

In Buffalo studies were made of public health and child-caring agencies ; in Chicago was conducted an Americanization survey of housing and prenatal care, and a study of the physically handicapped ex-service men ; in Rhode Island charitable agencies were surveyed, and in St. Louis the Children's Code Commission was financed ; in Boston \$215,000 were distributed last year to 103 charitable, social, and welfare organizations. The work has not been limited to helping established organizations in the various communities ; new lines of endeavour have been developed, and charity has been modernized and made financially effective.

As a corollary and supplemental to this co-operative effort is the community fund or chest plan, through a co-operative campaign of raising money for operating expenses of charitable and welfare agencies. This has been the natural outgrowth of the community-trust idea.

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The potential possibilities for service in the community-trust plan are very great. If the trustor in his agreement, executed by trust deed in his lifetime or by bequest in his will, has named a particular institution to receive the income from his fund, as long as the institution is needed and continues to operate in a successful and creditable manner then the board of the community trust is under a moral obligation not merely to permit the income to be paid year after year, or suddenly to withhold it if the institution goes on the rocks, but it should exercise continuous watchfulness—should aid the institution, if needed, to continue to operate in a successful and creditable manner. If the institution becomes backward in its methods, if directors lose interest or the board seems to be degenerating into inefficiency, then the community trust should point out these defects to the directors, or may well call upon the council of social agencies or other representative body of specialists to assist in rejuvenating or reorganizing it. If the institution suffers some catastrophe or is faced with some unusual financial emergency the community trust may come to its aid by using capital funds, as permitted in the agreement, or by using undesignated funds for the time being for that purpose. This feature of the community-trust plan, this obligation or limitation as to the use of its designated funds, need only be mentioned.

It follows that the distributing board or committee which has the responsibility of determining such matters, so important often to the life of a particular institution and to the social-service programme of the community as a whole, should be a board well qualified for such judicial service. The board should consist of men and women eminently qualified for the duties they are expected to fulfil—citizens of high character and intelligence, well known and respected in the community, and of broad knowledge and experience in charitable affairs. That is a requirement usually placed in the trust agreement or charter of community trusts, but it cannot be too strongly emphasized. The executive secretary employed by this board should likewise be a person well qualified by training and experience for judicial work of this character. The policies of the board with regard to the use of funds should be both conservative and constructive, such as will command the respect of people in the community who have knowledge and good judgment in such matters.

The question may well be raised at this point whether the tendency of community-trust gifts is towards less restriction than under the old plan. The very fact that a gift is given for a particular institution through the community trust is in itself the removal of a limitation that the funds may be used only for this institution regardless of its future character. But the experience in community trusts thus far indicates that the great bulk of community-trust funds will be given without limitations other than the limitations of the general trust agreement itself. Our experience would indicate that, while there is a tendency on the part of the relatively small giver to give designated gifts, the man who gives millions is likely to give for the most part without limitation.

It is in the use of undesignated funds that the charitable trust has its greatest responsibility and opportunity. Here the trustees must not only guard the effective use of the fund, but they must initiate its use—they must exercise the function of choice. This use of the trust is a modern invention. It has developed from an experience of the administration of trust funds which has demonstrated that it is quite impossible for any individual to foresee very far in advance the detailed social needs of the future. We need not review here the reasons in favour of such undesignated trust funds for charitable purposes. It is pertinent only to remark that if the funds have been established as undesignated funds there is a very definite moral obligation upon the trustees to keep them so.

In the use of undesignated funds the community trust may aid existing institutions ; it may assist in the establishment of new institutions ; or it may institute and maintain enterprises of its own. In most communities the existing institutions will doubtless come in for a large share of community-trust benefits. These benefits should be distributed in such a way as will prove of real benefit to the institutions concerned. Gifts should be used to encourage productive and intelligent effort on the part of the boards of directors ; good business methods and progressive management ; increased interest and financial support upon the part of the public generally. Certainly an institution may be definitely and permanently injured if it is permitted to depend upon gifts from trust funds when it ought to be and could be enlisting and educating new individual contributors. Community-trust benefits likewise must be applied in the interests of the community as a whole. They should encourage and strengthen institutions in fields of social service which are weak ; they should discourage development of new institutions in fields already overcrowded ; they may in some