### Campaign Fever

As the Presidential race goes into the homestretch, Cartoonist Gregory d'Alessio draws some conclusions



"Wait a minute! My daddy told me to ask you how you stand on housing!"



"I'll tell you who would have been bully on television—Teddy Roosevelt!"



"Father says now that I'm old enough to vote, I should read the headlines before the comics"



"Want an interestin' long-range parlay, mister? Bonnie Boy in today's fourth and Dewey next month"



"... and I say to you, my good constituents, I'm happy to be back in the neighborhood of my boyhood which I have served faithfully and humbly for 35 years ..."



"Well, if we're for rival parties and our votes cancel each other's how can you say we clash politically?"

## "Brilliant styling is only half their glory!"

said ROSALIND RUSSELL

when she learned of the new

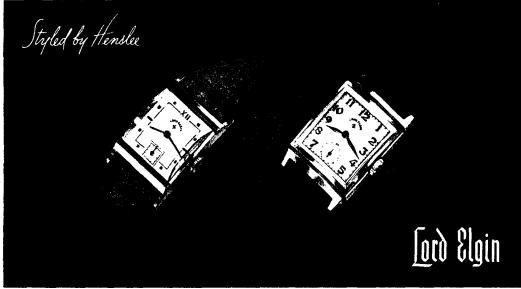
· DuraPower Mainspring in

ELGIN Watches

"BEST-DRESSED WOMAN" Rosalind Russell, starring in "The Velvet Touch," Independent Artists Picture released by RKO Radio

The genius of America \* \* to wear on your wrist

HEAR ELGIN'S "2 HOURS OF STARS" THANKSGIVING DAY . NBC NETWORK



Lord and Lady Elgins are priced from \$67.50 to \$5000.00. Elgin De Luxe from \$47.50 to \$67.50. Other Elgins as low as \$29.75. All these prices include the Federal Tax \*Made of "Elgiloy" metal, Patent pending

<u> Tady</u> Elgin most important accessory in a woman's attire is a smartly styled watch. The new Elgin Watches are acclaimed in best-dressed circles all over America. Yer, as Miss Russell said, "Brilliant styling is only half their glory."

Beneath their beauty is a remarkable advancement in timekeeping-Elgin's DuraPower Mainspring.

Here for the first time in any watch is a mainspring that will never rust—and rust is the greatest cause of breakage. A mainspring that holds its original splinginess" for a permanency of timekeeping performance never fore possible. Here, in all new Elgins at no extra cost, is armainspring that eliminates 99% of watch repairs due to steel mainspring failures.

Surely you'll want the very smartest styling in the watch you give a loved one. And you'll want this newest achievement of America's creative and productive genius. Only in an Elgin Watch can you get both . . . an Elgin with the DuraPower symbol "dp" on the dial.

For the man who wants...and can afford

The safest, most luxurious tire ever built

The new Double Eagle — now built on the sensationally successful principles of Goodyear's famous Super-Cushion — is the world's only automobile tire with a body made entirely with nylon cord

On this our 50th year in the rubber industry, we deliberately set out to build a tire that would be finer—incomparably finer—than any the world had ever seen.

We know now that we have succeeded. For this tire—the new Double Eagle—sets brilliant new standards of motoring luxury, safety and comfort.

The supremacy of the Double Eagle rests mainly on two remarkable Goodyear developments: extra-low-pressure design, and a tire body made solely of nylon cord.

Like Goodyear's sensationally successful Super-Cushion, the Double Eagle now runs on 24 pounds of air. Big, pillowy and handsome, it offers you an indescribably softer, less fatiguing ride.

Because it soaks up jolts, and because it has a larger contact area with the road, it provides a thrilling new ease and stability in car handling.

Your car darts away from the lights, seems to float through traffic and around turns—and stops with an unequalled quickness and safety.

In construction, the new Double Eagle is a sheer masterpiece. It is the only automobile tire whose body is made exclusively of nylon cord. It has six plies of nylon cords—which actually weigh less than four plies of conventional cords. Yet this silken fabric is so

strong it makes the tire body two and a half times as strong as the best standard tire.

For these reasons, the new Double Eagle is the nearest thing to a blowout-proof tire. In all our rugged test-ground driving, we have never —literally never—had one blow out.

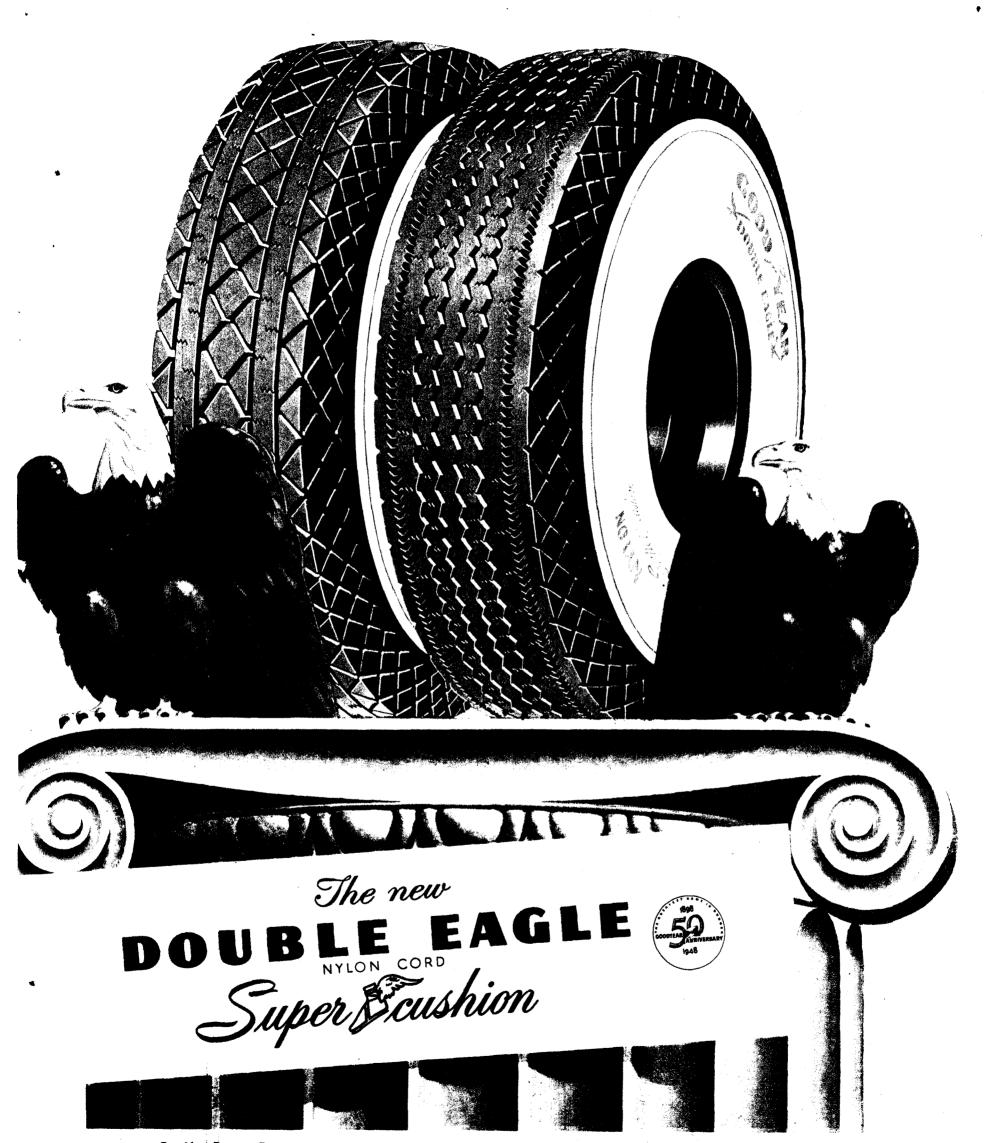
And mileage? You can ride on this magnificent new Double Eagle smoothly and safely long after any other tire in the world would have to be replaced.

To the motorist who seeks the ultimate in tire luxury and safety, we say simply this:

The new Double Eagle Super-Cushion is the crowning tire achievement of our 50 years in the rubber industry.



THE GREATEST NAME IN RUBBER



THE NEW DOUBLE EAGLE—in combination with Goodyear's matchless LifeGuard Safety Tube—is without question today's final word in motoring luxury, comfort and safety. They both await you—now—at your Goodyear dealer's.



### A SUCKER'S BEST FRIEND

Continued from page 44

the maker and the date of manufacture: seven springs before. The BBB-man phoned the district attorney and together they visited the clothier. They made no threats. They spoke only of business ethics. Says the clothier today, "The BBB made a gentleman out of me."

The variety of rackets and attendant

knavery exposed or under investigation by Better Business Bureaus is endless. In Houston, they found enterprising merchants used a hypodermic needle to inject water into turkeys and chickens and up their weight from one to three

In Los Angeles, the BBB worked years before bursting a festering medical re-bate scandal which robbed sick and handicapped people of up to 50 per cent of the cost of eyeglasses, allergy tests, X rays and other essential laboratory

In Manhattan restaurant kitchens hundreds of newly arrived and ignorant Puerto Rican dishwashers were approached by men selling flashy \$100 wrist watches for \$77. The impressed new-comers were told to wear them home to show their friends. No obligation. Nothing to pay. "Just sign this overnight receipt for my boss." The receipt proved to be a legally enforceable wage assignment, the \$77 watch worth barely \$20. BBB-men put a stop to that.

#### Diabetes "Cure" Was Fatal

In Indiana, the now jailed Kaadt brothers took in millions of dollars with a "diabetes cure," which they advertised through the mails. Of one group of 17 who took the "cure," 12 got diabetic coma and five died. The Kaadts were brought to court for using the mails to defraud, were convicted, and at this writing their appeal is still pending.

In Norfolk, some undertakers were promising bereaved families to get flowers for them wholesale, while actually

adding 20 per cent plus to the retail price.

These examples can be multiplied a thousandfold. The record low for swindling schemes is held by a now jailed vulture named Jake Max Landau. This ghoul followed death notices throughout the Middle West, calling on widows with the good news that their deceased hus-

bands carried an unrecorded \$4,000 insurance policy. Landau asked for proof relationship and a service fee, ally \$29.75, or whatever was available in cash. This was his "take." One widow was down to her last 98 cents. Landau took that.

Nobody expected, when the first local Better Business Bureau was organized in 1914, that BBB groups would eventually form a nation-wide system. The wildly imaginative advertising claims of those early BBB days are recalled by a recent ad in a Bombay, India, newspaper, for a hair tonic which, "ends baldness, increases memory, insures eyesight, imparts sound sleep, removes gray hair and stops headache.

Today, the sum of information in all bureaus comprises more than 30,000,000 files and is the most complete record of big and little chiselers in the world. It is collected and kept up to date by a force totaling less than 600 people for all the United States and Canada.

Though close collaborators, bureaus function as independent units nationally and in 93 cities. To support their work businessmen pay dues or make contributions, which totaled \$1,750,000 last year. The bureaus read 2,000,000 ads a year looking for false or exaggerated claims, publish booklets to guide the buying public, run down chiselers and rackets. and give impartial information on questionable schemes for free.

A bureau slogan for years has been, "Before you invest, investigate." If everyone did this, say BBB-men, cheats and frauds might be driven out of U.S. business in six months. Bureaus don't advise on whete or what to buy. Inquiries about honest organizations are usually answered with a crisp, "No complaints on file." When dishonesty is concerned, the bureaus simply spread out the record for inquirers to see.

Since the bureaus are business and not

government agencies, BBB-men are often in a better strategic position than G-men, T-men or even policemen. They approach businessmen and merchants as one of the boys. They don't want to put anyone in jail. All they want is that business keep its nose clean.

The gyps keep BBB-men on their toes, with always new dodges. Recently, Chi-



Collier's for October 30, 1948

### World Premiere!

# the New 20th Century Timited



## — from its streamlined Diesel to its raised "Lookout Lounge"...



New "Lookeut Lounge"— Enjoy the clublike sociability... and drink in the twilit beauty of the Water Level Route thru huge windows. Throughout, there's a quality of atmosphere that sets the Century apart from other trains.



New King-Size Diner—So spacious it needs a separate kitchen car! New arrangement of tables gives each privacy plus a perfect outlook. There's a festive feel about the Century dinner hour... and a sense of being served with distinction.



New 1948 Century Rooms—Whether you travel in a roomette, bedroom or with a party in a bedroom suite, you can work or relax in air-conditioned privacy by day—then sleep the miles away by night over Central's smooth Water Level Route.

### The Water Level Route—You Can Sleep



### BETWEEN THE HEART OF CHICAGO AND THE HEART OF NEW YORK

Vacation overnight aboard the new Century, first of New York Central's new Dreamliner fleet. Arrive refreshed, with no business time lost.



cago housewives have answered the telephone to be greeted by a voice resembling that of a radio personality. "This is the Quiz Man. Answer my question and win \$50. Tell me, in a happy family should the husband or wife be the boss?" No matter what the victim answers, the Quiz Man shouts, "That's right. You win \$50. A check will be sent you today." But the "check" is a credit slip for \$50 on a fur coat, which turns out to be overpriced some 300 per cent.

Some gyp artists use psychology and

Some gyp artists use psychology and specialize in such minor human frailties as vanity. A common dodge is the photographer who poses as an employee of a newspicture syndicate. In New York the Affiliated Photo News Service (which many confused with Associated Press) was stopped from using the word News in its name by a stipulation entered by the Federal Trade Commission. In Houston, until BBB-men caught up with them, fast-talking representatives of the Illustrated Photographic Service, without the knowledge of their employers, knocked off smart executives with promises of international publicity for the price of some personal photographs. The price was excessively high.

Sometimes an illicit entrepreneur will work twice as hard to put across a \$50-a-week racket as he would to earn \$100 in legitimate business. Generally, however, a well-worked fraud provides a handsome return, and promoters who have once enjoyed the sweet taste of such easy money persistently adhere to similar projects. This gives the BBB chronic insomnia. Indeed, any relaxation by a bureau is immediately apparent. The Louisville Bureau closed during the depression for lack of financial support. Almost at once a swarm of rackets buzzed the area. Stung householders were soon screaming bloody murder. With their desks buried under complaints, the newspapers demanded the bureau's re-establishment and local businessmen responded.

#### Tulip Time in Boston

The schemes of even the smartest grafters, however, usually follow a definite pattern, being generally simply a variation of the same standard theme. BBB-men have also learned to anticipate the seasonal racket. In Boston, for example, they know that with the first tulips will come the first complaints from property owners who have been taken for a spring cleaning.

spring cleaning.

Suburban housewives, surveying brown-spotted lawns, are approached by truckmen with loads of what they call fine humus. They offer to spread its lifegiving nutrients on the winter-beaten grass for a piddling 75 cents a basket. Scattering a couple of sample baskets as a demonstration of how little is needed, the truckman clinches the order, and milady, being a proper Bostonian, sits in the window to count the baskets used. The truckman's talkative assistant comes to the kitchen for a drink of water. She loses count. When she gets a bill for \$67.75 (or \$167.75) she is flabbergasted. But she pays.

Boston apartment-house dwellers are sold exotic tropical flowering bulbs. When placed in water, the bulbs slowly decay. And in the spring the fake tree surgeon blooms, with prices as low as his skill; and the termite expert who, for \$595 to \$1,250, will ferociously attack in-offensive ants with every weapon at his command, usually a couple of foul-smelling but harmless chemicals.

There's the furnace checker who will clean your firebox for \$5. Invariably he discovers vital broken parts, usually after nudging them sharply with a hammer, which necessitates a repair job which he can accomplish in a trice—for a price. And the self-styled roof expert who claims he will, for a mere pittance, clean out gutters clogged with winter debris,

paint flashings, check and fix loose shingles, and guarantee his work for ten years. What a break, exclaims the householder and joyfully authorizes him in writing to go ahead. Two days later the householder is slapped in the face with a bill for \$300—and his signed authorization. When the BBB-men can hear the wounded suburban citizenry screaming all the way into Boston, they know that spring is really here.

### **Boosting Finance Charges**

All over the country, the BBB-men are now working on their toughest problem to date—the used-car financing racket. Every year 5,000,000 secondhand car buyers pay out some \$250,000,000 more than they need to in "packed" financing charges. The technique is simple. Before dividing the total due into monthly payments, the dealer writes in \$20 or \$220 extra—whatever he thinks the traffic will bear. Rarely is he questioned. If he is, he alludes vaguely to the high cost of insurance. The customer generally doesn't know he's been taken until ten days later, when the innocent finance company sends him his contract. Then it is too late to complain. The dealer has sold the contract and accepts no further responsibility.

In a single community, Cambridge, Massachusetts, last summer four companies admitted they were guilty of such overcharges. One buyer with a \$245 unpaid balance, was charged \$141 to finance that sum. Another dealer told the customer that charges would be "about \$175 to \$225." But after the customer signed the contract, in blank, he was soaked \$450—a 40 per cent annual rate. Charges of 25 to 30 per cent per annual rate usual (in one Chicago deal the rate was \$65 per cent), and often provide

Charges of 25 to 30 per cent per annum are usual (in one Chicago deal the rate was 86 per cent), and often provide the dealer with more profit than he makes on the automobile. BBB-men claim that if they had funds for investigation—\$325,000 is needed—they could expose and break up this scandal in a year.

Outright frauds skim millions of dollars off the national bank roll. But this total is small compared with the amounts wasted by people who buy shoddy merchandise in the simple belief that no merchant today dares to make untrue claims for his goods. BBB-men handle first offenders with disarming politeness. When an entrepreneur makes false claims—it's called "bragging with intent to deceive"—he gets a letter as gentle and inoffensive as a cream puff. If he persists, the bureau crack-down is swift and headache-loaded. Offenders may find the district attorney on their doorstep, or the Federal Trade Commission, neither of which is particularly fun.

What BBB-men call comparative price claims—"valued at," "made to sell for," "worth," "priced elsewhere at"—has reached such fantastic proportions that crack-downs all over the country are just about due. The situation is particularly bad in women's fur coats, say BBB-men, where \$795 "values" carry a \$250 price tag. In Baltimore one merchant recently offered what he described as \$149 beaver-dyed cony for \$21. In St. Louis an enterprising furrier described his stock as "replicas of 1949 fur coats that will sell in better fur shops at prices up to \$1,000. His price was \$159. Such ridiculous claims, say BBB-men, impugn the integrity of all business.

There's nothing like a long-distance phone call to put over a fast scheme, promoters and BBB-men have found. The "hardestheaded" businessmen have been known to fall for dubious propositions put this way—and even when the call was collect! The head of a major institution was recently taken for \$4,000 when a fly-by-night lightning-rod outfit offered to make a checkup and repairs. Most of his still serviceable equipment was ripped out and replaced at a hand-some price.



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AMERICA'S FIRST

Executives also fall regularly for the check-writer repair racket. Fake servicemen call to inspect equipment, cart it away for adjustment, and demand payment for huge repair bills before they will return it.

The hottest current racket now operating in several states is the directoryadvertising scheme. This recently took \$65,000 out of one city in just three months. The victim's ad in the telephone Red Book is clipped, and pasted to a billhead of a firm with a deceptive name. The victim assumes it is merely the rou-tine bill for renewal of his telephone book ad, and sends a check. The ad is published, but in a cheap volume of no worth and no circulation. The victim has no comeback. Nothing is misrepresented.

This directory racket is a refinement of a Middle Western group's operation, which was exposed by BBB-men and broken up this year. At this writing its leader, Ruth Bourjaily, was scheduled to be tried soon in Chicago. The racket worked like this: The personnel manageers of big companies would be asked by telephone to approve want ads. They would recognize the wording as that of their ads currently appearing in major newspapers, and consequently would okay its publication. The gang would then send a bill on one of its letterheads, and generally would get a check in return. The Chicago BBB reported that one company they approached for information on this scheme checked up and discovered that \$3,000 had been paid out for such ads.

### Why Swindlers Flourish

BBB-men have not discovered any really effective method for warning the public against such schemes. Tomorrow's victims listen to stories exposing frauds not with concern, but with amusement, believing that only fools would be taken in by such obvious chicanery. But swindlers are easy to believe. The smooth flow of plausible language, the easy, open frankness shown in replying to searching questions—coupled with the allure of a bargain or big profits—can always find a sucker. The traditional farmer who invested his life savings in a gold brick may no longer exist. But hundreds of city people every day buy "solid gold" rings made of brass and "genuine diamonds" of glass.

The approach most widely used today by gyp operators illustrates all three Better Business Bureau rules for identifying "Mrs. Jones," says the salesman, "the Mitymite Vacuum Company has asked me to call and give you free their

new presentation model electric cleaner.'

(Rule 1: He offers something for noth-g.) "You have been selected for this presentation model because you are one of the leaders in your neighborhood." (Rule 2: The offer is hard to get or, sometimes, secret.) "We're doing this, frankly, because we believe it's good business. We feel if you own this cleaner and mention it to your friends they too will buy. I'm sorry I couldn't deliver it personally, but I have many cities to visit and I'm behind schedule now." (Rule 3: Hurry, hurry, hurry. The salesman can't come back.) "But I'm sure that you won't mind paying the small shipping charges....

#### High Pressure Sells Gadgets

For an extension charge he also adds a complete line of attachments and gadgets. Finally he collects \$49.50 for a cheap, inefficient mechanism no reputable store would handle at any price. If Mrs. Jones balks on the attachments the free offer is withdrawn. ("After all, Mrs. Jones, we want these presentation models only in the hands of people interested enough to make every possible use of them.")

That approach is standard and has been used to sell inferior merchandise ranging from Canadian gold-mining stocks to beauty creams.

Any proposition involving these three rules, say BBB-men, may be a gyp. Telephone the nearest Better Business Bureau, and check before paying money or signing anything. And under no circumstances ever sign anything you haven't read or do not understand.

Occasionally BBB-men get a laugh. A

lady called a bureau manager and asked lady called a bureau manager and asked for a report on a man to whom she had entrusted \$10,000. When she heard the dossier of a notorious stock swindler she groaned unhappily. "But, madam," said the manager, "why didn't you check with us before you invested?"

"I thought of it," she sobbed, "but his proposition sounded so good and I was afraid you'd tell me not to."

afraid vou'd tell me not to.

Often complimented, BBB-men regard as their crowning tribute the commendation of a woman who called a New Eng-"I telephoned you land bureau recently. 20 years ago to get a report on a man I wasn't sure about," she said. "You told me his reputation for reliability was ex-

"Has he done something wrong?" asked the BBB-man.
"No," the woman said. "On the

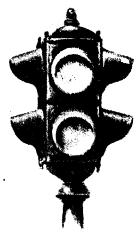
strength of your report I married him. I thought you'd like to know about him. He's turned out fine."



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By LEE ROGOW

ILLUSTRATED BY DENVER GILLEN

THE traffic jam started when a baby carriage tied to the back bumper of an ancient touring car broke loose and went careening drunkenly across the highway, coming to rest under the wheels of a vegetable truck. Route I was jammed with Friday-after-noon traffic bound for the beaches of the New Jersey coast. Sixty seconds after the truck crunched over the carriage a solid line of cars backed up two miles to the Rahway River bridge.

Raymond Joralemon braked his car to a halt behind a green sedan. He slumped back in the driver's seat and swabbed his forehead with a soggy

handkerchief.

"Why don't you blow the horn?" said Mrs. Joralemon, whisking languidly at her wide bosom with a bit of cambric. "It's hot when the car with a bit of cambric. stops.

Ordinarily Raymond Joralemon would have been bearing down on the horn button, but now he remained calm—it was a method of demonstrating the superiority of the male over the female. ing the horn isn't going to make them move," he

said.
"At least you can let them know you're waiting," said Mrs. Joralemon.

"Asbury Park isn't going to slide into the ocean," said her husband, enjoying the philosopher's role he had created for himself. He pushed the dashboard lighter in, then lit a cigar with the glowing wire tip. "MG 278," he said.
"What?"

Joralemon waved his cigar at the license plate of the green sedan ahead in the traffic lane. "MG 278," he said. "You know what that stands for? Munici-

pal government. The fellow in the car up there works for the city. Boy, what a sweet racket!"
"Some racket," sniffed Mrs. Joralemon. "With prices the way they are a man with a city salary is in trouble. Do you know what I paid for a pound of shaped side in vector day."

of chopped sirloin yesterday?"
"Angles," said Joralemon. "A million angles tohat kind of job. Say he's a building inspector.

First thing every morning, he fills his gas tank from the city pump. Saves eight, maybe ten dollars a week. If he never puts away another quarter he's got a couple of thousand in the bank, just from that

"What does he pay the rent with? Motor oil?"
"Rent? He doesn't pay any rent. He's got a house of his own that some local contractor put up at less than cost, just to make sure the building inspector doesn't tag him with a violation of the code every time somebody lays a brick on a job. He picks up the land for bottle tops when he gets inside word the city is going to sell a plot for back taxes. A buddy in the tax department fixes it so the assessment is practically peanuts. Did I say he has two thousand in the bank? With what he saves on housing every year the man has to be a first-class moron not to have at least five thousand socked

"Sounds pretty cozy," said Mrs. Joralemon.
"Maybe you ought to sell your business and go to

"You think that would be such a bad idea? No help to worry about. No overhead eating him up alive when business is slow. No employee tax records to keep. I'd say he gets to the office around ten, reads the papers for an hour, makes a few calls, goes home for lunch, takes a nap, drops in the office once in the afternoon—or maybe he just phones if

it's hot—and knocks off for the day."

"It all sounds fine unless you've been shopping lately," said Mrs. Joralemon. "You realize what a pair of children's shoes costs today? More than I used to pay for a pair of shoes for myself before

the war."
"A man that age has his kids all grown up," said the man at the wheel. "The son goes to law school, gets in with a firm that handles a lot of business for contractors, and never has to worry. The daughter doesn't have to go to college. She takes a course in typing for six weeks and winds up on the pay roll of the water department. Did I say five thousand? With the kids bringing money into the

house the man can't have less than twelve thousand salted away.

You know what surprises me?" said Mrs. Joralemon. "That they bother having an F.B.I. at all. Whenever they want to find out anything about anybody all they have to do is give you one quick look at the license plates, and you'll tell them every-

"Oh, you think you're so smart," said Joralemon. "I just wish there was some way of going up to the man and asking to look at his bank books. If he has less than twenty thousand in the bank, I'll buy you a new fur jacket."

"Twenty? It was twelve a minute ago."
"For Pete's sake! Don't you suppose a man with a little capital can build it up? Especially when he's a building inspector and knows what's

doing in real estate?"
"Blow the horn," said Mrs. Joralemon. "If we sit here any longer you'll have him out of that car and in a private plane."

don't have to blow the horn," said Joralemon huffily. "See, they're starting to move. I told you all we had to do was wait."

Slowly the long lane of cars ground forward, space opening between bumpers as the leading cars charged up the vacant stretch of highway ahead. Shortly after the line got moving Joralemon took advantage of an empty space in the opposite lane to shoot out of line and knife ahead of the green sedan. The driver of the sedan, a pudgy man in a rumpled linen suit, watched as Joralemon's black convertible swept past him down the wrong side of

the road.
"D 465," said the driver of the sedan.

"What?" said the woman beside him, fanning her

face with a magazine.

"That's his license, D 465," said the man at the wheel of the sedan.

"That fellow who just passed what a sweet racket! wheel of the sedan. "That fellow who just passed is an automobile dealer. Man, what a sweet racket! A fellow who's got cars to sell these days can get almost anything. Let's say he wanted an apart-

