Franklin D. Roosevelt — “The Great Communicator”
The Master Speech Files, 1898, 1910-1945
Series 3: “The Four Freedoms” and FDR in World War II

File No. 1556

1944 November 4

Hartford, CT - Informal Speech
I remember that when I was here in Hartford four years ago I talked about the Republican campaign orators of that time trying to spread fear among the voters of life insurance policies. You will remember that in those days they were saying that unless this Administration is removed from office, the insurance policies of the people of the United States would be worthless. That type of campaign was rebuked by the American people at the polls. Since—and it will be again.

I am sorry to say that they are trying the same campaign of fear this year. I have seen some of the literature which they are sending out and it is a deliberate attempt to panic the American people; but as we all know the American people are not easily panicked.

Republican leaders tried the same kind of campaign in 1932 when we were told that "grass would grow in the streets of a thousand cities" unless Mr. Hoover were re-elected President. Well—

But re-elected President and instead of grass growing we saw the revival of business, the revival of employment, and the beginning of new faith, hope and new security among our people.

The Republican campaign strategists tried it again in 1936. At that time they tried to instill fear in the minds of the American
Here in this great
insurance center in
Hartford, I want to say
a word about the campaign
of fear which some Republicans
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It is much like
earlier previous Republican
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people by saying that their Social Security funds were not safe.

They even went to the extent of having some of their large financial backers put scare material of this type in the pay envelopes of millions of employees.

They will apparently never learn that this type of campaign does not produce the results they look for. In fact, it usually produces the opposite result. Here, in this great insurance center of America, I am sure that you do not need me to tell you how fantastic is the Republican claim that insurance policies are in danger of the further-fantastic claim that your government is engaged in some deep-dyed plot to take over the insurance business.

I have had some experience in the insurance business myself and know that the workers in that business cannot be easily fooled by this type of propaganda.

Your insurance policies and your savings are as safe as they ever were in the history of the United States—and so is the insurance business.

That was not true in 1933 when this Administration took office. I do not have to recall to you the closing banks and the insurance companies of those days. In fact, I think it is safe to say that nearly all of the insurance companies in 1933, if they had tried to liquidate their assets for the benefit of policy-
They also are making the fantastic claim that there is
holders would have found themselves in the 'red.' The reason is obvious —
the value of the farms and mortgages and other properties on their
books had depreciated so by March of 1933 that they could not have
been liquidated at anything like the figure at which they were being
carried on the books of the companies.

You know what happened after March 4, 1933, and you know how
quickly the action we took was reflected in the increased earnings
and savings and property values of our people.

I want to say a word also to the people of Hartford who work
in offices, banks and stores — the people generally known as white-
collar workers. This group of our citizens has, of course, been hard
hit by the war. They have not been able to earn the wages which have
been paid in shipyards and war factories, and yet with amazing patience
and fortitude they have continued in their essential jobs, carrying on
as best they can.

I think that they realize, however, that this Administration
has done a fairly good job in keeping down the cost of living. Compared
with the skyrocketing cost of living of the last war, the record in
this war has been on the whole very good.
During this war, for the first time in history, we have avoided wartime inflation.

The lesson of the last war was pretty plain to most of us in this Administration, but to many Republicans it was not plain at all. From the outset they opposed the idea of price control, doubted that inflation could -- or should -- be prevented, and sought to delay what they could not defeat. The record is clear.

The Democratic Party in this war has been the party of sound money. The Republican Party has been the party of inflation.

Time and again the Republicans in the Congress voted overwhelmingly against price control and in favor of letting prices go skyrocketing.

If they had had their way all of us -- the farmers, the white collar workers, the factory workers, housewives -- all would have had our dollars cut down by inflation and higher living costs.

I have been to Hartford many times. In fact, I live so close to the state of Connecticut that I have always considered myself a neighbor of the people of Connecticut.

I hope to come back very often as a private citizen or as President of the United States. I feel very confident today that when I come back during the next four years it will be as the President -- and I assure you that if I do, I will still be able to wear the same size hat.
Here in this great insurance center in Hartford, I want to say a word about the campaign of fear which some Republican orators are seeking to spread among holders of insurance policies.

It is much like previous Republican campaigns.

Today, as before, they are saying that unless this Administration is removed from office, the insurance policies of the people of the United States will be worthless.

I have seen some of the campaign literature which they are sending out, and it is a deliberate attempt to panic the American people; but as we all know the American people are not easily panicked.

That type of campaign was rebuked by the American people at the polls before — and it will be again.

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"grass would grow in the streets of a thousand cities" unless Mr. Hoover were re-elected President. Well -- he was not re-elected President. But instead of grass growing in the streets, we saw the streets hum with a revival of business and a revival of employment. We saw the beginning of new faith and new hope and new security among our people.

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They also are making the fantastic claim your government is engaged in some deep-dyed plot to take over the insurance business.

I have had some experience in the insurance business myself and I know that the workers and managers in that business cannot be easily fooled by this type of propaganda.

Your insurance policies and your savings are as safe as they ever were in the history of the United States -- and so is the insurance business.

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"red". The reason is obvious -- the value of the farms and mortgages and other properties on their books had depreciated so by March of 1933, that they could not have been liquidated at anything like the figure at which they were being carried on the books of the companies.
You know what happened after March 4, 1933. You know how quickly the action which this Administration took resulted in increased earnings and savings and property values of our people.

I want to say a word also to the people of Hartford, and of the United States, who work in offices, and schools, and banks and stores -- the people generally known as white-collar workers. This group of our citizens has, of course, been hard hit by the war. They have not been able to earn the high level of wages which have been paid in shipyards and war factories -- and yet with amazing patience and fortitude, they have continued in their essential jobs, carrying on as best they can.

I think that they realize, however, that this Administration has done a good job in keeping down the cost of living -- in protecting the purchasing power of their dollars in terms of rent and the other necessities of life. Compared with the skyrocketing cost of living of the last war, the record in this war has been on the whole very good.

During this war, for the first time in history, we have avoided wartime inflation.

This is what this "bungling, incompetent" Administration has done.
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Time and again the Republicans in the Congress voted overwhelmingly against price control, and in favor of letting prices go skyrocketing.

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If they had had their way all of us -- farmers, white collar workers, factory workers, housewives -- we all would have had our dollars cut down by inflation and higher living costs.

I have been to Hartford and all over the state of Connecticut many times. In fact, I live so close to your State that I have always considered myself a neighbor of the people of Connecticut.

I hope to come back very often either as a private citizen or as President of the United States. Today I feel very confidently that when I come back during the next four years it will be as the President -- and I assure you that if I do, I will still be able to wear the same size hat.
STATEMENTS FILE

ADDRESS OF THE PRESIDENT
HARTFORD, CONNECTICUT
NOVEMBER 4, 1944

Gentlemen of Hartford,

Here in this great insurance center in Hartford,

I want to say a word about the campaign of fear which some
Republican orators are seeking to spread among holders of
insurance policies.

It is much like previous Republican campaigns.

Today, as before, they are saying that unless this
Administration is removed from office, the insurance
policies of the people of the United States will be
worthless.

I have seen some of the campaign literature which
they are sending out, and it is a deliberate attempt to
pander to the American people; but, as we all know, the American
people are not easily panicked.

( I am glad to come back here. It is rather a happy
surprise. Four years ago I was told terrible things were being
circulated all over the country. People all over the U.S.
were being told, if I get re-elected, that all of the
Hartford insurance companies would go broke. Obviously,
in that, I expected to see most empty buildings not being
used and employing no people. The insurance businesses going
to the wall. And yet they are still present. And, of course,
the joke is that the insurance companies, not only of Hartford,
but of other places, are better off than they ever have been.

(Over)
before. They are pretty good insurance companies, you know. They subscribe to the War Loans. They have been patriotic. They just have only one unfortunate habit which they acquire every four years -- in fact, the last few months of every four years. They say, "If the man Roosevelt gets elected President, he will have to go out of business." (Laughter)

So it is good to see them still going -- good to see that Hartford is not a city of empty homes! Have you known that was like a lot of other campaigns. Back in 1932, they said that grass was going to grow in the streets. But it didn't! And Mr. Hoover wasn't re-elected President.

And then in 1936, some of the people all over the country -- you know the kind. I mean -- trustees still...
That type of campaign has been rebuked by the American people at the polls before — and it will be again.

Republican leaders tried the same kind of campaign in 1932 when the people of the United States were told that "grass would grow in the streets of a thousand cities" unless Mr. Hoover were reelected President.

Well — he was not reelected President. But instead of grass growing in the streets, we saw the streets hum with a revival of business and a revival of employment. And things here in Hartford are still humming today!

We have seen new faith and new hope and new security among our people.

The Republican campaign strategists tried the same trick again in 1936. At that time they tried to instill fear in the minds of the American people by saying that the social security funds of the United States were not safe.
They even went to the extent of having some of their large financial backers put this type of scare material in the pay envelopes of millions of employees. And the interesting thing is that they will apparently never learn that this kind of campaign does not produce the results they look for. In fact, it usually produces the opposite result. Now it is going to do that again. 

Certainly, they will learn that lesson this year. (applause)

And they also are making the fantastic claim that your Government is now engaged in some deep-dyed plot to take over the insurance business.

Well, it happens that I have had some experience in the insurance business myself, and I know that the workers and managers in that business cannot be easily fooled by this type of propaganda. Why, your insurance policies and your savings are as safe as they ever were in the history of the United States -- and so is the insurance business.
That was not true in 1933 when this Administration—
don't
took office. I do not have to recall to you the closing
banks and the shaky insurance companies of those days. In

fact, I think it is safe to say that a great many of the
—in fact, I do say so, because I know—the insurance companies
insurance companies in 1933, if they had tried to liquidate
their assets for the benefit of policy-holders, would have
found themselves in the "red," the reason is obvious —
the value of the farms and mortgages and other properties
on their books had depreciated so, by March of 1933, that
they could not have been liquidated at anything like the
figures at which they were being carried on the books by
the companies.

You know what happened after March 4, 1933. You
know how quickly the action which this Administration took
resulted in increased earnings and savings and property
values of our people, and that is what this "bungling,
incompetent" Administration has done for the people of the
United States. (Applause)
There is one thing that I have meant to say for the last ten months, and haven't had a chance. It's a word about a group of our citizens that have been pretty hard hit by the war.

I want to say a word also to those people of Hartford, and of the United States, who work in offices, and schools, and banks and stores -- the people generally known as white-collar workers. This group of our citizens has, of course, been hard hit by the war. They have not been able to earn the high level of wages which have been paid in shipyards and war factories -- and yet, with amazing patience and fortitude, they have continued in their essential jobs -- carrying on as best they can. And these are the white-collar workers of America.

I think that they realize, however, that this Administration has done a good job in keeping down the cost of living -- in protecting the purchasing power of their dollars in terms of rent and the other necessities of life. Compared with the skyrocketing cost of living in the last war (the record in this war, on the whole, has been very good. And I want you to, as they used to say, give a hard row to the white-collar workers of the United States, that in addition to being thoroughly patriotic, staying at their work, they realize...
People of Connecticut, I have often been very well along in life, and in business. I have been to New York and all over the State of Connecticut many times. In fact, I live so close to your state that I have always considered myself a neighbor of yours. If the Republicans had had their way, all of us - farmers, white-collar workers, factory workers, housewives - would have had our dollar's worth by inflation and not by deflation. If the Congress voted overwhelming against price control and in favor of letting prices go skyrocketing, the Democratic Party in the war has been the party of sound money. The Republican Party has been the party of unlimited inflation.

The lesson of the last war was pretty plain to see. The administration, but to many Republicans it was not plain at all. Because inflation means wealth.

Mr. S. thank you. Thank you, Mr. Chairman.
And I hope to come back here very often either as a private citizen, or as President of the United States. Today I am (Today I feel) very confident that when I come back during the next four years it will be as the President (and) I assure you that if I do I will still be able to wear the same size hat. (Laughter and great applause)

***************
Here in this great insurance center in Hartford, I went to say a word about the campaign of fear which some Republican orators are seeking to spread among holders of insurance policies.

It is much like previous Republican campaigns.

Today, as before, they are saying that unless this Administration is removed from office, the insurance policies of the people of the United States will be worthless.

I have seen some of the campaign literature which they are sending out, and it is a deliberate attempt to panic the American people; but, as we all know, the American people are not easily panicked.

That type of campaign has been rebuked by the American people at the polls before — and it will be again.

Republican leaders tried the same kind of campaign in 1928 — when the people of the United States were told that "grass would grow in the streets of a thousand cities" unless Mr. Hoover were reelected President.

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They will apparently never learn that this kind of campaign does not produce the results they look for. In fact, it usually produces the opposite result. Just certainly, they will learn that lesson this year.

They also are making the fantastic claim that your Government is now engaged in some deep-dyed plot to take over the insurance business.

I have had some experience in the insurance business myself, and I know that the workers and managers in that business cannot be easily fooled by this type of propaganda.

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The lesson of the last war was pretty plain to most of us in this Administration, but to many Republicans it was not plain at all. The record is clear.

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I want to say a word also to those people of Hartford, and of the United States, who work in offices, and schools, and banks and stores -- the people generally known as white-collar workers. This group of our citizens has, of course, been hard hit by the war. They have not been able to earn the high level of wages which have been paid in shipyards and war factories -- and yet, with amazing patience and fortitude, they have continued in their essential jobs -- carrying on as best they can.

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[Signature]

* * * * * * * * * * * *

[Note: My reading copy]
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I want to say a word also to those people of Hartford, and of the United States, who work in offices, and schools, and banks and stores -- the people generally known as white-collar workers. This group of our citizens has, of course, been hard hit by the war. They have not been able to earn the high level of wages which have been paid in shipyards and war factories -- and yet, with amazing patience and fortitude, they have continued in their essential jobs -- carrying on as best they can.

I think that they realize, however, that this Administration has done a good job in keeping down the cost of living -- in protecting the purchasing power of their dollars in terms of rent and the other necessities of life. Compared with the skyrocketing cost of living of the last war, the record in this war, on the whole, has been very good.
During this war, for the first time in history, we have avoided wartime inflation.

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Time and again the Republicans in the Congress voted overwhelmingly against price control, and in favor of letting prices go skyrocketing.

The Democratic Party in this war has been the party of sound money. The Republican Party has been the party of inflation.

If the Republicans had had their way, all of us — farmers, white collar workers, factory workers, housewives — we all would have had our dollars cut down by inflation and higher living costs.

I have been to Hartford and all over the State of Connecticut many times. In fact, I live so close to your State that I have always considered myself a neighbor of the people of Connecticut.
I hope to come back here very often either as a private citizen or as President of the United States. Today I feel very confident that when I come back during the next four years it will be as the President — and I assure you that if I do, I will still be able to wear the same size hat.
ADDRESS Of The President
From The Rear Platform Of His Train
At Hartford, Connecticut
November 4, 1944, at Noon

Ladies and gentlemen of Hartford:

I am glad to come back here. It's rather a happy surprise. (applause) Four years ago I was told terrible things were being circulated all over the country. People all over the United States were being told, if I got re-elected, that all of the Hartford insurance companies would go broke. (laughter) So, coming in here, I expected to see vast, empty buildings not being used and employing no people. The insurance business was going to go flat. And yet they are still present. And, of course, the joke is that the insurance companies, not only of Hartford but of other places, are better off than they ever have been before. (applause) They are pretty good insurance companies, you know. They subscribe to the war loans. They have been patriotic. They just have only one unfortunate habit which they acquire every four years -- in fact, the last few months of every four years. They say, "If this man Roosevelt gets elected President, we will have to go out of business!" (laughter) So it is good to see them still going -- good to see that Hartford is not a city of empty homes.

But, you know, that was like a lot of other campaigns. Back in -- what was it? -- 1932, they said that grass was going to grow in the streets. But it didn't! And Mr. Hoover wasn't
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.
re-elected President.

(Here in this great insurance center in Hartford, I want to say a word about the campaign of fear which some Republican orators are seeking to spread among holders of insurance policies.)

(It is much like previous Republican campaigns.)

(Today, as before, they are saying that unless this Administration is removed from office, the insurance policies of the people of the United States will be worthless.)

(I have seen some of the campaign literature which they are sending out, and it is a deliberate attempt to panic the American people; but, as we all know, the American people are not easily panicked.)

(That type of campaign has been rebuked by the American people at the polls before -- and it will be again.)

(Republican leaders tried the same kind of campaign in 1932 -- when the people of the United States were told that "grass would grow in the streets of a thousand cities" unless Mr. Hoover was re-elected President.)

(Well -- he was not re-elected President. But instead of grass growing in the streets, we saw the streets hum with a revival of business and a revival of employment. And things here in Hartford are still humming today!)

(We have seen new faith and new hope and new security among our people.)

And then in 1936, some of the people all over the country -- you know the kind I mean -- (The Republican
campaign strategists tried the same trick again in 1936. At that time they tried to instill fear in the minds of the American people by saying that the social security funds of the United States were no good -- they weren't (not) safe. They even went to the extent of having some of their large financial backers put this type of scare material in the pay envelopes of millions of employees. And the interesting thing was that the employees didn't fall for it. They thought they knew better than the president of the company. And they took another chance with me.

Now, they will apparently never learn that this kind of campaign does not produce the results they look for. In fact, it usually produces the opposite result. It is going to do that again (Most certainly, they will learn that lesson) this year. (applause)

And they (also) are making the fantastic claim this year that your Government is now engaged in some deep-dyed plot to take over the insurance business.

Well, it so happens that I have had some experience in the insurance business myself, and I know that the workers and managers in that business can't (cannot) be easily fooled by that (this) type of propaganda.

Why, the (Your) insurance policies of the United States and your savings are I think (as) safer than (as) they ever were in the whole history of the United States -- and so is the insurance business.

That was not true in 1933 when I (this Administration) took office. I don't (do not) have to recall to you the
closing banks and the shaky insurance companies of those days. In fact, I think it is safe to say that a great many of the insurance companies -- in fact, I do say so, because I know -- the insurance companies in 1933, if they had tried to liquidate their assets for the benefit of policy-holders, they would have found themselves in the "red." They would not have had enough money. And the reason is obvious -- because before 1933 -- a year or two -- year before -- the year before that -- the value of the farms and mortgages and other properties on their books had depreciated so much that by March of 1933, (that) they couldn't (could not) have been liquidated at anything like the figures at which they were carrying their assets (being carried) on their own (the) books (of the companies). That's a pretty serious charge. But the record is there. Under the last Republican administration the insurance companies were "bust."

You know what happened in (after March 4, 1933) '33. You know how quickly the action of (which) this Administration (took) resulted in increased earnings and savings and property values (of our people). And that is what this "bungling, incompetent" Administration has done for the people of the United States. (applause)

There is one thing that I have meant to say for the last two months, and haven't had a chance. It's a word about a group of our citizens that have been pretty hard hit by the war. (I want to say a word also to those people of Hartford, and of the United States, who work in offices, and schools, and banks and stores -- the people generally known as white-collar
This group of citizens has, of course, been hard hit by the war. They have not been able to earn the high level of wages that (which) have been paid in shipyards and war factories -- and yet, with amazing patience and fortitude they have continued in their essential jobs -- carrying on as best they can. And those are the white-collar workers of America.

I think that they realize, however, that in addition to being thoroughly patriotic, staying at their work, they realize that this Administration has done a pretty good job in keeping down the cost of living -- in protecting the purchasing power of their dollars in terms of rent and (the) other necessities of life. Compared with the skyrocketing cost of living in (of) the last war -- twice as much of a rise as in this war -- our (the) record in this war, on the whole has been very good. And I want you to -- as they used to say -- give a hand to the white-collar workers of the United States.

Because during the (this) war, for the first time in history, we have avoided wartime inflation. Because inflation means nothing more than a rise in the cost of things, and the white-collar workers' wages haven't gone up anything like what the wages have gone up in other professions or trades.

The lesson of the last war was clear (pretty plain) to (most of) us -- nearly all of us -- in the (this) Administration, but to many Republicans it was not plain at all. (The record is clear.)

Time and again the Republicans in the Congress voted overwhelmingly against price control, and in favor of letting
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So I make an assertion. The Democratic Party in this war has been the party of sound money. The Republic Party has been the party of unsound money (inflation).

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This is a little bit like coming to a place that I have known very well all my life, and I almost feel, in Hartford, as if it was my own State, because from my home on the Hudson river -- the back part of my farm -- I can look into Connecticut. (applause)

(I have been to Hartford and all over the State of Connecticut many times. In fact, I live so close to your State that I have always considered myself a neighbor of the people of Connecticut.)

And I hope to come back here very often either as a private citizen, or as President of the United States. But I am (Today I feel) very confident today that when I come back during the next four years it will be as (the) President of the United States (— and). (applause)

And in saying goodbye to you, after this very pleasing visit, I assure you that when (if) I do come back, I will still be able to wear the same size hat.

(laughter and great applause)
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(Here in this great insurance center in Hartford, I want to say a word about the campaign of fear which some Republican orators are seeking to spread among holders of insurance policies.)

(It is much like previous Republican campaigns.)

(Today, as before, they are saying that unless this Administration is removed from office, the insurance policies of the people of the United States will be worthless.)

(I have seen some of the campaign literature which they are sending out, and it is a deliberate attempt to panic the American people; but, as we all know, the American people are not easily panicked.)

(That type of campaign has been rebuked by the American people at the polls before — and it will be again.)

(Republican leaders tried the same kind of campaign in 1932 — when the people of the United States were told that "grass would grow in the streets of a thousand cities" unless Mr. Hoover was re-elected President.)

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Now, they will apparently never learn that this kind of campaign does not produce the results they look for. In fact, it usually produces the opposite result. It is going to do that again (Most certainly, they will learn that lesson) this year. (applause)

And they (also) are making the fantastic claim this year that your Government is now engaged in some deep-dyed plot to take over the insurance business.

Well, it so happens that I have had some experience in the insurance business myself, and I know that the workers and managers in that business can't (cannot) be easily fooled by that (this) type of propaganda.

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