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Following is the text of President Roosevelt's address to the Jackson Day diners last night as recorded and transcribed by THE NEW YORK TIMES:

Ladies and Gentlemen, I am sitting in the little cabin of the little ship Potomac, in the harbor of Fort Lauderdale, Florida, after a day of sunshine out in the Gulf Stream. That I cannot in person attend one of the many Jackson Day dinners I regret; but it is good that you are again celebrating the memory of a great American leader who believed, fanatically almost, in the principles of a democracy based on the freedom of the ballot box.

I try to get away a couple of times a year on these short trips on salt water. In Washington, as you know, the working day of the Presidency in these days averages about fifteen hours. Even when I go to Hyde Park or to Warm Springs, the White House office, the callers, and the telephones all follow me. But at sea the radio messages and the occasional pouch of mail reduce official work to not more than two or three hours a day.

So there is a chance for a bit of sunshine or a wetted line, or a biography or a detective story or a nap after lunch. Above all there is the opportunity for thinking things through—for differentiating between principles and methods, between the really big things of life and those other things of the moment which may seem all-important today and are forgotten by the world in a month. That means that if today the fellow next to you catches a bigger fish than you do, or vice versa, as sometimes happens, you don't lie awake at night thinking about it.

Says Time Calls for Courage

Yes, you recapture your philosophy, but in so doing you do not sit down mentally and become a fatalist. You still seek peace of mind and of spirit—but you come to realize that today you have to work overtime, and work harder than ever before in your life to make that kind of peace possible later on. It is a fact that I think we all recognize that if we sit down now we may get run over later. And if our kind of civilization gets run over, the kind of peace we seek will become a mere unattainable dream.

And so that is why, in the comparative quiet of this week I have become more than ever clear that the time calls for courage - calls for action and more action.

That is why it is appropriate today to honor the name of Andrew Jackson - because he was first and foremost a great American, who placed his devotion to country above adherence to party, and provided an ever-living symbol of the rugged, courageous spirit of our people.

Responsibility lay heavily upon the shoulders of Andrew Jackson.

In his day the threat to the Federal Union came from within. It was a sectional threat. More than that, it was a threat which came from Jackson's own people—indeed, from some members of his own party. It was inspired by refusal to recognize the sovereign authority of the United States. And by his actions Jackson placed himself far above both section and party.

Cities Threat to Nation

In our own day the threat to our Union and to our democracy is not a sectional one. It comes from a great part of the world which surrounds us, and which draws more tightly around us, day by day.

Again, to do this job, we Americans- nearly all of us—have risen above any considerations of party politics.

Long before Jackson became President, the two-party system of government had become firmly entrenched as a basic principle of American political life. It had shown its value as a method of obtaining free and open discussion of public issues, formulating new policies to meet new conditions, and fixing responsibility in affairs of government as an indispensable part of our conception of free elections.

Now the dictators cannot seem to realize that here in America our people can maintain two parties, and at the same time maintain an inviolate and indivisible Nation. The totalitarian mentality is too narrow to comprehend the greatness of a people who can be divided in party allegiance at election time, but remain united in devotion to their country and to the ideals of democracy at all times.

In dictatorships there can be no party divisions. For all men must think as they are told, speak as they are told, write as they are told, live—and die—as they are told. In those countries the Nation is not above the party, as with us; the party is above the Nation; the party is the Nation.

Every common man and woman is forced to walk the straight and narrow path of the party line, not strictly speaking a party line, but rather a line drawn by the dictator himself, who own the party.

Points to Free Elections

In our country, disagreements among us are expressed in the polling place. In the dictatorships, disagreements are suppressed in the concentration camp.

Last year we held an American election, in which the people—Democrats, Republicans, Independents, and others—by secret ballot, and without prodding by the bayonets of storm troopers, voted for their public officers—local, State and national.

And we are determined so to act that Americans will go on year after year, holding free elections.

For all of the great freedoms which form the basis of our American democracy are part and parcel of that concept of free elections, with free expression of political choice between candidates of political parties. For such elections guarantee that there can be no possibility of stifling freedom of speech, freedom of the press and the air, freedom of worship.

These are the eternal principles which are now being threatened by the alliance of dictator Nations.

Ours is the responsibility of defending these principles which have come to us as our national heritage. Ours is the responsibility of passing them on- not only intact, but stronger than ever, to all the generations yet to come.

Recalls Conquered Nations

We Americans realize how tenuous would be the existence of our party system, our freedom of elections, our freedom of living, if the doctrines of dictatorship were to prevail. For if they were to prevail, it would not be in Europe alone.

The history of Nations betrayed during the past year, the history of Nations conquered during the past year, should show us and the rest of the world what it means to live in a world organized and ruled by the Gestapo.

Let us ask ourselves, frankly and fearlessly: How long could we maintain our ancient liberties under these terrible conditions? How soon would we have to accept the doctrine that one must fight fire with fire?

How long would it be possible to maintain a semblance of our two-party system, with free elections, in a Nazi-dominated world?

How soon would we decide to imitate Nazism and abandon our two-party system, and regiment our people into one party—which would certainly be neither Democratic nor Republican?

Nonpartisan Decision Noted

Should that evil time come, we would no longer hold these friendly gatherings, either on Jackson Day or on Lincoln Day.

We Americans have already weighed these questions carefully and thoughtfully. We Americans have announced our determination that, with all our resources and all our power, we shall help those who block the dictators in their march toward domination of the world.

The decision we have reached is not a partisan decision. The leader of the Republican party himself—Mr. Wendell Willkie in word and in action, is showing what patriotic Americans mean by rising above partisanship and rallying to the common cause. And now that the plain people of America have spoken their determination, Republicans and Democrats in the Congress and out of the Congress are patriotically cooperating to make that determination take positive form.

The enemies of democracy are now trying, by every means, to destroy our unity. The chief weapon they now use against us is propaganda - propaganda that appeals to selfishness.

Gospel of Fear Assailed

That propaganda comes in ever increasing quantities, with ever increasing violence, from across the seas. And it is disseminated within our own borders by agents or - equally menacing - by innocent dupes of foreign powers.

It is directed against all Americans - Republican and Democratic - farmers and bankers - employers and employees.

Propagandists, defeatists, and dupes, protected as they are by our fundamental civil liberties, have been preaching, and are still preaching, the ungodly gospel of fear. They use insinuation and falsehood. They have tried to shatter the confidence of Americans in their Government and in one another. We have seen what has happened to the great industrialists of Germany who supported the Nazi movement, and then received their reward in Nazi concentration camps or in death.

We have seen how the workers of France were betrayed by their so-called champions, the Communists. For no matter what Communist lips have said, their actions have proved that in their hearts they care nothing for the real rights of free labor.

Scores Agents of Nazism

The agents of Nazism and those who unwittingly help them are still trying to play both ends against the middle. They have attempted to exploit the natural love of our people for peace. They have represented themselves as pacifists, when actually they are serving the most brutal warmongers of all time. They have preached "Peace—Peace!" in the same way the devil can quote Scripture.

Of course, the purpose of all this has been to spread terror among us. The effect of it has been only to fortify our determination.

When Abraham Lincoln became President, he had to face the awful reality of a war between the States. On July 4, 1861, in his first message to the Congress, he presented this vital question:

"Must a government, of necessity, be too strong for the liberties of its own people, or too weak to maintain its own existence?"

Lincoln answered that question as Jackson had answered it before - not by words but by deeds. And America still marches on.

We of today have been presented with that same question. We too are answering it by deeds. Our well considered philosophy for the attainment of peace comes not from weakness but - everlastingly - from the courage of America.

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