health Commission of San Francisco.

6. Colonel W. H. Heuer, Corps of Engineers, is charged with all duties relating to engineering problems connected with the work in hand and in this connection will consult freely with the civil authorities in regard to the water supply, sanitation and all other matters in which engineering skill is required.

III. As far as practicable, all applications for relief, (whether for food, clothing, tentage or bedding) will be made direct to, and the administrative business connected therewith transacted directly with, the officers above named. This will facilitate relief and centralize data and action relative thereto. The officers named will, as far as possible, transact their business with each other and with outside applicants direct, that is, without reference to Division Headquarters, the object being to insure an economical, efficient and prompt service for the distressed and destitute.

IV. 1. As soon as practicable an officer of the Army, with assistants, will be assigned to each of the seven sections enumerated, with

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the view of co-ordinating the work, and introducing at the earliest moment such methods as will prevent dishonesty or wastage, eliminate the unworthy and impostors, and insure economical administration.

2. Wherever an officer of the Army is not available a responsible civilian of the locality, designated by Dr. Devine, will be placed in immediate charge of each relief station, and assisted in organizing a proper personnel to carry on the work.

3. As soon as possible, rigid daily inspections will be made of every relief station, and local regulations introduced with the view of correcting abuses, neglects or mistakes. Relief stations will be reduced in number and personnel limited to the smallest possible number consistent with pressing demands.

4. The officer or person placed in immediate charge of each relief station will be carefully instructed by the officer in charge of the civil section to make his requests in duplicate, and those for food supplies must be separate and distinct from those for clothing, bedding, tentage, etc., because they must be filled from different supply departments. All requests must be in duplicate, and submitted through the officer in charge of the civil section to Major Febiger, at the Hamilton School Building, on Geary Street near Scott. In case of immediate need the requisition may be taken direct to Major Febiger.

V. It is expected and desired that commanders of military districts in San Francisco, charged with guarding of public buildings and other military duties, shall extend advice and, as far as practicable, needful assistance in the interests of the non-military duties of relief.

VI. Charges of wastage, deception, theft and improper appropriation of relief supplies have been freely made, and it is claimed that the food supply in some cases is too lavish in quantity, and is being issued without suitable discrimination. The period of extreme distress for food has passed, and at the earliest possible moment the issue of rations must be confined to helpless women and children, and refused to adult males, unless they are sick or in feeble condition.

VII. For the information of Division Headquarters, a system of inspection will be established through the Inspector General's Department, in order that the inspectors may be facilitated as much as possible in gaining information giving a clear idea as to how the work is going on. All officers connected with the distribution of supplies will keep such memorandum records, aside from their regular records, as will enable them to give to the inspectors a summary of the work being done, the method pursued, and in general such information and recommendation as they may have for improvements and economy.

VIII. The following permanent relief ration is fixed, the amount being stated in allowance per ration or per 100 rations:

GENERAL ORDERS, NO. 18

MEAT COMPONENTS.

10 oz. canned meat or salt meat or
canned fish, or
14 oz. fresh meat to the ration.

BREAD COMPONENTS.

14 oz. fresh bread or 10 oz. hard
bread, or crackers or
12 oz. flour to the ration.

COFFEE AND TEA.

1 lb. coffee to 15 rations or
1 1-2 lbs. tea to 100 rations.

VEGETABLE COMPONENTS.

1 1-2 oz. beans, peas, rice or hominy,
to the ration.

3-4 lb. fresh vegetables (80 per
cent. potatoes, 20 per cent.
onions) to the ration.

DRIED FRUIT COMPONENT.

1 oz. dried fruit to the ration.

MISCELLANEOUS.

15 lbs. sugar to 100 rations.
3 quarts vinegar (or pickles) to 100
rations.
2 lbs. salt to 100 rations.
4 oz. pepper to 100 rations.
4 lbs. soap to 100 rations.
1 1-2 lbs. candles to 100 rations.

It is recognized that exact conformity to articles herein mentioned is at present impracticable. However, the ration, commencing at noon, Tuesday, May 1, 1906, will be confined to the articles herein named, or proper substitutes equivalent thereto.

IX. After May 1, 1906, no rations beyond the articles above named, or their substitutes, will be issued from any relief station or district under military control, except on the prescription or order of a reputable physician or other competent authority. Issues of luxuries, or articles of special diet must be confined to infants or invalids. Any other course will speedily exhaust the very limited means of subsistence now at the disposal of the Army and of the Finance Committee of Relief and Red Cross Funds.

X. At the earliest practicable moment, each of the four officers charged with the supervision of the work of distribution of supplies will report approximate data from which the Division Commander can determine.

- A. The amount of United States supplies actually received to date by the Army and the amount in transit.
- B. The total amount of all kinds of supplies (army relief and other relief) actually received to date by the Army.
- C. The total amounts issued daily to stations distributing food, clothing, tentage, etc., under Army control.
- D. Same for those not under army control in San Francisco.
- E. Amounts issued to towns outside of San Francisco.

While present reports through lack of sufficient force and supervision, cannot be exact, it is expected that they will as soon as possible be reduced to the methods generally in vogue in the Army.

XI. Officers in charge of departments will submit a report as soon as conditions permit, of the disbursements made, or indebtedness contracted in carrying out the relief work by the Army. They will immediately submit requisitions for necessary funds, giving the period which they are expected to cover, such requisitions to be accompanied by notes explaining the reason and necessity for such funds.

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XII. Officers charged with these duties will be expected to make such daily record as to enable them to make weekly, or when otherwise called upon, a brief report of the work done, and when the civil authorities resume the work to present a complete report covering their entire operations.

XIII. Rigid economy is enjoined on every officer of the army engaged in relief work. No indebtedness will be contracted without the authority of one of the officers named in this order or the department or division commanders. It is desired and directed that any unusual and abnormal expense be reported verbally or in writing to the Division Commander so that authority covering expenditures, apart from the necessary ones of the employees, material and ordinary routine, may be specifically authorized.

XIV. RELIEF SECTIONS*

1st Section wherein all official relief stations are numbered between 1 and 100, is bounded as follows: On the south by Fulton street, on the east by Devisadero street, on the north and west by San Francisco Bay, and Pacific Ocean, including Presidio Reservation, but not including Fort Miley reservation.

2nd Section wherein all official relief stations are numbered between 101 and 200 is bounded as follows: On the north by Fulton street, on the east by Devisadero street and Castro street, on the south by 18th and L streets, on the west by the Pacific Ocean.

3rd Section wherein all official relief stations are numbered between 201 and 300, is bounded as follows: On the north and east by San Francisco Bay, on the south by Union street, on the west by Devisadero street.

4th Section wherein all official relief stations are numbered between 301 and 400, is bounded as follows: On the north by Union street on the east by the Bay, on the south by Market street, on the west by Devisadero and Castro streets.

5th Section wherein all official relief stations are numbered between 401 and 500, is bounded as follows: On the north by Market street, on the east by the Bay, on the south by 18th street, on the west by Castro street.

6th Section wherein all official relief stations are numbered between 501 and 600, is bounded as follows: On the north by 18th street, on the east by the Bay, on the south by the County Line, on the west by the Southern Pacific Railroad.

7th Section wherein all official relief stations are numbered between 601 and 700, is bounded as follows: On the north by L and 18th street, on the east by the Southern Pacific Railroad, on the south by the County Line, on the west by the ocean.

BY COMMAND OF MAJOR GENERAL GREELY:

S. P. JOCELYN,

Colonel, General Staff, Chief of Staff.

OFFICIAL:

W. G. HAAN,

Captain, General Staff, Military Secretary.

* In General Circular, No. 1, May 1, 1906, Section 1 is defined as the section in which relief stations are numbered between 1 and 100; Section 2, between 200 and 300, and so on. This numbering was used instead of that of General Orders No. 18.

THE ARMY IN THE SAN FRANCISCO DISASTER *

BY BRIGADIER GENERAL C. A. DEVOL

At 7:45 on the morning of the disaster Companies C and D, Engineer Corps, arrived from Fort Mason and were reported to the Mayor and Chief of Police. They were directed by the former to guard the banking district and send patrols along Market Street to prevent looting. At 8:00 a. m., the Presidio garrison, consisting of the 10th, 29th, 38th, 66th, 67th, 70th, and 105th Companies of Coast Artillery; Troops I and K, 14th Cavalry; and the 1st, 9th and 24th Batteries of Field Artillery, began to arrive.

The Headquarters and 1st Battalion 22d Infantry, were brought from Fort McDowell by boat, arriving at 10:00 a. m., and were held for a time in reserve at O'Farrell Street. They were later utilized as patrols and as an assistance to the fire department. The Fort Miley troops, the 25th and 64th Companies Coast Artillery, had a longer march and did not arrive until 11:30 a. m.

Troops subsequently arrived in the city as follows:

April 19, Companies E and G, 22d Infantry, from Alcatraz Island; Companies K and M, 22d Infantry, from the depot of recruits and casuals, and the 32d, 61st and 68th Companies Coast Artillery, from Fort Baker;

April 21. Headquarters and two battalions 20th Infantry, from Presidio of Monterey;

April 22. Headquarters and ten companies 14th Infantry, from Vancouver Barracks;

April 23. The 17th and 18th Batteries Field Artillery from Vancouver Barracks.

These troops were all stationed in the Pacific Division and were ordered to San Francisco by the Division Commander. Troops arriving later by orders from the War Department will be enumerated later. It is believed the prompt appearance of the United States troops on the streets of the city was an object lesson to the minds of the evil-disposed, reminding them that the law of the land still existed with ready and powerful means at hand to enforce it, and was of incalculable moral and material benefit to the city.

General Funston moved into the Commanding General's quarters at Fort Mason, establishing both Division and Department Headquarters

* Extracts from article printed in the Journal of the United States Infantry Association, Vol. IV, No. 1, pp. 59-87.

APPENDICES

at that point, and the Signal Corps immediately began to stretch wires for telegraph communication to various points of importance in the city.

The entire force in the city finally consisted of 1 Major-General, 1 Brigadier-General, the 1st and 14th Regiments of Cavalry, the 10th, 25th, 27th, 29th, 32d, 38th, 60th, 61st, 64th, 65th, 66th, 67th, 68th, 70th, and 105th Companies Coast Artillery; the 1st, 9th and 24th Batteries Field Artillery; the 11th Battalion Field Artillery, consisting of the 17th and 18th Mountain Batteries; the 10th, 11th, 14th, 20th and 22d Regiments of Infantry; Companies C and D, Corps of Engineers; Companies A and B, Hospital Corps; Companies A, E and H, Signal Corps, and 168 staff, detailed and retired officers, a grand total of 6000 men and officers. To these men were added during the earlier days a large force of the navy, a battalion of marines, and a force of naval apprentices, also the force of the National Guard, State of California.

Officers of the Quartermaster's Department were stationed at Oakland Pier, Point Richmond, the Santa Fe freight yard, Entries Nos. 1, 2, 3, and 4, Quartermaster Depots Nos. 1, 2, 3, and 4. Officers of the Subsistence Department were stationed at the Food Depots, Nos. 1, 2, and 3. The various Quartermaster and Commissary Depots were connected by wire with the office of the Depot Quartermaster, which had been established in the Quartermaster Warehouse at the Presidio, and the Commissary Depots connected with the office of the Depot Commissary, which was established at Folsom street dock. Every arriving car was checked up across the bay, either at Oakland Pier or Point Richmond. Every lighter leaving for any of the entries was reported by wire to the Depot Quartermaster with the car numbers and what entry consigned to. The Depot Quartermaster could thus control the supply and balance the arrivals at the different entries, wiring orders to deliver more or less at the different points as occasion demanded. A dispatch boat was put in service, making two trips daily to Oakland Pier. At each trip, yard car slips giving complete list of cars with numbers and contents were forwarded to the main office. These were abstracted as fast as they came in and from this abstract acknowledgment of arrival was made to all donating parties in the different parts of the country. This branch of the work was most important, as Relief Committees in the various cities and towns were always desirous of obtaining information which would enable them to inform the people of their community that the stores had arrived in San Francisco and had reached the suffering people. The record also enabled satisfactory answers to be given to the hundreds of inquiries by wire and mail from all over the country on this

subject. Every car load was finally accounted for and inquiries answered locating stores, except in some cases of individual packages.

The Quartermaster-General had been asked by wire to have the number of every car of military supplies reported to San Francisco by wire as soon as it was dispatched. These instructions were promptly given, and this advance information aided very greatly in preventing confusion.

The stores for the Presidio were delivered by river steamers acting as lighters from cars at Oakland Pier. At Entry No. 2, or the three docks above described, deliveries were from river steamers acting as lighters and also from cars delivered alongside of the docks by floats. Entry No. 3 was by cars sent across the bay on floats and delivered at the 3d and Townsend Railroad yard, which fortunately was not destroyed by fire. The small amount of freight that arrived from the south also came into this depot. Entry No. 4 was from the Santa Fe Railroad by float to the Spear and Harrison freight depot. The steamships delivered at the three docks, 8, 10, and 12. It will thus be seen that there were four avenues through which supplies could reach the city simultaneously, and by night as well as by day.

Forty-five officers were detailed on arrival to take charge of various stations throughout the city. Fifteen were ultimately detailed as assistants to the Depot Quartermaster, and placed in charge of the various entries and depots, as above stated. As the various stations were established in all administrative departments, the Signal Corps connected up the stations by wire with the main offices and Department Headquarters. Operators were placed at all instruments and communications by day and night established. During the first three days issues were made from the quarter-master supplies in store at the four depot warehouses at the Presidio, which amounted to 3,000 tents, 13,000 ponchos, 58,000 shoes, 24,000 shirts and other articles necessary to relieve immediate suffering. This issue was made in the face of necessity without any authority, but when reported was promptly approved by the Secretary of War.

The Finance Committee asked that the army take over all transportation in the city for all purposes for betterment of management in systematizing under one head. The Division Commander directed the Depot Quartermaster to take it over, and Captain Peter Murray, Quartermaster, 8th Infantry, was directed to report to him for that purpose. An office for this part of the transportation was established at Hamilton School, and in two days the number of hired teams for this part of the work was cut down from 557 to 109.

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The population of San Francisco had spread over the surrounding country, refugees in large numbers going to San Jose, Oakland, Berkeley, Alameda and Sausalito, and naturally the people in these outlying towns demanded their proportionate share of relief. Officers were sent to the various interested sections and remained in charge, the system being similar to San Francisco. The distribution, however, of supplies over this enlarged territory added considerably to the burden which relief workers were already carrying.

The gradual evolution of a completed camp system had kept pace from day to day with the growth of other relief work. As before stated, there were on hand at the Depot Quartermaster's storehouse for immediate issue some 3,000 tents (common), and 12,000 shelter tents. This canvas placed indiscriminately wherever ground was available initiated what grew into a very complete system of camps. By the prompt action of the War Department, tentage had been shipped by express from different depots in the United States and soon became available, there being finally issued some 25,000 tents, many of which were conical, and wall tents of large capacity.

As fast as camps were established the outlying and scattered tents in that vicinity were called in and placed systematically as a part of the camp. Each camp was known by number and each tent was known by number.

On May 29, General Orders were issued, defining the camps, the total at that time being twenty-one, eighteen of which were in San Francisco and the other three in outlying cities. The sanitary arrangements varied in regard to the different conditions. Eighteen camps were variously scattered through Golden Gate Park, the Presidio Military Reservation, what is known as Harbor View Flat, Fort Mason Military Reservation, and the various other parts of the city. No restrictions were placed on the inmates of these camps save those required by decency, order, and cleanliness. If the occupants persistently refused to obey the rules to meet the above requirements they were obliged to forego the benefits of government canvas and relief stores.

LETTER FROM GENERAL GREELY

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LETTER FROM GENERAL GREELY TO JAMES D. PHELAN

HEADQUARTERS PACIFIC DIVISION
SAN FRANCISCO, CALIFORNIA

June 15, 1906.

Mr. James D. Phelan, Chairman,
Finance Committee of Relief and Red Cross Funds,
Hamilton School, City.

Sir:—

1. I understand from the morning papers that a telegram signed by you and Mayor Schmitz, has asked the retention of the Army on duty in San Francisco for ninety days from July 1st.
2. I have seen Mayor Schmitz this morning and he concurs with me in the belief that the relief of the Army on July 1st is in the public interests, and after consideration of the opinions expressed by me in this letter, I trust that the Finance Committee will agree in the wisdom of withdrawing their request.
3. The spirit of American institutions is obviously adverse to the quartering of troops in times of peace in large cities, which is in this case supplemented by reasons of a practical and economic character. From all sources, there is a consensus of opinion that the service of the Army for relief purposes in San Francisco was of great benefit to the city of San Francisco and the State of California. That July 1st marks the date on which federal troops should cease to guard stores, control camps, administer order and provide sanitation for civilians quartered on city grounds or private property, is my conviction.
4. Your attention is called to the fact that there are classes of worthy citizens who in considerable numbers are now deprived of their ordinary means of gaining a livelihood, either by lack of public funds or from destruction of private business. Among these may be mentioned firemen, policemen, school teachers and physicians.
5. Your attention is particularly called to the fact that a certain number of such persons could be given temporary employment by the Red Cross organization if the present guards and camp administrations of the Army were withdrawn. In short, the officers and men of the Army are now performing duties and rendering services which should be performed and rendered by the destitute men in San Francisco. I submit to your Committee whether it is advisable to favor a policy which thus discriminates against civilian labor because the work of the Army is done without expense to the Red Cross Funds.
6. If the Red Cross was not amply supplied with funds, there might exist a necessity for free army labor but such is not the case. The morning paper reports that Mr. Bartnett is favoring the immediate distribution of the greater part of six million dollars now in the possession of the Committee.
7. Of all the methods of relief that which most commends itself to me from a careful consideration of this question, is that advanced by Dr.

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E. T. Devine, and known under the general term of rehabilitation. There is no better way of rehabilitating a man than by allowing him to earn a living salary. In this case it can be conjoined with the care and relief of the destitutes who are rapidly being reduced in number.

8. It has been unofficially advanced that the withdrawal of the Army would involve conditions of disorder and that sanitary conditions would not be as carefully observed as under strict military methods. It is believed that the rigidly enforced methods of the Army cannot be equalled by ordinary civilian control and it is also acknowledged that the suggestion of a soldier with a gun is more potent in enforcing order than the directions of a policeman with a club.

9. On the question of order and sanitation, experience has shown that the people of San Francisco are self-respecting and desirous of conforming to proper methods of life as regards the three important points of order, decency and cleanliness. That this is a fact and not an opinion, is shown by the conditions attending the 43,000 people now under canvas in the City of San Francisco. Of this number 18,000 are under military supervision, while 25,000 are scattered elsewhere throughout the city. About 10,000 of these people have been continually under military supervision and 8,000 more have lately been taken in charge. It might be thought the 25,000 other people supplemented by the 8,000 lately transferred, would in the past two months have become centers of infectious diseases or the centers of disorder and violence, which has not been the case as infectious diseases have been sporadic and the conditions of order have been such that as far as I know no murder has been committed and only one or two assaults have been made.

10. It appears to me that the time has arrived when some definite plan of organization should be formulated. At present no one connected with the Red Cross has any power to act, not even Dr. Devine, save as to certain expenditures for rehabilitation which in limited amounts have been appropriated.

11. To illustrate a practical method of handling this question, a definite line of organization is herewith suggested. It is worse than useless to expect that the interests of the tens of thousands of people and sums of money running into the millions can be economically and efficiently administered by men giving such part of their time as remains after transacting their own business, to the questions of relief. There must be not only a paid personnel but to obtain men of character, efficiency and skill, they must be well compensated.

12. The Finance Committee should allow no money to be spent except on estimates which should be submitted monthly in advance so that they may be properly discussed by the Finance Committee before paying the money. Emergencies can be met by allowing a small sum for each particular department for contingent expenses. It is believed that the duties of the Finance Committee should be confined to questions of policy and considering of estimates and authorizing them formally.

13. The executive work should be done by three men who should receive a salary of not less than \$5,000 per year. One member should be a special representative of the Red Cross and as Dr. Devine would probably not remain many months and his services are needed as an advisory to

LETTER FROM GENERAL GREELY

the Finance Committee, it is suggested that some one be named by Dr. Devine if he will not serve himself. The second member should be named by the Mayor of San Francisco and the third should be selected by the Finance Committee from individuals familiar with the industrial, commercial and business interests of San Francisco. This committee should divide the duties between themselves.

14. Supplies should be centralized and should be in charge of a carefully selected man to receive \$10.00 per day, with an assistant who should receive \$5.00 per day. This official should under no circumstances have anything to do with the purchase of supplies but only be responsible for their receipt, care, and issue.

15. Each camp should be placed under a very carefully selected officer of the Fire or Police Department who is on furlough; preferably to be Captains and Lieutenants of the Fire Department and Captains, Lieutenants and Sergeants of the Police Department, and should be paid according to the size and importance of the camp. The familiarity of these men with the people of San Francisco and their habits of authority should enable them to properly supervise these camps, which naturally would be under the general direction of one of the three executive members of the committee. The present surgeons should be replaced by doctors of executive ability and standing of which it is understood that there are many without practice. There should be about one doctor to each seven hundred persons and their pay should be from \$3.50 to \$5.00 per day.

16. At places where guards are necessary, civilian watchmen, drawn largely from furloughed policemen and firemen and male school teachers, should be placed in charge. It might be added that wherever opportunity for women's work offers, it should be given to school teachers of standing now on furlough.

17. All expenses of sanitation and policing of these camps should be at the expense of the Red Cross. While they would be naturally subjected to inspection from time to time by the sanitary officers of the city yet such officers would, it is believed, not interfere unduly with the arrangements in these camps. There should be special police officers on duty at night at the larger camps, these also to be paid employees.

18. In short, an organized, well selected and properly paid personnel is indispensable to the successful handling of the relief work.

19. Supplementary to the executive committee, there should be an agent charged with the rehabilitation work, acting under the special direction of Dr. Devine or his successor. The policy regarding rehabilitation should be liberal and a very considerable sum should be set aside therefor subject to distribution as Dr. Devine or his successor might direct.

20. Briefly this letter looks to action and organization, which cannot progress satisfactorily while the Army is conducting independently a part of this work. There are large sums of money on hand and the public naturally has a right to demand results.

21. Valuable time is being lost as regards questions of shelter and rehabilitation through lack of suitable organization.

22. The Committee will think perhaps that I have expressed myself

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very forcibly in this matter, but my great interest in the adoption of the best and speediest means of restoring normal conditions in San Francisco and in the relief of its destitute, will, I hope, be viewed as excuses for my speaking freely and fully, and offering definite advice relative to the work in hand.

23. In view of the great importance of the interest the municipality has in this work, I have furnished a copy of this letter to his Honor, Mayor E. E. Schmitz.

24. May I then express the hope that the Finance Committee will agree with me that the Army will be withdrawn on July 1st.

25. I may add that should the services of say half a dozen officers be needed in the way of advice and aid during July, I should be glad to take steps looking to their detail provided the Secretary of War approves which I believe he will.

Very respectfully,

A. W. Greely,

Major General, Commanding

PLAN OF THE EXECUTIVE COMMISSION

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PLAN OF THE EXECUTIVE COMMISSION*

Submitted to the Finance Committee, Relief and Red Cross Funds,
June 26, 1906

The work to be undertaken will naturally fall into eight main departments.

I. **MANAGEMENT AND SANITATION OF CAMPS.** The camps are of four classes:

1. **Military Camps on military reservations.** These will continue under the supervision of the military authorities and our only relation to them will be to furnish any necessary food, clothing or other relief, and to arrange for the eventual removal of any who are not able to make their own arrangements.

2. **Military camps in public parks and squares.** The problem in these camps is to provide superintendence, sanitation, policing and labor, which are now supplied by the Army. The present organization should be continued, the pay-roll being transferred but the personnel so far as possible being retained from the commanding officer of camps down. Estimates for the expense of conducting these camps for the month of July have been supplied to the Finance Committee by General Greely and appropriations in accordance therewith are recommended.

3. **Camps in public squares or on other city property not under military control.** These camps should be immediately incorporated into the system which now prevails in the military camps. The co-operation of the Park Department, the Health Department, and the Police Department will be essential, but we are informed by the Mayor that the expense of sanitation and policing which has heretofore been borne by the Army will have to be met from the Relief Fund and probably the same is true of the non-military camps which will become a part of the same system.

4. **Camps and straggling shacks and tents on private property.** The Commission will have no authority to interfere with persons living either in tents or in temporary dwellings on private ground, but the giving of any relief to such persons may be made subject to any conditions which are considered necessary, and the intervention of the Health Board may be asked whenever there are insanitary conditions.

II. **WAREHOUSES.** After July 1st, there will be only two warehouses, one in the Moulder School, for provisions and the other, now in the Crocker School, and about to be removed to the new warehouse, Geary and Gough Sts., construction of which has been authorized by the Finance Committee, for clothing and other relief supplies. It is expected that the present management of these two warehouses can be continued, the military officers now in charge being given leave for this purpose and engaged by the Commission. In this event the officers, as superintendents of the warehouses, will probably be made purchasing agents of the Commission for the kind of goods of which they respectively have charge.

* See Part I, p. 20.

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III. **HOT MEAL RESTAURANTS.** There are now some 27 hot meal restaurants, on which 10 cent and 15 cent tickets are issued by the Red Cross in the several sections, to be redeemed by the Finance Committee. As these restaurants are located in camps any necessary supervision of their management and sanitation so long as they are continued may safely be entrusted to the superintendent of camps and to those who are in charge of the several camps under his direction. The Commission should assume responsibility for the issuing of tickets and certifying the bills of the contractors to the Finance Committee.

IV. **SECTION ORGANIZATION.** The civilian chairmen of the seven sections, in addition to their duties in the distribution of food and clothing in the relief stations have succeeded to the duties of the military chiefs of sections, and they should be responsible to the Commission until relieved, which cannot probably be earlier than the end of July. These chairmen have given their entire time to this work since May 1st and they should be paid for their services. They should be held responsible in the immediate future for the distribution of clothing, meal tickets and other relief and for the second registration which is now in progress and which will bring to the Commission a large number of cases in which gifts of money or its equivalent are required.

V. **HOSPITALS.** The care of the indigent sick has thus far been in part in emergency hospitals maintained as a part of the camp system, and in part in private hospitals on a per capita basis—payment being made to the hospitals for each patient who is accepted as a proper charge on the relief fund. It is desirable that the present plan be continued, under the supervision of the Commission, the medical executor who has been engaged by the Hospital Committee remaining in charge and supervising the emergency hospitals in camps as well as the care in private hospitals, of which the expense is met from the Relief Fund.

VI. **SPECIAL RELIEF.** This is now one of the most important parts of the work to be done by the Commission. It includes all aid given to individuals or families other than food or ordinary clothing. Its key-note is rehabilitation. Its object is to enable those who are now dependent on the relief stations, or whose means of livelihood have been destroyed, to become self-supporting. The means employed are the furnishing of tools, furniture, sewing machines or other things, transportation to other places, or loan, as may be indicated by the investigation in each instance. The Finance Committee has thus far advanced \$15,000.00 for experimental work in this direction. About 500 applications have been passed upon, and checks have already been drawn and await signature, for over \$3,000.00 in excess of the amount appropriated. It is recommended that an additional appropriation for this purpose be made at once. An advisory committee of 5 or 7 members will be appointed in connection with this work.

VII. **LOANS.** The Commission has under consideration the advisability of opening a department of loans on

1. Pledges, such as are ordinarily deposited in pawn-shops.
2. Real estate mortgage for the erection of homes.
3. Chattel mortgage on furniture, etc., and
4. Personal endorsement.

PLAN OF THE EXECUTIVE COMMISSION

Such a department or departments would be of great service to persons who do not wish to accept charity and who are still not in position unaided to build, furnish their homes or get started in business. Especially is this true on account of the delay and uncertainty in the payment of insurance claims. The Commission is not yet prepared to make a definite recommendation on this subject, and it is named only as one of the departments of work which it may be desirable to undertake in the near future.

VIII. HOUSING. The question of shelter appears to the Commission to be the one of paramount importance—so important indeed as to require not only further consideration by the Commission itself and by the Finance Committee, but also the co-operation of a strong board of consulting architects and builders who would doubtless be willing to assist the Commission in this capacity without compensation. Estimates are before the Commission for the construction of temporary dwellings of from \$200.00 to \$400.00 each. His Honor, Mayor Schmitz, has expressed the opinion to the Commission that instead of constructing such temporary buildings efforts should be made to provide before the winter season a sufficient number of permanent homes of an attractive character for all who need to be housed. The Commission is inclined to accept this view although it is admitted that some additional temporary barracks may be found necessary if by September 1st, it appears that there will be a shortage of permanent housing accommodations.

If the Finance Committee decides that it will be advisable that \$1,000,000.00 or some such amount be invested in acquiring land and erecting homes to be rented and sold on reasonable terms of monthly payment, it is probable that this sum can be greatly augmented by investment from private parties, if for any reason the Government deposits are not found to be available for this purpose. The business can be so conducted as to pay a reasonable return on such investment and still make the dwellings of moderate cost to the renter and purchaser.

FINANCES. It is understood by the Commission that complete financial control remains with the Finance Committee as was suggested by General Greely in his letter of June 15 to the Finance Committee. All work undertaken by the Commission will be on estimates and plans submitted in advance to the Finance Committee. All bills will be audited and paid by the Finance Committee. The Commission will make only such purchases and contracts and engage such employees as have been authorized by the Finance Committee, and the certificate of the duly authorized officers and agents of the Commission would become a warrant for payment when found to be in accordance with the action of the Finance Committee. Certified copies of resolutions authorizing given lines of work should be supplied by the Finance Committee to the Commission. On the other hand, to fix responsibility and prevent confusion, all executive work, both for relief and for rehabilitation, should devolve upon the Commission, which should be held responsible for initiating relief measures, presenting them to the Finance Committee and subsequently carrying them into effect.

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ORIGINAL HOUSING PLAN

Recommendations Submitted to Finance Committee, July, 1906

San Francisco, Cal., July 10, 1906.

James D. Phelan, Esq.,
Chairman Finance Committee.

Sir:—

The Finance Committee at its last meeting referred to the Rehabilitation Committee for consideration and report a proposition made in the Finance Committee by Mr. M. H. de Young that a donation be made to any workingman owning a lot in the burnt district of one-third of the value of the dwelling to be erected on it, this donation however, not to exceed in any case the sum of five hundred dollars, and to be paid, not to the lot owner, but to the contractor who builds the house when it is completed and clear of liens.

The Executive Commission has had under consideration various plans for acquiring tracts of land and building homes for sale or rental, one such plan having been referred to the Commission by the Finance Committee at its last meeting. The Executive Commission has also appointed, with the knowledge and approval of the Finance Committee, a consulting board of architects and builders who have placed their services at our disposal without compensation, both for expert counsel on general plans and for the making of suitable designs for dwellings which might be built by the Commission, or by individual lot owners.

Under these circumstances, both the Executive Commission and the Rehabilitation Committee have given careful consideration to this subject, and have held informal joint sessions in order that any recommendations made by this Committee might have the endorsement of both bodies, and might, if possible, be such as to secure the immediate favorable consideration of the Finance Committee. It is agreed on all sides that no time is to be lost if houses are to be made available before the winter season, and before the tents which are now in use are so dilapidated as to be uninhabitable.

The Rehabilitation Committee recommends the acceptance of the principle that workingmen and others of moderate means whose homes were destroyed by fire, who own lots in the burnt district, and who cannot obtain from banks, building and loan associations or other societies enough to rebuild without assistance, should be aided in rebuilding by a donation or loan from the relief fund. This policy involves no new action by the Finance Committee except the appropriation from time to time of such sums as may be required by the Rehabilitation Committee to carry it into effect. It is exactly in line with the work which that Committee was created to undertake. This Committee is therefore already endeavoring to ascertain how many applications are likely to be made for such donations or loans, and devising such safeguards as will protect the operation of the plan from the obvious abuses to which it

ORIGINAL HOUSING PLAN

might be subjected. If there are any conditions of such grants which the Finance Committee, or its members, would consider it desirable to call to our attention, it is suggested that this be done at the earliest possible moment; and if the Finance Committee disapproves the plan, that of course, should be indicated before any further steps are taken. As soon as the information is available, an estimate will be presented to the Finance Committee as to the amount of money which is required to carry this policy into effect. We consider it doubtful whether this plan, of itself, will go very far towards providing shelter for the families now in tents, but the time which has elapsed since the plan was proposed has not been sufficient to enable us to secure accurate information on this subject.

The Executive Commission on July 9th held a conference with the consulting Board of Architects and Builders, at which the Chairman of the Finance Committee, the Mayor, and some of the members of the Rehabilitation Committee were present, and the whole subject was exhaustively considered. The conclusion reached was that no one plan had been suggested which would completely solve the problem of housing the homeless families, but that immediate action is desirable in the following directions:

I. The first necessity is the shelter of those who are entirely dependent. We recommend for this purpose the erection on city property of an attractive permanent building or buildings on the cottage pavilion plan for the care of aged and infirm persons, chronic invalids and other adult dependent persons for whom it is not so much a question of rehabilitation as of permanent maintenance. We recommend that such building or buildings to be erected from the relief fund be large enough to accommodate one thousand men and women, and that the maintenance of the institution after it is erected be left to the municipality. Alternative plans would be to care for these aged and infirm persons in existing private institutions, on a per capita weekly basis similar to that on which patients are now cared for in private hospitals, or to make an allowance in the nature of a pension for their care, in private families. We believe that the erection of a special pavilion would be more economical and that it has the indirect advantage of enabling the city to secure an attractive modern public home for aged and infirm persons. The plan suggested, supplemented by the policy now in force of caring for the indigent sick in hospitals and the ordinary operation of the established charitable agencies of the city, will, it is believed, adequately and humanely shelter those who are actually destitute, and who, from lack of any earning capacity, must remain entirely dependent upon public relief.

II. The next and more serious problem is the supply of dwellings for families who ordinarily pay a moderate rental, who do not own land and have no considerable savings, but who are in receipt of ordinary wages. There are probably five thousand families now in tents or other temporary shelter who are in this position. Possibly, if those who are temporarily out of the city and who desire to return are included, this number may be ten thousand. No accurate estimate is possible for the reason that there is no information available as to what number have already permanently removed to suburban towns, what number has been

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absorbed in existing homes by the doubling up process, and what number will build for themselves. What is certain, however, is that no real beginning has yet been made by private enterprise or otherwise in the erection of dwellings for the five thousand families of which we do have knowledge, although nearly half of the long summer season, which, fortunately, lay between the disaster of April and the winter season, has already elapsed. It was, therefore, the unanimous conclusion of the conference, and it is the official recommendation of the Relief Commission that in addition to all that is done for individuals through the Rehabilitation Committee some considerable contribution to the supply of homes should be made directly from the Relief and Red Cross Funds, either by financial assistance to private individuals or corporations in building on a large scale, suitable dwellings, on satisfactory terms; or by the creation for this particular purpose of an incorporated body, which can make contracts and enforce legal obligations. It is, therefore, recommended: that unless the alternative suggested can be made immediately effective, eleven or more persons, including the Mayor, the Chairman of the Finance Committee and suitable representation of the National Red Cross, the Executive Commission and the Rehabilitation Committee, be designated by the Finance Committee to form a corporation under the laws of this State relating to corporations not for profit, that not less than one million dollars be subscribed by the Finance Committee as capital or as a permanent loan to this corporation; that the homes thus provided be sold on a monthly installment plan to families who were living in San Francisco on April 17th, and rented to those who are unable to purchase; that all income from rentals and sales after meeting necessary expenses be invested in the building of other houses, or for such other public philanthropic objects as may be decided upon by the corporation with the consent of the Finance Committee. After one year it might be found practicable and desirable for the corporation thus formed to sell its remaining property and interests to Savings Banks or otherwise, and to dispose of the entire sum thus obtained for the relief of those who were still at that time in any way in distress through the disaster, or if there were no such distress, then for some public purpose which might be decided upon.

The essential thing at this time is that, at the earliest possible moment some of the funds which are now lying idle in the treasury of the Finance Committee, shall be put at work providing homes for the working people of the community. The plan which we have recommended is proposed, first, as a relief measure because the tents will not provide proper shelter after October; second, as a measure of public policy, because, in the interests of the community it is not desirable that San Francisco shall lose her present population of working people merely because there are not dwellings to be rented or bought; third, also as a measure of public policy, because it is desirable that workingmen shall have the opportunity to own their homes, and this opportunity is now afforded, not on a charitable, but on a reasonable and just business basis; and, finally, because the intelligent and efficient carrying out of the plan proposed will enable the community to set a standard of attractive, sanitary, safe, and yet comparatively inexpensive dwellings which will

ORIGINAL HOUSING PLAN

have a beneficial effect not only in the immediate future, but for the coming generation. The co-operation of the municipal administration in enforcing suitable conditions as to sanitation, light, ventilation, fire protection, etc., of the architects in making plans for convenient and attractive homes at moderate cost, of the building trades in getting these homes built, and of the Finance Committee in advancing capital and creating a corporation which will ensure the purchasers against fraud or injustice, will solve the housing problem and nothing less than this co-operation will solve it.

In closing this report, however, the Rehabilitation Committee and the Relief Commission alike wish to emphasize the fact that there is no intention that the relief fund shall become a providence of the refugees, solving all their difficulties and relieving them of all individual responsibility. On the contrary, it is confidently expected that each family will to the greatest possible extent solve its own problems, find its own capital, decide on the plans for its own home, discharge its obligations for any money advanced as soon as practicable, and that if these recommendations are adopted the entire business will be so conducted by the Rehabilitation Committee, the Executive Commission and the corporation formed for the purpose of acquiring land and building homes, as to preserve in full integrity the fundamental traits of American character, individual initiative and personal responsibility.

Respectfully submitted on behalf of the Executive Commission and the Rehabilitation Committee.

Edward T. Devine,
Chairman.

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THE INCORPORATION OF THE FUNDS

SAN FRANCISCO RELIEF AND RED CROSS FUNDS, A CORPORATION (Incorporated July 20, 1906)

MEMBERS AND DIRECTORS

James D. Phelan, President
F. W. Dohrmann, First Vice President
W. F. Herrin, Second Vice President
J. Downey Harvey, Secretary
Horace Davis
Frank G. Drum (resigned Aug. 21, 1906, resignation accepted Feb. 26, 1907)
I. W. Hellman, Jr.
W. F. Herrin
Rufus P. Jennings
Herbert E. Law
Thomas Magee
Garret W. McEnerney
Judge W. W. Morrow
Allan Pollok
Rudolph Spreckels
F. S. Stratton
Charles Sutro, Jr.
Joseph S. Tobin
Charles S. Wheeler
Ex Officio, the Governor of California
Ex Officio, the Mayor of San Francisco

Changes made later:

O. K. Cushing, elected member and director April 16, 1907, to succeed Mr. Drum.
Edward T. Devine, elected member July 27, 1906.

The plan of organization adopted by the Executive Committee of the Corporation for conducting the five departments into which it divided its work was as follows:

INCORPORATION OF THE FUNDS

DEPARTMENT A. FINANCE AND PUBLICITY

This department shall be in charge of the President or Acting President of the Corporation. It shall comprise all matters pertaining to Finances of the Corporation.

The donations made or promised to the Corporation.

The custody of funds on hand.

The General Office.

The Bureau of History.

All publications issued or made by this Corporation.

All information to be given to the Press shall emanate from this Department or shall be submitted for approval to this Department before being printed except that each Chairman of the Department may transmit information concerning the work contemplated or done in his Department to the Press.

All automobiles except when assigned to their Departments, shall be in the custody and under the direction of this Department.

The Staff of this Department shall consist of the Secretaries and stenographers at large.

Accountants and Employees of the General Office.

The Janitors, door-keepers and messengers of the Office Building.

The Chauffeurs of the automobiles not assigned to other Departments.

The Committee and employees connected with the History Committee.

Any other employees for general work except those of the other Departments.

DEPARTMENT B. BILLS AND DEMANDS

This Department shall be in charge of Chairman, M. H. de Young. It shall comprise all matters pertaining to bills and demands against this Corporation.

Staff of this Department shall be the employees required for the examination of all bills and demands to be passed upon by this Department.

DEPARTMENT C. CAMPS AND WAREHOUSES

This department shall be in charge of Chairman Rudolph Spreckels. It shall comprise all matters pertaining to:

Camp and camp supplies.

Sanitary matters connected with camps.

Outside warehouses and contents of same.

The staff of this department shall be employees of the office of this department, the Superintendent, officers and assistants and employees in charge of or connected with camps; Officers and employees in charge of or connected with Warehouses.

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DEPARTMENT D. RELIEF AND REHABILITATION

This Department shall be in charge of Chairman F. W. Dohrmann. It shall comprise all matters pertaining to the business of the Special Rehabilitation Committee appointed by this Corporation.

Of all applications for donations, relief and assistance not regularly referred to the Special Rehabilitation Committee.

Of all matters connected with patients placed in hospitals on account of this Corporation.

The Staff of this Department shall be

The office employees required in addition to the staff of the Special Rehabilitation Committee.

DEPARTMENT E. LANDS AND BUILDINGS

This Department shall be in charge of Chairman Thomas Magee. It shall comprise all matters pertaining to the erecting of a municipal home for the indigent and aged.

The erecting of temporary buildings for housing the refugees.

The granting of bonus for the building of individual homes.

The buying of land and erecting buildings on same to be rented or sold on installments.

The collection of rent or payments for buildings rented or sold.

Any other provisions or plans for acquiring land, erection of buildings and the providing of homes for families.

The Staff of this Department shall be:

Employees of the Office of this Department.

General Business Manager and Assistants.

Architects, Draftsmen and Builders required.

Legal advisers necessary for the transaction of the business of this Department.

APPOINTMENT OF BOARD OF TRUSTEES

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APPOINTMENT OF BOARD OF TRUSTEES RELIEF AND RED CROSS FUNDS, FEBRUARY, 1909

Results of Conference between Chairman Executive Committee of San Francisco Relief and Red Cross Funds and Representative American National Red Cross,
January, 1909

All active relief work to cease at once. A reserve fund of \$100,000 to be set aside for the payment of all judgments or other legal claims, for all refunds due camp tenants, and for meeting the current expense of the corporation. All other reserve funds to be cancelled and the amounts reserved transferred to a General Relief Fund. All receipts and any balance left of the \$100,000 reserve mentioned above to be paid into this general fund.

Specific appropriations were made out of the new General Relief Fund for certain philanthropic organizations to the amount of \$150,000. The rest of this fund was to be used as follows:

The balance of the General Relief Fund, consisting of all the money in the hands of the San Francisco Relief and Red Cross Funds, a Corporation, not specifically reserved or appropriated as hereinbefore described, and all money hereafter received from cancelled reserves and appropriations and from collections, unexpended balances and receipts from whatever source as above provided, is hereby appropriated for the purpose of general relief. It is intended that this relief shall be of a character that will most speedily and effectually remove the needs and distress still existing or which may develop prior to April 18, 1911, as a direct or indirect consequence of the fire.

BOARD OF TRUSTEES OF RELIEF AND RED CROSS FUNDS

"To the end that the purposes of the Executive Committee, as above described, may be carefully and thoroughly executed, there is hereby created a Board of Trustees of Relief and Red Cross Funds. This Board shall consist of five members as follows: F. W. Dohrmann, Oscar K. Cushing, D. O. Crowley, John A. Emery, A. Haas.

The existence of the Board shall terminate when its duties are completed, but in any event not later than April 18, 1911. The Board shall have power to fill vacancies in its membership, subject to the approval of the Executive Committee and of the National Director of the American National Red Cross. The officers shall consist of a Chairman, Vice-Chairman and Treasurer, to be selected by the Board, and the Board may partition its work into such departments or subdivisions as will expedite the discharge of its duties and increase its efficiency. Authority

APPENDICES

is hereby given the Board to defray from the fund in its hands, all the expenses necessary to the proper discharge of its trusts.

DUTIES OF THE BOARD OF TRUSTEES

The entire General Relief Fund remaining after the deduction of the amounts specifically appropriated as above described, shall be paid to the Board of Trustees by them to be expended at their discretion in such a manner and under such conditions as will strengthen the regular, organized, charitable and philanthropic agencies of the City of San Francisco.

In making grants to charitable organizations, the Board of Trustees may prescribe conditions which will safeguard the fund and assure its careful and proper expenditure. Every organization to which a grant is made, shall be required to submit vouchers to the Board of Trustees for all money expended.

The Board of Trustees shall fix the conditions under which specific grants shall be made, as above provided, to St. Luke's Hospital, The Children's Hospital, Roman Catholic Organizations, Jewish Organizations, German Organizations, such hospitals and kindred institutions as the Board itself is empowered to select.

It is expressly provided, however, that all grants to hospitals or kindred institutions are to be conditioned upon a return, by the institutions, of free service to the poor, of value equivalent to the amounts of the grants. Within this requirement, the Board is to have full discretion.

All current appropriations for individuals made in trust to the Associated Charities are hereby made subject to the Board of Trustees precisely as they were subject to the Rehabilitation Committee prior to February 1, 1909.

If the trust herein created is not terminated prior to April 1, 1911, the Board of Trustees, between April 1 and April 18, 1911, shall select organizations eligible under the terms of this trust, and allot to them in such sums and upon such conditions as it may determine, the entire amount of money remaining unappropriated in its hands. Provided, that any grant to a hospital or kindred institution shall be conditioned upon a return by the institution of free service to the poor of value equivalent to the amount of the grant.

Upon the termination of the trust, the Board shall make a full report of its operations and disbursements to the Executive Committee, and to the American National Red Cross, and the records and papers of the Board shall be turned over to the American National Red Cross for preservation in its archives.

Both executive committees adopted along with this plan the following agreement:

The American National Red Cross hereby agrees to forward to the Board of Trustees of Relief and Red Cross Funds the sum of \$100,000 on or before March 1, 1909. This agreement is supplementary to the resolution of the Executive Committee of San Francisco Relief and Red

APPOINTMENT OF BOARD OF TRUSTEES

Cross Funds, a Corporation, adopted February 4th, 1909, and will be without effect if said resolutions are rescinded or modified.

It is understood that the balance of the unreserved principal of the Relief Fund, remaining in the hands of the American National Red Cross, after the payment of the amounts herein specified, shall be held subject to such final disposition as the circumstances warrant.

This agreement before becoming effective shall be confirmed by the Central Committee of the American National Red Cross.

On February 4, 1909, the Rehabilitation Committee, at that time consisting of the men who had just been designated members of the Board of Trustees, met for the last time and listened to the resolution of the Executive Committee quoted above. After directing the Treasurer to return to the general funds all unexpended balances then in its hands, the committee adjourned *sine die*. On the same day they met as the Board of Trustees of Relief and Red Cross Funds and organized by the election of

Chairman, F. W. Dohrmann
Vice Chairman, Oscar K. Cushing
Treasurer, A. Haas

At the second meeting, February 12, the following committees were appointed.

Committee I	Care of the Sick,	F. W. Dohrmann, Chairman Rev. D. O. Crowley
Committee II	General Relief,	Oscar K. Cushing, Chairman Rev. J. A. Emery
Committee III	Housing and Sanitation,	Rev. D. O. Crowley
Committee IV	Accounts,	A. Haas

LIST OF OFFICIAL CAMPS

Number	Location	Opened or became official	Maximum population	Date of closing
1	Presidio, nr. Gen. Hosp.	May 9, '06	2053-May 9, '06	June 12, '06
2	Presidio, Tennessee Hollow	May 9, '06	910-May 9, '06	June 12, '06
3	Presidio, Ft. Winfield Scott (For Chinese)	May 9, '06	186-May 9, '06	June 12, '06
4	Presidio, Golf Links	May 9, '06	329-May 9, '06	May 20, '06
5	Golden Gate Park, Children's Playground	May 19, '06	3000-June 30 and Aug. 25, '06	Nov. 19, '06
6	G. G. Park, Speedway (For Aged and Infirm)	June 1, '06	835-July 14, Sept. 26, '06	Aug. 23, '07
7	G. G. Park, Lodge	May 19, '06	1606-May 30, '06	Dec. 17, '06
8	Harbor View	May 9, '06	2840-Aug. 25, '06	Jan. 11, '07
9	Lobos Square	May 9, '06	4933-June 18 to 22, '07	June 30, '08
10	Union Iron Works	May 9, '06	2240-Aug. 28 to 31 & Sept. 1 to 8, '06	Dec. 1, '07
13	Franklin Square	May 19, '06	1116-Nov. 23 to Dec. 1, '06	Nov. 6, '07
15	Fort Mason	May 19, '06	850-May 19, '06	June 12, '06
16	Jefferson Square	June 2, '06	2000-June 2 to 21, '06	Aug. 23, '07
17	Lafayette Square	June 2, '06	622-June 29 to July 1, '06	Feb. 2, '07
18	Mission Park (before cottages were built)	June 5, '06	295-June 5-6, '06	June 6, '06
19	Duboce Park	June 8, '06	650-Sept. 1-15, '06	Feb. 2, '07
20	Hamilton Square	June 5, '06	702-Dec. 3-8, '06	Aug. 31, '07
21	Washington Square	June 6, '06	593-Feb. 7-July 12, '07	Sept. 17, '07
22	Alamo Square	July 9, '06	857-Oct. 1, '06	Mar. 13, '07
23	Precita Park (Bernal)	July 6, '06	520-Feb. 25-May 8, '07	Oct. 11, '07
24	Columbia Square	July 11, '06	1500-Mar. 22 to July 12, '07	Nov. 26, '07
25	Richmond (Irregular boundary bet. 13th and 15th, Lake, and A Sts.)	Nov. 20, '06	4130-May 20, '07	Jan. 1, '08
26	Ingleside (Ingleside Race Track)	Oct. 9, '06	809-Nov. 22, '06	Jan. 22, '08
28	South Park	Dec. 3, '06	648-Feb. 15 to May 15, '07	Jan. 7, '08
29	Mission Park (after cottages were built)	Nov. 19, '06	1609-April 16, '07	Oct. 22, '07
30	Portsmouth Square	Dec. 18, '06	388-May 27-28, '07	Oct. 11, '07

11 A small unofficial camp at Bothin, Marin County.

12, 14 No camps were given these numbers.

27 Land at 18th and 20th and Potrero Ave., selected as a camp site but not used.

31 Garfield Park, selected as a possible site, but not used as an official camp.

GRANTS TO CHARITABLE ORGANIZATIONS

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GRANTS TO CHARITABLE ORGANIZATIONS A. BY DENOMINATIONS AND NATURE OF WORK

Auspices under which grants were administered	GRANTS USED IN		All grants
	Non-sectarian work	Sectarian work	
Catholic	\$93,720	\$49,000	\$142,720
Protestant	88,598	20,500	109,098
Jewish	5,000	34,000	39,000
Non-sectarian	285,600	..	285,600
Total	\$472,918	\$103,500	\$576,418

B. BY DENOMINATIONS

Organizations aided	GRANTS ADMINISTERED UNDER				All grants
	Roman Catholic auspices	Protestant auspices	Jewish auspices	Non-sectarian auspices	
Benevolent organizations	\$38,000	\$12,600	\$20,000	\$66,000	\$136,600
Homes	28,000	4,200	3,000	43,500	78,700
Orphanages	22,000	20,693	..	13,500	56,193
Organizations for aiding children	27,500	17,700	..	26,550	71,750
Kindergartens	220	..	1,000	10,150	11,370
Schools	7,500	..	..	..	7,500
Hospitals	10,000	22,905	10,000	70,500	113,405
Clinics . . . . .	..	..	..	12,800	12,800
Settlements	3,000	9,000	5,000	29,500	46,500
Missions . . . . .	..	1,000	..	..	1,000
Miscellaneous	6,500	21,000	..	13,100	40,600
Total	\$142,720	\$109,098	\$39,000	\$285,600	\$576,418

In addition to the grants mentioned in the table there was paid from the New York Chamber of Commerce Fund, to St. Luke's Hospital \$25,000, and to the Children's Hospital \$25,000. The Massachusetts Association for the Relief of California sent to the University of California Hospital \$100,000.

REHABILITATION COMMITTEE: DETAILS OF ADMINISTRATION

I. DIRECTIONS GIVEN BY THE ASSOCIATED CHARITIES. For the use of workers in the seven civil sections.

1. A Section Agent will be appointed at the headquarters of each of the civil sections, to represent the Associated Charities, and to whom all the visitors shall report. The Section Agent shall have charge of the records, and it shall be her duty to see that the work hereinafter outlined is properly carried out.

2. Each application card, as it is brought in by the visitor, must be catalogued by name in a card index. After being approved by the Section Agent as to the completeness of the investigation, it should be passed on by the Section Committee, and should then be sent to the Rehabilitation Committee.

3. The recommendation of the Section Committee should be endorsed on the back of the card under the heading, "Investigator's suggestions as to what should be done."

4. All letters or other papers relating to the case should be fastened to the card by a wire clip, and should be sent with it wherever it goes.

5. When the card is sent to the Rehabilitation Committee, the index card prepared by the Section Agent should be sent with it and the Rehabilitation Committee will place on the index card the number given by it to the application card on its records. This number will serve as the receipt of the Rehabilitation Committee, and will also give the Section Agent a ready reference to the records of the Rehabilitation Committee. The index card must be returned to the Section Agent by the messenger who brings it to the Rehabilitation Committee, and the Section Agent must keep a proper record of the index cards sent in, so that she will be sure to get them back.

6. The Rehabilitation Committee will in due time report through the same messenger, to the Section Agent, the result of its action in each case. The receipt of the Section Agent will be taken in each instance. The character of its action will of course be based upon the merits of each case. In one instance, a request for transportation may be granted; in another, a check for a loan or grant of money may be furnished; in another, a requisition for certain supplies may be given; and occasionally, an application may be refused.

7. When the report of the Rehabilitation Committee is received by the Section Agent, a brief note thereof must be made on the index card, and a notice should be sent to the applicant, requesting him to call at the Section Office. A printed form will be provided for this notice. Except in cases of refusals, the receipt of the applicant should be taken on the index card for whatever is given to him.

8. In case a check is given by way of loan, it will be accompanied by a promissory note, which must be signed by the applicant when the check is given to him, and the Section Agent should sign the promissory

REHABILITATION COMMITTEE—ADMINISTRATION

note as a witness. This promissory note should then be returned to the Rehabilitation Committee by the messenger already referred to.

9. The Rehabilitation Committee, in reporting its actions in each case, will attach a slip, giving directions to the Section agent as to what is to be done. (For instance, stating if a promissory note is to be taken, or giving other directions of a like character.)

10. The visitor should notify the applicant in each case that he will receive a notice from the Section Agent as soon as his application has been acted upon by the Committee.

11. The Section Agent must keep the Chairman of the section advised as to the result of each application, so that the Chairman may know what provision has been made for the applicant, and whether or not the applicant should move from the camp, or be denied further food supplies or other assistance.

12. Visitors should indicate on the upper margin of the card,* just left of the words "National Red Cross," the Section from which the card comes. Space should be left in the upper left-hand corner of the card for the number to be placed thereon by the Rehabilitation Committee.

13. The name of the visitor and the date of the application should be written on the upper right hand corner of the card.

14. In cases where applicants require Housing and nothing else, the registration cards should be held at the Section Headquarters, and a duplicate separate index should be kept on such cards, catalogued by name. It may be necessary to hold other cards, and these should be filed and indexed in the same way.

15. One visitor in each section will be designated to act as a messenger between the Section headquarters and the office of the Rehabilitation Committee, so that she may keep in touch with the work of the Committee, and so that inquiries by applicants and such other questions as will naturally arise may be referred to her, to be taken up with the Committee when she calls. She will also bring back to the Section headquarters the result of the action of the Rehabilitation Committee, and should make at least one call a day on the Committee.

16. A general agent of the Associated Charities will have supervision over the work of all the sections. It shall be his duty to see that the records are properly kept and that the work is correctly and rapidly performed. All Section Agents and Visitors shall be under his direction. He shall report to the General Secretary.

17. A weekly report must be sent to the Rehabilitation Committee through the general agent, every Monday, showing for each section separately:

1. The total number of cases investigated.
2. The number of cases investigated during the preceding week.
3. The number of applications sent to the Rehabilitation Committee.
4. The number of applications for Housing, etc., held at the section.

The plan outlined above was carried out until the closing of the section offices.

* Appendix II, p. 428.

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II. MONTHLY BUDGETS. The monthly budgets of the Rehabilitation Committee, including those of the Associated Charities, from July, 1906, to June, 1907,* were as follows:

Month	Number of employees	Total expense	Expense for salaries	Expense for supplies, etc.
1906				
July	134	\$8,600.00	\$7,800.00	\$800.00
August	170	11,500.00	9,573.50	1,926.50
September	132	10,000.00	8,000.00	2,000.00
October	63	5,300.00	4,130.00	1,170.00
November	80	6,300.00	5,300.00	1,000.00
December	110	8,235.00	6,735.00	1,500.00
1907				
January	114	8,594.00	7,094.00	1,500.00
February	110	8,000.00	6,572.00	1,428.00
March	?	6,000.00	?	?
April	31	2,500.00	2,172.60	327.40
May	22	2,000.00	1,744.40	255.60
June	20	1,750.40	1,615.40	135.00

III. METHOD OF WORK BEGINNING JULY 7, 1906, IN CONNECTION WITH THE DISTRICT [SECTION] ORGANIZATION. The system of entering applications and filing records was carefully worked out.

The applications recorded on the National Red Cross cards were taken to the Rehabilitation Office and put at once on the registrar's desk. Each face card was clasped together with its continuation cards with an ordinary paper clip. The registrar and most of her assistants were young women who had had experience in indexing in the public and other libraries of the city. Duplicate index cards were each marked with the number of the case, which number was then entered on the National Red Cross card. The numbers were assigned consecutively. The cases were then placed in manila folders similar to those used in the index files of business houses, and were at once placed in boxes on the desks of the reviewers. At the same time the index card was placed in an alphabetical file with the number of the case. The surnames and Christian names of the applicants were entered in a book in consecutive order as the numbers were assigned.

* This does not include budgets of other bureaus of the Department of Relief and Rehabilitation. Some of the figures are only approximately correct. They include employees: both the Associated Charities staff and the employees of the Committee. They do not include volunteers. The question marks indicate that data are not available.

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Each case was read by a reviewer who made underneath the recommendation of the section committee his own recommendation, which might or might not be identical in terms. A paster * was used on which to enter the recommendation made by the section committee or by the reviewer. After October 1, 1906, the recommendation was entered on the paster by the sub-committee of the Rehabilitation Committee, and, when a grant was made, the number of the check drawn was also entered on the paster. If more than one application were made, or more than one action taken by the committee, a separate paster was used for each application and for each decision.

During the periods of district organization, as soon as reviewers had made their recommendations the cases were put in consecutive order in large boxes, to be acted on by the members of the Rehabilitation Committee. After a boxful had been approved or disapproved, they were taken to the bookkeeper's department. Expert bookkeepers were found to be essential. The bookkeeper made entry of grant or refusal of grant, of cases referred or not found, in consecutive order in a cash journal. Each grant was recorded in the appropriate column, as, "Business," "Household," etc. On the cash journal page a running account was kept with the bank in which the funds were deposited. In the debit column were entered the appropriations as they were deposited, as well as returns upon loans and canceled checks. In the credit column was kept the amount of checks issued. Upon each check was entered the corresponding case number, so that there might be a double checking. The checks were then attached to the front of the record cards, and were presented to the treasurer for signing. The treasurer corrected any mistakes in drawing checks, and observed whether the rules of the committee had been followed, and if the approval were in regular form.

The signed checks were given to a responsible official, who reclassified the cases by sections. He then made a double memorandum receipt, and turned over the checks to the section messengers. The records were not returned to the sections with the checks. If a case had been refused, referred, or action taken other than making a grant, the record itself was sometimes referred back to the section. When the checks were received at the section office, notice was sent to those for whom they had been drawn. The banks upon which the drafts were made accepted the signatures of one or more salaried workers in each section.

The records were of necessity handled by a great many people other than those responsible for the financial management. It was, therefore, very early deemed advisable not to file receipts of the appli-

* See paster. Appendix II, p. 433.

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cants with the case records themselves. These receipts were kept in a separate place, being filed according to case number and being readily accessible for reference purposes. In not over 10 out of a total of 27,570 checks, were the checks given to the wrong person. In all except one of these 10 cases, the person receiving them had the same name as the endorsee. The instructions were very strict in order to make identification sure.

As much exasperation and delay was at first caused by difficulty in finding case records when needed, a tracing system was introduced. Whenever a case was transferred from one person to another, or from one desk to another, a slip was made out, giving the number of the case and indicating from whom it was going and to whom. The tracing clerks had charge books with the case numbers in consecutive order. When each slip was received, the clerk entered against the case number the last charge, by initials or abbreviation, so that at any moment it would be possible to find who at that time had the case in charge. The rigid rule of the office was to note transfers immediately, and though there were violations of this rule, its importance was so deeply impressed upon the staff that the number of mistakes was comparatively small. Two thousand transfers were entered on one day, October 1, 1906. When a case was ready for filing, the fact was recorded in the charge or tracing book. Each person was required to keep the cases with which he was dealing, at all times in consecutive order. Four hundred cases might be awaiting the review of the committee; another 400 might be in the hands of the reviewers; and still another 400 in the hands of the filing clerks. The ability rapidly to find cases was materially increased by this simple arrangement.

A special clerk received the case records from the auxiliary societies. He kept a book in which to enter the name of each case, of the society which referred it, and the grant asked for. This clerk took the cases himself to the registrar, kept a list of them, and saw that they were transferred from the registrar to the table of the committee, and from the committee's table to the bookkeeping department. After the checks were drawn, he made sure that the records and the checks were taken to the treasurer. After the checks were signed, it was his duty to see that they were placed in the hands of officials of the proper societies. If other action were taken, he was responsible for seeing that a memorandum was given to the proper persons.

The special duty of another clerk was to wait upon the sub-committees while they were passing upon cases. This clerk arranged the cases in consecutive order, saw that the committee did not omit any,

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looked up cases considered out of their turn, made memoranda of cases returned for further investigation, etc.

No applications theoretically were received at the Rehabilitation Office during the time of district or section organization. As a matter of fact, it was necessary to have at the central office from one to four reception agents. As far as possible the applicants who came to the Rehabilitation Office were referred to the Associated Charities office, but oftentimes it became necessary to treat a case as emergent. In addition to the interviewers, therefore, there were from one to four investigators at work from the center.

Many of the transportation cases, after being registered, were referred directly to the secretary of the superintendent, who was practically the corresponding secretary for the office. It was necessary closely to watch these cases, to follow up a first inquiry with a second letter and sometimes with a telegram, and even in some cases with a third communication. Where these brought no replies, it was necessary to reconsider the case to see if the transportation should be ordered, with the insufficient information on file, or whether some other action should be taken. With the transportation cases awaiting answers were filed cases which awaited answers from business references. It was found necessary to check this file regularly at least twice a week.

Upon the approval of recommendation for transportation, the cases were as in other instances sent to the bookkeeper. One of the bookkeepers entered in the Transportation Book the number of the card, the number of the order upon the railroad, the name of the applicant, the destination, the number of individuals, the number of tickets required, applicant's contribution, railroad contribution, and committee's contribution.

Letter of Information No. 2.

Regarding transportation. Sent to the Sections July, 1906.

With regard to applications for transportation it may be well to instruct you more fully as to what the railroads are doing for us and what we can be expected to do for applicants favorably recommended. As you know, the Rehabilitation Committee is receiving no free transportation from any of the railroads. The Southern Pacific is now quoting us two rates, the lower one to be used when the transportation expense is to be charged to this Committee, and the higher in cases only where the applicant himself is to pay. The best rate we can get for eastward bound refugees, when the whole expense is to be borne by this Committee, is that of one cent a mile as far as Chicago, St. Louis or New Orleans; half fare beyond in the Central Passenger Association, or Southern Passenger Association, territory to Buffalo, Pittsburg, and Atlanta, and full fare beyond any of these points to the seaboard. Where

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the applicant is himself to pay, he is charged at the rate of half fare as far as Chicago, which is equal to half fare as far as Buffalo or Pittsburg, and full fare beyond.

The California and Northwestern Railway Co., will transport refugees free for us whenever it is a case of this Committee recommending that they pay nothing.

In the matter of steamship transportation, the rates we are getting are not so favorable; the best seems to be a quotation of second cabin passage rates for first cabin accommodations, and perhaps a low steerage figure. We usually give the approved applicant a special letter to the Gen. Manager or Passenger Agent of the steamship company authorizing the company to charge us with the amount of fare and to make it as low as possible for this Committee. Of course, we demand nothing and only ask and recommend in each specific case.

With this information you may be better prepared to advise applicants who are seeking transportation out of the city.

IV. THE CENTRALIZED SYSTEM. The centralized system caused but little change to be made in the system of the Rehabilitation Office itself. With the organization of the sub-committees, a requisition blank was introduced. Whenever a committee desired a particular case, it was asked to fill out one of these blanks, and send it to the registration office. Secretaries of the committees had supervision of the clerical work done in connection with each of their departments. The bookkeeping and tracing systems remained practically the same.

V. CONSIDERATION OF CASES OUT OF TURN. The following letter was issued by the superintendent in July, 1906.

Letter of Information No. 5 Regarding Emergency Cases

"To all Sections:—

"A number of cases have been forwarded with emergency cards, which should not have had them. The Committee assumes that few emergencies can possibly arise after a lapse of 3 months, which require immediate settlement.

"An excellent illustration of a 'mistaken' emergency:—A carpenter, idle since the fire discovered eight days ago that he must have tools to go to a job the following date.

"The emergency card was taken off by direction of the Superintendent because the natural query arose why had he not been working long before at something. As he had not, he could very well wait until his case was reached in regular order. Carpenters are at a premium.

"Emergency cases delay appreciably the progress of other cases and should be reduced in number."

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The letter notes an important point; namely, the delays and inconveniences that are caused by cases having to be considered out of turn.

On July 23, 1906, the Rehabilitation Committee voted that ordinarily no cases should be considered emergent unless sickness or death were involved. It goes without question, however, that such a rule could not be strictly lived up to. Unusual situations arose which had to be attended to. From time to time cases were sent back when the Committee refused to handle them as emergent. It is probably true that this particular question cannot be adequately dealt with by rules. The necessity is for responsible committees to maintain the closest sort of supervision and to refuse to consider out of turn cases which obviously do not demand immediate attention.

With the establishment of Sub-committee No. 1, which had a revolving fund, the work was placed on a much better basis. With any letting down of the bars, the number of requests brought up, not only by paid workers, but by committee members, constantly increases. In the early days, the Rehabilitation Office was overrun at times by persons who were asking for special attention for families they knew. The need of taking up some cases out of turn is granted; the emphasis should be laid upon its regulation. It should be borne in mind that there is a high principle involved; that is, the rendering of strict justice to those families which have no friends at court, and which have not pressed their own claims.

VI. A LESSON LEARNED REGARDING RECORDS. In the review of the rehabilitation work, it is quite apparent that the theory that a case can be dealt with completely at one time is impractical. No set of rules could or should effect the result of a family's being considered once only and then as a case be marked "finally closed." A rehabilitation committee should recognize that a large number of cases may be re-opened, and plan its record system so that there will be no confusion in interpreting the re-openings.

The second Red Cross card* and supplementary blank cards for extended investigations, were the only general record cards in use. To the Red Cross card a "paster"† was attached by its gummed end, each time that a case was re-opened. The number of pasters on some record cards was from five to 10. The charity organization experience is that nothing can take the place of the

* Appendix II, p. 428.

† Appendix II, p. 433.

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chronological record. Owing to the use of the pasters without the carrying on of the chronological record the system failed.

Though the supplementary cards used in connection with the Red Cross cards made a chronological record of the facts possible, there was no uniformity in the keeping of the records. In connection with records of rehabilitation work, the important points are to learn the exact date of each application, the date upon which it was passed or refused by the committee, and the size of the grant, if any. These important points should be grouped somewhere for quick reference. In addition, a summary should state the kind of rehabilitation asked for in each application. The suggested form of summary to be filled in at the time that each application is passed upon would be as follows:

Date of application	Amount of grant
Application for	Refusal
Date of action	Date of payment

The sub-committees under the centralized system failed to maintain a uniform standard. The most orderly records were those of Committee VI, the business committee, and Committee I, the emergency committee. The housing committee used numerous blanks, but in order to trace a housing case it is necessary to wade through the entire correspondence, because the applications were frequently filed within the correspondence. In the examination of cases from the other committees for this Relief Survey, it was wellnigh impossible for the tabulators to learn in what manner, and at what time, and for what reason, the reopenings occurred. The only fact that was evident was that there had been reopenings, because there were successive pasters indicating refusals or grants. In some instances the reason for re-opening, instead of being placed in its proper order upon the chronological sheets was written on top of the paster itself in the space allowed for "Recommendation." Sometimes by an exhaustive study of all the documents on file, it was possible to guess approximately the date of re-opening and why there was a re-application. If the various chairmen of sub-committees had been working in daily contact, as they were in the second and third periods, a better standard would have been maintained.

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Two things have been absolutely demonstrated; first, that the records should approximate in form those used by charity organization societies. First, dates should be given for everything said or done, these dates should be arranged chronologically on sheets or cards in sequence, and the fact of the receipt of letters or documents, or of the sending of letters or documents, should be entered in their proper chronological order. Second, there should be a place upon the face of the card or immediately attached to it for the summary of applications and decisions.

VII. LOOSE ENDS. The Rehabilitation Committee made endeavors to gather together the loose ends that resulted from the fact* that small relief funds were distributed of which no record was given to the Rehabilitation Committee. Among such funds may be mentioned those in the hands of the Town and Country Club; the Doctors Daughters', the Physicians', as well as the Portland (Oregon) fund and the various church funds. In spite of there being special funds, for instance for relief of doctors, the committee was constantly receiving applications from physicians. It is hoped that the givers of similar funds in the future may be gradually educated to the point of insisting upon system and concentration of authority in their distribution; otherwise there is bound to be waste.

VIII. BOOKKEEPING AND REGISTRATION NOTES. The statement is axiomatic that the most effective workers should be at the places of greatest congestion. When a large relief problem is to be met these will usually be the bookkeeping and registration departments. It should be re-emphasized that in these two departments the very best help should be searched for. In the registration work the Rehabilitation Committee was fortunate in securing a number of library clerks for indexing. The system of filing correspondence was not uniform. Some of the secretaries, however, as the case records were in folders consecutively numbered, adopted the satisfactory plan of keeping an index of the persons written to, together with the number of the cases written about. In order to make possible a rapid separation of replies to letters there should be a centralization of correspondence. Under the section system this was not necessary, owing to the fact that letters were sent out with the addresses of the section offices, to

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which replies naturally went. Possibly the only centralization necessary would have been to keep a complete index of the names of persons written to, which would have required the various secretaries to send to some one person a duplicate card, giving the name of the correspondent and the case number.

The Rehabilitation Committee's experience proves that the authority to give the numbers for the case records should be in one place, so that confusion through the duplicating of numbers may be avoided. The rigid standards of the best charity organization societies are none too rigid, when one realizes that while such a society may deal within a year with from 2000 to 6000 families, a committee such as the Rehabilitation Committee might have to deal with over 25,000. Another most important consideration is the need of impressing workers with an appreciation of the value of records and of the call for absolute accuracy. It should be realized that care with records does not mean red tape or loss of time, but added efficiency. It means not only less worry for the workers themselves, but quicker meeting of the needs of individual families. Every minute spent in hunting for a lost record or endeavoring to supply an omitted entry, means a minute more of delay to a number of other families. These minutes grow astonishingly large in number, so that by and by they may be computed in days. Not only were there such delays at times, but it became occasionally necessary to reprove workers who had on their own responsibility made changes in the records. In some cases, for instance, the names of members of particular families were changed, without the knowledge of anyone except the worker involved. As a worker close to the Relief Survey has well said, "There is constant need of impressing the sacredness of a record upon those who use it."

GENERAL PLAN OF HOUSING COMMITTEE

The following plan for handling applications for cottages to be built by contractors was followed in the main by Committee V:

1. Original requests were to be received by mail only and references were to be consulted by mail; but in reality many persons came to the office to file their applications.

2. When this work was finished and the case indexed the application was placed before the Housing Committee for:

- a. Such further investigation as it deemed necessary.

- b. Action by Committee.

3. When the Committee decided to make a grant, directions showing the kind of house to be built, the amount to be paid to the contractor, and the amount of the instalments to be paid by the applicant, were written on a slip and attached to the application.

4. The applicant was then notified of the action of the Committee and was told that he must execute the proper contracts with the bank selected by the Committee, as follows:

- a. If the applicant were the owner of the land, a note and mortgage binding him to repay the agreed instalments were drawn up and deposited with the bank, or

- b. If the applicant were a lessee or had a contract to purchase the land, a conditional contract of purchase providing that the title to the cottage was to remain with the bank till paid for, together with a consent and waiver from the owner of the land, so that the owner of the land would not get a title to the house until all of the payments were completed.

- c. The applicant was required to produce a receipt showing that he had paid to the Board of Public Works the necessary deposit for opening the street and making proper sewer connections.

5. When the above papers had been executed and presented to the bank the Committee was notified at once.

6. Orders were then given to the contractor to proceed with the building of the house.

7. Arrangements were made with the auditing department for drawing and forwarding the checks to be paid when so ordered and signed by a representative of the Committee.

8. The contractor was required to send notice by mail to the Housing Committee when each building was completed.

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9. Thereupon an inspector was sent to examine the house and report back to the Committee in writing within 24 hours.

10. When a satisfactory report was received from the Committee's inspector the contractor was paid and the house turned over to the applicant.

The above outline of the method of procedure followed by the Committee, while perhaps not adhered to strictly in every case, was, in general, the usual plan adopted and served to expedite matters to a considerable degree.

In order to clarify the matter of the kind of houses the Committee would erect, they provided drawings for four or five different styles of buildings. These plans, with the price of each attached, were displayed by the Committee to all applicants, who selected the one desired in accordance with the price they were able to pay. However, the buildings actually erected were changed in minor features by the applicant or contractor with the consent of the Committee. The Committee engaged various contractors in no way connected with those retained by the Land and Building Department for the erection of camp cottages.

STATISTICS FROM ASSOCIATED CHARITIES

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STATISTICS FROM ASSOCIATED CHARITIES^a

A. RECEIPTS OF SAN FRANCISCO ASSOCIATED CHARITIES FROM ALL SOURCES, BY MONTHS FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE

Month	1907	1908	1909	1910	1911	1912
January .	..	\$13,696.38	\$8,373.16	\$33,330.79	\$1,345.48	\$7,411.68
February .	..	8,971.17	5,481.74	8,941.58	7,395.55	8,773.40
March .	..	10,007.52	35,261.67	11,250.79	5,773.97	5,217.50
April .	..	17,455.98	10,934.18	11,381.90	5,851.66	14,972.31
May .	..	14,073.68	6,947.41	8,005.59	10,145.33	9,876.84
June .	\$318.31	18,318.59	10,732.56	11,743.57	14,083.40	16,221.65
July .	1,240.76	10,303.64	7,655.22	7,066.97	1,426.34	10,536.56
August .	5,577.91	6,704.84	10,513.91	5,370.14	16,576.94	2,057.50
September	511.69	9,745.11	6,621.73	6,989.75	4,881.17	8,056.67
October .	26,054.15	8,370.00	8,518.84	11,364.10	11,354.83	..
November	8,733.61	4,794.58	10,916.96	6,607.95	14,252.44	..
December	13,027.63	7,143.04	9,637.70	10,294.14	17,850.90	..
Total .	\$55,464.06	\$129,584.53	\$131,595.08	\$132,347.27	\$110,938.01	\$83,124.11
Monthly average	\$7,923.44 ^b	\$10,798.71	\$10,966.26	\$11,028.94	\$9,244.90	\$9,236.01 ^c

B. DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND FOR ADMINISTRATION, BY MONTHS, FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE ^a

Year and month	Direct expendi- tures for relief	Salaries and other expendi- tures for administration ^d	Total expenditures
1907 June	\$4,239.74	\$1,916.60	\$6,156.34
July	3,619.35	2,333.34	5,952.69
August	3,204.02	1,932.65	5,136.67
September	4,306.32	2,031.74	6,338.06
October	12,829.13	1,588.15	14,417.28
November	7,009.65	699.73	7,709.38
December	5,911.58	1,815.48	7,727.06
Total	\$41,119.79	\$12,317.69	\$53,437.48
Monthly average .	\$5,874.26 ^b	\$1,759.67 ^b	\$7,633.93 ^b

^a Compiled from a statement supplied by the Associated Charities, December 31, 1912.

^b For seven months only.

^c For nine months only.

^d Includes nursing service and child care.

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B. DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND FOR ADMINISTRATION, BY MONTHS, FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE—(CONTINUED)

Year and month	Direct expendi- tures for relief	Salaries and other expendi- tures for administration	Total expenditures
1908 January	\$6,622.00	\$2,253.80	\$8,875.80
February	13,714.34	2,463.79	16,178.13
March	11,011.52	2,738.34	13,749.86
April	9,611.49	3,423.24	13,034.73
May	13,846.07	2,407.35	16,253.42
June	9,322.52	4,560.45	13,882.97
July	10,852.82	3,099.19	13,952.01
August	6,314.71	828.04	7,142.75
September	7,716.84	3,795.43	11,512.27
October	7,115.43	2,429.44	9,544.87
November	4,852.45	1,932.49	6,784.94
December	4,376.88	2,036.40	6,413.28
Total	\$105,357.07	\$31,967.96	\$137,325.03
Monthly average . .	\$8,779.76	\$2,664.00	\$11,443.75
1909 January	\$4,921.96	\$2,129.55	\$7,051.51
February	8,245.75	2,150.02	10,395.77
March	7,394.84	3,004.12	10,398.96
April	7,417.48	2,074.63	9,492.11
May	6,120.89	2,081.97	8,202.86
June	6,872.41	1,878.56	8,750.97
July	6,210.19	2,156.40	8,366.59
August	6,816.13	2,447.93	9,264.06
September	6,332.06	2,066.15	8,398.21
October	4,931.47	2,027.76	6,959.23
November	6,291.56	1,968.69	8,260.25
December	7,919.00	2,473.45	10,392.45
Total	\$79,473.74	\$26,459.23	\$105,932.97
Monthly average . .	\$6,622.81	\$2,204.94	\$8,827.75
1910 January	\$6,672.87	\$2,596.15	\$9,269.02
February	8,910.76	2,102.22	11,012.98
March	12,762.54	2,156.48	14,919.02
April	7,603.22	2,375.26	9,978.48
May	7,696.27	2,317.41	10,013.68
June	8,118.11	2,691.02	10,809.13
July	6,465.31	2,565.34	9,030.65
August	7,019.96	2,295.84	9,315.80
September	6,349.54	2,119.41	8,468.95
October	6,801.31	1,729.99	8,531.30
November	6,479.83	2,091.95	8,571.78
December	6,648.04	2,001.97	8,650.01
Total	\$91,527.76	\$27,043.04	\$118,570.80
Monthly average . .	\$7,627.31	\$2,253.59	\$9,880.90

STATISTICS FROM ASSOCIATED CHARITIES

B. DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND FOR ADMINISTRATION, BY MONTHS, FROM JUNE, 1907, TO SEPTEMBER, 1912, INCLUSIVE—(CONTINUED)

Year and month	Direct expenditures for relief	Salaries and other expenditures for administration	Total expenditures
1911 January	\$6,232.45	\$2,415.48	\$8,647.93
February	6,557.76	1,845.99	8,403.75
March	6,694.31	1,997.20	8,691.51
April	7,440.59	2,253.58	9,694.17
May	6,963.05	3,030.28	9,993.33
June	7,104.07	2,152.68	9,256.75
July	6,061.51	2,088.62	8,150.13
August	8,378.50	2,138.88	10,517.38
September	5,295.61	2,285.35	7,580.96
October	5,352.32	2,456.61	7,808.93
November	7,004.82	2,632.77	9,637.59
December	7,072.07	2,213.52	9,285.59
Total	\$80,157.06	\$27,510.96	\$107,668.02
Monthly average . .	\$6,679.76	\$2,292.58	\$8,972.33
1912 January	\$8,057.74	\$2,732.89	\$10,790.63
February	9,869.41	2,383.10	12,252.51
March	9,162.64	2,545.83	11,708.47
April	7,209.24	2,356.18	9,565.42
May	7,746.63	3,402.04	11,148.67
June	13,484.32	2,815.99	16,300.31
July	9,824.77	2,587.55	12,412.32
August	9,824.77	2,587.55	12,412.32
September	7,465.69	2,741.52	10,207.21
Total	\$82,645.21	\$24,152.65	\$106,797.86
Monthly average . .	\$9,182.80 ^b	\$2,683.63 ^b	\$11,866.43 ^b

^a Compiled from a statement supplied by the Associated Charities, December 31, 1912.

^b For nine months only.

APPENDICES

C. TOTAL DISBURSEMENTS AND AVERAGE MONTHLY DISBURSEMENTS OF SAN FRANCISCO ASSOCIATED CHARITIES FOR RELIEF AND AD- MINISTRATION, BY YEARS. 1907 TO 1912

Year	Direct expenditures for relief	Salaries and other expendi- tures for ad- ministration	Total ex- penditures
Total yearly expenditures in			
1907 ^b	\$41,119.79	\$12,317.69	\$53,437.48
1908	105,357.07	31,967.96	137,325.03
1909	79,473.74	26,459.23	105,932.97
1910	91,527.76	27,043.04	118,570.80
1911	80,157.06	27,510.96	107,668.02
1912 ^c	82,645.21	24,152.65	106,797.86
Average monthly expenditures in			
1907 ^b	5,874.26	1,759.67	7,633.93
1908	8,779.76	2,664.00	11,443.75
1909	6,622.81	2,204.94	8,827.75
1910	7,627.31	2,253.59	9,880.90
1911	6,679.76	2,292.58	8,972.33
1912 ^c	9,182.80	2,683.63	11,866.43

^a Compiled from a statement supplied by the Associated Charities, December 31, 1912.

^b For seven months only.

^c For five months only.

APPENDIX II
FORMS AND CIRCULARS

APPENDIX II

FORMS AND CIRCULARS

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Food card (Face and Reverse)	427
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FIRST REGISTRATION CARD (FACE)

NATIONAL RED CROSS

General Register of Applicants for Relief, San Francisco, 1906.

Food Station No.

Surname and given names of head of family. Total number of persons for whom rations are asked: Food Card No. Date of this registration.

Men..... Children.....

Women..... Aged, etc.

Present location. Former home or address on April 17th.

Trade or occupation of head of family. Age. Nationality. Union. Former employer.

References, or other memoranda relating to employment:

Membership in: (1) fraternal orders; (2) churches; (3) clubs:

Address of friends to be communicated with:

Present employment: Is it steady? Is applicant owner of real estate? If so, where?

Plans for future:

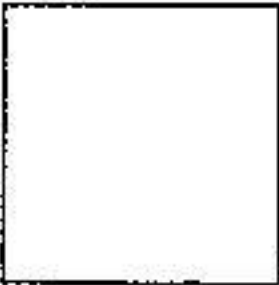
Relief supplied (other than rations, including transportation):

Remarks:

FIRST REGISTRATION CARD (REVERSE)

Food Card Issued.		Date	No.
Data as to adult bread winners in family or party (not the applicant named on face of card).			
Name and sex.....	m.f.	m.f.	m.f.
Age and nationality.....			
Trade or occupation.....			
Union.....			
Former employer			
References.....			
Present employment			
Future plans.....			
Remarks:—			

FOOD CARD (FACE AND REVERSE)

1	NATIONAL RED CROSS.																								(See other side.)										
2	FOOD CARD.																																		
3	C. No.....																									R. S. No.									
4																																			
5	This card is issued on.....																																		
6	(date)																																		
7	It will be good for 10 days ending.....																																		
8	(date)																																		
9																																			
10																																			
11	(Signature of Issuing Officer.)																																		
12																																			
13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27																									28 | 29 | 30 31										

TAKE NOTICE.

- This card must be presented whenever rations are drawn. When drawing rations keep it always in plain sight.
- This card is **not transferable**, and will be honored only when presented by the person to whom it is issued, or by some member of his family or party.
- Good only for 10 days.
- Renewable after 10 days at the discretion of the registration officer.
- Good only at the Relief Station of issue.
- If any fraudulent use of this card is attempted it will be taken up and no rations will be issued to the offenders.

SECOND REGISTRATION CARD (FACE)

NATIONAL RED CROSS SECOND REGISTRATION				SAN FRANCISCO 1906	
NO.		(DATE)			
SURNAME		ADDRESS		No. of Rooms	Rent
At present. (Give exactly)					
April 17		How long at this address?			
First name	Age	Trade or usual occupation	Earnings per wk. ordinarily	Physical condition	Birth place and race
Man					Years in S. F.
Woman					
Children		LOSSES		Description	Estimated value
		House (owned)			
		Business: plant?		position?	
		Furniture and clothing			
		Injury to health			
Others in household		RESOURCES			
		Insurance: amount?			
		In what companies?			
		Savings: amount?		Which bank?	
		Real estate: value?			
		Location?			
		Anything else?			

SECOND REGISTRATION CARD (REVERSE)

<p>From which relief station has family received help?</p> <hr/> <p>What are bread-winners doing?</p> <hr/> <p>Name of employers</p> <hr/> <p>Present addresses</p> <hr/> <p>Is work permanent?</p> <hr/> <p>Employers before the fire of Present address</p> <hr/>	<p style="text-align: center;">PLANS FOR FUTURE</p> <hr/> <p>Family's estimate on what it needs and its plans:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <p>How long does family expect to need help in food? in shelter? in other ways?</p> <hr/> <hr/> <hr/> <p>Investigator's suggestion as to what should be done:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <p style="text-align: center;">(Signature of investigator)</p> <hr/> <hr/> <hr/>
<p>Other references</p> <hr/> <p>Present address</p> <hr/> <p>Name of Church, Union, or other organization to which any member of family belongs</p> <hr/> <p>Relatives: name, address, ability to help</p> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Action taken:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

TENT RECORD SHEET

TENT RECORD *

Camp Number..... OCCUPANTS
Tent Number..... INVENTORY

No.	NAME AND RESIDENCE BEFORE FIRE	Age Sex	Employed at Earning	Relatives Earning	Unable to Work Cause	Would Work at	Will Support Self if Given	Could Pay Rent	Need Clothing	Cot	Mat. Truss	Blankets	Bedding	Pillows	Wash-Basins	Crockery	Towels	Brooms	Pails	Tubs	Candles	Soap
1																						
2																						
3																						
4																						
5																						
6																						

MEAL TICKET RECORD DIET HEALTH

	MEAL TICKET No. Date Diet Health	MEAL TICKET No. Date Diet Health	MEAL TICKET No. Date Diet Health	MEAL TICKET No. Date Diet Health	MEAL TICKET No. Date Diet Health	MEAL TICKET No. Date Diet Health
1						
2						
3						
4						
5						
6						

* Actual size of sheet 16 x 20 inches.

CAMP COMMANDER'S REPORT *						CAMP NO.
For Week Ending.....		1906				
	MEN	BOYS	WOMEN	GIRLS	TOTAL	
OCCUPANTS						
As per LAST REPORT						
ARRIVALS THIS WEEK						
{ Add to Above						
TOTAL						
DEPARTURES						
Ejectments						
Left Camp						
Sent to Hospital						
Deduct this from Above						
{		TOTAL				
TOTAL OCCUPANTS						
{ Remaining in Camp						
Regular MEAL TICKETS						
Full Books Issued						
{		Equals Tickets				
Part Books Issued						
{		Equals Tickets				
TOTAL ISSUED						
TOTAL TICKETS REDEEMED						
Special DIET TICKETS Issued						
Returned Cancelled						
Special RAW FOOD TICKETS Issued						
Returned Cancelled						
HEALTH						
On SICK LIST as per LAST REPORT						
Since Reported as Well						
{ Deduct from Above						
Addition to Sick List this Week						
TOTAL SICK IN CAMP						
Cases Treated by Doctor						
{ as per Last Report						
" " " " " " " "						
{ This Week						
TOTAL CASES TREATED BY DOCTOR						
EMPLOYED						
Found Employment This Week						
TOTAL EMPLOYED Living in Camp						
Unable to Work						
Sick List						
Desire to Work						
TOTAL IN CAMP AS SHOWN ABOVE						
CAMP COMMANDER.						

* Actual size of sheet 10 x 18 inches

REPORT FORM

REHABILITATION COMMITTEE

Daily Report for

1906

RECEIPTS				PREVIOUS		TO-DAY		TOTAL		TRANSPORTATION DETAILS				LOAN ACCOUNT					
Appropriations.....										Comm. contribu- tion estimated.....				Total loans to date.....					
Loans Repaid.....										Paid by committee.....				Total repaid.....					
Miscellaneous.....										Estimated bal. due railroads.....				Balance out- standing.....					
TOTAL.....										TO-DAY'S AVER- AGE PAYMENT FOR EACH CASE				TOTAL AVER- AGE PAYMENT FOR EACH CASE					
DISBURSEMENTS														APPROPRIATION ACCOUNT					
Tools.....														Appropriations.....					
Household.....														Other sources.....					
Business.....														Total.....					
Special Relief.....														Disbursements.....					
Transportation.....														Balance avail- able.....					
Miscellaneous.....																			
TOTAL.....																			
Balance on hand.....																			
STATEMENT OF APPLICATIONS FINALLY DISPOSED OF										DAILY STATEMENT OF APPLICATIONS PENDING									
KIND				PREVIOUS		TO-DAY		TOTAL		Waiting registration.....									
Tools.....										Waiting answers to correspondence.....									
Household.....										Action deferred—housing, business, etc.....									
Business.....										Waiting recommendation.....									
Special Relief.....										Waiting approval by sub-committee.....									
Transportation.....										Waiting approval by whole committee.....									
Miscellaneous.....										Approved but checks not drawn.....									
TOTAL.....										Total cases pending in office.....									
										Total cases pending in field.....									
ACTION TAKEN										Total cases already disposed of.....									
Referred to others.....										Total cases to date.....									
Refused.....																			
Not found.....										MISCELLANEOUS INFORMATION									
Withdrawn.....										No. of cases received yesterday from sec- tions and Investigating Bureau.....									
Assisted.....										Number of cases received yesterday from societies.....									
TOTAL.....										Cases with checks drawn but not signed.....									
										Cases with checks signed but not delivered, and cases refused.....									
NO. OF INDIVIDUALS.....																			

PASTER*

REHABILITATION COMMITTEE

Date _____ Recommended Loan Grant \$ _____ for _____
Household Special Relief
Transportation
Housing

Date _____ Approved Loan Grant \$ _____ for _____

Any conditions? _____

Check No. _____ Signed _____

Transportation Request _____

* See Appendix I, p. 409.

APPENDICES

CIRCULAR

F. W. DOHRMANN, CH.
D. O. CROWLEY
O. K. CUSHING
JOHN A. EMERY
JOHN GALLWEY
C. F. LEEGE
ABRAHAM HAAS

REHABILITATION COMMITTEE

SAN FRANCISCO RELIEF AND RED CROSS FUNDS

(A CORPORATION)

GOUGH AND GEARY STREETS

KATHARINE C. FELTON, SUP.

The Rehabilitation Committee, from this time on, will separate its work under two distinct divisions; one established for a limited period and designed to meet the needs of self-supporting families, who cannot, within the means at their command, obtain necessary household furniture or secure homes suitable to live in; the other established on a relief basis, and designed to meet the needs of families who, on account of illness or other misfortune, are for the time being incapable of self-support.

Under Division One, applications for housing and household furniture will be considered.

(a) HOUSING: The Committee has arranged with several contractors to build four and five roomed cottages, with plumbing installed, at prices ranging from \$300 to \$800. Any self-supporting man or woman, who is the head of a household, and who, as the result of the disaster, is unable to obtain suitable housing accommodations at rent within his means, can arrange to buy one of these cottages. If he is unable to pay the entire cost, the Committee will make part payment, and when necessary can arrange that the other part may be paid by the purchaser in monthly installments. Not more than \$50 in ready money is therefore needed in order to enable any family to take advantage of this offer, and the monthly payment on both house and lot will not exceed the ordinary rent. The Committee is also ready to help those who are building cottages according to their own plans, provided the total cost does not exceed \$750. The Committee believes that many families would do well to avail themselves of this offer to obtain a house of their own at small cost. Applications will be received by mail only and should be directed to the "Housing Committee."

(b) HOUSEHOLD FURNITURE. Applications will be received from families who are self-supporting and have suffered material loss from the disaster. The income and present resources must be insufficient to enable the family to get necessary household furniture within a reasonable time, without incurring burdensome debt. No application under this head will be received from anyone to whom the Committee has already made a grant. Applications will be received by mail only. Write for a blank to Gough and Geary streets. Mark envelope "Furniture Application." No such applications will be received after January 31st, 1907.

Division Two is organized on the basis of relief. Applications will be received only from families who, through circumstances beyond their control, are incapable of self-support, and whose applications, even under normal conditions, would be received by any regularly organized relief society. No grants will be made to single persons capable of self-support, to families where the husband is earning practically the same wages as he did before the fire and is capable of supporting those dependent upon him, or to those who have made no plans for the future and who ask for money simply to meet the ordinary every-day expenses.

Anyone in need of relief should call at the offices between nine and ten any morning except Saturday. Applications for relief are not received by mail.

N. B.—After January 31st [1907], no application will be received under division one except for Housing, and no grant will be made to self-supporting families. This rule will be strictly adhered to.

KATHARINE C. FELTON
Superintendent

APPENDICES

CIRCULAR LETTER OF INQUIRY

F. W. DOERMANN,
Chairman
D. O. CROWLEY
O. K. CUSHING
JOHN A. EMERY
JOHN GALLWEY
ABRAHAM HAAS
C. F. LEEGE
KATHERINE C. FELTON
Superintendent

REHABILITATION COMMITTEE
SAN FRANCISCO RELIEF AND
RED CROSS FUNDS
A CORPORATION
GOUGH AND GEARY STS.

SPECIAL COMMITTEE
ON HOUSING AND
SHELTER
REV. D. O. CROWLEY,
Chairman
MISS A. GRIFFITH
DR. A. A. D'ANCONA
MR. JOSEPH C. QUEEN
MR. O. ALBERT BRUNARD

San Francisco,

Dear

has made application to avail himself of the offer of this Committee to assist in the refurnishing of homes, an offer which you have probably seen in the daily papers, and has given your name to us as his principal reference.

In sending you this letter, the Rehabilitation Committee urges you to consider that the great majority of those who apply for relief are strangers to the Committee, and that it cannot deal with their applications either justly or quickly unless those who do know them are willing to consider themselves as in a sense trustees of this fund, and to share with the Committee some of the responsibility of its administration.

In this present investigation, the Rehabilitation Committee expects to rely largely upon the information it receives from the references of applicants, and therefore deems it especially important to emphasize at this time its need for accurate and full information. Anything that is written is regarded as entirely confidential.

O. K. CUSHING,

Acting Chairman.

QUESTIONS

How long has Mr.....been in your employ?.....

Wages per week at present?.....

Is the work likely to be permanent?.....

Are you in a position to state whether this applicant is temperate, honest, and of good character?.....

Can you freely recommend the granting of this application?.....

N. B.--Send reply in enclosed directed envelope.

RECOMMENDATION FORM

RECOMMENDATION FORM

FORM FOR SPECIAL RELIEF

In duplicate, both copies to be forwarded to the Executive Officer. Issues to be made only to women and children in need; men only when sick and destitute. Following questions must be answered in every case.

CAMP _____

DATE _____ 1907

SUPERINTENDENT OF SPECIAL RELIEF,

SIR:

I HAVE RECOMMENDED THAT THE FOLLOWING BE SUPPLIED:

Name of Applicant in full and Age	Wages
Full Name of Parents or Husband or Wife	If not Working, why?
Present Address	Means of Support
Address Prior to April 18th, 1906	Number in Family
Occupation	Relief Already Received from the Rehabilitation Committee

ARTICLES

Approved: _____

Approved: _____

Executive Officer

Camp Commander

REPORT FORM

BUREAU OF SPECIAL RELIEF
 Department of Relief and Rehabilitation
 San Francisco Relief and Red Cross Funds
 GEARY AND GOUGH STREETS

HERBERT GUNN, M. D.
 Supt. Bureau Special Relief

Week Ending.....190

REPORT OF SECTION

NO. ORDERS ISSUED.....NEW

NO. ORDERS ISSUED.....REPEAT.....TOTAL.....

NO. ORDERS DISCONTINUED

Are orders filled promptly and are articles of good quality?.....

(SIGNED).....

MEDICAL SERVICE FORM *

No 1102

HERBERT GUNN, M. D.
Supt. Bureau Special Relief

BUREAU OF SPECIAL RELIEF

Geary and Gough Streets

SAN FRANCISCO,.....1906

Section.....

Please call on.....

Address

Relief required

Remarks.....

Kindly return this paper with your report.

Reported by letter or in person.....

Refer to.....

* Printed with duplicate on yellow paper beneath for carbon copy.

ORDER FORM—A*

* Printed with duplicates on yellow paper for carbon copies.

ORDER FORM-B

BUREAU OF SPECIAL RELIEF

Department of Relief and Rehabilitation

San Francisco Relief and Red Cross Funds

GEARY AND GOUGH STREETS

San Francisco.....190

Name.....

Address

Dear Sirs:

Please deliver to:

.....the following articles

.....and charge to Bureau of Special Relief.

	Cost	Cost
Apples (dry)	Potatoes,	
Beans,	Prunes,	
Bread,	Rice,	
Butter,	Salt,	
Cocoa,	Soap,	
Coffee,	Sago,	
Condensed Milk,	Sugar,	
Eggs,	Tea,	
Flour,	Pepper,	
Macaroni,	Candles,	
Mush,		
Total	Total	

Received above articles

Superintendent.

IF UNABLE TO DELIVER, NOTIFY THIS OFFICE AT ONCE

**SAN FRANCISCO RELIEF AND RED CROSS FUNDS
INCORPORATED
HOSPITAL DEPARTMENT**

Hospital Report for week ending _____ 190_____

Name of Hospital _____
Superintendent _____

[illegible]

I certify that the above is correct in every detail:

(post)

Actual size of sheet 16 x 31 inches.

APPLICATION FORMS FOR BUSINESS REHABILITATION

APPLICATION FORMS FOR BUSINESS REHABILITATION

[FORM A—GENERAL STATEMENT. FACE] Ap. No.

APPLICATION FOR BUSINESS REHABILITATION

1. Full name..... Age.....
2. Present residence.....
3. Residence prior to April 18, 1906.....
4. Present occupation and place of employment.....
5. Physical condition.....
6. Nature of business to be re-established.....
7. How long in this business?.....
8. Location of business on April 18, 1906.....
9. How long at above address?.....
10. Prior address.....
11. Has location for re-establishment of the business been secured?.....
12. If so, where, and under what conditions?.....
13. If no location has been secured, what is the outlook for a definite and permanent location?.....
14. Statement of losses: Amount. Where? Amount. Where?

a. Store.....	f. Houses.....
b. Office.....	g. Furniture.....
c. Fixtures.....	h. Clothing.....
d. Stock.....	i. Misc. (household).....
e. Misc. (business).....	
15. On which of above has insurance been collected, and how much?.....
16. Statement of resources:

Insurance uncollected, \$..... In what companies?.....

Savings, \$..... Which bank, or where?.....

Real estate, \$..... Location.....

Stock, etc., on hand at present..... Where?.....

APPENDICES

APPLICATION FORMS FOR BUSINESS REHABILITATION (CONT.)

[FORM A—GENERAL STATEMENT. REVERSE]

17. How much owing on real estate, and to whom?.....
18. Is indebtedness covered by mortgage?.....
19. When is mortgage due, and has interest been paid to date?.....
20. Has applicant any other income, from any source whatever, such as pensions, stock dividends, annuities, interests, etc.?.....
21. Statement of assets at time of fire (including debits upon applicant's books, and stating how much of the amount is now collectible).....
22. Statement of liabilities (including all unpaid invoices at time of fire).....
23. Names and present addresses of firms from whom goods were purchased.....
24. Names of others, firms or individuals, well acquainted with applicant in a business way. (Secure from two or more of these firms letters addressed to the Rehabilitation Committee, certifying to applicant's business standing. Send these in with your application).....
25. Personal references, names and present addresses. (Send in letters from two or more of these).....

26. Others in family:

NAME	Age	Relationship to Applicant	Present Address	Present Occupation	Name and Address Present Employer	Av. Mo. Inc.

27. Were any members besides the applicant interested in the business before the fire, and, if so, in what capacity?.....

APPLICATION FORMS FOR BUSINESS REHABILITATION

APPLICATION FORMS FOR BUSINESS REHABILITATION (CONT.)

[FORM B—BUSINESS]		Ap. No.
1. Nature of business to be re-established.....		
2. Location April 18, 1906:	Proposed location:	
.....	
3. Number and size of rooms for		
a. Store.....	a.	
b. Shop.....	b.	
c. Other use.....	c.	
4. Number of employees.....		
	Schedule of prior location	Schedule of pro- posed location
5. Fixtures, total value.....	\$.....	\$.....
(Submit itemized list of same on separate sheet attached. In listing proposed expenditures, include only those articles absolutely necessary to a start.)		
6. Stock.....		
a. Cost, wholesale.....	\$.....	\$.....
b. Sale price, retail.....	\$.....	\$.....
(Submit itemized list on separate sheet attached. In listing proposed stock, include only those articles absolutely necessary to a start.)		
7. Rent, per month.....	\$.....	\$.....
(or) lease, for..... year.....; per month.....	\$.....	\$.....
8. Labor, per month.....	\$.....	\$.....
9. Miscellaneous, not included above.....	\$.....	\$.....
10. Total monthly expense of business.....	\$.....	\$.....
11. Net monthly income of business.....	\$.....	\$.....
12. Average monthly income of family aside from business.....		
	\$.....	\$.....
13. Total income, all sources.....	\$.....	\$.....
14. Total monthly living expense of family.....	\$.....	\$.....
15. Margin of profit.....	\$.....	\$.....
16. Can repay to Relief and Red Cross Fund, monthly.....	\$.....	\$.....

APPENDICES

APPLICATION FORMS FOR BUSINESS REHABILITATION (CONT.)

[FORM C—LODGING HOUSE]		Ap. No.....
1. Location:		
a. April 18, 1906.....		
b. Proposed location.....		
	Schedule of prior location per month	Schedule of proposed location per month
2. Number of rooms.....		
Number available for subletting.....		
3. Rent.....	\$.....	\$.....
(or) lease for.....year....; monthly payment \$.....	\$.....	\$.....
4. Water.....	\$.....	\$.....
5. Light.....	\$.....	\$.....
6. Labor.....	\$.....	\$.....
7. Laundry.....	\$.....	\$.....
8. Insurance.....	\$.....	\$.....
9. Instalments on additional furniture.....	\$.....	\$.....
10. Miscellaneous, not included above.....	\$.....	\$.....
11. Total monthly expense of house.....	\$.....	\$.....
12. Total monthly income of house.....	\$.....	\$.....
13. Net monthly income of house.....	\$.....	\$.....
14. Average monthly income of family from		
other sources	\$.....	\$.....
15. Total income of family from all sources	\$.....	\$.....
16. Total monthly living expenses of family,		
aside from expenses of house.....	\$.....	\$.....
17. Margin of profit.....	\$.....	\$.....
18. Can repay to Relief and Red Cross Fund, monthly.....	\$.....	\$.....

APPLICATION FOR BONUS

APPLICATION FOR BONUS

CIRCULAR 2-B.

FILE NO. _____

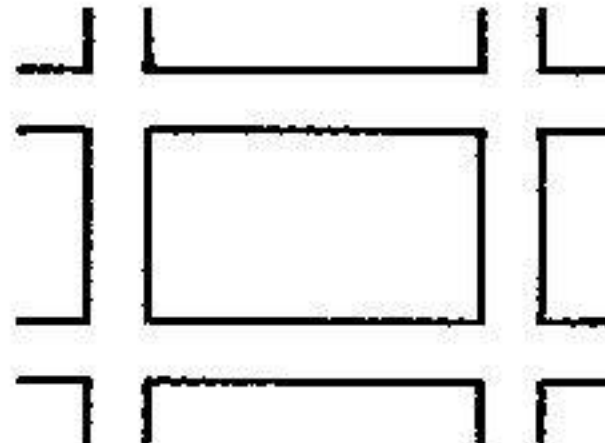
APPLICATION FOR BONUS

THOMAS MAGEE, CHAIRMAN LAND AND BUILDING DEPARTMENT,
SAN FRANCISCO RELIEF AND RED CROSS FUNDS,
UNION SQUARE, SAN FRANCISCO.

DEAR SIR:—

Having been burned out of my home, situated on the land described in the diagram below, by the fire which commenced April 18, 1906, I hereby apply for a bonus from Relief and Red Cross Funds at your disposal to assist in rebuilding.

(Mark on plat description by streets,
location in block, and size of lot.)



I am a citizen of San Francisco and was a resident thereof at the time of the fire.

At the time of the fire I was in possession of said property, and was and am now the holder of the record title, free of any incumbrance, except as follows: _____

My family consists of _____

The kind and size of house I intend to build is as follows: _____

I intend to build by (State whether you will do your own work or whether you will employ labor.) _____

Estimated cost of house, _____

Estimated number of rooms, _____

Burned residence address, _____

Present address, _____

Present occupation, _____

NAME,

ADDRESS,

REFERENCES; { _____

(Please attach letters of reference from all persons whose names you use.)

Dated, _____ (Signed)
SAN FRANCISCO, CAL., _____

_____, 1906.

[OVER]

APPENDICES

LAND AND BUILDING DEPARTMENT. NOTICE*

CIRCULAR 1-B.

THE SAN FRANCISCO RELIEF AND RED CROSS FUNDS (a corporation) is prepared to receive applications for assistance from its Land and Building Department under any of the three plans following:

(1) **BONUS:** To any lot owner in the burned district a bonus of one-third the cost of a new house, bonus not to exceed \$500, will be given to aid him in erecting a home. This bonus will be paid to the contractor as his last payment, and after the building is finished. If lot owner chooses to erect his home with his own hands, the value of the house will be estimated when it is finished and one-third its value will be given to the lot owner. The sum of \$500,000 has been set aside for this purpose. This offer to remain open until October 1, 1906, unless fund is exhausted before that date. No more than one bonus to be paid to one person.

(2) **PURCHASE (Cash or Installment):** Cottages, two-story dwellings and flats will be built by the corporation and sold for cash or on the installment plan, and no interest will be charged on deferred payments. A small cash payment down and a percentage of total cost to be paid monthly. To illustrate: A home-seeker wishing to buy a \$300 lot with a \$600 house on it (containing four rooms and bath) can purchase it from the corporation at cost as follows: Monthly payments of \$15 to be made for sixty months; 5 per cent of the total cost (\$45) to be paid down, when a receipt will be given for the payments covering the first three months; then a payment of \$15 a month to be made for the remaining fifty-seven months. Taxes will be paid by the corporation and charged to the purchaser. When the \$900 and taxes have been fully paid, a deed will be given. The contract of purchase will be non-assignable. A sum not exceeding \$2,500,000 will be set aside for this purpose. Any head of family who resided in San Francisco before April 18, 1906, and now engaged in some business or employment is eligible to apply, preference being given to those now living in tents.

(3) **LOANS:** Not exceeding \$500,000 will be used in making loans to those—whether owners or tenants—whose places of residence in San Francisco were burned in the fire, such loans to be used in building new dwellings anywhere in San Francisco on a lot owned by the person to whom such loan is made, such loan to equal one-third of the cost of the building, not, however, to exceed in any case \$1,000, and no more than one loan is to be made to any one person or family. Security for such loan is to be taken by way of first or second mortgage upon the building and lot if necessary, the borrower to pay 3 per cent net interest. This offer to remain open until the first day of October, 1906, unless this appropriation of \$500,000 is sooner exhausted.

Applicants are required to use the blank provided for the particular kind of assistance desired in each case.

No applications will be received except by mail.

Applications will be investigated and acted upon as rapidly as possible, and in the order of their receipt.

THOMAS MAGEE,
Chairman Land and Building Department,
UNION SQUARE, San Francisco.

* Printed on reverse of Application for Bonus.

APPLICATION FOR HOUSING

APPLICATION FOR HOUSING GRANT

SUB-COMMITTEE ON HOUSING

APPLICATION

No. Date 1907

Surname	Address		Rooms	Rent
	At present			
	April 17th How long?			
First Name	Age	Occupation	Earnings Per Week	Physical Condition
Man				
Woman				
Children				
.....				
.....				

Others in family

Name and address of present employer.....
 How long working for present employer.....
 Name and address of former employer.....
 How long working for former employer.....

Attach two letters of reference. If possible, one should be from a former landlord to whom you have paid rent for some time. If you are living in a permanent camp, one letter must be from the Camp Commander.
 Description of lot.....

What evidence of ownership can you give? Have you a deed?.....

Tax receipt?..... Contract for purchase?.....

Date when you bought lot.....

How much paid?..... How much unpaid?.....

What monthly installments do you pay?.....

Attach plan of contemplated house. (A drawing prepared by applicant, showing floor plan and dimensions will answer)

Estimated cost of house..... Of lumber.....

Of hardware..... Of labor.....

Cost of plumbing and sanitary fittings Water connections.....

Sewer connections.....

What amount of the total cost of the house are you able to meet?.....

What amount do you ask from the Relief Funds?.....

(Sign your name here).....

It is absolutely necessary for you to have a contractor's or builder's estimate of the entire cost of the house, specifying in detail the cost of building material and plumbing.

N. B.—Be sure to return this blank after it is filled out, and use the enclosed addressed envelope.



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