

BUSINESS BUREAU NEARS 25TH YEAR

Finds Gentle Art of Deception Still Flourishes

That man possesses great ingenuity is a commonly-accepted fact, but after a study of hundreds of cases on file at the Cleveland Better Business Bureau it seems man is particularly ingenious when busy defrauding his fellow beings.

The bureau, which is the second oldest and one of the largest of 60 bureaus in the country, in 1939 will mark the completion of a quarter century of civic service.

Nearly 400 industrial concerns, banks, department stores, security dealers and small merchants in every line of business and commerce are members upon whom the bureau depends for financial support. All services of the bureau are free to the public.

Purposes Still Stand

Its purposes as outlined several years ago are:

TO PROMOTE CONFIDENCE in advertising.

TO GATHER FACTS for investors gathering investments offered them.

TO PROTECT THE PUBLIC against illegitimate business methods.

TO FIGHT FRAUD in business.

TO MAKE AVAILABLE for productive and legitimate business enterprises money which would otherwise be consumed in fraudulent ventures.

William M. Farrer, general manager of the bureau, has held that post since 1931. Under him are three executive assistants, J. Wilbert Janicki, manager of the merchandise division; W. Dan Bell, manager of the commercial division, and Norman B. Miller, manager of the financial division. There is also a staff of secretaries, office workers and shoppers which at times numbers twenty persons.

\$2,500,000,000 Is Yearly Bill

The bureau's files bulge with accounts of fantastic schemes which are typical of the methods confidence men "authorized" agents, quack medics and "gyp artists" employ to extract an estimated \$2,500,000,000 yearly from the American public.

A few examples illustrate the work the Cleveland bureau does in fighting fraud and the variety of complaints brought in.

One racket of long standing is known as "following the undertaker." A C. O. D. package arrives at a home in which there has been a recent death. The package, addressed to the dead person, is accepted by relatives for sentiment's sake. The article inclosed is never worth more than a fraction of the amount paid out.

Late last month an East Side married couple, after quick action by the bureau, was forced to return \$1,500 to 1,500 persons about to be victimized by a chain letter scheme. The man and wife originally had offered homework addressing envelopes at set rates. The chain letter development came later.

Those Door Bell Ringers!

Individuals here recently had the opportunity to invest in a concern manufacturing certain equipment for the home. The company president, Doe, alias Roe, has, according to the bureau, spent much of his time inspecting the inside of various prisons about the country.

A frequent ringer of door bells is the salesman who offers black caracul fur coats "smuggled in from Canada" for \$65. If at first he makes no sale, he will lower the price to \$30. Those who have purchased these "caraculs" invariably would like to meet the salesman once more.

Unfortunate are the many young women who paid \$5 for a course in telephone switchboard operation to a now non-existent local school. The operator disappeared after telling them to go to the telephone company, where they could get "free instruction."

\$5 for a Job

The bureau recently warned Clevelanders against sending money to a Wisconsin firm which promised to obtain—for a \$5 fee—jobs as insurance adjusters. A federal postal fraud order finally was issued against the company, but not until the outfit had collected approximately \$174,000.

Not always are the naive the victims. A fluently-speaking man with an eastern accent not long ago swindled a Cleveland firm out of \$100 by obtaining a job as a salesman and collecting advance commission on sales never made.

In its other activities the bureau has fought abuses by retail merchants of garnishment rights to property and chattels as provided under state law.

The bureau also reports that its long fight for honest advertising is bringing increasing public confidence in advertising.

Libel Suits Fail

There were times of financial hardships before the bureau's place among civic groups was recognized as necessary. Restraining orders have been asked against it. A libel suit for \$1,800,100 against it failed, as have libel suits for millions of dollars against other bureaus in the country.

One of its keenest desires is to see more people take more literally the slogan created by the bureau in 1920 and since adopted by every other bureau—"Before You Invest, Investigate."

Immediate plans of the bureau call for a survey, tentatively set for the first week in March, for its anniversary celebration. With the aid of the Cleveland Advertising Club, the newspapers and radio stations, industrial and civic leaders, the bureau hopes to make the city more conscious of its activities and resultingly pave the way for a larger measure of consumer co-operation.

Business Watchdogs



WILLIAM M. FARRER

J. WILBERT JANICKI



W. DAN BELL

NORMAN B. MILLER

MARINE NEWS

BY JEWELL R. DEAN

Winter mooring lists for ports of the Chicago area of Lake Michigan show a total of 63 vessels, 46 at South Chicago, eight at Indiana Harbor and nine at Chicago. The lists follow:

SOUTH CHICAGO

Areturus (grain)	L. E. Block
Brandon	Brazil
Brockton	R. W. E. Bunson
Calverley Jr. (coal)	Cetus
D. W. Cooke	S. B. Coolidge
Crete (grain)	Davock (grain)
C. Donnelly	J. E. Ferris (grain)
Fitzgerald	E. B. Gary
D. B. Gillies (grain)	Harvester
Hemlock	R. Hobson (grain)
F. E. House	C. Hutchinson (grain)
International	Kingdoe (grain)
D. G. Kerr	Lachnedoe (coal)
L. Freeland	J. S. Manuel (grain)
Maritana (steel)	Michigan (dredge)
S. Mather	Morgan Jr.
S. F. B. Morse	M. Mullen (grain)
W. H. McGran (coal)	D. Z. Norton (grain)
W. D. Palmer	J. Pickands (grain)
W. P. Rees (grain)	W. Schiller
Schoonmaker (grain)	R. Sensibar
J. Stanton (grain)	W. F. Stifel (coal)
H. Wilkinson (grain)	Sullivan Bros.

INDIANA HARBOR

P. D. Block	N. F. Leonard
B. Parks	J. C. Allen
R. Stewart	W. P. Cowan
Nassau	Transford II

CHICAGO

Shasta (grain)	Torondoe (grain)
Steel Chemist	Stuomotor
C. Adams (coal)	Riverton (paper)
Lavaldoe	Brulin
Lawrendoe	

Thirty vessels are wintering at Ashtabula, where the only major winter repair job at the lake shipyards, a new tank top for the Heckin, operated by the M. A. Hanna Co., is under way. Winter list:

ASHTABULA

H. R. Jones	J. H. Reed
Saturn	Lagonda
Pegasus	W. McLaughlin
H. Coulby	E. A. S. Clarke
Corvus	Perscus
G. R. Fink	E. W. Mudge
Joseph Wood	A. E. Heckin
J. C. Williams	Lehigh
T. Walters	W. L. King
B. F. Jones	J. Laughlin
Norway (c. l.)	W. G. Pollock
Maitland	G. B. Leonard
A. C. Smith	T. Wilson
A. W. Osborne	Seadle
Frontenac	Ashcraft

Cleveland Stock Exchange Transactions

Complete record of sales and range Exchange for week ended Dec. 24, net prices and the high and low for the year

Year's	High	Low	Stock	Div.
13	14 1/8	13 1/2	Air Ways App pref	+
8 3/4	5 1/2	5	Akron Brass Mfg	+
11 1/2	8	7 1/2	American Coach & Body	+
16 1/2	8 1/2	8	Apex Electric	+
12 1/2	7 3/4	7 1/4	City Ice & Fuel	+
20 1/2	14	13 1/2	Clark Controller	+
22 1/2	2 1/2	2 1/4	Cleveland Builders Realty	+
65	41 1/4	41	Cleveland Cliffs Iron pref	+
11 1/2	107 1/2	107	Cleveland Illuminating pref	+
32 1/2	18	18	Cleveland Railway	+
23 1/2	11	11	Cliffs Corp v t c	+
13	10	10	Colonial Finance	+
117 1/2	109	109	Dow Chemical pref	+
75	60	60	Eaton Mfg	+
21 1/2	15 3/4	15 3/8	Electrical Control	+
25 1/2	22 1/2	22 1/4	Faultless Rubber	+
37 1/2	25 1/2	25 1/8	Goodrich	+
35	26	26	Goodyear	+
100	88	88	Grief Bros A	+
6 1/2	4 1/2	4 1/4	Hanna (M A) pref	+
14 1/2	17	17	Harbauer	+
18 1/2	23	23	Interlake Steamship	+
6 1/4	3 1/2	3 1/4	Kelley Island	+
25 1/2	22 1/2	22 1/4	Lamson-Sessions	+
20 1/2	13	13	McKee B	+
3 1/2	2 1/4	2 1/8	Medusa Cement	+
6 1/2	3	3	Metro Brick	+
12 1/2	8 1/4	8 1/8	Miller Drug	+
4 1/2	2 1/2	2 1/4	National Acme	+
60	40	40	National Refining	+
3 1/4	1 1/2	1 1/4	do preferred	+
33	20	20	National Tile	+
13	7 1/4	7 1/8	Nestle-Le Mur	+
14 3/4	13 1/4	13 1/8	Ohio Brass B	+
11 1/2	9	9	Ohio Confection	+
19 1/2	13	13	Otis Steel	+
34	30	30	Packer Corp	+
4 1/4	2	2	Patterson-Sargent	+
56	12	12	Richman Bros	+
2 1/2	1 1/2	1 1/4	Seiberling Rubber	+
27	21	21	do preferred	+
5 3/4	3	3	Thompson Products Inc	+
7 1/2	3 1/4	3 1/8	Troxel Mfg	+
2 1/2	1 1/2	1 1/4	Upson-Walton Co	+
7 1/2	5	5	Van Dorn Iron	+
...	Vlebek Tool	+
...	White Motor	+
...	Youngstown Sheet & Tube	+

*Last year. †Current year. (a) Odd lots only. Sales last week—19,520 shares. Sales last year—19,520 shares.

Today's Weather

Government Forecast

WASHINGTON, Dec. 25.—Official weather forecast for Monday and Tuesday:

Ohio—Snow in north and snow or rain in south portion, much colder by Monday night with moderate cold wave; snow flurries and cold Tuesday.

Kentucky—Rain turning to snow Monday, moderate cold wave by night; Tuesday partly cloudy and cold.

West Virginia—Rain or snow Monday, much colder at night and on Tuesday with snow flurries Tuesday.

Western Pennsylvania and western New York—Cloudy followed by snow Monday, much colder at night, Tuesday snow flurries and much colder.

Indiana—Snow or rain in north, and rain in south portion, somewhat warmer in east and south portions Monday; Tuesday cloudy, snow flurries likely; rather severe cold wave by Tuesday.

Lower Michigan—Snow in north, rain or snow in south portion, somewhat warmer in central and east portions Monday; Tuesday snow with rather severe cold wave.

Cleveland Weather Report

The following data, based on observations made at 7:30 a.m. on 75th meridian time, yesterday are furnished by the local office of the United States Weather Bureau, Standard Building.

	Dec. 24, 1938	Dec. 25, 1938
Barom. (sea level)	29.98	30.01
Temp. (dry bulb)	20	30
Temp. (wet bulb)	20	30
Humidity	86	85
Precipitation	.02	T
Wind direction	SW	W
Wind velocity	12	14
Weather	Cloudy	Snow Cloudy

TEMPERATURES AT STATED HOURS

3 a. m.	31 1/4	32
6 a. m.	30 1/2	33
9 a. m.	31 1/2	34
Noon	31	34
Highest temperature Sunday	31	34
Highest temp. same date last year	36	36