

The Award Winning

Jimmy Carter Library & Museum

ATLANTA, GEORGIA

Curriculum Guide: The President's Travels



Unit 12 of 19:

A New Deal in Georgia

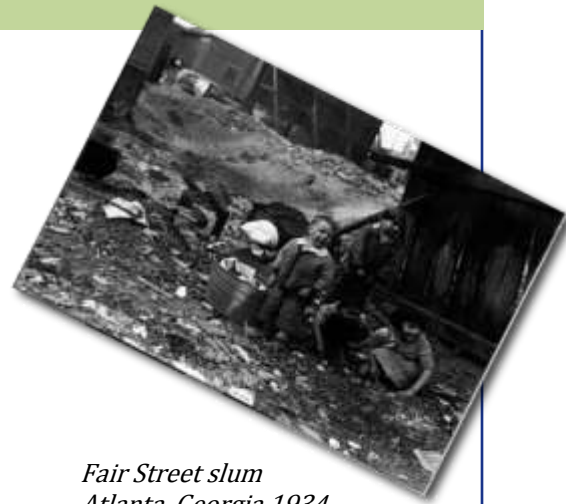


A New Deal in Georgia

New Deal Projects in Urban and Rural Georgia

Lesson Summary

Jimmy Carter's boyhood farm home was endowed with electricity provided by the Rural Electrification Project in 1938. During this lesson students will explore Georgia's historic role in the New Deal era, and examine how New Deal programs improved the lives of Americans and helped lead the nation out of the Great Depression. Students will also locate important historic landmarks in Georgia on a map.



*Fair Street slum
Atlanta, Georgia 1934*

VOCABULARY

Equity
Equality
Improvement
Housing Projects
Slums
Segregation
Rural Electrification
Warm Springs
Little White House
Plains, GA

Lesson Background

Georgia holds a historic role with regard to American presidents. Jimmy Carter, the 39th President of the United States, was born in Plains, GA. Franklin Delano Roosevelt's Little White House and Rehabilitation Institute are located in Warm Springs, GA, and two of Roosevelt's New Deal programs – federally provided urban housing and rural electrification changed lives for many people here in Georgia. The nation's first slum clearance program and federal housing project, Techwood Homes, opened in Atlanta in 1935.

The Rural Electrification Administration (REA):

At the turn of the century, our nation's fledgling power companies had already decided that low population density in rural Georgia made the erection of power lines in rural areas unprofitable. Due to this fact, only one in ten farms received electricity in 1930. Electricity was necessary to use modern labor-saving devices, making many of them unavailable to farmers in rural areas like Plains, Georgia. Franklin Delano Roosevelt created the Rural Electrification Administration in 1935, to correct this disparity. Originally, the REA offered low interest loans to private utility companies to entice them to build power lines in rural areas. In 1936, the agency established farmer cooperatives, and offered the low interest loans to them. The cooperatives used the loan money to purchase and/or manufacture power. In addition to farmer cooperative loans, the REA also provided loans for house wiring and the purchase and installation of electrical appliances. Due to the efforts of the REA, one-fourth of the farms in the nation were receiving electricity by 1939. The work of the REA profoundly changed the lives of rural Americans¹.

Urban Housing: Urban housing projects were created to provide affordable housing for people that needed shelter. Unemployed people could gain work with various government administrations performing tasks such as slum clearance, to prepare cities for low-rent housing units. Nine blocks of slums were cleared away in downtown Atlanta, and replaced with Techwood Homes, in 1935. Techwood Homes was the nation's first housing project, and was for whites only. Federal housing was segregated back then, and University Homes was created for African Americans who needed a low-rent housing option².

New Deal Reasoning: Although FDR believed in ensuring that Americans had access to basic necessities such as housing and food, he did not believe in a welfare system that was based on demoralizing government handouts, which he believed would be contrary to American ideals and values. Roosevelt was dedicated to providing relief to unemployed Americans that did not compromise the recipient's self-respect, self-reliance, or work ethic. His focus was on finding work for able bodied recipients, as well as protecting the nation against mass unemployment and the "ordinary insecurities of age, disability, ill-health, and joblessness"³.

Discussion Questions

1. How have images of public housing in America changed over time?
2. How has public housing in Atlanta changed since the 1930's?
3. What were the reasons that public housing programs were created as a part of the New Deal in the 1930's?
4. What evidence supports the original reasons for the New Deal public housing programs? Where is this evidence located?
5. Is public housing still needed today? Why or why not?
6. Does the government have an obligation to regulate private enterprise to ensure that the market addresses the need to provide housing and essential services to people in *all* economic brackets?
7. Why did the government provide the Rural Electrification Program? How did this program help people?

Discussion Questions

Answers

1. How have images of public housing in America changed over time?

Originally public housing was seen as a temporary provision of an essential need for many Americans disadvantaged by the Great Depression and poor job market. Adequate housing was seen as a right entitled to by all, and a key element of F.D.R.'s Second Bill of Rights, which was never officially incorporated into American law⁴. Over time, public housing began to be seen by many in the middle class as a failure, associated disproportionately with African Americans and crime, and a way to use tax dollars to subsidize people who did not want to work. Atlanta recently became the first city to abolish all of its public housing projects in favor of vouchers and housing subsidies in an effort to decentralize poverty in the city⁴.

2. How has public housing in Atlanta changed since the 1930's?

Atlanta opened the first federal housing project building, Techwood Homes, in 1935. Techwood Homes was originally an all-white facility. University Homes, near the Atlanta University Center, was built to house African Americans in need of affordable housing. Over time Techwood Homes became predominantly African American, and associated with crime and an erosion of middle class American values. Ultimately, Techwood Homes and other housing projects were closed and demolished in a city revitalization effort to decentralize poverty in Atlanta.

3. What were the reasons that public housing programs were created as a part of the New Deal in the 1930's?

In the 1930s the United States was in economic turmoil and in the grip of the Great Depression. The unemployment rate was high, and many people were homeless and hungry. F.D.R. and the supporters of his New Deal programs felt that housing was a basic human right that should be protected by the government when the market failed to do so. Public housing units were constructed around the nation to provide safe and affordable housing for Americans who could not obtain it otherwise. There were slums across America, like the Fair Street slum, that were dangerous, had high infant mortality, crime, and were fire hazards. F.D.R. addressed these issues in his speech at the dedication of Techwood Homes in Atlanta, GA.

Discussion Questions

Answers

4. What evidence supports the original reasons for the New Deal public housing programs? Where is this evidence located?

Primary source documents such as the WPA posters (prints are included with this lesson), F.D.R.'s speech dedicating Techwood Homes, and archival photos from the time period such as those included with this lesson, provide evidence of the reason behind the New Deal programs.

5. Is public housing still needed today? Why or why not?

Answers will vary

6. Does the government have an obligation to regulate private enterprise to ensure that the market addresses the need to provide housing and essential services to people in *all* economic brackets?

Answers will vary

7. Why did the government provide the Rural Electrification Program? How did this program help people?

The government provided the Rural Electrification Program to bring electricity to rural areas that would have remained without power lines, and thus, labor-saving tools that relied on electricity. The utility companies felt that the low population densities in the rural areas made the installation of power lines and electrical services to these areas unprofitable. Had profit margins and business sense prevailed in this case, the rural areas of the nation would have been locked out of the progress and privileges electricity brings.

Social Studies Themes and Enduring Understandings

Beliefs and Ideals: How do the beliefs and ideals of a society influence the social, political, and economic decisions of that society?

Individuals, Groups, Institutions: How do the actions of individuals, groups, and/or institutions affect society?

Location: The student will understand that where people live matters. How does location affect society's economy, culture, and development?

Movement/Migration: The student will understand that the movement of migration and people and ideas affects all societies involved.

Why do people move to a new place?
How do people change when they move to a new place?

Production, Distribution, and Consumption: Students will understand that the ways people make, get, and use goods and services may be different from how people in other places make, get, and use goods and services.

Scarcity: Students will understand that because people cannot have everything they will have to make choices.



Unit Goals and Objectives

- Learners will understand Atlanta geography.
- Learners will understand that business choices are influenced by many factors such as profit margins, obligations to shareholders, and market factors.
- Learners will understand Georgia's historic role related to the New Deal programs.
- Learners will examine primary source documents and analyze how they can help us understand historical motives and actions.
- Students will examine how places change over time.

Standards

World Geography

SSWG8 The student will describe the interaction of physical and human systems that have shaped the contemporary United States

Fifth Grade U.S. History

SS5H5 The student will explain how the Great Depression and New Deal affected the lives of millions of Americans.

- b. Analyze the main features of the New Deal; include the significance of the Civilian Conservation Corps, the Works Progress Administration, and the Tennessee Valley Authority.

Eighth Grade Georgia History

SS8E3 The student will evaluate the influence of Georgia's economic growth and development.

- a. Define profit and describe how profit is an incentive for entrepreneurs.
- b. Explain how entrepreneurs take risks to develop new goods and services to start a business.

SS8E4 The student will identify revenue sources for and services provided by state and local governments.

- a. Trace sources of state revenue such as sales taxes, federal grants, personal income taxes, and property taxes.





Activities

1. Students will discuss the New Deal programs for rural electrification and urban housing.
2. Students will view posters promoting federal housing and complete the poster analysis forms.
3. Students will listen to or read Franklin Delano Roosevelt's speech dedicating Techwood Homes, and discuss his goals for the New Deal programs and whether or not they were successful programs.
4. Students will view pictures of the Fair Street slum and Techwood Homes, and discuss how these places have changed over time.
5. Students will map Warm Springs, Plains, and Atlanta on a Georgia map, or using free online mapping software such as Google Maps or Google Earth.
6. Students will make a diorama of the Farm in Plains, GA or the Little White House in Warm Springs, GA.
7. Students will write a story from the point of view of a young person their age receiving a New Deal service. They can write from the perspective of a young Jimmy Carter about what it was like to have electricity for the first time, or they can write about what it may have been like to move from a slum-housing situation into brand new government housing.
8. Students can also tell the story from a third person point of view using a *History Buddy* (a mascot that appears in stories about historical events), similar to the Travel Buddy that appears in various geographic locations. See the resources section of these lesson plans for details and examples on how to create and use the *History Buddy and the Travel Buddy* in various lessons.

Essential Questions

1. How did both Franklin Delano Roosevelt and Jimmy Carter's belief in dignity and human rights for all Americans affect their decisions as presidents?
2. Why don't slums and shantytowns, like those in emerging nations, exist in the United States?
3. How is life in Atlanta, GA, Plains, GA, and Warm Springs similar? Different?
4. What were the goals of the rural electrification and urban housing projects? Were they fulfilled?

Lesson Resources

The New Deal Network: <http://newdeal.feri.org/>

NARA Photos of slums:

http://newdeal.feri.org/library/browse_photos.cfm?ProjCatID=10012&CatID=1&subCatID=1001

FDL photos of rural electrification: http://newdeal.feri.org/library/p_y.htm

New Deal for the Arts: http://www.archives.gov/exhibits/new_deal_for_the_arts/work_pays_america.html

Public Housing Posters:

[http://international.loc.gov/cgi-](http://international.loc.gov/cgi-bin/query/r?ammem/wpapos:@FIELD(SUBJ+@band(+New+York+City+Housing+Authority++Public+relations++1930+1940++)))

[bin/query/r?ammem/wpapos:@FIELD\(SUBJ+@band\(+New+York+City+Housing+Authority++Public+relations++1930+1940++\)\)](http://international.loc.gov/cgi-bin/query/r?ammem/wpapos:@FIELD(SUBJ+@band(+New+York+City+Housing+Authority++Public+relations++1930+1940++)))

Pictures of Techwood Homes from the Historic American Buildings Survey or Historic American Engineering Record, Reproduction Number (Ex:"HABS,ILL,16-CHIG,33-2")

Franklin Delano Roosevelt's Speech Dedicating Techwood Homes:

<http://georgiainfo.galileo.usg.edu/FDRspeeches/FDRspeech35-2.htm>

Retrieved from the Georgia Info website: <http://georgiainfo.galileo.usg.edu/FDRspeeches/FDRspeech35-2.htm>

Other Speeches by FDR: <http://teachingamericanhistory.org/library/index.asp?subcategory=19>

Georgia in the New Deal Era from the New Georgia Encyclopedia:

<http://www.georgiaencyclopedia.org/nge/Article.jsp?id=h-2733>

Georgia Stories - Rural Electrification: http://www.gpb.org/georgiastories/stories/rural_electrification_administration

Articles:

East Point Housing Crisis:

<http://www.ajc.com/news/atlanta/housing-crisis-reaches-full-589653.html?printArticle=y>

Atlanta Housing Projects Shut Down:

<http://www.cbsnews.com/stories/2009/07/28/national/main5192833.shtml>

http://www.msnbc.msn.com/id/32176690/ns/us_news-life/

<http://www.thefreelibrary.com/Atlanta+close+to+tearing+down+last+housing+project-a01611948792>

<http://clatl.com/gyrobase/locked-out/Content?oid=1236812&showFullText=true>

References and Credits

Footnotes 1 & 3: Sunstein, Cass, R. *The Second Bill of Rights: FDR's Unfinished Revolution and Why We Need It Now More Than Ever*. New York: Basic Books. 2006.

Footnote 2: Franklin Delano Roosevelt's Speech Dedicating Techwood Homes,
<http://georgiainfo.galileo.usg.edu/FDRspeeches/FDRspeech35-2.htm>
Retrieved from the Georgia Info website: <http://georgiainfo.galileo.usg.edu/FDRspeeches/FDRspeech35-2.htm>

Footnote 4: Article: *Atlanta Soon to Be Housing Project-Free*, retrieved from
<http://www.cbsnews.com/stories/2009/07/28/national/main5192833.shtml>

Header Image of Atlanta:

Image title This is an aerial shot of the Atlanta skyline showing one of the several sports complexes being used during the 1996 Summer Olympic Games at Atlanta, Georgia.

Author MSGT Joseph Pittelli, USAF

Orientation Normal

Horizontal

Retrieved from Wikimedia Images on 12/29/10:

http://commons.wikimedia.org/wiki/File:Atlanta_skyline_with_sports_complexes.JPG Categories: 1996 Summer Olympics | Atlanta skylines | Georgia Dome

Georgia in the New Deal Era in the New Georgia Encyclopedia:

<http://www.georgiaencyclopedia.org/nge/Article.jsp?id=h-2733> and
<http://www.georgiaencyclopedia.org/nge/Article.jsp?id=h-2733&hl=y>

Warm Springs, GA website: <http://www.warmspringsga.com/>

Plains, GA website: <http://www.plainsgeorgia.com/>

Atlanta, GA website: <http://www.atlantaga.gov/>

References and Credits *(continued)*

New Deal Posters:

Title: Exhibition Metropolitan housing project sketches, sculpture, ceramics, murals.

Creator(s): Clough, Stanley Thomas, 1905-, artist

Date Created/Published: Ohio : Federal Art Project, 1939.

Medium: 1 print on board (poster) : silkscreen, color.

Summary: Poster for Federal Art Project exhibition of metropolitan housing project sketches, sculpture, ceramics, murals at the WPA Federal Art Gallery, 4300 Euclid Avenue.

Reproduction Number: LC-USZC2-5416 (color film copy slide)

Rights Advisory: No known restrictions on publication.

Call Number: POS - WPA - OH .C56, no. 12 (B size) [P&P] [P&P]

Repository: Library of Congress Prints and Photographs Division
Washington, D.C. 20540 USA

Notes:

Date stamped on verso: Mar 27 1939.

Work Projects Administration Poster Collection (Library of Congress).

Bookmark This Record:

<http://www.loc.gov/pictures/item/98517133/>

Techwood Homes Pictures:

Credit Line: Library of Congress, Prints and Photographs Division, Historic American Buildings Survey or Historic American Engineering Record, Reproduction Number (Ex:"HABS,ILL,16-CHIG,33-2")



The Atlanta Project

Building Hope

Lesson Background

“Have you ever considered taking care of some of the problems here at home?”

- Jim Laney

In 1991, the Carter Center embarked on **The Atlanta Project** to tackle urban poverty issues in America. The Atlanta Project used Carter Center diplomacy strategies to empower the citizens and residents of some of Atlanta’s most economically disadvantaged communities to spearhead change and the revitalization of those communities. A key aspect of the Atlanta Project (TAP) was the Carter Center’s focus on empowering residents to foster positive change and the revitalization of their own communities.



Atlanta Beltline Overview Map

VOCABULARY

Budget
Debt
Income
Expenses
The Atlanta Project
Centralization
Resources

TAP Study Results

Studies conducted as a part of The Atlanta Project revealed that there was a sharp divide between the “haves” and “have nots,” with a portion of Atlanta’s residents living in isolated poverty, having little or no access to opportunities and resources such as jobs, quality and affordable groceries, and banking and financial services. It was also found that professionals and social services workers often did not live in the communities they served, and that many of the urban poor were isolated from the rest of the city and its resources. These studies revealed that some of Atlanta’s residents were segregated from the rest of the city, living in isolated zones and poverty in federal housing projects, and became the basis for the current focus on the decentralization of poverty in the city.

The belief in decentralization of poverty is what fuels current city development efforts such as the Atlanta Beltline Project.

Human Rights

“The overall umbrella under which the Carter Center projects can be covered is “human rights.” Most Americans, not excluding me when I was in public office, would assume that these basic rights encompass freedom of speech, religion, assembly, trial by jury, and the right to choose our own leaders. Although these political rights are important to everyone, we have seen that they fade into secondary importance when a family does not have food, shelter, clothing, or any prospect for education, medical care, or peaceful existence. The easy resolution of this apparent dilemma is for “human rights” to include people’s needs for political, social, and economic rights.”

Essential Questions

1. What are the factors that determine the lifestyle that people will live?
2. Does the government have an obligation to provide a safety net for citizens who are unable to afford basic necessities such as housing and food? Why or why not?
3. What are the factors that determine which jobs people take and where they choose to live?
4. Does everyone in the United States have an equal opportunity for success in life? Why or why not? What factors determine if people are successful?

Standards

Geography:

SSWG8 The student will describe the interaction of physical and human systems that have shaped the contemporary United States.

c. Explain the reasons for the population distribution in the United States (*metro Atlanta*).

Social Studies:

SS8E5 The student will explain personal money management choices in terms of income, spending, credit, saving, and investing.

Beliefs and Ideals:

The student will understand that the beliefs and ideals of a society influence the social, political, and economic decisions of that society.

- How do our individual beliefs shape society?
- What aspects of American society do you feel are important to everyone?
- How do we “learn the rules” of society?



Unit Goals and Objectives

- Learners will understand Atlanta geography.
- Learners will understand that lifestyle choices are influenced by many factors such as access to resources, education level, and income.
- Learners will understand Atlanta’s historic role related to urban development and renewal.
- Learners will learn to respectfully disagree with others, and use facts and evidence to support opinions.
- Learners will understand the factors involved in where people choose to live in Atlanta.



“ I had been governor and president of these same people and had never been aware of their plight except on a general basis derived from statistics and a few individual crises that were publicized. Now what could we do?”

- Jimmy Carter

Lesson: Living in Atlanta

Time Required: Two 50 – 60 minute periods

- 1.** Apartment Guides (available at most grocery stores for free)
- 2.** Budget and Housing Form; Employment Scenarios and Situation Cards
- 3.** Maps of the metro Atlanta (or local) area (and/or Google Earth , etc.)
- 4.** Computers with Internet access (if using internet maps and guides)

Some of the goals of the Atlanta Project were to reduce the number of second births to teen mothers, immunize children, and open the lines of communication between disenfranchised members of the community and powerful business and political leaders. The success of the Atlanta Project was hard to quantify, however community organizations and community-based leadership emerged and gave a voice to people previously silenced and segregated



Procedures

1.

Have students pick an employment scenario card to determine their occupation, salary, and lifestyle.

2.

Have students pick a card from the Lifestyle Change Card pile to determine how they will deal with change.

3.

Have students complete the budget portion of the Budget and Housing Form.

4.

Have students use the Apartment Guide booklets or website along with their completed budget forms to pick an apartment that they can afford.

5.

Have students complete the housing portion of the Budget and Housing Form.

6.

Have students answer the discussion questions as a group.



Extension Activities

- Have students compare the cost of living in metro Atlanta to other cities in Georgia.
- Have students use career survey results and academic aspirations to pick a job or career. Have students research salaries and benefits for jobs and careers at a site like www.salary.com or www.payscale.com.

Lesson Resources

Salary Websites:

www.salary.com

www.payscale.com

Apartment Guides: These can be found for free in most grocery stores and convenience stores in the metro Atlanta area. The Apartment Guide can be found online at:

<http://www.forrent.com>.

Employment Scenario and Lifestyle Change Cards: These may be copied and can be found at the end of this unit.

Housing and Budget Form: This form may be copied and can be found at the end of this unit.

Computers and Internet: Internet and computer applications are optional resources that may be used with this lesson. Computer and Internet based resources such as [Google Earth](#) have been included with this unit, however ***this lesson can be used without computers or Internet access***. The maps found inside the free Apartment Guides, or other maps of the metro Atlanta area can be used instead of Internet maps and tools.

Poverty Threshold Incomes:

<http://www.census.gov/hhes/www/poverty/data/threshld/index.html>

Article on racial segregation in housing by Coldwell Banker in Atlanta:

<http://webcache.googleusercontent.com/search?q=cache:UqeEvWDVQGkJ:www.nationalfairhousing.org/Portals/33/Coldwell%2520Banker%2520Press%2520Release%25202%25202%252009.doc+Racial+housing+practices+in+Atlanta&hl=en&gl=us>

Segregation in World Cities:

<http://libwiki.mcmaster.ca/geog3ur3/index.php/Main/InfluencesOfSegregation>



MONTHLY UTILITY AND SERVICE PAYMENT GUIDE

ELECTRIC BILL: \$100.00

GAS BILL: \$200.00

WATER/SEWER: \$50.00

PHONE: \$40.00 landline *or* cell phone

INTERNET: \$50.00 high speed Internet (\$10.00 dial-up; no multimedia, videos, etc.)

MONTHLY TRANSPORTATION COSTS

CAR NOTE

Luxury Car: \$500.00

Medium Sized Car: \$300.00

Compact Car: \$200.00

INSURANCE: \$100.00

GAS: \$100.00

MARTA CARD: \$60.00

*Apartment must be on MARTA rail line.

Employment Scenario Cards

EMPLOYMENT SCENARIO

Job: Teacher
Annual Salary: \$35,000.00
Benefits: Medical, dental, & vision available as a monthly payroll deduction: \$300.00
EE/\$500.00 Family
Annual Taxes: \$4,000.00

EMPLOYMENT SCENARIO

Job: Retail Sales Clerk
Annual Salary: \$10,440.00 - \$13,920.00
(Varies)
Hourly Minimum Wage: \$7.25 per hour
Hours Per Week: 30 - 40
Benefits: None
Annual Taxes: \$1,147.00 - \$1,669.00

EMPLOYMENT SCENARIO

Job: Administrative Assistant
Annual Salary: \$19,200.00 (Varies)
Hourly Rate: \$10.00 per hour
Hours Per Week: 40
Benefits: Medical available as a payroll deduction for \$100 EE/\$200.00 family
Annual Taxes: \$2,460.00

EMPLOYMENT SCENARIO

Job: Firefighter
Annual Salary: \$30,000.00
Benefits: Medical, dental, & vision available as a monthly payroll deduction: \$300.00
EE/\$500.00 Family
Annual Taxes: \$4,000.00

EMPLOYMENT SCENARIO

Job: Self-Employed Retail Store Owner
Annual Salary: \$50,000.00
Benefits: Covered by business
Annual Taxes: \$6,600.00

Employment Scenario Cards

EMPLOYMENT SCENARIO

Job: Lawyer (Firm Partner)
Annual Salary: \$200,000.00
Benefits: medical, dental, vision, and life insurance covered by law firm.
Annual Taxes: \$44,000.00

EMPLOYMENT SCENARIO

Job: Doctor
Annual Salary: \$200,000.00
Benefits: medical, dental, vision, and life insurance covered by medical firm
Annual Taxes: \$44,000.00

EMPLOYMENT SCENARIO

Job: Nurse
Annual Salary: \$20,000.00
Benefits: None
Annual Taxes: \$2,100.00

EMPLOYMENT SCENARIO

Job: Police Officer
Annual Salary: \$45,000.00
Benefits: Medical, dental, & vision available as a monthly payroll deduction: \$300.00
EE/\$500.00 Family
Annual Taxes: \$5,600.00

EMPLOYMENT SCENARIO

Job: Facilities Maintenance Manager
Annual Salary: \$95,000.00
Benefits: Paid for by employers
Annual Taxes: \$16,000.00

EMPLOYMENT SCENARIO

Job: Fast Food Salesperson
Annual Salary: \$6,960.00 - \$13,920.00 (Varies)
Hourly Minimum Wage: \$7.25 per hour
Hours Per Week: 20 - 30
Benefits: None
Annual Taxes: \$600.00

Employment Scenario Cards

EMPLOYMENT SCENARIO	Job: Medical Transcriptionist Annual Salary: \$25,000.00 Benefits: None Annual Taxes: \$3,000.00
EMPLOYMENT SCENARIO	Job: Daycare Worker Annual Salary: \$17,280.00 (Varies) Hourly Wage: \$9.00 per hour Hours Per Wk: 40 Benefits: None Annual Taxes: \$2,173.00
EMPLOYMENT SCENARIO	Job: Teacher's Assistant/Paraprofessional Annual Salary: \$20,000.00 (Varies) Benefits: Medical available as a payroll deduction for \$100 S/\$200.00 family Annual Taxes: \$2,500.00
EMPLOYMENT SCENARIO	Job: Furniture Mover Annual Salary: \$23,000.00 Benefits: None Annual Taxes: \$3,000.00
EMPLOYMENT SCENARIO	Job: Apartment Maintenance Worker Annual Salary: \$28,800.00 Hourly Rate: \$15.00 Hours Per WK: 40 Benefits: non-employer provided insurance: monthly rate \$300.00 S/\$400.00 Family Annual Taxes: \$6,000.00
EMPLOYMENT SCENARIO	Job: Public Interest Lawyer (no firm) Annual Salary: \$50,000.00 Benefits: monthly medical insurance: \$300 EE/\$450 Family Annual Taxes: \$6,000.00

Employment Scenario Cards

EMPLOYMENT SCENARIO

Job: Insurance Sales Rep (Self-Employed)
Annual Salary: \$12,000.00 (Varies)
Avg. Monthly Sales Commission: \$1,000
Benefits: None
Annual Taxes: \$ 1,300.00 (Varies)

EMPLOYMENT SCENARIO

Job: Cosmetics Sales Representative (Self-Employed)
Annual Salary: \$24,000.00 (Varies)
Avg. Monthly Sales Commission: \$2,000
Benefits: None
Annual Taxes: \$ 2,000.00 (Varies)

EMPLOYMENT SCENARIO

Job: Facilities Maintenance Engineer
Annual Salary: \$60,000.00
Benefits: Paid for by employers
Annual Taxes: \$11,000.00

EMPLOYMENT SCENARIO

Job: Apartment Leasing Officer
Annual Salary: \$28,000.00
Benefits: 75% discount on apartment
Annual Taxes: \$1,500.00

EMPLOYMENT SCENARIO

Job: Facilities Maintenance Engineer
Annual Salary: \$30,000.00
Benefits: monthly rate: \$300.00 S/\$450.00
Family
Annual Taxes: \$2,000.00

EMPLOYMENT SCENARIO

Job: Construction Day Laborer
Annual Salary: \$12,500.00 – \$25,000 (Varies)
Hourly Rate: \$13.00 per hour
Hours per week: 20 - 40
Benefits: None
Annual Taxes: \$2,000.00

Employment Scenario Cards

EMPLOYMENT SCENARIO

Job: Head Chef at an Upscale Restaurant
Annual Salary: \$250,000.00
Benefits: Paid for by Employer
Annual Taxes: \$67,000.00

EMPLOYMENT SCENARIO

Job: Diner Cook
Annual Salary: \$22,000.00 (Varies)
Hourly Rate: \$15.00 per hour
Hours Per WK: 30 - 40
Benefits: None
Annual Taxes: \$2,000.00

EMPLOYMENT SCENARIO

Job: Restaurant Bartender
Annual Salary: \$30,000.00
Benefits: Medical, dental, & vision available as a monthly payroll deduction: \$300.00 S/\$500.00 Family
Annual Taxes: \$4,000.00

EMPLOYMENT SCENARIO

Job: Flight Attendant
Annual Salary: \$55,000.00
Benefits: Medical, dental, & vision available as a monthly payroll deduction: \$300.00 EE/\$500.00 Family
Annual Taxes: \$6,500.00

EMPLOYMENT SCENARIO

Job: Flight Inspector
Annual Salary: \$75,000.00
Benefits: Paid for by employers
Annual Taxes: \$14,000.00

EMPLOYMENT SCENARIO

Job: Jet Pilot
Annual Salary: \$144,000.00
Benefits: Paid for by Employer
Annual Taxes: \$34,000.00

Employment Scenario Cards

(BLANK)

EMPLOYMENT
SCENARIO

Job:
Annual Salary:
Benefits:
Annual Taxes:

EMPLOYMENT
SCENARIO

Job:
Annual Salary:
Benefits:
Annual Taxes:

EMPLOYMENT
SCENARIO

Job:
Annual Salary:
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EMPLOYMENT
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EMPLOYMENT
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Job:
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Benefits:
Annual Taxes:

EMPLOYMENT
SCENARIO

Job:
Annual Salary:
Benefits:
Benefits:

Lifestyle Change Cards

LIFESTYLE
CHANGE

You have a new baby and the following new expenses:

Daycare: \$400.00 per month (4 years)
Diapers/Pull-Ups: \$60.00 per month (3years)
Formula: \$100.00 per month (12 months)
Clothes: \$50.00 per month

LIFESTYLE
CHANGE

Your car breaks down and you incur the following expenses:

Repairs: \$2,000.00
Rental Car: \$400.00 for two weeks

LIFESTYLE
CHANGE

You get a raise! Add \$100.00 to your monthly salary.

LIFESTYLE
CHANGE

You fall down the stairs and break your leg resulting in the following expenses:

Medical: \$2,000.00
Time off from work: 5 days
*If you are a salaried employee you have personal leave and do not lose any pay for the week off.
*If you are an hourly employee, deduct 5 days of pay from your monthly salary.
*If you have insurance pay \$20.00 for the co-pay.
If you don't have insurance, make payment arrangements to pay the expenses in monthly payments.

LIFESTYLE
CHANGE

You did great! Add a one-time bonus of \$1,500.00 to your salary!

LIFESTYLE
CHANGE

Your employer can't afford to meet the current payroll demands and needs to downsize. You have had your hours at work cut in half. Divide your monthly salary by 2. This is your new income.

Lifestyle Change Cards

LIFESTYLE CHANGE

You get married! Your spouse makes \$50,000.00 per year after taxes. Add this new salary to your total household income.

LIFESTYLE CHANGE

Your spouse dies resulting in the following expenses:

Funeral services: \$10,000.00

Time off from work: 5 days

*If you have insurance at work do not pay anything for the funeral service.

*If you do not have insurance,

LIFESTYLE CHANGE

Your child is 4! Your child is now eligible for the free Georgia Pre-K program. Stop paying \$400.00 per month for childcare.

LIFESTYLE CHANGE

Your child is potty trained! Stop paying for diapers and pull-ups.

LIFESTYLE CHANGE

It's your birthday! You throw a party resulting in the following expenses:

Food and drinks: \$300.00

Cake: \$30.00

New outfit: \$200.00

D.J.: \$500.00 or Band: \$3,000.00

LIFESTYLE CHANGE

You have to buy a new car resulting in the following expenses:

Down payment: \$1,000.00

Monthly auto loan: \$400.00

Lifestyle Change Cards

LIFESTYLE
CHANGE

Congratulations! You purchased a winning lottery ticket. Add \$2,000.00 to your budget this month.

LIFESTYLE
CHANGE

Congratulations! You graduated from college! Time to start paying those loans back. Add a \$200.00 per month student loan bill to your monthly expenses.

LIFESTYLE
CHANGE

Congratulations! You graduated from college, and received \$500.00 for a graduation gift. Add \$500.00 to your monthly budget.

LIFESTYLE
CHANGE

Congratulations! You received a cost of living increase at work. Add \$200.00 to your monthly budget.

LIFESTYLE
CHANGE

Uh-Oh! You were late to work too many times and have been demoted to a lower paying job. Deduct \$100.00 per month from your salary.

LIFESTYLE
CHANGE

You have been laid off, and were living paycheck to paycheck. You have no savings, and no longer have a salary. Find a place to live and a way to get food.

Lifestyle Change Cards

<p>LIFESTYLE CHANGE</p>	<p>Congratulations! You get a promotion! You are now a salaried employee earning \$50,000.00 per year. You have access to medical benefits at the rate of \$200.00 per month S/\$350.00 Family.</p>
<p>LIFESTYLE CHANGE</p>	<p>Your spouse is laid off from work. *If you have a two – income household, deduct your spouse’s salary from the total household income. *If you have a job with insurance, upgrade to the family plan to cover your spouse.</p>
<p>LIFESTYLE CHANGE</p>	<p>Your roommate gets fired. You now have to cover all of the rent and utilities alone.</p>
<p>LIFESTYLE CHANGE</p>	<p>Your apartment is being demolished so developers can build new condos starting at \$500,000.00. You have to move resulting in the following expenses: Moving truck: \$200.00 Boxes and tape: \$50.00 New deposit, application fee, and rent amount (*use apartment guide to find an new apartment)</p>
<p>LIFESTYLE CHANGE</p>	<p>You made it into the Section 8 housing voucher program. Your rent is now \$300.00 per month for a 4 -bedroom house in the suburbs. You must keep your utilities on to keep your Section 8 voucher. *This voucher can only be used if you are paying more than 50% of your monthly income in rent or you are homeless (recently lost job and cannot maintain your current apartment rent).</p>
<p>LIFESTYLE CHANGE</p>	<p>You lost your job when your company moved to Mexico. The only work you have been able to find is employment as a retail sales clerk at the local mall for minimum wage (\$7.25 per hour). You are only scheduled to work 20 hours per week. Adjust your monthly budget to reflect your new employment status.</p>

Lifestyle Change Cards

LIFESTYLE
CHANGE

The local retail store where you work as a cashier has purchased new automated cashier stations that allow people to ring up their own items. Your job as a cashier has been eliminated. You have no savings and live paycheck to paycheck. How will you survive until you get another job?

LIFESTYLE
CHANGE

The grocery store in your neighborhood has gone out of business. There is no other grocery store in your neighborhood. Your car is out of service, and you are currently getting a ride to work with a co-worker. The only store in your neighborhood with food is a large convenience store that charges three times the price of a large chain grocery store for similar items. They have a limited supply of canned fruits and vegetables. **Add \$200.00 to your monthly grocery budget.**

LIFESTYLE
CHANGE

Congratulations! You have won a \$500.00 grocery store gift card!

LIFESTYLE
CHANGE

Congratulations! You have won a free month of rent in your apartment communities rent bonanza sweepstakes!

LIFESTYLE
CHANGE

Sorry, you are late paying your rent. You must pay \$100.00 in late fees.

LIFESTYLE
CHANGE

Your income was insufficient last month. You have been served with an eviction notice and must go to court and pay the following expenses by the 30th of the month, or lose your apartment.
2 months of rent (current month and next month)
\$100.00 late fee
\$1,500.00 in court and eviction fees

Lifestyle Change Cards

(BLANK)

LIFESTYLE
CHANGE

LIFESTYLE
CHANGE

LIFESTYLE
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LIFESTYLE
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LIFESTYLE
CHANGE

LIFESTYLE
CHANGE

Living in Atlanta Budget Form

1. What is your annual salary? What is your monthly salary?

2. What is your total annual household income, if you have a spouse or a roommate?

3. How much is 1/3 of your monthly household income?

4. How much do you spend on transportation monthly?

Public transportation:

Car loan:

Insurance:

Gas:

Maintenance:

5. How much do you spend in total on credit and debt monthly?

6. How much do you spend in total on personal items such as clothes, entertainment, restaurants, and luxuries monthly?

7. How much do you spend on groceries per month?

Living in Atlanta Housing Form

1. What is your monthly rent?

2. What is your monthly utility total (electric, gas, water/sewer, trash)?

3. How much are your utility and service bills?

Gas:

Electric:

Water/Sewer:

Phone:

Internet:

Cable/Satellite:

4. How much is your application fee and deposit for your apartment?

5. Where is your apartment located? Mark the neighborhood location on your map.

6. What amenities are located in your apartment and apartment community? (pool, fitness center, etc.)

7. What services and businesses are located in your neighborhood? (Entertainment, fitness centers, etc.)

Living in Atlanta Discussion Questions

1. Did you make enough money to pay your bills? If not, how much did you owe at the end of the month? What services are available to help people pay rent, utilities, and buy food?

2. How much did you have left for entertainment and other purchases?

3. What percentage of your monthly income was spent on housing (rent & utilities)? Transportation?

4. Is your apartment conveniently located near grocery stores and shopping? What stores are nearby?

5. What banking and financial services are located in your neighborhood?

6. If you could not pay all of your bills with your salary, what resources are available to help you?

7. Should the government provide a safety net for people having trouble affording food, housing, and utilities?

References and Credits

Header Image of Atlanta:

Image title This is an aerial shot of the Atlanta skyline showing one of the several sports complexes being used during the 1996 Summer Olympic Games at Atlanta, Georgia.

Author MSGT Joseph Pittelli, USAF

Orientation Normal

Horizontal

Retrieved from Wikimedia Images on 12/29/10:

http://commons.wikimedia.org/wiki/File:Atlanta_skyline_with_sports_complexes.JPGCategories: 1996 Summer Olympics | Atlanta skylines | Georgia Dome

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State of the Union Address

Franklin D. Roosevelt

January 4, 1935

Mr. President, Mr. Speaker, Members of the Senate and of the House of Representatives:

The Constitution wisely provides that the Chief Executive shall report to the Congress on the state of the Union, for through you, the chosen legislative representatives, our citizens everywhere may fairly judge the progress of our governing. I am confident that today, in the light of the events of the past two years, you do not consider it merely a trite phrase when I tell you that I am truly glad to greet you and that I look forward to common counsel, to useful cooperation, and to genuine friendships between us.

We have undertaken a new order of things; yet we progress to it under the framework and in the spirit and intent of the American Constitution. We have proceeded throughout the Nation a measurable distance on the road toward this new order. Materially, I can report to you substantial benefits to our agricultural population, increased industrial activity, and profits to our merchants. Of equal moment, there is evident a restoration of that spirit of confidence and faith which marks the American character. Let him, who, for speculative profit or partisan purpose, without just warrant would seek to disturb or dispel this assurance, take heed before he assumes responsibility for any act which slows our onward steps.

Throughout the world, change is the order of the day. In every Nation economic problems, long in the making, have brought crises of many kinds for which the masters of old practice and theory were unprepared. In most Nations social justice, no longer a distant ideal, has become a definite goal, and ancient Governments are beginning to heed the call.

Thus, the American people do not stand alone in the world in their desire for change. We seek it through tested liberal traditions, through processes which retain all of the deep essentials of that republican form of representative government first given to a troubled world by the United States.

As the various parts in the program begun in the Extraordinary Session of the 73rd Congress shape themselves in practical administration, the unity of our program reveals itself to the Nation. The

outlines of the new economic order, rising from the disintegration of the old, are apparent. We test what we have done as our measures take root in the living texture of life. We see where we have built wisely and where we can do still better.

The attempt to make a distinction between recovery and reform is a narrowly conceived effort to substitute the appearance of reality for reality itself. When a man is convalescing from illness, wisdom dictates not only cure of the symptoms, but also removal of their cause.

It is important to recognize that while we seek to outlaw specific abuses, the American objective of today has an infinitely deeper, finer and more lasting purpose than mere repression. Thinking people in almost every country of the world have come to realize certain fundamental difficulties with which civilization must reckon. Rapid changes—the machine age, the advent of universal and rapid communication and many other new factors—have brought new problems. Succeeding generations have attempted to keep pace by reforming in piecemeal fashion this or that attendant abuse. As a result, evils overlap and reform becomes confused and frustrated. We lose sight, from time to time, of our ultimate human objectives.

Let us, for a moment, strip from our simple purpose the confusion that results from a multiplicity of detail and from millions of written and spoken words.

We find our population suffering from old inequalities, little changed by vast sporadic remedies. In spite of our efforts and in spite of our talk, we have not weeded out the over privileged and we have not effectively lifted up the underprivileged. Both of these manifestations of injustice have retarded happiness. No wise man has any intention of destroying what is known as the profit motive; because by the profit motive we mean the right by work to earn a decent livelihood for ourselves and for our families.

We have, however, a clear mandate from the people, that Americans must forswear that conception of the acquisition of wealth which, through excessive profits, creates undue private power over private affairs and, to our misfortune, over public affairs as well. In building toward this end we do not destroy ambition, nor do we seek to divide our wealth into equal shares on stated occasions. We continue to recognize the greater ability of some to earn more than others. But we do assert that the ambition of the individual to obtain for him and his a proper security, a reasonable leisure, and a decent living throughout life, is an ambition to be preferred to the appetite for great wealth and great power.

I recall to your attention my message to the Congress last June in which I said: "among our objectives I place the security of the men, women and children of the Nation first." That remains our first and continuing task; and in a very real sense every major legislative enactment of this Congress should be a component part of it.

In defining immediate factors which enter into our quest, I have spoken to the Congress and the people of three great divisions:

1. The security of a livelihood through the better use of the national resources of the land in which we live.
2. The security against the major hazards and vicissitudes of life.
3. The security of decent homes.

I am now ready to submit to the Congress a broad program designed ultimately to establish all three of these factors of security—a program which because of many lost years will take many future years to fulfill.

A study of our national resources, more comprehensive than any previously made, shows the vast amount of necessary and practicable work which needs to be done for the development and preservation of our natural wealth for the enjoyment and advantage of our people in generations to come. The sound use of land and water is far more comprehensive than the mere planting of trees, building of dams, distributing of electricity or retirement of sub—marginal land. It recognizes that stranded populations, either in the country or the city, cannot have security under the conditions that now surround them.

To this end we are ready to begin to meet this problem—the intelligent care of population throughout our Nation, in accordance with an intelligent distribution of the means of livelihood for that population. A definite program for putting people to work, of which I shall speak in a moment, is a component part of this greater program of security of livelihood through the better use of our national resources.

Closely related to the broad problem of livelihood is that of security against the major hazards of life. Here also, a comprehensive survey of what has been attempted or accomplished in many Nations and in many States proves to me that the time has come for action by the national Government. I shall send to you, in a few days, definite recommendations based on these studies. These recommendations will cover the broad subjects of unemployment insurance and old age insurance, of benefits for children, for others, for the handicapped, for maternity care and for other aspects of dependency and illness where a beginning can now be made.

The third factor—better homes for our people—has also been the subject of experimentation and study. Here, too, the first practical steps can be made through the proposals which I shall suggest in relation to giving work to the unemployed.

Whatever we plan and whatever we do should be in the light of these three clear objectives of security. We cannot afford to lose valuable time in haphazard public policies which cannot find a place in the broad outlines of these major purposes. In that spirit I come to an immediate issue made for us by hard and inescapable circumstance—the task of putting people to work. In the spring of 1933 the issue of destitution seemed to stand apart; today, in the light of our experience and our new national

policy, we find we can put people to work in ways which conform to, initiate and carry forward the broad principles of that policy.

The first objectives of emergency legislation of 1933 were to relieve destitution, to make it possible for industry to operate in a more rational and orderly fashion, and to put behind industrial recovery the impulse of large expenditures in Government undertakings. The purpose of the National Industrial Recovery Act to provide work for more people succeeded in a substantial manner within the first few months of its life, and the Act has continued to maintain employment gains and greatly improved working conditions in industry.

The program of public works provided for in the Recovery Act launched the Federal Government into a task for which there was little time to make preparation and little American experience to follow. Great employment has been given and is being given by these works.

More than two billions of dollars have also been expended in direct relief to the destitute. Local agencies of necessity determined the recipients of this form of relief. With inevitable exceptions the funds were spent by them with reasonable efficiency and as a result actual want of food and clothing in the great majority of cases has been overcome.

But the stark fact before us is that great numbers still remain unemployed.

A large proportion of these unemployed and their dependents have been forced on the relief rolls. The burden on the Federal Government has grown with great rapidity. We have here a human as well as an economic problem. When humane considerations are concerned, Americans give them precedence. The lessons of history, confirmed by the evidence immediately before me, show conclusively that continued dependence upon relief induces a spiritual and moral disintegration fundamentally destructive to the national fibre. To dole out relief in this way is to administer a narcotic, a subtle destroyer of the human spirit. It is inimical to the dictates of sound policy. It is in violation of the traditions of America. Work must be found for able-bodied but destitute workers.

The Federal Government must and shall quit this business of relief.

I am not willing that the vitality of our people be further sapped by the giving of cash, of market baskets, of a few hours of weekly work cutting grass, raking leaves or picking up papers in the public parks. We must preserve not only the bodies of the unemployed from destitution but also their self-respect, their self-reliance and courage and determination. This decision brings me to the problem of what the Government should do with approximately five million unemployed now on the relief rolls.

About one million and a half of these belong to the group which in the past was dependent upon local welfare efforts. Most of them are unable for one reason or another to maintain themselves independently—for the most part, through no fault of their own. Such people, in the days before the great depression, were cared for by local efforts—by States, by counties, by towns, by cities, by

churches and by private welfare agencies. It is my thought that in the future they must be cared for as they were before. I stand ready through my own personal efforts, and through the public influence of the office that I hold, to help these local agencies to get the means necessary to assume this burden.

The security legislation which I shall propose to the Congress will, I am confident, be of assistance to local effort in the care of this type of cases. Local responsibility can and will be resumed, for, after all, common sense tells us that the wealth necessary for this task existed and still exists in the local community, and the dictates of sound administration require that this responsibility be in the first instance a local one. There are, however, an additional three and one half million employable people who are on relief. With them the problem is different and the responsibility is different. This group was the victim of a nation-wide depression caused by conditions which were not local but national. The Federal Government is the only governmental agency with sufficient power and credit to meet this situation. We have assumed this task and we shall not shrink from it in the future. It is a duty dictated by every intelligent consideration of national policy to ask you to make it possible for the United States to give employment to all of these three and one half million employable people now on relief, pending their absorption in a rising tide of private employment.

It is my thought that with the exception of certain of the normal public building operations of the Government, all emergency public works shall be united in a single new and greatly enlarged plan.

With the establishment of this new system we can supersede the Federal Emergency Relief Administration with a coordinated authority which will be charged with the orderly liquidation of our present relief activities and the substitution of a national chart for the giving of work.

This new program of emergency public employment should be governed by a number of practical principles.

- (1) All work undertaken should be useful—not just for a day, or a year, but useful in the sense that it affords permanent improvement in living conditions or that it creates future new wealth for the Nation.
- (2) Compensation on emergency public projects should be in the form of security payments which should be larger than the amount now received as a relief dole, but at the same time not so large as to encourage the rejection of opportunities for private employment or the leaving of private employment to engage in Government work.
- (3) Projects should be undertaken on which a large percentage of direct labor can be used.
- (4) Preference should be given to those projects which will be self-liquidating in the sense that there is a reasonable expectation that the Government will get its money back at some future time.
- (5) The projects undertaken should be selected and planned so as to compete as little as possible with

private enterprises. This suggests that if it were not for the necessity of giving useful work to the unemployed now on relief, these projects in most instances would not now be undertaken.

(6) The planning of projects would seek to assure work during the coming fiscal year to the individuals now on relief, or until such time as private employment is available. In order to make adjustment to increasing private employment, work should be planned with a view to tapering it off in proportion to the speed with which the emergency workers are offered positions with private employers.

(7) Effort should be made to locate projects where they will serve the greatest unemployment needs as shown by present relief rolls, and the broad program of the National Resources Board should be freely used for guidance in selection. Our ultimate objective being the enrichment of human lives, the Government has the primary duty to use its emergency expenditures as much as possible to serve those who cannot secure the advantages of private capital.

Ever since the adjournment of the 73d Congress, the Administration has been studying from every angle the possibility and the practicability of new forms of employment. As a result of these studies I have arrived at certain very definite convictions as to the amount of money that will be necessary for the sort of public projects that I have described. I shall submit these figures in my budget message. I assure you now they will be within the sound credit of the Government.

The work itself will cover a wide field including clearance of slums, which for adequate reasons cannot be undertaken by private capital; in rural housing of several kinds, where, again, private capital is unable to function; in rural electrification; in the reforestation of the great watersheds of the Nation; in an intensified program to prevent soil erosion and to reclaim blighted areas; in improving existing road systems and in constructing national highways designed to handle modern traffic; in the elimination of grade crossings; in the extension and enlargement of the successful work of the Civilian Conservation Corps; in non—Federal works, mostly self—liquidating and highly useful to local divisions of Government; and on many other projects which the Nation needs and cannot afford to neglect.

This is the method which I propose to you in order that we may better meet this present—day problem of unemployment. Its greatest advantage is that it fits logically and usefully into the long—range permanent policy of providing the three types of security which constitute as a whole an American plan for the betterment of the future of the American people.

I shall consult with you from time to time concerning other measures of national importance. Among the subjects that lie immediately before us are the consolidation of Federal regulatory administration over all forms of transportation, the renewal and clarification of the general purposes of the National Industrial Recovery Act, the strengthening of our facilities for the prevention, detection and treatment of crime and criminals, the restoration of sound conditions in the public utilities field through abolition of the evil features of holding companies, the gradual tapering off of the emergency credit activities of Government, and improvement in our taxation forms and methods.

We have already begun to feel the bracing effect upon our economic system of a restored agriculture. The hundreds of millions of additional income that farmers are receiving are finding their way into the channels of trade. The farmers' share of the national income is slowly rising. The economic facts justify the widespread opinion of those engaged in agriculture that our provisions for maintaining a balanced production give at this time the most adequate remedy for an old and vexing problem. For the present, and especially in view of abnormal world conditions, agricultural adjustment with certain necessary improvements in methods should continue.

It seems appropriate to call attention at this time to the fine spirit shown during the past year by our public servants. I cannot praise too highly the cheerful work of the Civil Service employees, and of those temporarily working for the Government. As for those thousands in our various public agencies spread throughout the country who, without compensation, agreed to take over heavy responsibilities in connection with our various loan agencies and particularly in direct relief work, I cannot say too much. I do not think any country could show a higher average of cheerful and even enthusiastic teamwork than has been shown by these men and women.

I cannot with candor tell you that general international relationships outside the borders of the United States are improved. On the surface of things many old jealousies are resurrected, old passions aroused; new strivings for armament and power, in more than one land, rear their ugly heads. I hope that calm counsel and constructive leadership will provide the steadying influence and the time necessary for the coming of new and more practical forms of representative government throughout the world wherein privilege and power will occupy a lesser place and world welfare a greater.

I believe, however, that our own peaceful and neighborly attitude toward other Nations is coming to be understood and appreciated. The maintenance of international peace is a matter in which we are deeply and unselfishly concerned. Evidence of our persistent and undeniable desire to prevent armed conflict has recently been more than once afforded.

There is no ground for apprehension that our relations with any Nation will be otherwise than peaceful. Nor is there ground for doubt that the people of most Nations seek relief from the threat and burden attaching to the false theory that extravagant armament cannot be reduced and limited by international accord.

The ledger of the past year shows many more gains than losses. Let us not forget that, in addition to saving millions from utter destitution, child labor has been for the moment outlawed, thousands of homes saved to their owners and most important of all, the morale of the Nation has been restored. Viewing the year 1934 as a whole, you and I can agree that we have a generous measure of reasons for giving thanks.

It is not empty optimism that moves me to a strong hope in the coming year. We can, if we will, make 1935 a genuine period of good feeling, sustained by a sense of purposeful progress. Beyond the

material recovery, I sense a spiritual recovery as well. The people of America are turning as never before to those permanent values that are not limited to the physical objectives of life. There are growing signs of this on every hand. In the face of these spiritual impulses we are sensible of the Divine Providence to which Nations turn now, as always, for guidance and fostering care.

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Dedication of Techwood Homes, Atlanta, Nov. 29, 1935

My Friends and Neighbors:

I am happy to be in Georgia. I am proud of Georgia. Happy today especially because of this moving reception which my friends, the Senators and all of the Representatives in the Congress from this State, have tendered me, and to which you, the good people of this State, have responded with such warmth and hospitality. Happy because I meet again so many old friends and neighbors. Proud because I see signs on every hand that the overwhelming majority of the people of this State are keeping pace with the millions of others throughout the Nation who believe in progress, are willing to work for progress and are going to get progress. Proud because I see clear signs of a revival of material prosperity in country and in city, and especially because I sense a swelling prosperity of the spirit that spells a greater help and a deeper happiness for our fellow men.

Eleven years ago I came to live at Warm Springs for the first time. That was a period of great so-called prosperity. But I would not go back to the conditions of 1924, and I do not believe that you people would want to go back to those conditions either.

Of that year and of the five years that followed, I have a dear recollection which you can verify for yourselves. In that orgy of "prosperity" a wild speculation was building speculative profits for the speculators and preparing the way for you, the public, to be left "holding the bag." In that orgy of "prosperity," banks, individually and by chains, were closing their doors at the expense of the depositors. In that orgy of "prosperity" the farmers of the South had become involuntary speculators themselves, never certain when they planted their cotton whether it would bring twenty-five cents or fifteen cents or a nickel. In that orgy of "prosperity" the poorest vied with the richest in throwing their earnings and their savings into a cauldron of land and stock speculation. In that orgy of "prosperity" slum conditions went unheeded, better education was neglected, usurious interest charges mounted, child labor continued, starvation wages were too often the rule instead of the exception. Yes, in those days Mammon ruled America. That is why we are not going back to them.

Those are the years for us to remember in the future -- those fool's paradise years before the crash came. Too much do we harp on the years that followed, when from 1929 to 1933 this whole Nation slipped spirally downward -- ever downward -- to the inevitable point when the mechanics of civilization came to a dead stop on March 3, 1933.

You and I need not rehearse the four years of disaster and gloom. We know the simple fact that at the end of those four years America acted before it was too late. America turned about, and by a supreme, well-nigh unanimous national effort, started on the upward path again.

You and I have reason to remember the past two and a half years that have gone by so quickly, reason to remember the fine Spirit of the average American citizen which made my task vastly lighter. Memory is short, but yours is not too short to recollect those great meetings of the representatives of the farmers, regionally and in Washington, in the spring and summer of 1933, when they agreed overwhelmingly that unfairly low prices for farm crops could never be raised to, and maintained at, a reasonable level until and unless the Government of the United States acted to help them to reduce the tremendous carryovers and surpluses which threatened us and the whole world.

You and I can well remember the overwhelming demand that the national Government come to

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the rescue of the home owners and farm owners of the Nation who were losing the roofs over their heads through inflated valuations and exorbitant rates of interest.

You and I still recollect the need for and the successful attainment of a banking policy which not only opened the closed banks but guaranteed the deposits of the depositors of the Nation.

You and I have not forgotten the enthusiastic support that succeeded in ending the labor of children in mills and factories, in seeking a fairer wage level for those on starvation pay, and in giving to the workers hope for the right collectively to bargain with their employers. That success, I am glad to say, in large part still persists.

You and I will not forget the long struggle to put an end to the indiscriminate distribution of "fly-by-night" securities, and to provide fair regulation of the stock exchanges and of the great interstate public utility companies of our country.

You and I -- yes, every individual and every family in the land -- are being brought close to that supreme achievement of this great Congress, the Social Security law which, in days to come, will provide the aged against distressing want, will set up a national system of insurance for the unemployed, and will extend well-merited care to sick and crippled children.

You and I are enlisted today in a great crusade in every part of the land to cooperate with Nature and not to fight her, to cooperate to stop destructive floods, to prevent dust storms, to prevent the washing away of our precious soils, to grow trees, to give thousands of farm families a chance to live, and to seek to provide more and better food for the city dwellers of the Nation.

In this connection it is, I think, of interest to point out that national surveys which have been conducted in the past year or two prove that the average of the citizenship of the United States lives today on what the doctors would call a third class diet. If the country lived on a second class diet instead of a third class diet, do you know what that would mean? It would mean we would need to put many more acres than we use today back into the production of foodstuffs for domestic consumption. If the Nation lived -- as I wish it did -- on a first class diet, we would have to put more acres than we have ever cultivated into the production of an additional supply of things for Americans to eat.

That raises a question:

Why -- to speak in broad terms in following up this particular illustration - why are we living on a third-class diet? Well, the best answer I know is this: The masses of the American people have not the purchasing power to eat more and better food.

I mentioned a few weeks ago that farm income in the United States has risen since 1932 a total of nearly three billion dollars. That is because wheat is selling at better than 50 cents instead of 32 cents; corn is selling at 50 cents instead of 12 cents; cotton is at 12 cents instead of 4 1/2 cents, and other crops are in proportion. I wonder what cotton would be selling at today if during these past three years we had continued to produce fifteen or sixteen or seventeen million bales each year, adding to our own surplus, adding to the world surplus, and driving the cotton farmers of the Southland into bankruptcy and starvation. What does this additional three billions of farmers' income mean to the country? What does it mean to the dwellers in the city? It has meant the rebirth of city business, the reopening of closed factories, the doubling of automobile production, the improvement of transportation and the giving of new employment to millions of Americans.

That brings us squarely face to face with the fact of the continued unemployment of many millions of people of whom approximately three and a half million are employables in need of relief. When some of the people of a great and wealthy country are suffering from starvation, I take it that no honest Government has a choice. Over three years ago, realizing in the beginning that we were not doing a perfect thing but that we were doing a necessary, saving and human thing, we appropriated money for direct relief. That was necessary, as you and I know, to ward off actual starvation. But, just as quickly as possible, we turned to the job of providing actual work for those in need.

I can realize that gentlemen in well-warmed and well-stocked clubs will discourse on the expenses of Government and the suffering that they are going through because their Government is spending money for work relief. I wish I could take some of these men out on

the battle-line of human necessity, and show them the facts that we in the Government are facing. If these more fortunate Americans will come with me, I will not only show them the necessity for the expenditures of this Government, but I will show them, as well, the definite and beneficial results we have attained with the dollars we have spent. Some of these same gentlemen tell me that a dole would be more economical than work relief. That is true. But the men who tell me that have, unfortunately, too little contact with the true America to realize that in this business of relief we are dealing with properly self-respecting Americans to whom a mere dole outrages every instinct of individual independence. Most Americans want to give something for what they get. That something, which in this case is honest work, is the saving barrier between them and moral disintegration. I propose to build that barrier high and keep it high.

Let me talk some more about money.

Last April I stated to the Congress what I have held to consistently ever since -- that it was the hope of the Administration that by some time in November of this year we would substantially end the dole, and offer in place of it employment to, by far, the greater part of the three and a half million employable persons we estimated were on relief rolls in the United States.

Week after week, from that time on, some individuals and some organizations and some groups, careless of the truth, regardless of scruple, have sought to make the American people believe that this program was a hopeless failure and that it could not possibly succeed.

Today is the twenty-ninth day of November. It gives me a certain satisfaction to be able to inform you, and through you the Nation, that on Wednesday, two days ago by actual figures, there were three million one hundred and twenty-five thousand persons at work on a great variety of useful projects in every State of the Union. The small remaining number have received orders to report to work on projects already under way or about to be started. That result, I believe you will agree with me, constitutes a substantial and successful national achievement.

Aside from the tremendous increase in morale through substituting work for a dole, there is the practical side of permanent material benefit. Within sight of us today, there stands a tribute to useful work under Government supervision -- the first slum clearance and low-rent housing project. Here, at the request of the citizens of Atlanta, we have cleaned out nine square blocks of antiquated squalid dwellings, for years a detriment to this community. Today those hopeless old houses are gone and in their place we see the bright cheerful buildings of the Techwood Housing Project.

Within a very short time, people who never before could get a decent roof over their heads will live here in reasonable comfort amid healthful, worthwhile surroundings; others will find similar homes in Atlanta's second slum clearance project, the University Project; and still others will find similar opportunity in nearly all of the older, overcrowded cities of the United States.

I take it that it has been equally worthwhile to the Nation to give jobs to the unemployed in the construction of a vast network of highways, including thousands of miles of farm-to-market roads; in repairing great numbers of schools, and building hundreds of new schools in city and country; in helping cities to put in sewers and sewage disposal plants and water works; in constructing cold storage warehouses and county recreational buildings; in creating aviation fields; in giving a million boys a chance to go to C.C.C. camps and to work on forestry and soil erosion prevention; in controlling malaria; in pushing health projects; in putting white-collar workers into jobs of permanent usefulness to their communities, and, last but not least, in giving youth an opportunity for better education.

Into the ears of many of you has been dinned the cry that your Government is piling up an unconscionable and back-breaking debt. Let me tell you a simple story: In the spring of 1933, many of the great bankers of the United States flocked to Washington. They were there to get the help of their Government in saving their banks from insolvency. To them I pointed out, in all fairness, the simple fact that you could not make bread without flour, the simple fact that the Government would be compelled to go heavily into debt for a few years to come, in order to save banks and save insurance companies and mortgage companies, and railroads, and to take care of millions of people who were on the verge of starvation. Every one of these gentlemen expressed to me at that time the firm conviction that it was all well worth the price and that they heartily approved.

But I did not stop there. In order to get their further judgment, I asked them what they thought the maximum national debt of the United States Government could rise to without serious danger to the national credit. Their answers -- remember this was in the spring of 1933 -- were that the country could safely stand a national debt of between fifty-five and seventy billion dollars. I told them that a rise in the national debt to any such figure was, in my judgment, wholly unnecessary, and that even if they, the bankers, were willing I could not and would not go along with them. I told them then that only a moderate increase in the debt for the next few years seemed likely and justified. That objective holds good today; but remember that at that time many bankers and big business men would have been willing to put the country far deeper into debt than I shall ever let it go.

And by way of parenthesis, if the bankers thought the country could stand a debt of fifty-five to seventy billion dollars in 1933, with values as they were then, I wonder what they would say the country could stand today, in the light of an enormous increase of values of property of all kinds all along the line since 1933.

Let us make one thing clear. Your Government says to you: "You cannot borrow your way out of debt; but you can invest your way into a sounder future."

As a matter of actual fact, the gross national debt under the last Administration rose from a little over seventeen billions to twenty-one billions. The day I came into office I found that the national Treasury contained only \$158,000,000, or, at the rate of previously authorized expenditures under the last Administration, I found enough money in the Treasury to last less than a month. Since that time, March 4, 1933, the national debt has risen -- of course it has risen, and you know why -- from 21 billions to 29 1/2 billions; but it must also be remembered that today, included in this figure there is nearly 1 1/2 billions of working balance in the Treasury of the United States and nearly 4 1/2 billion dollars of recoverable assets which the Government is going to get back over a period of years, and as we get it back we are going to retire the national debt with it.

As things stand today, in the light of a definite and continuing economic improvement, we have passed the peak of appropriations; revenues without the imposition of new taxes are increasing, and we can look forward with assurance to a decreasing deficit. The credit of the Government is today higher than that of any other great Nation in the world. It is higher in spite of attacks on that credit made by those few individuals and organizations which seek to dictate to the Administration and to the Congress how to run the national Treasury and how to let the needy starve.

Back in that same spring of 1933, if you and I had made a national balance sheet -- I mean a balance sheet based on what the individual people of the country owned and owed -- we would have found that if we had added up the values of all of the property of every kind in the United States, the total of those values, which you and I would call assets, would have been greatly exceeded by the figure representing the total of all the debts owed by the people of the United States. In other words, in March, 1933, our national balance sheet, the wealth on the one side against the debts of the American public, showed that we were in the red. Today, two and a half years later, it is a fact that the total of all the debts in the United States is lower than it was then; and on the other side of the picture, you and I know that the values of property of all kinds -- farms, houses, automobiles, securities and every other kind of property -- have increased so greatly since 1933, that today we are once more in the black. We were insolvent then. Today we are solvent, and we are going to stay so.

In this fact, especially as we are gathered here today at a time of national Thanksgiving, all of us can rightly find a deep satisfaction. But recovery means something more than getting the country back into the black. You and I do not want just to go back to the past. We want to face the future in the belief that human beings can enjoy more of the good things of life, under better conditions, than human beings ever enjoyed in the past. American life has improved in these two years and a half, and if I have anything to do with it, it is going to improve more in the days to come. The word "progress" is a better word than "recovery," because progress means not only a sound business and a sound agriculture, sound from the material point of view, but it means, with equal importance, a sound improvement in American life as a result of continuing and forceful effort on the part of the people of our Nation and, through them, on the part of the Government of the Nation. I am certain, my friends, that that is your purpose. You have my assurance that it is mine. That is why I continue my confidence, my faith, everlasting faith, in the people of America."

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