

SPECIAL LIBRARIES

"Putting Knowledge to Work"

Volume 24 JANUARY-FEBRUARY, 1933 Number 1

INSURANCE NUMBER

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SPECIAL LIBRARIES

JANUARY-FEBRUARY, 1933

Volume 24

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Number 1

The Special Library and the Trade Journal

By L. A. MACK

Publisher of The Weekly Underwriter, New York

TO THE layman in search of knowledge there is something very fascinating about a library. Here is a huge storage battery charged with the energy of the ages, awaiting only the connecting switch in the hands of the quiet, well informed librarian to place at his disposal that circuit of energy most suited to his particular needs. To the publisher of a technical or trade journal, the library plus the inquisitive consultant represent a dynamo, awaiting only the connection with the vast system of distribution, the transmission wires, if you please, represented by his circulation, to put this power to work. Here again, the hand of the librarian throws the switch.

During the past quarter-century events in the insurance field have moved with unprecedented rapidity. Companies which were one-man institutions before the Great War became financial giants and filing clerks became underwriters over night. This sudden demand for knowledge had a twofold effect. It led to the establishment by many companies of educational courses of their own in order to meet their particular needs, and this, in turn, in many companies brought about the establishment of a special library — and it had a very stimulating effect upon the circulation of those trade journals devoting some portion of their space to educational subjects. But it also led to the gradual abandonment by the trade press of such libraries as they had accumulated, because of the superior service afforded by the trained librarians in charge of the special libraries.

In the early years of the twentieth century our own publishing house boasted the finest insurance library then in existence, with the possible exception of that of the Equitable Life. Every new book on any phase of insurance was sent in for editorial review, and every insurance journal and state insurance report was to be found on our reference shelves. In those days, too, hardly a day went by without at least one caller seeking information. And, with the leisure then characteristic of the editorial office, we would delve into the subject, and to the best of our limited ability help our caller to such books as we thought he needed. After he had finished, he would usually tarry a while to discuss his findings and in this way we ourselves gleaned much useful knowledge. If the subject was something unusual, sensing its news value we would frequently prevail upon the visitor to write us a special article, or at least a "story," which, of course, being exclusively published in our own paper, added interest and value to our columns.

But with the sudden rapid news developments during the war, and the consequent demands upon our editorial staff, the time available to callers on research bent was greatly curtailed, with the inevitable result that they began to disappear from our office, and seek information from the regularly established insurance libraries where the services of trained librarians were found to be vastly superior to the hasty efforts of an overworked editor. When the period of high rentals forced us all to seek every possible economy, a few years later, it was with no little regret that we reached the conclusion that our library, now so little used even by our own staff, should be abandoned. Books which were too valuable to discard entirely we presented to various insurance societies, although, I am glad to say, we still retain our law library, the bound volumes of our own and two or three other trade journals, and the current books coming in, as of old, for review.

But we have lost almost irrevocably that which was most valuable of all, — our contact with the inquiring public which we had found so useful in the past. And it is with the thought that if it were known how much we appreciate this contact, and how valuable it would be for readers if we could retain it to some degree, that I welcome this opportunity of suggesting a means of coöperation.

Early last year we learned that the Insurance Department of New York was to conduct examinations for young men entering the business of insurance brokerage. An exchange of letters assured us of the desire of the Department to coöperate with us by suggesting the subjects upon which their examination questions would be directed. But it was six months before we were able successfully to contact the official in the department to whom we had been referred. In the meantime, several examinations had been held, and it is safe to assume that some of the library consultants during that period were prospective participants in the examination. Their inquiries at the librarian's desk might easily indicate the general type of information which would be helpful to all similar students, and should suggest the type of collateral reading which might easily be provided through the current issues of the trade papers.

A high official in your company sends down for the latest you have on unemployment insurance. You, as librarian, discover that he has been invited to speak upon that subject before some group of business men. This in itself is an item of news of interest to all who might wish to make the effort to go and hear him, but it would be throwing the switch, and turning on the current full force, if you could get copies of his address, marked for release at the proper time, for those trade journals most likely to be interested in it. Even if this were not possible, the editor would be glad to know that the subject of unemployment insurance, so called, is engaging the attention of a high official in your company. This fact would put us on watch for other articles on this subject, from other sources, and the literature of the business would be enriched by just so much additional information as we might be able to obtain.

Speaking for myself, I have received so much valuable help and inspiration from the librarians of insurance companies, and of the various insurance societies, along just these lines of coöperation, that I wish it might be more generally known how much this help is appreciated, and that our contacts with the inquiring public might in this way be reëstablished, our transmission lines again hooked up with the dynamo which is your library in the hands of the research-minded, the switch-handle of which is in your own hands.

This Insurance Business of Ours

By DANIEL N. HANDY

Insurance Library Association of Boston

PROBABLY every member of our Insurance Group is working for some corporation or some group of individuals which represents in one manner or another the insurance business; but how many of us realize how vast is the insurance business as a whole, and how vitally it affects the activities, and plans, and very lives of the communities in which we live!

Curiously, insurance creates nothing — it doesn't take raw material and refashion it; it doesn't directly add to the national wealth. It is essentially a cooperative effort to shift individual burdens. It provides by contributions from the many for the indemnification of the few for losses which, if not thus shared, would be overwhelming. It has been defined as an attempt to substitute certainty for uncertainty; to replace the uncertainty of imminent major catastrophes by the certainties of the minor catastrophes — if we may so style them — of small premiums paid at regular intervals with a certain reimbursement of losses if and when losses occur.

Insurance is one of the great stabilizers of modern life. Its work is so far-reaching and so beneficent that it seems we ought to "say it with flowers"! Unfortunately we are obliged to say it with figures. Most people dislike figures. Then, too, the figures required to tell the story of insurance reach into such huge amounts that they become almost meaningless to the average reader. Nor do figures alone tell the story. It requires some imagination to read into the figures the story of restored fortunes, of rebuilt communities, of salvaged homes, and of restored confidence which these figures represent!

But let us to the figures. First, let us think of life insurance; 69.6% of all the life insurance written in the world is written in the United States. We haven't the figures for the year 1932, but the figures for the year ending December 31, 1931, as given by the National Association of Life Insurance Presidents, show that the insurance in force on policies in the United States at the end of 1931 amounted to more than \$108,885,000,000. In 1928 the life insurance in force amounted to \$95,306,000,000.

Here are some figures regarding life insurance as reported by fifty-two life insurance companies admitted to do business in the State of New York. Reports are for the year ending December 31, 1931. These companies at that time had assets of \$17,345,239,000. They received in premiums \$3,119,918,000. They received from investments, rents, etc., \$952,600,000. Their total income amounted to \$4,197,190,000. They disbursed on all accounts \$3,099,382,000. They paid claims of \$997,023,000. They paid dividends to policyholders of \$559,004,000. They paid to policyholders on account of policies forfeited \$717,959,000. The ordinary or regular life policies in force on a paid-for basis amounted to 25,807,192.

But how about industrial insurance? By industrial insurance we mean insurance for small amounts paid for in weekly installments. This insurance is carried largely by wage workers. According to the New York State Insurance Report for the year ending December 31, 1931, there were in force and written by companies reporting to New York State no less than 74,526,630 policies of this type. They represented insurance amounting to \$15,705,723,000.

How about annuities? In the older countries of Europe annuities are immensely popular. Annuities provide by the payment of sums over a series of years, or a lump sum to be left with the company for a period of years, for the payment at a given age, usually in the late 50's or during the 60's, of a monthly income for life. When the United States was very prosperous, selling annuities was a man-sized job! Everybody was so confident of his ability to invest his earnings wisely in common stocks and share in the growth of the country that the provision of a mere \$50 or \$100 a month when he reached sixty or sixty-five seemed beneath his dignity as a 100% American! Reverses seem to have changed our psychology. Insurance men tell us that interest in annuities is now becoming keen and widespread. At the end of 1931 forty-one life insurance companies reporting to the Insurance Department of New York State paid \$149,046,692 to annuitants. They wrote in that year 203,897 annuity policies as against 119,000 in the year 1928. The figures for 1932 will be even more impressive!

What do the figures show as to fire and marine insurance? In 1931 nearly 1,000 companies were transacting fire and marine insurance business in the United States. Of these 338 were stock companies, 515 mutual companies, and 78 Lloyds or reciprocals. The United States stock companies had a paid-up capital of \$418,374,658. The total assets of these companies amounted to \$2,706,405,000. Their surplus exceeded \$842,779,000. They took in during the year net premiums of \$965,606,000. Their total income from all sources — that is, from premiums, investments, rents and what not — exceeded \$1,127,941,000. They paid for fire losses \$548,555,000; for general and miscellaneous expenses \$448,320,000; and the United States companies paid in dividends to their stockholders \$130,196,000. All this we learn from a perusal of the "Insurante Yearbook," 1932 edition, Fire and Marine, published by the Spectator Company, New York.

Then comes the casualty insurance business. This includes accident and health, public liability, automobile liability, workmen's compensation, fidelity and surety bonds, plate glass, burglary, property damage other than automobile, automobile property damage, automobile collision, steam boiler, machinery, credit, sprinkler leakage, live stock, miscellaneous, automobile fire and theft, and tornado insurance. There may be other minor groups which we have omitted. What sort of a business was represented by casualty insurance in 1931? Let's see what the "Casualty Yearbook" has to tell us.

Engaged in the various forms of casualty insurance at the end of the year 1931 were 371 stock companies, 229 mutual, reciprocal and Lloyd companies, and 134 mutual accident and benefit companies — a total of 734 companies. The stock companies represented a capitalization of \$239,682,000; total assets of \$3,149,886,000; premium receipts of \$827,847,000; total receipts from all sources of \$931,545,000; payments to claimants of \$529,023,000; and dividends to stockholders of \$31,563,000.

The mutual and miscellaneous companies showed assets of \$237,630,000; surplus to policyholders of \$88,896,000; premium receipts of \$147,359,000; and payments on account of losses of \$93,073,000. They paid dividends to policyholders of \$20,839,000. Mutual accident and benefit associations raised through assessment and annual dues \$42,251,000, and received as income from all sources \$45,714,000. They paid to policyholders as claimants \$29,116,000 and had at the end of December, 1931, assets of \$38,456,000 with 2,531,185 certificates in force.

Finally, how about insurance as an employer of labor? According to the 1930 census 572,470 people in the United States were engaged in some form of insurance

activity. Of these agents, managers, and officials accounted for 286,235; insurance agents and brokers 256,927; and insurance managers and executives of insurance companies 29,308. According to the census 543,060 of these workers were males; 27,410 were females and the other 2,000 (if we have taken down these figures correctly, there are still 2,000 to be accounted for) were unidentifiable!

Library Needs of the Insurance Agent

By WALTER H. BENNETT

National Association of Insurance Agents

IT IS doubtful if the books on insurance can compare numerically with those on banking or many of the other major businesses, but in quality, style and informative value I believe they rank second to none. The insurance business is particularly fortunate in the character of its authors. As each of the many forms of coverage has developed, there always has appeared a competent, cultured writer to expound it.

As with any other business, there is a small number of insurance agents who naturally are of the student type. Such men and women steer a clear course toward the books they want. With the majority, the reading of technical business literature comes as more or less of a hardship. Practically all agents of the higher type subscribe to one or more of the insurance newspapers, and read them assiduously. Through them, they keep in touch with current events in their own business. The high quality of insurance newspapers is undisputed.

The trade journals, however, essential as they are to the making of a well-rounded insurance agent, cannot be expected to fill the place of the insurance agent's library. For this reason, it was particularly gratifying that the Insurance Group of S. L. A. brought forth "The Agent's Library — A Three-Foot Shelf of Books," displayed at the annual convention of the National Association of Insurance Agents at its meeting at Philadelphia last fall.

The choice of books was excellent. Not only would the "Shelf" form the nucleus of a valuable insurance library to the student type of agent, but a careful reading of the books will provide any agent with the background of the many phases of his business. Fire, marine and casualty insurance, suretyship, loss adjustments, legal phases of the business, even advertising and selling are included in the list, each one of the books written by an expert in the line covered.

The display at Philadelphia established a new bond between the members of our National Association and the Insurance Group of S. L. A. which I hope will be strengthened in the years to come. The true educator wants to disseminate knowledge. The man who is ambitious for success in business knows that he must have the working knowledge obtainable only through the printed word. When the two types work in harmony and understanding, the entire business profits thereby.

In the *American Agency Bulletin*, the official organ of our Association, we take care to publish reviews of the new insurance books as they appear. These reviews always meet with interest, and provoke inquiries as to where the books are obtainable. Time and again members want guidance in the choice of insurance literature.

I am delighted to discover that, for a modest fee, an agent anywhere in the country can become a non-resident member of the Insurance Society of New York, and borrow books from the library which are forwarded by mail. Doubtless other insurance libraries have similar arrangements. In affording the opportunity for study of the fundamentals of the insurance business, insurance libraries are accomplishing a wonderful service for the entire business, and contributing in full measure their share of insurance knowledge.

Unlike the underwriter in the home office, the insurance agent cannot specialize. He must have a reasonable knowledge of all of the lines of insurance he sells. He must keep himself informed about the new lines as they are evolved. He must know something of the psychology of salesmanship. He must understand the rudiments of adjusting losses.

When one considers that a lifetime of study is not too much for a specialist in any one line to devote to it, be it fire insurance and its allied lines, casualty insurance or even one of its phases, the highly specialized marine business, the technical knowledge essential to the conduct of the fidelity and surety business, the wonder grows that any one man can master all the lines sufficiently to sell them intelligently. Except in a few of the larger agency offices which are departmentalized and in which each line of coverage has its own exponent, the average successful insurance agent must have at least a working knowledge of all the lines. There are two schools available to him, and in my opinion he must use both of them in order to become an insurance counsellor in the true sense of the word. One of these schools is known as experience. The other is the insurance library.

In his recently published work, "The Background of Fire Insurance," W. S. Crawford, editor of the *New York Journal of Commerce*, says truly: "The only way to become an insurance man is to become one, even by sweeping out a local agency office or filing daily reports. Reading a book will no more make one an insurance man than studying a treatise on music will make one a pianist. It is not done that way." But, as the writer goes on to explain, the insurance agent who is well grounded in his business must have a knowledge of the backgrounds of his business and he must achieve it through the insurance library.

What—No Librarian?

ON JANUARY ninth the press, under the heading, "Business Research Backed by Leaders," reported the results of two hundred telegrams sent out by Alfred P. Sloan, Jr., President of General Motors Corporation. The answers to Mr. Sloan's telegrams indicated that a vast majority felt the desirability and even necessity of industries continuing large expenditures for research in the development of better products. In these times of depression and economies this statement is outstanding, particularly as the replies are largely from leaders in the industrial field who have, through intensive research in their lines, taken first place in our industries.

What better background for research is there than our splendid special libraries? What S. L. A. needs to give thought to is how to bring this organized information to the attention of the above-quoted business men, many of whom do not maintain special libraries in their own organizations, and who are unaware, for the most part, that the resources of S. L. A. are available to them.

The Use of Business Periodicals

By GUELDA H. ELLIOTT

Commerce Librarian, University of North Carolina

BECAUSE of the great expansion in the social sciences during the last half century, a great many changes have taken place in methods of instruction, with the emphasis on periodical literature rather than on books. The educational theory now is that in order to be an intelligent and progressive citizen and business man one must have access to the latest analytical information, which is found in periodicals and newspapers. Unlike the scientist, the business man takes the latest facts and works back to the theories later published in books, so that it is vital to the professional training of the business man to know the sources from which this information can be had. An increased use of periodical literature for *instructional* purposes is one phase of the change which has taken place, but an equally important phase of the change in methods of instruction has been the increased emphasis on *research*, with its attendant demand for periodicals and newspapers.

It is therefore fitting that at this time we should have made a study of the policies and practices affecting the use of business periodicals, and it is significant that twenty-one colleges and universities have taken part in this study. Since the business library is a comparatively recent development, I should like to mention specifically the names of the libraries that have contributed to this project:— the Universities of Alabama, Cincinnati, Florida, Michigan, North Carolina, Oregon, Texas and Washington; Boston, Columbia, Duke, Northwestern and Vanderbilt Universities; Oregon State Agricultural College, Wharton School of Finance, Simmons College, South Dakota State College and the library of the Industrial Relations Counselors (New York City).

BINDING POLICIES. The commerce librarian is constantly faced with problems arising in connection with the binding of periodicals. In most cases the problems arise as a result of financial stringency; lack of funds prevents the binding of all subscriptions and gifts, and therefore presents the problem of where to draw the line. The binding policy may be said to be affected by the following considerations: (a) *Available funds.* Some librarians bind everything; others bind everything that funds permit; others bind all subscriptions and no gifts. (b) *Reference value.* It is the custom of some librarians to determine whether a periodical will have permanent reference value and to base their policy on this consideration. (c) *Indexing.* Some commerce librarians bind only periodical subscriptions which are indexed in the *Public Affairs Information Service*, the *Industrial Arts Index* or the *Readers' Guide*. The policy in regard to the "left-overs" is to preserve them, when space permits, for periods of from two to ten years, and in some cases they are clipped for vertical file use.

PRINCIPAL USES. The uses to which business magazines are put, as revealed by commerce librarians, are varied and interesting. In university and college commerce libraries, of course, the uses made by faculty, graduate and undergraduate students somewhat overlap, but for purposes of this study I have classified them under these headings:

(a) *Research:* Because periodical literature forms the greatest reservoir of original sources of economic material, it is extensively used by faculty and graduate students

for purposes of research; by graduate students for seminar reports, theses and dissertations; by faculty for original writing, *i.e.*, articles and books, class work and book reviews.

(b) *Supplementary reading*: Periodicals are used by undergraduates for preparation of class work; that is, reports, debating, general information, the tracing of business trends, statistical data, material on industrial relations and current events.

(c) *Recreational reading*: The use of business periodicals for recreational reading has increased during recent years. As a means of relaxation students clamor for the latest issue of the more popular and less statistical business magazines such as *Fortune*, *Printers' Ink*, *Business Week*, *Nation's Business*, *Men's Wear*, etc.

PROBLEM OF INDEXING. One of the perplexing problems of a commerce librarian is that of the indexing of business periodicals. The inadequacy of the indexing is perhaps the most generally conceded criticism; that is, a quantitative as well as a qualitative inadequacy.

First, there are a number of periodicals which are not included in any of the leading indexes, such as *Best's Insurance News*, *Board of Trade Journal*, *Certified Public Accountant*, *Purchasing Agent*, *Tax Digest*, *Traffic World*. There are certain other omissions in the indexes, such as periodicals in the canning and food industries, the *Commercial and Financial Chronicle*, which is not now included in the *Industrial Arts Index* because of the failure of the publisher to send copies, and the daily newspapers. Since *Public Affairs Information Service* indexes the *Christian Science Monitor*, it would be of very great value if the *Wall Street Journal* and the *Journal of Commerce* could be indexed.

Second, speaking qualitatively, the choice of subheadings is somewhat confusing; there are no author entries in the *Industrial Arts Index*, and no attempt at a comprehensive indexing of statistics is made.

RELATIVE IMPORTANCE. In order to establish some basis for determining the relative importance of business periodicals, a question was included seeking the opinion of librarians on this matter. It is interesting to note that the ten periodicals receiving the largest number of votes were: *Harvard Business Review*, *Annalist*, *Commercial and Financial Chronicle*, *Survey of Current Business*, *Commerce Reports*, *American Economic Review*, *Printers' Ink*, *Nation's Business*, *American Bankers Association Journal* and *Business Week*. The four newspapers given the largest number of votes were: *The Journal of Commerce*, *New York Times*, *Wall Street Journal* and the *United States Daily*.

SATISFACTORY FEATURES. When you give a commerce librarian the opportunity to express herself in regard to the satisfactory and unsatisfactory features of business periodicals, you will find that her expression will take the form of brickbats rather than roses. One librarian admitted that she could report *no* satisfactory features, but others found some which I give here:

To the very busy librarian, the brevity of the articles, the concise and simple language used in them, the statistical summaries, accessibility of information through indexes, bibliographical information, book reviews, the ready availability of the results of research through periodical literature, and the exhaustive treatment of specific cases, are some of the satisfactory features cited.

To the aesthetic librarian, the increasing tendency toward more interesting formats, the introduction of color and the effective use of black and white make an appeal.

To the scholarly librarian, the authoritative information made available through research is the most valuable contribution of business periodicals. One librarian expressed her feeling on this matter thus: "The most satisfactory features are those articles which have been contributed by men recognized as leaders in the field, who have made a careful and thorough analysis of their subject, supported by statistical data and facts dug out from obscure sources."

SHORTCOMINGS OF BUSINESS PERIODICALS. If the questionnaire in regard to the use of business periodicals had contained only one question and that question had been, "What are the shortcomings of business periodicals?" I think it would have been conceded by all that questionnaires are not so bad after all and that in answering this one "a good time was had by all." The last question was answered more fully and, may I add, more feelingly than any of the others. It would seem that business periodicals have many shortcomings.

The *first* criticism, and one that strikes at a fundamental weakness, I think, emphasizes the *unreliability, inaccuracy and inconsistency* of some of the articles. Other criticisms are of the bias or ballyhoo character of the articles, "written to bolster up some idea which is in accord with the magazine's policy," as one librarian expressed it, and the unnecessary overlapping of subject matter and broad generalizations.

Second, the indexing (and I am speaking now of individual indexes) is insufficient, some periodicals being wholly lacking in indexes and analytical contents pages; some, such as the *Commercial and Financial Chronicle*, having no current indexes, only volume indexes; and some trade journals carrying no individual indexes at all.

The *third* criticism is directed at the publishers. Mergers and consolidations being the order of the day, there are name changes and size changes without warning, oftentimes right in the middle of a volume. Changes of title and address are not given prominent places and this complicates the librarian's work. There is no standard place for tables of contents; there is no standard place for publisher's name, address, frequency of issue, price, etc. (Who among us is not suffering from eye strain as a result of searching for this information obscurely placed in diminutive printing on the inside cover page of *Business Week*?)

* * *

In these days of serious world-wide maladjustment, when the economic life of the nations seems to have broken loose from its moorings, we commerce librarians feel keenly the responsibility which is ours, sharing as we do in the training of the business man of tomorrow. How we shall meet this responsibility is, of course, a matter for individual determination, but I know of no better way of clarifying our thoughts or formulating our policies than by a discussion of our common problems.

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PRESIDENT'S PAGE

SOME of you may be wondering why this issue of *SPECIAL LIBRARIES* is a double number, January-February. As you know, we normally print ten issues a year, having a joint number just before the annual convention, dated May-June, and a "proceedings" number dated July-August. This year, for the first time in a long while, our Convention is to be held in the autumn instead of the early summer. Obviously, we shall need a magazine during each of the few months preceding the October meeting to tell you plans for the Chicago program and give full convention news. Hence this combination number now instead of next summer.

As we go to press I am in the midst of studying S. L. A. finances, budgets and things, and I think every member will want to know how our Association fares in these depression days. I am glad to be able to tell you that on the whole we have done very well this year. As we close our books for 1932, they show that we have received more real money from dues this year than during 1931. However, there has been a marked decline in our sales of publications which almost offsets the increased revenue from dues. We have spent less on the Magazine and for other printing this year and this enabled us to cover the cost of the Lake Placid Convention, which was not so well attended as in prosperous times and therefore cost more than it should.

But the fact that our bank balance is a little better than it was a year ago this time is in itself a matter for real rejoicing these days. We still can not afford a great many things that S. L. A. could and should do. But we can continue to hope to build up a margin of safety if you will all help. Members everywhere can help by paying their dues promptly, by getting new members, by buying our publications as they are issued and by getting advertising for *SPECIAL LIBRARIES*. Any and all of these things mean real money in the bank. And then there are always the numberless opportunities to advance your profession and your own individual interest by taking a full share in all S. L. A. plans and projects.

MARY LOUISE ALEXANDER

Across the Secretary's Desk

YOUR secretary is much engaged at this time of the year in compiling annual statements of the affairs of the Association. When our fiscal year ends, on December thirty-first, we make an accounting to ourselves of the condition of our various activities. This is not the proper place to publish a Treasurer's statement nor the Secretary's annual report, which comes to you at the Annual Convention. However, we shall outline broadly for you the status of the Association.

Six months of 1932 under the new President and Executive Board have continued as active as the previous twelve months at our New York Headquarters. The committees, groups, and local chapters, all with new presiding officers, have taken hold and cooperated fully with Headquarters. One meeting of the Executive Board in October laid down the policies for continued progressive work. The heavy responsibilities carried by the editor, the advertising manager, the publications committee chairman and the membership chairman were shouldered manfully (or should I say womanfully) by the new appointees.

The Association's work for 1932 on the whole was decidedly satisfactory, much better than we could have expected. Our progress is gradual but steadily forward. This year of economic depression has, of course, brought many resignations — some among our oldest and most loyal institutional and active memberships. The members regret the resignations as much as we do. Will 1933 or 1934 bring them back to us? But the number of new members who have joined our forces for the first time exceeds the number forced to resign. Every local chapter, with the exception of one, shows a healthy increase in membership and in the interest in local meetings.

If each of you, as a good member, remembers to help in persuading your staffs and your confrères to continue their membership in S. L. A., 1933 will be a still better year.

Along with other publishers, we have suffered some unexpected set-backs in the sale of our publications. Still our success in that line is fair, not so good as in 1931 but better than in former years. Several new publications are in the process of compilation and will be released for distribution in the near future.

Income from advertising is not all that we desire, but the results for the year exceed those of 1931. We have economized somewhat in the printing of *SPECIAL LIBRARIES* in recent months, and likewise we stopped the publishing of the *Associate Members Bulletin*. Did you miss it? We have received no complaints on that score. We welcome criticism of any part of the Association's work; even if the criticisms are not constructive we can apply them in that way. We want an *articulate membership*.

May 1933 be for S. L. A. and all its members a progressive and useful New Year!

REBECCA B. RANKIN

Precious Facts

FACTS are our scarcest raw material. This is shown by the economy with which we use them. One has to dig deep for them because they are as difficult to get as they are precious to have."

OWEN D. YOUNG

(Painted on a wall in the Institute for Economic Research, Northwestern University.)

New Members—October 3rd to December 31st, 1932

INSTITUTIONAL

Business Branch of Carnegie Library
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 Nashville, Tennessee
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 Chicago Historical Society
 Chicago, Illinois
 Anita Crellin
 Economic Research and Public Administration
 University of California
 Berkeley, California
 Esther Fawcett
 College of Fine Arts
 Carnegie Institute of Technology
 Pittsburgh, Pennsylvania
 Mabel F. Gardiner
 Garrett Biblical Institute
 Evanston, Illinois
 Elinor Gregory
 Boston Athenaeum
 Boston, Massachusetts
 Edith Gustafson
 Newark Public School of Fine and Industrial Art
 Newark, New Jersey
 A. M. Hardy
 Business Information Bureau
 Cleveland Public Library
 Cleveland, Ohio
 Hollis Hering, Librarian
 Missionary Research Library
 New York, New York
 Ola M. Wyeth, Librarian
 Savannah Public Library
 Savannah, Georgia

ASSOCIATE

Henry Addison
 Public Ledger Library
 Philadelphia, Pennsylvania
 Hazel C. Anderson
 228 Robinson Street
 Oakland, Pittsburgh, Pennsylvania
 Leonard Baldwin
 Public Ledger Library
 Philadelphia, Pennsylvania
 Elveretta Blake
 74 Fenwood Road
 Boston, Massachusetts
 Marie Cassidy
 1422 Green Lane
 Fernrock, Philadelphia, Pennsylvania
 Nadine Cecil
 Metropolitan Life Insurance Company
 New York, New York
 Clara Cocker
 Technology Department
 Detroit Public Library
 Detroit, Michigan
 Helen Cruger
 Central Files, Bell Telephone Laboratories
 New York, New York
 Alice Daly
 Chicago Historical Society
 Chicago, Illinois
 Julia V. Dwyer
 Department of Law
 New York, New York
 Ruth M. Edwards
 3826 Scovill Avenue
 Cleveland, Ohio
 Blanche J. Hart
 Public Ledger Library
 Philadelphia, Pennsylvania
 Florence Hildebrandt
 Library of the Boston Athenaeum
 Boston, Massachusetts
 John J. Keirans
 2410 North Fifth Street
 Philadelphia, Pennsylvania
 Elizabeth Kirkwood
 4336 163rd Street
 Flushing, Long Island, New York
 Mary K. Marshall
 Central Y. W. C. A.
 Pittsburgh, Pennsylvania
 Royal L. Morrison
 100 Convent Avenue
 New York, New York

Edith Negley
1331 Madison Avenue
New York, New York

Delia G. Ovitz
State Teachers College Library
Milwaukee, Wisconsin

Henry T. Parratto
Public Ledger
Philadelphia, Pennsylvania

Anne J. Pehrson
Library of the Boston Athenaeum
Boston, Massachusetts

Elizabeth Chapman Preuss
133 West High Street
Carlisle, Pennsylvania

Adele Rathbun
Chicago Historical Society
Chicago, Illinois

George D. Rockwell
Public Ledger Library
Philadelphia, Pennsylvania

Helen Sharpless
791 College Avenue
Haverford, Pennsylvania

Ralph Robert Shaw
Engineering Societies Library
New York, New York

William J. Soika
Peoples Gas Light and Coke Company
Chicago, Illinois

Isabel F. Starbuck
6 Bournedale Road
Jamaica Plain, Massachusetts

Eugene J. Sticker
Evening Bulletin
East Lansdowne, Pennsylvania

Ethel May Strong
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New York Public Library
476 Fifth Avenue
New York, New York

Public Library
Mount Vernon, New York
Superintendent Forest Products Laboratories
Department of the Interior
Ottawa, Canada

WHO'S WHO

HERBERT O. BRIGHAM

Member of the Executive Board

IT MAY well be said that the vision of a notable public librarian, the enthusiasm of a commercial librarian and the helpfulness of a state librarian started the S. L. A., for it was Mr. Dana, Miss Sears and Mr. Brigham who were the pioneers in forming our Association, in 1909, and since that day Herbert Brigham has been a keen supporter of the Association and all it stands for. At first a member of the Executive Board, he was Acting President in the absence of Dr. Whitten in 1912 and at the solicitation of Mr. Handy assumed the editorship of *SPECIAL LIBRARIES* in 1924. For seven years he conducted the Magazine, acting as advertising manager as well as editor. He improved our Association's monthly magazine and put it on a real business basis. After one year as merely a member he returned to the fold of officers when he became a member of the Executive Board for a term of three years.

Known from coast to coast for his splendid editing of *SPECIAL LIBRARIES*, Mr. Brigham in his local habitat is a walking fund of information. A lifelong resident of Providence, he has been State Librarian of Rhode Island for nearly thirty years. This, however, is only one of his many duties, as he has been State Record Commissioner since 1910, with supervision of all the archives and records of the cities and towns of the state.

He has been connected with Brown University for many years. Originally a member of the library staff at Brown, he became Associate in Comparative Legislation in 1923 and afterward became Associate in Bibliography at the university. He is deeply interested in genealogy, being President of the Brigham Family Association and a corresponding member of the New England Historic Genealogical Society.

Mr. Brigham has not formed many local club affiliations, but is a member of several national societies, such as the American Academy of Political and Social Science, the American Economic Association, the American Historical Association, the National Fire Protection Association, and the various national library associations. With all his manifold activities he finds time for sundry forms of business research and is frequently consulted by local business men on industrial problems.

Mr. Brigham's hobby is transportation in all its phases and he is always on friendly terms with men in the traffic and transportation world. It is a little-known fact that had it not been for circumstances "Briggie," as he is familiarly called by many special librarian friends, would have transferred his affections from librarianship to transportation many years ago.

SNIPS and SNIPES

Changes and Chances. . . . Grace A. England, who has been chief of the Civics Division of the Detroit Public Library, became librarian of the Downtown Library of Detroit on December first . . . Helene Thorpe stepped into Miss England's vacated shoes, but who stepped into Miss Thorpe's we don't know. . . . Mrs. Hester Wetmore is at the Merck Laboratories library in New Jersey. . . . Sarah Ruth of Newark, whose native habitat is a technical library, is temporarily at Bamberger's, "one of America's great stores." . . . The International Match Company keeps bobbing up in these columns. This time it's Royal Morrison, a recent graduate of Columbia University Library School, who is there. . . . Hazel B. MacDonald, of Chicago, is in Washington doing a special piece of research (no, we don't know what) for the Director of Traffic of the District. . . . Vice-President Adeline M. Marcum, librarian of the Tuberculosis League of Pittsburgh, is on leave of absence and is working temporarily under Dr. Wadsworth in the New York State Department of Health, Division of Laboratories and Research. . . . Florence Wagner's long convalescence is over, we are glad to report, and she is back at her library in the *Wall Street Journal*. . . .

Gadders. . . . Numerous specials were afoot and awheel during the Christmas holidays. Marion Swayze came down to New York from Albany; Ina Clement went from Princeton to Philadelphia; Rebecca Rankin and Alice Bunting were very gay in Washington, D. C.; Ruth Savord went home to Sandusky, Ohio, Elizabeth Wray tried Westerly, Rhode Island; Connecticut summoned Mary Louise Alexander and Eleanor Cavanaugh. Mr. Brigham's trip from Providence to New York was the most profitable of all. With a real Jack Horner thumb he pulled out a plum of ten thousand dollars from the Carnegie Corporation pie. It's for the National Association of State Librarians and is to be used for a special piece of work on state documents. . . .

Snippets. . . . The Book Review Committees, which President Alexander felt strongly about on page 394 of the November issue of SPECIAL LIBRARIES, are being formed, one in each group, under the guidance of K. Dorothy Ferguson, of California. . . . At a time when most people are Saying Things about 1932, our National Secretary's rejoicings over the year are unusual. Says Miss Rankin: "Financially we are better off than we were last year at this time. We

have added seventy-two members in the last six months. Of course, we have lost some, but our gains exceed our losses." . . . First Vice-President Sophia J. Lammers was our official S. L. A. representative at the A. L. A. Midwinter Conference in Chicago. . . .

Young Visitors. . . . Students from the Columbia School of Library Service visited several New York City special libraries during December: Russell Sage, Standard Statistics, Municipal Reference, Metropolitan Life, Batten, Barton, Durstine & Osborn and Federal Reserve Bank. We wonder if they discovered Miss Burnett's file called (Do you remember that sad refrain from your youth, "Where are they g-o-o-o-ne?") "Who knows?" . . .

Research. . . . Last month's Snips and Snipes has roused two questions— who is the poetic E. B. and what is K. Dorothy Ferguson's first name? The former is easy, E. B. is none other than Eglise Barreau! . . . K might stand for any one of the ninety-seven * names beginning with that letter. If you guessed a variant of Katharine you'd stand more than a 50-50 chance of being right, for there are forty-seven Kates, Kasens, Katiczas, Katreijs, not to mention Katinkas and Katchens. There is one name, however, that we are betting our all on that the K *doesn't* stand for— Kerenhappuch. . . .

M M M M mmmm. . . . President Alexander will tell any numeralist who doesn't know it that there's power and potency in the letter M when it's combined with another M. "How come?" we asked "Look," she replied, "at the fundamental relationship between the names 'Marian Manley' and 'Marion Mead' and the Art of Getting Things Done." . . .

So Shines a Good Deed. . . . SPECIAL LIBRARIES has arrived! A few days ago one of our institutional members received its weekly budget of clippings from the American Trade Press Clipping Bureau. Neatly tucked in between "clipping from *New York Evening Wall Street Journal*" and "clipping from *Chicago Advertising Age*" was "clipping from SPECIAL LIBRARIES." . . .

Courses. . . . Boston S. L. A.'s Education Committee, under the chairmanship of Katherine Maynard, is offering two courses in January, February and March: Graphic Processes and Appreciation of Prints and Technique and Equipment for Handling Library Material Other than Books. We wish we could commute for the second

* Actual count.

course. "Unbound material of ephemeral interest" is one of our banes!

Speeches. . . . Mary Louise Alexander is one of a group of outstanding library specialists who will talk about their own field in a "series of orientation talks" to the first-year students at the Columbia Library School. Miss Alexander tells them about special libraries on January eighteenth. . . . And Rebecca Rankin will do the same good turn for the students at Pratt when she opens a special course at the Brooklyn library school. . . .

Poetry Department. . . . J. M. Blanchard, librarian of the Traffic Club of Chicago, received a membership dun from our Secretary's office. Inspired perhaps by the "dues when due" jingle in the November SPECIAL LIBRARIES, he wrote a letter in rhyme to Miss Rankin, explaining that the dues weren't really due, and maybe he didn't want to belong anyway. Miss Rankin, not to be outdone, responded in verse, and either her argument or her poetry was so convincing that a second letter came from Mr. Blanchard in which he capitulated completely. We are sorry we can't print the entire correspondence, but here are excerpts:

"It seems quite difficult to choose
T'ween staying out or pay the dues
Shall I decide — *must still refuse*,
So pardon me, and please excuse."
— J. M. B.

"You failed the five to find
Or else you let it slip your mind
And never sent that due to bind
Your membership."
— R. B. R.

"This check for five is mailed to you
(More welcome than a billet doux),
In payment of the bill that's due,
A note which none can misconstrue"
— J. M. B.

Journalistic Honors. . . . Edith C. Stone, librarian of the Simmons-Boardman publications, didn't tell us, but we're sure that she's proud that her company won two of the three prizes in the Associated Business Papers competition. The *American Builder* took first prize for the best single editorial, and *Railway Age* first for the best series of articles. . . .

Double-header . . . S. Claus must have read our bit about the S. L. A. Convention and the Chicago Century of Progress last month. At any rate, he sent us the Official Book of the Fair for Christmas. As we read the list of exhibits it sounds as if the Fair Committee had known how many different interests Special Librarians repre-

sent—building, transportation, communication, electricity, manufacturing, business—all will be shown in their latest development. . . . Here are some of the facts we got from Miss Lammers and from the booklet: The site of the Fair is entirely man-made. Hollywood will be reproduced (S. J. L., will you try to have Greta Garbo present in October? S & S). Forty-two states will be represented, sixteen foreign countries will have exhibits, and the United States Government a special building. The railroads will run special-rate trains. . . . And, if you're fearful of racketeers and gangsters, please remember that "45 cities [yours is probably one of them] have worse homicide records than Chicago." Personally we can't imagine even a Chicago gunman getting any real fun out of shooting a librarian. . . .

Pensions. . . . The A. L. A. and the Metropolitan Life Insurance Company have worked out a pension system especially designed for librarians. It's all printed in a neat little blue book called "American Library Association Retirement Plan" which can be had from the Association's headquarters office at 520 North Michigan Avenue, Chicago. Gather moss now and roll stones at sixty-five is their motto!

Excuse It, Please. . . . We seem to be straying beyond our own green pastures this month, but we must tell you, even if Classification and Index does too, that Paul Vanderbilt, of the Pennsylvania Museum of Art, came to New York some weeks ago with his collection of "tin boxes" containing his wonderful bibliography of classifications. This bibliography is still unfinished, in spite of two years of amazing work. In SPECIAL LIBRARIES for December, 1931, Mr. Vanderbilt described the point of all this hard labor, which is "to gather together every possible document, published or unpublished, complete or in synopsis, bearing on special classifications now in use or contemplated." His card file numbers well over a thousand entries, and he actually has two hundred and eighteen sample classifications on hand. . . . And, while we're on the subject. . . . William Parker Cutter, one of our Association's founding fathers, has been at Harvard University School of Business for the last three or four years, working on a classification for business libraries. Shortage of funds, previously supplied by a foundation, has stopped the work, but only temporarily, we are glad to say. Mr. Cutter is spending the winter in Bermuda. . . .

Pet Horrors. . . . We have three professional ones—three that sound like finger-nails scratching on a blackboard: *Fi'nance*, *Re'search*, *Ad'ult*. . . . What are yours?

FROM THE FIELD

THESE RETIRING LIBRARIANS

HASN'T every special librarian been asked, in the last three years, how many out of every hundred have any money at age 65? And the answer is appalling. Lawson Purdy of the Charity Organization Society says that if one should save \$10 a month for forty years from age twenty-five to age sixty-five, he would have about \$12,000 and with that he could purchase an annuity yielding about \$100 a month for life. That program is based on several hypotheses: (1) never being unemployed, (2) never being seriously ill, (3) never omitting the saving of \$10 per month, (4) never failing so to invest as to earn at least 4 per cent, and (5) that means never losing any money in bad investments. So, it is interesting news that the A. L. A. has adopted a program that offers to its membership retirement incomes for life, at wholesale rates. On reading the descriptive leaflet put out by the Metropolitan Life Insurance Company there comes to mind a questioning as to why rates for women are higher than rates for men, why the annual income is not higher, what advantages this plan has over individual action, etc.

If this plan is accepted by the membership at large it will be a milestone in insurance history. For the first time a professional group has gone to the insurance companies, presented its needs and had a plan formulated to meet them. If the plan is not a success, it probably will not happen again and a chance to make history will be lost. Through the Harmon Foundation for the Advancement of Nursing and through the Teachers' Insurance and Annuity Association, nurses and college professors have insurance plans, but both of them were started by a person outside the profession and each has its subsidy.

The purpose of this A. L. A. plan is to provide a retirement income at age 65 for the rest of life. The size of the income depends on the amount of money paid in, 5% of salary with \$3.00 a month as a minimum. Women do not receive as large an income from the same amount of contributions as men, because they live longer. This longevity of women is well established and recorded in the insurance field. It means it is more than wise for women to join the plan since the insurance company pays the stipulated income for life, and we have no assurance that our savings will last as long as we do

An illustration of what the plan offers is as follows:

A woman, aged 35, is earning \$160 a month.
 She will contribute \$8.00 monthly
 Assuming no salary increases,
 up to age 65, she will contribute a total of \$2,880
 The retirement income, beginning at age 65, purchased by her contributions amounts to \$39.84 monthly
 At age 65, her normal life expectancy is 15 years, hence she may expect to receive approximately \$7,170
 which is about 2.5 times her total contribution.

If your library also contributes to the plan your income will be increased by its contributions, or if you are fortunate enough always to be employed by a contributing library your income will be doubled.

In considering this plan, first of all you must not confuse savings with retirement income. Savings for emergencies, trips abroad and even investment are not to be given up because of it. But without a formal plan to provide a retirement income very few of us would ever have the consistent and persistent courage to accomplish what the mere signing of an agreement does for us. One advantage of this plan is that the rates are wholesale and, therefore, are cheaper than the individual annuity rates. Another is that it is a standard system for the profession. In fact the most unique feature of the plan is that after you have become a member you may remain one for life. You may leave the library profession or migrate from library to library and still continue your payments and receive your income at the stated age. If the library in which you work is a member and makes its contributions for your account, they remain to your credit after you leave it. Industry has yet to arrive at the place where an employee belonging to a company's retirement plan retains credit for the company's contributions on leaving its employ except in rare cases where the employee has at least ten years' service. While most special librarians are in industry, perhaps a few such as institutional or association librarians will be able to profit by this part of the plan.

KATHARINE ETZ
 Metropolitan Life Insurance Co.

LOCAL ACTIVITIES

AT THE BOSTON CHAPTER's November meeting, held at the Boston Medical Library on the 28th of the month, Miss Glover, Chairman of the Membership Committee, submitted four new names to be voted into membership — two from the Boston Athenaeum and two from Northeastern University. The chief speaker of the evening was Dr. Harvey T. Cushing, who dealt in a light and entertaining fashion with the place of the library in the home and in the community.

The MICHIGAN CHAPTER had its turn November 13th at Angus Fletcher as guest, when he dined with them at the Hotel Statler in Detroit, and afterward spoke informally about his British Library of Information and some forthcoming governmental publications. On the following evening Mr. Fletcher addressed the English Speaking Union at the Colony Club. The regular luncheon meeting of S. L. A., held at La Casa Loma on November 17th, was followed by a visit to the Detroit Institute of Arts, where Clyde Burroughs, Secretary of the Institute, was giving a talk on the work of Diego Rivera, who is painting a fresco there.

The SAN FRANCISCO CHAPTER migrated to Berkeley for its meeting on November 17th, dining at the Varsity and going on later to visit the biology library of the University of California. Thomas Cowles, of this chapter, has accepted the vice-chairmanship of the Museum Group of S. L. A., in addition to his job as a member of the Publications Committee.

PUBLIC DOCUMENTS CLEARING HOUSE

THE National Association of State Libraries, which has had under consideration for some time a Public Documents Clearing House, has appointed a committee under the chairmanship of Herbert O. Brigham, State Librarian of Rhode Island. In November the Carnegie Foundation authorized a grant of \$10,000 to the Association for the support of this clearing house, and at a meeting of the Executive Committee of the Association on December 17th, in New York City, the grant was accepted and the committee empowered to proceed with the undertaking. To simplify the procedure Edward H. Redstone, State Librarian of Massachusetts, a member of the Public Documents Clearing House committee, has been appointed disbursing officer.

On December 17th the Committee on Public Documents Clearing House, consisting of representatives from various organizations in the library and research field, held sessions and ap-

pointed various sub-committees. Session laws will be the first bibliographical undertaking by the committee and later Senate and House Journals, constitutional conventions, departmental publications and other forms of documents will be made a part of the clearing house activities.

The plan of operation will be similar to the Cooperative Clearing House for Periodicals now conducted by the H. W. Wilson Company. Records will be kept on cards at the clearing house headquarters and the original books held at the respective libraries until final arrangements concerning transfers are completed. The details are now being arranged by the sub-committee on Methods, the sub-committee on Session Laws and the H. W. Wilson Company, which will have the project in charge. — H. O. B.

CLASSIFICATION AND INDEXING

By *Emilie Mueser*

CLASSIFICATION as a subject for discussion at library meetings is growing in favor. On December 2, 1932, a very interesting panel discussion was conducted by the New York Regional Catalog Group. The subject was the new thirteenth edition of the Dewey Decimal Classification. Josephine A. Rathbone was chairman, and those taking part were: Harriet B. Prescott, Catalog department, Isadore G. Mudge, Reference department, and W. I. Fehrenkamp, Avery Library — all of Columbia University. Emma F. Craigin and Dorothy Hull of New York Public Library, and Mrs. E. S. Radtke, Queens Borough Public Library.

The panel discussion is dramatic in form. Those taking part are seated around a table, and informally exchange opinions. The purpose is to stimulate thought and discussion on the part of the audience. This discussion of the D. C. brought forth comments on L. C. vs. D. C., the advantage of numbers over letters as classification symbols, the need for expansions in special classes, the awkwardness of too long numbers, and the problem of simplified spelling. Because so many libraries were represented the discussion had a comprehensive aspect.

On December 15, 1932, the Pittsburgh S. L. A. had a round table discussion on classification systems. E. E. Kinne, Cataloger of the University of Pittsburgh Library, told of the usefulness of the Library of Congress Classification in the University Library and the reasons for changing to it from the Dewey Decimal Classification. Winifred Dennison of the Carnegie Institute of Technology Library spoke on the Dewey Decimal Classification with special reference to its use as applied to

the expanded 700's used in the Arts Branch of that Library Mrs. Fertig, of the Westinghouse Electric and Manufacturing Co., told of the use of the Brussels scheme in her pamphlet collection.

To judge by the large attendance at the New York meeting, classification is a subject of real interest. Classification is a universal procedure. All thinking is classification of a sort. The mastery of our daily job requires classification,

putting first things first. What about your library — have you a classification that will help you to put first things first or in other words have you a scheme that helps you to make most effectively available the information in books, pamphlets or reports that you have for your patrons? Why not follow the suggestion of these two local groups and discuss classification at library meetings?

GROUP ACTIVITIES

CIVIC-SOCIAL

Editor: Ina Clement

GREETINGS!

NINETEEN THIRTY-TWO has passed, with its problems and its accomplishments. As a Group, we are proud of the completion of our Basic List of Municipal Documents. A very special tribute is due Miss Hollingsworth and her committee for their work on this publication. This committee is cooperating with the A. L. A. Public Documents Committee of which Mr. Kuhlman is chairman. When in Ann Arbor last December, Mr. Kuhlman visited the library of the Bureau of Government and talked with your chairman of the progress of the work of this committee in securing state document centers.

Nineteen thirty-three is here, with its promise and its challenge. Last June, at the Lake Placid meeting, we decided to embark upon the new project of working out a manual for use in the administration of public administration collections. If you, reading this article, are interested in this manual and have ideas as to what it should contain, will you write to me? If you are administering a collection of any type dealing with public administration in any of its phases, we need your active cooperation.

Those of you who were at Lake Placid will recall that Mr. Ascher, of the Public Administration Clearing House, asked for recommendations for classification systems for municipal collections. Since then, similar requests have come from several other organizations. It is evident that a critical and scholarly survey of existing classification systems should be undertaken and, if necessary, an adequate new system devised. Plans for such research are under consideration by interested groups, the results to form a basis for certain standardizations.

It has been suggested that a committee be formed within our Group for book reviewing. I am wondering how many librarians now index

reviews of books within their field. If you keep such an index, will you write me about that, too?

Write to me, anyway, if only to wish the Group a successful New Year. That is what I am wishing for you.

IONE M. ELY, *Chairman*

* * *

The Public Administration Clearing House, established in 1931 with headquarters at 850 E. 58th Street, Chicago, exists for the sole purpose of facilitating the exchange of knowledge and experience useful to public administrators. One tangible means to this end is its newly published "Directory of Organizations in the Field of Public Administration," edited by R. M. Paige under the direction of Louis Brownlow. This Directory contains names, addresses, and descriptive information about 466 national organizations, 1,131 state organizations, 65 regional ones, and 82 in Canada. It is a list of voluntary organizations working in the general field of public administration or in closely allied fields. It arbitrarily excludes all organizations whose activities are confined to one city or particular locality. Those organizations having as their sole or principal interest political or legislative activities of government have also been omitted from this Directory. A concise and uniform style has been used in giving the facts about each organization. The arrangement is alphabetical by the name of the association. A classification of the national organizations by fields of activity adds to its usefulness, and there is a short bibliography.

On page 141 of this Directory we find the Special Libraries Association described. It is an excellent tool for many special libraries. Librarians will be proud to compare their professional organizations with those of other professions as given herein.

* * *

The special libraries in the Civic-Social Group are definitely assisted by the new check-list prepared by the American Municipal Association.

Chicago. It is a "List of Publications of State Leagues of Municipalities," September, 1932, in mimeographed form. It may be purchased from the Association, Drexel Avenue and 58th Street, Chicago, for fifty cents.

* * *

Miss Hollingsworth writes from Los Angeles Municipal Reference Library that her library has adopted its first branch — the Bureau of Power and Light Library. Miss Frances Stevenson has been put in charge.

INSURANCE

Editor: *Geraldine Rammer*

SHORTLY after my return from the Lake Placid meeting, I found myself confronted with the problem of standardizing our Library forms to conform as nearly as possible to Company practice — eliminating seldom-used or poorly designed forms and designing any additional ones which were needed. Our aim was to create forms which would actually serve as tools and make the circulation of material mechanical wherever it was possible to do so.

The Library of the Hardware Mutual Casualty Company serves approximately four hundred employees in its Home Office at Stevens Point, Wisconsin, and branch offices located in various parts of the United States. Material to be circulated consists of business and legal books, magazines, clippings and miscellaneous file material. Current periodicals are loaned for twenty-four hours, and all other material for fourteen days, subject to our call.

The Speediset snap-out form for routing slips which many of you have received from Mr. Russell of the Gilman Fanfold Form Standardization Bureau was the final result of several conferences I had with him, and represents our decision as to the best possible form to be used for the purpose. Four months have demonstrated that they do the work for which they were designed. We shall try to answer any inquiries which readers may send to us and, undoubtedly, the manufacturer will send samples to any one asking for them, as no description is as convincing as a demonstration. — G. R.

* * *

The Life Office Management Association Institute has outlined three educational courses for home office employees. Non-technical employees of the member companies are eligible. Although this is the first year the course has been offered, life insurance librarians report that eligible employees have responded enthusiastically.

Mrs. Bevan of Phoenix Mutual has issued her

3 *

annual announcement on reading courses for salesmen. This year's pamphlet is mimeographed and shows the possibilities of this type of work when it is necessary to economize.

Extra copies of the Connecticut Insurance Department's annual report, for the past few years, may be secured from the Library of the Phoenix Mutual Life at Hartford. The Library of the Hardware Mutual Casualty at Stevens Point has an eleventh edition of Dewey to give away.

Shirley E. Billings (Columbia 1932) is the new cataloger in the Insurance Society of New York Library.

Mrs. Fitzgerald of the National Life has had two requests for her firm's classification of life insurance and one request for information on its methods — both the result of the insurance pamphlet.

MUSEUM

Editor: *Eugenia Raymond*

LIBRARY OF THE MEMORIAL ART GALLERY

Rochester, New York

THIS Library, which is consolidated with the Art Department of the University of Rochester Library, was expanded this last fall beyond its town walls and folio cases and, with a definite program, is developing its services by establishing its valuable reference material in new and closer relationship with the Museum, the University, and the general public.

We are immediately concerned with our contribution to the Ten Year Plan of Rochester University as it affects the University Library. Donald B. Gilchrist, the University Librarian, is conducting weekly luncheon meetings, attended by the heads of departments of the Rhee Library, the Women's College Library, the Sibley Musical Library, the Medical School Library, and the Art Library. The Plan, translated into library terms, is an endeavor to progress beyond the efficient building up of collections, beyond the perfection of mechanical routine, to the concrete realization of the ideal of putting the whole library into a wider and a fuller contact with the undergraduate, the graduate, and the faculty — a vivifying of the whole inanimate body of books.

An annotated bibliography of articles dealing with this problem within University libraries is being compiled; at the same time the ideas brought forward in the articles are being discussed. It is hoped to evolve through this study many practical ideas and the anticipation of library possibilities for a ten-year schedule.

As Rochester has a very lively Print Club,

closely affiliated with the Art Gallery, a Print Corner has been arranged in the Library reading room. The collection of books on prints has been withdrawn from the stacks, violating the mechanical ideal of a consecutive class arrangement, and this group has been placed in low open shelves adjacent to the print storage cases. The interest shown by certain Print Club members as they have discovered the books, now made easily accessible, is proof that a policy of mobile adjustment to needs is practically useful. Designers, craftsmen and architects are beginning to reappear with specific problems after a noticeable inactivity in this respect for nearly two years.

Daily assistance is given to the museum staff and the History of Art Department of the University in reference work and in the cataloging and distribution of lantern slides and mounted photographs. The resources for these activities consist of 4,446 books on the Fine and the Minor Arts, the gallery collection of Original Prints, 9,202 lantern slides, 7,262 mounted photographs, and a clipping file. The staff consists of a librarian and a part-time assistant who is also the Secretary of the Rochester Print Club.

A committee composed of six members of the Board of Directors of the Gallery, the Director, and the University Librarian administer the Library, guiding its policies and expending the funds provided by the Art Gallery appropriation and by endowments. The Art Department of the University provides the books required for its courses. The Library is on a reference basis, with circulation to the public restricted to the less expensive books. It is the aim of the Art Library to provide collections of authoritative and valuable material on the History of Art and to place them in a position of paramount usefulness to the museum, the university, and the general public.

MARY MCCONNELL, *Librarian*

* * *

Susan A. Hutchinson, Librarian of the Brooklyn Museum, reports that the collection of about five hundred volumes of the late Emil Fuchs, the well-known German painter and sculptor, has come into the possession of her Library. Their autumn showing was an "Exhibition of Historical Photographs of the West and of the Adirondack Region from the collection of Thomas F. Morris." The majority of these 420 photographs, ranging in date from 1869 to 1890, were taken by S. R. Stoddard and W. J. Jackson. Most of them are from original negatives taken and developed in comparatively early days of the photographic art when the wet-plate process was in vogue. The exhibition, which proved very popular with the

public, formed an interesting contrast with the photographs of modern days shown in the same gallery last spring.

* * *

Thomas Cowles of the California Academy of Sciences, who has agreed to continue as chairman of the committee in charge of the Survey of Museum Libraries, is a very busy person who always manages to get in a great many interesting and unusual things. Among his recent activities were two important lectures, the first before the Academy on "Dr. Henry Power, Early English Microscopist and Friend of Sir Thomas Browne," and the second on "The Early Years of the Royal Society," given as a part of Professor Charles Singer's course in the History of Science at the University of California. The final report of his committee is expected to be of great value to museum librarians as it will give statistics which have never been available before. It is hoped that all museums will send in their replies so that the report will be complete.

* * *

Paul Vanderbilt, Librarian of the Pennsylvania Museum of Art, is collecting material on art classifications. The Museum recently issued a leaflet with the suggestion on the cover that "The Library grows by gifts of books from its friends." Any friends inclined to respond to this delicate hint are asked to consult Mr. Vanderbilt as to the suitability of their gifts.

* * *

"Art Material for the Small Library" was the subject of a talk given at the October Meeting of the Small Libraries Section of the Ohio Library Association at Columbus, by Eugenia Raymond, of the Cincinnati Art Museum Library.

* * *

Mary B. Day, Librarian of the Museum of Science and Industry, sends word that her library has been the fortunate recipient of two gifts of books—the Middle West Utilities Library of several hundred volumes on public utilities, and the engineering books of the Morgan Park Military Academy.

NEWSPAPER

Editor: Joseph F. Kwapil

NEW MEMBERSHIP DRIVE

IT IS the hope of our Membership Committee that its members in various cities will make the effort to enroll librarians representing all the newspapers in their city. In these times, let us

stress Associate memberships, hoping later to make them Active when conditions improve. Local chapters can help greatly by cooperating with the newspaper librarians by setting aside one of their monthly meetings and designating it "Newspaper Night." Newspaper librarians would take charge of these meetings. Newspaper librarians and workers from all the newspapers in the city should be invited to attend as guests of the local associations.

Philadelphia was the first to inaugurate this plan. The Special Library Council of Philadelphia, under the able leadership of Alfred Rigling, Librarian of Franklin Institute, set aside its December meeting as "Newspaper Night." Personal letters written by Mr. Rigling were sent to all newspaper librarians urging them to attend as guests of the Council. They were also urged to post the letter on their bulletin board that the members of their staff might attend. The attraction was an illustrated talk, with both motion pictures and slides, on newspaper libraries in America, with the result that attendance was the largest of the season and all the newspapers were well represented.

A sales talk on Newspaper Group membership was made by Mr. Ralph Shoemaker, member of the *Public Ledger* staff and of the Membership Committee of the Group. He followed up the talk by personal solicitation at the different newspaper

offices, librarians of all the newspapers cooperating in the movement.

Membership in the Newspaper Group in Philadelphia was more than trebled. The personnel of the four newspaper libraries in Philadelphia is 35. The membership in the Newspaper Group is as follows:

	<i>Active</i>	<i>Associate</i>
<i>Philadelphia Public Ledger</i>	2	7
<i>Philadelphia Inquirer</i>	1	4
<i>Philadelphia Bulletin</i>	2	3
<i>Philadelphia Record</i>	1	—
	—	—
	6	14

The local Association has increased its membership by 14 — a worth-while effort for any local Association

As follow-up the Newspaper Group of Philadelphia is giving a dinner at the Hotel Adelphia on January 25th, to honor its new members. Some of the speakers are Mary Louise Alexander, President of S L A., Mr. Alfred Rigling, Chairman of Library Council of Philadelphia; Franklin H. Price, Assistant Librarian of Free Library of Philadelphia; David Rogers, Librarian *New York Herald-Tribune* and former Chairman of Newspaper Group; and Alma Jacobus, Librarian of *Time Magazine* and Secretary-Treasurer of the Newspaper Group. — J. F. K.

EVENTS and PUBLICATIONS

Margaret Bonnell, Department Editor

THE *American Federationist* of December, 1932, carries as its leading article the most plainly stated and most easily understood explanation of what really ails business. "How Long? Oh, Lord! How Long?" by Arthur H. Adams, a consulting engineer, is an exposition in question and answer form. It is impartial and impassionate, contains a message of courage, and advocates strongly our capitalistic system.

* * *

Several valuable reference publications of the League of Nations which are available from the World Peace Foundation, 40 Mount Vernon Street, Boston, Mass., are.

International Statistical Yearbook for 1931-32. (\$3 00.)

Review of World Production, 1925-31, deals with the movements in production and prices. It contains a detailed analysis of the changes, absolute and relative, in the world production and prices of the principal foodstuffs and industrial raw materials and in the activity of the main

manufacturing and other industries all over the world, together with a wealth of statistical material relating thereto which has never hitherto been brought together and made available

Review of World Trade, 1930.

Balances of Payments, 1930 (including an analysis of capital movements in 1931).

International Trade Statistics, 1930 (including provisional summary figures for 1931).

* * *

A "List of Business Manuscripts in Baker Library" (50 cents) is available from the Library, Graduate School of Business Administration, Boston, Mass. Each entry is annotated as to (1) the industry, (2) period covered by the material, (3) name of firm, (4) location of the business and (5) general estimate of quantity of material. The list is classified in logical sequence, beginning with genetic industries (agriculture and animal industries) followed by extractive industries, manufacturing industries, engineering and construction, the various types of services, such as

marketing and financial services, and ending with governmental services.

* * *

"The Secretary's Handbook — A Manual of Correct Usage," by Sarah Augusta Taintor and Kate M. Monro (Macmillan), is an indispensable volume of 373 pages especially prepared for secretaries. It gives clearly and definitely just the information they need in their daily work. Part I contains authoritative rules of good usage, with practical illustrations of correct form in relation to important points of grammar. When opinion is divided in matters of usage, illustrations of both, with authorities, are given. Part II includes examples of various types of letters as well as business forms. Specific directions for preparation of manuscript for publication, proof-reading, making of indexes and compiling of bibliographies are given and fully explained.

* * *

"The Business Man's Library" is a "select list of references for the business man and the young man contemplating a business career," recently compiled by Clyde J. Crobaugh of Babson Institute. The foreword is on "The Value of Business Reading." Vigorous argument for this method of gaining business knowledge is supported by quotations from such business leaders as Stanley Resor and George E. Roberts. The titles listed are all of fairly recent date. (\$1.00.)

* * *

An "Industrial Credit Loss Survey" based upon the 1931 experience of concerns in 24 industries has been published by the Research Department of R. G. Dun & Company, 290 Broadway, New York City.

* * *

The Museum of Modern Art, at 11 W. 53rd Street, New York City, plans to include in its educational facilities a department of industrial design and a department of motion pictures. The museum also plans to develop a library of modern arts.

* * *

"Philadelphia's Government, 1932" is the third revised edition of an organization chart and description of the functions of various units of government, first published in 1924, by the Bureau of Municipal Research of Philadelphia. Effort has been made to indicate the importance of each function in terms of expenditures, revenues, number of employes engaged in it, and volume of work performed.

* * *

In the *Monthly Labor Review* for December the leading article V on the "Operation of Unemployment-Benefit Plans in the U. S. during 1931 and 1932", brings up to date Bulletin 544 of the U. S.

Bureau of Labor Statistics, entitled "Unemployment Benefit Plans in the United States and Unemployment Insurance in Foreign Countries." This study discloses that in most cases the funds have been maintained with the greatest difficulty, and in several instances have had to be given up or suspended.

* * *

The Committee on the Costs of Medical Care has published its Final Report, entitled "Medical Care for the American People." (University of Chicago Press, \$1.50.) It is based on five years of intensive study and contains the Committee's final recommendations. This unofficial organization, composed of distinguished physicians, public-health officers, economists and representatives of various institutions and of the general public, was not committed in advance to any policy or program except that of dispassionate inquiry. The Committee lists twenty-seven other books and paper-bound reports having to do with medical care, ranging in price from twenty-five cents to \$2.50.

* * *

The Charles T. Powner Company, 621 Plymouth Court, Chicago, publishes a Geographical Commercial Atlas very similar in size to the Rand McNally Commercial Atlas. Originally published to sell for \$25, it is being offered on account of present financial conditions for \$4.50.

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"Wheeldex" is a new system for "putting cards on wheels" instead of filing them in catalog trays. Further particulars may be obtained from Schofield Service, Inc., 122 E. 42nd Street, New York City.

* * *

"Financial Policies of Public Utility Holding Companies" and "Preferred Stocks as Long-Term Investments" are two recent publications of the Bureau of Business Research of the University of Michigan. The first-named study is not elaborately statistical but is a critical analysis based on the policies of five large, well-known holding company systems. In the second study, it is concluded that preferred stocks are worthy of investment consideration with bonds and common stocks. Most important are the qualifications developed regarding the kind of preferred stocks best suited to investment purposes.

* * *

Rebecca B. Rankin was co-author with Howard P. Jones of the National Municipal League, 309 E. 34th Street, New York City, of a selected and annotated bibliography on "The Crisis in Local Government" which appeared in the *A. L. A. Booklist* for September. It was the purpose of the

list "To indicate lines of conflict between the public interest and special interests, to picture what has been going on in municipal government for many years, and to focus upon problems of the present emergency."

* * *

The Final Report of the Committee on Welded Rail Joints of the American Electric Railway Engineering Association and the American Bureau of Welding has been published as a document of 358 pages. Some idea of its importance may be gained from the fact that the committee has been studying the subject since 1922 and that it has been estimated that a complete solution of the problem, if it would add five years to the average life of track, would be worth at least 15 million dollars per year to the industry in lessened depreciation aside from decreased maintenance. The report may be obtained from the Office of the Secretary, Engineering Societies Building, 29 W. 39th Street, New York City.

* * *

"Advertising Allowances: a phase of the price-making process" is the title of a timely study just published by Brookings Institution, Washington, D. C. The author is Leverett S. Lyon, whose "Hand-to-Mouth Buying" (1929) remains the outstanding publication on the subject. (Price \$1.00.)

* * *

The John Crerar Library in Chicago has recently issued two bibliographies which should be useful to special librarians — a "Bibliography on Noise," from material found in the John Crerar Library, and "State Mining Directories and Key Indexes to the Mineral Resources of Each State," which was compiled by K. Wilcox.

* * *

Sands, Clays and Minerals is a new British magazine devoted to economic minerals. It is

published quarterly by Algernon Lewin Curtis, P. O. Box 61, Chatteris, England. The subscription price in this country is 5/6 per year. It is promised that leading authorities will contribute articles on both the technical and commercial aspects of the industry.

* * *

The Annual Report of the Librarian of Congress for 1932 contains a most interesting report of the completion of the Union Catalogue project, begun in 1927. The material turned over consists in round numbers of nearly 14 million cards. Over 12 million are "enlargement" on the 1,960,000 which constituted the original Union Catalogue of the Library of Congress. The main group is the Union Catalogue of Printed Books. This locates nearly 9 million copies of more than 7 million different works. The Union Catalogue as it now stands contains over two million cards or titles of L. C. books. Into this are filed twice as many more titles in other libraries, so that it trebles the number of books which the research worker at L. C. can locate for use automatically by a single act. The main auxiliary record is the Union List of Special Collections, a thoroughly revised list of 4,884 collections in American libraries with two card indexes, one of locations and one of subjects.

* * *

At this time when agricultural relief is so much in the public mind, a book such as Earl S. Sparks' "History and Theory of Agricultural Credit in the United States" (Crowell, \$3.75) is of particular interest. It discusses various channels for agricultural credit before the formation of the Federal Farm Loan System, going back to 1784.

* * *

"The Voluntary Domestic Allotment Plan for Wheat" is one of the recent Wheat Studies of the Food Research Institute of Stanford University, California. (\$1.00.)

Making the Most of Books

THIS book by Leal A. Headley, Professor of Education, Carleton College, is a guide not to "what to read" but to success in reading. This success — gaining the utmost from books — depends on a background of information and knowledge and also certain technical skills. It is with the latter that this book is concerned — first, skill in gleaning information or knowledge from the printed page; and, second, in finding the specific pages which will yield this information or knowledge. Thus the first part of the art of reading is concerned with its rewards, significance, nature, comprehension, rate and concentration. The technique of handling books, which is part two, discusses the function of the library and then proceeds to explain the use of periodical literature, general and special reference works, book literature and bibliographies. Though the author directs his discourse particularly to the college student, the book may well be brought to the attention of all readers with the idea of advancing their skill in reading and studying. (Published by the A. L. A., Chicago.) — Leona Kohn, *Industrial Arts Index*, November, 1932.

Government Statistics

Mary G. Lacy, Department Editor

This list was prepared by Elsie Rackstraw, Librarian of the Federal Reserve Board, and the staff of the library of the Bureau of Agricultural Economics, U. S. Department of Agriculture, Washington, D. C.

FINANCE

U. S. Federal Farm Board. Third annual report for the year ending June 30, 1932. (1932.) 110 p. Price 10 cents.

In addition to the administrative report, this publication includes a statistical appendix of seventeen pages which contains fifteen tables relating to loan operations. The statistics given are classified by commodities, and by localities.

U. S. Federal Reserve Board. Eighteenth annual report . . . covering operations for the year 1931. (1932.) 316 p. Price 20 cents. Briefly noted in this Department, November, 1932.

The statistical matter in the final report of the Federal Reserve Board for 1931 may be classified under the following five headings: (1) The Federal Reserve Banks; (2) Member and non-member banks; (3) Monetary gold stock, gold movements and money in circulation; (4) Discount rates and money rates; (5) Business conditions. Annual, monthly and weekly statistics over a period of years are given.

1. The Federal Reserve Banks.
Reserve bank credit and operating statistics.
2. Member and non-member banks.
Includes loans and investments by districts and by states; borrowings at Federal Reserve Banks; deposits in and outside New York City; bank suspensions, variously classified; brokers' loans; debits to individual account
3. Monetary gold stock, gold movements and money in circulation.
Gold stocks by months since 1914; gold earmarked by Federal Reserve Banks for foreign account, monthly since first transaction in 1916; gold imports and exports by countries; money in circulation.
4. Discount rates and money rates
Changes in rates on all classes of discounts and in Federal Reserve buying

rate on acceptances; open market rates in New York City; foreign rates.

5. Business conditions.

Capital issues, index numbers of production, employment, trade and prices.

U. S. Federal Reserve Board. Federal Reserve Bulletin. Monthly. Paper. \$0.20 single copy. \$2.00 a year.

The statistical tables in the Federal Reserve Bulletin furnish current figures supplementary to the series found in the Annual Report of the Board. There are certain tables in the bulletin not regularly printed in the Annual Report, notably financial statistics of foreign countries. Here are gold reserves of central banks and governments, government note issues and reserves, reserves and liabilities of the principal central banks and commercial banks, statements of the Bank for International Settlements, gold production and price movements in principal countries.

U. S. Treasury Department. Annual Report of the Secretary of the Treasury on the State of the Finances for the Fiscal Year ended June 30, 1932. (1932.) 490 p. Price 50 cents. (Paper cover.)

Although there are numerous statistical tables in the text of this report on the finances of the nation, the main ones are given on pp. 341-448. These consist of data on receipts and expenditures, the public debt, the condition of the Treasury exclusive of public debt liabilities, the stock and circulation of money in the United States, transactions with railroads and miscellaneous items, such as principal of the funded and unfunded indebtedness of foreign governments to the United States, estimated money cost of the World War to the United States, net expenditures for Federal aid to the States, etc. The detailed index on pp 449-490 is both useful and necessary. Those familiar with this report know that the cloth-bound reports for 1931 and other years contain extensive appendices which include the report of the Treasurer and abridged reports of

the Director of the Mint, the Comptroller of the Currency and the Commissioner of Internal Revenue.

GENERAL STATISTICS

U. S. Department of Commerce. Bureau of Foreign and Domestic Commerce. *Statistical Abstract of the United States, 1932*. Fifty-fourth number. (1932.) 826 p. Price \$1.25. (Buckram.)

This volume, as its title indicates, is an abstract or summary of data collected by the statistical agencies of the Federal Government, together with data collected by a considerable number of State and private agencies. There are 802 tables which contain a wealth of useful statistics, such as, the area and population of the United States, finances of the national, state, municipal and local governments, money and banking, wealth, business, finance, prices, wages, hours of labor and employment, postal service, telephone, telegraph and cable systems, power, etc. An index makes the data readily available.

RAILROADS

U. S. Interstate Commerce Commission. Bureau of Statistics. *Freight Commodity Statistics. Class I steam railways in the United States year ended December 31, 1931*. (1932.) (Statement No. 32100; eighth in the series.) 131 p. Price 80 cents.

This tabulation of commodity statistics for the calendar year 1931 is the eighth in a series based on quarterly reports made by Class I steam railways (those with annual operating

revenues above \$1,000,000) to the Interstate Commerce Commission. The Commission's order of November 22, 1927, required Class I companies to report quarterly in greater detail than theretofore concerning commodities carried. As a result, beginning with January 1, 1928, the number of classes for which statistics are given in this series increased from seventy to one hundred and fifty-seven. The general grouping of commodities remains undisturbed throughout the series.

The quarterly commodity reports are required to be forwarded to the Interstate Commerce Commission on or before the last day of the second month succeeding the close of the quarter to which they relate. The last report for 1931 was received on March 22, 1932. The annual figures in the present publication represent the sum of totals published quarterly during the year, with certain minor corrections

U. S. Interstate Commerce Commission. Bureau of Safety. *A statistical analysis of carriers' monthly hours of service reports covering all railroads which reported during the year ended June 30, 1931, instances in which employees were on duty for periods other than provided by the Federal hours of service act, together with a comparative summary covering the years ended June 30, 1927-1931 . . . (1931.)* 43 p. Price 10 cents.

The term "instances" as used in these tables refers to individual employees. For example — in a case involving two or more members of a train crew the excess service of each member is classed and counted as a separate instance.

FOR EXECUTIVES . STATISTICIANS . LIBRARIANS

First Supplement

Handbook of Commercial and Financial Services

1932 - 17 pages - 75c

A valuable guide to the changes in the 214 services described in the 1931 edition. Gives details of new and additional services, shows type of information, cost and frequency of issue. Lists services that have gone out of existence. Title and subject index for ready reference.

SPECIAL OFFER — *Handbook 1931 ed.* (Price \$2.00) and *First Supplement 1932* (Price 75c) — **BOTH FOR \$2.00**

Special Libraries Association 345 HUDSON STREET, NEW YORK, N. Y.