activity, either as concomitant or incidental learnings. In essence, they are as follows:

1. An individual should be responsible to the group for the kind of activity in which he engages.

2. Our banking system is not without flaws and might profit by the introduction of such reforms as closer supervision and regulations, reduction in the number of banks, and more strict legislation in regard to the investments of depositors.

3. The stock market should be stabilized to offer some measure of security to the investing public.

4. High interest rates strongly suggest insecurity.

5. Bonds are safer than stock for investment.

6. Government bonds are the safest of all investments.

7. Loans on goods are uncertain and difficult to handle.

8. And finally that, since so many of the standards which we formerly set up for judging the wisdom of an investment have failed, there is a real need for some of the legislation now proposed to rectify such a condition.

SOME EDUCATIONAL CONSIDERATIONS OF A CAMP PROGRAM

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Camping is an educational process, but it does not follow that every camp program is constructed and operated in a way which brings about desired educational outcomes. A free, changing, adapting program may be desired, but it must be based on sound principles. In building a camp program it would seem that the following points should be stressed: First, the activities of the camp program should be selected from among those camp experiences that are related to living in camp and are likely, owing to their intrinsic nature, to appeal to the campers directly as worth while; second, since every camper differs more or less from every other in native endowment, past experience, and present environment, the camp activity program should be so arranged as to be in the highest degree adaptable to each camper; third, a desirable form of organization for camp activities is that of camp projects based upon the specific needs or wants of the campers, planned and carried out by them with the smallest possible number of restrictions made by the camp.

Camping provides opportunities for activities which are in themselves real life situations, as the campers are largely dependent upon their own efforts for their personal care and safety, and the care and use of equipment.

By the very nature of the situation, the campers are placed more upon their own resources because the sources of aid are limited. They have opportunities for choosing projects from among those which naturally present themselves in a camp situation, and are free to work them out to a completion, according to their own design. In this they are limited only by inadequate organization and administration of the camp program.

In speaking of the school curriculum, Frederick Bonser states that one of its errors which has been almost universal is that of
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requiring activities, desirable enough in their place, at a time when the pupil has no feeling of need for them and no personal sense of their worth. Camp life affords opportunities for activities, on the other hand, for which the camper feels a need. There is no required curriculum in camp, as activities are on an optional basis, largely real life situations, and therefore needful and of real worth to the camper. Bonner states also that in accomplishing all of these large life purposes—health, practical efficiency, civic and social cooperation, and wise and wholesome recreation—the only means of growth is by effective and satisfying participation in these activities.

These life purposes are worthy goals for which the camp also strives. Camp life affords a most favorable setting for these educational goals to be accomplished, as the activities embodying them are carried on in real life situations. Participation and satisfaction are assured, because these goals become the necessities for comfortable living in camp.

It is true that there should be a wide range of choice of activity in a camp program, but what we do should sooner or later be justified. In judging various activities, the following general principles should at least be satisfied:

1. They should be of such nature and should be conducted in such a manner that desirable learning goes on.
2. They should have practical use in camp and be considered worth while by the camper because he has helped select them and finds that they satisfy his needs.
3. They should provide for individual growth of the camper insofar as his interest and capacity for growth permit.
4. They should provide for the individual differences of the campers.
5. They should fit into the whole scheme of the life and spirit of the camp, as well as into the other activities of the camp program.
6. They should increase and enrich the social life of the campers taking part in the activity.
7. They should aid in the formation of desirable habits and attitudes.
8. They should stimulate desire for participation in other camp activity.
9. They should help create a spirit of happiness and enjoyment in camp.

Some other considerations which make camp life a desirable opportunity for learning are:

1. There is no barrier of compulsory attendance. The children come to camp because they want to come. They have an attitude toward camp and the environment in general which is conducive to their receiving the most out of the experiences at camp.
2. The campers have a chance to choose what they wish to do (optional activity), within range of the activity program offered, which has been worked out in conjunction with the campers. In addition to this, new activities and projects are added as they are desired by the campers.
3. The campers are under continuous supervision for long, uninterrupted periods of time in situations which are set up and controlled by the camp regime. This affords the camp opportunities for an unbroken educational process which is important for the formation of desirable habits and attitudes.
4. The camp is in an environment isolated from organized society, and is thereby influenced by a minimum of direct political supervision or control. It presents an ideal situation for the development of desirable attitudes and appreciations of freedom and democracy. Further, this isolated environment offers the following advantages:

First, it tends to eliminate social and eco-
nomic barriers. Social contacts are confined to the camp group. The social and economic positions held in organized society play a less important part in camp. There is no need of spending money; therefore, the amount one has to spend at home is not an important factor. Because of the simplicity of the camp costume, the matter of dress becomes less of a social factor in camp.

Second, it stimulates individual and group resourcefulness to provide occupation and recreation which organized society furnishes in abundance upon the commercial market. Camp life becomes a test for occupational and recreational independence.

Third, it brings about more intensive group relationship and a richer interdependence of campers. The dependence upon others is restricted to a limited number; thus the intensity of those relationships becomes increased.

Fourth, it confronts one with actual life situations where no rules or regulations are already set up to govern his conduct; thus, simple rules or understandings are recognized as wise and necessary for the progress and happiness of the individual and the group. This realization is a fundamental step in the development of a civic consciousness.

Fifth, it limits the direct stimuli for activity to situations within the camp. Direct stimuli of the home, street, school, government, and organized groups of society become more indirect and are more and more pushed into the background as the campers become more engrossed in camp living. The direct stimuli for activity in camp are many and varied, but are more closely related and directly associated with the needs and interests of the individual.

Various problems arise out of the natural process of caring for one's self, adjusting to the environment, and enjoying activity in camp and particularly in the more primitive conditions of the small camping units, overnight camping, and outpost camps. These problems afford the primary opportunities for learning in camp life.

These are largely matters of hygiene:
- Cleanliness of self, equipment, and environment.
- Selection and preparation of food and the formation of good habits of eating.
- Importance of sleep and rest.
- Meeting all weather conditions with comfort and safety.

These are largely matters of nature:
- Knowledge and use of natural foods.
- Acquiring the ability to select and use natural materials to meet personal and group needs—fire, sleeping facilities, and other needs of routine living.
- Understanding of plant and animal life as it relates to the safety of the camper and the development of his appreciation.
- Appreciating the beauty and the phenomena of the natural surroundings.

These are largely matters of a sense of civic responsibility—the essence of citizenship:
- Social adjustments necessary in the intimate relationships of camp life. These adjustments create a real concept of social responsibility.
- Working together for the comfort, self-government, and happiness of the group as a whole.
- Individual and group standards of conduct and ethics.

These comprise the essential principles in guiding the educational program of the summer camp. They are in harmony with the more progressive ideas of education and in many respects offer new and desirable educational outlets.