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~~THE~~ PUBLIC PAPERS  
AND ADDRESSES OF  
FRANKLIN D.  
ROOSEVELT

WITH A SPECIAL INTRODUCTION  
AND EXPLANATORY NOTES BY  
PRESIDENT ROOSEVELT



*Volume Three*

THE ADVANCE OF  
RECOVERY AND REFORM

1934

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RANDOM HOUSE • NEW YORK • 1938

*(index attached)*

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144 ["A Wider Opportunity for the Average Man" — Address Delivered at Green Bay,

Wisconsin. August 9, 1934

*Governor Schmedeman, Mr. Mayor, my friends:*

**T**HIS is an inspiration to be here today. This is a wonderful setting on the shores of the Bay and I am glad to take part in this commemoration of the landing in Green Bay of the man who can truly be called the first white pioneer of this part of the United States.

Over all the years, as your distinguished Representative in Congress has suggested, the purposes of the men and women who established civilization in Wisconsin and in the Northwest were the same as those that stimulated the earlier settlers of the Atlantic Seaboard. Men everywhere throughout Europe — your ancestors and mine — had suffered from the imperfect and often unjust Governments of their home land, and they were driven by deep desire to find not alone security, but also enlarged opportunity for themselves and their children. It is true that the new population flowing into our new lands was a mixed population, differing often in language, in external customs and in habits of thought. But in one thing they were alike. They shared a deep purpose to rid themselves forever of the jealousies, the prejudices, the intrigues and the violence, whether internal or external, that disturbed their lives on the other side of the ocean.

Yes, they sought a life that was less fettered by the exploitations of selfish men, set up under Governments that were not free. They sought a wider opportunity for the average man.

Having achieved that initial adventure of migrating to new homes, they moved forward to the further adventure of establishing forms of government and methods of operating these forms of government that might assure them the things they sought. They believed that men, out of their intelligence and their self-discipline, could create and use forms of government that would

*At Green Bay, Wisconsin*

not enslave the human spirit, but free it and nourish it throughout the generations. They did not fear government, because they knew that government in the new world was their own.

I do not need to tell you that here in Wisconsin they built a State destined for extraordinary achievements. They set up institutions to enforce law and order, to care for the unfortunate, to promote the arts of industry and agriculture. They built a university and school system as enlightened as any that the world affords. They set up against all selfish private interests the organized authority of the people themselves through the State. They transformed utilities into public servants instead of private means of exploitation.

People know also that the average man in Wisconsin waged a long and bitter fight for his rights. Here, and in the Nation as a whole, in the Nation at large, this battle has been two-fold.

It has been a fight against Nature. From the time that the settlers started to clear the land until now, they have been compelled to assert the power of their brains and courage over the blind powers of the wind and the sun and the soil. They have paid no heed to the reactionaries who would tell them that mankind must stand impotent before the forces of nature. Year after year, as science progressed and mastery of the mysteries of the physical universe increased, man has been turning nature, once his hard master, into useful servitude.

That is why, on this trip across the northern part of this Continent, I have been so moved by the distressing effects of a widespread drought, and at the same time so strengthened in my belief that science and cooperation can do much from now on to undo the mistakes that men have made in the past and to aid the good forces of nature and the good impulses of men instead of fighting against them.

Yes, we are but carrying forward the fundamentals behind the pioneering spirit of the fathers when we apply the pioneering methods to the better use of vast land and water resources — what God has given us to use as trustees not only for ourselves but for future generations.



*At Green Bay, Wisconsin*

But man has been fighting also against those forces which disregard human cooperation and human rights in seeking that kind of individual profit which is gained at the expense of his fellows.

It is just as hard to achieve harmonious and cooperative action among human beings as it is to conquer the forces of Nature. Only through the submerging of individual desires into unselfish and practical cooperation can civilization grow.

In the great national movement that culminated over a year ago, people joined with enthusiasm. They lent hand and voice to the common cause, irrespective of many older political traditions.

They saw the dawn of a new day. They were on the march; they were coming back into the possession of their own home land.

As the humble instruments of their vision and their power, those of us who were chosen to serve them in 1932 turned to the great task.

In one year and five months, the people of the United States have received at least a partial answer to their demands for action; and neither the demand nor the action has reached the end of the road.

But, my friends, action may be delayed by two types of individuals. Let me cite examples: First, there is the man whose objectives are wholly right and wholly progressive but who declines to cooperate or even to discuss methods of arriving at the objectives because he insists on his own methods and nobody's else.

The other type to which I refer is the kind of individual who demands some message to the people of the United States that will restore what he calls "confidence." When I hear this I cannot help but remember the pleas that were made by government and certain types of so-called "big business" all through the years 1930, 1931 and 1932, that the only thing lacking in the United States was confidence.

Before I left on my trip on the first of July, I received two letters from important men, both of them pleading that I say something to restore confidence. To both of them I wrote identical answers: "What would you like to have me say?" From one of them I have received no reply at all in six weeks. I take it that he is still

*At Green Bay, Wisconsin*

wondering how to answer. The other man wrote me frankly that in his judgment the way to restore confidence was for me to tell the people of the United States that all supervision by all forms of Government, Federal and State, over all forms of human activity called business should be forthwith abolished.

Now, my friends, in other words, that man was frank enough to imply that he would repeal all laws, State or national, which regulate business—that a utility could henceforth charge any rate, unreasonable or otherwise; that the railroads could go back to rebates and other secret agreements; that the processors of food stuffs could disregard all rules of health and of good faith; that the unregulated wild-cat banking of a century ago could be restored; that fraudulent securities and watered stock could be palmed off on the public; that stock manipulation which caused panics and enriched insiders could go unchecked. In fact, my friends, if we were to listen to him and his type, the old law of the tooth and the claw would reign in our Nation once more.

The people of the United States will not restore that ancient order. There is no lack of confidence on the part of those business men, farmers and workers who clearly read the signs of the times. Sound economic improvement comes from the improved conditions of the whole population and not a small fraction thereof.

Those who would measure confidence in this country in the future must look first to the average citizen.

Confidence is returning to our agricultural population who, in spite of unpredictable and uncontrollable drought in a large area of the Nation, is giving understanding cooperation to practical planning and the ending of the useless bickering and sectional thinking of the past. Confidence is returning to the manufacturers who, in overwhelming numbers, are comparing the black ink of today with the red ink of many years gone by; to the workers who have achieved under the National Recovery Administration rights for which they fought unsuccessfully for a generation; to the men and women whose willing hands found no work and who have been saved from starvation by Government work and Government relief; to the youngsters whose childhood

Go back to old way



*At Green Bay, Wisconsin*

has been saved to them by the abolition of child labor; to the fair and sincere bankers and financiers and business men, big and little, who now, for the first time, find Government cooperating with them in new attempts to put the golden rule into the temples of finance; to the home owners who have been saved from the stark threat of foreclosure and to the small investors and savers of the Nation who, for the first time, rightly believe that their savings are secure.

These are the elements that make for confidence in the future. This Government intends no injury to honest business. The processes we follow in seeking social justice do not, in adding to general prosperity, take from one and give to another. In this modern world, the spreading out of opportunity ought not to consist of robbing Peter to pay Paul. In other words, we are concerned with more than mere subtraction and addition. We are concerned with multiplication also—multiplication of wealth through cooperative action, wealth in which all can share.

These high purposes must be accompanied by cooperation among those charged by the people with the duties of government. I am glad to be in a State from which I have greatly drawn in setting up the permanent and temporary agencies of the national Administration.

Your two Senators, Bob LaFollette and Ryan Duffy, both old friends of mine, and many others, worked with me in maintaining excellent cooperation, the kind I have been talking about, between the executive and legislative branches of the Government. I take this opportunity of expressing my gratitude to them.

Not only in Washington but also in the States it has been necessary, of course, for us to have cooperation by public officials in the achievement of the great purposes we seek. I thank Governor Schmedeman, another old friend of mine, for his patriotic cooperation with the national Administration.

We who support this New Deal do so because it is a square deal and because it is essential to the preservation of security and happiness in a free society such as ours. I like its definition by a member of the Congress. He said:

*On the Coinage of Silver*

“The new deal is an old deal — as old as the earliest aspirations of humanity for liberty and justice and the good life. It is as old as Christian ethics, for basically its ethics are the same. It is new as the Declaration of Independence was new, and the Constitution of the United States; its motives are the same. It voices the deathless cry of good men and good women for the opportunity to live and work in freedom, the right to be secure in their homes and in the fruits of their labor, the power to protect themselves against the ruthless and the cunning. It recognizes that man is indeed his brother's keeper, insists that the laborer is worthy of his hire, demands that justice shall rule the mighty as well as the weak.

“It seeks to cement our society, rich and poor, manual worker and brain worker, into a voluntary brotherhood of freemen, standing together, striving together, for the common good of all.”

Keep that vision before your eyes and in your hearts; it can, it will be attained.

*NOTE:* The quotation in the above speech on this page was from a widely published address by Congressman Edward Burke of Omaha, Nebraska, later a member of the United States Senate from Nebraska, and at that time a candidate for the United States Senate.

145 ¶ Presidential Proclamation No. 2092 on  
the Coinage of Silver. August 9, 1934

WHEREAS, by paragraph (2) of Section 43, Title III, of the Act of Congress, approved May 12, 1933 (Public No. 10), as amended by the Gold Reserve Act of 1934, the President is authorized “by proclamation to fix the weight of the gold dollar in grains nine-tenths fine and also to fix the weight of the silver dollar in grains nine-tenths fine at a definite fixed ratio in relation to the gold dollar at such amounts as he finds necessary from his investigation to stabilize domestic prices or to protect the foreign commerce against the adverse effect of depreciated foreign currencies, and to provide for the unlimited coinage of such gold and silver at the ratio so fixed . . .” and “The President, in addition to the authority to provide for the unlimited coinage of silver at the ratio so fixed, under such terms and conditions as he may prescribe, is further authorized to cause to be issued and delivered to

*At Welcome-Home Party*

153 (Extemporaneous Remarks at Welcome-Home Party, Hyde Park, New York.)

August 30, 1934

THIS is a very nice welcome-home party. I am certainly very glad to get back again.

As a matter of fact, as you know, I have only been here for about forty-eight hours since last fall, and in the meantime I made a good many voyages into a good many places. When I got back on Sunday, one of my neighbors gave me a very great shock. He came up, and shook hands, and looked at me and said, "My, how fleshy you have got." And then to cap the climax one of these people—special writers—I think they call them Columnists or something like that—made the assertion, and of course anything that you see in the paper in categorical form must be true, that I put on twelve pounds. Well, I resent it. But of course you cannot quarrel with the press. You all know that. He just added a little figure one in front of the true gain. I did gain two pounds, and I came up here with the perfectly serious intention of taking off five. But there is a certain quality to Dutchess County milk and my mother's cooking, and the air that you breathe; I do not believe I am going to make good my objective.

I have had, since Congress went home, an exceedingly interesting trip. I did the queer and strange thing of going almost to the Equator in July. As a matter of fact, just between ourselves, I went to Puerto Rico, the Virgin Islands, Cartagena, and Colombia, and the Canal Zone and Cocos Island, which is only a few degrees from the Equator, and Hawaii, and I never felt the heat until I got back in Northern Montana, up next to the Canadian border. It was a very wonderful trip. It took me to a lot of places I had not seen before. It took me to a number of territories and dependencies of the United States which I had wanted to see because of the fact that you and I as Americans are responsible for them. The people in Puerto Rico and the Virgin Islands, and the Canal Zone and Hawaii, no matter what their racial origin may



*At Welcome-Home Party*

have been, are still our fellow citizens, and as such we have a very distinct responsibility for them as long as the American flag floats over them. So I wanted to see at first hand what some of their problems were; to see whether this great Nation of ours was doing the right thing by these fellow Americans of ours.

And then, on the way back, coming across the continent, I had the opportunity of seeing a number of very large public works which had been undertaken, partly to relieve the unemployment of the present time, but equally to develop great regions of our country in the future for the benefit of future Americans.

Of course you have heard me before — you have heard me very often — talk about things growing up like Topsy. Things have grown up like Topsy in a great many places in the country and we are paying the penalty today. The simplest illustration, quite aside from the problem of this year's drought, is the fact, as you and I know, that a great deal of land that ought never to have been cultivated was taken up by people from the East and from the Middle West and put into cultivation. And we are engaged as a Nation in undoing mistakes of the past, rectifying them so that in the future we shall not be paying so much of a penalty for those mistakes as we are paying today.

In crossing the continent I always think about the people who went there — went out West — and I often wonder whether we people back home realize our responsibility. I think it was Dr. Poucher here today who first dug out the facts — Dr. Poucher or Miss Helen Reynolds. When I was a small boy I used to go hunting up in the town of Clinton, which is not far from here as you know, and when I was a boy people used to talk about a certain section north of the town of Clinton around Brown's Pond they called "Kansas." Nobody ever knew why it was called Kansas, but it was called Kansas locally. We dug into the facts, tried to look up the origin of the name and finally the best solution of the problem seemed to be this: That somewhere around 1850, when the State of Kansas — I guess it was not even a State then, just a territory that had been opened for the white man — was being developed by railroads that were being pushed across the prairie,

### *At Welcome-Home Party*

the railroads sent agents back here through the older, settled parts of the country to get people to go out there. I take it that right here in our county there are a good many acres of what we might call "marginal land" that were settled by the Dutch and English and Scotch and Irish that ought never to have been settled, and in those days there were not only marginal lands in the county but marginal families.

This agent went to Poughkeepsie — and it all came out in the papers in Poughkeepsie in the period — and with a horse and buggy he went out through the town and county. He got up into the town of Clinton. He had what you and I would call prospectuses today about this far land of Kansas, and he persuaded about six or eight families north of Brown's Pond to accept his offer, and to get on an emigrant train which was to leave a week later from Poughkeepsie. They only had a week to move but these neighbors of ours of nearly a hundred years ago just closed up house and closed up the barn and went. They were behind in their taxes, probably. They were poor. They did not see any future living up here in the town of Clinton, so they decided they would move out to the new prairie land. So they went down to Poughkeepsie and got on the emigrant train and disappeared out of our county. Possibly they have kin who still live here.

And it is an interesting fact that when I go through the United States, west of the Mississippi, there is hardly a State that I go into on any trip, that somebody does not come up to me and say, "Governor," or "Mr. President, do you know a family back in Dutchess County named so-and-so?" And I say, "Why, yes, I have heard the name." And then they say, "Why, she was my grandmother" or "He was my grandfather." And they ask, "Do you know what part of Dutchess County they lived in?" Of course I do not know where grandpa had lived in Dutchess County seventy-five years ago.

But there are people from this county all over the United States, especially out through the Middle West and Far West and they have a certain amount of pride of ancestry and they are asking today, trying to find out something about grandmother



*At Welcome-Home Party*

and grandfather and great-grandmother, wanting to know something about the place they came from.

I think I have spoken to you of this before, but it is always worth repeating — the comparison that Lord Bryce, the historian who was Ambassador in Washington twenty or thirty years ago, used to make between the United States and Europe. He pointed out that we here have come from all kinds of stock, all kinds of Nations in Europe, that most of us here have half a dozen different racial strains in us — and yet here we are, all Americans living in a land over three thousand miles one way and two thousand the other, talking the same language and thinking essentially along the same lines. It is a very thrilling thing.

Lord Bryce would express the thought: "You are singularly blessed in America, because when there are new things to be done you have — not a melting pot — but a trying-out system through the different States. You do not have to do new things all over the country at the same time except in crises and emergencies, and when you people have crises and emergencies you seem to get together and keep together very well until the crisis or emergency is past. You can try out experiments to solve some one economic problem or another, to see if they work, or compare them with other similar experiments in other parts of the same country and gradually work out the solution of problems that are cropping up every day."

And so while on the surface of things this country around here, Dutchess County, looks fine, looks the way we want it to look — no drought, pretty good crops — while on the surface things are in better shape than they have been in a good long time, I hope very much, and I know you will not mind my saying this, that the Home Club will have more and more meetings, and have people come to address those meetings who will tell the truth about conditions and about the methods that are being used to try to solve those conditions. The more we do that, the more we shall realize that if a farm family is on the verge of starvation in North Dakota, we people in the town of Hyde Park are helping to pay to keep that family from actual

*At Welcome-Home Party*

starvation; if we have made mistakes in the settling of the country in the past, we in the town of Hyde Park have to pay to correct those mistakes. In other words, we should realize that we have a definite stake in the whole country, not merely the spiritual side of it, or the social side of it, or the patriotic side, but the actual financial side of it. We people in the town of Hyde Park, no matter whether we like it or not, are paying, and will have to pay, for the correction of mistakes that were made in other parts of the country in the past, and will have to pay to get things better.

Most of us, the great majority, see the country as a whole, see that unless we help to raise other people up, they are going to drag us down. Most of us are very willing to bear our share and to work for the attainment of the national objective.

By the way, I did not know I was going to make an address until Moses told me so about five minutes ago, but I have been going on delivering not an address but a sermon.

I do wish that everybody in this country had a chance to know every part of the country. I am very proud of the country and very proud of the way we are realizing our national responsibilities. I am very certain that the good people of our town will be willing to go along and cooperate in a big program that has nothing to do with party and nothing to do with section, which is merely trying to be square to all Republicans and Democrats and Socialists, and everybody else, no matter what they call themselves, no matter to which party or church they belong.

I am glad to see you all, glad to be back, and sorry that Congress will probably be in session again in the spring, but I do hope that I shall be able to stay here for another month, and if possible, violate all precedents by taking off a few pounds.

*Greetings to Chiefs of Police*

160 ¶ Greeting to the International Association of the Chiefs of Police. September 27, 1934

*Mr. Chairman and Members of the International Association of Chiefs of Police:*

IT AFFORDS me a great deal of pleasure to address this brief personal message of greeting and best wishes to my friends of the International Association of Chiefs of Police.

I wish to commend your organization for the cooperation which it is furnishing in the great movement which the agencies of government—national, State and local—are now organizing against the forces of crime. No undertaking is more vital to the welfare of society at this time than that of the prevention and detection of crime. The social order cannot exist except upon the basis of a respect for and observance of the law, and it is only when the people of a country are secure in their homes and in the normal activities of their lives from the depredations of the criminal classes that national progress can be maintained.

This respect for law and this security are possible only when the administration of justice is entrusted to wise, upright, patriotic and courageous officials.

It is of great importance that the International Association of Chiefs of Police shall press forward its vigorous efforts directed toward the elevation of the standards of police institutions and officials. Permit me, therefore, to wish you success in your great work.

161 ¶ A Message to the Conference on Current Problems. September 27, 1934

I WISH that I could have attended in person all of the sessions of the Conference on Current Problems because of the wide field of human endeavor which it has covered and because of the distinguished group of speakers to whom you have listened. The

### *To the Conference on Current Problems*

world as a whole is making progress in meeting current problems, because the world as a whole realizes that the problems are new and, as such, must be met with new answers.

If you were to ask me, I would tell you frankly that the greatest achievement of the past two years in the United States has been the fact that the American people have taken, and are taking, a greater interest in, and have acquired a better understanding of, current problems affecting their welfare and the world's welfare than at any time at least during the present generation. That is a very heartening thought to all of us who believe in the republican form of government as carried into effect by majority rule.

In every walk of life in every part of the country, it has become a normal and an interesting thing when two or more persons are gathered together for them to talk over methods of improving the economic and social lot of our citizenry.

More and more people are doing their own thinking. The number of poll-parrots in our midst is steadily declining—for which we must be very thankful. More and more men and women are looking up their own facts and forming their own opinions.

We are learning to discriminate between news and rumor. As a people we put our tongues in our cheeks when a fact or a series of facts are distorted, no matter what motive is the cause of that distortion.

We as a people are less inclined to believe those who would create fear or encourage panic. We as a people pay small attention to those gossip-mongers who invent tales, generally with a selfish objective behind the tales.

You and I as sensible Americans know of daily instances which mar rather than help our efforts for calm discussion of current problems. Just for example, I cite one which occurred this very day. A rumor which started in Wall Street spread to Chicago, and came back to Washington for verification. The rumor was the immediate retirement of three members of my Cabinet—the Secretary of Agriculture and his Undersecretary, the Secre-



*Conference on Mobilization for Human Needs*

tary of Labor and the Secretary of the Treasury. It even went to the extent of announcing the name of a new Secretary of the Treasury.

The origin of the report comes from what is politely called "an anonymous source." I urge that every one of you consider and analyze the source and motive back of every report you read.

Fortunately the overwhelming mass of the American people pay no more attention to this kind of rumor than I do. Today's story happens to be wholly untrue.

It is with a very definite sense of gratification and thanks that I tell you of my conviction that our people have both feet on the ground; that they are increasingly interested in the truth and increasingly interested in arriving at sound conclusions regarding our national progress in meeting current problems.

For that reason I am glad to have this opportunity of sending my greetings to a gathering of intelligent men and women, who know how to discriminate in making up their minds about the current problems of American life.

162 ( Address to the Conference on the Mobilization for Human Needs. September 28, 1934

I AM happy that for the second time the Conference on the Mobilization for Human Needs comes here to the White House. In doing this you are emphasizing with me the national character of our common task. I like to feel that I share the responsibility with all of you who are here representing every part of the country.

Your work in the past has been of such outstanding success that I am confident that this year you will achieve an all-time record.

Last year, when I had the privilege of speaking to you, I emphasized the simple fact that the responsibility of the individual and of the family for the well-being of their neighbors must never cease. If we go back in our own history to those earliest



*Conference on Mobilization for Human Needs*

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**162 (Address to the Conference on the Mobilization for Human Needs. September 28, 1934**

I AM happy that for the second time the Conference on the Mobilization for Human Needs comes here to the White House. In doing this you are emphasizing with me the national character of our common task. I like to feel that I share the responsibility with all of you who are here representing every part of the country.

Your work in the past has been of such outstanding success that I am confident that this year you will achieve an all-time record.

Last year, when I had the privilege of speaking to you, I emphasized the simple fact that the responsibility of the individual and of the family for the well-being of their neighbors must never cease. If we go back in our own history to those earliest

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days of the white man in America, with those first winters of suffering in Jamestown and at Plymouth, we know it has been the American habit from that time on continuously to render aid to those who need it. Through the centuries, as the first struggling villages developed into communities and cities and counties and States, destitution and want of every description have been cared for, in the first instance by community help, and in the last instance as well.

With the enormous growth of population we have had, with the complexities of the past generation, community efforts have now been supplemented by the formation of great national organizations. These organizations are designed to coordinate and stimulate local groups which are striving not only to take care of those in need but also to stimulate better conditions of health, of child welfare, of mental hygiene, of recreation, and to attain all those many other splendid objectives which are part and parcel of our national life today.

The mere reading of the names of the organizations that are working solidly behind this great task is enough to make this country realize the unity of purpose, the solidarity, behind what we are doing. It is right, I think, for us to emphasize that the American family must be the unit which engages our greatest interest and concern. With this we must stress once more the task of each community to assist in maintaining and building up that family unit.

No thinking or experienced person insists today that the responsibility of the community shall be eliminated by passing this great and humane task on to any central body at the seat of Federal Government. You and I know that it has been with reluctance and only because we have realized the imperative need for additional help that the Federal Government has been compelled to undertake the task of supplementing the more normal methods which have been in use during all the preceding generations.

I repeat what I told you last year because it is something that is a fundamental of our present-day civilization: that the primary

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responsibility for community needs rests upon the community itself. That if every effort has been used by any given community and has proven insufficient, then it is the duty of the State to supplement, with the resources of the State, the additional needs up to the limit of the power of the State. And that, finally, and only finally, it is only when both of these efforts, taken together, have proven insufficient that the Federal Government has any duty to add its resources to the common cause.

It is inevitable, of course, that in carrying on relief—whether in the form of work relief or home relief—in an area that includes every State, every county and every city in the Union, local inefficiency is bound to exist in some instances. It is very definitely your task, and mine, to see to it that during the coming winter there shall be increased vigilance in every locality, vigilance against the giving of relief or of aid of any kind except to those who definitely and clearly need it and are entitled to it.

In this great emergency system we are establishing, with each passing month, a greater degree of efficiency, and we are eliminating many of the evils which of necessity attended our first efforts of over a year ago. The trained workers who belong to the many organizations represented in this conference have an opportunity and a duty to see to it, first of all, that destitution is relieved and, secondly, that no family and no individual shall receive public assistance if that individual or that family does not deserve it.

Your work and the work of local, State and Federal agencies are so closely associated that your success is very vital to the success of Government itself. I am confident that the people of this country, in each and every community, will understand the true importance of cooperating in this great mobilization for human needs.

I always like to emphasize the word "privilege" rather than the word "duty"; for it is clearly the privilege of the individual American to bear his personal share in a work which must be kept personal in so far as it is possible to make it so. It is that personal appeal, that personal service, which has carried us through all these trying years. A unity of effort for a little while

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*Second Fireside Chat of 1934*

longer will, I am confident, bring national success to our nationally unified efforts to bring Old Man Depression to the point where we can finally master and destroy him.

The church groups and the social groups organized on private lines, whether they act separately or jointly through Community Chests, or in any other way, are an essential part of the structure of our life. The American people believe in you, believe in the work you are doing. The American people support your fine objectives. That support will attend again this year the excellent enterprise you are launching today.

*NOTE:* In addition to the foregoing speech, I made a radio address on behalf of the 1934 Mobilization for Human Needs on October 22, 1934, which is, however, not printed in these volumes for lack of space. The other volumes in this series

also contain addresses to the annual Conferences on the Mobilization for Human Needs for the respective other years of my Administration. See Item 123, Vol. II; Item 150, Vol. IV; Item 127, Vol. V.

163 ¶ Second "Fireside Chat" of 1934 — "We Are Moving Forward to Greater Freedom, to Greater Security for the Average Man."

September 30, 1934

**T**HREE months have passed since I talked with you shortly after the adjournment of the Congress. Tonight I continue that report, though, because of the shortness of time, I must defer a number of subjects to a later date.

Recently the most notable public questions that have concerned us all have had to do with industry and labor and with respect to these, certain developments have taken place which I consider of importance. I am happy to report that after years of uncertainty, culminating in the collapse of the spring of 1933, we are bringing order out of the old chaos with a greater certainty of the employment of labor at a reasonable wage and of

*Second Fireside Chat of 1934*

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*Second Fireside Chat of 1934*

more business at a fair profit. These governmental and industrial developments hold promise of new achievements for the Nation.

Men may differ as to the particular form of governmental activity with respect to industry and business, but nearly all are agreed that private enterprise in times such as these cannot be left without assistance and without reasonable safeguards lest it destroy not only itself but also our processes of civilization. The underlying necessity for such activity is indeed as strong now as it was years ago when Elihu Root said the following very significant words:

“Instead of the give and take of free individual contract, the tremendous power of organization has combined great aggregations of capital in enormous industrial establishments working through vast agencies of commerce and employing great masses of men in movements of production and transportation and trade, so great in the mass that each individual concerned in them is quite helpless by himself. The relations between the employer and the employed, between the owners of aggregated capital and the units of organized labor, between the small producer, the small trader, the consumer, and the great transporting and manufacturing and distributing agencies, all present new questions for the solution of which the old reliance upon the free action of individual wills appears quite inadequate. And in many directions, the intervention of that organized control which we call government seems necessary to produce the same result of justice and right conduct which obtained through the attrition of individuals before the new conditions arose.”

It was in this spirit thus described by Secretary Root that we approached our task of reviving private enterprise in March, 1933. Our first problem was, of course, the banking situation because, as you know, the banks had collapsed. Some banks could not be saved but the great majority of them, either through their own resources or with Government aid, have been restored to complete public confidence. This has given safety to millions of depositors in these banks. Closely following this great constructive effort we have, through various Federal agencies, saved debtors and creditors alike in many other fields of enterprise, such as loans on farm mortgages and home mortgages; loans to

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the railroads and insurance companies and, finally, help for home owners and industry itself.

In all of these efforts the Government has come to the assistance of business and with the full expectation that the money used to assist these enterprises will eventually be repaid. I believe it will be.

The second step we have taken in the restoration of normal business enterprise has been to clean up thoroughly unwholesome conditions in the field of investment. In this we have had assistance from many bankers and business men, most of whom recognize the past evils in the banking system, in the sale of securities, in the deliberate encouragement of stock gambling, in the sale of unsound mortgages and in many other ways in which the public lost billions of dollars. They saw that without changes in the policies and methods of investment there could be no recovery of public confidence in the security of savings. The country now enjoys the safety of bank savings under the new banking laws, the careful checking of new securities under the Securities Act and the curtailment of rank stock speculation through the Securities Exchange Act. I sincerely hope that as a result people will be discouraged in unhappy efforts to get rich quick by speculating in securities. The average person almost always loses. Only a very small minority of the people of this country believe in gambling as a substitute for the old philosophy of Benjamin Franklin that the way to wealth is through work.

In meeting the problems of industrial recovery the chief agency of the Government has been the National Recovery Administration. Under its guidance, trades and industries covering over 90 percent of all industrial employees have adopted codes of fair competition, which have been approved by the President. Under these codes, in the industries covered, child labor has been eliminated. The work day and the work week have been shortened. Minimum wages have been established and other wages adjusted toward a rising standard of living. The emergency purpose of the N.R.A. was to put men to work and since its creation more than four million persons have been reem-

*Second Fireside Chat of 1934*

ployed, in great part through the cooperation of American business brought about under the codes.

Benefits of the Industrial Recovery Program have come, not only to labor in the form of new jobs, in relief from overwork and in relief from underpay, but also to the owners and managers of industry because, together with a great increase in the payrolls, there has come a substantial rise in the total of industrial profits—a rise from a deficit figure in the first quarter of 1933 to a level of sustained profits within one year from the inauguration of N.R.A.

Now it should not be expected that even employed labor and capital would be completely satisfied with present conditions. Employed workers have not by any means all enjoyed a return to the earnings of prosperous times, although millions of hitherto underprivileged workers are today far better paid than ever before. Also, billions of dollars of invested capital have today a greater security of present and future earning power than before. This is because of the establishment of fair, competitive standards and because of relief from unfair competition in wage cutting which depresses markets and destroys purchasing power. But it is an undeniable fact that the restoration of other billions of sound investments to a reasonable earning power could not be brought about in one year. There is no magic formula, no economic panacea, which could simply revive overnight the heavy industries and the trades dependent upon them.

Nevertheless the gains of trade and industry, as a whole, have been substantial. In these gains and in the policies of the Administration there are assurances that hearten all forward-looking men and women with the confidence that we are definitely rebuilding our political and economic system on the lines laid down by the New Deal—lines which as I have so often made clear, are in complete accord with the underlying principles of orderly popular government which Americans have demanded since the white man first came to these shores. We count, in the future as in the past, on the driving power of individual initiative and the incentive of fair private profit, strengthened with



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the acceptance of those obligations to the public interest which rest upon us all. We have the right to expect that this driving power will be given patriotically and whole-heartedly to our Nation.

We have passed through the formative period of code making in the National Recovery Administration and have effected a reorganization of the N.R.A. suited to the needs of the next phase, which is, in turn, a period of preparation for legislation which will determine its permanent form.

In this recent reorganization we have recognized three distinct functions: first, the legislative or policy-making function; second, the administrative function of code making and revision; and, third, the judicial function, which includes enforcement, consumer complaints and the settlement of disputes between employers and employees and between one employer and another.

We are now prepared to move into this second phase, on the basis of our experience in the first phase under the able and energetic leadership of General Johnson.

We shall watch carefully the working of this new machinery for the second phase of N.R.A., modifying it where it needs modification and finally making recommendations to the Congress, in order that the functions of N.R.A. which have proved their worth may be made a part of the permanent machinery of government.

Let me call your attention to the fact that the National Industrial Recovery Act gave business men the opportunity they had sought for years to improve business conditions through what has been called self-government in industry. If the codes which have been written have been too complicated, if they have gone too far in such matters as price fixing and limitation of production, let it be remembered that so far as possible, consistent with the immediate public interest of this past year and the vital necessity of improving labor conditions, the representatives of trade and industry were permitted to write their ideas into the codes. It is now time to review these actions as a whole to determine through deliberative means in the light of experience, from the



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standpoint of the good of the industries themselves, as well as the general public interest, whether the methods and policies adopted in the emergency have been best calculated to promote industrial recovery and a permanent improvement of business and labor conditions. There may be a serious question as to the wisdom of many of those devices to control production, or to prevent destructive price cutting which many business organizations have insisted were necessary, or whether their effect may have been to prevent that volume of production which would make possible lower prices and increased employment. Another question arises as to whether in fixing minimum wages on the basis of an hourly or weekly wage we have reached into the heart of the problem which is to provide such annual earnings for the lowest paid worker as will meet his minimum needs. We also question the wisdom of extending code requirements suited to the great industrial centers and to large employers, to the great number of small employers in the smaller communities.

During the last twelve months our industrial recovery has been to some extent retarded by strikes, including a few of major importance. I would not minimize the inevitable losses to employers and employees and to the general public through such conflicts. But I would point out that the extent and severity of labor disputes during this period have been far less than in any previous comparable period.

When the business men of the country were demanding the right to organize themselves adequately to promote their legitimate interests; when the farmers were demanding legislation which would give them opportunities and incentives to organize themselves for a common advance, it was natural that the workers should seek and obtain a statutory declaration of their constitutional right to organize themselves for collective bargaining as embodied in Section 7-A of the National Industrial Recovery Act.

Machinery set up by the Federal Government has provided some new methods of adjustment. Both employers and employees must share the blame of not using them as fully as they should.

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The employer who turns away from impartial agencies of peace, who denies freedom of organization to his employees, or fails to make every reasonable effort at a peaceful solution of their differences, is not fully supporting the recovery effort of his Government. The workers who turn away from these same impartial agencies and decline to use their good offices to gain their ends are likewise not fully cooperating with their Government.

It is time that we made a clean-cut effort to bring about that united action of management and labor, which is one of the high purposes of the Recovery Act. We have passed through more than a year of education. Step by step we have created all the Government agencies necessary to insure, as a general rule, industrial peace, with justice for all those willing to use these agencies whenever their voluntary bargaining fails to produce a necessary agreement.

There should be at least a full and fair trial given to these means of ending industrial warfare; and in such an effort we should be able to secure for employers and employees and consumers the benefits that all derive from the continuous, peaceful operation of our essential enterprises.

Accordingly, I propose to confer within the coming month with small groups of those truly representative of large employers of labor and of large groups of organized labor, in order to seek their cooperation in establishing what I may describe as a specific trial period of industrial peace.

From those willing to join in establishing this hoped-for period of peace, I shall seek assurances of the making and maintenance of agreements, which can be mutually relied upon, under which wages, hours and working conditions may be determined and any later adjustments shall be made either by agreement or, in case of disagreement, through the mediation or arbitration of State or Federal agencies. I shall not ask either employers or employees permanently to lay aside the weapons common to industrial war. But I shall ask both groups to give a fair trial to peaceful methods of adjusting their conflicts of opinion and interest, and to experi-

*Second Fireside Chat of 1934*

ment for a reasonable time with measures suitable to civilize our industrial civilization.

Closely allied to the N.R.A. is the program of public works provided for in the same Act and designed to put more men back to work, both directly on the public works themselves, and indirectly in the industries supplying the materials for these public works. To those who say that our expenditures for public works and other means for recovery are a waste that we cannot afford, I answer that no country, however rich, can afford the waste of its human resources. Demoralization caused by vast unemployment is our greatest extravagance. Morally, it is the greatest menace to our social order. Some people try to tell me that we must make up our minds that for the future we shall permanently have millions of unemployed just as other countries have had them for over a decade. What may be necessary for those countries is not my responsibility to determine. But as for this country, I stand or fall by my refusal to accept as a necessary condition of our future a permanent army of unemployed. On the contrary, we must make it a national principle that we will not tolerate a large army of unemployed and that we will arrange our national economy to end our present unemployment as soon as we can and then to take wise measures against its return. I do not want to think that it is the destiny of any American to remain permanently on relief rolls.

*quote*  
Those, fortunately few in number, who are frightened by boldness and cowed by the necessity for making decisions, complain that all we have done is unnecessary and subject to great risks. Now that these people are coming out of their storm cellars, they forget that there ever was a storm. They point to England. They would have you believe that England has made progress out of her depression by a do-nothing policy, by letting nature take her course. England has her peculiarities and we have ours, but I do not believe any intelligent observer can accuse England of undue orthodoxy in the present emergency.

Did England let nature take her course? No. Did England hold to the gold standard when her reserves were threatened? No. Has



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England gone back to the gold standard today? No. Did England hesitate to call in ten billion dollars of her war bonds bearing 5 percent interest, to issue new bonds therefor bearing only  $3\frac{1}{2}$  percent interest, thereby saving the British Treasury one hundred and fifty million dollars a year in interest alone? No. And let it be recorded that the British bankers helped. Is it not a fact that ever since the year 1909, Great Britain in many ways has advanced further along lines of social security than the United States? Is it not a fact that relations between capital and labor on the basis of collective bargaining are much further advanced in Great Britain than in the United States? It is perhaps not strange that the conservative British press has told us with pardonable irony that much of our New Deal program is only an attempt to catch up with English reforms that go back ten years or more.

Nearly all Americans are sensible and calm people. We do not get greatly excited nor is our peace of mind disturbed, whether we be business men or workers or farmers, by awesome pronouncements concerning the unconstitutionality of some of our measures of recovery and relief and reform. We are not frightened by reactionary lawyers or political editors. All of these cries have been heard before. More than twenty-one years ago, when Theodore Roosevelt and Woodrow Wilson were attempting to correct abuses in our national life, the great Chief Justice White said:

"There is great danger it seems to me to arise from the constant habit which prevails where anything is opposed or objected to, of referring without rhyme or reason to the Constitution as a means of preventing its accomplishment, thus creating the general impression that the Constitution is but a barrier to progress instead of being the broad highway through which alone true progress may be enjoyed."

In our efforts for recovery we have avoided, on the one hand, the theory that business should and must be taken over into an all-embracing Government. We have avoided, on the other hand, the equally untenable theory that it is an interference with liberty to offer reasonable help when private enterprise is in need of



*One Hundred and Forty-seventh Press Conference*

help. The course we have followed fits the American practice of Government, a practice of taking action step by step, of regulating only to meet concrete needs, a practice of courageous recognition of change. I believe with Abraham Lincoln, that "The legitimate object of Government is to do for a community of people whatever they need to have done but cannot do at all or cannot do so well for themselves in their separate and individual capacities."

I am not for a return to that definition of liberty under which for many years a free people were being gradually regimented into the service of the privileged few. I prefer and I am sure you prefer that broader definition of liberty under which we are moving forward to greater freedom, to greater security for the average man than he has ever known before in the history of America.

164 ¶ An Excerpt from the One Hundred and Forty-seventh Press Conference. October 3, 1934

*(Annual wage income.)*

Q. Any plans for taking up the annual wage question referred to in your speech Sunday night?

THE PRESIDENT: The annual wage thing?

Q. Yes, sir.

THE PRESIDENT: You mean the annual wage to Government employees?

Q. Insuring workmen an annual income.

THE PRESIDENT: I don't think I mentioned that, did I, in the speech?

Q. Yes, sir; you spoke of the inadequacy or possible inadequacy of wage minimums for a given short length of time such as a week or an hour or two, to establish living standards.

THE PRESIDENT: That I merely mentioned as one of the things people are beginning to think about.

Q. Would you call it an immediate problem?

*Dedication of Veterans' Hospital*

168 ¶ Address at the Dedication of Veterans' Hospital at Roanoke, Virginia. October 19, 1934

*Governor Perry, Mr. Chairman, my friends:*

I COULD not have failed to receive inspiration during this past hour from the generous welcome that so many of you good people have given me since I got off the train in Roanoke and during my motor trip out here, and now, at the end at this hospital site, from the view of these magnificent buildings and, almost more than anything else, I think, from the glorious hills of this lovely country of Virginia.

And I am honored, too, in the escort that you have given, the Virginia National Guard, these young men from two schools which are known throughout the length and breadth of the land, V. M. I. and V. P. I.

In coming here today, in coming to take part in the dedication of the latest addition to our chain of veterans' hospitals, I do not seek to enumerate or to catalogue the many steps which have been taken by your Federal Government to care for its veterans of many wars,—generous steps, fine steps, and of late years, adequate steps.

Most of you in this great audience are from this neighborhood and in the years to come you will see how your Government treats the men who have served it, treats the men who will occupy this hospital. They will be your friends and your neighbors. I commend them to your care, and I am very certain that you will give it to them.

You see before you today a monument which is a very definite representation of the national policy of your Government, that its disabled and sick veterans shall be accorded the best treatment which medical and surgical science can possibly supply.

In a larger sense these buildings are a symbol of the broader policy, the policy that the Government is seeking to give aid not only to the veterans of its wars, but also to hundreds of thousands of other citizens—men, women and children who are handi-

### *Dedication of Veterans' Hospital*

capped by environment or by circumstance and are lacking today in what reasonable people call the essentials of modern civilization.

For a great many years we have seen a constantly growing realization of the fact that any large or small group in any community which lacks the elementary necessities of proper food, of decent housing, of adequate medical attention, of essential education, drags down the level of the whole country, and of necessity retards the progress of the whole country. It is the same thought, to put it into naval terms, as to say that the speed of a fleet is the speed of the slowest vessel in the fleet. Or, to put it in military terms, the speed of an army is the speed of the slowest unit comprising that army.

In one sense these men and women and children that I am talking about are not forgotten people—I believe you have heard that phrase before—for the very good reason that we have known of their existence and have appreciated their plight for many years. But, in another sense they have been forgotten, for it has only been in recent years that Government, as such, has undertaken to help them on a national scale.

The further we go in our survey to find out who these people are and where they live, the more appalled I am by the magnitude of our task. Most of us know in general terms of the slum conditions which exist in many of the cities of America. Most of us know, from hearsay or from personal knowledge, of people who have lived for generations in back eddies remote from the active stream of life. But, I think, we have failed to realize the existence of those underprivileged people who are present and largely forgotten in practically every single one of the more than three thousand counties that make up the forty-eight States of the Union.

The improvement of their hard lot—for they exist in every community—is a definite obligation on all of our citizens and I am confident that the veterans of our American wars will be among the first to recognize this fact.

The improvement of their hard lot compels our immediate



*Dedication of Veterans' Hospital*

exertions, not only because of the individual human beings who are suffering today, but also because future generations of American citizens will be the descendants of those who are now in need. In this thought also the veterans of our wars will go along.

Let it be well remembered that the hundreds of thousands of men and women and children to whom I have referred, scattered throughout our Nation, have no splendid hospitals for their care, have no medical attention, such as will be provided in this veterans' home, have no opportunities for adequate education, and can but suffer the ills of their lives according to their own individual circumstances.

You have heard it said that we must restore prosperity. You have heard some kind people say that the country is distinctly better off from a material point of view than it was last year. I am inclined to agree with them. But, other people, who fail to think things through, forget that one cause of the depression which we are beginning to leave behind, was the very existence of millions of men, women and children who have been and continue to be a definite drag against the return of prosperity.

It must remain our constant objective to eliminate the causes of depression and the drags on prosperity. It must be our constant objective to do what we can to raise these people up to a higher standard of living, to a better chance in life. It will cost money to do it. In the spending of this money, it goes without saying that we must have due regard for the good credit of the Government of the United States. That, my friends, means that we cannot spend at once or in any given year all that we could possibly spend.

I mentioned once upon a time that we must do first things first. The care of the disabled, the sick, the destitute and the starving in all ranks of our population—that, my friends, is the first thing. To this the Veterans of American Wars give their approval in agreement with the overwhelming majority of our other citizens.

I make this statement in regard to the Veterans of America because I believe in them, because I am confident of their patri-



*Dedication of Veterans' Hospital*

otism, their understanding of our national needs; and I make it because of two other reasons. The first is that our Federal Government and our State Governments have given to them many privileges not accorded to other citizens; and the other reason is that it has been amply demonstrated that the Veterans of the World War, today in the prime of life, are better off on the average, from the point of view of employment and of annual income than the average of any other great group of our citizens. That is why I know they will go along with my thought of caring first for the great masses of people in this country who are crying for care and who need it now.

So, my friends, as I look out on these beautiful mountains, I cannot help feeling that we should let these facts about our country, together with this great monument—this veterans' hospital and all the other institutions of their kind throughout the country—serve as a symbolic and bold denial of any careless statement that the United States does not take care of those who have served it in war. But, more than that, I should like to have this monument and all the others throughout the length and breadth of the land serve as a symbolic affirmance of our American belief in the underlying patriotic willingness of everybody in the country—veterans, non-veterans, men, women and children—to put first things first.

That is the way of American progress. This symbol, which we dedicate today, will live all through the years to remind us that we are going to make progress in an American way.

*At the College of William and Mary*

169 (Address upon Receiving Honorary Degree  
at the College of William and Mary, Williams-  
burg, Virginia. October 20, 1934

*Mr. President, Governor Perry, my fellow students of William and Mary, my friends:*

I VALUE far beyond the sentiment conveyed by my mere acknowledgment in words the honor that you, in behalf of this historic institution, have conferred upon me today.

I well know the great tradition that the College of William and Mary has carried through the centuries. You have taught, you have inspired and you have honored the great and devoted men who were responsible in such large part for the shaping of the cause of American liberty.

President Bryan, on this occasion of your inauguration as President of this institution, I congratulate you on the opportunity for service that lies before you. In my official capacity, I can bring to you the greetings of the Nation and I think I can take it upon myself, as a son of Harvard, to extend her greetings to the oldest of a long line of distinguished sisters.

The first time I came to Williamsburg was more than twenty years ago. I shall always remember my arrival. I landed at Jamestown from a boat and started to walk to Williamsburg. Fortunately I was picked up by an old Negro in a horse and buggy and driven here over what was at that time an almost impassable road. In those days there was no capitol building, there was no palace of the Royal Governors, there was no Raleigh Tavern. Instead modern buildings had crept into this historic place, almost to the extent of crowding out the fine old colonial structures which were still standing.

What a thrill it has been to me to return today and to have the honor of formally opening the Duke of Gloucester Street, which rightly can be called the most historic avenue in America; what a joy it has been to come back and see the transformation

*At the College of William and Mary*

which has taken place, to see the capitol, the Governor's palace, all the other buildings which have arisen even since I was here two and a half years ago, to see sixty-one colonial buildings restored, ninety-four colonial buildings rebuilt, the magnificent gardens of colonial days reconstructed—in short, to see how through the renaissance of these physical landmarks the atmosphere of a whole glorious chapter in our history has been recaptured. Something of this spiritual relationship between the past, the present and the future was well described by the first man who sought to colonize America, Sir Walter Raleigh. He said:

"It is not the least debt that we owe unto history that it hath made us acquainted with our dead ancestors; and out of the depth and darkness of the earth delivered us their memory and fame."

I am happy to say that the Federal Government, inspired by the fine vision and example of Mr. Rockefeller in recreating Williamsburg, has effectively taken up the preservation of other historic shrines near by. Six miles to the west of us, we have acquired Jamestown Island and we are now carrying on the necessary archaeological and research work to determine what should be done in the preservation of that hallowed spot. Fourteen miles to the east of us at Yorktown the National Park Service has acquired many thousand acres of land, and is actively carrying out the restoration of the symbol of the final victory of the war for American independence. When the work in these three places is completed, we shall have saved for future generations the Nation's birthplace at Jamestown, the cradle of liberty at Williamsburg, and the sealing of our independence at Yorktown.

Nearly two centuries ago it was to William and Mary College that Thomas Jefferson came in 1760. Here he studied for two years, remaining five years longer in Williamsburg to pursue the study of law. It was here in Williamsburg that he was admitted to the bar. It was to Williamsburg that he returned, first as a member of the House of Burgesses, then as Governor of Virginia, following Patrick Henry. He lived in the Governor's palace during his term and later served on the Board of Visitors



*At the College of William and Mary*

of the college. It was largely the result of his recommendations, I am told, that the curriculum of the college was broadened to provide education in law, medicine, modern languages, mathematics and philosophy. No doubt inspired by his reflections on government, human liberty and the necessity of education, Jefferson throughout his life was interested in designing a system of education for his State and for the Nation. I like to think of him, not only as a statesman, but as the enlightened father of American education.

And, strange as it may seem, I believe it is entirely fitting that a statesman should have also been an educator. As education grows it becomes, of necessity, a partner of government.

When Jefferson wrote his "Notes on Virginia," he discussed the education then prevailing at William and Mary, pointing out the essentially liberal education that this college was giving to its students. He observed that in order to provide a more advanced type of education, the subjects of the six professorships had been changed after the Revolutionary War. It is a matter of very great importance to all of us that one of the six was the professorship of law and of what is now called political science. The teaching of law and of the science of government thus established as an academic discipline in this institution was made significant by the intellectual leadership of George Wythe, who was appraised by Jefferson as "one of the greatest men of his age." The study of this subject, because essentially it touches every human impulse, every human problem, becomes one of the greatest means for the broad education of men who enter every walk of life. It can become the touchstone of universal culture.

Law in itself is not enough. Man must build himself more broadly. The purpose of education, shown by these various subjects of instruction indicated by the builders of William and Mary, was not to train specialists, but to educate men broadly. They were attempting to train not merely doctors, lawyers and business men, but broad-gauged citizens of the Nation and of



*At the College of William and Mary*

the world. They were, in short, training men for citizenship in our great Republic.

This was in the spirit of the Old America, and it is, I believe, in the spirit of America today. The necessities of our time demand that men avoid being set in grooves, that they avoid the occupational pre-destination of the older world, and that in the face of the change and development in America, they must have a sufficiently broad and comprehensive conception of the world in which they live to meet its changing problems with resourcefulness and practical vision.

There is in the spirit of a liberal education something of the self-confidence and the adaptability that is characteristic of our country. The pioneer does not call his life a failure if he comes to the end of one path. He knows that there are others, and with a sense of direction and a will to persevere, his life can go on with confidence into the uncertainties of the future.

All of us must honor and encourage those young men and young women whose ambitions lead them to seek specialization in science and in scholarship. Our great universities are properly providing adequate facilities for the development of specialists in science and in scholarship. The Nation is using their services in every form of human activity. Private business employs them. Private enterprise and government will continue to do so.

But at the same time there is a definite place in American life—an important place—for broad, liberal and non-specialized education. Every form of cooperative human endeavor cries out for men and women who, in their thinking processes, will know something of the broader aspects of any given problem. Government is using many men and women of this type—people who have the non-specialized point of view and who at the same time have a general and extraordinarily comprehensive knowledge not of the details, but of the progress and the purposes which underlie the work of the specialists themselves.

The noble list of those who have gone out into life from the halls of William and Mary is in greater part distinguished because these graduates came to know and to understand the needs

*Address at Bankers' Convention*

of their Nation as a whole. They thought and acted, not in terms of specialization, not in terms of a locality, but rather in the broad sense of national needs. In the olden days those needs were confined to a narrow seaboard strip. Later the needs gradually extended to the Blue Ridge and across through the mountains to the fair lands of Tennessee and Kentucky. Later still they spread throughout the great Middle West and across the plains and the Rockies to the Pacific Ocean.

It is in the realization of these needs in their national scope of today that the present and future generations of William and Mary can best carry forward the fine traditions of their centuries.

So I would extend my heartiest good wishes to the College of William and Mary, built early in the morning of American life, dedicated to the education of the makers of a great Republic, seeking to enrich and broaden the meaning of education, and seeking, above all things, to recognize that republican institutions are, in the last analysis, the application to human affairs of those broad human ideals that a liberal education preserves, enriches and expands in our beloved land.

170 (Address at Constitution Hall, Washington, D. C., Bankers' Convention — "The Time Is Ripe for an Alliance of All Forces Intent Upon the Business of Recovery." October 24, 1934

I AM glad to be here tonight at your invitation to speak to you informally about some of our common problems. As many of you know by personal experience, it is not a new thing for me to talk with bankers. I have been seeing many of your number almost daily during the past year and a half, and let me make it quite clear that in these meetings I have not done all the talking. I have been a good listener and I have asked many questions. I am frank in saying to you that I have found that there is the same striking lack of unanimity of opinion among bankers that char-

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acterizes many other groups in the country. It has been my purpose to seek out underlying agreement in the opinions that bankers have expressed and to encourage agreement.

You will recognize, I think, that a true function of the head of the Government of the United States is to find among many discordant elements that unity of purpose that is best for the Nation as a whole. This is necessary because government is not merely one of many coordinate groups in the community or the Nation, but government is essentially the outward expression of the unity and the leadership of all groups. Consequently the old fallacious notion of the bankers on one side and the Government on the other side as being more or less equal and independent units, has passed away. Government by the necessity of things must be the leader, must be the judge of the conflicting interests of all groups in the community, including bankers. The Government is the outward expression of the common life of all citizens.

What is a bank and what are its relations with the people? Why do the people through their Governments supervise banks? The people put their money into banks. They do this in order to protect it and in some cases to have it earn a small income. It costs money to provide this service and, therefore, the banks are permitted to invest these deposits in order to pay their expenses and to provide a reasonable profit to their stockholders. The public has no means of knowing whether the bank is safe, whether it is making safe investments, so the public turns to its Government to supervise the bank. Government has accepted this responsibility.

In its relations with bankers, the purpose of government should be threefold: first, to promote the confidence of the people in banks and banking in view of the important service that banks and banking may perform for the people as a whole; second, to make this confidence a real and living thing by assisting banks to render themselves useful, to render themselves worthy of this confidence through wise supervision. A third purpose now offers itself, and I wish with all earnestness to press this point tonight.

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Government should assert its leadership in encouraging not only the confidence of the people in banks, but the confidence of the banks in the people. In March, 1933, I asked the people of this country to renew their confidence in the banks of the country. They took me at my word. Tonight I ask the bankers of this country to renew their confidence in the people of this country. I hope you will take me at my word.

I need not recount the situation of the banks in the spring of 1933. I found that the restoration of banking activity itself was my first responsibility on assuming office. It was necessary that the Government throw itself squarely into the task of bringing back to the banks the deposits of millions of citizens. As a result of my appeal the people responded by restoring their confidence in the banks of the United States.

The primary purpose accomplished, it became necessary that the Congress and the Administration enact measures to build up the banking structure so that it could once more provide support for the economic life of the country. Moreover, it had to be built—and we built it—strong enough so that it could resist future stresses and strains. Government found it necessary to create and get under way new emergency credit agencies and to use to the fullest extent the already existing Reconstruction Finance Corporation. These credit agencies moved with heroic energy, and it was a source of the utmost satisfaction to find that when the Federal Deposit Insurance Corporation went into operation the banking structure had regained a very considerable amount of its strength and its vitality. I think it is only fair to say that never since the formation of our Government has such a task been achieved in so short a time. Happily, the present security of our banks bears witness to the wise course that we pursued.

I find almost universal agreement among bankers that these agencies must continue until such time as the banks and other private credit agencies are themselves able and ready to take over these lending functions; and when that time comes, I shall be only too glad to curtail the activities of these public agencies in proportion to the taking up of the slack by privately owned

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agencies. I venture to suggest to you that when the history of these years comes to be written, while the closing and the reopening of the banks will occupy a prominent place, even greater interest will be centered in the fact that within a few months not only was the banking structure strengthened but the great governmental lending agencies went into action and also saved from disastrous deflation, liquidation and loss a vast portion of the farms, homes, railroads and corporations of America. That action definitely rescued the security and happiness of millions of our people.

Just as it is to be expected that the banks will resume their responsibility and take up the burden that the Government has assumed through its credit agencies, so I assume and expect that private business generally will be financed by the great credit resources which the present liquidity of banks makes possible. Our traditional system has been built upon this principle, and the recovery of our economic life should be accomplished through the assumption of this responsibility. The present steady and unmistakable revival of public demand for goods and services should provide the assurance necessary to the financing of industrial life. The Government is bending every effort through the Treasury, the Federal Reserve system, the Reconstruction Finance Corporation, the Securities and Exchange Commission and the Federal Housing Administration to facilitate and encourage the revival of private investment. I commend the objectives of the Housing Administration to your immediate consideration, but at the same time I ask you to note that all of these new agencies are seeking consultation and cooperation with you bankers.

While there lies before us still the necessity for large expenditures for the relief of unemployment, I think we should all proceed in the expectation that the revival of business activity will steadily reduce this burden.

I am gratified to know of the expressions of belief, public and private, by your members that the speed that we shall make toward this objective is something that no one has the wisdom or the hardihood to estimate. This recognition reflects a growing



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appreciation of the problems resting upon a responsible Chief Executive.

With respect to international relationships, I have been glad to note the growing appreciation in other Nations of the desirability of arriving, as quickly as possible, at a point of steadiness of prices and values. This objective of a greater steadiness of prices and values we have constantly kept before us as our own national American policy.

The fact that American business men and bankers are devoting more and more individual study and attention to the wider problems of our Nation, to the wider problems of international affairs, is manifesting itself today in many ways. It seems to me that this is a very important development. Let me make it clear to you that the Government of the United States has daily and even hourly contact with sources of information which cover not only every State and section of our own country, but also every other portion of the habitable globe. This information, my friends, is more complete, more informative and, I believe, more accurate than that possessed by any private agency.

I need not tell you that true wealth is not a static thing. It is a living thing made out of the disposition of men to create and to distribute the good things of life with rising standards of living. Wealth grows when men cooperate; but it stagnates in an atmosphere of misunderstanding and misrepresentation. Here, in America, the material means are at hand for the growth of true wealth. It is in the spirit of American institutions that wealth should come as the reward of hard labor—hard labor, I repeat—of mind and hand. That is a pretty good definition of what we call the profit system. Its real fulfillment comes in the general recognition of the rights of each factor of the community. It is not in the spirit of partisans, but it is in the spirit of partners, that America has progressed. The time is ripe for an alliance of all forces intent upon the business of recovery. In such an alliance will be found business and banking, agriculture and industry, and labor and capital. What an all-America team that would be! The possibilities of such a team kindle the imagination. They

*A Letter to the Navy*

encourage our determination. They make easier the tasks of those in your Government who are leading it.

My friends, the Nation does not merely trust or hope that we will always do our duty. No, it is more than that. The Nation is justified in expecting that all of us will do our duty.

171 ( Letter to the Navy on Navy Day.

October 27, 1934

*My dear Mr. Secretary:*

It is gratifying to learn of the plans to observe Navy Day in accordance with the custom which has been followed annually since 1922 of setting apart the birthday of the late President Theodore Roosevelt for that occasion.

From the very beginning of our national life, the Navy has always been, and justly deserves to be, an object of special pride to the American people. Its record is indeed one to inspire such sentiments. I am very sure that the commemoration of this day each year tends to bring the Navy into closer contact with our people, from whom it draws its inspiration.

It is with real pleasure and a feeling of deep personal pride for our Navy that I send to the officers and men of the Navy the Nation's congratulations on this Navy Day, and I am certain that they will continue to justify the confidence of their countrymen and perpetuate the high endeavor, efficiency and tradition that has marked the service of the Navy to the Nation.

Very sincerely yours,

The Honorable,  
The Secretary of the Navy,  
Washington, D. C.

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