

1901  
C72.1  
(1947)

JUN 18 1964



STATE OF NEW JERSEY  
DEPARTMENT OF ECONOMIC DEVELOPMENT



THIRD ANNUAL REPORT  
JULY 1, 1946—JUNE 30, 1947

PROPERTY OF  
NEW JERSEY STATE LIBRARY  
185 W. STATE ST. PO BOX 520  
TRENTON, NJ 08625-0520



STATE OF NEW JERSEY  
DEPARTMENT OF ECONOMIC DEVELOPMENT

---

THIRD ANNUAL REPORT

JULY 1, 1946—JUNE 30, 1947

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, JR., *Commissioner*

---

MEMBERS OF THE ECONOMIC COUNCIL

FRANKLIN D'OLIER, Newark, <i>Chairman</i>	JAMES KERNEY, JR., Trenton, <i>Secretary</i>
JOSEPH ALTMAN, Atlantic City	CORNELIUS L. KORT, Hawthorne
CHARLES H. CANE, Rosemont	MRS. CHARLES MADDOCK, Trenton
LESTER COLLINS, Moorestown	ROSCOE P. McCLAVE, Hackensack
FREDERICK W. EHRLICH, Newark	WILLIAM G. MCKINLEY, Jersey City
THOMAS R. JONES, Elizabeth	HOWARD W. VAN NESS, Newark

E. J. Dard

## TABLE OF CONTENTS

---

Letter of Transmittal .....	4
Division of Commerce and Municipal Aid .....	5
Public Assistance .....	5
Research and Statistics .....	9
State Publicity and Information .....	10
Economic Development (New Jersey Council) .....	12
Division of Planning and Engineering .....	17
Public Housing and Development Authority .....	17
Bureau of Housing .....	18
Bureau of Planning .....	19
Public Works Reserve .....	21
Division of Veterans' Services .....	27
Bureau of General Services .....	27
Bureau of Loans .....	29
Bureau of Employment and Education .....	31
Research and Special Studies .....	34

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

I am presenting herewith the third annual report of the Department of Economic Development. This Department was established as a part of the program of administrative reorganization and absorbed the functions, powers and duties of seven pre-existing State agencies. In addition, the new State programs designed to assist our returning veterans in establishing themselves in the peace-time economy of the State were assigned to the Department.

This report covers the first full fiscal year since V-J Day. The account of the activities of the Division of Veterans Services therefore reflects the continuing type of assistance which the State renders to its veterans. While the war and its dislocations are over for many of those who actively participated in that conflict, there are thousands of others who have been temporarily or permanently handicapped, economically or physically, as a result of their service, and to these the State proposes to extend a helping hand for as long a period as may be necessary. The State's services to its veterans cannot end with the discharge of the last war-time serviceman.

The initiation by the State in October 1946 of the program of emergency housing for veterans of World War II added greatly to the responsibilities and functions of the Department. The additional demand upon the time of the members of the Economic Council occasioned by this new and complex problem is indicated in part by the fact that 21 meetings and one public hearing were held during the year—doubling the number held during the preceding 12 months. But these figures in no way reflect the added time spent by these public spirited citizens who receive no compensation whatever, other than the knowledge of a public service well performed. The wise counsel and generous aid of this group to the proper functioning of the Department is hereby gratefully acknowledged.

Respectfully submitted,

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

## DIVISION OF COMMERCE AND MUNICIPAL AID

---

The several activities and programs of the Division of Commerce and Municipal Aid, embracing the fields of Industrial Development; State Promotion and Advertising; Business Aids; Economic and Business Research; State Publicity; General Public Assistance and Federal Commodity Distribution were carried on at a tempo far exceeding that of any previous year since the establishment of the Department of Economic Development. The annual reports for earlier years set forth the responsibilities and legislative provisions for the operation of these programs.

### PUBLIC ASSISTANCE

*Contemporary Policy:* The development of a broadened community concept of the General Public Assistance program in the State is evidenced by several factors. 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.

Further proof of a more progressive attitude toward welfare work is found in such practical results as adequate administrative and assistance standards; effective local social programs; lack of individual complaints; absence of disconcerting "situations"; and the smooth-functioning relations between State and local levels of government. All of these achievements have been accomplished notwithstanding the fact that New Jersey's assistance loads and costs are below those of comparable states in the Union.

*Trends in General Assistance and Unemployment:* The effects of reconversion from a war to a peace-time economy were more pronounced in the fiscal year 1946-1947 than immediately after cessation of hostilities. This is shown in accompany schedules and charts. The peak load was reached in March 1947 with 6,321 cases, a total of 631 cases (11.1 per cent) over the same month in 1946. Normally the periods subsequent to that winter month reflect a downward trend, but this year there has been no noticeable change, as evidenced by the fact that June 1947 figures were 17.7 per cent higher than June 1946. It is quite obvious, therefore, that reserves and resources of marginal income groups are either insufficient or are being depleted. Consequently, in the future, applicants for and recipients of public assistance will be more numerous, resulting in greater demands on the public treasury for aid to such persons.

A further indication of the present trend is indicated by unemployment figures for "covered" workers entitled to unemployment compensation. In June 1946 it was estimated that they totalled 168,491 persons, and for the second half of the calendar year, monthly figures gradually diminished to approximately 110,000 persons. A reversal of

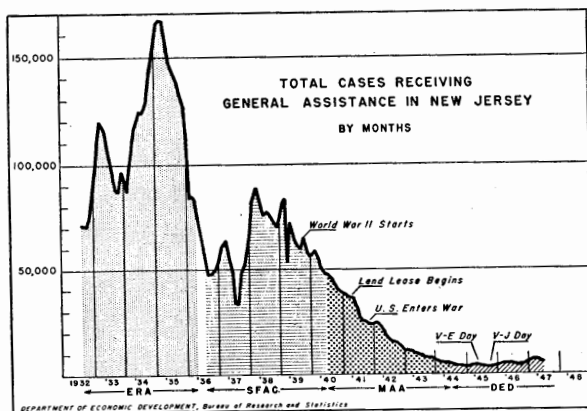


CHART No. I

unemployed, totalled 832 compared to 600 in March 1946. This was an increase of only 232 cases. Temporary illness, disability, insufficient resources and domestic problems accounted for the balance.

Of considerable interest from an administrative viewpoint are case load figures for the calendar year 1946. Although the monthly average approximated 5,200 cases, a statistical review revealed that 11,800 different cases were provided direct aid in that year. This means that the effort expended by the local administrative workers, especially investigators and case workers was actually double that shown by the average monthly case load. *Expenditures and Standards:* The upward spiral in costs of foods and services since the end of the war has become the nation's number one domestic problem. This situation has been the cause of three major developments in the administration of public assistance. One, there has been a decided increase in the costs of public assistance to the municipalities, due primarily to the increased costs of all goods and services. Two, the State revised all of its standards to compensate for this economic change, establishing increased maximums for the purpose of granting State aid to the municipalities. Three, a great proportion of the increased case load consisted of those persons or families who became dependent solely because their needs exceeded their resources or income in the period of inflationary trends but who had been financially self-sufficient during normal times. (See accompanying charts and schedules.)

In reviewing costs, it is worthwhile to cite that approximately 3,000 cases are rejected assistance each year, which results in savings of hundreds of thousands of dollars throughout the State. This has been possible due to the experience, efficiency and competence of the local administrative personnel. Rejections result not from arbitrary action but by investigation, checking, economic adjustments and sound social case work.

While the standards promulgated by the State administration are higher or equal to those in other states or of other welfare agencies, New Jersey enjoys a low rate per capita for public assistance costs as compared to the nation's average and those of adjoining states, according to reports made by the Federal Social Security Administration.

this trend in the early part of 1947 has brought the total close to 125,000 individuals.

Although, as previously mentioned, the load increased 631 cases in March 1947 over March 1946, not all of this increment was due to the "unemployed" as such.

In March 1947 such cases, including those with insufficient unemployment compensation benefits, those whose benefits had been exhausted, and those awaiting benefits, together with the outright

## PUBLIC ASSISTANCE CASE LOAD CLASSIFICATION TRENDS

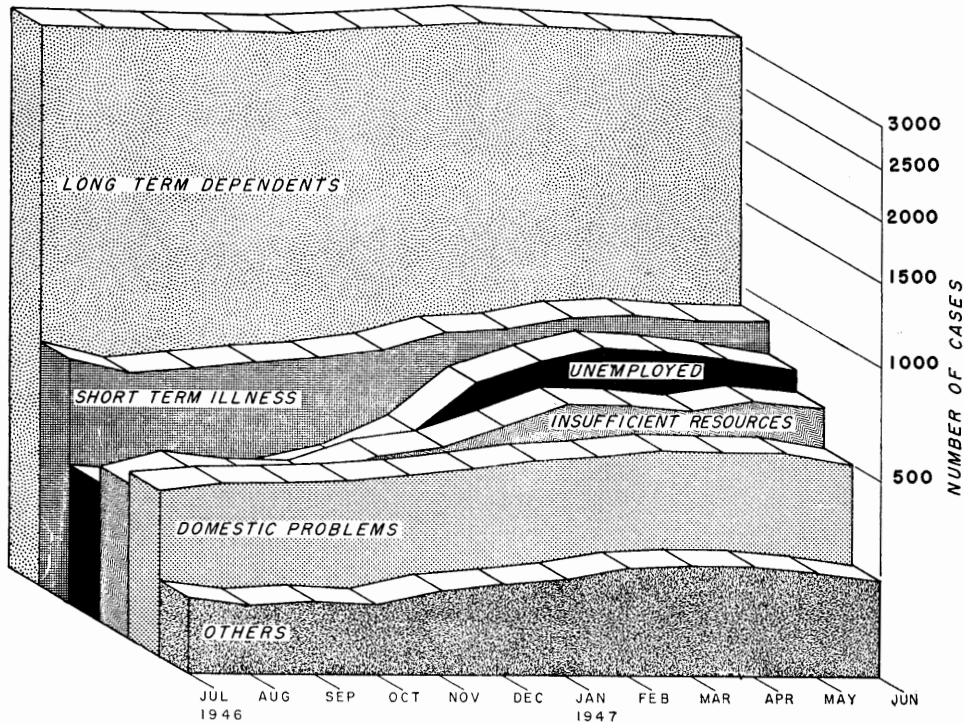


CHART No. II

A summary statement of costs, past and prospective, follows:

TOTAL RELIEF COSTS		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 .....	3,400,000*	1947 .....	1,360,000*

*Commodity Distribution:* Commodities assigned to the State by the U. S. Department of Agriculture, Production and Marketing Administration, for distribution to State, county and municipal institutions, school lunch programs and indigent persons, during the last fiscal year were valued at \$698,163.91.

**PROGRAMS:**

*Municipal Aid:* A total of 320 municipalities have made formal request for State financial aid in meeting their general public assistance costs for the calendar year 1947,

\* Estimated.

in accordance with legislative provisions. However, all municipalities in the State are under the supervision of the Division's Municipal Service Bureau. Thirteen municipalities have vested the actual administration and control of their municipal departments of welfare in the State Department.

*Resettlement of Non-State Residents:* The Department of Economic Development is the agency solely responsible for the resettlement of indigent persons. Its Municipal Service Bureau handled 164 non-resident referrals throughout the calendar year 1946, of which 94 were authorized for resettlement in other states. Inquiries resulting in 252 investigated cases were received from other states concerning the possible return of presumptive residents to this State, and 115 were accepted. The Bureau also processed 4,186 inquiries from other states concerning collateral visits.

*Vocational Rehabilitation:* In co-operation with the State Rehabilitation Commission, a formal understanding was reached providing for the referral of qualified cases to that agency. Releases to the municipalities set forth the concepts of eligibility and service. The plan was designed to foster a coordinated relationship between the two agencies and its possible effects may reduce the number of public assistance recipients.

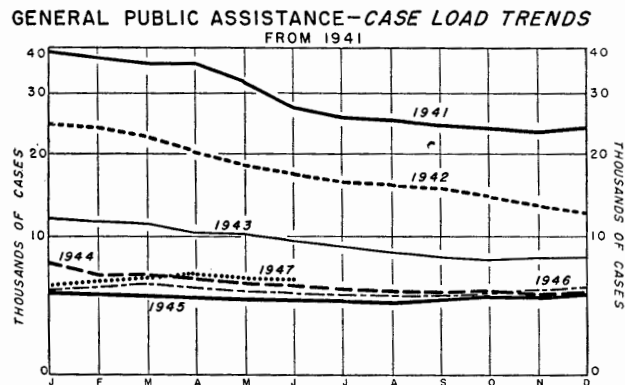


CHART No. III

*Unemployment Compensation Claimants:* A plan was effected with the New Jersey State Unemployment Compensation Commission for the referral and review by that agency of all claimant cases that apply for public assistance pending receipt of unemployment payments. This procedure is intended to provide special status information to the local welfare departments and eliminate the possibility of assistance grants to persons not eligible for them because of receipt of unemployment payments.

*In-Service Training:* The State Association of Directors of Welfare, on request of the Department, initiated plans for "refresher" courses in several counties and an "in-service training" institute. The latter course is to be conducted by the Newark City Department of Welfare over a six-week period and is expected to serve an interim need pending establishment of regular courses for public officials in several institutions of higher learning.

#### GENERAL:

*Municipal Service:* As part of the coordination of inter-division activities, the Bureau of Municipal Service processed 4,833 field reports for the Veterans Loan Bureau concerning veterans who had obtained guaranteed business loans. It conducted 107 municipal surveys regarding local planning activities for the Bureau of Planning and processed 132 reports dealing with building permits, demolitions, etc., for the Bureau of Rehabilitation and Housing.

#### LEGISLATION:

*Revision of Public Assistance Laws:* The 1947 Legislature adopted Chapter 156, P. L. 1947, the General Public Assistance Law. This law was an overall revision and codification of previously existing statutes, and was intended to reduce such legislation to orderly form and sequence. Compiled by the Law Revision and Bill Drafting Commission, the new law embraces the administration of general public assistance in the municipalities of the State; State financial assistance to municipalities; and the organization of the State agency with specification as to its duties and responsibilities. Strictly a revision of existing statutes, it contains no fundamental changes in laws as previously administered.

#### RESEARCH AND STATISTICS

*Review of New Jersey Business:* This quarterly periodical prepared and issued in cooperation with the Bureau of Business and Economic Research of Rutgers University and completing its second year of publication, has proved to be a valuable tool for business interests in the State. It is being developed and improved constantly as the media for the transmission of data compiled by economic research in the problems of business and industry in New Jersey.

*Natural Resources:* Research in the field of the State's natural resources is subsidized by the State through the Rutgers University Bureau of Mineral Resources. Its last report holds promise of valuable data useful for commercial exploitation. One survey disclosed the existence of limesand deposits in the Vincentown area totalling 700,000 long tons suitable for agricultural purposes. It is hoped that further exploration may prove the extension of this deposit to be 2,000,000 long tons, with promise of commercial production. Surveys of sand deposits advantageous to the glass industry have been continued with additions to field personnel. Work was begun June 2 in cooperation with the U. S. Geological Survey for regional investigations relating to magnetic iron ore deposits. Samplings are being taken of calcareous marl. Plans are being formulated to conduct an inventory of trap rock deposits useful for building materials. Three publications are completed for early printing: "Some Glass Sands of New Jersey"; "Agricultural Mineral Resources of New Jersey"; and "Feldspar Resources of New Jersey."

*Chronically Ill:* A survey was conducted by the Municipal Service Bureau of the Department in the latter part of 1946 through the medium of a sampling of the September public assistance cases by 20 selected municipal departments of welfare. It was disclosed that 2,120 chronically ill persons were suffering from a disease or condition (excluding T.B. or mental) that could be expected to require an extended period of care. The sampling figure was projected for the entire case load, producing an estimate of 2,862 chronically ill persons receiving general public assistance in New Jersey.

*Veterans Receiving Public Assistance:* A study was made for the Division of Veterans Services to determine the number of veterans receiving general public assistance in the State. Direct contact was made with 52 municipalities with case loads representing 80 per cent of the state-wide total. The sampling taken in September 1946 revealed that during that month an estimated 147 veterans and 6 veterans' widows of World Wars I and II were receiving general public assistance.

*Temporary Illness or Disability:* In the light of current discussions concerning proposed legislation providing sick benefits under the Unemployment Compensation program, an analytical study was made in the last month of the fiscal year to ascertain the number of wage earners receiving general public assistance due to temporary illness, disability or hospitalization. The study was based on a sampling of 74 per cent of the state-wide assistance figures for the month of April. A projection of the sample figures and application of percentages to the other months of the fiscal year produced the following estimated figures:

Receiving Public Assistance (FISCAL YEAR)	Estimated Cost
708 cases: Temporarily ill—wage earner in covered employment .....	\$137,012.16
195 cases: Hospitalized—wage earner in covered employment .....	73,546.20
754 cases: Temporarily ill—wage earner not in covered employment .....	145,914.08
230 cases: Hospitalized—wage earner not in covered employment .....	86,746.80

## STATE PUBLICITY AND INFORMATION

Helping the four million residents of New Jersey to a greater appreciation of their home State is one of the primary objectives of the Bureau of State Publicity and Information. Incidental to this program is the regular reporting of the Department's own varied activities. In one phase of this work, particular attention is given to helping young people to a keener awareness of the advantages and accomplishments of the Garden State.

This has been done in part through the weekly radio series THIS IS NEW JERSEY, which on June 30 completed its 145th consecutive broadcast. At the request of public school teachers, this program was prepared for in-school listening and is heard as a classroom project from three of the five New Jersey radio stations using the series. Booklets suggesting collateral reading for each semester are prepared and mailed to all teachers in time to be incorporated in the class study program. Subjects for each week's broadcast cover incidents of New Jersey's past, present, or plans for the future. In each case, sound effects, music and dramatized scenes are provided by the staff at Station WTTM,

Trenton, where the broadcasts originate. This same program is later presented, by transcription, over Station WAAT, Newark; WCTC, New Brunswick; WFPG, Atlantic City; and WSNJ, Bridgeton.

A radio script writing contest was sponsored as part of the THIS IS NEW JERSEY broadcast and was open to students in the sixth, seventh, eighth and ninth grades. More than 60 entries were received, most of them written as class projects and each representing the efforts of 20 or more students. The three best scripts were broadcast on the THIS IS NEW JERSEY series.

Beginning early in June and continuing through the summer, programs are presented about individual towns, selected as typical of a specific region in the State. Local residents participate in each broadcast to describe the government, cultural activities, youth projects, etc., in progress in their community.

During the past year the Department library was established in the Bureau of State Publicity and Information. A library of recordings also functions in order to accommodate schools and civic organizations unable to hear the THIS IS NEW JERSEY broadcasts 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 5,000 requests are received annually for mimeographed scripts of the programs.

Another supplement to the Department library enables it to be of greater service to organizations and individuals seeking authoritative speakers on selected topics by providing, upon request, the names of previous guests on the THIS IS NEW JERSEY programs and the subjects which they would be willing to discuss.

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 which have specifically asked for this service.

The Bureau has received numerous requests during the year from private industries, radio stations and from other State Departments for assistance and advice on publicity matters.

## ECONOMIC DEVELOPMENT (NEW JERSEY COUNCIL)



A vigorous program of State advertising and promotion during the last fiscal year was made possible by a budget appropriation for this purpose of \$100,000. The State policy of promoting the wealth-producing resources of New Jersey in order to provide employment and insure a profitable return on investments in properties and enterprises has been sustained throughout the period.

This year, as before, the Council has aimed to stimulate and coordinate promotional work by private and public groups and agencies, avoiding duplication of effort and expense. Activities are pursued in six phases, now more closely correlated than even before:

1. Industrial development
2. Recreation resorts
3. Residential real estate
4. Agricultural products
5. Intra-State education on New Jersey's advantages
6. Small business information

Operations of other departmental bureaus including Research, Publicity and Planning have been more closely geared with those of the Bureau of New Jersey Council to effect the utmost in results through coordinated programs.

### *Mighty Atom of Industry*



Industry has been in an unusually fluid condition, and the New Jersey Council has made every effort, within budget limitations, to capitalize upon it by attracting new and branch plants to the State and securing locations for shifting and decentralizing industries.

For the calendar year 1946, ninety new industries, each employing fifty persons or more, were reported locating within New Jersey. Fourteen more were reported for the first three months of 1947 along with many plant expansions and smaller new units. At the same time, there have been but two or three major shifts from the State.

The State promotional advertising alone cannot be credited with this result, as it is but one link in the chain of effort by local government officials, realtors, utilities, railroads and others. The Council works closely with all development personnel, and is putting forth every effort to secure greater coordination.

The brochure, "New Jersey—Mighty Atom of Industry," has been used successfully for the second year. Six monthly advertisements in *Fortune*, *Nation's Business*, *Business Week*, and four advertisements in the *New York Times*, *New York Herald Tribune*, *Philadelphia Bulletin* and *Philadelphia Inquirer*, brought a record return of over 1,500 inquiries from 33 states and several foreign countries. One-fourth of these inquiries are considered likely prospects and have been followed up; many by personal calls.

The assistance of an industrial development representative has been accorded us, gratis, by the Public Service Electric & Gas Company for the ninth consecutive year. This aid has been highly valuable and effective.

Special service to industry has been given by the Council in connection with relocation, transportation and other problems. Further, recognizing the importance of local conditions in connection with plant location, the Council has stimulated the organization of local and regional planning and promotional groups. The South Jersey Industrial Development Conference is an outstanding example of these new groups.

Publicity, conferences, direct mail and other methods have been employed to disseminate information of value to industry and to stimulate industrial development.

*Service to Small Business*

By utilizing publications and resources of other agencies rather than publishing expensive material itself, the Small Business Section has serviced over 350 requests for assistance. Many requests required considerable research and all received personal attention and follow-up. Half the inquiries desired help in establishing a retail outlet; others needed industrial or marketing information, assistance in starting a light manufacturing business, farm or farm real estate information. Veterans and non-veterans were serviced.



*Vacation Host to the Nation*

Hundreds of thousands of recreation dollars have been brought into the State, to the benefit of every section, through advertising, publicity, publications and special projects. Notwithstanding the huge amount of promotion from other states to win tourist and resort trade, the modest New Jersey campaign helped to contribute to successful 1946 and 1947 seasons.

More than 46,000 persons have written to the Council for vacation information in response to a three-month campaign in six national magazines and nineteen regional

newspapers. Inquiries are still being received. This is a new record for such New Jersey promotion. Prospective vacationists are serviced with copies of the "Sun Fun" resort guide, State Date Book, and the State highway map.

The New Jersey Council also has distributed thousands of copies of "Rolling Along in New Jersey," "New Jersey for Better Fishing" and contest rules for the New Jersey Governor's Fishing Tournament. In other respects too, the tournament is receiving widespread recognition, and a vast amount of newspaper and magazine publicity has been obtained by the Council through co-operation with travel editors and sports writers.

For the second year, the resort interests contributed to the State recreational program by supplying 50,000 copies of "Sun Fun" to the New Jersey Council without charge.

#### *New Jersey—A Good Place to Live*

The advertising campaign initiated in September in the New York and Philadelphia newspapers brought an immediate response for 586 copies of the brochure "A Guide to Home Ownership." However, it was deemed advisable, in view of the acute housing shortage, to withdraw further paid space.

The advantages of the State as a place for gracious living have been publicized constantly in connection with industrial and recreational promotion. In addition, a direct mail campaign among real estate firms and financial institutions within the State resulted in over 4,000 copies of the brochure reaching prospects, thereby sustaining and stimulating interest in building and buying homes in New Jersey.

#### *The Garden State*

The New Jersey Council promoted New Jersey farm products increasingly this year as producers resumed peacetime operations. Contacts with commodity groups were continued in co-operation with the State Department of Agriculture.

The program included advertisements and promotional activities devoted to New Jersey-produced apples, baby chicks, cultivated blue-berries, certified seed, peaches, potatoes and purebred livestock. Additional advertisements promoted sales at co-operative wholesale auction markets. In every project the participating farm organizations made direct cash contributions to the campaign or assumed the full expense of other correlated promotional activities. One new project, promoting the sale and distribution of New Jersey potatoes, was added.

Acknowledgment is made of the splendid co-operation of press and radio in New Jersey, New York City and Philadelphia. In addition, the public utility companies have loaned the New Jersey Council their personnel and facilities to promote New Jersey farm products. The wholesale and retail food distributors also have co-operated. Because of the valuable aid of these concerns and agencies, the limited New Jersey Council funds were supplemented by time, space, personnel and services which would have cost several times the sums allotted by the State.

## *Telling New Jersey's Story to Her Own People*



To stimulate pride in New Jersey—a first essential in the fight for the economic development of the State—the New Jersey Council increased its efforts in the Intra-State phase, correlating its work with the other phases to lend strength to each of them.

Publicity has been a valuable implement. The New Jersey Press Association, industrial editors and regional magazines have been most co-operative. Thousands of column inches have been devoted to Council-prepared material featuring industrial development, recreational attractions, Jersey farm products, promotional literature, and reporting promotional activities. Efforts to make New Jersey's advantages better known also

were extended to major newspapers outside this State and to national magazines.

Without paying any space charges, the Council placed 31 promotional and educational exhibits during the year. Contests included the State Photo Contest with 2,700 entries; a revival of the Delaware River Canoe Marathon; and, in co-operation with the State Garden Club, a highway beautification contest. The State Date Book was compiled and published with a list of 132 events of interest; the tours program styled "Rolling Along in New Jersey" was repeated by means of booklets and newspaper features; and the informative manual, "This Is New Jersey," went to 5,900 persons on request. Direct mail carried promotional data periodically to leading citizens throughout the State; and 33 speaking engagements were filled to further carry the story of New Jersey's advantages.

State agencies, many chambers of commerce and others refer inquiries of every description to the New Jersey Council, which has continued to provide its information service. In all, 197 inquiries about all phases of New Jersey life, were answered, along with several hundreds on varied topics requiring individual research and reply.

Notable is the New Jersey Council's effort to stimulate private and public groups to relay the State's advantages to others. The citation awarded by the Economic Council to the New Jersey Bell Telephone Company last fall for "Tel-news" educational work acknowledged this service. Standard Oil was encouraged and assisted in producing a film, "New Jersey Journey," which already has been viewed by 150,000 persons. A few of the many other outside projects include Public Service bus excursions to points of interest in New Jersey; the educational program for Western Electric employees; and the roto-gravure feature, "Explore New Jersey," in the Newark Sunday News.

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

<b>MAIL INQUIRIES RECEIVED:</b>	
Recreation .....	52,839
Agriculture .....	166
Residential .....	1,186
Industrial .....	1,500
Small Business .....	374
Educational .....	2,500
<b>INDIVIDUAL LETTERS WRITTEN .....</b>	<b>1,947</b>
<b>INDUSTRIAL PROSPECTS:</b>	
Correspondence including literature .....	350
Field Visits .....	45
<b>LITERATURE DISTRIBUTED:</b>	
Sun Fun (Rec.) .....	50,000
Rolling Along (Rec.) .....	16,500
N. J. For Better Fishing & Rules for 1947 Tournament .....	6,400
Maps (Civic) .....	20,000
Mighty Atom (Ind.) .....	3,600
Review of New Jersey Business (quarterly) Department publication .....	20,000
This Is New Jersey (Ed.) .....	5,900
Date Book (Civic) .....	44,000
Home Ownership (Res.) .....	4,586
<b>SPACE ADVERTISING:</b>	
Magazine—issues .....	151
Newspaper—issues .....	119
<b>SMALL BUSINESS INQUIRIES SERVICED:</b>	
Technical .....	374
Financial—Veterans .....	4,833
<b>PRESS RELEASES PREPARED .....</b>	<b>100</b>
<b>RADIO PROGRAMS (NOT INCLUDING VETERANS' BROADCASTS) .....</b>	<b>335</b>
<b>MAGAZINE AND SPECIAL ARTICLES .....</b>	<b>60</b>
<b>ENTRIES IN GOVERNOR'S FISHING TOURNAMENT .....</b>	<b>2,700</b>
<b>ENTRIES IN PHOTO CONTEST .....</b>	<b>33</b>
<b>SPEAKING ASSIGNMENTS .....</b>	<b>31</b>
<b>EXHIBITS PLACED .....</b>	<b>2</b>
<b>AREA DEVELOPMENT ORGANIZATIONS ASSISTED .....</b>	<b>2</b>
<b>AWARDS:</b>	
Photo .....	136
Fishing .....	42
Radio Script .....	10

## DIVISION OF PLANNING AND ENGINEERING

---

The Division of Planning and Engineering has the following subdivisions: Bureau of Planning, Bureau of Public Works Reserve and the Bureau of Housing. The Public Housing and Development Authority is administered within the Division. While all bureaus have shown accomplishment during the period, the largest and most sustained program has been carried on in the housing field.

### PUBLIC HOUSING AND DEVELOPMENT AUTHORITY

On April 19, 1944, the Governor of New Jersey approved Chapter 85, P. L. 1944, establishing the Public Housing and Development Authority to be administered within the Department of Economic Development. On September 30, 1946, \$6,000,000 was appropriated by the Legislature and designated for use in helping municipalities provide emergency housing for New Jersey veterans of World War II and, when there were no more of these, then for other homeless people of the State.

The first finished house under the New Jersey housing program was a prefabricated dwelling erected in Trenton and occupied on November 1, one month after the first emergency housing funds were appropriated by the State. An additional \$35,000,000 was made available by vote of the people in the November 1946 election.

At the outset, the Economic Council of the New Jersey Department of Economic Development accepted as fundamental the policy that the housing program was the responsibility of the individual communities. The State worked with them exclusively and it was for them to determine the local need for housing, the type of structures to be erected and the site on which the housing should be constructed.

*Procedures:* With \$41,000,000 available and a State population of 4,160,000, the Economic Council adopted the obvious formula of \$10 per capita for each municipality. This amount was made available to the municipality in cash if it decided to proceed entirely on its own under State regulations, or an equivalent in housing units was supplied by the State if the municipality so elected. In either case the State grant was exclusively for the construction of the housing unit. The costs of the land, preparation of the site, installation of streets, approach walks and utilities were to be borne by the municipality.

The completed projects are managed by the municipality or an agent designated by it. The selection of all tenants after screening by community committees also has been the responsibility of the municipality. The State required that first preference in the selection of tenants be given to distressed veterans, since the program was adopted primarily to meet their emergent needs. However, preference may be given to distressed families of non-veterans when and if there are no cases of distressed veterans.

Rentals are fixed by agreement between the State and the municipality and vary from \$30 to \$45 per month according to the size of the unit and its location. No base rental may exceed \$45. The proceeds of the rents are used to provide:

- (1) Cost of operation, maintenance and management.
- (2) Payment not to exceed 25 per cent of gross rents to the municipality for services in lieu of taxes.
- (3) Division of the remaining amount between the State and the municipality in proportion to the amount each has invested in the joint project.

At the expiration of five years, an emergency period set by statute, the temporary structures will, at the request of the municipality, be removed by the State. Permanent units will be sold and the proceeds divided between the State and the municipality in proportion to the investment of each.

Where conversions of previously existing structures have been made and the municipality is the owner, these buildings will be sold. In the case of private owners, agreements have been made whereby the State will recapture 50 per cent of the cost of the improvement over the emergency period.

*Progress:* Immediately following the passage of the emergency housing legislation, 70 municipalities representing 57.6 per cent of the population of the State notified the Department of Economic Development that a serious need for housing units existed in their communities and that they would participate in the program. This number grew steadily as the program progressed.

Up to July 1 of this year, applications for State housing aid had been approved by the Department of Economic Development for 158 municipalities representing 76 per cent of the population of the State. In 50 per cent of the towns, the plans were for temporary dwellings, some of the bungalow type and others two-story houses, all frame, without cellars and consisting of 4½ or occasionally 3½ rooms per unit. Permanent structures were planned by 17 per cent of the municipalities and were chiefly of the garden-type apartment design. The remaining 33 per cent have not yet indicated the type of housing desired, but there is an increasing tendency toward permanent structures.

#### BOX SCORE FOR NEW JERSEY STATE HOUSING PROGRAM

	(As of June 30, 1947)				No Decision on Type	Total
	Barracks	Prefabs. and N. J. S. Types Temporary	Permanent	Reconversions		
Completed .....	248	509	463	14	0	1,234
Under Construction .....	560	691	860	175	0	2,286
Planned .....	42	450	1,405	549	1,050	3,496
<b>Total .....</b>	<b>850</b>	<b>1,650</b>	<b>2,728</b>	<b>738</b>	<b>1,050</b>	<b>7,016</b>

#### BUREAU OF HOUSING

Co-operation with the local low rent housing authorities has always been a part of the policy of the Bureau of Housing. During the past fiscal year, it also has been called upon to function in other housing fields.

*Rent Control:* Shortly after the failure of Congress to extend the rent laws beyond July 1, 1946, it became apparent that a State law on rents would be necessary to prevent confusion and hardship. Consequently a formula for rent control in the State was devised and submitted to the Governor. This led to the design of a statute which eventually became law. Although now suspended, this law can be invoked by the Governor, whenever the federal law ceases and the need arises. Following the preparation and adoption of the law, the Bureau of Housing prepared rules and regulations to put it into operating effect. Consequently, New Jersey can be ready on short notice, if need be, to control rents in the interests of its citizens.

*Building Code:* This Bureau designed and distributed a building code for minimum standards for one- and two-family houses. Following this, the Legislature of the State referred to this Division the designing of a standard building code for general adoption in the State to cover every phase of building construction. Lack of an adequate appropriation has prevented any sustained effort to accomplish this work. However, much literature has been accumulated and indexed, in anticipation of the preparation of this code.

*Housing Pamphlet:* Realizing the widespread interest in home building, this Bureau also prepared a pamphlet entitled "So You Are Going to Buy a House." This outlines in a conversational way the fundamentals to be considered in selecting a site and home. A supplement to the narrative is the small house code previously mentioned.

## BUREAU OF PLANNING

*State Development Plan:* The State Master Plan is reaching the stage where it presently may be sent to the Governor and Legislature. As has been often stated, it is inadvisable to use the word completed in connection with a master plan. To be really useful, a master plan must be kept alive and changed to meet changing conditions in the basic factors upon which it is predicated. It may be said, however, that the State Development Plan for New Jersey has been carried about as far as it can be without further research and a more intimate knowledge of local development needs. There is still some work to be done and a few discussions to be completed but other than that, the plan represents the consensus of those departments having to do with physical State services and the thinking of the Planning Bureau.

Citizenship participation in the proposed State Master Plan on the local level was invited through a series of five regional public hearings in Atlantic City, Bridgeton, Trenton, Newark and Newton. At each of these, a study committee was appointed from the region under consideration to work with the Bureau of Planning in analyzing the State proposals as they affect local development.

*Land Use Advisory Committee:* The Land Use Advisory Committee to the Bureau of Planning and the New Jersey Council has substantially completed its part of the program for selecting potential industrial areas in the State. These areas have been plotted on a tracing of the Tentative State Development Plan. Each member of the committee has received a print and is now engaged in restudying the areas in relation to the State proposals. Area analyses of industrial, residential, commercial and recreational possibilities are being developed.

The Committee has been expanded to include representation from the telephone and water companies, and the number of electric and gas representatives has been increased to obtain representation in this field from Northwest Jersey.

*Local Planning:* Interest in planning as a base for local development is increasing at a rapid rate. There are now approximately 180 local planning boards in the State. In addition to the new ones, many existing boards which have been marking time are accelerating and reviewing their activities. Through the work of utility representatives and the New Jersey Federation of Official Planning Boards, the State League of Municipalities; the State Chamber of Commerce and others interested in the development of the State, not only the new planning boards but the old ones also are going to work. The demand for guidance and assistance at the local level now exceeds the ability of the Bureau of Planning to provide it. However, the Bureau is providing every service possible.

*Local Planning and Development Census:* A comprehensive and detailed study of the effectiveness of local planning operations in the State is nearing completion. An attempt has been made to work through the county boards of freeholders and the county planning boards so as to stimulate these bodies to understand the possibilities of a county planning operation. Also it is felt that the results of such a survey will be more complete if conducted by local people. The field men of the Bureau of Municipal Aid have co-operated in following up the questionnaires. It is hoped that this census will provide not only a clear picture of planning activity and local development needs and desires but also will lay a good base for a future bi-annual planning and zoning check of a less complicated nature.

*Regional Planning and Development:* A nation-wide tendency on the part of public utilities to recognize the fundamental necessity for stimulating and assisting the individuals and the communities they serve in increasing their attractiveness as locations for industry and homes has resulted in one operating regional development conference in the State and another incipient regional organization. The Bureau has been working with this organization, helping it to develop a program and to study similar activities in other states. The Bureau also participated in the organization and discussions of a program for the South Jersey Development Conference now a "going concern" in that region.

*County Planning:* Middlesex County continues its stimulation of and aid to local planning bodies within the county and its study of county-wide development needs under the able guidance of Dr. E. B. Wilkens, head of the planning course at Rutgers University. The Bureau is in constant touch with this County Planning Board and is continually studying the State Plan proposals and other matters of mutual interest with them. The excellence of the Bergen County Planning Board is nationally known and it has been of great assistance to the Bureau from time to time. Passaic, Mercer and Sussex Counties also are developing planning programs.

*"Jersey Plans":* The first four issues of a bi-monthly planning publication entitled "Jersey Plans" have met with a wide and enthusiastic public reception. Basic editorial policy in this pamphlet has been first, to bring to the municipalities and counties of the State, discussions by leaders in their fields on various topics such as planning, industrial development, county planning and water use and pollution; second, to keep them in touch with what other municipalities are doing in the planning and development field; third, to bring to them and the other State agencies information on future plans of the

various State Departments; and finally, to report on any national legislation or trends which should affect our planning and development thinking in the State.

*Aviation:* Under an agreement with the Department of Aviation and the State Aviation Commission, this Bureau has reviewed all applications for airport licenses in the State of New Jersey. It also has co-operated closely with the Department of Aviation in the development of a ten-year plan and three-year program for airport construction in the State required by the Civil Aeronautics Administration.

The New York Regional Plan Association recently published a plan and program for airport development in the New York region entitled "Airports of Tomorrow." This was prepared by a committee on which the Bureau was represented.

Discussions were held with the New York Port Authority and members of the National Association of State Aviation Officials on the rules and regulations published by the Civil Aeronautics Administration governing allocation of federal funds for airport construction. It is expected that adequate research facilities will make it possible for the Bureau to analyze the State's needs and assist the State Aviation Department in future presentations before the Civil Aeronautics Board.

*Citizens' Committee:* One of the potentially most important activities which the Bureau performed this year was the assistance of those who wished to initiate citizens' councils in the various municipalities of New Jersey.

The purpose of the councils is to operate as a mechanism for enabling the average citizen to make known his views through neighborhood discussion groups. Then, via the neighborhood leaders, to bring these views to the attention of the governing authorities and others in a position to do something about them. Such organizations not only benefit planning but also serve as an instrument for strengthening the democratic process, particularly at the local level.

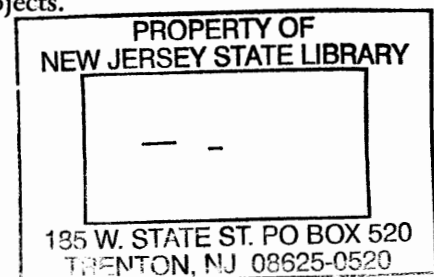
#### PUBLIC WORKS RESERVE

Earlier annual reports have discussed the State public works program and the appropriation of \$500,000 to aid municipalities, school districts and counties in preparing detailed plans and specifications for local public works or improvements. Such projects were to be undertaken after the termination of the war or when it became necessary to provide a supplement to private employment.

During the year ending June 30, 1947, there has been a great deal of progress made, particularly since the enactment of Chapter 95, P. L. 1947, setting deadlines for the completion of detailed plans and specifications and for filing proof of their cost. The deadlines set were June 15, 1947, for projects approved before December 1, 1946, and September 15, 1947, for those approved after that date.

A small number of subdivisions decided to apply for aid after the allotments were closed. Such applications were accepted with the understanding that they would be considered for approval if funds were available from previously approved allotments waived by other subdivisions.

These increased the number of applications to a total of 882 filed by 344 subdivisions requesting aid amounting to \$2,023,259.23. Fifteen counties submitted 63 applications requesting \$211,600.00; 205 municipalities filed 586 applications for \$890,307.48; and 124 school districts requested \$921,351.75 for the planning of 233 projects.



It is obvious that all of the requests for funds to aid in planning projects could not be granted, nor could the applications be approved for the full amount of the request. However, it was possible to approve a total of 582 projects. Of these, it was necessary to cancel 185. Many subdivisions requested that the approval of one project be canceled and transferred to another project; in some cases newly elected officials decided not to complete the plans for approved projects; a few could not finance their share of the cost of drawing the plans; while others did not commence the plans and gave no reason.

After all transfers and cancellations were effected, and some of the money reallocated, there were finally 397 projects approved for aid amounting to \$417,525.43. Thirty-six county applications were approved for \$76,767; 97 school district applications for \$128,080.78; and 264 municipal applications for \$212,676.96.

The objective of the Legislature in the Public Works Reserve Program was to create a portfolio of plans and specifications amounting to \$25,000,000 at a cost in planning aid of \$500,000. The program already has exceeded that objective and at less cost to the State. Actually the planning aid to date, amounting to \$308,038.95, provides a portfolio of completed plans and specifications that will cost \$62,979,334.06, according to the estimates made from the finished plans by architects and engineers. These figures indicate that the objective attained is two and a half times as great—and thereby as successful—as hoped for originally.

Combined estimates from the completed plans and specifications also indicate that a total of 2,339,649 man days of labor will be provided. Of that total, an estimated 891,002 man days will be provided for skilled labor; 434,235 man days for semiskilled labor; 886,677 man days for common labor and 127,735 man days for other workers such as clerks and supervisors.

*Aid to State Departments:* Progress has been made toward the completion of plans and specifications to be paid from a special fund of \$50,000 appropriated by the Legislature for the aid of State departments to design projects for the postwar period as follows:

COMPLETED PLANS AND SPECIFICATIONS

CONSERVATION, DEPARTMENT OF	Cost	
Improvements to Allaise State Park .....	\$2,375	
Improvements to High Point Park .....	2,500	
Bayhead-Manasquan Canal .....	4,000	
ECONOMIC DEVELOPMENT, DEPARTMENT OF		
Manasquan River .....	5,270	
Union Passenger Terminal .....	2,675	
EDUCATION, DEPARTMENT OF		
Auditorium and Classrooms—Montclair .....	1,600	
Men's Dormitory—Montclair .....	1,000	
Health and Physical Education Building—Trenton .....	2,000	
HIGHWAY DEPARTMENT		
Service Building—Fernwood .....	4,500	
INSTITUTIONS AND AGENCIES, DEPARTMENT OF		
Hospital—Marlboro .....	5,000	
PALISADES INTERSTATE PARK COMMISSION		
Slope Erosion Control .....	1,500	
POLICE DEPARTMENT—STATE		
Platoon Station Buildings on Selected Sites throughout the State ....	1,500	
SOUTH JERSEY PORT COMMISSION		
Warehouse and Storage Shed—Camden .....	500	
Total .....		\$34,420

PLANS IN DESIGN STAGE

AGRICULTURE, DEPARTMENT OF		
Agricultural Science Building .....	\$6,500	
ECONOMIC DEVELOPMENT, DEPARTMENT OF		
Transportation—South Jersey .....	3,000	
Total .....	\$9,500	
Total Commitments .....		\$43,920

*Public Works Reserve:* During the war years, the county and local governments included in their budget, items for capital improvements and public works that could not be started because of the shortage of labor and material. Such unused appropriations were reserved in special accounts entitled "Public Works Reserve."

Monies reserved in that account shall be immediately available for any cost or expense in connection with any proposed postwar capital purpose when approved in writing by the Director of the Division of Local Government and by the Commissioner of Economic Development. (Chapter 14, P. L. 1945.)

There have been requests and approvals for 18 projects in 13 subdivisions amounting to a total of \$409,375.96. By type of projects, they are as follows:

TYPE OF PROJECT	NO. OF PROJECT	TOTAL COST
Veterans' Housing .....	1	3,000.00
Highways, Roads, and Streets .....	5	65,756.06
Bridges, Viaducts and Grade Separations .....	1	39,000.00
Water Mains, Wells, Tanks, etc. ....	2	83,000.00
Sewer Collection Systems .....	1	15,000.00
Hospitals and Health Facilities .....	1	15,000.00
Other Public Buildings .....	6	107,619.90
Other Miscellaneous Facilities .....	1	81,000.00

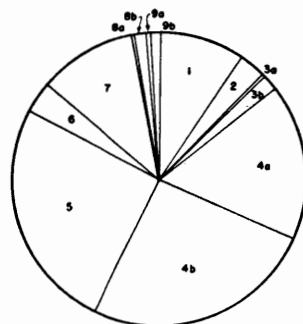
# STATE AIDED PLANNED PROJECTS FOR LOCAL IMPROVEMENTS

ESTIMATED CONSTRUCTION COST - MAN DAYS OF LABOR

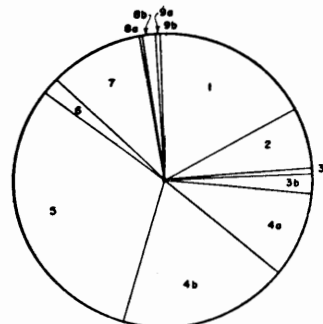
PAYMENTS OF STATE AID APPROVED

TYPE OF PROJECT	
1	HIGHWAYS, ROADS, AND STREETS
2	BRIDGES, VIADUCTS AND GRADE SEPARATIONS
3a	WATER treatment plants pumping stations, etc.
3b	WATER mains, wells, tanks, etc.
4a	SEWER TREATMENT PLANTS, etc.
4b	SEWER COLLECTION SYSTEMS
5	SCHOOLS AND OTHER EDUCATIONAL FACILITIES
6	HOSPITALS AND HEALTH FACILITIES
7	PUBLIC BUILDINGS OTHER THAN (5) AND (6)
8c	RECREATIONAL buildings
8b	PARK landscaping, etc.
9a	MISCELLANEOUS structures
9b	Other MISCELLANEOUS facilities

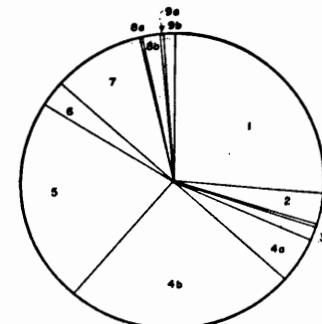
24



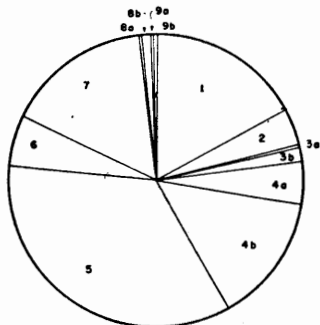
CONSTRUCTION COSTS BY TYPE



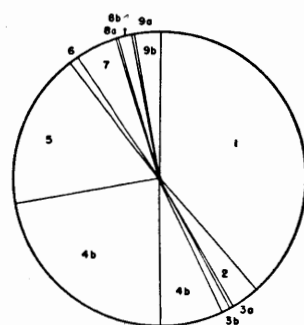
APPROVED STATE AID PAYMENTS FOR DESIGN BY TYPE



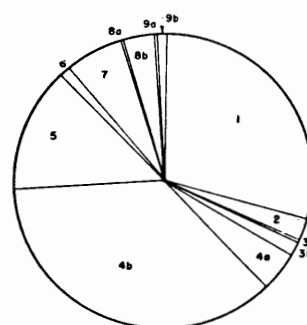
MAN DAYS OF LABOR BY TYPE



SKILLED LABOR BY TYPE



SEMI-SKILLED LABOR BY TYPE



COMMON LABOR BY TYPE

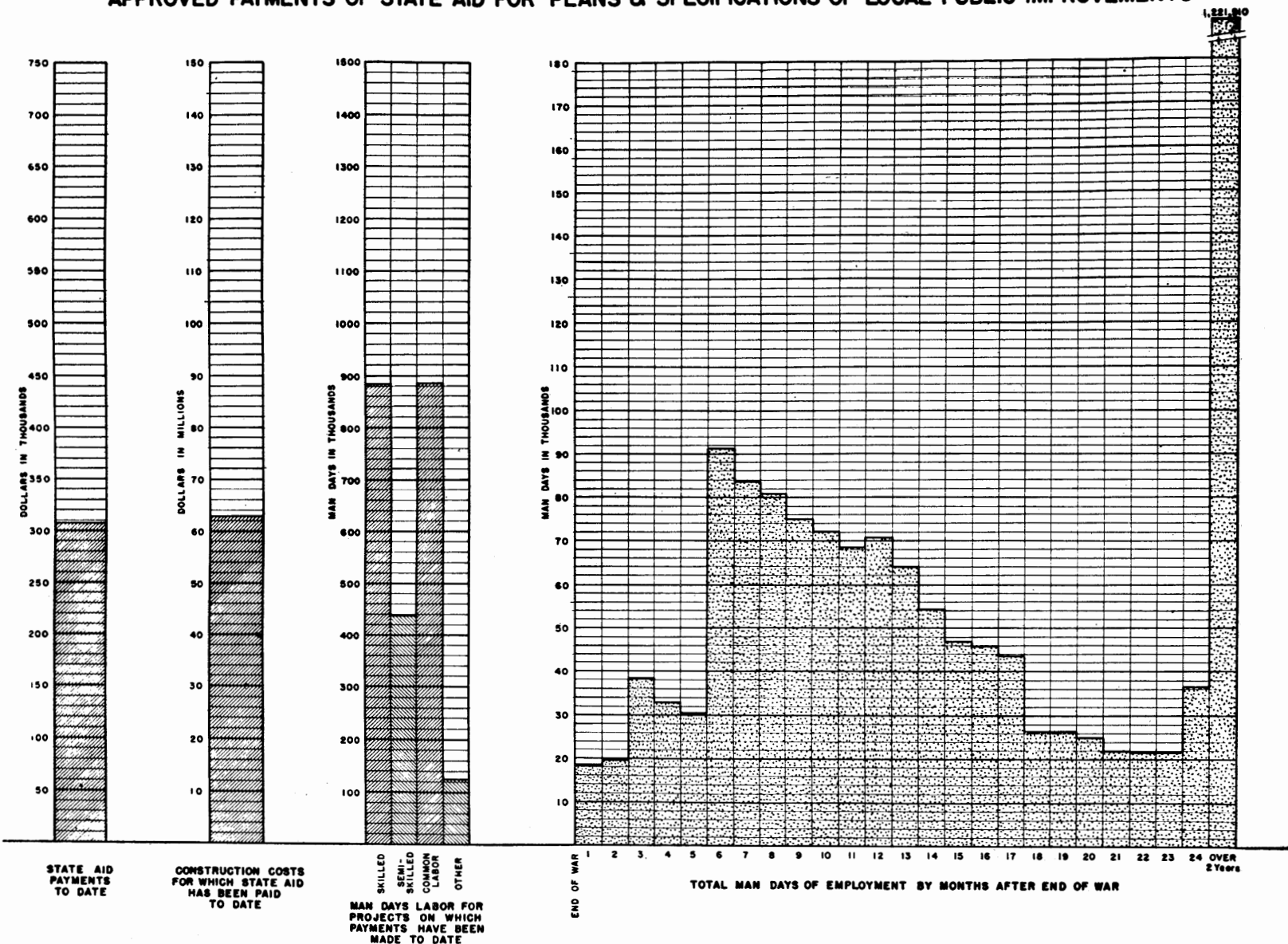


OTHER BY TYPE

STATE DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF PLANNING AND ENGINEERING

# APPROVED PAYMENTS OF STATE AID FOR PLANS & SPECIFICATIONS OF LOCAL PUBLIC IMPROVEMENTS

25



STATE DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF PLANNING AND ENGINEERING

CHART No. V

**NEW JERSEY DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF VETERANS SERVICES**

**COMMISSIONER & ECONOMIC COUNCIL**

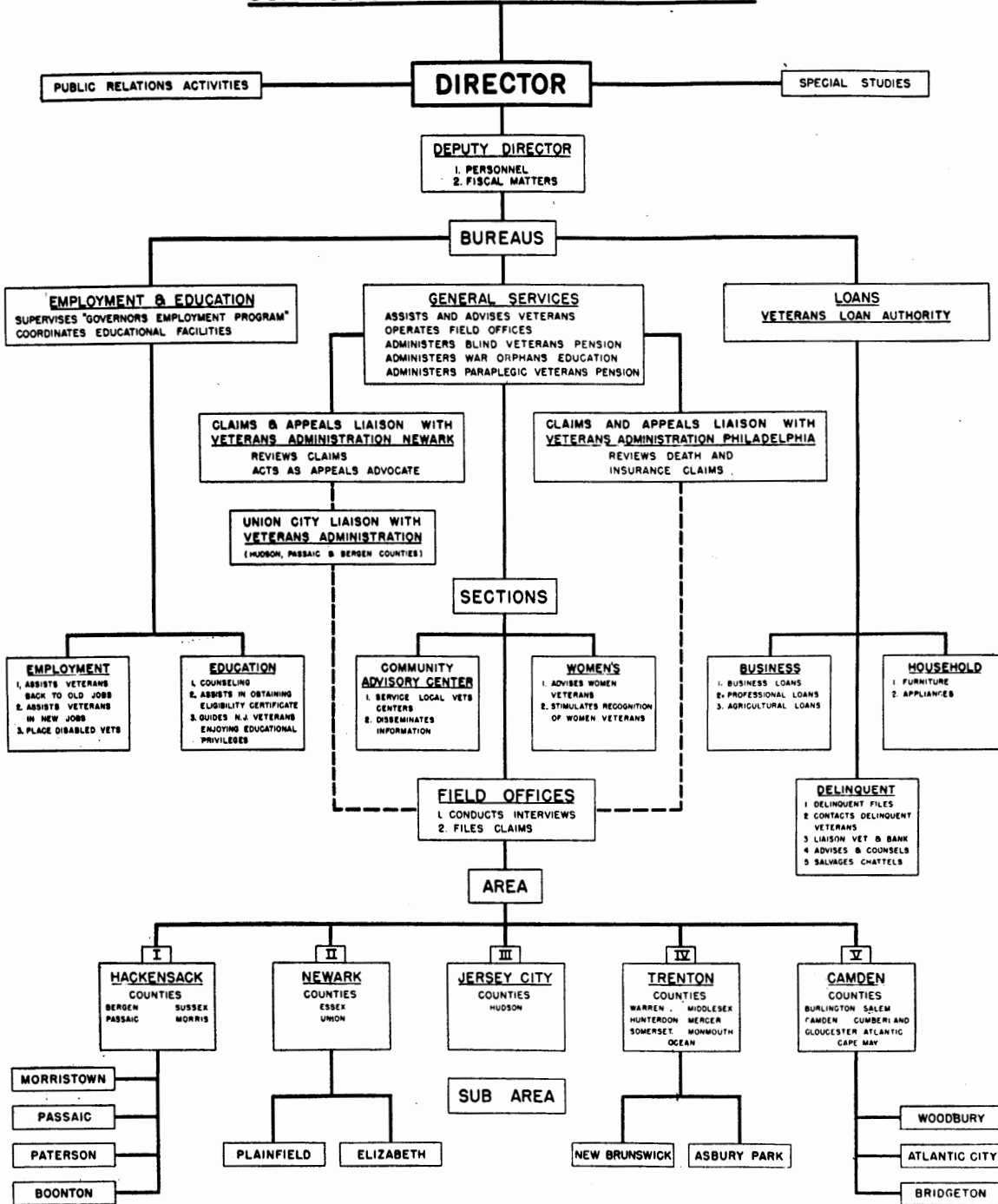


CHART No. VI

## DIVISION OF VETERANS' SERVICES

As of June 30, 1947, the Division of Veterans' Services completed three full years of operation. During the past months, the organization has added a new Delinquent Loan Section in the Bureau of Loans; two liaison offices in the U. S. Veterans Administration at Union City and Philadelphia respectively, and sub-area offices at Boonton and Passaic in Area I; in the Newark State Employment Service and Plainfield in Area II; Trenton State Employment Service, Asbury Park and New Brunswick in Area IV; and Woodbury and Bridgeton in Area V. (See Chart No. VI.)

Interdepartmental and organizational co-operation, especially with the major veteran bodies, the Department of Education, the Employment Service Division of the Unemployment Compensation Commission, and the U. S. Veterans Administration, is continuous and most gratifying. Duplication of effort and overlapping services have been greatly reduced and are expected to be eliminated completely in the State Departments soon. The federal departments likewise show an ever-increasing degree of helpfulness and sympathetic understanding of our State program, its aims and objectives.

The three bureau chiefs and the chief of the Special Study Section, with their several staffs, have performed an excellent year of service and during that time have greatly increased the "know how" which means so much to an effort of this kind.

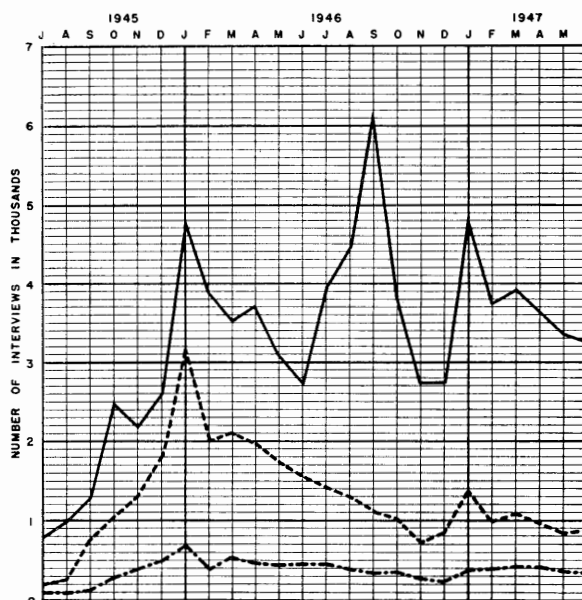
The detailed reports with accompanying charts and graphs of each bureau and the study section follow.

### BUREAU OF GENERAL SERVICES

The main objective of the Bureau of General Services is the efficient handling and expediting of veterans' claims and appeals and the dissemination of information through which that aim can be realized. The total interviews handled by this bureau in its several field offices to date number 144,782. Claims filed as a result of these interviews number 45,090. (See Chart No. VII.)

CHART No. VII  
CONSOLIDATED REPORTS OF  
VETERAN INTERVIEWS

————— Veteran Services  
 - - - - - Employment—Education  
 - · - · - · Loans



Through a natural course of events the activities of the Bureau of General Services have substantially expanded during the past year. Field Office service has been extended from 11 to 21 offices. Full-time offices are operating in conjunction with the New Jersey State Employment Service at Camden, Newark, and Asbury Park, and itinerant offices in Boonton, Bridgeton, New Brunswick, Passaic, Plainfield, Trenton and Woodbury. Itinerant service at Toms River was discontinued. A Liaison Office with the Union City Annex Office of the Veterans Administration started operations for advocacy and appeal of claims of Hudson, Bergen and Passaic County veterans. An office, instituted in the Philadelphia Branch 3 of the Veterans Administration for the advocacy and appeal of death claims of veterans' dependents, investigates and furnishes full information and service in all matters pertaining to National Service Life Insurance claims.

The Bureau has carried on its task of administering the War Orphans Education Act and the Blind Veterans Pension Law, and has recently begun administering the new Paraplegic Pension Law, which has already resulted in 83 applications. The Blind Veterans Pension has been approved for 30 World War II veterans.

Due to natural biological conditions, the World War I cases for war orphan assistance in education have been negligible since the inception of this Division. However, it is reasonable to expect that this particular phase of the work on behalf of orphans of World War II veterans, will show considerable increase as the years go on. In co-operation with the American Legion, a National Commander's Scholarship worth \$1,200 in any college in the country has been secured for a New Jersey veteran's orphan.

The Bureau also has carried on its work in the Women's and Advisory Centers Sections. The Women's Section has been stimulating interest in the solution of problems of women veterans. The Advisory Centers Section has assisted and served the 50 community advisory centers in the State and has co-operated with the several county Superintendents of Veteran Interment in connection with the program of recording and charting graves of veterans. Presently this Section is engaged in the research for, and preparation of, a bulletin pertaining to the repatriation of overseas war dead.

The year under review has seen a substantial growth in the circulation of the Bureau bulletins. Originally these were issued as a means of quickly informing the Bureau's employees of the ever-changing rights and benefits of veterans. Today the pamphlets are received regularly by 1,500 veteran service officers, interested organizations and groups throughout New Jersey, and are recognized as the outstanding printed source of information on veteran rights and benefits in the State.

The substantial expansion of activity within the Bureau has been accomplished with a comparatively small increase in personnel.

Outstanding during the year has been the growth of activity in the Bureau's Liaison Offices, specializing in claims work. These offices constitute the direct contact with the Veterans Administration, and not only serve the field offices of the Bureau but also the individual service officers of the many New Jersey veteran organizations. The growth of this liaison service, while anticipated, has been to some extent spontaneous. It was realized sometime ago that the Bureau would greatly enhance its value to veterans by maintaining liaison offices at Veterans Administration Offices, and this has proved true.

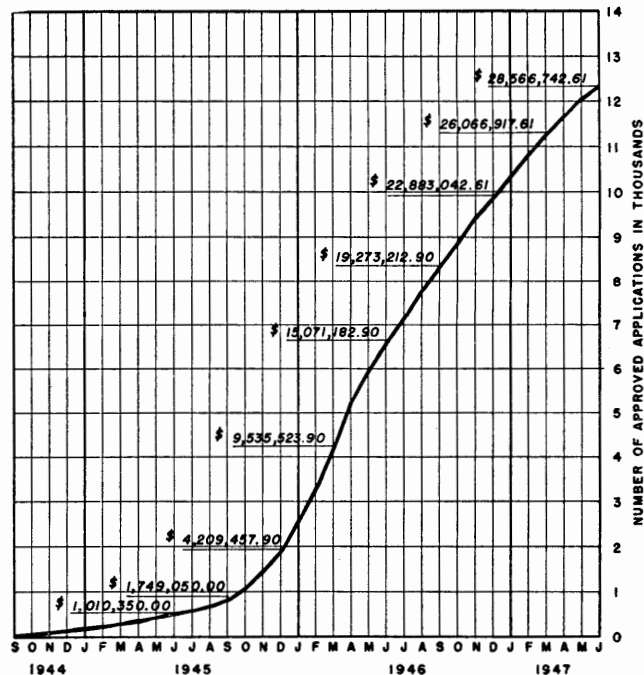
In line with this, the trend of veterans services is impelling the Bureau to specialization in claims work. General Services has long realized that valuable long-term assistance would best be given veterans and their dependents in the careful preparation, advocacy and appeal of compensation, pension, death and insurance claims. A Training Section recently has been activated, with the responsibility of planning and pursuing an intensive program of indoctrination and education in veteran affairs for all new employees. It is also charged with giving continuous refresher courses to older employees.

A substantial financial saving to the State has been effected by the Bureau in utilizing office space with the State Employment Service, offices of the Veterans Administration, State Armories and Community Advisory Centers. It is hoped that eventually all field offices will be located so that payment of rent will not be a factor in their upkeep.

### BUREAU OF LOANS

During the three-year period since the creation of the Veterans' Loan Authority of New Jersey, 13,642 applications for business loans have been received, amounting to \$31,145,364.85, of which 12,391 were approved, in the amount of \$28,566,742.61 and 1,251 disapproved in the amount of \$2,795,534.49. (See Chart No. VIII.) A total of 845 loans amounting to \$1,658,718 have been paid in full in from two to four years before maturity. (See Chart No. IX.) Nearly one million dollars has been received in "anticipatory payments." The monthly amortization is in excess of \$800,000 per month. The Veterans' Loan Authority has purchased 165 defaulted notes amounting to \$270,806.76, but of these purchased notes over 50 per cent of the veterans contacted have refinanced their loans and are making reduced payments direct to this office. (See Chart No. X.) This "salvage" is directly due to the efficient operation of the newly instituted Delinquent Loan Section.

CHART No. VIII  
 APPLICATIONS FOR VETERANS'  
 LOANS  
 Number of Approved Applications  
 Cumulative from September 1944



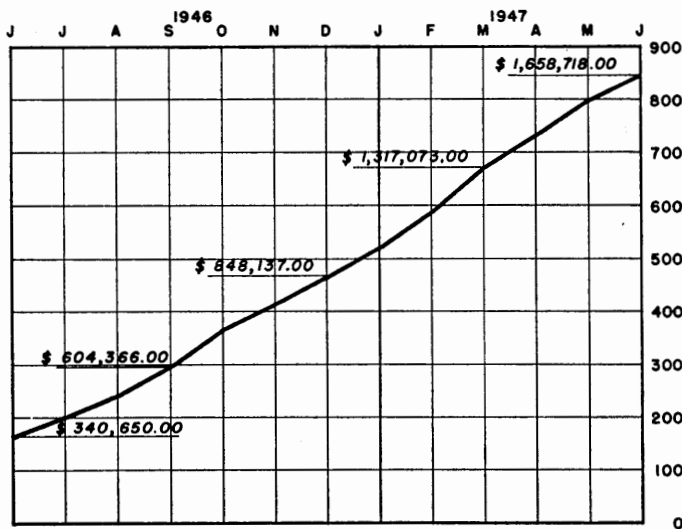
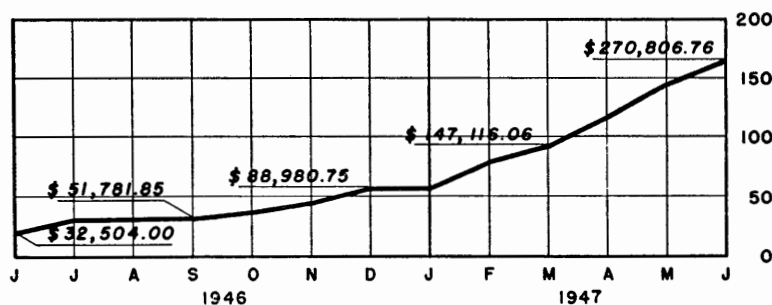


CHART No. IX  
 VETERANS' BUSINESS LOANS  
 Number of Business Loans Paid in Full  
 Cumulative from June 1946

The great majority of veterans are honest and sincere in their intention to repay their loans. Many defaulted cases were the result of inability of the veteran to obtain inventories and supplies in a highly restricted market.

It will be noted that the average loan is slightly in excess of \$2,200 while the defaulted notes average \$1,634; the number of defaulted notes purchased is slightly over 1.25 per cent but the money value is only 0.8 of one per cent. This compares favorably with the results obtained by the most conservative banks in the State. During the past year applications for business loans have dropped 34 per cent. Whether this is due to banks tightening up on loans to veterans, or the veterans deciding this is not a propitious time to start a small business, we have no way of knowing.

CHART No. X  
 NUMBER OF DELINQUENT BUSINESS LOANS  
 PURCHASED BY STATE  
 Cumulative from June 1946



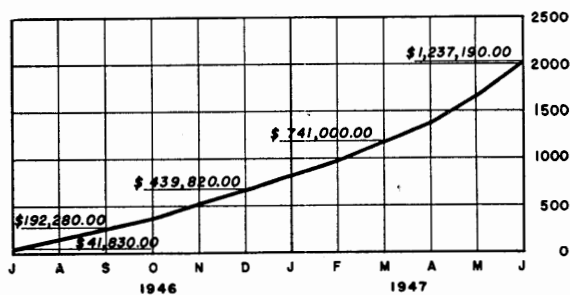
Underwriting household loans began July 1, 1946, and to date, 2,016 have been approved amounting to \$1,237,190, averaging approximately \$640. (See Chart No. XI.) Thus far, no household loans have been purchased.

As housing becomes available and household appliances are placed on sale, it is reasonable to anticipate a constantly increasing volume of business in this section.

The State has over 485,000 veterans eligible for loans. Not more than 25,000 are expected to start in a business or profession, but loans for household goods may total well over 100,000 during the next three years. This will mean that the status of the clerical force in the Business Loan Section will remain stationary, but the Household Section will show the necessity for a decided increase.

CHART No. XI  
**VETERANS' HOUSEHOLD FURNISHINGS  
 LOANS**

Number of Approved Applications  
 Cumulative from July 1, 1946



**BUREAU OF EMPLOYMENT AND EDUCATION**

*Employment*

During the past year, this Bureau has consolidated the work previously accomplished and has increased its usefulness and activities. Recently nearly 200 names of business and industrial organizations have been added to those who have accepted the "New Jersey Veterans' Employment Plan," bringing the total to over 1,600. The co-operation of the Manufacturers' Association of New Jersey, the New Jersey State Chamber of Commerce, the American Federation of Labor, and the Congress of Industrial Organizations, has been maintained and enlarged throughout the past year.

As an instrument of proven value in securing employment for both disabled and able-bodied veterans, the following figures received from subscribing employers show:

From V-J Day to November 30, 1946—

Number of employees .....	415,431
Number of disabled veterans employed .....	3,991
Number of jobs available for disabled veterans .....	3,628
Number of jobs given to veterans since V-J Day not previously employed .....	56,771

Results from a recent questionnaire, which is in substance a report on the actual operation of the plan, covering a six-month period from December 1, 1946, to May 31, 1947, follow. (See Chart No. XII.)

1. Number of hires from December 1 to May 31 (new and replacements) .....	M 52,838	F 32,822
2. Number of hires from December 1 to May 31 (to veterans not previously employed by this establishment) .....	M 25,625	F 1,885
3. Number of war-disabled veterans hired from December 1 to May 31 (receiving disability compensation from the Veterans Administration) .....		1,444
4. Number of employees (current payroll) .....		423,893
5. Estimated hires within next six months to maintain present payroll (See Chart No. XIII) .....	M 19,309	F 14,240
6. Estimated hires for expansion in the next six months .....	M 9,980	F 5,513
7. Number of jobs available for disabled veterans in next six months .....		1,110

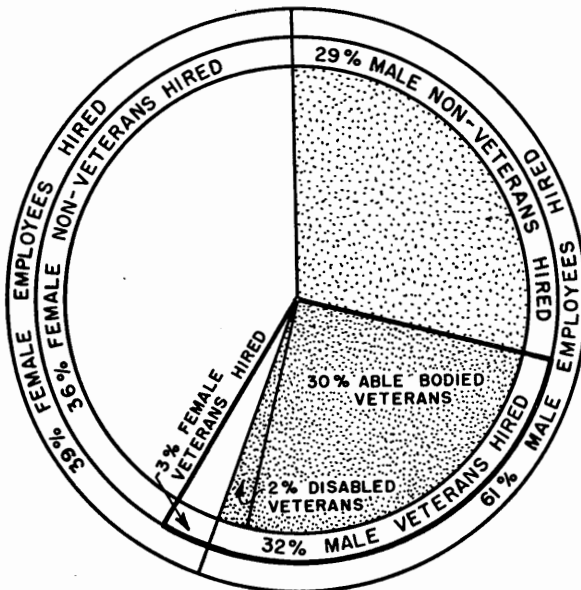


CHART No. XII

PERSONS HIRED BY EMPLOYERS UNDER N. J. VETERANS' EMPLOYMENT PLAN

Between December 1, 1946, and May 31, 1947

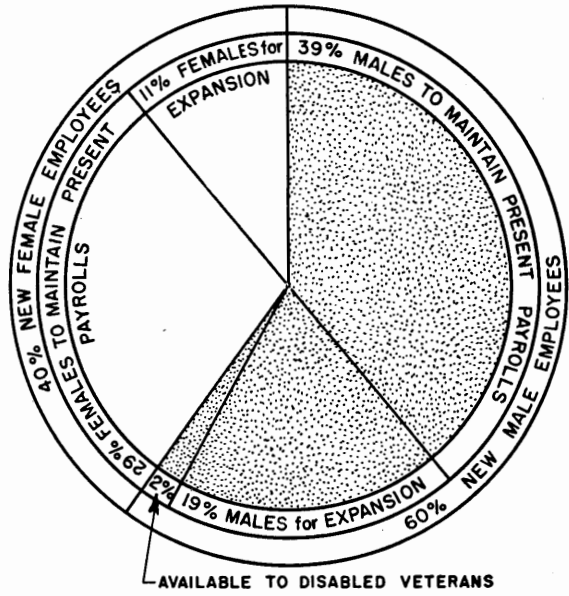


CHART No. XIII

ESTIMATED NEW HIRES BY EMPLOYERS PLEDGED TO N. J. VETERAN EMPLOYMENT PLAN

For 6-Month Period—June 1 to November 31, 1947

The complete figures since V-J Day indicate that employers who have accepted the "New Jersey Veterans' Employment Plan" have given jobs to veterans, to whom they had no legal obligation, as follows:

Disabled veterans .....	5,435
Able-bodied veterans .....	84,281
<b>Total .....</b>	<b>89,716</b>

This total figure includes 1,880 women veterans who have been given new employment following their discharge from the armed forces.

During the year, this Bureau has had the responsibility of editing the "New Jersey Veteran," published bi-monthly for the information of veteran organizations and other interested groups. This publication has a mailing list of 3,280 and increases with each succeeding issue.

The Bureau has assisted several industrial plants to work out an On-the-Job Training Program for seriously disabled veterans.

A list of 225 business and industrial organizations who have indicated to this Bureau that they have openings for 3,628 disabled veterans was furnished to the Veterans' Employment Service in order that their field representatives could call upon these organizations and place disabled veterans.

For the second consecutive year, the Bureau has prepared a special "Convention Number" of the "New Jersey Veteran." Approximately 12,000 copies have been printed, with an appropriate cover for each of the seven major veteran organizations in the State, for distribution at their annual conventions.

#### *Education:*

The Education Section continues in its primary function of counseling and assisting veterans, directly, and through others who service veterans, to secure the education and training they desire. This involves assisting in the approval of both schools and employing institutions. Approximately 75,000 New Jersey veterans are receiving educational and training benefits in this State, and an additional large number are attending schools and colleges in other States. With the exception of medicine and dentistry, expanded programs and facilities at the various institutions and colleges in New Jersey make it possible for those veterans who are duly qualified to receive the training they desire within the State, though some of it may have to be obtained in evening sessions or in junior colleges.

A breakdown of those in training in New Jersey this year shows that over 53,000 veterans are getting educational benefits under the G. I. Bill (P. L. 346) and almost 6,000 under P. L. 16. There have been 13,000 veterans in our various types of high school classes without using any of their G. I. benefits.

Ever-increasing numbers of New Jersey veterans are entering the Apprenticeship and On-the-Job Training program. New opportunities are constantly developing. To date, 6,598 employers have been approved for Industrial Apprentice and On-the-Job Training, and approximately 700 for Professional On-the-Job Training.

This type of training should expand rapidly with distribution of the "Apprenticeship and On-the-Job Training for New Jersey Veterans" manual. This is the culmination of the work of the Inter-Agency Committee described in last year's report. The Committee was composed of representatives of the Division of Veterans' Services, the State Department of Education, the Veterans Administration, the Veterans' Employment Service and the New Jersey State Employment Service, and the Apprentice Training Service. The manual was published by the Division of Veterans' Services and is being distributed by this section. Copies already have been sent to all those guiding and counseling veterans in the agencies composing the Committee, to Service Officers of various veteran organizations and other interested groups and individuals.

Since February 13, 1945, the section has been preparing the material and supervising the weekly radio program, "Breakfast With Veterans," over Station WAAT every Tuesday morning, 9:05 to 9:30. In addition to the regular feature of questions from listeners, both veterans and their families, special programs have included guest speakers from the Veterans' Employment Service, the American Legion, the Veterans Administration, the Spanish War Veterans, Veterans of Foreign Wars of the United States, and from schools and industry. The weekly program, "Breakfast With Veterans," is claimed by the radio station to be the oldest and longest continued radio program for veterans on the air.

Two additional weekly broadcasts have been instituted by the Division during the past twelve months. They are the "Veterans' Corner," Station WBUD, Morrisville, Pa., Wednesdays, 7:15 P. M., and the "Veterans' Counselor," Station WSNJ, Bridgeton, N. J., Fridays, 8:15 P. M. Staff members regularly participate in Veteran Information Forums throughout the State in co-operation with the State Employment Service, Veterans' Employment Service, Veterans Administration and veteran organizations.

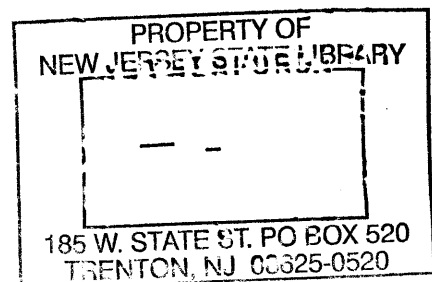
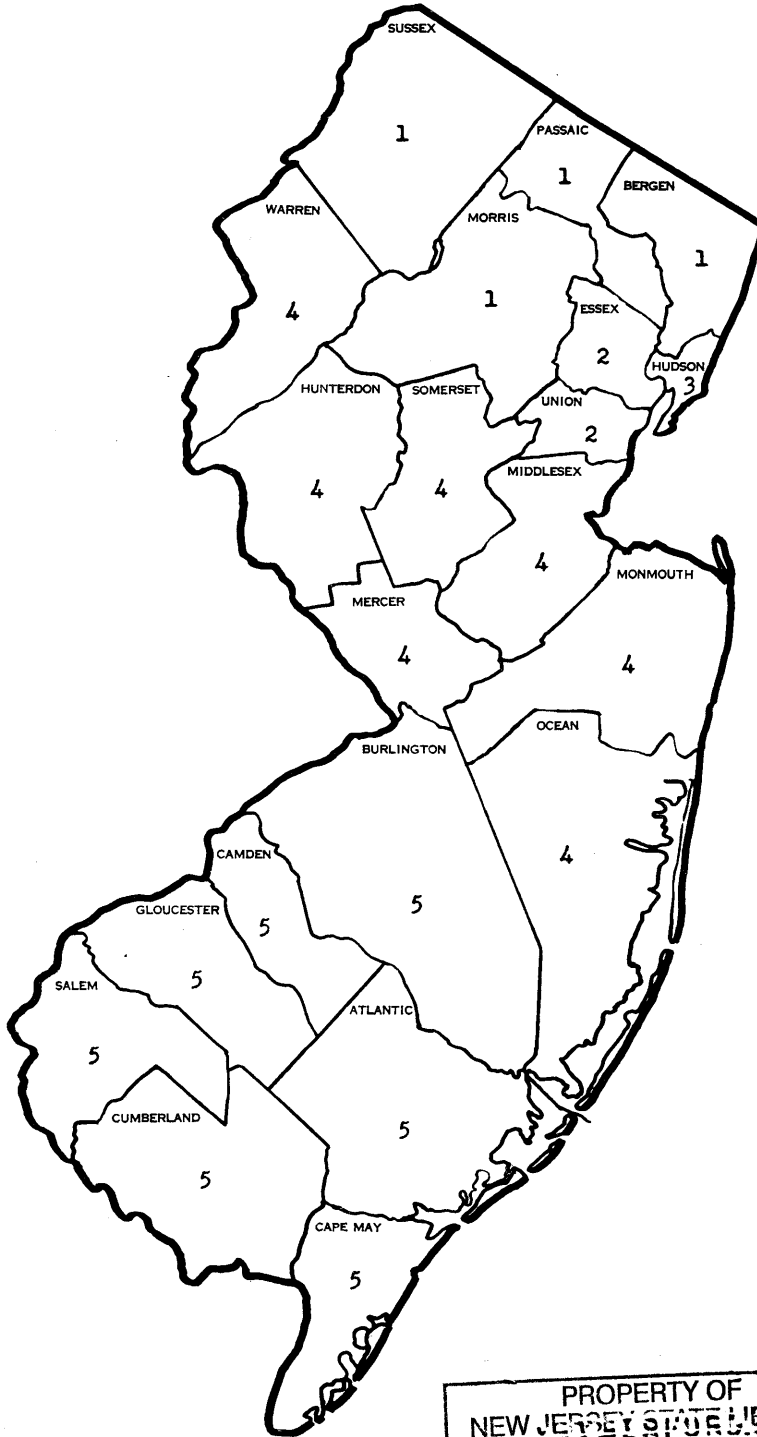
#### RESEARCH AND SPECIAL STUDIES SECTION

Originally charged with the research and special studies prerequisite to the formulation and administration of an adequate legislative program of veteran services in New Jersey, the objectives of this section have changed from time to time to fit varying needs during the evolution of veteran legislation and the transitional stages in the development of the Division of Veterans' Services. With the rounding out of the present laws pertaining to veterans, and the establishment of smooth-running machinery enabling an orderly administration of veteran services, one major function of this section is to assist in statistical studies and research projects requested by the several local, State and national veteran organizations and service officers. While continuing studies are being made to provide the factual basis for enlightened veteran legislation and forward-looking administration of veteran benefits, more and more emphasis is being placed on assisting in and augmenting the work being undertaken by conscientious individuals and recognized organizations which are sincerely interested in the welfare of the veteran.

This section has compiled and collated material on Veteran Services in New Jersey for Separation Center Officials and Personnel Officers of the various military, naval and marine bases for use in advising service personnel what benefits can be expected after discharge and what assistance the veteran will receive in his transition back to civilian life. Similar material has been forwarded at the request of officials and legislators from several other states which are making studies to provide adequate veteran services to the veterans of those states.

**CHART No. XIV**  
**STATE OF NEW JERSEY—WORLD WAR II**  
**Enlistments and Inductions in Army and Navy September 16, 1940, to March 31, 1947**  
**Army and Navy Casualties as of December 31, 1946**

	Enlistments and Inductions	Casualties (Deaths)
<b>Area 1</b>		
Bergen .....	53,925	1,260
Morris .....	15,851	368
Passaic .....	40,379	907
Sussex .....	3,590	97
	113,745	2,632
<b>Area 2</b>		
Essex .....	114,429	2,398
Union .....	45,466	1,056
	159,895	3,454
<b>Area 3</b>		
Hudson .....	92,472	1,962
<b>Area 4</b>		
Hunterdon .....	3,930	98
Mercer .....	28,628	619
Middlesex .....	32,647	823
Monmouth .....	19,851	433
Ocean .....	4,725	85
Somerset .....	10,374	227
Warren .....	5,905	140
	106,060	2,425
<b>Area 5</b>		
Atlantic .....	15,335	291
Burlington .....	12,192	298
Camden .....	33,976	755
Cape May .....	3,631	94
Cumberland .....	8,362	170
Gloucester .....	9,183	223
Salem .....	5,650	114
	88,329	1,945
<b>State Total</b>		
Officers and Enlisted Men ...	560,501	12,418
Officers and Enlisted Women.	10,569	



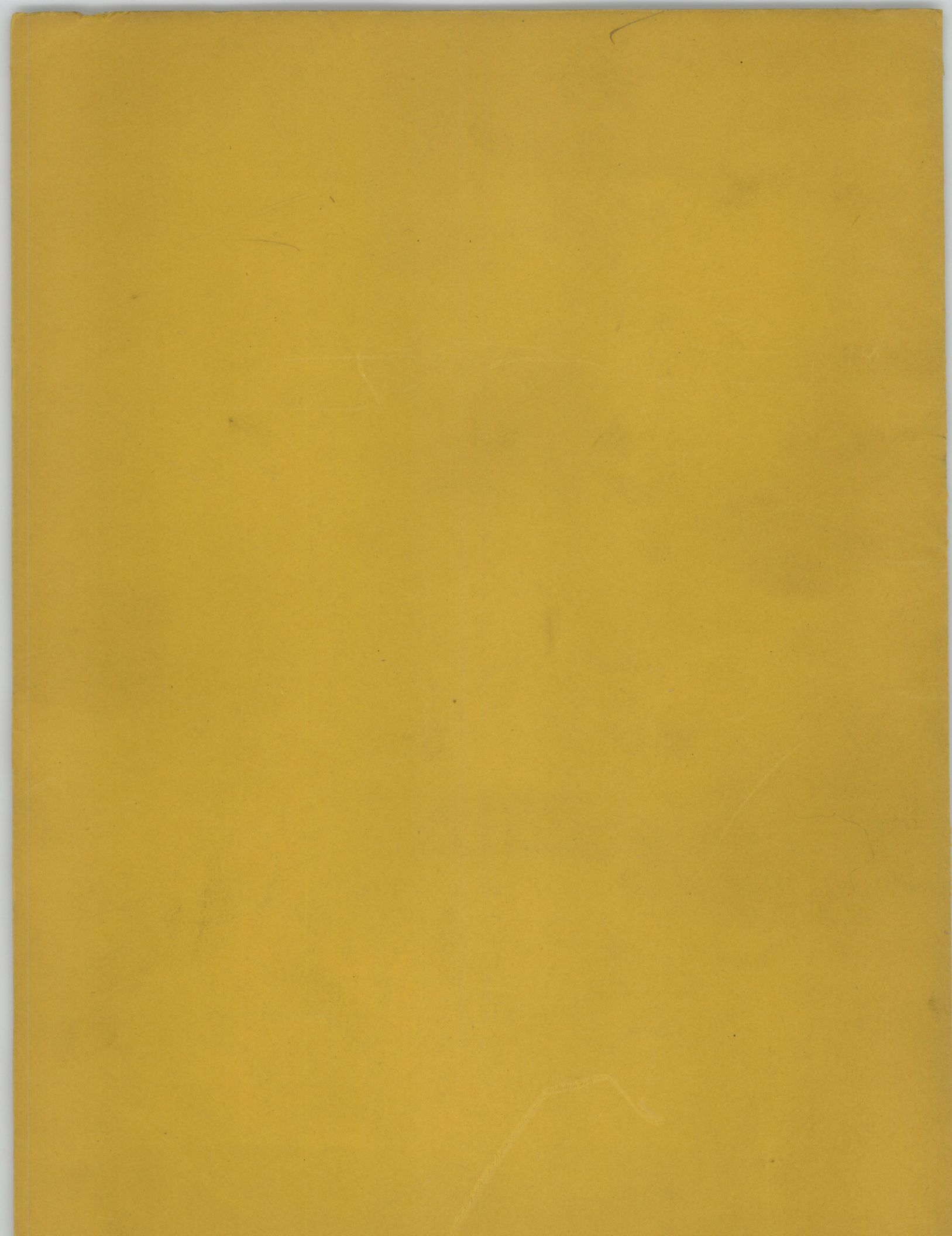
During the year, the Research and Special Studies Section has:

- (a) Initiated a survey in conjunction with the Education Section to determine the number of veterans employed in public education in the State of New Jersey.
- (b) Secured material on bonus legislation in other states and territories, in connection with a tabulation made by the Bureau of General Services.
- (c) Provided legal and advisory assistance to counties in setting up offices of Supervisors of Veteran Interment.
- (d) Listed various examining and licensing boards in the State of New Jersey in connection with establishing veteran benefits in securing licenses.
- (e) Abstracted all State retirement laws affecting veterans.
- (f) Completed a survey to determine the number of veterans living on farms in New Jersey without electricity or access to it.
- (g) Studied and made a concise outline of the Nebraska Plan of Veterans Services.
- (h) Prepared material and answered questions on Veteran Services in New Jersey for the Subcommittee of the Congressional Committee on Veteran Affairs.
- (i) Compiled comprehensive data on veteran services and veteran statistics for use in the Almanac published by Rutgers University Press.
- (j) Summarized the operation of New Jersey Veteran Service activities for New Jersey State Chamber of Commerce.
- (k) Acknowledged and replied to a large volume of requests for information pertaining to the World War II veteran bonus question in New Jersey.
- (l) Made wide distribution of compilations and resumes of New Jersey laws pertaining to veterans.
- (m) Collated statistical material on enlistments and inductions from the State of New Jersey by counties, and on Army and Navy casualties (deaths). (See Chart No. XIV.)

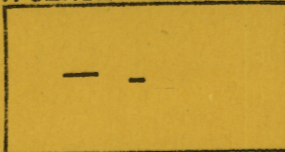
The Special Studies Section has maintained a file and kept a record of the action on all State legislation pertaining to veterans. The several veteran bills which were enacted into law during the 1947 session are being listed in a brief resume.

Thirty-five laws pertaining to veterans were enacted by the 171st (1947) Legislature of New Jersey. No major changes in the present program of veteran services and benefits are contemplated under the 1947 laws which, for the most part, expand or clarify existing veteran laws.

Outstanding among the 1947 veteran laws are Chapters 175 and 263. The first authorizes Boards of Freeholders to provide \$50 interment expenses for servicemen dying in active service in World War II, and increases from \$200 to \$250 the allowance for burial of indigent veterans. The second, which is known as the "Paraplegic Act," provides for an annual pension of \$500 to veterans who are suffering from paraplegia and thereby affords to this unfortunate group the same benefits which have been accorded to blind veterans.



PROPERTY OF  
NEW JERSEY STATE LIBRARY



185 W. STATE ST. PO BOX 520  
TRENTON, NJ 08625-0520