

October 29, 1936

[Camden, New Jersey]

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FDR Speech File

Original reading copy

SPEECH OF THE PRESIDENT

CAMDEN, NEW JERSEY

OCTOBER 29, 1936.

I have come to Camden today for one perfectly valid reason: it is the principal city of southern New Jersey, and, so far as I recollect in a somewhat varied experience, I have never made a speech here before.

Because Camden is a good cross-section of many different types of people who earn their living -- commuters, white collar workers, factory workers and shipyard workers -- I want to say a few words about a subject which affects all of you -- human security.

We have heard much about it during the last three and a half years for the very simple reason that we have needed it. We have needed it for the farmer and for the city dweller alike.

You who work in offices or factories or shipyards are hit when business slumps. Your future is tied up with the stability of the business in which you work.

Holding on to a job was not the only problem you faced in the depression. You had to think of your families and your homes. You had to think of the savings in the bank. You had to think about your modest investments and your insurance policies and your mortgage payments. None of these things ^{thin} _A was safe.

Today things are very different. Business of all kinds has begun to get in the clear. You know that your jobs are safer -- that there are more jobs to go around and better pay for jobs. The threat to your savings, your investments, your insurance policies and your homes is being removed.

None of this came by chance. It came because your Government refused to leave it to chance. It came because your Administration thought things through -- thought of things as a whole -- planned a balanced national economy and acted in a score of ways to bring it to pass. Today I want to mention only two examples out of many.

First, your savings. We did not leave them to chance.

Today for the first time your deposits in every national bank and in eight thousand state banks throughout the country are insured up to five thousand dollars -- a total of forty-nine million accounts. In other words, ninety-eight and a half per cent of all bank accounts in these banks are insured. Never in all our history have we had as sound a banking structure as today. I very much doubt if any of you will vote to go back to the unsafe banking conditions of 1932.

And once more, I remind the nation that this month of October marks the end of one whole year in which there was not a single national bank failure -- the first twelve-month period in fifty-five years that was free from such failures.

The other example I want to say a word about relates to the stability of what you and I call values. For twelve years before this Administration came into office, values of almost every kind of property were running up and down like the mercury in a thermometer on a day in March. Raw material prices were varying four hundred and five hundred and six hundred per cent. Real estate was alternately booming and collapsing.

As a result the assets behind insurance policies were
~~better~~ ~~most~~ ~~better~~ one ~~day~~ and ~~next~~ the next. Bankers did not know what their
portfolios would be worth from one ~~month~~ to the next. Commercial
concerns had no assurance of the value of their bills receivable.
Contractors could make only wild guesses in submitting their
~~many~~ ~~month~~ ~~very~~ bids. Stocks and bonds were worth crazy prices one ~~day~~ and ~~nothing~~
~~little~~ ~~the~~ the next.

After the crash and the long years of despair which
followed it, one prayer went up from the American people --
they wanted something to tie to -- they sought stability because
they knew that without stability they could not have security.

It has been our aim first of all to restore values
to a normal and proper level. It is our aim to maintain them
at a normal and proper level. In that way we believe there will
be a greater security for the average American family no matter
what may be the occupation of the members of that family.

Our objective for all our citizens is to give permanence
to employment, safety to earnings, protection to the home and a
better security to the average man and his family. That can be
done. You and I will carry on until it is done. *Franklin D. Roosevelt*

ADDRESS OF THE PRESIDENT
CAMDEN, NEW JERSEY
October 29, 1936, 5.15 P.M.

(There were about 80,000 people in the audience.)

Mr. Mayor, my friends of Camden:

I am very, very grateful to you and to your Civic Government for naming this Plaza in my honor. It is not very long ago that I read that some of the Federal funds intended for work relief were to be used to transform the plaza into a beautiful park, and it was suggested at that time that here is one case where grass has been made to grow in the city streets. (Laughter)

I have come to Camden today for (one perfectly valid) another very good reason: it is the principal city of southern New Jersey, and, so far as I recollect in a somewhat varied experience, I have never made a speech here before.

Because Camden is a good cross-section of many different types of people who earn their living -- commuters, white collar workers, factory workers, (and) shipyard workers -- I want to say a few words about a subject which affects (all) every one of you -- in your own lives and the lives of your families, the subject of human security.

Franklin D. Roosevelt Library

This is a transcript made by the White House stenographer from his shorthand notes taken at the time the speech was made. Underlining indicates words extemporaneously added to the previously prepared reading copy text. Words in parentheses are words that were omitted when the speech was delivered, though they appear in the previously prepared reading copy text.

inhabit to abdicate the royal title
privy of his way of life from year to year as I
see it is upon us all right adjustment to democracy
about lettered out to some fact that I find one must way
out written out been ed of every letter now not habitual
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of other need and extra work done who al said fact out
(restored) - security who out al were
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a al policies I see that as this year we're going to
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restored stand
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-further -- until next time com along to meet the
President (but), shadow visited, shadow called off, we
didn't know a good show yet a lot of show I -- expect
and this until now you al -- not to the year (the) starting
principles named to justify and sufficient room to serve

We have heard much about it during the last three and a half years for the very simple reason that (we have needed it) the Nation has needed human security. We have needed it for the farmer and for the city dweller alike.

You who work in offices or factories or shipyards are hit when business slumps. Your future is tied up with the stability of the business in which you work.

Holding on to a job in these past few years was not the only problem you faced. (in the depression) You had to think of your families. (and) You had to think of your homes. You had to think of the savings in the bank. You had to think about your modest investments and your insurance policies, and your mortgage payments. None of these things (then was safe) was safe in those days.

Today things are very different. Business of all kinds has begun to get in the clear. You know that your jobs are safer -- that there are more jobs to go around and better pay for jobs. The threat to your savings, your investments, your insurance policies and your homes is being removed.

(None of this came by chance.) Now, my friends, that did not happen by any mere chance. It came because your Government refused to leave it to mere chance. It

came because your Administration thought things through -- thought of things as a whole -- planned a balanced national economy and acted in a score of ways to bring it to pass. Today I want to mention only two examples out of many.

First, your savings. We did not leave them to chance. Today for the first time your deposits in every national bank and in eight thousand state banks throughout the country are insured up to five thousand dollars -- a total of forty-nine million accounts. In other words, ninety-eight and a half per cent of all bank accounts in these banks are insured. Never in all our history have we had as sound a banking structure as today. And I (very much) doubt very much if any of you will vote to go back to the unsafe banking conditions of 1932. (Applause)

And once more, I remind the Nation that this month of October marks the end of one whole year in which there was not a single national bank failure -- the first twelve-month period in fifty-five years that was free from such failures.

The other example I want to say a word about relates to the stability of what (you and) I call values. For twelve years before this Administration came into office, values of almost every kind of property were running

up and down the scale like the mercury in a thermometer on a (day in) March day. Raw material prices were varying four hundred and five hundred and six hundred per cent. Real estate was alternately booming and collapsing.

As a result, the assets behind (insurance policies) everything you and I had were better one month and poorer the next. Bankers did not know what their portfolios would be worth (from one month to) the next month. Commercial concerns had no assurance of the value of their bills receivable. Contractors could make only wild guesses in submitting their bids. Many stocks and bonds were worth crazy prices one month and very little the next. It is the old story, as you know.

After the crash and after the long years of despair which followed it, one prayer went up from the American people -- they wanted something to tie to -- they sought stability because they knew that without stability they could not have security.

It has been our aim first of all to restore values to a normal and proper level. It is our aim to maintain them at a normal and proper level. In that way we believe there will be a greater security for the average American family no matter what may be the occupation of the members of that family.

My friends, today in Wilkes-Barre, Pennsylvania, I spoke very briefly in regard to this great Social Security law which goes into effect next year. I spoke about those few business concerns and those few newspapers which are spreading false rumors in regards to this great Act. I told the people of Pennsylvania that for every dollar which the worker is asked to put into the fund under this law -- in other words, a premium of insurance against old age -- the employer is required to put in another dollar.

In addition to that, there is another form of insurance -- unemployment insurance -- and the rate on that is paid solely by the employer and not by the worker. In other words, under that form of insurance which people are going to get, you people are going to pay one dollar of premium and your employers are going to pay three dollars. Three to one, there is the rub. That is what the propaganda mongers are objecting to. Not satisfied with that, they are endeavoring to spread one more story, the unpatriotic suggestion that some future Congress is going to steal these insurance funds for their own pockets.

And if these employers really believe what they are saying in the pay envelopes, it proves that they have no confidence in our form of government. I suggest to

them that it might be well for them to move to some other nation in which they have a greater faith. (Applause)

Yes, your Administration has as its great (our) objective for all our citizens, in the cities and on the farms, in the West, in the South and the East, an objective (is to give) of greater permanence (to) of employment, safety (to) of our earnings, protection to the home and a better security (to) for the average man and his family. (That can be done. You and I will carry on until it is done.) That objective can and will be attained. You and I are going to carry on until it is done. (Prolonged applause)



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From the Papers of
Samuel I. Rosenman

Draft Speech Camden
1936 Campaign by FDR

the last 3½ years, about
and the workers
now—and we have done

~~about security for the~~

~~security within reach.~~

~~to other workers~~
~~think that most business~~

~~for more dollars,~~
~~white profits are safer~~

~~unity of another group of~~

~~security of that great~~

~~offices and have a share,~~

~~industry—those we call~~

~~we do not a large one.~~

~~in white-collar workers~~
~~get hit when business~~

~~can usually find something~~

~~to do—or government can provide useful work for him. But there is no ready~~

~~market at any time to which the white-collar worker can easily shift. This~~

~~future is tied up with the stability of the business in which he works, with~~

~~the prosperity of the particular community in which he tries to become more~~



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From the Papers of
Samuel I. RosenmanCAMDEN

We have had a good deal to say, during the last 3½ years, about security. We have talked about security for the farmer--and we have done ^{and the worker} ~~it.~~ things to establish that security. ~~We have talked about security for the worker and our policies have begun to bring that security within reach.~~ ^A ~~And white-collar workers~~ ^{They and their families} ~~men will agree with me that today the ~~white-collars~~ and his profits are safer than they were 3½ years ago.~~

Today I want to talk to you about the security of another group of our citizens, about the security of management--the security of that great multitude of men and women who work in the nation's offices and have a share, large or small, in the direction of business and of industry--those we call the white-collar worker. Their share in what we have done is a large one. ~~With the factory, in which most workers are~~ ^{This} ~~The white-collar worker is the first to get hit when business~~

slumps. In the long run the worker with his hands can usually find something to do--or government can provide useful work for him. But there is no ready market at any time to which the white-collar worker can easily shift. ~~His~~ ^{This} future is tied up with the stability of the business in which he works, with ~~the prosperity of the particular community in which he tries to become more~~



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From the Papers of
Samuel L. Rosenberg

... another accident, and she is probably buys-a-home.

But holding on to a job was not the problem he faced.

But THAT IS NOT the whole story of the benefit to the white-collar worker-of-our-politicians. In these depression years he has not only ~~lost~~^{they had} himself. They had their families and their homes. They were self-sacrificing but this family and his home to think about. He was worried about his savings in the bank; about his modest investments in stocks and bonds; about his insurance policy; about mortgage payments on ~~his~~^{The} home.

Today things are different. ~~Now~~^{This} he begins to get in the clear, on
all his problems. He knows he's safer in his job. Today there are more
jobs to go around and better pay for jobs. His ^P pay cuts are being restored
because business has gone into the black again. The threats to his savings,
his investments, ^{This} his insurance policies and his home are being removed. This
did not come by chance. It came because we refused to leave it to chance.

... because an administration which could see things steadily endures.

~~planned and balanced~~ ^{3/1/1941}
~~privitized the national scope of a balanced economy, which makes~~
~~the kind of jobs which white-collar workers do.~~

If you are a white-collar worker, you [are] probably [the kind of person who tries to save.] You have a house, [you have] a savings account, [you



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From the Pages of
Samuel I. Rosenman

- 8 -

have [an insurance policy, you own some stocks and bonds.

What did we do about them? First your home, what did we do about it?

In 1930 if your mortgage was coming due there was slight prospect
We did not have that problem to chance.
that you could get it extended. But in 1933 we set up the Home Owners Loan
Corporation. It pulled you through along with more than a million other
home-owners it saved from foreclosure. It refinanced your mortgage at a lower
rate of interest. We set up the Federal Housing Administration. By that,
we made it easier for you to repair, modernize or rebuild your home or to
refund your mortgage.

Second, your savings--what did we do about them?

We did not have them to chance.
We set up the F. D. I. C. Through it your deposit in any national

(and in 5000 state banks.)
bank in the United States and everybody's deposit there up to \$5,000 are
insured--\$49,000,000 of them. That means 98% of all checking accounts in *these*
federal banks in the United States are insured.

Not only is your bank account insured, but your bank is safer.

We have made it safer through our new program for the R. F. C. Never in our
history have we had as sound a banking structure as today.

You don't need to worry.

Do you remember how your banks were failing in those 18 Republican
(Chase) 11,457
years between 1921 and 1933—thousands of them closed their doors in the

faces of their depositors.

That's a different picture today. There were 322 national bank failures in 1932. After the banking holiday, there was only 3 failures; in 1934 there were 1 failure; in 1935 4 failures.

This month of October marks the end of a whole year in which there was not a single national bank failure--the first such twelve-month period

in 26 years, free from such failure.

(A)

Third, your insurance policies. What did we do about them? It is perfectly plain that your insurance policy is only as sound as the investments of your insurance company. In 1932 the value of those investments was steadily falling. Therefore the margin of safety for your insurance policy was getting narrower.

What has happened since 1933. You can find out what has happened by looking at the financial page of your newspaper. There you will see that investments--the stocks and bonds in which insurance companies put your money--that those investments are at a six or seven year high. That means that book of your insurance policy there is more actual value--more dollars and cents--than there has been since 1930.



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National Archives and Records Service
Washington, D. C.

From the "Papers of
Franklin D. Roosevelt"

(We did our best to clean up.)

Fourth, your investments. What did we do about them? First of

all, our recovery program has restored the value of your stocks and bonds
to four, five, six and even seven year highs. Second, we set up the Securities
Exchange Commission and passed stock exchange legislation. By these acts you
are protected--as you have never been protected before--against the un-
scrupulous salesmen of worthless securities who is out to loot you.

These are some of the things we did for you and for the nation.

You know how well these things have worked. You know and your family knows
how many more of the comforts and the luxuries of life you can afford today
than you could afford in 1933.

The man who sits back of the big desk in the inside office and the
operates
girl who punches the typewriter in the outer office and the filing clerk who
works in the back room--all of them are breathing easier. They can buy more of
the things they need today. They have fewer things to worry them about
tomorrow.

Because the nation is recovering--they are recovering. Because
the national economic life is being put on sounder foundations, their lives
are being given sounder foundations.



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National Archives and Record Service

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From the Papers of
Samuel I. Rosenman

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FOR THE PRESS

October 29, 1936

This address of the President, to be delivered
at Camden, New Jersey, Thursday, October 29th, MUST BE
HELD IN CONFIDENCE UNTIL RELEASED.

Release upon delivery, expected about 4:45 P. M.,
Eastern Standard Time.

Please safeguard against premature release.

STEPHEN EARLY
Assistant Secretary to the
President

I have come to Camden today for one perfectly valid reason: it is the principal city of southern New Jersey, and, so far as I recollect in a somewhat varied experience, I have never made a speech here before.

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As a result the assets behind insurance policies were better one month and poorer the next. Bankers did not know what their portfolios would be worth from one month to the next. Commercial concerns had no assurance of the value of their bills receivable. Contractors could make only wild guesses in submitting their bids. Many stocks and bonds were worth crazy prices one month and very little the next.

After the crash and the long years of despair which followed it, one prayer went up from the American people -- they wanted something to tie to -- they sought stability because they knew that without stability they could not have security.

It has been our aim first of all to restore values to a normal and proper level. It is our aim to maintain them at a normal and proper level. In that way we believe there will be a greater security for the average American family no matter what may be the occupation of the members of that family.

Our objective for all our citizens is to give permanence to employment, safety to earnings, protection to the home and a better security to the average man and his family. That can be done. You and I will carry on until it is done.

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