
Franklin D. Roosevelt — “The Great Communicator”
The Master Speech Files, 1898, 1910-1945

**Series 2: “ You have nothing to fear but fear itself:” FDR
and the New Deal**

File No. 746

1934 November 14

**Advisory Council of the National Conference on
Economic Security**

Reading Copy

SPEECH BY THE PRESIDENT AT MEETING ON
ECONOMIC SECURITY AT THE WHITE HOUSE, NOVEMBER 14, 1934.

I am glad to welcome you to the White House and to tell you that I am happy that there is so much interest in the problem of economic security. Last June I said that this winter we might well make a beginning in the great task of providing social insurance for the citizen and his family. I have not changed my opinion. I shall have recommendations on this subject to present to the incoming Congress.

Many details are still to be settled. The Committee on Economic Security was created to advise me on this matter. It will bring to me, not any preconceived views, but a mature judgment after careful study of the problem and after consultation with the Advisory Conference and the cooperating committees.

On some points it is possible to be definite. Unemployment insurance will be in the program. I am still of the opinion expressed in my message of June eighth that this part of social insurance should be a cooperative federal-state undertaking. It is important that the federal government encourage states which are ready to take this progressive step. It is no less important that all unemployment insurance reserve funds be held and invested by the federal government, so that the use of these funds as a means of stabilization may be maintained in central management and employed on a national basis. Unemployment insurance must be set up with the purpose of decreasing rather than increasing unemployment. It is of course clear that because of their magnitude the investment and liquidation of reserve funds must be within control of the government itself.

For the administration of insurance benefits, the states are the most logical units. At this stage, while unemployment insurance is still untried in this country and there is such a great diversity of opinion on many details, there is room for some degree of difference in methods, though not in principles. That would be impossible under an exclusively national system. And so I can say to you who have come from all parts of the country that not only will there have to be a federal law on unemployment insurance, but state laws will also be needed. In January the great majority of the state legislatures will convene, as well as Congress. You who are interested in seeing that unemployment insurance is established on a nation-wide basis should make your plans accordingly.

We must not allow this type of insurance to become a dole through the mingling of insurance and relief. It is not charity. It must be financed by contributions, not taxes.

What I have said must not be understood as implying that we should do nothing further for the people now on relief. On the contrary, they must be our first concern. We must get them back into productive employment and as we do so we can bring them under the protection of the insurance system. Let us profit by the mistakes of foreign countries and keep out of unemployment insurance every element which is actuarially unsound.

There are other matters with which we must deal before we shall give adequate protection to the individual against the many economic hazards. Old age is at once the most certain, and for many people the most tragic of all hazards. There is no tragedy in growing old, but there is tragedy in growing old without means of support.

As Governor of New York, it was my pleasure to recommend passage of the old age pension Act which, I am told, is still generally regarded as the most liberal in the country. In approving the bill, I expressed my opinion that full solution of this problem is possible only on insurance principles. It takes so very much money to provide even a moderate pension for everybody, that when the funds are raised from taxation only a means test must necessarily be made a condition of the grant of pensions.

I do not know whether this is the time for any federal legislation on old age security. Organizations promoting fantastic schemes have aroused hopes which cannot possibly be fulfilled. Through their activities they have increased the difficulties of getting sound legislation; but I hope that in time we may be able to ^{provide security for} ~~give~~ the aged, ~~something~~ -- a sound and a uniform system which will provide true security.

There is also the problem of economic loss due to sickness, -- a very serious matter for many families with incomes, and ^{and without} ~~likewise~~ ^{therefore} an unfair burden upon the medical profession. Whether we come to this form of insurance soon or later on I am confident that we can devise a system which will enhance and not hinder the remarkable progress which has been made and is being made in the practice of the professions of medicine and surgery in the United States.

In developing each component part of the broad program for economic security, we must not lose sight of the fact that there can be no security for the individual in the midst of general insecurity. Our first task is to get the economic system to function so that there will be a greater general security. Everything that we do with intent to increase the security of the individual will, I am confident, be a stimulus to recovery.

At this time, we are deciding on long-time objectives. We are developing a plan of administration into which can be fitted the various parts of the security program when it is timely to do so. We can not work miracles or solve all our problems at once. What we can do is to lay a sound foundation on which we can build a structure to give a greater measure of safety and happiness to the individual than any we have ever known. In this task you can greatly help.

ADDRESS OF THE PRESIDENT
to the Advisory Council of the
National Conference on Economic Security
November 14, 1934

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For the administration of insurance benefits, the states are the most logical units. At this stage, while unemployment insurance is still untried in this country and there is such a great diversity of opinion on many details, there is room for some degree of difference in methods, though not in principles. That would be impossible under an exclusively national system. And so I can say to you who have come from all parts of the country that not only will there have to be a Federal law on unemployment insurance, but state laws will also be needed. In January the great majority of the state legislatures will convene, as well as Congress. You who are interested in seeing that unemployment insurance is established on a nation-wide basis should make your plans accordingly.

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There are other matters with which we must deal before we shall give adequate protection to the individual against the many economic hazards. Old age is at once the most certain, and for many people the most tragic of all hazards. There is no tragedy in growing old, but there is tragedy in growing old without means of support.

As Governor of New York, it was my pleasure to recommend passage of the old age pension act which, I am told, is still generally regarded as the most liberal in the country. In approving the bill, I expressed my opinion that full solution of this problem is possible only on insurance principles. It takes so very much money to provide even a moderate pension for everybody, that when the funds are raised

from taxation only a "means test" must necessarily be made a condition of the grant of pensions.

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There is also the problem of economic loss due to sickness -- a very serious matter for many families with and without incomes, and therefore, an unfair burden upon the medical profession. Whether we come to this form of insurance soon or later on I am confident that we can devise a system which will enhance and not hinder the remarkable progress which has been made and is being made in the practice of the professions of medicine and surgery in the United States.

In developing each component part of the broad program for economic security, we must not lose sight of the fact that there can be no security for the individual in the midst of general insecurity. Our first task is to get the economic system to function so that there will be a greater general security. Everything that we do with intent to increase the

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At this time, we are deciding on long-time objectives. We are developing a plan of administration into which can be fitted the various parts of the security program when it is timely to do so. We cannot work miracles or solve all our problems at once. What we can do is to lay a sound foundation on which we can build a structure to give a greater measure of safety and happiness to the individual than any we have ever known. In this task you can greatly help.

ADDRESS
OF
THE PRESIDENT

To the Advisory Council of the
National Conference on Economic
Security, at the White House,
November 14, 1934.

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FOR THE PRESS

November 14, 1934.

These remarks of the President to the Advisory Council of the National Conference on Economic Security must be held in confidence until released.

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STEPHEN EARL
Assistant Secretary to the President.

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Draft

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problem as is manifested by this conference.

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on this subject to present to the incoming Congress.

~~I cannot, at this time, outline what I shall recommend, frankly,~~
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~~carry great weight.~~ ^{It} The Committee will bring to me, not any preconceived
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The use of these funds as a ~~as a~~ means of stabilization. ^{may be maintained in central management and} Unemployment insurance must be set up ^{and}
~~to have a tendency to decrease, rather than to increase, unemployment.~~ ^{will be employed}
~~The unemployment reserve funds must be handled, at all times, in accord~~
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For the administration of ^{insurance} benefits, the states are the most logical units. At this stage, while unemployment insurance is still untried in this country and there is such a great diversity of opinion on many details, there is room for ^{some degree of difference in methods, though not} experimentation. That would be impossible ⁱⁿ under an exclusively national system. And so I can say to you who have ^{principles} come from all parts of the country that not only will there have to be a federal law on unemployment insurance, but state laws will also be needed. In January the great majority of the state legislatures will convene, as well as Congress. You who are interested in seeing that unemployment insurance is established on a nation-wide basis should make your plans accordingly.

We must not allow ^{two types of} unemployment insurance to become a dole through mingling insurance and relief. ~~Unemployment insurance must be kept on the level of a contractual right, without any taint of charity.~~ ^{It is not} It must be financed by contributions, not taxes.

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support. ~~This problem has become much more serious with the exhaustion of the funds not only of so many old people but of their children.~~

As Governor of New York, it was my pleasure to recommend passage of the old age pension Act which, I am told, is still generally regarded as the most liberal in the country. In approving the bill, I expressed my opinion that ~~a really adequate~~ ^{fair} solution of this problem is possible only on insurance principles. It takes ~~such a lot of~~ ^{over very much} money to provide even a moderate pension for everybody, that when the funds are raised from taxation ^{only} a means test must necessarily be made a condition of the grant of pensions.

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There is also the problem of economic loss due to sickness, ~~which is~~ ^{matter} a very serious ~~one~~ for many families with incomes, and likewise an unfair burden upon the medical profession. ~~I feel that something can be worked out which will be beneficial alike to the public and the profession.~~ But let me add this, that I shall recommend no legislation which will not preserve the independence of the physician and is not a continuance of the remarkable progress which has been made in the practice of medicine in this country.

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In developing ~~a~~ ^{the} program for economic security, we must not lose sight of the fact that there can be no security for the individual in the midst of general insecurity. Our first task is to get the economic system to function so that there will be ^{a greater} general security. ~~Nothing~~ ^{Even then,} that we do with intent to increase the security of the individual ~~must retard economic recovery;~~ ^{well, I am confident the} rather, it should be a stimulus to recovery.

At this time, we ~~should~~ ^{are} decide ^{on} ~~upon our~~ long-time objectives. We ~~should~~ ^{are} develop a plan of administration into which can be fitted the various parts of the security program when it is timely to do so. We can not work miracles or solve all our problems at once. What we can do is to lay a sound foundation on which we can build a structure ^{to} ~~which will~~ give a greater measure of ^{safety and happiness} ~~economic security~~ to the individual than any we have ever known. *In this task you can greatly help.*

November 16, 1934

[Speech on TVA]

FDR Speech File

0747

Reading Copy

Address at Harrodsburg, Kentucky

Nov. 16, 1934

GOVERNOR LAFFOON, MY FRIENDS OF KENTUCKY:

We, pioneers of 1934, are come together today to honor the pioneers of a century and a half ago.

On my journey hither I have been reading once more of those thrilling days which saw the first peopling of these fair lands beyond the mountains and seized the perfect moment which destiny offered to our forebears to create these United States.

It has seemed to me in reading history that Harrodsburg can lay claim to having been the scene of more historical first things than any other spot I have ever known. It seems not enough that this delightful and historic place was the first permanent settlement well beyond the mountains; that here were the earliest pioneer homes; that here came the first school teacher and the first doctor; that here was the first court in the West; to this you must add many other firsts -- the first corn raised in Kentucky, the first peach stones and apple seeds planted, the first wheat field, the first grist mill and perhaps most important of all, the first spinning wheel.

That is why I am happy that in addition to paying tribute to the memory of George Rogers Clark who led his men from here to his great invasion and preservation of the inland empire to the United States, you are also honoring the men and women who made his expedition possible and who followed him with the permanency of home building.

It has come to be a generally accepted rule of civilized nations that mere discovery of new lands conveys no sovereignty; and, indeed, that mere conquest conveys but little better title. It is, after all, only the peopling of the wilderness which gives permanency in the form of an ordered society.

There is a very definite analogy between those days and ours. Upon the pioneers of these great stretches of the central west were forced new activities because of the circumstances of their surroundings. They were compelled to hew out a new path -- a path that was dependent not on the axe and the rifle alone, but upon their ability to govern themselves in new ways as well.

To most of the pioneers the necessities of the new life called for efforts and experiments to which they had not been accustomed in their earlier years in the more ordered civilization of the Atlantic Seaboard. Survival itself demanded immediate and new action.

I have called us who are here today "pioneers of 1934." I mean everything that the word "pioneer" implies. We, too, in these latter years throughout the length and breadth of our land have come to a realization of the pregnant fact that the accustomed order of our formerly established lives does not suffice to meet the perils and the problems which we are compelled to face. Again, mere survival calls for new pioneering on our part.

Some portion of the blood of the Colonists and the blood of the pioneers who worked their way, through the generations, across the mountains and across the plains and again across the mountains until they came to the Pacific -- that blood is present in very large part in the veins of millions of our people. More than that, the example and the spirit of these earlier Americans is present in the mind and the heart of all our population.

The events which we here celebrate were so vital in the extension of the new nation that it has been thought proper for Congress to commemorate them not only in the spirit of gratitude but in the spirit of emulation as an example to guide us in the conquest of new frontiers of the spirit that are neither physical nor geographical.

We are carrying on, we shall carry on the purposes of these men and women of Harrodsburg. They were hewing out a Commonwealth -- and I like that word "Commonwealth."

We, too, are hewing out a Commonwealth -- a Commonwealth of the States which we hope will give to its people more truly than any that has gone before, the fulfillment of security, of freedom, of opportunity and of happiness which America asks and is entitled to receive.

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SPEECH OF THE PRESIDENT

HARRODSBURG, KENTUCKY

November 16, 1934

Senator Barkley, Governor Laffoon, and, after what your Senior Senator has said, I think I can say, "My Fellow Pioneers": (Applause)

We, pioneers of 1934, are come together today to honor the pioneers of a century and a half ago. On my journey hither I have been reading once more of those thrilling days which saw the first peopling of these fair lands beyond the mountains and seized the perfect moment which destiny offered to our forebears to create these United States.

It has seemed to me in reading history that Harrodsburg can lay claim to having been the scene of more historical first things than any (other) spot I have ever known, and as you know, I am very much in favor of first things. It seems not enough that this delightful and historic place was the first permanent settlement well beyond the mountains; that there were here (were) the earliest pioneer homes; that here came the first school teacher and the first doctor; that here was the first court (in) of the West; that seems not enough, to this you must add many other firsts -- the first corn raised in Kentucky (laughter and applause), the first peach (stones) trees and apple (seeds) trees planted, the

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Senator Barker, Governor Latham, and other distinguished

Senator Barker has said, I think I can say, "My fellow

citizens": (Applause)

We, citizens of 1934, are come together today to

honor the pioneers of a century and a half ago. On this

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first wheat fields, the first grist mill and perhaps most important of all, the first spinning wheel.

That is why I am happy that in addition to paying tribute to the memory of George Rogers Clark who led his men from here to his great invasion and preservation of the inland empire to the United States, you are also honoring the men and women who made his expedition possible and who followed him with the permanency of home building.

It has come to be a generally accepted rule of civilized nations that mere discovery of new lands conveys no sovereignty; and, indeed, that mere conquest conveys but little better title. It is, after all, only the peopling of the wilderness which gives permanency in the form of an ordered society.

There is a very definite analogy between these days and our days. Upon the pioneers of those great stretches of the central west were forced new activities because of the circumstances of their surroundings. They were compelled to hew out a new path -- a path that was dependent not on the axe and the rifle alone, but upon their ability to govern themselves in new ways as well.

To most of the pioneers the necessities of the new life called for efforts and experiments to which they had not been accustomed in their earlier years in the more ordered civilization of the Atlantic Seaboard. For them, survival

itself demanded immediate and new action.

I have called those of us who are here today "pioneers of 1934." And I mean everything that that word "pioneer" implies. We, too, in these latter years throughout the length and breadth of our land have come to a realization of the pregnant fact that the accustomed order of our formerly established lives does not suffice to meet the perils and the problems which today we are compelled to face. Again, mere survival calls for a new pioneering on our part. (Applause)

Some portion of the blood of the Colonists and the blood of the pioneers who worked their way, through generations, across the mountains and across the plains and again across the mountains until they came to the Pacific -- that blood is present in very large part in the veins of millions of our people today and, in even greater part, in the veins of those whom I see before me today. More than that, the example and the spirit of those earlier Americans is present in the mind and the heart of all our population.

The events (which we here) they celebrate today were so vital in the extension of the new nation that it has been thought proper for Congress to commemorate them not only in the spirit of gratitude but in the spirit of emulation as an example to guide us in the conquest of new frontiers of the spirit, frontiers of the spirit that are neither physical nor geographical.

We are carrying on, we shall carry on the purposes of these men and women of Harrodsburg. (Applause) They were hewing out a Commonwealth -- and I like that word "Commonwealth."

All over this Nation we (too) are hewing out a Commonwealth -- a Commonwealth of the States which we hope will give to its people more truly than any that has gone before, the fulfillment of security, of freedom, of opportunity and of happiness which America asks and which America is entitled to receive. (Prolonged applause)

ADDRESS BY THE PRESIDENT
AT HARRODSBURG, KENTUCKY

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November 16, 1934

Governor Laffoon, my friends of Kentucky:

We, pioneers of 1934, are come together today to honor the pioneers of a century and a half ago. On my journey hither I have been reading once more of those thrilling days which saw the first peopling of these fair lands beyond the mountains and seized the perfect moment which destiny offered to our forebears to create these United States.

It has seemed to me in reading history that Harrodsburg can lay claim to having been the scene of more historical first things than any other spot I have ever known. It seems not enough that this delightful and historic place was the first permanent settlement well beyond the mountains; that here were the earliest pioneer homes, that here came the first school teacher and the first doctor; that here was the first court in the West; to this you must add many other firsts -- the first corn raised in Kentucky, the first peach stones and apple seeds planted, the first wheat field, the first grist mill and, perhaps most important of all, the first spinning wheel.

That is why I am happy that in addition to paying tribute to the memory of George Rogers Clark who led his men from here to his great invasion and preservation of the inland empire to the United States, you are also honoring the men and women who made his expedition possible and who followed him with the permanency of home building.

It has come to be a generally accepted rule of civilized nations that mere discovery of new lands conveys no sovereignty; and, indeed, that mere conquest conveys but little better title. It is, after all, only the peopling of the wilderness which gives permanency in the form of an ordered society.

There is a very definite analogy between those days and ours. Upon the pioneers of these great stretches of the central west were forced new activities because of the circumstances of their surroundings. They were compelled to hew out a new path -- a path that was dependent not on the axe and the rifle alone, but upon their ability to govern themselves in new ways as well.

To most of the pioneers the necessities of the new life called for efforts and experiments to which they had not been accustomed in their earlier years in the more ordered civilization of the Atlantic Seaboard. Survival itself demanded immediate and new action.

I have called us who are here today "pioneers of 1934." I mean everything that the word "pioneer" implies. We, too, in these latter years throughout the length and breadth of our land have come to a realization of the pregnant fact that the accustomed order of our formerly established lives does not suffice to meet the perils and the problems which we are compelled to face. Again, mere survival calls for new pioneering on our part.

Some portion of the blood of the Colonists and the blood of the pioneers who worked their way, through the generations, across the mountains and across the plains and again across the mountains until they came to the Pacific -- that blood is present in very large part in the veins of millions of our people. More than that, the example and the spirit of these earlier Americans is present in the mind and the heart of all our population.

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We are carrying on, we shall carry on, the purposes of these men and women of Harrodsburg. They were hewing out a Commonwealth -- and I like that word "Commonwealth."

We, too, are hewing out a commonwealth -- a Commonwealth of the States which we hope will give to its people more truly than any that has gone before, the fulfillment of security, of freedom, of opportunity and of happiness which America asks and is entitled to receive.

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STATEMENTS FILE

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GOVERNOR LAFFOON, MY FRIENDS OF KENTUCKY:

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men ~~through~~^{to} here ~~to~~^{his} great preservation of ~~our~~^{the} inland empire to the United States, you are also honoring the men and women who made his expedition possible and who followed him ~~us~~ with the permanency of home building.

It has come to be ^agenerally accepted rule of civilized nations that mere discovery of new lands conveys no sovereignty; and, indeed, that mere conquest conveys but little better title. It is, after all, only the peopling of the wilderness which ~~settles in the long run~~^{gives permanency in the form of an ordered society.}

There is a very definite analogy between those days and ours. Upon the pioneers of these great stretches of the central west ~~were~~^{were} forced new ~~conditions~~^{activities} because of the circumstances of their surroundings. They were compelled to hew out a new path - a path that was dependent not on the ax and the rifle alone, but upon their ability to govern themselves in new ways as well.

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^{and the spirit} ample of these earlier Americans is present in the mind and the heart of all our population.

We are carrying on, we shall carry on ~~in~~ the ^{heritage} ~~spirit~~ of these men and women of Harrodsburg. They were hewing out a Commonwealth - and I like that work "Commonwealth."

^{Commonwealth of the Nation} We, too, are hewing out a Commonwealth - ~~and~~ ^{which we hope will give to its people more truly than}

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STATEMENTS FILE

Shorthand By Kannee

GOVERNOR LAFFOON, MY FRIENDS OF KENTUCKY:

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^{who}
We, ~~too~~, are hewing out a Commonwealth -- a Commonwealth of the States which we hope will give to its people more truly than any that has gone before, the fulfillment of security, of freedom, of opportunity and of happiness which America asks and ^{is} entitled to receive.

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