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REPORT OF WELFARE SERVICES
1942



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P O R E W O R D

The outstanding interests of the Welfare Division during 1942 may be summarized as follows:

I. Meeting the War Situation.

- A. At the present time more than 40 members of the Welfare Division staff at the three Offices are in the Armed Forces - physicians, nurses, and others. Additional nurses are on leave with the Red Cross and with the Public Health Service. Those on leave include Colonel Lanza, Major McConnell, and Miss Haupt. Dr. Armstrong, Dr. Shepard, and Dr. Wheatley are also in the United States Public Health Service Reserve Corps.
- B. To an increasing extent the various lines of effort are contributing to the war program. This includes nutrition education for war workers, the prevention of accidents among industrial employees, the detection of hazards in war plants by the Industrial Hygiene staff, the preparation of special war materials (such as the School Health Bulletins on "Morale in a Democracy", "We Are All in the War - The Whole Family", etc.)
- C. Company Welfare literature is being used to an increasing extent not only in war industries but also by many governmental agencies, for Federal employees and related groups.
- D. In addition to meeting routine nursing needs of policyholders, many of whom are workers, and in addition to special provisions for nursing care in war expanded communities in practically all territories, our nursing staff is extensively participating in various instructional services, such as home nursing classes, first aid classes, nurses aid classes, nutrition groups, etc.
- E. The special campaign efforts of the Company this year have recognized war problems, such as the nutrition needs of industrial workers, the control of smallpox in certain areas, and particularly the curbing of the acute rheumatic fever hazard growing out of war congestion and insanitation. This program, under Dr. Wheatley, has the active endorsement and cooperation of the Federal Children's Bureau, the United States Public Health Service, the American Academy of Pediatrics, and the American Medical Association.
- F. Through arrangements with the Advertising Office, provision has been made for special references in the Welfare ads to nurse recruiting, enlistment in home nursing classes, the Government's venereal disease program - at the request of the Red Cross,

the Public Health Service, the Defense, Health and Welfare Services, and Mr. McNutt's Office.

- G. Many staff members are serving on various national, state, and local committees having to do with the war effort in its various phases.

II. Mortality.

A. The General Industrial Policyholder Rate.

As Dr. Dublin has pointed out, the deathrate among Industrial policyholders was 739.1 per 100,000 - the lowest on record. It must be observed, however, that there was an upward trend during the last three months, notably from the older age diseases, which may be due to occupational pressures and diminishing medical care. This trend, plus war deaths, plus the impact of war conditions upon the civil population, may well raise the rate in 1943.

B. New Minima.

1942 showed again many new minimum rates, especially for causes against which the Company has campaigned over a period of years. These include typhoid fever, diphtheria, pneumonia, tuberculosis, syphilis, appendicitis, puerperal diseases, and automobile fatalities.

C. Adverse elements.

At the Home Office there was a marked increase in industrial accident fatalities and a measurable increase in diseases of the older age periods during the latter part of the year.

The Pacific Coast Office, with a general increase of about 5%, showed a slight increase in diphtheria, and a 20% increase in pneumonia.

The Canadian Head Office, with a general rate only slightly higher than 1941, showed an increase and a comparatively high rate for diarrhea and enteritis, and still presented an increase of 3% in fatal motor vehicle accidents.

III. Costs and Economies.

The expenditures in 1942 were \$4,279,047.54, which was \$642,919.63 or 13% under the expenditures for 1941.

The budget set for 1943 is 5% less than the budget for 1942, and approximately the same as the 1942 expenses.

IV. A Few Outstanding Figures.

- A. Total nursing visits to sick policyholders are now 91,916,002½.
- B. Total amount of literature distributed to January 1, 1943 is 1,242,567,373.

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C. Total attendance at our films now equals 126,039,634.

D. The 1947 total Welfare Division costs represent approximately \$1,753,600 (or 29%) less than the peak year of 1930, when the operating cost of the Welfare Division was - \$6,032,641.49.

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I. COSTS

The nursing, welfare, and total costs of the health activities of the Company for policyholders, including cooperation with public and private agencies, research, etc., for the last three years are as follows:

<u>Year</u>	<u>Nursing Cost</u>	<u>Welfare Costs</u>	<u>Total Cost</u>	<u>Percent. Industrial Department Charges Represent of Industrial Premium Income</u>
1940	\$3,714,626.45	\$1,167,934.90	\$4,882,561.35	1.30
1941	3,703,659.73	1,218,307.44	4,921,967.17	1.37
1942	3,305,090.92	973,956.62	4,279,047.54	1.13 (Est.)

As mentioned in the Foreword, the 1942 cost shows a decrease of 13% under 1941, Nursing costs decreasing 11%, and Welfare 20%. The Industrial premium income ratio dropped to 1.13%. The estimated ratio, on the basis of the 1943 budget, is about the same.

II. NURSING

The nursing figures for the last three years are as follows:

<u>Year</u>	<u>Cases</u>	<u>Visits</u>	<u>Total Cost</u>	<u>Cost Per Visit</u>
1940	684,790	3,143,096	\$3,714,626.45	\$1.182
1941	701,453	3,059,412	3,703,659.73	1.211
1942	619,451	2,449,810	3,305,090.92	1.349

The approximate number of towns now covered by the nursing service is 7728.

In 1942 cases nursed per 1000 policies were 30, while the average visits per case were 4.0.

The outstanding feature of the year's experience is the decline in cases and visits, particularly visits. This is presumably due to a number of factors, including: changes in insurance procedures, such as the increase in premium payments to District Offices; the decrease in Weekly Industrial; the new nursing rules, put in force in 1942, concerning maternity service privileges; increased hospitalization; increased employment generally, resulting in a decrease in all kinds of community services, such as outpatient clinics, health centers, etc.

* * * * *

The principal features of the nursing service include:

1. A decrease in nursing staff by 83, due to economies, war enlistments, new V.R.A. affiliations, and resignations for personal or occupational reasons.
2. The extension of services to certain war congested areas, the participation of nursing staff in war activities, and the beginning use of auxiliary workers in lieu of professional nursing staff.
3. An experiment with a prepayment and budget plan with 19 larger associations.
4. The financing of a study by the National Organization for Public Health Nursing to encourage the development of community nursing facilities in smaller places, with which we might eventually affiliate, as a measure of economy.
5. Appointment of a new Group Nursing Supervisor, and marked stimulation of employee reporting, with a cut in waste from "not-at-home" and "not ill" visits - fostered with the active cooperation of the Group Division.
6. The closing of 14 Metropolitan nursing centers and of several low income services, partly as the result of wartime staff restrictions. 19 affiliations were also discontinued.
7. A successful meeting of the Nursing Advisory Committee and a reduction of the number of the committee from 12 to 11.
8. The final establishment of priority ratings for our nurses, as regards the purchases of tires, gas, cars, and uniforms.

III. LITERATURE DISTRIBUTION

<u>Year</u>	<u>Total Distribution</u>
1940	52,618,933
1941	48,034,714
1942	33,049,730

This total was distributed by channels as follows:

Field Force	17,852,802
Community Organizations . .	3,251,386
Health Departments	1,677,685
Schools	2,650,882
Insured Groups	7,096,725
Individuals	520,850
Total	33,049,730

1942 showed a reduction of 31% under 1941 - somewhat more than aimed at. Part of this is accounted for by the removal of the calendar from our records. This decrease in volume was accompanied by a 9% decrease in requests, which now include to a greater degree those coming from war industries and government agencies, and notably from those responsible for teaching adult classes.

In 1942 for the first time our literature volume and cost were definitely and separately budgeted. For printing we contemplated an expenditure of \$29,000, and spent 98% of this budget. No further curtailment is contemplated in 1943 owing to increasing war demands, and a growing feeling on the part of the Field staff that reduction has gone too far.

IV. FILMS

<u>Year</u>	<u>Showings</u>	<u>Attendance</u>
1940	62,760	9,687,646
1941	61,117	12,091,931
1942	51,513	10,229,993

A reduction of 16% in showings and 15% in attendance reflects the aging of our films, and the fact that none of them is definitely on a war topic.

"Proof of the Pudding" is extensively used in connection with the war program, though now, to adapt it to rationing limitations, a special prologue is being prepared, and an explanatory memorandum being distributed to those presenting the picture. Its use from this point on will be largely through educational and non-theatrical channels.

V. CAMPAIGNS

<u>Year</u>	<u>Total</u>
1940	1,132
1941	1,135
1942	1,188

This increase of 5% in campaigns reflects in part the intensive program being initiated for the control of acute rheumatic fever as a special wartime hazard. The principal subjects promoted or disease or accident problems aimed at, either through the agency staff, or in co-operation with public health movements, included:

Acute rheumatic fever
Smallpox vaccination
Diphtheria Immunization

Whooping cough vaccination
Carbon monoxide poisoning
Cancer education
Tuberculosis early diagnosis
Pneumonia and common colds
First aid
Anti-syphilis education
Nutrition
Diabetes
Clean-up campaigns
Special health weeks
Negro Health Week
O.C.D. Flag campaign
Infantile paralysis
Street and highway safety
Industrial accident prevention
Home safety campaign

VI. EXHIBITS

<u>Year</u>	<u>Total</u>
1940	5,783
1941	2,658
1942	662

The marked drop in exhibits is due to two factors. In the first place, to save shipping space, we have done no promotion. In contrast to previous years we have not offered our exhibit sets to interested groups, such as medical societies, state health departments, etc. In addition, we issued no new window display cards, not being able to compete with the very attractive and comparatively costly food posters distributed by the Advertising office, based on the monthly food advertisements. We have participated to some extent in the handling and promotion of these exhibits, but they are not counted as Welfare activities, nor charged to Welfare.

Professional exhibits have continued much as formerly, the subjects presented including:

Rheumatic fever
Nursing
Cardiovascular renal diseases
Dental disease
Diabetes
Health progress and American manpower
Home safety
Industrial safety
Maternity and natality
Nutrition
School health
Tuberculosis in industry
Cancer control

In addition to many state and some important local gatherings, professional displays were presented at meetings of:

American Legion
American Medical Association
American Public Health Association
American Dental Association
American Nursing Association
American Dietetic Association
American Hospital Association
American Red Cross
National Safety Council
Progressive Education Association
Canadian Medical Association
American Association of Health, Physical Education,
and Recreation
American College of Surgeons
American Congress of Obstetrics
American Home Economics Association
American Physical Education Association
National Education Association
National Tuberculosis Association
Southern Medical Association
National Medical Association (colored)
Canadian Public Health Association

VII. SCHOOLS

Literature distribution in the schools during the last three years is as follows:

<u>Year</u>	<u>Literature Distribution</u>
1940	4,778,649
1941	5,317,130
1942	2,650,882

The decrease in 1942 of 50% largely reflects control efforts and the cutting of orders - an economy measure.

The use of films in the schools for the last three years was as follows:

<u>Year</u>	<u>Attendance</u>
1940	3,645,376
1941	3,567,606
1942	2,812,657

This drop of 21% again reflects the aging of our films and the fact that none of them exclusively concerns the war program.

Our School Health Bureau has had extensive and cordial relations with many Federal agencies during the year, including: The United States Office of Education, the Federal Security Agency, The Commissioner for Vocational Education, etc.

The Teachers Health Bulletins on "Morale in a Democracy" are being received with unusual enthusiasm. The final report on the School Health Study in which the Company participated, with the City Departments of Health and Education and with the Milbank Fund, was published and distributed by the Commonwealth Fund.

A cooperative understanding was worked out during the year with the Congress of Parents and Teachers, resulting in a new series of constructive educational contacts, both for the Home Office and for our field staff.

The Advisory Educational Group had its annual meeting, its size having been reduced from 19 to 10. Subcommittees were also active, dealing with war problems in elementary schools, colleges, and among school administrators.

VIII. INDUSTRIAL HEALTH

In 1942 the Laboratory staff made 56 technical plant surveys as compared with 30 in 1941, in spite of the absence of Dr. Lanza and Dr. McConnell, and in response to urgent requests from insured Groups to cover as much ground as possible as regards new and old toxic dusts and poisons, evident or suspected in connection with war manufacturing. The industries studied were classified as follows:

Metals	- 62.1%
Ore Mines	- 15.5%
Coal Mines	- 8.6%
Asbestos	
plants	- 8.6%
Chemicals	- 1.8%
Quarries	- 1.7%
Wood	- 1.7%

At the same time 937 special inquiries were received regarding industrial health problems, calling for reports - an increase of 39%. Industrial hygiene literature sent on request also increased 31%.

Without listing all of the companies surveyed, it may be said that they included the Ruberoid Company, the Republic Steel Corporation, the Blackwell Zinc Company, the Union Carbide Company, the Arastrom Cork Company, the Asbestos Textile Corporation, etc. War products made by these agencies included: shells, PT boats, machine tools, tank mufflers, battleship linoleum, fire extinguishers, explosives, etc.

IX. SAFETY

Safety work for the year reflected a tremendous increase in interest in industrial accidents both on and off the job. Much attention was paid to transportation problems of workers to and from essential plants. The Company also participated in and stimulated a marked activity in the home accident field. While the traffic accident problem decreased somewhat, night accidents and pedestrian traffic accidents in dimouts call for special attention.

Direct service to industrial organizations along safety lines included railroad companies, ordnance plants, metallurgical companies, a sugar refining company, an operator of a large commercial vehicle fleet, a marine company, foundries, textile organizations, a metal supply company and others.

The Safety Bureau also continued its safe driving program for Metropolitan nurses, and reports a total of 88 driving accidents, as compared with 126 in 1941, or a reduction of 30%. It should also be pointed out that during the year cars operated by our nurses decreased by approximately 13%. At the end of the year 64 nurses were entitled to the 5-year No-Accident Driving Certificate.

X. NUTRITION AND HOME ECONOMICS

The usual advisory service from the Home Office and the field instruction activities for our nurses were continued. 11 nutrition institutes were held during the year in 4 territories, attended by 83 Metropolitan staff nurses and 337 representatives of other nursing organizations extended the privilege of participation. Cities in which these institutes were held were as follows:

Los Angeles (2)
New Orleans (2)
Birmingham
St. Louis
San Francisco
Tacoma
Salt Lake City
Denver
Butte

XI. FIELD SERVICE AND LITERATURE

In spite of the war our correspondence and contacts with the field staff indicate a continuity of interest in the health work of the Company. As one Assistant Manager put it, "We Assistant Managers should take it upon ourselves to put the Welfare program across - especially at this time when our country is in great danger, and when information and help are needed in preserving the people's health."

The field men have taken an active part in civilian defense activities, as indicated by the use of the following materials:

"We Are All in the War - The Whole Family"	- 600,000
"Stars and Stripes"	- - - - - 950,000
First aid material	- - - - - 1,500,000
Nutrition material	- - - - - 3,000,000

The field staff has been particularly interested in the rheumatic fever campaign, 87% of the Districts and Detached Offices and more than 500 FI Agents already actively participating. The Field also contributed materially to the Child Health Day immunization campaign sponsored by the Federal Children's Bureau, resulting in the reported vaccination of 752,000 children against smallpox, and the immunization of 380,000 children against diphtheria. Many of our men participated in most if not all of the activities listed under the heading "Campaigns."

For the first time this year the calendar was transferred to the Publication Division and Standardization Unit. Unfortunately lack of pockets and certain unavoidable delays in shipment resulted in some confusion and dissatisfaction. In view of the removal of the calendar from the specific health field, and the cost of putting out a Company calendar that will compete with other commercial products, it is suggested that perhaps this activity might now be discontinued.

We have an incomplete and incidental record of the participation of our staff in various important local community activities. There are undoubtedly hundreds of instances of such participation, but the following list gives some idea of the agencies upon which our Managers, Assistant Managers, or Agents serve:

- Board of Education
- County Welfare Board
- County Infantile Paralysis Committee
- Chamber of Commerce Public Health Committee
- P.T.A. Officer
- Board of Health
- City Tuberculosis and Health Committee
- Community Health Council
- Committee on Refuse Disposal
- President, chairman, or other officer
in service clubs, such as the Kiwanis,
Rotary, Lions, Exchange, etc.

XIII. WELFARE AND NURSING ACCOUNTING UNIT

During the year the Division Manager was transferred to the Coordination and Advertising Unit, followed by the appointment of Mr. Jerome Apfel as Acting Director of the Welfare Nursing and Accounting Bureau. The new chief of this Bureau has undertaken his increased responsibilities in an admirable fashion, and has also effected certain budgetary and staff adjustments, resulting in a decrease of approximately 20% in the Accounting Bureau staff, with a salary saving of about \$15,000 per annum.

This Bureau continues to handle the bookkeeping for the Division, the annual cost statements of the Visiting Nursing Associations, the reviewing and classification of nursing records, the Division records as to staff turnover, the operation and servicing of our automobile fleet, the Bureau's contacts with the Law Division, the periodic review of nursing and other salary scales, the handling of nursing supplies and equipment, and office quarters, etc.

XIII. EDITORIAL UNIT

This Bureau handles the budgeting of printing and literature, referred to under "Literature" above. It has continued many routine services, such as the preparation of press releases, speeches, magazine articles, form letters, material for the Underwriter, Quarterly Bulletin for Nurses, etc.

During the year 147 Welfare and Nursing publications have been processed, including new publications, complete revisions, minor revisions, new forms, etc. Certain pamphlets, new or extensively revised, and issued during the year include:

- About Rheumatic Fever
- First Aid
- Good Teeth
- Home Defense Against Accidents
- Mental Hygiene Reading List
- Typhoid Fever
- We Are All in the War - The Whole Family
- Whooping Cough
- Your Food - How Does It Rate for Health?
- Calling All Parents
- Source Materials for Teachers of College Hygiene
- Air Conditions and the Comfort of Workers
- Metropolitan Health News

Pamphlets prepared for special Group distribution included:

- Influenza - the Saboteur
- Be Ready to Save a Life
- Blueprint for Health
- Lost 76,000,000 Working Days
- Skilled Nursing Care

Other pamphlets worked on but not yet released, include:

- The Epidemiology of Rheumatic Fever
- Family Food Supply
- Know Your Foods
- The Lunchbox Goes to Work for Victory
- Your Baby

XIV. RESEARCH

In this field continued attention has been given to:

1. The study of sulfadiazine and influenza at Letchworth Village.
2. Serum and chemotherapy problems in pneumonia at Harlem Hospital.
3. The study of Industrial Nursing by the N.O.P.H.N., towards which the Company made a contribution.
4. The epidemiology of acute rheumatic fever, with the American Heart Association, the report about to be issued.
5. The tuberculosis control demonstration in New York State, with an appropriation to the State Charities Aid Association.
6. The study by the N.O.P.H.N. of methods for the establishment of nursing services in smaller communities.
7. A survey of health hazards in the leather industry was published in the Journal of Industrial Hygiene and Toxicology.
8. The Industrial Hygiene Laboratory designed and constructed a new type of centrifugal pump operating on AC or DC current of 110 to 220 volts.

IV. ACTIVITIES AT THE PACIFIC COAST HEAD OFFICE

The Pacific Coast Welfare activities for 1942 were as usual satisfactory, reflecting the high standard maintained by the Assistant Secretary and Nursing and Welfare aids.

Certain quantitative measures of activity were:

Literature distribution	2,347,807
Pamphlets for schools	231,308
Nursing cases	46,180
Nursing visits	142,059½
Reported film attendance	979,982
State and local health and safety campaigns	124
Lay and professional exhibits	202

The mortality picture in the Coast Territory in 1942 was a mixed one. In the Industrial Department the general mortality rate was about 5% above that for 1941, with increases for pneumonia, industrial accidents, diabetes, diphtheria, and certain of the older age conditions. The experience also presents gratifying decreases for influenza, tuberculosis, motor vehicle accidents, and appendicitis.

During 1942 additional nursing affiliations with local visiting nurse associations were established, and a careful study made of the particular needs in war industry areas. The nursing staff experienced a decrease of 13%. 5 nurses went into active war service.

As usual attention was paid in the Coast area to the Company's national education programs, including those dealing with nutrition, acute rheumatic fever, industrial accidents, and other problems, certain of these activities being concentrated in war production areas.

Under the Coast Executive leadership the traditional relationships of past years with health, medical, educational, and other agencies, official and voluntary have been maintained in cordial and fruitful fashion.

XVI.. ACTIVITIES AT THE CANADIAN HEAD OFFICE

The record of health and welfare activities for this office during 1942 was highly satisfactory, certain quantitative measures of activity being:

Literature Distribution	1,581,172
Pamphlets for Schools	91,222
Nursing Cases	50,265
Nursing Visits	261,865
Reported Film Attendance	2,252,964
State and Local Health and Safety Campaigns	98

The mortality experience for 1942 in the Canadian Territory was fairly satisfactory, the overall rate of the Industrial Department being only slightly above that for 1941. The record showed a fairly high rate for diphtheria, a conspicuously high rate for diarrhea and enteritis, and a 3% increase in fatal motor vehicle accidents (in contrast to the rest of the Company). There were declines for syphilis and appendicitis, and a 7% decline for tuberculosis, in gratifying contrast to the Canadian experience of 1941.

During 1942 the Metropolitan in Canada continued in its position of leadership in the nation-wide educational effort for better nutrition. It is conservatively estimated that one quarter of the total urban population viewed our film "Proof of the Pudding." The 16mm. film was extensively used in nutrition classes for housewives, in army schools of cooking, by the Royal Canadian Air Force and even in the camps along the Canada-Alaska Highway.

In addition, routine work in health education in other fields was carried on without interruption. The large number of campaigns en-

gaged in by our district offices throughout Canada is evidence of the sustained interest which our field men have taken in community welfare.

In common with other departments at the Canadian Head Office, the Welfare Division loaned clerical staff to the Dominion Government for special war projects. Three members of the Welfare Division were loaned for a period to the Air Force Medical Service for the purpose of tabulating the results of dietary surveys.

It may be said that under the leadership of the Canadian Head Office executives the profitable relationships with Dominion and Provincial Health and Medical Agencies have been successfully maintained.

IVII. THE LIBRARY

The comparative figures for the Library are given below:

<u>Year</u>	<u>Books Circulated</u>	<u>Reference & Research Inquiries</u>
1941	96,030	4,452
1942	89,572	3,853

One of the chief activities of the Library during the year was to serve those active in the preparation of the Company's 75-Year History. War interests also were reflected in information sought, inquiries dealing with such questions as priority, Army mental tests, drill manuals, war reading, aerial photography, etc. Service requests were also heavy from the Purchasing Division, Business Research Bureau, Farm Loan Division, Personnel Division, and other units such as the Actuarial, Statistical and Welfare.

Now that all mailing lists for Government reports and releases have been concentrated by the United States Superintendent of Documents in the Library, the Library has the responsibility of routing to various Divisions—such as the Farm Loan, Purchasing, Business Research, Statistical, Actuarial, etc. — information it considers in line with their interests. Public health inquiries, in addition to routine demands, have been concerned with problems of gas attack, head injuries in war, decontamination, sulfa drugs, etc.

IVIII. THE ARCHIVES

<u>Year</u>	<u>Attendance</u>
1941	14,487
1942	11,082

This drop in attendance is in part due to the absence of a Convention in 1942. The Archives filing service was extremely busy during the year with the company history, bearing out the wisdom of President Lincoln in establishing this file about 8 years ago.

At the end of the year the Archives was moved to new space in the Home Office building, resulting in a decrease in the estimated total cost from \$13,289 in 1942 to \$8,675 in 1943 - or 35%. It is also anticipated that in the new location the attendance may be substantially increased, perhaps doubled.

III. LIFE INSURANCE ADJUSTMENT BUREAU

The volume of activity in the Bureau is indicated as follows:

Period	Number of Adjustments
1941	50,775
1942	23,984

This reduction in volume is a reflection of economic conditions.

During the year the Bureau went through a substantial reorganization, a new Director taking charge, and Mr. Eklund being retired at the end of the year. A new budget was adopted and put in force, resulting in a reduction of total cost from \$61,698.41 to \$40,851.40, or 34%. With the termination of the salary of the previous executive at the end of the year this reduction will be 46%, with a corresponding retrenchment in staff.

At the same time the Supervising Committee was somewhat re-organized, a representative of the John Hancock assuming the chairmanship.

III. STAFF

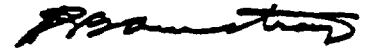
The total number of individuals employed in the Welfare Division, including Nursing and Welfare, headquarters and field, Home and Head Offices, compared, at the end of 1942 with 1941, is indicated below:

	1941	1942	% Change
Office Staff			
Nursing Bureau	96	54	-43%
Supervising Nurses	19	14	-26%
Welfare Bureaus (Incl. Officers)...	120	108	-10%
Library & Archives	21	19	-10%
Total	216	195	-10%
Field Staff			
U. S. and Canadian Field Nurses ...	636	558	-12%
U. S. and Canadian Field Clerks ...	26	20	-23%
Total	662	578	-13%
Total Office & Field Staff	878	773	-12%

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The decrease in the total by 105 (12%) is in large part (83) a reflection of the shrinkage in the number of field nurses, incidental to service economies, modifications in nursing rules, the transfer of salaried service to affiliations, war enlistments, and occupational resignations. These and other measures have also made possible some reduction in Home Office staff as well.

Respectfully submitted,



D. B. Armstrong, M.D.
Third Vice-President.