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State of New Jersey

DEPARTMENT
OF
ECONOMIC DEVELOPMENT



Fourth Annual Report

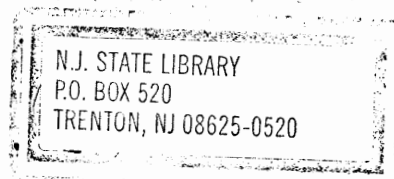
JULY 1, 1947 — JUNE 30, 1948

STATE OF NEW JERSEY
DEPARTMENT OF ECONOMIC DEVELOPMENT

FOURTH ANNUAL REPORT

JULY 1, 1947—JUNE 30, 1948

CHARLES R. ERDMAN, JR., *Commissioner*



TRENTON, NEW JERSEY
520 EAST STATE STREET

STATE OF NEW JERSEY

ALFRED E. DRISCOLL, *Governor*

DEPARTMENT OF ECONOMIC DEVELOPMENT

CHARLES R. ERDMAN, *Commissioner*

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*To the Governor and Members of the Legislature
of the State of New Jersey:*

I am presenting herewith the fourth and final annual report of the Department of Economic Development. This Department, which has completed four years under the reorganization and consolidation program of 1944 in which seven pre-existing state agencies were merged, will, on January 1, 1949, become a part of the new State Department of Conservation and Economic Development.

The varied functions of this Department will at once become apparent to the reader of this annual report—functions which are contributing to the welfare of our veterans and to the general economic life of our State.

In this brief foreword, I wish to call your attention to a situation which, I fear, is developing in New Jersey and throughout the country—a condition of apathy and indifference to the needs of our veterans. Judging by the history of previous post-war periods this indifference apparently increases with each passing year despite the fact that the need of many veterans remains, or may even first occur, long after the cessation of hostilities.

This indifference to or misunderstanding of the nature of the services which this Department is required by law to render is apparent in such questions as: "How much longer will the State maintain its Division of Veterans' Services?", "Is there any need for our state program now that demobilization has been completed?" and similar inquiries caused by lack of knowledge of the needs of our veterans and of the state program designed to meet those needs. A study of this annual report will in part supply the data to clarify this situation.

Likewise, in the field of general public assistance, there is a widespread lack of information as to the reason for emergency relief in times of full scale employment. The section of this report dealing with public assistance not only answers this query but also presents interesting information on the amount of relief money which was saved—not granted—because of the increasingly efficient work of our local welfare departments.

Housing, or rather the lack of housing, in the lower rental brackets, continues to be the major economic problem of a large segment of our citizens, both veterans and others. Under the state-municipal program which is nearing completion, approximately 7,600 new units will have been constructed. These have been extremely helpful but obviously have not solved the whole housing problem. A brief summary of the status of this state-sponsored program is included in this report.

Respectfully submitted,

CHARLES R. ERDMAN, JR., *Commissioner*
Department of Economic Development.

DIVISION OF COMMERCE AND MUNICIPAL AID

The Division of Commerce and Municipal Aid has the following subdivisions; Bureau of Municipal Service (supervision of general public assistance and state aid to municipalities); Bureau of Commodity Distribution (distribution of federal commodities); Bureau of Administration (departmental administration and accounting); Bureau of Research and Statistics (commerce, business and economic research); Bureau of State Publicity and Information (editorial services and radio programs); Bureau of Economic Development; New Jersey Council (industrial development, state promotion and advertising of agriculture, recreation and residential programs).

PUBLIC ASSISTANCE

A new State Constitution was adopted requiring that no more than 20 departments were to function within the State Government, and the Governor in his annual message recommended the formation of a Department of Welfare Services. No formal action was taken in this regard during the past year. However, moves were initiated by several private groups and organizations toward the integration of all public welfare services on the state and local level.

Evolution in Public Welfare

Last year's report carried the statement, "There has been a general acceptance of the philosophy that public assistance must serve the needy citizens of our communities, protect and enhance their human resources, provide opportunities for individual betterment to the end that this public policy will contribute to the common social welfare of all the citizens."

Nothing has more completely escaped the attention of the public, the press or official government than the contemporary approach to public welfare services that transcends the mere granting of direct aid. Adequate administrative and assistance standards have been developed in the municipalities to the point where it is now possible to concentrate administrative welfare efforts and time to a more marked extent in the direction of what may be termed "preventive dependency" measures—that is, to provide services which assist an individual or family to become self-sufficient and independent of direct governmental aid or paternalistic support.

No rash claims are made in this regard, as much of this work is in its elementary stages. However, evidence of this evolution in public welfare may be gleaned from report figures pertaining to cases receiving "service only." Their types run the whole gamut of aids provided to individuals that need only, but particularly, some type of technical or professional service so that they will maintain their self-dependency.

Employment aids, rehabilitation aids, clinic referrals, mental hygiene aids, housing investigations, assistance in court actions and collection of contributions from responsible relatives or benefits from private or public agencies number in the hundreds of cases monthly for each classification, while counseling aids and miscellaneous social work cases number in the thousands, monthly.

The most striking revelation in the summarization of these figures is that collectively they depict thousands of human beings, their dependents and the everyday problems that beset citizens regardless of social environment. Under a simple economic system in a simple communal society these problems would be equally simple and could be borne as personal responsibilities. The deep implication is that in contemporary society there is a great need for all kinds of social assistance to these thousands of human beings in periods of distress or economic need. This, as much as granting government subsidies, is the "why for" of public welfare.

During 1947, 4,709 cases were not granted direct aid on application either after investigation or after being provided the counseling service suggested by the local welfare worker. Never were they rejected on purely arbitrary grounds, although admittedly under certain circumstances such action may have been based on well defined regularity practices. In no small proportion of the cases it was possible to work out a solution of the individual's problem on the basis of self-dependence and self-reliance.

Had these cases been accepted without the cooperation of the applicant and, in many instances, the initiative or ingenuity of the local welfare worker, and remained on the assistance rolls for periods comparable to accepted cases, they would have required an added expenditure of about three-quarters of a million dollars. Indirectly, therefore, this estimate may be characterized as a saving due to dependency prevention on the part of the applicant, combined with the diligence, experience and proficiency of local personnel.

TRENDS IN GENERAL ASSISTANCE

The high cost of living, depleted resources and savings, scattered and seasonal unemployment, plus an unprecedented severe winter season were the collective factors contributing to the highest public assistance load for a fiscal year since the war's termination. The average monthly case load, person load and commitments for 1947-1948 were respectively 23.8 per cent, 38.3 per cent and 40.9 per cent higher than the previous fiscal year.

The general public assistance load reached its lowest point in the last two decades during the period between V-E Day and V-J Day, but since that time, monthly and annual figures have reflected moderate upward trends. The same moderate trend was evident in the early months of the 1947-1948 fiscal year. However, the severe winter conditions caused noticeable unemployment in casual jobs, illnesses and economic strains, all of which taxed the otherwise self-sufficiency of individuals and families. In consequence, the public assistance load climbed to a total of 8,474 cases in March, a figure which was 34 per cent higher than that for the same month in 1947.

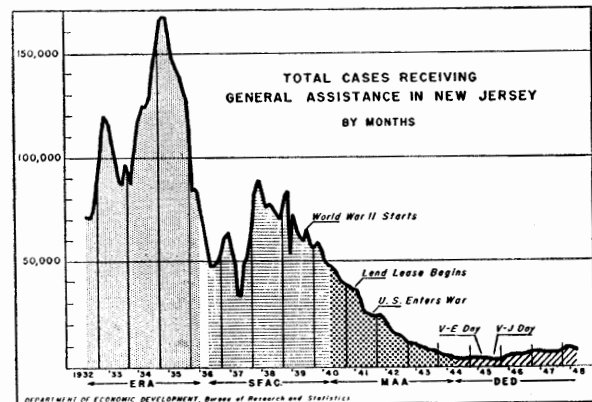


CHART No. I

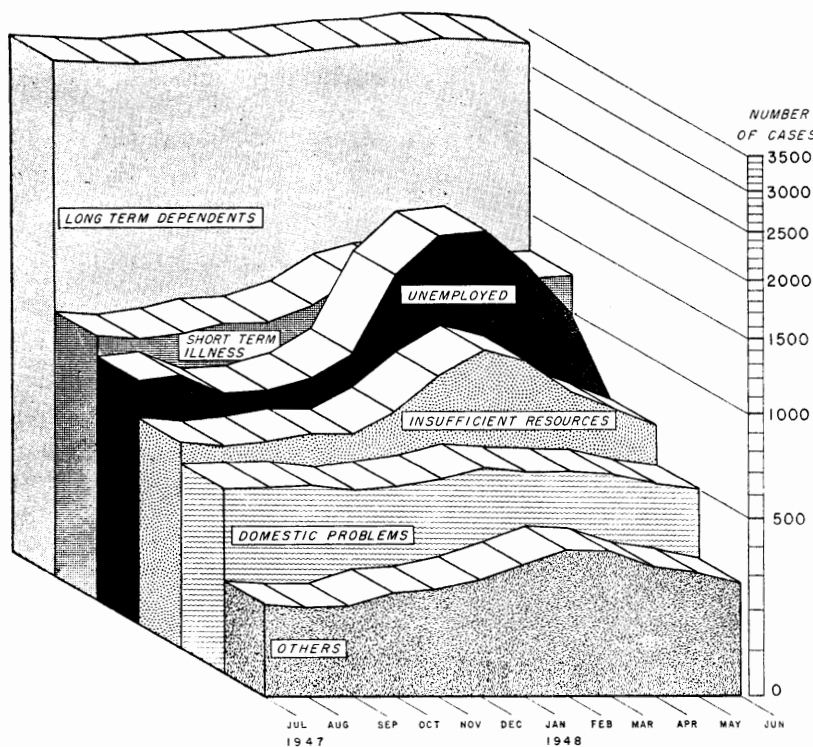
Proof that "mother nature" exerted more than a normal influence on welfare needs of the State's citizens is reflected in the pronounced downward trend during the post-

winter months, the load dropping to 7,073 cases in June, 1948. This latter figure was still, however, 16.3 per cent higher than June 1947.

That the winter season exacted a toll is further evidenced by the types of cases receiving aid during that period. Long term recipients, domestic problem cases and other groupings showed slight variations. Those cases applying for public aid, due to illness and hospitalization, increased to a high March total of 1,335 compared to an average of 946 in pre-winter months; while those with insufficient income reached a February monthly total of 1,084 compared to a monthly average of 644 cases during 1947. The various types of unemployed, which were averaging only 783 cases per month during 1947, increased to the high total of 1,785 in February, 1948.

TRENDS IN UNEMPLOYMENT

Unemployment estimate figures released by the Unemployment Compensation Commission for "covered" workers revealed information that followed the trend for the general public assistance load. In July, 1947, a total of 133,754 individuals were classified as unemployed, and successively each month reductions were evident until in December the figure reached a "low" of 80,974 unemployed persons. Thereafter the figures for each of the three succeeding months exceeded 100,000 individuals, with declines in the spring months until June with its figure of 91,291 estimated unemployed.



CASE-LOAD SIDELIGHTS

During the year 1947 the general public assistance case load fluctuated monthly from the "low" January figure of 5,908 cases to the "high" December figure of 6,774 cases, throughout the State. Mathematically the average monthly load was 6,226 cases, divided almost equally with 3,136 cases defined as requiring long-term assistance of six months or over and 3,090 so-called temporary or emergency aid cases.

CHART No. II
PUBLIC ASSISTANCE CASE
LOAD CLASSIFICATION
TRENDS

These strictly statistical report figures, however, disclose only part of the overall need for public assistance in the municipalities of the State. Actually, during the 1947 calendar year 15,060 "different" cases were granted aid. There were 4,133 cases classed as long term

assistance recipients. The remaining 10,927 cases were temporary or emergency aid cases. These figures reveal the great amount of effort required for investigation and checking of thousands of cases not measurable against the month-to-month count.

A comparison of the annual count of 4,133 long-term cases with the monthly statistical figure of 3,136 cases indicates that there was a turnover of approximately 33 per cent, or that these cases remained on the assistance rolls an average of nine months. That many of these persons apply for public aid only in the most difficult days of their life expectancy is revealed by the fact that nearly 600 cases were closed from the rolls by death.

Figures for the temporary or emergency aid cases portrayed further contrasts. In this classification the average monthly statistical report figure of 3,090 cases represents only a segment of the 10,927 "different" cases aided throughout the year. The relative figures indicate a turnover ratio of more than three times the average load, or it may be concluded that each case received assistance only for an average period not exceeding three and a half months and in most instances for lesser periods.

The popular conception that most temporary or emergency aid applicants are likely to be individuals with little ambition is at least partially refuted by figures on cases receiving aid due to illness, incapacitation or injury. A large portion of the annual total of temporary aid cases, nearly 4,000 of them, applied for public aid solely for those reasons. That general public assistance or "relief" is a requisite of contemporary government during periods of high employment and good economic conditions is self-evident.

EXPENDITURES AND STANDARDS

The cost of general public assistance during 1947-1948 increased disproportionately to the increase in the case load. This situation was due to a number of economic causes. Not the least influencing condition was the continued inflationary trend, especially for services as well as goods, while the excessive illness and hospitalization cases represented an accumulation of the more costly items of assistance, and finally there was a perceptible increase in the number of larger family units causing a higher average case cost.

Total commitments for 1947-1948 were \$4,437,336 as compared to \$3,150,029 for the previous fiscal year. Standard increases were authorized by the State during the fiscal year for "variable-aid" items such as dental services, board, nursing service, nursing home care, eyeglasses and hospitalization.

During 1947 a large proportion of those aided were granted assistance as a supplement to other income resources. Here again the efforts of the local welfare workers and the practices they follow reduced the necessity for greater public assistance funds by making use of outside economic aid. These partial aid dependency cases reported private resources of \$666,817. While a portion of these monies represented income from odd jobs, part-time employment, insurance benefits, etc., a sizeable amount, \$137,082, was from contributions, especially by responsible relatives. Reiteration is made regarding an estimated saving of three-quarters of a million dollars, based on the number of cases not accepted for public aid.

Of particular financial benefit is the fact that during the calendar year of 1947 the sum of \$55,550 was realized in revenues as a result of refunds made by former public assist-

GENERAL PUBLIC ASSISTANCE COST IN NEW JERSEY BY MONTHS—FROM 1937

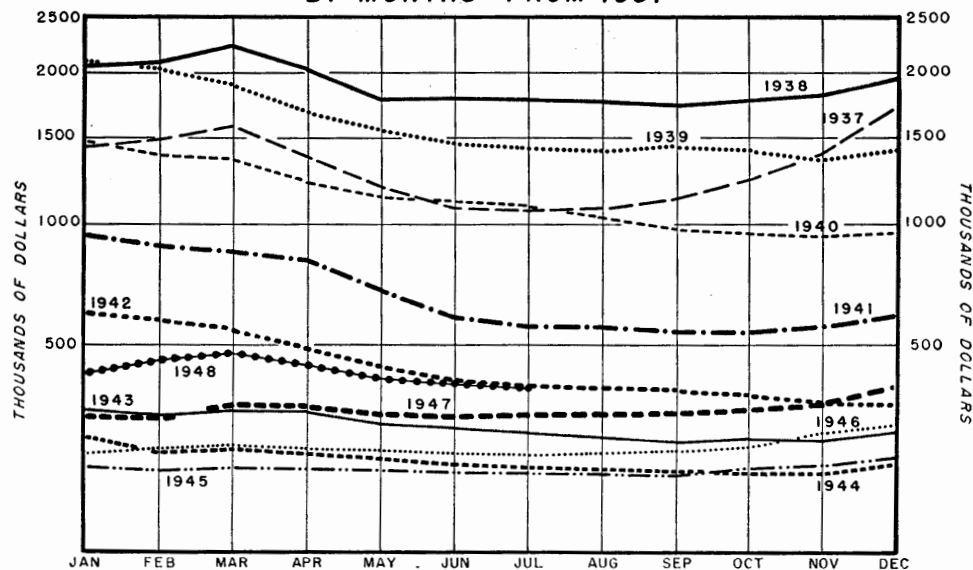


CHART No. III

ance recipients, which monies were collected by the municipalities and debited to the respective state aid accounts. A summary statement of costs, past and prospective, follows:

| TOTAL RELIEF COST | | STATE AID TO MUNICIPALITIES | |
|-------------------|--------------|-----------------------------|--------------|
| 1940 | \$13,900,000 | 1940 | \$11,360,000 |
| 1941 | 8,550,000 | 1941 | 4,050,000 |
| 1942 | 5,415,000 | 1942 | 2,350,000 |
| 1943 | 3,219,000 | 1943 | 1,100,000 |
| 1944 | 2,204,000 | 1944 | 821,000 |
| 1945 | 2,003,457 | 1945 | 722,738 |
| 1946 | 2,593,186 | 1946 | 960,346 |
| 1947 | 3,708,765 | 1947 | 1,410,895 |
| 1948 | 4,835,000* | 1948 | 1,875,000* |

*Estimated

BUREAU OF MUNICIPAL SERVICE

A greater number of municipalities submitted resolutions requesting state aid for the current calendar year 1948 than heretofore, with a total of 341 municipalities making formal requests. Thirteen of these municipalities continued to vest the actual administration and control of their municipal departments of welfare in this State Department.

The Municipal Service Bureau submitted 64 field reports to the Division of Planning and Engineering to complete its survey work in connection with the Municipal Planning Census. The Bureau processed 1,000 field reports for the Bureau of Veterans' Loans based upon field examinations of business ventures operated by veterans who had obtained guaranteed business loans.

Resettlement

The Bureau referred a total of 208 non-resident cases to other states for the purpose of resettlement, of which 97 were accepted by authorization. Similarly, cases referred to New Jersey by other states totaled 243, and of these, 123 were granted authorization for return to New Jersey. In addition, 3,006 out-of-state inquiries requiring collateral visits by municipal departments of welfare were cleared through the Bureau during the year.

Programs

A supplementary monthly report was devised and its use initiated with the approval of the Municipal Welfare Employees Association for the purpose of providing more complete information regarding the operational activities of the local departments of welfare. Its primary purpose is to tabulate "special service contacts" as distinguished from direct aid routines. It is to serve as an interpretive medium regarding the administrative responsibility in the field of local public welfare. Latest reports reveal that more than 10,000 cases are provided socio-economic services monthly in addition to those cases receiving direct aid.

Legislation

No legislation was enacted during the last fiscal year directly pertinent to the administration of general public assistance. Of interest, however, are the provisions of P.L. 1947, c. 184, permitting municipalities to change the names of their almshouses to some other official title or designation which carries no unpleasant connotation. P.L. 1948, c. 53, an amendment to an act to permit municipalities to assist hospitals is applicable to all municipalities, not only cities, and permits the municipalities to make increases in such appropriations. A joint resolution created a five-member commission for the purpose of "surveying conditions existing in the several voluntary charitable hospitals in the State and to make recommendations to relieve overcrowding and to provide additional sources of revenue for operating costs." The Deputy Director of this Division was appointed to this Commission by the Governor.

BUREAU OF COMMODITY DISTRIBUTION

Commodities consisting of dairy and poultry products, fresh, canned or dried fruits and vegetables valued at \$1,525,114 were distributed to state, county and municipal institutions, school lunch programs and indigent persons during the fiscal year; these were assigned to the State by the United States Department of Agriculture Production and Marketing Administration. It is estimated that government purchases within the State under the Federal Agricultural Program approximated \$8,000,000.

BUREAU OF ADMINISTRATION

This Bureau assumes responsibility for personnel, administration, financial and accounting requirements for the Department in all its Divisions. Printing and production work is also carried on through this office.

BUREAU OF RESEARCH AND STATISTICS

Master tables of economic data by socio-economic regions of the State have been completed during the past year, based largely on data from the 1940 Census, supplemented by more recent figures where obtainable. They provide a working tool of facts and figures for area analysis and study, and will form an invaluable base for comparison when the next Census is available.

Population estimates for 1947 were made, based on a survey of the larger municipalities of each county. Studies of the total potential labor force of the State, as well as breakdowns of employment were carried on.

A "vacation" survey was conducted through the medium of questionnaires sent to a cross-section of persons writing to the New Jersey Council for vacation literature. Results were indicative of the value of publicity to the persons attracted, the tourist expenditures and the most popular resort areas. Similar surveys in the future will permit comparison of trends.

In addition to answering a myriad of requests for statistical and economic information pertaining to the business and commerce of New Jersey, the collection and coordinating of statistical information and the facilities for research have been progressing.

An economic survey of the State by socio-economic areas is being undertaken to provide the integrated factual base needed in all fields for planning and publicity. Other state agencies are cooperating in this program.

New Industries

A plan was formulated and effected between the Department of Labor and this Department whereby the former provides all of the individual reports it receives from new manufacturing industrial concerns that are established in the State. Information derived therefrom served as the basis of statistical and research data concerning development and trends in new manufacturing in the State. Initiated October 1, 1947, a report is available for the nine-month period to June 30, 1948, disclosing that 467 industrial concerns were established in the State. Of this total 360 were new ventures, 48 were new branch plants and the remaining 59 constituted concerns transferring into the State. Collectively these manufacturing concerns were to engage an initial personnel of 8,436 employees, with potential employment of 13,969 persons.

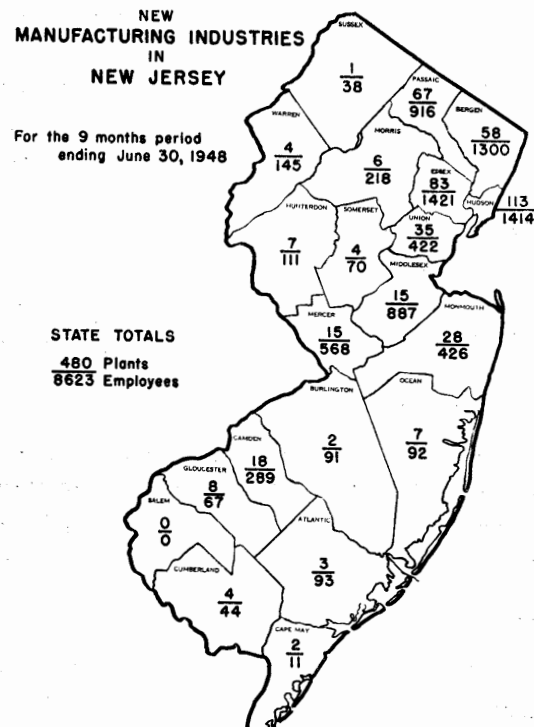


CHART No. IV

Review of New Jersey Business

A quarterly periodical prepared and issued cooperatively by the Department with the Rutgers University Bureau of Business and Economic Research, this publication matured in value and stature during the last fiscal year. The "Review" was redesigned to present a magazine-type appearance with a colored cover. Most important, however, was the extensive expansion of business and economic research data. Of considerable value is the inclusion of a feature providing "Business Trends in Local Areas," presenting economic data for 40 municipalities. Other additions were: an overall summarization in "New Jersey State Business Activities"; "Current Economic Events in the State," and the presentation in each issue of a number of articles dealing with one of the outstanding industries of New Jersey. Evidence of the reception accorded the publication by business and industrial interests is the fact that more than 5,000 copies are distributed quarterly.

Economic Data

Financial aid was made available to the Rutgers Bureau of Business and Economic Research for the purpose of special study work that would be made available to the Division of Commerce. An important economic project, involving preparation of basic economic data sheets for each of the counties in the State for the year 1947, together with time study trend series of all economic factors that have been carried in the "Review of New Jersey Business" since its publication, is in the process of completion. Compilation and printing will be assumed by this Division during the next fiscal year.

MINERAL RESEARCH

This Department has subsidized technical and professional services on several projects dealing with sand and gravel surveys and mineral resource surveys made by Rutgers University through the last fiscal year. A condensed summarization report follows:

Sand and Gravel

Field mapping, sampling and surveying of gravel and sand mining operations occupied most of the efforts in this connection. A compilation of information has resulted in detailed knowledge concerning the geology and the extent of commercial deposits.

Lime Marl

A survey of a deposit of lime marl in the vicinity of Vincentown, begun in 1946, was completed during July and August of 1947. It has resulted in proving the existence of more than 2,000,000 tons of economically recoverable lime, which may be used "as is" for agricultural purposes or beneficiated to a higher grade for the chemical industry.

Nepheline Syenite

The area of nepheline syenite at Beemerville, partially investigated in 1946 (see Progress Report 1946-1947), lacked careful field mapping. Before the final report on this deposit can be issued the Bureau considered it necessary to map the area in detail and to conduct further dressing experiments on the minerals of the deposit.

Iron Ore

The Dover area in northern New Jersey is of great importance to the State as a source of iron ore. Three operating mines are located within the area, but detailed geological knowledge of these deposits has been lacking. The Bureau in cooperation with the United States Geological Survey entered into a two-year study of this area, and it is estimated that more than half the work is now finished.

Laboratory Work

The program involving all chemical analyses and mineral dressing has had to be delayed until the new laboratory facilities were established, but both are now underway. Microscopic work on sands and feldspars has progressed favorably under Dr. Martens' direction. One of the outstanding advantages of the latter program has been a direct though informal relationship between the experimental workers and graduate students who have gained practical experience and have benefited from personal contact with the research personnel of the Bureau.

Considerable work has been planned by Rutgers University in the way of field and experimental projects to be undertaken in the next fiscal year. However, due to the elimination of state subsidies and reduction of private grants as well as University research grants, it appears that much of this work must be curtailed.

The Bureau of Mineral Research has prepared five bulletins, four of which already have been printed:

- Bulletin No. 1—"Some New Jersey Glass Sands"
by A. S. Wilkerson and J. E. Comeforo
- Bulletin No. 2—"Agricultural Mineral Resources of New Jersey"
by Peter E. Wolfe
- Bulletin No. 3—"The Lime Marl Deposit at Vincentown, New Jersey"
by Henri Bader and Peter E. Wolfe
- Bulletin No. 4—"Mineral Needs of New Jersey Industry"
by Paul M. Tyler
- Bulletin No. 5—"New Jersey's Potential Feldspar Resources"
by John M. Parker, III
- Information Circular No. 2—"Heavy Mineral Tailings from New Jersey
Glass Sands"—by James H. C. Martens

BUREAU OF STATE PUBLICITY AND INFORMATION

The Bureau of State Publicity and information is concerned primarily with instilling in the four million residents of New Jersey a greater appreciation of their home State. The chief method of carrying out this work is the dissemination of news about the Department's own varied activities in all Divisions. One phase of the Bureau's responsibility, and closely integrated with the activities of the New Jersey Council, is to help young people to a keener awareness of the advantages and accomplishments of their home State.

"This Is New Jersey"

This has been carried out in part through the weekly radio series THIS IS NEW JERSEY, now completing its fourth year of consecutive broadcasts. At the request of public school teachers, the program was particularly designed for in-school listening and met with great popularity in this field. In fact, requests for the transcription service came

from more radio stations than the Department was able to serve. Between July 1947 and January 1948, the number of stations using the program increased from five to seven. With funds available for only two transcriptions of each program, all later requests had to be refused. However, it was apparent that the station appeals represented a legitimate demand for this public service program and, further, that in each instance the demand was instigated by the schools in the community.

Faced with this challenge, the Bureau of State Publicity and Information began arrangements in January 1948 to provide transcriptions for as many stations within the State as desired them, and by June of this year it was possible to promise THIS IS NEW JERSEY transcriptions weekly to 12 radio stations. These 12 outlets provide a total of 16 airings of each program, since some stations schedule each broadcast more than once to provide for both in-school daytime listening and evening adult listening. Besides the casual adult and juvenile audience, there will be organized weekly classroom listening for more than 100,000 known students. Roughly, each penny spent per program now provides THIS IS NEW JERSEY to 20 regular in-school listeners.

The expanded transcription service was made possible largely through a 13-week summer suspension of THIS IS NEW JERSEY broadcasts. However, it is interesting to observe that four stations were willing to re-use old platters rather than have any interruption of this weekly presentation. Most frequently re-used programs are those first prepared and presented during June, July and August of 1947, concerning individual towns in New Jersey, their history, present-day activities and plans for the community's future. A number of local residents participated in each of these broadcasts. Subjects for THIS IS NEW JERSEY broadcasts during the school year are concerned with historical events, traditions, business development, community ventures, distinguished residents, and government projects of particular significance to the State.

Collateral Reading Booklets

As an aid to teachers, this Bureau prepares two Collateral Reading booklets each year. These outline the programs for each semester and suggest books and pamphlets containing material on each subject and available in school and public libraries.

The popularity of THIS IS NEW JERSEY programs is indicated by a survey completed in May, 1948, by a local radio station among 40 elementary schools in its listening area. The results showed that THIS IS NEW JERSEY was in top place in popularity among the in-school listening programs and was heard regularly by 90 per cent of the schools. Other programs designed for the same age audience and included in the survey were: Books Bring Adventure; Up and Down the Scales; Story to Order; and Highways to Safety. All of the programs except THIS IS NEW JERSEY were prepared and produced by professional writers, and three of the four were for national network broadcasts.

Student Script Writing Contest

The second annual THIS IS NEW JERSEY school script writing contest attracted 214 contestants. It was open to students in the sixth, seventh, eighth and ninth grades throughout the State. The three best scripts were broadcast on the THIS IS NEW JERSEY series. The individual award of an RCA Victor portable radio was presented to the first prize winner at an evening school program attended by more than 600 parents. The class from which the winning script was entered received a day's outing to Ringwood

Manor State Park. This outing was provided with the assistance and cooperation of the Department of Conservation. The ten best script entries received citations of merit.

A number of colleges and universities, both within the State and outside, use the THIS IS NEW JERSEY scripts and broadcasts in classwork as an example to student teachers of a radio program specifically designed as a tool for learning. In many instances, supplemental information is provided on request for use in the college classroom.

Library and Archives

The Department library, established in the Bureau of State Publicity and Information, provides a ready reference for Department archives and for miscellaneous extra-departmental publications containing valuable source material related to some aspect of the Department's activities. The library service includes routing of current data to interested persons before filing and provides a prompt daily clipping service from a sampling of representative newspapers in the State and adjoining metropolitan areas. A library of recordings also functions in order to accommodate schools and civic organizations unable to hear the THIS IS NEW JERSEY broadcast in the classroom or during the summer. After the radio stations have used these transcriptions, they are returned to the library for routing to the several schools and club groups requesting them. In addition, about 16,000 teacher requests are received annually for mimeographed scripts and Collateral Reading booklets. Another supplement to the Department library is a speakers bureau to provide names of possible guests and speakers and their subject matter for organizations and clubs requesting such information.

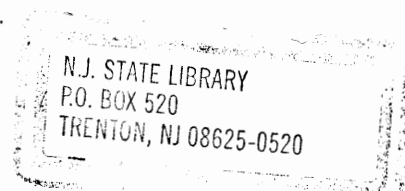
Information Media

Through the past year, the Bureau has released an average of three press releases weekly covering the activities of the Department and its subdivisions. In addition, a "Veterans' Column" containing questions and answers of interest to discharged members of the armed forces has been mailed each week during the year to 80 New Jersey newspapers specifically requesting the service. A similar column containing the most frequent housing questions received by the Department was supplied for four months to an equal number of papers requesting it.

Material for six issues of the Division of Commerce and Municipal Aid's bi-monthly "Community Welfare News" has been collected and edited in the past twelve months, and editorial assistance has been made available in the preparation of the periodicals "New Jersey Veteran," "Review of New Jersey Business," and "Jersey Plans." Ten special articles on subjects related to the work of the Department have been prepared for various newspapers and magazines.

Particular assistance was given during the year in the presentation of "State House Calling" on Station WNJR, Newark. The Bureau of State Publicity and Information prepared material for several dramatized programs which followed Governor Driscoll's official opening broadcast and which were concerned with such subjects as the housing program or veterans' services administered by the Department.

The Bureau also has received numerous requests during the year from private industries, radio stations and from other state departments for assistance and advice on editorial problems, radio station relations, television service and the promotion of public service programs.



BUREAU OF ECONOMIC DEVELOPMENT (NEW JERSEY COUNCIL)



Substantial returns mark the eleventh year of the New Jersey Council—and its fourth year as a Bureau of this Department—in spite of budget limitations. A capsule report on one of the following pages shows at a glance the broad scope of its activities to “promote the State’s wealth-producing resources, providing employment and insuring a return on investments in New Jersey properties and enterprises.”

Advertising

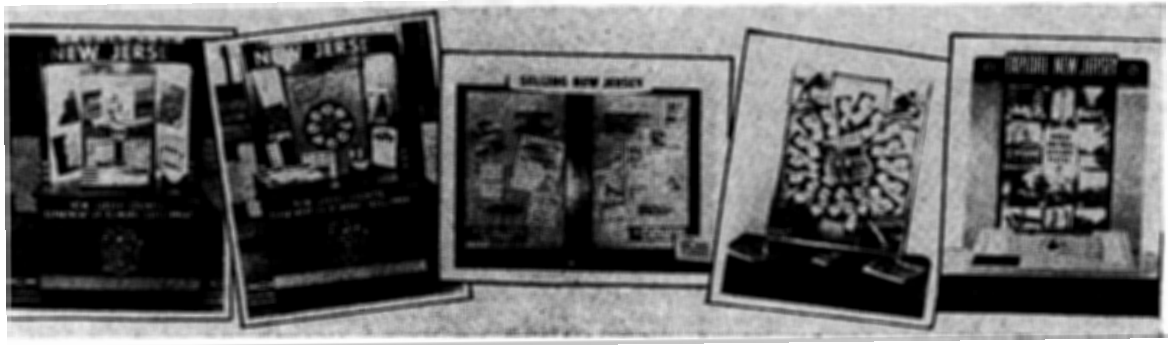
In terms of space advertising, New Jersey’s impact upon prospective industries, vacationists and residents is attested by the thousands of inquiries. Results are tempered, of course, by the fact that the number of “advertising states” has doubled and their budgets have quadrupled since the war.

To create a demand for industrial development in New Jersey, advertising funds were deployed into single-column advertisements in national business magazines and 12-inch space in four newspapers. Notable is the fact that private and local interests placed as much as six columns of “tie-in” advertising alongside the Council’s in certain newspapers to enhance the impact of New Jersey’s presentation.

Recreational advertisements again merchandised the “Vacation Guide” beyond the supply available. An extremely low cost-per-inquiry was again experienced. A survey after Labor Day, measuring results of the previous fiscal year’s vacation appeal, showed that each dollar of advertising accounted for \$258 or more of new vacation business.

Exhibits

Thousands of persons were reached by promotional displays placed by the Council this year. Units are now more versatile so as to capitalize on small or large spaces, as opportunities permit, and copy is readily interchangeable from industrial to recreational to agricultural appeals.



Literature

Although severely limited in quantity, New Jersey Council booklets were rated high in informational quality by those who received them. The "New Industrial Digest," result of six months of preparation, is the first of its kind detailing the state's industrial advantages county by county. It is widely applied by local and private sources as an industrial development tool. The "Vacation Guide" likewise gives 25 pages of description of local resorts so as to be most effective in influencing "arrivals."

The "State Date Book," in its third year, now lists 500 important events; "Scenic Motor Tours" was reprinted, and the "Guide to Home Ownership" was used again this year. "Know Your State," a 48-page handbook of information, was brought up to date to cover the new Constitution (a single press release drew 8,000 requests for it). A new apple recipe leaflet was well received, and the "Guide to Baby Chicks" published.

Information

Seemingly countless persons looked to the New Jersey Council as their source of information about the State. The Council's staff was constantly under pressure to service these inquiries as well as carry on the promotional campaigns. Sample questions demonstrate their variety.

| | |
|---------------------------------------------------------|--------------------------------------------------------------|
| Requests for information on: | Names of pharmacy, labor, health officials |
| Chemical industry: jobs, etc. | Fish hatcheries |
| Summary of State's resources for encyclopedia reference | State-owned land |
| Iron ore and zinc mines | Corporation laws |
| Comparative taxes: New Jersey vs. Pennsylvania, etc. | Tax dollar |
| New Jersey fairs | Canoe races, fishing tournaments |
| Motels, auto courts, etc. | Congressional districts |
| Military procurement | Edibility of New Jersey blow fish |
| Areas favorable for hay fever sufferers | Confectionery establishments |
| Clubs for economic advancement of men over 40 | New industries |
| Bus, railroad and auto service | Import and export trade |
| Prospects and development of woodworking plant | Dude ranches, camp sites |
| Housing conditions in specific counties | State Parks, amusement parks, etc. |
| Highest elevations in State | Hobby shops in New Jersey |
| | Locations for manufacture of rubber products and specialties |



CAPSULE REPORT OF NEW JERSEY COUNCIL FOR 1947-48

Substantial returns are creditable, as briefed below—returning to New Jersey and its people many times the \$50,000 invested.

RECREATIONAL

- 1—Drew thousands of vacationers to New Jersey by 26 advertisements in 3 national magazines and 16 newspapers reaching 17 million circulation.
- 2—Lowered "sales resistance," making million-dollar local and private resort advertising more effective.
- 3—Sent names of 13,000 prospects to resorts for local follow-up.
- 4—Issued literature to prospects, on request, as follows:
31,500 "New Jersey Vacation Guide"
15,000 State highway maps
13,000 motor tours booklets
10,000 "State Date Book"
4,500 fishing booklets
- 5—Had to decline opportunities to issue literature to more than 100,000 prospects.
- 6—Participated in two travel shows to limited extent.
- 7—Secured thousands of dollars worth of publicity (space that cannot be bought) in favor of State's recreation industry.
- 8—Concluded 7th Annual Governor's Fishing Tournament with good results (but had to cancel 8th Annual Tournament for lack of funds).
- 9—Showed by survey that last year's recreational advertising influenced over 70,000 persons to become "arrivals," spending over \$5,000,000 in New Jersey.

INDUSTRIAL

- 1—Influenced business executives and others in favor of New Jersey as an industrial location by:
17 advertisements in 3 business magazines and 4 newspapers reaching 4.5 million circulation;
3,200 copies of "New Jersey: Mighty Atom of Industry";
4,100 copies of "New Industrial Digest";
15,000 reprints, tax folders, etc., mailed to interested business executives.
- 2—Encouraged local industrial development work through confer-

ences, bulletins, "tie-in" advertising, etc.

- 3—Assisted private development interests, realtors, utilities, banks, railroads, etc.
- 4—Through advertising and literature, lowered "sales resistance" making local and private development efforts more effective.
- 5—Supplied specific information, general and technical, to 175 industries, on request.
- 6—Followed up by mail and in person scores of prospects for location or expansion in New Jersey.
- 7—Cooperated toward solution of many industrial problems such as sewage, transportation, taxation, etc.

RESIDENTIAL

- 1—Sustained interest in building and buying homes in New Jersey (withheld space advertising because of housing shortage).
- 2—Issued 2,000 "Guide to Home Ownership."
- 3—Through exhibits, radio, publicity, brochures, and industrial and recreational advertising, promoted State's residential advantages.

AGRICULTURAL

- 1—Conducted joint program to promote sale of New Jersey farm products with financial and technical help of commodity groups and State Department of Agriculture.
- 2—Promotion covered New Jersey apples, auction markets, baby chicks, cultivated blueberries, certified seed, peaches, potatoes, sweet potatoes and turkeys.
- 3—Campaign included 161 advertisements, 842 posters, labels, dealer helps, 180,000 leaflets.
- 4—Increased publicity service, particularly in matrix form for newspapers, gained thousands of dollars worth of reader column and food page space. Also gained on a similar basis frequent radio mention and spot announcements by food and farm commentators.
- 5—Luncheons and conferences were scheduled in cooperation with growers and attended by key leaders to launch specific programs.
- 6—Organized excellent support from wholesale and retail grocers, both chain and independent, and from

the home economic staffs of the public utilities.

- 7—Through advertising, made New Jersey farmers more conscious of need for better grading, packaging, labeling and product promotion.

EDUCATIONAL

- 1—In many ways, helped make New Jersey's history, points of interest and other advantages better known and appreciated among New Jersey people.
- 2—Issued publicity in this field rating 300 columns of newspaper space and much radio time.
- 3—Supplied 75 articles for magazines, trade journals, encyclopedias, textbooks, etc.
- 4—Placed 22 promotional exhibits before thousands of persons.
- 5—Reprinted and distributed 26,540 copies of handbook "Know Your State." Had to decline 154 requests for bulk quantities.
- 6—Encouraged private interests to stimulate New Jersey knowledge among residents. Esso film, "New Jersey Journey," was judged most outstanding.
- 7—Stimulated interest in State Government and its problems—highlight was mat service to newspapers on "Know Your State Legislature and Budget."

AIDS TO SMALL BUSINESS

An additional 266 persons, including many veterans, received information from the Council helpful in their plans to enter small business operations—retail, manufacturing, etc.

* * *

More than 46,000 persons addressed inquiries to the Council this year and were given information about the State. 806 inquiries required original research.

* * *

Based on the New Jersey Council's ten-year experience, this fiscal year was marked by returns which were limited for three chief reasons:

- 1—New Jersey's competitors (44 states) have quadrupled their advertising budgets.
- 2—New Jersey's advertising appropriation was reduced 50%.
- 3—Inflation further reduced power of advertising dollars by 30%.



Advertisements placed by the New Jersey Council during 1947-48 appeared in: *Holiday*, *National Geographic*, *Good Housekeeping* and 16 newspapers (recreational); *Fortune*, *Nation's Business*, *Dun's Review* and New York, Philadelphia and Chicago Newspapers (industrial); *New Jersey Farm and Garden*, *The Poultryman*, *The Moos*, *Produce News*, *The Packer* and 24 newspapers (agricultural).

Cooperative Efforts

Individuals and agencies which helped make the Council program so successful are too numerous to list here. Typical is assistance from such sources as Public Service Electric and Gas Company (part-time assignment of an industrial engineer for the tenth consecutive year); Jersey Central Power and Light Company (which now makes available similar help), New Jersey State Chamber of Commerce (all-around cooperation and particularly its Industrial Development Committee), local chambers of commerce, New Jersey Manufacturers' Association, New Jersey Association of Real Estate Boards, Society of Industrial Realtors, New Jersey State Hotel Association, New Jersey Resort Association, New Jersey Restaurant Association, New Jersey Press Association, New Jersey Broadcasters' Association, industrial representatives of railroads and utilities, all agricultural commodity groups, officials of municipalities and counties, other state agencies, and many others.

SUMMARY OF PUBLICITY AND PROMOTIONAL ACTIVITIES IN DIVISION OF COMMERCE AND MUNICIPAL AID

DIRECT MAIL:

| | |
|----------------------------------------------------------------|--------|
| Mail inquiries received | 58,690 |
| Inquiries in person and by phone (est.) | 500 |
| Individual letters written | 3,800 |
| Industrial prospects correspondence including literature | 175 |

LITERATURE DISTRIBUTED:

| | |
|-----------------------------------------------------------------|--------|
| Vacation Guide | 31,500 |
| 12 Motor Tours & Rolling Along | 13,000 |
| N. J. For Better Fishing | 4,500 |
| Maps | 15,000 |
| New Industrial Digest | 3,200 |
| Review of New Jersey Business (quarterly) | 12,000 |
| Community Welfare News (bi-monthly) | 12,000 |
| Know Your State | 26,540 |
| State Date Book | 10,000 |
| Guide to Home Ownership | 2,000 |
| THIS IS NEW JERSEY Collateral Reading Booklet and scripts | 15,300 |

RADIO:

| | |
|---------------------------------------------------------------|-----|
| THIS IS NEW JERSEY recordings distributed | 575 |
| Radio programs aired (not including veteran broadcasts) | 450 |

SPACE ADVERTISING:

| | |
|-------------------------|----|
| Magazines—issues | 16 |
| Newspapers—issues | 27 |

PERSONAL SERVICE:

| | |
|---------------------------------------------------------------------------------|-------|
| Industrial prospects field visits | 56 |
| Technical—small business inquiries | 306 |
| Financial—veterans | 1,000 |
| Municipal planning | 64 |
| Speaking assignments | 51 |
| Exhibits placed | 22 |
| Area development organizations assisted | 15 |
| Awards: citation for outstanding public service | 1 |
| Prizes and citations for THIS IS NEW JERSEY school script writing contest | 13 |

EDITORIAL AND COPY WRITING:

| | |
|------------------------------------------|-----|
| Press releases prepared | 155 |
| Weekly question and answer columns | 68 |
| Radio program scripts written | 66 |
| Magazine and special articles | 87 |

DIVISION OF PLANNING AND ENGINEERING

PUBLIC HOUSING AND DEVELOPMENT AUTHORITY

In a little more than 18 months after the authorization of a \$41,000,000 fund for the construction of emergency housing in New Jersey, intended primarily for veterans of World War II, the Public Housing and Development Authority can report the occupancy of 4,378 completed units, with 2,837 additional in various phases of construction, and 402 more being planned for a total program of 7,617 units.

Units completed and under Construction are of several types: temporaries, which are usually one-and two-family, either on piers or continuous foundations; the half-cellar type,, deemed permanent; the full-cellar type, which is permanent construction in single and double houses; and garden and apartment type permanents.

Of the 7,617 units in the program, 4,996 are of frame construction; 1,694 of brick or cement block and 927 are rehabilitations of existing units. There are 7,388 dwelling units located in 149 municipalities; an additional 229 units are at four State institutions: Rutgers University, Trenton State Teachers College, Montclair State Teachers College and Glassboro State Teachers College.

The types of buildings most generally accepted by the municipalities are as follows:

| | |
|-------------------------------|-------|
| Converted barracks | 977 |
| New Jersey special plan | 645 |
| Johnson homes | 625 |
| Portsmouth | 550 |
| Weyerhaeuser | 398 |
| Winner homes | 269 |
| La Fountain | 220 |
| Mineville | 196 |
| Homettes | 100 |
| Miscellaneous | 2,710 |
| Conversions | 927 |
| Total | 7,617 |

The end of 1948 should see the practical completion of all units and conversions, except for very large permanent projects such as those at Paterson, Passaic, Bayonne, Trenton, West New York and others. With good weather and no further strikes there is a possibility that construction at West New York, Bayonne and Trenton will be finished very close to the end of the year.

The following list indicates the locations of the principal permanent construction:

| <i>Municipality</i> | <i>No. of Units</i> | <i>Approximate Cost</i> |
|---------------------|---------------------|-------------------------|
| Paterson | 392 | \$3,200,000 |
| Bayonne | 260 | 2,100,000 |
| Trenton | 234 | 1,650,000 |
| Passaic | 200 | 1,400,000 |
| Teaneck | 80 | 600,000 |
| Englewood | 70 | 500,000 |
| New Brunswick | 60 | 450,000 |

From the outset, New Jersey's emergency housing program has been one of joint responsibility between the State and the local communities. The State provides the structures after the municipality indicates a need for housing, supplies the site, and chooses the type of structures to be erected. In addition, the selection of tenants and the management of the units are a local responsibility under rules and regulations laid down by this Department.

As of May 31, 1948, approximately \$32,400,000 was contracted for construction of new dwelling units and \$4,200,000 for rehabilitations, making a total of \$36,600,000. Additional expenditures for administrative purposes, and a charge to the account for debt service of \$1,259,125, have left a balance of \$3,000,000 in the program. All future expenditures for the next five years must be met from this balance. The most immediate need is that of the winterizing program requiring \$555,000.

Temporary Units to Get Weather Protection

During the past winter, which was one of the most rigorous encountered in many years, various deficiencies became noticeable in the temporary units, making them less comfortable than the veteran occupants desired.

Because it has always been the policy of the Public Housing and Development Authority to make these units as habitable as the funds available permit, the Economic Council approved a program for the winterization of the homes. This consists of storm doors, insulation, caulking, weather-stripping, closing of vents, grills between rooms to permit better circulation and various other items as needed to make the units more completely weatherproof. A total amount of \$555,000 has been set aside for these purposes.

As increasing numbers of units are completed for occupancy, the trend from a strictly construction and development program continues into a management supervision program. As was pointed out before, the management of the units is a responsibility of the local community, under rules and regulations set up by this Department. Supervision of the activities of these agencies is done by members of the Department staff. For this purpose the State has been divided into two areas; roughly, all counties north of Union County are in the Northern District, and the Southern District contains the balance of the State. These two areas are constantly under supervision, both by actual visits to the municipalities and by monthly reports of activities. There is a strong spirit of cooperation between the State and the local agencies, and this phase of the program is going along very well at the present time.

State Shares Rents

Already the State is beginning to recover its share of the net rents from dwelling units provided by the emergency housing program. This recovery is based on the ratio of the State's investment to the investment of the municipality in each project. To date a return of approximately \$125,000 has been made to the state treasury as the State's share. When all units are occupied and the program is on a 100 per cent management basis, it is estimated the return to the State will be more than \$800,000 per year.

While the 7,617 units which will be constructed under this program are expected to alleviate the demand for housing units among cases of distressed veterans, it is unlikely that they will supply all the demand. There are still requests being made by various municipalities, especially the urban communities, for additional allocations of funds.

New Jersey is one of the few states to embark on a housing program of such size and scope. Inquiries from other states, as well as comments from New Jersey residents, indicate that with the funds now available a gigantic task has been well handled.

BOX SCORE FOR NEW JERSEY STATE HOUSING PROGRAM AS OF MAY 31, 1948

| | <i>New Construction</i> | <i>Conversions</i> | <i>Total</i> |
|--------------------------|-----------------------------|--------------------|--------------|
| Completed | 3,878 | 500 | 4,378 |
| Under construction | 2,526 | 311 | 2,837 |
| Planned | 286 | 116 | 402 |
| | <hr/> 6,690 | <hr/> 927 | <hr/> 7,617 |

SURVEY OF HOUSING NEED

In order to evaluate the effects of the State Emergency Housing Program, a survey of current housing needs was begun in May.

The mayor or township chairman of each municipality in the State was sent a questionnaire in which he was asked to furnish information about the housing situation in his community. He was asked if there is a shortage in his municipality; how many dwellings are needed for veterans, and for non-veterans; how much of the need will be supplied by private industry; what is wanted—temporary dwellings, permanent dwellings, or rehabilitation of existing structures; whether land is available; and what is his opinion of the present program.

Only preliminary tabulations of replies covering about one-third of the State's population, have been made thus far. Certain tentative conclusions may be drawn, however, from this preliminary data.

The housing shortage, of course, is still widespread. It is most acute in the large cities and is much less so, or is not a problem, in small and rural communities.

Local officials anticipate that the housing need will not be filled by the operations of private builders because the dwellings now being produced by them are too expensive to be available to the families in urgent need of housing. It is also apparent that the amount of new housing is small in the large cities where the housing shortage is most acute.

In the opinion of the local officials, the non-veteran families in need of housing are becoming almost as important as the veteran families.

Most of the officials who replied to the questionnaire approve of the State Emergency Housing Program. They want permanent rather than temporary housing or rehabilitation. They accept the requirement of the state program that the municipality do its share by providing the site and utilities.

PUBLIC WORKS RESERVE

It will be recalled that a state appropriation of \$500,000 was made available to the Department of Economic Development in 1944 for allocation to political subdivisions of the State to finance up to one-half of the actual expense of preparing plans and specifications for local postwar public works.

During the past fiscal year, the Bureau of Public Works Reserve saw the conclusion of one phase of its responsibility as municipalities, school districts and counties were aided in completing plans and specifications for local public works or improvements. Project plans are on file both in local offices and with the State and in most cases are not to be put in action until it becomes necessary to provide a supplement to private employment.

Final Report

Completed plans and specifications and proof of their cost were filed for 260 projects, and planning aid in the amount of \$321,169.91 has been paid as follows: \$60,219.45 for county projects, \$164,409.81 for municipalities, and \$96,540.65 for school districts.

From the finished plans submitted, architects and engineers estimate that it will cost \$64,361,572.31 to construct the 260 projects, and that 2,392,845 man-days of employment will be provided. On the basis of these estimates, the state aid amounted to an average of less than one-half of one per cent, or \$499.02 to plan a \$100,000 project.

BUREAU OF PLANNING

State Development Plan

During the past year, representatives of the Bureau of Planning held meetings with the eight regional advisory committees to discuss the State Master Plan. Studies of the proposed plan were made and recommendations and comments relative to each area were sent to the Bureau.

The Planning Bureau was extremely active in promoting meetings with leaders from various sections of the State who requested group discussions on the State Master Plan.

Dr. Homer Hoyt, nationally known planning economist, was retained by the Department to direct a research program of the State's economy by regions. He outlined a plan for a state economic survey, on which work already has been initiated. Preliminary to the gathering of statistical material, meetings and conferences were held regarding co-operation of various state departments in collecting and assembling the large volume of information needed. It is believed that such a survey will answer a basic need for future planning activities.

Land Use Advisory Committee

The members of this committee have begun to restudy areas in relation to the state proposals. Area analyses of industrial, residential, commercial and recreational possibilities are being developed. The outline prepared by Dr. Homer Hoyt for a survey of the State has been endorsed by the committee, and is expected to provide New Jersey with definite goals for economic development.

Green Brook Survey

The Bureau of Planning was called upon for active assistance in solving the Green Brook drainage problem. The excessive pollution in this area involved a number of municipalities and many industries in the Raritan Valley of Union and Middlesex Counties.

In response to the request for aid, the Bureau of Planning helped to prepare a program for the steering committee, coordinated state services, and made available both the Homer Hoyt studies of the region and secretarial and map work. Active promotion was given to the construction of an adequate sewage disposal system without which future industrial and residential growth would be stopped.

Planning and Zoning Legislation

A committee on revision of planning and zoning legislation was named by the Bureau of Planning to discuss a suggested draft providing for the amendment of existing state planning and zoning legislation in the light of provisions in the new Constitution. As a result, zoning enabling legislation was brought up to date by the passage of Assembly Bill 307, now chapter 305 of the Laws of 1948.

Local Planning

The State Bureau of Planning provides every service possible to the local boards. Numerous requests for information have been answered by mail and representatives from the Bureau have attended many meetings of the local boards where they discussed at length the planning and zoning programs of the area. Many civic associations called upon

the Bureau for assistance in establishing a planning board for their respective communities. Considerable time was devoted to such calls, with favorable results.

During the past year the Bureau of Planning sent questionnaires to county boards of freeholders and county planning boards regarding local planning operations in the State. Various tabulations for the census were made and a complete planning list is now available.

The State Bureau keeps in close touch with county planning boards. Concentrated study of the State Plan and other matters of mutual interest has been made.

"Jersey Plans"

This quarterly publication, now in its second year, has met with a wide and enthusiastic public reception. Through it, municipalities and counties have been kept well informed of the activities of state departments as well as the programs of other municipalities and counties regarding planning and development. There is a continually increasing demand for this pamphlet.

United States Census

The Planning Bureau has held conferences attended by representatives of the various state departments interested in the United States Census. As a result, various state agencies agreed on the need and on the form of transmission of the request for data representing all interested state agencies. This is an example of inter-departmental coordination and cooperation.

DIVISION OF VETERANS' SERVICES

On June 30, 1948, the Division of Veterans' Services completed four years of operation. Following the basic precept upon which the Division was conceived, every effort has been made to assist New Jersey's 750,000 veterans and their dependents to obtain the federal and state benefits to which they are entitled; to coordinate all services intended for their benefit, and to circulate information affecting their interests.

In accordance with the policies established by the Commissioner, the Division has maintained close liaison with the federal and state departments whose programs directly or indirectly affect veterans' interests.

BUREAU OF GENERAL SERVICES

The Bureau of General Services is responsible for assisting veterans and their dependents in applying for and securing benefits due them under legislation enacted by the Congress and the State Legislature and to administer the New Jersey laws granting blind veterans' pensions, paraplegic veterans' pensions and the war orphans' educational benefits.

Efficient administration of these various veteran benefits necessitates close cooperation with appropriate state and federal agencies, such as the State Employment Service, State Department of Education, Veterans Administration and veteran organizations. The result has been a minimum of duplication and overlapping of services and a definite improvement in service rendered, with more efficient utilization of personnel.

Convenient Service to the Veteran

A greater geographic spread of service to veterans, with no corresponding increase in cost or personnel, has been achieved through the State's 12 full-time field offices and eight itinerant offices. Full-time offices are at Hackensack and Paterson in Area I; Newark Liaison, Newark Area and Elizabeth in Area II; Jersey City and Union City Liaison in Area III; Trenton and Asbury Park in Area IV; and Camden, Atlantic City and Philadelphia Liaison in Area V. The eight itinerant offices are strategically located in Passaic, Dover, Plainfield, New Brunswick, Red Bank, Belvidere, Woodbury and Bridgeton.

Field and liaison offices of the Bureau are adapted or relocated as the need is evinced in careful and continual checks of reports and surveys. The closing of several Veterans Administration offices and community veteran service centers has increased the use of

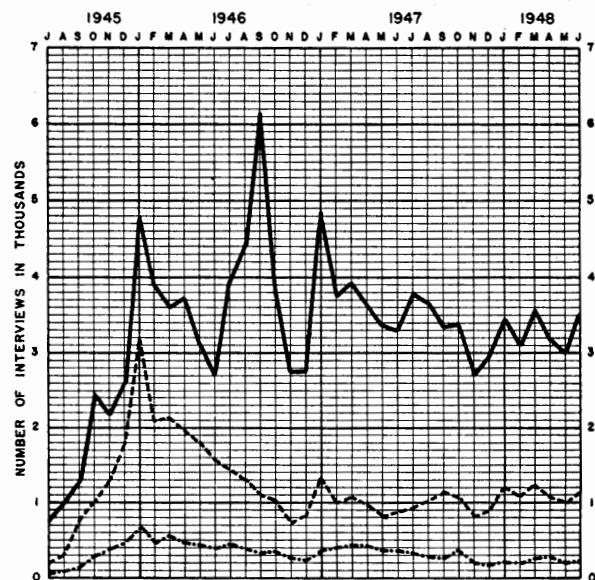


CHART No. V—VETERAN INTERVIEWS

— Veteran Services
- - - Employment-Education
- . . . Loans

Division representation in appealing or reviewing claims through the Division's liaison offices at the Veterans Administration branch office in Philadelphia, the Newark regional office, and the Union city regional annex.

Itinerant Service Flexible to Need

Itinerant service at Toms River was reestablished to absorb a portion of the case load previously serviced by the Ocean County Service Center, and was again discontinued when the Veterans Administration reopened its office there on a full time basis. The itinerant service at Morristown and Boonton was fused in the establishment of an itinerant office in Dover. Complying with the request of the Warren County American Legion, itinerant service in Belvidere was arranged.

In locating field offices it has been the consistent policy of this Bureau to utilize available space in or adjacent to State Employment Service offices in order to provide as far as possible a one-stop service to veterans at a central focal point. As a result of the wholehearted cooperation extended by the Executive Director of the Employment Compensation Commission and the State Director of the Employment Service, the Bureau presently operates in ten local offices of the Employment Service.

State and Federal Quarters Shared

In order to minimize rental charges still further, space in Veterans Administration offices, state armories, state offices, and county and municipal public buildings is utilized wherever available. The State has been saved approximately \$4,500 a year in rentals through these cooperative arrangements.

That veterans find the Division facilities and services convenient and helpful is evidenced by the fact that the Bureau has to date recorded over 200,000 interviews. These have resulted in the filing of 56,000 claims.

Miscellaneous Services

Up to June 30, 1948, the Bureau of General Services had assisted in 144 veteran claims for pension or benefits. Of these, 114 were authorized, 27 denied and 3 pending. Blind veterans' pensions claims were granted in 42 cases, paraplegic veterans' pensions were allowed for 73 and are pending on 3, and 7 applicants for war orphans' educational benefits were approved.

The majority of potential claims for the blind and paraplegic pensions have been received and adjudicated, but the full impact of war orphans' education activities is not expected for several years. The requirement of continuation of residence in New Jersey as a prerequisite to receive these benefits has resulted in a substantial saving to the State.

Women Veterans

With the rapidly completed adjustment of women veterans into civilian life, the objective of the Women's Section has been largely accomplished. The Woman Service Officer, formerly in charge of this Section, has been assigned field duties in the Camden Area Office.

The Community Advisory Centers

A number of these Centers are arranging to wind up their activities. This permits additional duties to be assigned to the Coordinator of Community Centers. Among these added responsibilities are supervision of grave registration in the 21 counties and assistance in the compilation of the veterans' laws for publication, together with assisting in the office of the Director in general administrative matters.

Increased Bulletin Circulation

The closing of many Community Advisory Centers created an increased demand for Bureau bulletins by service officers of veteran organizations, Red Cross chapters, fraternal orders, trade unions, industrial plants and other volunteer service groups. Through the medium of such publications, Division personnel, as well as outside groups, are kept accurately and currently informed of governmental directives, regulations and procedures concerning established veteran benefits, and new veteran legislation.

Monograph issues dealing with specific benefits, *i.e.*, national service life insurance, repatriation of war dead, reemployment rights, veterans' loans, and disability compensation have been published, with many more in preparation. Source material for each bulletin and monograph issue is obtained from a number of authentic and authoritative sources and is carefully edited, condensed and presented to provide its readers with a compact source of reference material. An indication of the widespread use and appreciation of the bulletin is the fact that 1,600 copies are required per issue.

In this fourth year of the Bureau of General Services' activities, emphasis has been placed upon the improvement and quality of services rendered and in preparation for further improvement to cope with the increasing post-demobilization and rehabilitation problems of New Jersey veterans.

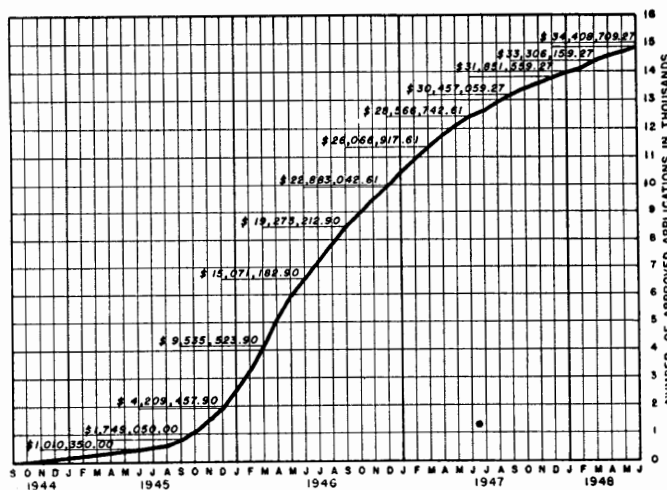


CHART No. VI

APPROVED APPLICATIONS FOR VET-
ERAN BUSINESS, AGRICULTURAL
AND PROFESSIONAL LOANS

Cumulative from September, 1944

BUREAU OF LOANS

During the past four years, the Veterans' Loan Authority in the Division of Veterans' Services has received 16,332 applications for state guarantees of loans totaling \$37,518,-644.66, made by veterans for the purpose of starting or reestablishing themselves in a business, profession or farm enterprise. Of the more than 16,000 applications, 14,824

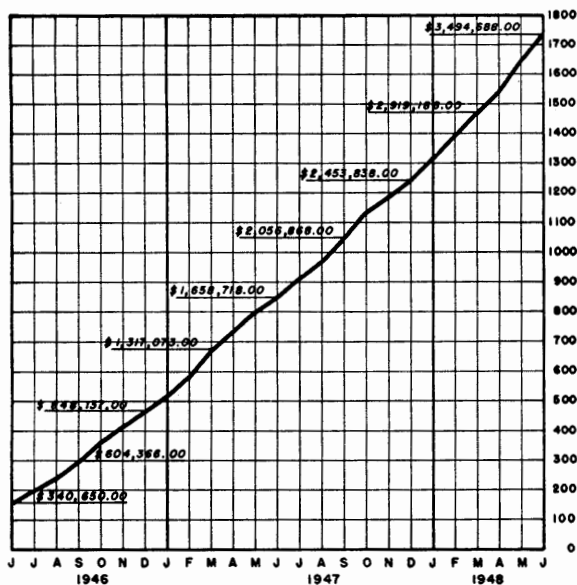


CHART No. VII
REPAYMENTS IN FULL FOR VETERAN
BUSINESS, AGRICULTURAL AND
PROFESSIONAL LOANS
Cumulative from June, 1946

were approved for a total of \$34,126,435.17; 1,508 applications in the amount of \$3,392,209.49 were denied. Of the applications approved, 364 were reduced by a total of \$282,274.10.

Paid in Advance

Although veterans are given up to six years to make repayment on their business loans, 1,734 loans amounting to \$3,494,688 have been paid in full from two to four years before maturity. Nearly one million and a quarter dollars have been received in "anticipatory payments." The monthly amortization is in excess of \$700,000 per month.

Few Defaulted Payments

The Veterans' Loan Authority has purchased 777 defaulted notes amounting to \$1,327,863.49, but of these purchased notes 34 have been referred to the Attorney-General for legal action and judgment secured on 18. The balance of the notes purchased are being taken care of by small monthly payments under arrangements made by the delinquent section of the Veterans' Loan Authority and the veterans concerned.

On loans purchased, the State has received approximately \$345,437 through the sale of chattels or in payments made by the veteran on the face value of the notes. In addition, in the past six months \$13,025 has been received in cash payments to the Veterans' Loan Authority. This is directly due to the efficient and energetic operation of the delinquent section.

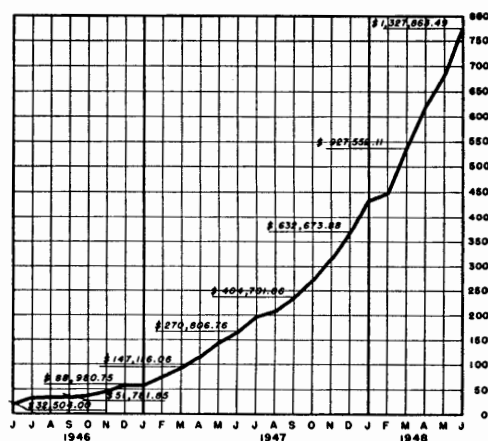


CHART No. VIII
VETERAN BUSINESS, AGRICULTURAL AND
PROFESSIONAL LOANS PURCHASED
BY STATE
Cumulative from June, 1946

As in preceding years, the Veterans' Loan Authority continues to find the vast majority of veterans honest and sincere in their intention to repay their loans. The defaulted cases have resulted chiefly from small business failures due to the inability of the veteran to obtain inventories and supplies or to his lack of experience.

The average business loan is slightly in excess of \$2,240, while the price of the defaulted notes is \$1,716. The number of notes purchased is slightly over 4 per cent, but the money value is only 3.8 per cent. During the past year, the Veterans' Loan authority purchased over \$750,000 more defaulted notes than during the previous year, and the rate of default is slightly increasing.

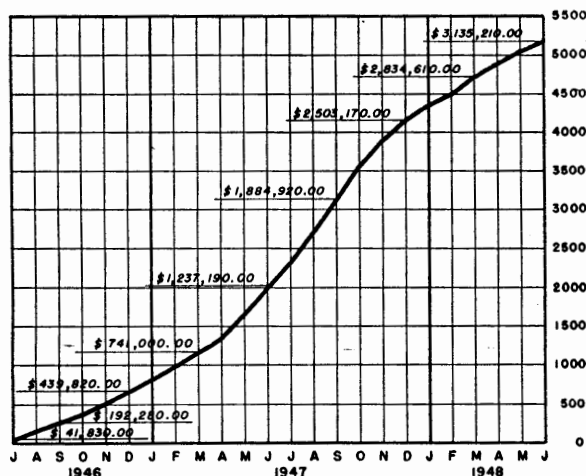
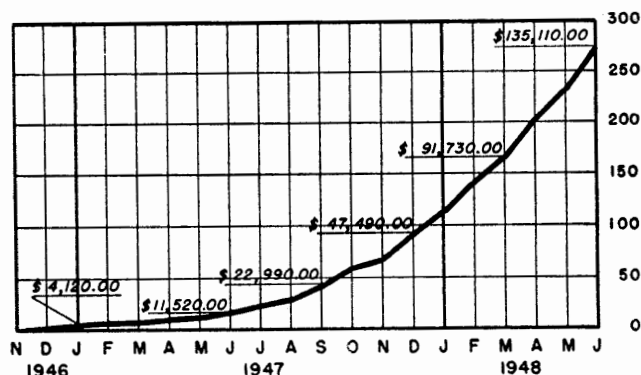


CHART No. IX
APPROVED APPLICATIONS
For Veteran Household Furnishing Loans
Cumulative from July, 1946

Household Furnishings Loans

The Veterans' Loan Authority began receiving applications for state-guaranteed household furnishings loans on July 1, 1946, and to date has approved 5,193 loans amounting to \$3,119,610. An additional 309 applications were disapproved for a total of \$192,070. Reductions on 127 applications amounted to \$15,600. The amount of the average household loan is \$640. To date, 33 household loans amounting to \$13,939.43 have been purchased. As of June 30, 1948, 275 household loans amounting to \$135,110 had been paid in full.

CHART No. X
REPAYMENTS IN FULL
On Veteran Household Furnishing Loans
Cumulative from November, 1946



A constantly increasing volume of business for the purchase of household appliances and furniture is anticipated as housing units increase and veteran families who have shared living quarters with others are able to move into homes of their own. In two

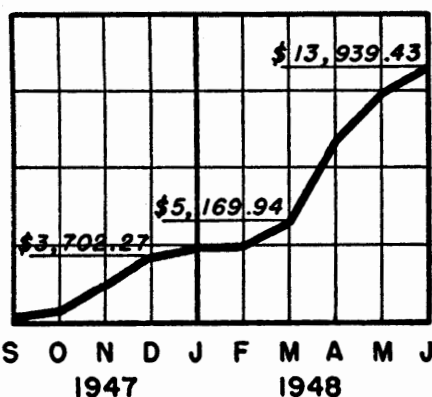


CHART No. XI

VETERAN HOUSEHOLD FURNISHING LOANS PURCHASED BY STATE

Cumulative from September, 1947

years of operation, the number of guaranteed household loans is 25 per cent of the four-year total of business loans, and each week shows a slight increase in the household loans over the approved business loans.

Accounting System Endorsed

In order to achieve the best possible system of accounting for the Veterans' Loan Authority, numerous conferences have been held recently with representatives of the Department of Taxation and Finance. In addition, during the past fiscal year a letter was sent to all banks in New Jersey asking for comments or suggestions on the method of operating. Out of 285 replies, only two made any serious criticism and that was on the slowness with which claims or payment on defaulted notes were made. At that time it took at least four months to clear a demand for payment; it now takes approximately three weeks.

Draft Act Halts Loan Approval

Under date of May 17, 1948, a letter was sent to all banks notifying them that Commissioner Erdman had directed that no loans be approved for veterans between the ages of 19 and 26, excepting under certain conditions, due to the imminence of the Draft Act being passed. The letter added that as soon as the draft act was passed and exemptions established, modifications would be made to conform to the act. This action was necessary because when veterans are forced to sell their business, the remuneration is often very small. It was not advisable therefore to approve loans to veterans who might be drafted and thereby forced to sell their business at what might be a fraction of its cost.

BUREAU OF EMPLOYMENT AND EDUCATION

Shortly after the establishment of the Bureau of Employment and Education, careful research indicated that no more than 30 per cent of the returning veterans would be offered security through the Selective Service Act guaranteeing a returning veteran his old job under certain well defined circumstances. The 70 per cent majority of returning veterans not so protected became the particular responsibility of this Bureau.

The New Jersey Veterans' Employment Plan was the initial answer to the challenge. Described in detail in previous annual reports, the Plan, in brief, calls for:

1. Employment preference to handicapped veterans.
2. A survey of individual manufacturing plants and business establishments listing suitable positions for handicapped veterans.
3. Making available to handicapped veterans, wherever possible, the suitable positions uncovered by the survey.
4. A voluntary pledge from private industrial concerns, businesses, etc., to employ a minimum of one able bodied veteran, not covered by the obligations imposed by the Selective Service Act, to every able-bodied non-veteran.

The Plan, which is now entering its third year, was accepted by about 1,600 of the leading industries in the State of New Jersey who employ a total of more than 500,000 people. From its inception, the Plan has received the whole-hearted cooperation and support of such groups as the Manufacturers' Association of New Jersey, the New Jersey State Chamber of Commerce, the American Federation of Labor and the Congress of Industrial Organizations.

Answers to a recent questionnaire reveal the successful operation of the Plan during the past year. Figures are based on 1,324 replies—an 85 per cent response of the total questioned.

| | |
|-----------------------------------------------------------------------------------|---------|
| Total number of hires, July 1, 1947, to February 29, 1948 | 136,237 |
| Total number of veterans hired, July 1, 1947, to February 29, 1948 | 37,218 |
| Total number of disabled veterans hired, July 1, 1947, to February 29, 1948 | 1,312 |
| Total number of employees listed on current payroll | 517,506 |
| Total estimated hires, March 1, 1948 to June 30, 1948 | 25,895 |
| Total estimated jobs for disabled veterans, March 1, 1948 to June 30, 1948 | 621 |

Complete figures since V-J Day, indicating the wider accomplishments of the Plan since its inception, follow:

| | |
|----------------------------------------------------------------------------------------|---------|
| Number of disabled veterans hired, September 2, 1945 to February 29, 1948 | 6,747 |
| Number of able-bodied veterans hired, September 2, 1945 to February 29, 1948 | 121,499 |
| Total number of veterans hired under Plan, September 2, 1945 to February 29, 1948 | 128,246 |

The Bureau acts as an authorized representative of the Division of Veterans' Re-employment Rights, United States Department of Labor, in assisting veterans to regain their old jobs, acting as an arbitrator between veteran and employer in disputed cases. The Bureau is also authorized to represent the veteran in federal civil service' employment claims, and has been commended by the United States Department of Labor for the manner in which it has handled these cases.

During the past year, the Bureau has furnished competent speakers who have appeared before various veterans' organizations and educational seminars in almost every county of the State. In addition, personal calls have been made on industrial organizations throughout New Jersey.

Recently, a growing indifference by the public has appeared in the matter of veteran affairs, particularly in the various phases of veteran employment. There is, of course, a leveling off in public interest in the problems of the ex-serviceman and woman, and, unfortunately, a growing complexity in veteran problems. The Bureau accepts as one of its responsibilities the combating of this public apathy.

Through the "New Jersey Veteran," published bi-monthly, the Bureau strives to provide to New Jersey veterans information of particular interest to them.

New Draft Expands Duties

Passage of the Peacetime Draft Act is expected to expand the responsibility of the State to give assistance in employment matters to those who will be drafted, to continue a program with the employers of the State, and to give preference in employment to those who will have no legal protection under the terms of the Selective Service Act.

EDUCATION

Since the Education Section came into being on November 20, 1944, a total of 2,028 veterans have been assisted by personal interviews, in their various educational and training problems. In addition, the Section constantly provides information and assistance to the Field Offices of the Division as well as to the various Veterans' Centers throughout the State. Also, many veterans and their families are advised in all phases of veteran problems as a result of inquiries sent in by the radio audience and answered on the weekly "Breakfast with Veterans" question-and-answer program over Station WAAT, Newark.

The Education Section has prepared material and participated in this weekly broadcast since February 13, 1945. It is acknowledged to be the oldest and longest continuing veteran program on the air. The program is a joint project of the Division of Veterans' Services and the Special Features Division of Station WAAT, Newark, and has been broadcast regularly every Tuesday morning from 9:05 to 9:30 for over three years. The Commissioner and the Director joined with the regular participants and the station staff in the special "Third Birthday" program last February. Judging by the correspondence received, veterans in Connecticut, Massachusetts, New York and Pennsylvania have benefited as well as the New Jersey veterans for whom the program is prepared.

Special guest programs during the year have featured representatives of the American Legion, Veterans of Foreign Wars, Disabled American Veterans, United Spanish War Veterans, the New Jersey State Employment Service and the Veterans Administration, as well as outstanding individuals in various fields of veteran work.

The Section also prepares scripts for a special cut-in on a national hook-up presented by Station WTTM, Trenton, each Saturday. This program started January 17, 1948.

Training Manuals Supplied

Over 7,000 copies of the Apprenticeship and On-the-Job Training Manual, prepared by the special Inter-Agency Committee, have been distributed to veteran counselors, service officers, employers, and others interested in this phase of veteran benefits. This booklet, published by the Division, was prepared and edited by representatives of the New Jersey State Department of Education, the Employment Service, the Veterans Administration, and the Apprentice Training Service with the representative of this Section serving as chairman.

Scholastic Standing of Veterans

During the past year, the Education Section has had supervision of a statistical study of the scholastic standing of veterans at Rutgers University, conducted as a result of a request emanating from a resolution adopted at the 1947 Department Convention of the American Legion. Rutgers University co-operated wholeheartedly in this original and lengthy project, involving inspection and study of the record cards of 2,259 veterans and 773 non-veterans as students in Rutgers during the scholastic year 1946-1947.

This study indicated that the veteran is making excellent use of the educational opportunities presented by the GI Bill of Rights, and the University authorities concur in the opinion that this educational feature of Public Law 346 as amended is one of the Federal Government's wisest investments. The study indicates that G. I. students have greatly improved their scholastic standing in the postwar period, contrasted with their prewar work.

Approximately 70,000 veterans have been enjoying educational and training benefits in New Jersey this current year, in addition to those attending institutions in other states. It is still not possible for New Jersey veterans to receive medical and dental training in the State, due to the absence of such colleges. In practically every other field, however, veterans who are duly qualified can receive the training of their choice in New Jersey.

Help for Handicapped

A total of 5,580 New Jersey veterans are being trained under Public Law 16, which provides for suitable training and education for handicapped or disabled veterans. Of these, 2,007 are in college, 525 in schools below college grades, 77 in on-the-farm institutional training, and 3,241 in either apprenticeship or on-the-job training. Under Public Law 346, the GI Bill as amended, 55,803 veterans are enrolled: 25,698 in college, 20,883 in schools below college grades, 572 in on-the-farm institutional training, and 8,650 in apprenticeship or on-the-job training.

With the increase in the ceilings of combined subsistence payment and wages, an increasing interest in apprenticeship and on-the-job training is already evident. To date, 8,964 employers in New Jersey have been approved for this type of training and over 900 for the professional on-the-job training programs.

In addition, more than 9,000 veterans have been receiving educational benefits in New Jersey without using any of their GI entitlement. These are in regular and special high school classes, in junior colleges, and in adult education courses, generally "making up" credits to take full advantage later of the governmental benefits.

Education for Veterans' Orphans

More interest is being manifested in the education of orphans of war veterans. Supervision of the educational program is this Section's responsibility, with administration in the Bureau of General Services.

As in 1946 and 1947, a representative of the Bureau of Employment and Education has been an associate director and dean of counselors at "Jersey Boys' State," the American Legion's program for high school juniors.

The Education Section of the Bureau has represented the Division at numerous educational conferences, seminars and meetings throughout the year.

RESEARCH AND SPECIAL STUDIES SECTION

The Research and Special Studies Section is charged with securing factual data pertaining to veteran services and veteran welfare. In addition to making research studies and maintaining statistical data necessary for divisional administration, this section compiles statistical material and facts prerequisite in the formulation of forward looking veterans legislation. Requests for assistance and information from divisions of veteran affairs in other states, from service officers of recognized veteran organizations, and from personnel officers of various military and naval installations, are handled daily.

Typical of the research projects and special studies completed during the past year are the following:

1. Cooperated with the State Retirement Commission by conducting a survey to determine employment and retirement status, and other pertinent data, of veterans employed by the several school districts of the State.
2. Tabulated data on veterans in Employees' Retirement System operated by counties and municipalities in New Jersey.
3. Conducted a census of the number of veterans in New Jersey suffering from service-connected paraplegia.
4. Carried on studies to determine which national cemeteries within and contiguous to the State have grave sites available for the burial of New Jersey veterans.
5. Submitted data showing that the need for additional grave sites in existing national cemeteries, and the need for more national cemeteries, is a nation-wide problem and not peculiar to New Jersey.
6. Made comparative studies of veteran benefits and services in California, Connecticut and New Jersey.
7. Conducted a survey to determine which states have veteran domiciliary homes, the nature and extent of their facilities, and which of the homes have hospitals attached.
8. Prepared comparative studies showing the principal features of veteran bonus programs now effective in nine states and two territories, with a supplemental summary of the current status of the bonus question in the remaining states.
9. Investigated charges of discrimination made by holders of veteran peddlers' licenses against certain municipalities in the State, and advised the veterans and municipalities of their rights under the law.

Veteran Problems More Complex

Service officers and service personnel intimately associated with veteran service work have become increasingly aware of the fact that a fundamental change in the nature of veteran services has taken place.

Contact representatives recognize that the time is nearly past when veteran services can be administered by filling out a form, or by an hour or two spent on an interview. Rather, they have come to realize that while the average veteran has made a reasonable re-adjustment back to civilian life, there remains a surprisingly large group of veterans whose problems require special study by legally trained personnel. These cases are referred to the Research and Special Studies Section.

In many instances, veterans already have tried unsuccessfully to work out their own problems. Unwilling to seek assistance in the early, relatively simple stages, this type of veteran calls with problems that have become unbelievably complicated and involved. In other cases the acute problems are those of parents, wives and other dependents of hospitalized veterans or survivors of servicemen. Adding to the complexity of the situation, some deferred service-connected disabilities are becoming manifest now after a period of apparent normal adjustment.

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