



# COURT FIGHT TO STOP WATER DEAL--- and FLA. P. & L.!

## MIAMI LIFE Started First "Roosevelt-Third Term" Club in Florida-- Sept. 16, 1938!



Vol. 14—No. 26

"YOUR SKYLINE REMINDS ME OF NEW YORK"

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Miami, Florida, Saturday, April 6, 1940

Reubin Clein, Publisher

### For Civil Judge



JOHN J. LINDSEY

Eminently fitted by experience, temperament and knowledge for the office he seeks is John J. Lindsey, candidate for the Democratic nomination for the office of Judge of the Civil Court of Record in Group 2.

A two-time member of the Legislature from Dade County, his service as such Legislator has been of tremendous value to the county he represented. Fearless in his decisions, he supported every measure that would assist Dade County in particular and the state in general. A staunch supporter of labor, whose chiefs have marked "excellent" after his record, he nevertheless capably protected the interest of business and professional men.

Mr. Lindsey has been a practicing attorney for more than twenty-five years. He was born and reared in Mississippi and made Florida his permanent home many years ago. He has devoted a great deal of his time to civic affairs, especially to youth.

Mr. Lindsey is known for his unbiased, frank, and carefully considered opinions in legal matters. His record shows him to be free of intolerance and prejudice of any kind. His nomination and election to the office of Judge of the Civil Court of Record can assure litigants and their counsel of the utmost courtesy and the utmost of fair dealing. As a whole, the lawyers of Dade County, Florida are his staunch supporters.

The confidence of other courts in this jurisdiction in Mr. Lindsey's judgement and ability has been shown many times by the fact that important litigated matters have been referred to him for his opinion so that the court might be guided thereby. His experience has been particularly great in the field of common law in which the Court he seeks to be Judge of deals exclusively. Having been educated in a common law state and having practiced in one for the greater portion of his professional career, his grasp of the common law is unusual.

Mr. Lindsey is married and has one son, now attending the University of Florida at Gainesville, Florida. He is a member of several fraternal and civic organizations and is well known among them for the service which he renders.

# JUDGE GOMEZ FOILS MOB!

## In Memorium { Reverse English }

EV Sewell, the Great "I-Am," is dead and buried. Many of us who were against him are inclined to be charitable to him in memory—and doubtless would continue to be—if the Herald would let us! We're not willing, however, by Herald decree, to knock our foreheads against the floor, pierce the skies with our lamentations, and don sickening mourning—just because Ev Sewell is dead. Such demands make us rather unwilling, as a matter of absolute truth, to concede that Miami is hurt a particle! Certainly Miami's upward progress is not halted even for the briefest particle of a moment! And, we shall say right here, that some of these Herald-inspired biggies who (with an evil glint in their eyes unperceived by common folk) are making capital out of exaggerating the community's loss in the death of Sewell have already gone too far. There are several thousands of us who are getting hot under the collar. That collar is hurting worse than usual anyway, because of increased debt pressure. But it's getting very hot now. Several thousands of us are tempted to rise up on our haunches and yell to the heavens that maybe it's for Miami's good that Ev Sewell has been taken from our midst! . . . Only a year ago he had been exalted as never before had a Miamian been exalted—but he immediately went over, lock, stock, and barrel, to the hated Power-Trust, the banker's clique, and the Monopoly newspapers—and therefore against the very people who had elevated him, for the third time, to the mayor's chair! . . . For hadn't he become a votary at the Shrine of Little Nell, although it was only his supposed renunciation of the Power-Trust that caused him to be elected the last time? Wasn't he again doing the bidding of the bankers in the bond manipulations—repeating the profitable bond manipulations that he took part in seven years ago?

Wasn't he abjectly obeying the Herald, after being publicly whipped by that Monopoly-owned sheet because he dared vote against Herald wishes in the Kavanaugh case? Wasn't he admittedly lying in the same bed with Power-Trust Stooze No. 1, Alex Orr?

How many of you people noticed that the Herald's concern—when Sewell was first stricken, when he was dying, and when he finally died—was not for Sewell the man, but for Sewell, the bond-signer? . . . Herald owners were worried stiff that the papers in the \$29,000,000 bond refunding deal wouldn't be signed properly, by the mayor, in New York early next week! . . . The Herald's concern primarily with the "pay-off." That \$29,000,000 bond issue, passed while Banker Ed Romfh (in whose bank Herald Owner Frank Shutts was and still is a director) dominated the city commission (as he does now!)—for what purpose no one knows today except that it was for something needed during the "boom!"—anyway, that \$29,000,000 issue was refunded seven years ago with the aid of Sewell—at a huge profit to Shutts, Romfh and their little clique. . . . Sewell had to repeat his performance, he just had to, we tell you! . . . If you don't believe it, consult the Herald files!

We refuse to be intimidated by the Herald's pagan outburst upon the subject of death.

There have been too many all of a sudden—its sobbing over Charlie Leffler's demise (Charlie was a banker-commissioner who did pretty well for himself while in public office); and Henry L. Doherty, who robbed millions out of billions with his Cities Service stock and other corporate swindlings; and even a minor political stooge like Louis D. MacReynolds! . . .

Even now we see the Herald putting Alex Orr over for mayor. As if the Herald could surprise the community with an appointment like Alex Orr! . . . Why, that's been in the bag ever since Alex Orr was fenagled back onto the commission by a 36 percent vote in the special recall election of last year! . . . Alex Orr is the most complete stooge that ever a Power-Trust had the fortune to encounter. He has always servilely done the bidding of the Florida Power & Trust Company and the Miami banker-newspaper clique. . . . By the way, wouldn't Sewell turn over in his grave if he knew Alex Orr was succeeding him as mayor? . . .

In a paid advertisement in the Miami Daily News on February 20, last year, Ev Sewell said: "I don't consider Orr a friend of the people. . . I wouldn't line up with him because I am in the people's interests. While we were on the last commission he hamstrung me whenever he could on financing the city's defense of the rate case and he voted against it every time as the records will show. I wouldn't double-cross the fellows that did the work and I know Orr wouldn't work with us on the commission and he opposed me on everything I tried to do." . . . Orr, never representing anything but a minority vote, never actually representing anything but Monopoly, taking Sewell's toga!—It's a funny turn of fate!

A monument to Sewell, yes! . . . Renaming Miami avenue Sewell avenue, yes! . . . Either, or both, would be fitting monuments to Ev Sewell and ones that this paper would heartily endorse. For Ev Sewell was a great Miami character—and he will live in our memories for a long, long time. He was eccentric, he was unique, he was tremendously likable—at times; on occasions he did good for Miami. . . . Those things we'd not rob him of. It is only when predatory interests, such as the Herald will always represent, attempt to make capital out of his death—by slipping something over on the people while apparently doing homage to a fallen leader—that we're compelled to restate facts and truths that several thousands of us know already.

What on earth will the Herald do when Frank Shutts and Ed Romfh die? All its stock adjectives and pet phrases have been exhausted—even upon tiny menials of the 'gang'; what is left for the gangleaders? Why, the editors of the Herald will go raving mad! . . . But what an obituary some good newspaper man who knows Miami history could do with these two!

Hereafter, when another Herald biggie dies, let's all get together and tell what Miami has done for him! . . .

not what he is supposed to have done (Herald-version) for Miami!

## MUSICIANS' NEW FIGHT NEXT WEEK

LOOK for a new president of Miami Musicians Local No. 655 after elections the coming week and next! . . . That's the tip-off this week, after buzzing here and there among Miami musicians and listening to the dirt. And he's not likely to be so new, either—for, at the moment of going to press, it looks like Arthur Carlson, trumpeter, who was president three years ago, much-loved, well-liked, and apparently just the man to repair a bad breach!

Roy Singer, now president, as well as business agent (this combination of business agent and president is going to be abolished after the coming election) is running for re-election—but our dope sheet doesn't give him a chance. Neither will the former president, Morris Weiss (he's the one who, while president, "blew up" the horses at Tropical track, make the grade, although he is running for president. Singer defeated him a year ago.

Of course, our dope might be upset. There is an-

other good man running for president—Walter Singleton, not to be overlooked, by any means. He's been on the board of directors for some time, but has never been president yet.

Joe Sheehan, vice president of the local now, also assistant business agent, is running in the election for business agent—against Paul Wolf. Joe is another bundle of energy—working, like Earl Barr Hanson, unceasingly, to improve the lot of the union musician.

Earl Barr Hanson, who went on the board of directors for the first time last year and has been a most enthusiastic director, is running for vice president of the local. Secretary Louis Nett has no opposition at all this election for his post. . . . congrats, Louie!

Fourteen are running for the board of directors. Five will be elected.

max that is suspended because the News-WIOD is money-hungry and is running this radio station simply as a money-getting proposition, not as a public service! . . .

Instead of the grand moments the listeners have been waiting for—for hours mind you—they hear about Sraal & Jaboli's big season-end sale in diamonds, Postal Telegraph blurb, Griffin All-Wite shoe polish, "Wanna - make - a - trip-up-north-

stop-at-Charleston-Ft. Sumter Hotel," B. F. Paty boost, Studebaker Miami Motors, Celfane, Service Man, the Sunshine Service Man, plank-end steaks at Talk-O-the-Town Champagne Velvet Gold Label Beer, race results, sickly organ music. . . . But no immortal grand opera climaxes!

Wonder how many people tore up checks they had made out of the Metropolitan Opera fund?

NEXT Wednesday, at 10 a. m., the publisher of MIAMI LIFE goes before Circuit Judge Gomez in answer to a contempt of court charge preferred against us by State Attorney Worley.

There was no intent on the part of the publisher, nor does last Saturday's article so indicate. On the contrary the article definitely proclaimed, in no uncertain language, that Judge Gomez would "acquit himself with the honor and integrity that have always marked the conduct of his court."

However, it is an item of news, when a publisher ascertains that the individuals whom it has sought to enjoin from gambling are boasting that they have "fixed" the courts. Then it is the duty of a publisher to publish these facts.

The contempt is in the operators of a gambling house to laugh off a serious, impending injunction suit, to boast of their immunity—and there is no contempt on the part of the publisher when he prints these facts that those individuals are boasting of their immunity, and are continuously operating gambling in spite of a pending injunction to prohibit them from further gambling.

The law against gambling is clear. Get these facts:

- (1) It is unlawful.
- (2) Gambling was admittedly conducted in the Royal Palm Club—and that's unlawful.
- (3) The law provides that gambling can be enjoined by proper proceedings before the circuit court.
- (4) The proceedings were begun at the demand of the attorney general. Assistant Attorney General Ellis was sent here for the purpose of stopping these people from gambling. He and Sate Attorney Worley brought the injunction suit.
- (5) These gamblers knew that this injunction was pending. Nevertheless, they did not stop their gambling operations. They knew about them from newspaper reports, and process of service. And this fact was called to the attention of the court by Ellis.

Did they stop gambling? They did not!

Now, when in the face of these facts, they continued to gamble would you say, dear reader, there was evidence of contempt, both for the law as well as the court?

And when they boastfully declare that the injunction will not prohibit their gambling, would you say it is contemptuous of a newspaper to tell of such contemptuous and law-defying boasting and conduct?

It was only when we exposed this defiant attitude that these gamblers suspended their operations at the Royal Palm Club! Then, only hours before the matter came up for hearing—and when they came before the court, they did not even answer the charges—but asked for a continuance. But Judge Gomez granted a temporary restraining order, which was the proper thing for him to do.

We are very glad that the judge, by granting this injunction, refuted the boast of the gamblers that they were immune from and beyond the reach of the law.

There was no intention to declare that there was actually a "fix"—and the article did not state that.

But we did feel it our duty to show how arrogant, and how impudent, those gamblers had become. And how they themselves were contemptuous of law and court. Their conduct impressed us so that we felt something had to be done to check them in their mad career and disregard for the law.

It was an extreme case—and possibly in our zeal to expose these law-defying gamblers, our emphasis of the situation was strong. But this we do declare: We have never believed that these people have any grounds for their boast or bragging, and we are sorry for any misinterpretation that may have been placed upon the article as inferring that there was any connection between Judge Gomez and these law-breakers. Because there was none intended.

But we are not sorry, if we have, in any manner, contributed to bringing these braggadocio gamblers to a realization that the law CAN reach out, and stop them, in spite of any influential connection they may think they have!

## Townsend Flash

FLASH! HOUSE OFFICE BUILDING! STATEMENT FROM CONGRESSMAN WHO OPPOSED TOWNSEND BILL LAST YEAR: "I will sign the discharge petition for Townsend Bill, H. R. 8264. . . . I do not believe present Social Security laws give adequate pensions to the aged. . . . I am interested in having the House of Representatives consider the Townsend Bill under an open rule so that all arguments and proposed amendments might be considered by the present Congress."—We say: Thank you, Representative Lewis D. Thill of Wisconsin!

FLASH!—WASHINGTON, D. C.—BUREAU OF LABOR STATISTICS—Isador Lubin, Commissioner, in a new report shows that if non-relief families earning under \$1,250 a year had incomes increased by about \$2.25 per working day, these 5,200,000 wage-earner families would cause additional food expenditures of 300 million dollars per year; 416 million for clothing; 613 million for rent; and another billion and a half for utilities, furniture, transportation, recreation, movies, medical care, etc. All this from slight increase to 5,200,000 families! Businessmen, think what the Townsend Pensions paid to 10 million senior citizens would mean!

FLASH! — TOWNSEND LEGISLATIVE HEADQUARTERS—National interest in Townsend Movement so great that radio commentators are reading this FLASH bulletin on their programs!

THE FEDERAL Communications Commission, the National Broadcasting Company, the Metropolitan Opera Company, and national radio advertisers might be interested in knowing this about the News-WIOD: For the last several Saturday afternoons, this station (now enjoying both Red and Blue NBC programs) has cut out the last 15 minutes of the f o a r-hour Metropolitan grand opera program in or-

der to broadcast a score or more short commercials interspersed by phrases on the organ!

Such has been the climax the last two Saturdays of such heart-stirring operas as Tristan and Isolde, and Die Walkure. As Isolde in anguish, began her death song over her dead lover . . . as the very souls of Brunehilde and Wotan are about to be heard in the ecstatic music following the Ride of the

Valkyrie. . . WIOD startled Miami's music lovers into conniption by suddenly cutting out New York, brusquely declaring, "Now THIS is what you've been waiting for!", and then the commercial!

For four hours music lovers have sat tuned to the great opera house, hearing the grandest harmonies and emotions ever conceived by mortal work into a climax—that never comes! . . . a cli-

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# Miami Life

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## "Cabbages and Kings"

The time has come, the Walrus said,  
To speak of many things;  
Of ships and shoes and sealing wax,  
And cabbages and kings.

—The Walrus and the Carpenter.

Being born in a hospital is an innovation of the twentieth century . . . In the old days most children were born at home . . . In 1929 only 621,896 children were born in hospitals . . . The figure jumped to 932,912 in 1937 and in 1938 passed the million mark with 1,026,771 . . . There are 1,161,380 beds in 6,166 hospitals in the United States . . . Last year 83.2 of the beds were occupied . . . There are 330 government hospitals not included in the 6,166 general hospitals . . . The government hospitals have 92,248 beds . . . There are only 19 hospitals in Alaska; 9 in the Canal Zone and 1 in Guam . . . Nursing service in civilian hospitals comprises 90,166 registered nurses and 80,679 attendants . . . At present there are 1,151 schools of nursing with 82,128 registered students . . . New York state has 583 hospitals . . . Florida has 91 and there is only 16 in Nevada . . . A total of 9,421,075 patients were handled by civilian hospitals last year, an increase of nearly 3,000,000 over 1937 . . . Birth rate in the United States in 1936 was lowest since the World War . . . New Mexico had the highest birth rate last year . . . New Jersey had the lowest, the rate in New Mexico being 32.8 per 1,000 and New Jersey's being 12.6

Approximately 84.6 of all persons taken into court charged with crime are convicted . . . About 80 percent of all persons plead guilty . . . Approximately 31.5 of persons found guilty are given suspended sentences or put on probation . . . There were 76 death sentences imposed in the United States last year . . . Automobiles valued at \$17,151,203.81 were reported stolen in 171 leading cities with a population of 25,000, or over, last year . . . The value of recovered autos was \$16,051,488.88 . . . Motor car owners probably paid \$50,000,000 in insurance premiums . . . \$2,697,419.45 reported stolen (in cash) in the same 171 cities failed to fare so well . . . The police recovered only \$371,415.92 . . . Out of half a million dollars worth of furs reported stolen the police recovered only about \$40,000 worth . . . Murder is one of the most consistent crimes in the United States . . . An average of 1,300 murders are perpetrated every year . . . It would seem that the true detective story magazines could find enough variety to keep half a dozen of them from appearing each month with identical stories . . . Although the murder market remains firm and steady the "rape" market is on the uptrend . . . The average is 1,700 cases per year although police admit that less than one fourth of all such cases are reported for fear of publicity.

Every kidnapping case since the Lindberg snatch, except two, have been cleaned up by the G-men . . . The search is still on for the kidnapers of Peter Levine, who was kidnapped Feb., 24, 1938 and Charles Mattson who was snatched Dec., 26, 1936 . . . Charles Boettcher, of Denver, was the first to be kidnapped after passage of the Lindberg law . . . His abductors were arrested . . . Boettcher was released after ransom had been paid . . . Mary McElroy, daughter of the City Manager of Kansas City was next . . . Ransom was paid and her kidnapers arrested . . . She recently committed suicide . . . William A. Hamm, Jr., of St. Paul, was kidnapped by the Alvin Karpis gang . . . Ransom was paid and he was released . . . Karpis is at Alcatraz . . . August Luer, of Alton Ill; Charles F. Urschel, of Oklahoma City; Brooke Hart, of San Jose Cal; Edward G. Bremmer, of St. Paul; William F. Gettle, of Seattle; Mrs. Alice Speed Stoll, of Louisville Ky; George Weyerhaeuser, of Tacoma; Charles S. Ross, of Chicago; Arthur Fried, of White Plains N. Y., and "Skeegie" Cash, of Princeton were others kidnapped . . . Brook Hart, Charles Ross and "Skeegie" Cash were killed by their abductors . . . Harold T. Thurmond and John M. Holmes, who kidnapped Hart, were lynched in a San Jose public park . . . John H. Seadlund, who snatched and killed Ross was executed and Franklin McCall paid the supreme penalty in Florida's electric chair for slaying "Skeegie" Cash . . . G-men declare the search for the kidnapers of the Mattson boy and Peter Levine will never cease and that when the snatchers are apprehended they will ride the fatal thunderbolt.

A famous prison chaplain declares that a majority of condemned men die "game", or at least pretend to do so. Guiseppi Zangara, who was electrocuted for the murder in Miami of Mayor Cermak, of

# GREEBY HAS PRIVATE SECRETARY

Says she works for another employer during the day and wrestles at night.

R. HAMMERHEAD GREEBY, who would like to swap in one of Prof. Seward's 1921 horoscopes on a 1940 meal ticket, was found this week by the MIAMI LIFE reporter staggering along North Miami avenue with a gunny sack over his shoulder.

"I do not desire no publicity," he wheezed as the reporter said "no," for the third time time to a synthetic blonde, and approached Greeby.

"Huh," blurted the reporter eyeing the sack, "Been snipe hunting again eh?"

"I resent that," yammered Greeby, "You know I ain't foolish enough to go snipe huntin' and get left holdin' the bag."

"Oh, is that so?" queried the scribe, "Wasn't it you who had to be dragged out of a swamp last year. And didn't they find a red lantern and a croacker sack in your possession at the time?"

"I wasn't snipe huntin' and you know it," defended Greeby stoutly, "Can't a feller step out on Saturday night to get a few chickens for his Sunday dinner."

"With a lantern and a sack?" ejaculated the scribe.

"I had to have somethin' to carry the chickens in didn't I?" snorted Greeby.

"Sure," sneered the reporter, "But now let's hear you explain the lantern."

"I can do that if—"

"Skip it," shouted the reporter, "You could explain anything. Robbing a hen roost included, but right now there are more important things I wish to discuss with you."

"I ain't in no mood to be interviewed today," objected Greeby, "besides I've gotta get over to the Y.W.C.A. where them Business Girls is holdin' a banquet."

"Business girls?" queried the scribe, "What in the hell business have you attending a girl's banquet?"

"This is a banquet what the girls is givin' for their bosses," explained Greeby, "They pull one off every year. They get their bosses over there and feed 'em and then hit 'em for a raise while the hittin' is good. I—"

"That still don't explain your presence," snapped the reporter, "You aren't boss of anyone."

"I am too," retorted Greeby, "My private secretary belongs to

that there club." "Your private secretary?" blurted the news hound in amazement.

"Well, she is part mine," explained Greeby, "I just use her at night. She works for another feller in the day time."

"Oh," groaned the scribe, "And does Mrs. Greeby know about this dame?"

"Sure," grinned Greeby, "It was Mrs. Greeby what hired her for me. She's teachin' me to wrestle."

"Wrestle?" queried the reporter growing weaker by the moment, "Say what kind of hooley is this anyway?"

"You don't understand," explained Greeby, "This here secretary of mine—"

"Why do you call her a secretary?" asked the reporter.

"Because she is a secretary in the day time," explained Greeby.

"What does she do at night?" persisted the reporter.

"Lots of things," answered Greeby.

"No doubt, no doubt," spluttered the reporter, "But be specific."

"Well," started Greeby, "She works out at the Ball & Chain as a sort of a bouncer when she gets through with her baseball. After—"

"Baseball?" moaned the reporter.

"Sure, she plays third base for the Pickle Factory in the sand lot league and she rassels at the Tuttle Arena every Tuesday night. She throwed Killer McGooft last Tuesday night."

"Does she play football?" queried the reporter innocently.

"She played right end for Southern Californ three years ago but she had—"

"Listen stupid, who started all of this stuff? Get out of my way before I go nuts."

"You ain't got far to go," granted Greeby, "But before you depart could I interest you in a pair of very elegant snipes?"

"Oh," shrieked the reporter snatching the sack out of Greeby's hand and knotting it about his neck. Ten minutes later the fire department finally managed to untangle the red lantern and police cruisers were still seeking the missing reporter.

Chicago, and Gerald Chapman who was hanged for the murder of a Connecticut policeman, are said to have been the most hardened criminals ever executed . . . Zangara died with a sneer on his face, totally unafraid, and Chapman died swearing at his captors . . . The strangest execution in history was staged in New Jersey . . . A negro, George Washington Knight, was electrocuted for killing a woman he never touched, and he was dead when electrocuted . . . The negro attempted to waylay a pretty Perth Amboy choir singer one rainy night . . . She dropped dead when he jumped at her from behind a tree . . . He was so frightened when taken from his cell that his heart stopped beating as he was placed in the chair . . . The switch was thrown just the same but it was fright and not electricity that killed him.

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# HOW BRANDEIS PLAYED "BIG THREE" ON INSURANCE FIGHT

DIGGING AROUND in American insurance files during the last week we came across an address, entitled "Life Insurance: The Abuses and the Remedies," made by the man responsible for Massachusetts becoming the first state in the Union to curb the insurance racket — Louis D. Brandeis, later supreme court justice. Mr. Brandeis at that time was successfully whipping the Mutual Life of New York, the Equitable, and the New York Life, the "Big Three," which at that time had assets of more than a billion dollars—or half as much as did all ninety legal reserve companies.

The words he said then burn now. Because the boundless size corporations — rather, holding companies — have attained today wasn't dreamed of then. Socialism was a force in those days — when people had more time to think, and analyze, and reach accurate conclusions — and then too the financial world was small enough for the investigator to obtain tangible information.

Before we reproduce the wind-up of Judge Brandeis' talk (some day we shall print the entire address, which is of interest to all policy holders), let MIAMI LIFE remind you that NOT ONE STATE followed Massachusetts' radical, but highly successful, savings bank insurance plan, its famous "insurance-over-the-counter" plan which gave people, rich and poor alike, a chance to buy insurance at prices a half and a third what the major companies were then charging — and every bit as safe! NOT ONE STATE FOLLOWED IT!

That's how strong the big insurance companies are!

However, New York began a reform, which Charles Evans Hughes taking the lead there. New York at least made the big companies behave. Later on Virginia, Texas, California all installed state insurance boards to regulate insurance companies. But no one has done so nicely for the insurance purchaser as Massachusetts has — and that "over-the-counter" insurance has survived panic and depression, and for more than thirty years has held a working model of cheap insurance up where other states could see it. But, a said before, the big insurance companies are too powerful, their lobbies in the various state capitals too strong to buck.

Here is how Louis Brandeis concluded his address:

"Throughout the early years of our history the danger inherent in corporate control was so well understood that in every State limits were placed upon the amount of the authorized capital of corporations of various kinds. The fear of the power of large banking and industrial combinations was then general. Under influences, not always creditable, and under the leadership of New Jersey that limit upon the amount of capital of corporations has been in many States removed. Now corporations with huge capital are allowed to exist almost everywhere for almost any purpose. Having created them we try ineffectually to check their operations by anti-trust laws. We have tolerated these monster manufacturing and mining companies and the great railroad corporations mainly because it is believed that somehow, through consolidation, the public may be better served. But whatever may be true in other fields of business it has been proved beyond doubt that in life insurance mere increase in size does not tend to lessen cost of management or to increase returns from investment; that the largest companies are unable to serve the public as well as smaller institutions. It has also been shown conclusively that many of the abuses in the life insurance business, now disclosed, result directly from the size of the com-

panies. Man has not kept pace in growth with his works. Even the executives of the "Big Three" have admitted their inability adequately to supervise their companies. \* \* \*

"Despite your or my protest, the extension of Government activity into fields now occupied by private business is urged on every side. Of all services which the community requires, there is none in which the State could more easily engage than that of insuring the lives of its citizens. Stripped of the mysteries with which it has been surrounded and the misleading devices by which it has been permeated, the business of life insurance is one of extraordinary simplicity. To conduct it successfully requires neither energy nor initiative, and if pursued by the State does not even call for the exercise of any high degree of business judgement. The sole requisite would be honesty, accuracy, and economy.

"The business of life insurance, which the companies now make so incomprehensible to the insured, consists properly only of three elements:

"1. The initial medical examination.

"2. The calculation of the so-called net premium or insurance and mortality reserve.

"3. The investment of funds.

"The first is the province of the physicians; the second a mere matter of arithmetic worked out by the actuary and now actually performed in large part also by our insurance departments as a necessary incident of their supervision; the third, the proper investment of funds, would ordinarily require a high degree of judgment. But if the business were conducted by the State, the proper investment of funds would not, at least in Massachusetts, present any difficulty. The State and municipal loans would take up all insurance reserve. The net indebtedness of the Commonwealth on December 31, 1904, was \$74,335,130, that of our cities and towns, \$141,658,601. This aggregate of \$215,993 presents a fund far greater than is required as the legal reserve for all the policies now outstanding in this Commonwealth. \* \* \*

"The net return from such investment of the funds by the State would compare not unfavorably with that now received by the leading in-

surance companies. It is true that the interest return on Massachusetts State and municipal bonds is less than the present average return of the life insurance companies on investments; but that return in case of State insurance would be net. There would, as to the reserve funds, be no expense of management. Furthermore the investment return of the insurance companies is being almost steadily reduced, and the insurance reserve on new business is being calculated on the basis of 3 1/2 or 3 percent, which is as low as the average return on State and municipal bonds.

"In my opinion the extension of the functions of the State to life insurance is at the present time highly undesirable. Our government does not yet grapple successfully with the duties which it has assumed, and should not extend its operations at least until it does. But whatever and however strong our conviction against the extension of governmental functions may be, we shall inevitably be swept farther toward socialism unless we can curb the excesses of our financial magnates. The talk of the agitator alone does not advance socialism a step; but the formation of great trusts — the huge railroad consolidations — the insurance "racers" with the attendant rapacity or the dishonesty of their potent managers, and their frequent corruption of councils and legislatures is hastening us almost irresistibly into socialistic measures. The great captains of industry and of finance, who profess the greatest horror of the extension of governmental functions, are the chief makers of socialism. Socialistic thinkers smile approvingly at the operations, of Morgan, Perkins and Rockefeller, and of the Hydes, Mcalls, and McCurdys. They see approaching the glad day when monopoly shall have brought all industry and finance under a single head, so that with the cutting of a single neck, as Nero vainly wished for his Christian subjects, destruction of the enemy may be accomplished. Our great trust-building, trust-abusing capitalists have in their selfish shortsightedness become the makers of socialism, proclaiming by their acts, like the nobles of France, 'After us, the Deluge!'"

(Pick up 24-em-wide Letter from Attorney Harry Gordon

## Attorney Gordon Clarifies Stand

March 30, 1940

Editor Miami Life:

I have before me your March 30, 1940 issue in which you say, under the heading, "WE'LL HELP SOLVE INSURANCE PROBLEM:"

"If we can help policy holders recover earnings they are rightfully entitled to, we shall be glad to do it. In this endeavor we have been promised assistance by Attorney Harry Gordon, who for several years has been seeking to have an insurance department set up by the state legislature to force big companies to give us cheaper insurance."

I want to correct a possibly erroneous impression that this language might convey. When it was suggested that Miami Life could be of service by obtaining information for individual policy-holders, I stated that your paper suggest their agents would unquestionably give them such information they desired and that this information would be reliable.

I personally have no such technical knowledge concerning insurance rates, either fire or life, to pass upon whether the rates are proper or not, under the present Florida law.

As for any legal questions involved concerning the rights of the policy-holders to recover any moneys to which they may be entitled, it was not my intention nor may I properly permit my name as attorney to be used in the manner as shown in the article.

It would be my suggestion to policy-holders who believe or might be told by their insurance agent that they have rebates coming and which their agents themselves cannot obtain for them, to consult their own attorneys rather than to consult me directly, or indirectly through the medium of Miami Life.

I am interested in the larger questions presented by your series of articles and have in the past engaged in considerable activity to bring about much needed reforms as pointed out in your paper. These activities I propose to continue.

In your campaign for lower rates, I believe you are engaged in a noteworthy work that should be appreciated by the community at large. In that work, you may count upon me for all possible assistance. However, in view of the article referred to, I deem it necessary by this means to clarify my position with regard to individual policy-holders.

Your very truly,  
HARRY GORDON,  
Attorney.

**-- LOOKING BACK --**  
**Over Files of MIAMI LIFE**

**TWO BIG FISH AFTER A LITTLE ONE**

(April Fifth, 1924)

THE announcement was hardly dry on the paper, that a new railroad will be built to connect the east coast of Florida with the central section, when it was learned that the Florida East Coast Railroad and the Atlantic Coast Line have combined to prevent the construction of the proposed line.

Selfish!  
The east coast of Florida is BOTTLED UP by the Florida East Coast railroad. That railroad has its greedy hand at the industrial throat of this section. All the double tracks it plans to build will not slacken that hold.

The sooner a competitive line is built the better it will be for the east coast of Florida, and this includes the Florida East Coast Railroad.

The new line would open a new section to development, which means that it would produce business that doesn't exist at present.

Hammered down by excessive rates and hampered in numerous ways that cannot be avoided when a section is dependent upon a single line for transportation, the east coast of Florida is rapidly outgrowing the ability of the Florida East Coast Railroad to handle the business.

Not only does the section itself need a new railroad, but the Florida East Coast Railroad itself needs another line to assist in clearing the congestion of traffic which every succeeding season multiplies and emphasizes.

That the Atlantic Coast Line has joined the Florida East Coast Railroad in opposing the construction of the new line is justified by the assumption that the new line will make business for its competitor, the Seaboard Air Line.

Granted. What of it? The primary need of a new country is transportation. The facilities now existing are not sufficient.

The fact that these two big fish are after one little fish of a railroad might well be taken as proof conclusive that a new line is needed.

Both the Florida East Coast Railroad and the Atlantic Coast Line are managed by men who PROFESS to be powerfully interested in the welfare and progress of Florida.

If they mean what they say, let them HELP the new line. They can only RETARD AND OBSTRUCT. They can not PREVENT its construction.

**.. POLITICS ..**



More than 4,0000 enthusiastic supporters of B. F. Paty gathered in Bayfront Park last Saturday night to hear their standard bearer condemn nepotism and plead for a united vote for a better Florida. Appearing on the program with Mr. Paty was Harry Richman, stage and radio star, who has written a "battle song" for the Paty campaign. Judge W. Raleigh Petteway introduced the West Palm Beach man as the "Only candidate from southeast Florida and one of the finest men ever to offer for the governorship in his or any other state." The above picture shows a section of the vast audience, Mr. Paty and Mr. Richman.



MR. & MRS. JERRY CARTER



ATTY. IRVING RENNO



AL. D. BLOCK of Tallahassee

Most everybody knows Bill Pruitt, who's running for state senator, but see how many of these facts about his life you know:

William J. Pruitt was born in Sulphur Springs, Hopkins County, Texas, on June 4th, 1902, the son of W. D. and Inia Belle Pruitt. He was educated in the public schools at Sulphur Springs, Texas, and Marietta, Oklahoma, and thereafter served the trade as a bricklayer, carrying a journeyman's card in the B. M. and P. I. U. He is a graduate of the Cumberland Law School at Lebanon, Tennessee.

Mr. Pruitt came to Miami in 1925, where he met Miss Marguerite Hamilton, and in 1927 they were married in Buffalo, New York. They returned immediately to Miami, where they have continued to live ever since. Mr. and Mrs. Pruitt, with their children, Marguerite, 12, William, 10, and Inia Jean, 5, now live at 543 S. W. 29th Road.

Mr. Pruitt's mother was born in Portsmouth, Ohio; his father in Athens, Georgia. His grandfather was killed in action fighting for the Confederacy in the War Between the States. In the closing days of the war, his father served as gunner boy in the Confederate Army.

"Much has been said and written about the inequalities of the burden of state government that Dade county has been called upon to bear," declares Mr. Pruitt, "but nothing has ever been done about it. In my opinion, a great deal CAN be done about it, if your State Senator exercises a spirit of cooperation and sound diplomacy in his dealings with the legislators from the other sections of the State.

"Any feeling of enmity or antagonism that might exist in other sections of the state against Dade county should and can be eliminated by and through your State Senator working in harmony with other members of the Legislature for the general welfare of the State as a unit.

"I propose to go to Tallahassee with a definite program for Dade county, as will be more specifically shown in my platform shortly to be announced, and with your help and cooperation we shall be able to accomplish many things for the betterment of our county. As all true Dade Countians, we want to see our county assume its rightful place in the front ranks along with other progressive communities in the state."

Standing four-square behind "our great President," Al. B. Block of Tallahassee, announcing for delegate to the National Democratic Convention from the State-at-large, writes MIAMI LIFE: "No man in American history, in my opinion, has strived harder or more sincerely for the welfare of the great mass of our people than President Roosevelt. If I am privileged to serve Florida Democracy as one of its delegates, I shall cast my vote for Roosevelt if he desires to have it, and will lend my efforts toward a continuation of those things for which he stands. At the same time, I shall oppose any attempt to reconstruct our party principles along the lines of Republican retrenchment and reactionary conservatism."

ATTORNEY IRVING RENNO, running in Group 2 for the Dade county legislative representative, has devoted much of his life to problems of the underdog, the underprivileged, labor. Not only is he an energetic worker for old-age pensions, but in his platform is a plank declaring for the creation of a poor man's Court to be known as "Court of Common Pleas," or "Small Claims Court," so that "indigent persons may secure that measure of justice that every citizen is entitled to without prepayment of costs; and for the creation of a Public Defender that such indigent poor persons may procure representation in such Court without payment of fees—such courts and public defenders to be established only in counties of 100,000 or more population.

Irving Renno, still comparatively young, served 16 years in the navy, was born in Boston, lived for a time in California, and came to Florida in 1923 as an executive of a motion picture production

company that built a complete studio and film laboratory here that produced several good, salable pictures in Miami. Irving still claims those pictures started Miami and Florida on the road to nation-wide publicity and popularity. Renno, from 1930 to 1934 was chief counsel for the Overseas Highway Corporation, promoted by George J. Rosenthal, which endeavored to construct and build viaducts and fills and bridges to join the gaps between the Florida Keys from No-Name Key to Lower Matecumbe Key, thereby completing an Overseas Highway from the mainland to Key West, which resulted finally in the splendid highway as we have it today. Active Legionaire since 1919, in Forty & Eight since 1934, member of Miami Drum & Bugle Corps of Harvey Seeds Jost No. 29, Elk, member of Young Democratic Club, owns his own home, and attends Christian Science Church—such are some of his highlights.

There will be no "J. M. Lee for Comptroller" placards messing up the roadside if Comptroller Lee can prevent it. "What placards I have printed will be sent out to be placed only inside stores, shops or windows," Mr. Lee said, "and I am not only printing on the placard a request that it not be posted on the highways, but I am today writing the state highway patrol requesting that they remove any 'Lee for Comptroller' placards they may find alongside the highways."

Comptroller Lee's letter to Director W. F. Reid of the highway patrol points out that "over-enthusiastic or over-zealous" supporters may overlook his request and tack up some placards on trees, telephone poles or other structures on the highway rights of way, and adds, "this is to request you and your agents or deputies to remove any such placards."

Mr. Lee recalled that he has followed this same policy in both of his previous campaigns.

**WEIDENHOFF EQUIPMENT**  
A COMPLETE MOTOR ANALYSIS FREE!  
**WALDRON'S SERVICE STATION**  
Factory Trained Mechanics  
27th and Flagler

**AARON DRUG STORE**  
Owned by a Registered Pharmacist  
400 N. W. 2nd Ave., Ph. 2-8995

**MOUNT THAT SAILFISH!**  
A Complete Taxidermist Service  
Anything from a humming-bird to a whale!  
W. W. Worth  
1213 N. W. Miami Court  
Nite or Day Phone 2-4066  
MIAMI, FLORIDA

Show Place of the South  
**JEFF'S NITE CLUB**  
Flagler At 12th Ave.  
Attraction Extraordinary  
Frank Murtha  
Betty Burns  
EDDIE PEYTON  
AND AN ALL-STAR SHOW  
Johnny Silvers Music  
3 SHOWS NIGHTLY NO COVER CHARGE  
NEW LOW PRICES  
Phone 2-4094

RALPH DE PALMA presents  
**MIGHTY MIDGET AUTO RACES**  
Every Sunday night at 8:15  
Flagler Speedway—at 66th AVE.

JALOPY  
**AUTO-RACES**  
THRILLS — SPILLS — CHILLS  
ENTER YOUR OWN CAR  
For Entry Blanks See H. Stringfellow, 999 N. W. 20th Street  
Every Sunday, 2:30 P. M.  
N. W. 37th Ave. & 7th St.—North of West Flagler Kennel Club  
ADMISSION 25 CENTS CHILDREN FREE

Pure, Delicious . . .  
And Refreshing  
dolly madison ice cream  
SEVEN STORES OVER GREATER MIAMI

SLEEPLESS-NERVOUS-UPSET-SORE?  
FROM **COUGHS** DUE TO COLD  
TRY "ONE DOSE" RELIEF  
The very first spoonful of pleasant tasting Mentho-Mulsion will give you expected relief, or your druggist will return your money.  
Mentho-Mulsion is a scientific compound of nine important ingredients without narcotics or opiates. Children like its taste, and the first dose will show you why it is different, so soothing, and how fast it puts pleasant medicated vapors into the bronchial passages to relieve that stuffed-up feeling and stop coughing immediately. Mentho-Mulsion, now only 75c.  
Thousands are finding relief—with Mentho-Mulsion.  
**MENTHO-MULSION**

**MORE FOR YOUR MONEY**  
**SEARS, ROEBUCK AND CO**  
BISCAYNE BOULEVARD AT 13TH ST.  
**A COMPLETE DEPARTMENT STORE-**

STOP IN AT DADE COUNTY'S SWANKIEST BAR  
**Seminole Bar**  
STEAKS — CHOPS and SEA FOOD  
Package Store  
Okeechobee Road, at the Bridge  
PHONE 8-2142 HIALEAH  
WALTER B. CAREY

**DIAMONDS FOR DIRT**

(April 5th, 1924)

MIAMI'S MOST active season, realestatically speaking, is coming to a close. It is estimated that the amount involved in transactions during the past three months is around a HUNDRED AND FIFTY MILLION dollars. The amount invested by Mr. Doheny in Teapot Dome!

If Mr. Doheny had known about Miami, would he have invested in Teapot Dome? It is said that Mr. Doheny expects to make only a hundred million from that investment. Miami really pays better than a hundred percent.

And how eagerly is it purchased.  
A famous land proprietor advertised the opening of a new subdivision at the beach. The sale began at a certain hour. When the hour arrived purchasers were lined up in front of his door like a string of movie fans anxious to obtain tickets for the latest production. Sales for the first day were nearly a million dollars.

Did California at its palmiest ever see anything to equal that?

Those who have money snap it up. Those who haven't are advertising diamonds in exchange for Miami lots. Diamonds for dirt!

Can you beat it?

**GRAPEFRUIT ANTIDOTE FOR BUG JUICE**

DOCTORS recommend grapefruit for scurvy. How many people have scurvy? Not a few, perhaps, and grapefruit contains anti-scorbutic qualities. It is well to know this, but better to eat grapefruit whether one has scurvy or not. The very best advertisement for grapefruit is in its tonic properties. It contains something that quenches the alcoholic craving, according to the testimony of veteran booze artists who have reformed by keeping near to nature and imbibing quantities of grapefruit juice.

Why doesn't the Citrus Exchange try that on the public? Maybe it would work. Think of the ignorant and misguided people who know nothing about grapefruit. There was poor old Clemenceau, for instance, who had been eating eight hard-boiled eggs and a quart of onion soup for breakfast for eighty years until he learned that grapefruit was more satisfying and less trouble—except the squirt.

But the squirt has been eliminated. No longer is it necessary to wear a mackintosh and goggles while eating grapefruit. Now they "poot it oop in tins," as our British cousins might say. A Miami concern has just closed a successful season at canning grapefruit. The fruit retains its natural flavor in cans. Only the fruit is canned. The squirt is extracted.

One advantage about having the fruit in cans is its availability at all seasons. It can be had in the dead of summer when the thirst inclines beerward. Grapefruit is better. If the citrus growers would get Mr. Volstead's indorsement they'd have to increase production.

**GOLF**  
FLORIDA'S SPORTIEST LINKS  
18 HOLES - NO WAITING - OPEN TO PUBLIC  
GREEN FEES \$1.00 Per Day  
GOOD GREENS AND BROAD FAIRWAYS  
**FLAGLER COUNTRY CLUB**  
West Flagler St. & 37th Ave. — End of Car Line

**SQUARE DEAL CLUB**  
GOOD FOOD-CLEAN SPORTS  
Budweiser on Draught  
1227-29-31-W. Flagler St.

**BALL CHAIN BAR**  
Dance to JACK MIDDLETON'S Orchestra  
Opposite Tower Theatre  
1513 S. W. 8th Street

# SO YOU SAY....

## A. & P. SHORT-CHANGING

Dear Lug:

Here is one and it's no malarky . . . Today, Tuesday, April the Second, I, in a state of coma, stopped at the Superstore of the A. & P., southwest 1st and 12th avenue.

Among my purchases was an item that cost sixty-eight cents. While the gazaboo was itemizing the different items on the gyp machine I was taking the hard-earned bucks out of my pocket and, of course, was not paying attention to what he was doing (oh, I know I should have my noggin examined after what you have told us about these legalized bandits!).

A lady who had already passed the test was waiting for the boy (four bucks a week and is known by a number, not a name!) was putting her purchases in the bag (and, believe me, you are in the bag once you step into one of their gyp joints!) said to me, "He has overcharged you! . . . That package is marked sixty-eight and he rang it up eighty-six."

When I came out of my state of coma and realized that I was in an A. & P. store my wits began to function (both of them) and I looked at the swindle sheet when he pulled it from the gyp machine and, lo and behold, it was 68 cents instead of 86.

In the ensuing conversation he said, and I quote, "Well, we are susceptible to mistakes (candidly I don't think he used that word for I don't believe he could pronounce it. But that's the idea anyway)."

And he continued saying: "It's funny, when we make a mistake the other way no one ever mentions it."

I said, "Why should they?" He deducted the eighteen cents from the bill of course. . .

Now the funny thing about this is, that sixty-eight up-side down looks like eighty-nine not eighty-six and the funniest thing of all is that the fellow who was doing the gyping was THE MANAGER OF THE STORE!

Let them deny that and I'll prove them a liar for I asked the lady her name and address!

Yours for longer weights and shorter hours for the A. & P. slave and gyp joints,

G. C.

39 Johnston St.,  
Newburgh, N. Y.  
March 30, 1940

LIVERNOIS PROVISION CO.,  
1131 Dragoon Ave.,  
Detroit, Mich.

MIAMI LIFE:

Dear Sir: I am enclosing \$30 in stamps for which please have sent to me at the above address, as many copies as it will buy of your "Miami Life" of Saturday, March 2, 1940, Issue Vol. 14, No. 21.

MIAMI LIFE:

Enclosed \$2.00 check and kindly send me copies Vol. 14, No. 20, dated Sat., Feb. 20th, as many as the money will cover. Thanking you in advance I remain yours truly,

Yours very truly,  
H. BRIKER,  
39 Johnston St.,  
Newburgh, N. Y.

PHILIPS GREEN,  
Detroit, Mich.

**Miami Poultry & Egg Co.**  
Quality Tennessee Poultry  
1145 S. W. 8th St.

**Jack Eaton's GARAGE AND SERVICE STATION**  
3894 S. W. 8th St. PH. 4-9380  
WRECKER SERVICE  
Open 24 Hours A Day

**FOR SALE**  
USED SELECTIVE COIN PHONOGRAPHS  
Prices: \$30.00 to \$60.00  
Deale Automatic Music Co.  
1600 S. W. 1st St. Ph. 2-6932

**PIZZA and ITALIAN DINNERS**  
Specializing a la Carte  
**PICCIOLLO**  
124 to 38 Collins Ave., Miami Beach  
Open all year round Phone 5-9311

**NEW DUPLEX FRIGIDAIRE**  
HOT WATER, GAS  
FURNISHED—\$6.50 weekly  
UNFURNISHED \$5.00 weekly  
3 ROOMS & BATH  
Manager: 99 N. W. 24 St.

**SEE THE MILLION DOLLAR ART GALLERY**  
ZISSIN'S BOYERIE  
N. Miami Ave., & 17th Ter.

**SKY DANCE CLUB**  
3604 S. W. 8th St. on the Trail  
DANCE EVERY NITE  
2 — BANDS — 2  
Piper MANNING ORCH. — Charlie MOORE'S HAWAIIANS  
ADM. Men 40c — Ladies 25c Wed. Nite Ladies FREE

## Dry-Cleaning Evils

Editor Miami Life:

Who is responsible for the deplorable dry cleaning situation which exists in Miami?

I came to Miami a few months ago with my wife from Kansas City. Just before leaving Kansas City she purchased an imported shark-skin dress from the John Taylor Company, the largest and most exclusive establishment in Kansas City. The dress cost \$30.

The next time the dress needed cleaning she sent it to the French Benzol Cleaners because we had moved to the neighborhood of the plant on S. W. Eighth street and because of the lavish claims made by the French Benzol Cleaners over the radio in their advertising campaign.

When she called for the dress instead of being pure white it was a ghastly yellow, completely ruined. She protested to the manager, a Mr. Preston, and he asked her to grant him three or four days to have it cleaned again, assuring her it would come out white. A young lady employed at the place looked at the dress and said she doubted that it could be saved. At the end of four days my wife called for the dress and Mr. Preston attempted to hand it to her in the same yellow state. She refused to accept it and he became very abusive and refused to make any adjustment of any kind.

In other words he politely told me to go to hell. Is this the kind of treatment Miami expects to extend to winter visitors?

Sincerely Yours,

M. H. GRANT

1333 S. W. 8th Street

Clinic—Complete—Modern  
LATEST METHODS—POPULAR PRICES  
Physical and Laboratory Examinations. Blood and Urine Tests, Blood Pressure, Diseases of Women, Prostates Reduced, X-Ray, Colonics, Gall Bladder Drainage, Arthritis, Sinuses, Ulcers and Diet, Tonsils, Hemorrhoids, Warts Removed, PHYSIO-THERAPY, including Fever and Ultra-Violet, Sun-Lamp Rays, Infra-Red, Short Wave, Diathermy, Sine, Galvanism, Spinal, Muscle and Foot Adjustments.  
HOLLAND CLINIC, 25 S. W. 8th Ave.

**CLEAN Well-Flavored GOAT MILK**  
Delivered 40c qt.  
Phone 4-5520  
To Register!  
(Only 14 Days More)

**KOOL MOTOR Gasoline and Oils**  
CITIES SERVICE PRODUCTS  
Orange State Oil Co. Distributors

## GENERAL MOTORS FINANCE PLAN IS GYP SAYS U. S.

UNCLE SAM is going after the General Motors Acceptance Corporation, financing easy payments on products of General Motors, and in the last month has forced that company, as well as Henry Ford's finance company, to "cease and desist" making purchasers believe they're being given a square deal—in other words, that they're getting their products on time by paying only 6% interest.

It should interest Miami-ans. General Motors financing is pretty rotten locally.

A Miamian this paper knows bought a Frigidaire electric range a year ago. Last month the contract had been in force just a year, and had more than a year yet to go—but he got flush and decided to pay it off in cash. Some of you who like interesting mathematics, get out your pencils and see how the General Motors Company has got rich so quickly.

Our friend owed \$102.50. It would have taken him 15 months to pay the balance, at \$7 a month.

But the General Motors allowed him a rebate of only \$7.10, when he tendered the cash; in other words, charged him \$95.40 to wipe off the account.

He protested. He showed the original cost of the stove was \$205, time payment cost, \$235.50; allowance for old range \$15, cash payment \$20, and time payments so far had amounted to \$133. Surely, he was entitled to more rebate than that. He pointed out that other businesses gave better deals than that. The General Motors folk, however, laughed at him. He paid.

Now here was a \$205 (retail price) General Motors article on which only \$170 had to be financed. At the end of 14 months \$98 in cash had been paid in on it. Had the General Motors Acceptance Corporation been on the up-and-up with its Six Percent ballyhoo, it would have wiped off the book balance of \$102.50 for a cash payment of around \$85. And would have still been in the good about \$13! Which, in itself, is more than Ten Percent on the deal!

All of which makes us still more unkindly toward General Motors and somewhat in the mood for applauding the good old Federal Trade Commission for its most recent findings.

Findings of the Commission, according to AMERI-

CAN BIZARRE, consumer monthly of Pittsburg, are that in the fall of 1935 General Motors, through its various subsidiaries, announced a plan of financing the purchase of the several brands of motor vehicles manufactured and distributed by it on a deferred or installment payment plan which was referred to and described as the "6%" or "six per cent" plan. His plan was first advertised by General Motors through its subsidiary General Motors Acceptance Corporation in an advertisement appearing in newspapers in October, 1935. The initial advertisement was in part as follows:

"GMAC GENERAL MOTORS ACCEPTANCE CORPORATION REDUCES TIME PAYMENT COSTS ON NEW CARS

With a new 6% Plan SIMPLE AS A, B, C

A—TAKE YOUR UNPAID BALANCE

B—Add Cost Of Insurance

C\* Multiply by 6%—12 month's plan (One-half of one percent per month for periods more or less than 12 months)

That's your whole financing cost. No extras. No service fees. No other charges.

\*In some states a small legal documentary fee is required.

TYPICAL references to the plan in advertisements issued by the Chevrolet, Pontiac, Olds, Buick, LaSalle, and Cadillac companies referred to the "New 6% Time Payment Plan."

Announcement and use of the plan by General Motors, the findings continue, gave that company such an advantage over competitive motor car manufacturers that all its principal competitors promptly announced similar plans for financing the sale of new cars on a deferred payment basis. Com-

plaints were issued by the Federal Trade Commission against all these manufacturers, which included Chrysler Corporation et al, Nash Motors Company, Graham-Paige Motors Corporation et al, Hudson Motor Car Company et al, Ford Motor Company et al, Reo Motor Car Company, and Packard Motor Car Company.

\*\*\*All these other manufacturing respondents with the exception of General Motors and the Ford Company, stipulated the facts alleged in the complaints, and agreed to desist from the acts and practices complained of, whereupon the Commission's complaints against them were dismissed.

In most of the plan advertising sponsored by the respondents the term "6%" was featured in such a way that the attention of the purchaser was immediately drawn to it. Testimony of members of the public called as witnesses to explain the impression they gained from these advertisements shows, the Commission finds, that when the term "6%" is used in connection with monthly payments it is understood to mean 6 percent single interest per annum, computed on the declining balance as reduced by the monthly payments.

As actually carried out by General Motors and its subsidiaries, the 6% plan was computed by multiplying the unpaid balance on the car purchased by 6 percent in cases where the balance was to be paid in monthly installments over a period of one year. If for a shorter or longer period, the charge was one-half of 1 percent a

Pulverized soil \$1 yd. Cow manure, 3 bags \$1 Kantro Nursery, 3155 S. W. 23 St. Ph. 4-4804.

month, so that for a period of 13 months the multiplier was 9%, and for 24 months it was 12%. The purchaser paid 6%, 9% or 12%, as the case might be, the findings continue, on the total amount originally owed, until the final payment was made, which resulted in a charge of approximately 11 1/2% simple interest per annum on an original balance as reduced by monthly payments, instead of 6% interest as was generally implied.

## "CHUCK" KEOSKIE DIES

THE death of "Chuck" Keoskie, well known racing figure, last week, is mourned by hundreds who knew him as a square shooter and a friendly personality. He was connected with the elite of the wagering fraternity around northern tracks where book-making is legal. During the winter he acted in the capacity of manager of the Sea Glades Cabana Club in Miami Beach. He is survived by his brother, Aubrey Keoskie, popular sportsman and former owner of Aubrey's Lagoon, a rendezvous for the cream of the sporting world, where no hazard was too great.

## Brand New!

Garage Apt. (Unfurn.) \$40-month, year round Screened porch, living room, kitchen, 2 bedrooms, all tiled bath. (Garage space, however, not available).  
Inq. 1760 S. W. 14th Ave.

## WRESTLING

Every Tuesday and Friday 25c  
**TUTTLE ARENA**  
S Miami Ave. at 4th St.  
Call 3-9117 for Reservations

FREE Delivery Ph. 4-9266  
Never Undersold  
CORAL WAY SUNDRIES  
Cigarettes \$1.19 a Carton  
17th Ave. S. W. & Coral Way

**ERNEST'S**  
ALL SPORTS  
Best Sandwiches in Town  
Upstairs—51 N. E. 1st St.  
Phone 2-4013

BRING YOUR OWN CONTAINERS TO  
**Miami Home Milk Producers Assn.**  
769 NORTHWEST 18th TERRACE  
For The Finest  
Golden Flake Buttermilk you ever tasted, 25c Gal.

**La Paloma CLUB**  
SUMMER PRICES  
Now In Effect  
Best Show in Town  
FEATURING  
PEGGY ZARROW ZOLA  
CARROL NORMANDIE EMOGENE WEAVER  
MACK MARTIN DOTTIE JOHNS  
3 — SHOWS NIGHTLY — 3

## Let MIAMI LIFE Follow You!

You Can't Know EVERYTHING That's Happening in Miami—If You Don't Read MIAMI LIFE! . . . There Are Times When MIAMI LIFE Brings You Information You Could Never Get Elsewhere, and On Many of These Occasions MIAMI LIFE Will Save You Money—Especially If You Own Property Here! . . . MIAMI LIFE Owes Its Existence to the Good People of Miami. MIAMI LIFE Serves No One But the Good People of Miami. . . Dollar for Three Months. . . Four Dollars a Year.

MIAMI LIFE, 110 West Flagler St., Miami, Fla.

SEND MIAMI LIFE TO:  
(Name) . . . . .  
(Address) . . . . .  
. . . . .  
ONE YEAR SIX THREE MONTHS  
SEND BILL TO:  
. . . . .  
. . . . .