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E. V. PETERS, New York

Zone Vice-Presidents
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R. McC. BULLINGTON, Richmond, Va.
Canada
W. B. RAMSAY, Montreal
Western Zone
PERCY M. CARTER, Seattle
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Eastern Zone
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Board of Directors
Representing Affiliated Clubs
ATLANTA—Grier Martin (one year);
BALTIMORE—Morton M. Goldsmith
(one year).
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years).
BUFFALO—E. H. Stichel (three years).
CENTRAL NEW YORK—A. H. Wil-
liams (one year).
CHARLOTTE—E. R. Whitlow (one year).
CHATTANOOGA—W. P. D. Moross
(three years).
CHICAGO—S. H. Stewart (two years).
CINCINNATI—W. C. Beschorman (three
years).

CLEVELAND—R. S. Wessels (three
years).
COLORADO—J. T. Murphy (one year).
COLUMBUS—R. S. McKay (two years).
DALLAS—T. S. De Forrest (three years).
DAYTON—James M. Irvin (two years).
DETROIT—Michael McNamara (three
years).
DULUTH—F. W. Beatty (two years).
FORT WORTH—H. F. Conway (one
year).
GOLDEN GATE (San Francisco)—L. M.
Du Commun (three years).
HOUSTON—E. D. Griffen (two years).
INDIANAPOLIS—John Minta (two
years).
KANSAS CITY—Charles R. Cook (three
years).
LOS ANGELES—M. B. McNulty (one
year).
LOUISVILLE—J. F. Kuriees (three
years).
MACON—H. K. Jarrett (one year).
MEMPHIS—W. F. O'Brien (two years).
MILWAUKEE—Walter F. Marks (three
years).
MINNEAPOLIS-ST. PAUL—E. T. Jones
(two years).
MONTGOMERY—W. J. Smith (one
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NEBRASKA—Thomas B. Coleman (two
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Proceedings of the N. P. O. & V. A. C

Monday, October 20

First Session: Monday Evening

The thirty-seventh annual convention of the National Paint, Oil and Varnish Association was convened in the Ambassador Hotel, Atlantic City, N. J., at 9:45 o'clock, Monday evening, October 20. Arthur S. Somers, Brooklyn, N. Y., a former president of the association, occupied the chair.

Chairman Somers:—At the outset I want to say that the privilege and the honor of expressing the thought that formally opens this convention are accepted with great pleasure and appreciated in all sincerity.

and that who knows but that the seed sown there may one day direct the eyes of the whole of the industrial world toward this convention, that in a closer communion, with a deeper feeling of neighborliness, men and women may be brought together to live in that kind of a peace for which the whole civilized world today is ardently praying.

Through these associations we come to a better understanding; we come to a better knowledge of how helpful may be the influence that we can exert toward building something for the general good.

hither out of many kindreds and tongues. Bless with a spirit of wisdom those to whom in Thy name we entrust the authority of government that there may be justice and peace at home and that through obedience to Thy law, we may show forth Thy place among the nations of the earth. In the time of prosperity fill our hearts with thankfulness and in the day of trouble suffer not our trust in Thee to fail.

We humbly beseech Thee, O Heavenly Father, to send down upon this convention here assembled in Thy name and presence, the guidance of Thy Holy Spirit. Direct them one and all with Thy most gracious favor and further them with Thy help that all Thy works continue and ended in Thee may glorify Thy holy name and finally by Thy mercy obtain everlasting life through Jesus Christ our Lord who has taught us one

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time when we are holding sessions, and see the very point where 147 years ago that famous Christmas Eve Washington restored in that masterly campaign the waning fortunes of the Revolution and made it possible for this great nation of ours to become great.

Then, as I swing around a little further and look over those great manufacturing plants now in Trenton, the Eoelings's, the various potteries, automobile and machine shops, and see what it has grown to, we then become not only proud of ourselves as Jersey-men, but as citizens of this great Republic, until we can look everybody in the face and say with that same pride that we are citizens of no mean State.

Now, I have no doubt that you have many other speakers here this evening and I shall not bore you any longer, but do my duty by the State and by the city here and bid you a most hearty welcome. Here in Atlantic City, this town that has grown so rapidly and become the great playground of the nation, we are proud to have you with us again, proud to welcome you down here, where you can transact your business uninterrupted by the distractions that would occur in almost any other large city, where you can be like one great family, where your differences can be ironed out along the sea-side here, looking out over this calm, peaceful sea, and in the autumn sunshiny look upon the bright future of your industry, because it has a great future, just as our country has a great future before it; so there comes in this contact of you men and women from all over the United States the exchange of ideas, the exchange of your business confidences, a mutual understanding because you probably do have trade advantages and you are rivals in business, no doubt, but you never can be rivals with a man or woman whom you meet face to face and shake hands with and get their viewpoint. Most of the friction in the world comes through misunderstanding.

the public service." The city of Atlantic City is devoted also to that purpose. That happens to be the motto of this association.

As we gather here for the thirty-eighth year, we recall that one who was very far-sighted realized that we could not progress without knowing each other. We have reached the point where we are surprised ourselves as we meet from year to year and are greeted by people probably strangers to us, yet strangers who know our names. I am reminded there of the story told in the Southland of that ante-bellum Negro named Monroe. Monroe had great ambition to visit the city of Memphis, being from the country. Finally he secured sufficient funds to make transportation easy. Upon arrival in Memphis he had great desire to ride a trolley car. He didn't have sufficient funds, however, to ride the trolley car. As he stumbled through the parkways he picked a pocket book off the ground and on opening the pocket book found \$2.85. Monroe then boarded the first street car that came along. As he enjoyed the hospitality of the street car he noticed that the conductor would call out names. The conductor's first call was Gordon. Monroe said to himself, "Mr. Gordon, he done got off." The next call was for Lee. Monroe said to himself, "Mr. Lee he done got off." He was satisfied that this conductor, being a stranger to him, couldn't possibly put him off of the street car, not knowing his name. However, the conductor called out Jefferson. Monroe said to himself, "Mrs. Jefferson and her two children done got off." Monroe settled some at his seat and the conductor called "Monroe." Monroe said, "Yes sir, yes sir, here I come."

Off he got. He stood on the street corner and marvelled at the intelligence of these people in the City of Memphis. An automobile stopped beside Monroe and the man in the car said, "Monroe?" Monroe said, "Yes sir, yes sir, this is Monroe." The man said, "Well, I am looking for two eighty-five." Whereupon

with affection and admiration, but with confidence, because of the ability that they possess and of the splendor of their manhood as evidenced by their humane contact with their fellows, not only in convention meeting but throughout the months that precede each convention.

So it is no disparagement to those who have occupied this proud position of president of your organization, to say that for the past year the office of state has been guided by a hand so true and a mind so clear and an intellect so keen, that there was repose from the time that he took his position, and there is regret that this hour has reached us and in a few short spans or breaths, he will have passed on to join the long list of "Ex's."

We felicitate the president of this association; we are grateful to him for having assumed the leadership. We are grateful to him for having preserved the entire body intact during these months, and having left a standard that calls from his successor, whoever he may be, all the best that he possesses and the rights with which he is endowed.

Do you wonder then, ladies and gentlemen, that with this feeling, prompted by the deepest sincerity, I feel it an honor to present Norris B. Gregg, your president.

(The members arose and applauded.) President Gregg then presented his address, as follows:—

Address of President Gregg

A year ago you honored me by electing me to the Presidency of this great organization. In accepting the office, I fully realized the responsibilities which went with it and was also mindful of the success achieved by my predecessors in office.

The By-laws of our Association provide that your President shall present at the first session of the Annual Convention a report upon the affairs of the Association, together with such matters and recommendations as he may deem of interest. Because of this provision, I must now inflict upon my kindly listeners what comes under the classification of the "President's Address."

At this time, it is hardly necessary for me to state that your President is simply the instrument through which his associate officers and committeemen may submit the results of the common effort of all. A summary of the year's work will be thoroughly covered in the report of the Secretary; therefore, I do not intend to transgress upon your time by enumerating the various accomplishments, but shall try and address myself to the broader aspects of the Association's functions.

Assembled here tonight are delegates and members from practically every important center in the United States and Canada. Our Association is unusually complimented by the presence of two gentlemen from London, England, Mr. Robert Fell Clark, and his son, Gordon Clark, representing the National Federation of Associated Paint, Colour and Varnish Manufacturers of the United Kingdom. Such a gathering can not help but impress upon us all the greatness of our Association as well as the corresponding responsibilities an organization like ours imposes upon its executive officers.

"In the Public Service"

A year ago at our Convention in Chicago, this Association adopted as its slogan—"In the Public Service." To my mind no industry has a better right to claim such a slogan engaged as we are in the manufacture and distribution of products so essential to the public.

Cooperation with Government Agencies

Your President can not allow this opportunity to pass without stressing the importance of cooperation on the part of Associations like ours with those governmental departments who are earnestly endeavoring to function as a real point of contact between American business and the Government. It is very gratifying to note in this connection a letter recently received by the Secretary of our Association from the President of the United States. President Coolidge writes:

"I am informed your Association is one of the oldest in the country and I have had my attention called two or three times to the fine cooperation that has existed between it and certain of the government agencies in behalf of the public interest."

The Work of Our Committees

Those who are not active in the inner councils of the Association can scarcely appreciate the tremendous amount of time and effort expended by the various men composing our standing and special Committees. Right here let me say—notwithstanding my many years' connection in Association work—it has been a revelation to me this year to realize just how much time and labor are contributed by these gentlemen. Credit is due these men for the accomplishments of the year.

Concerning the presentation of Committee reports to the Convention—in a desire to arrange the best possible sort of a program, the Committee having the matter in charge have evolved a plan which it is hoped and expected will expedite the work of the Convention, also lend added interest to the sessions—departing from former custom of having the Committee reports read in full, which practice consumes a great deal of time and has not always been attended by the interests and presence of the delegates, one reason for which your Executive officers believe is the fact that these reports are printed and members evidently feel they can read them at their convenience.

Briefly, the plan above referred to is to print and distribute reports of Committees, but instead of asking each Chairman to separately present his report, your Executive Committee and those in charge of the program decided to invite a member of the Association, one well informed on the various ramifications, to prepare a summation of all reports, presenting same at one session. Accordingly, Mr. Charles J. Casper, of Pittsburgh, has kindly consented to handle this very important feature of the program and will submit it at the Wednesday morning session. The Chairman of the several committees presenting reports will be invited to occupy seats on the platform at the session when this summation is presented, prepared to participate in any discussions which may arise or answer any questions relating to their activity. A few subjects coming under the head of Business Promotion, such as Clean-Up and Paint-Up, Flax Development, Save the Surface, etc., will for obvious reasons require individual treatment.

Code of Ethics

The Code of Ethics adopted at our Convention last year has met with the universal approval of our members. It is worthy of special note that similar Codes have since been adopted by many other Trade Associations and as "Imitation is the sincerest form of flattery," we can only feel that this was a forward step. In the final analysis, a Code such as our Association has adopted is nothing more or less than the applica-

Norris B. Gregg The Presiding Officer

understanding. If you can get hold of the man who you think is your enemy, and if you can sit down with your feet under the same table and talk to him, man to man fashion, you can't have mistakes and misunderstandings, and enmities.

And so it is a great thing that you have come here in this spirit of good fellowship and with the thought of co-operation in your hearts, and we welcome you and we hope that you will come again and again, and that every time you come it will be a bigger and better and a better convention, with higher ideals, and become so large that very soon, when we again address you, it will be in our new Convention Hall, which is in process of being built, where there will not be hundreds to attend your convention but many thousands.

Chairman Somers—I am sure that we feel ourselves very much complimented to be privileged to conduct our convention in this State that has been so delightfully portrayed by the Senator—a State that occupies such an important rank in the States of the Union as an industrial center with all of its charm and magnificence. But, of course, the convention is not without some feeling of regret, and that is that we have ascertained that, as a result of an international agreement with the other States of the United States, the State of New Jersey has been at last declared to be within the three-mile limit.

I now am sure that we will be glad to hear from George W. West, Atlantic City, vice-president for the Southern Zone of the National Paint, Oil and Varnish Association, who will deliver the response.

Response to Welcome

George W. West—On behalf of the national association, I take great pleasure in thanking the Senator for this welcome, on behalf of the commonwealth of New Jersey.

It is essentially fitting that this association should meet in Atlantic City and that we should have to welcome us, Senator Richards. Senator Richards is in

Monroe said, "Fore God, these are the smartest white folks I ever saw in my life."

"I come here to dream, we come here to exchange ideas that we may create better ideas and as we progress our standard, the standard of our industry, also progresses. Our business becomes more romantic. Square dealing becomes more prevalent. Our target, so to speak, becomes smaller and the range greater."

We have accomplished wonderful things because of the fact that we know each other. As we gather here we are also reminded of the individual obligation and in that sense I recall that short piece of poetry for whose authorship I am unable to account:—

Isn't it strange that princes and kings
And clowns that caper in sawing rings
And common people like you and me
Are builders of eternity

To each is given a bar of tools,
A shapless mass and a book of rules,
And each must make, o'er life has flown,
A stumbling block or a stepping-stone.

Chairman Somers—We now come to one of the most delightful features of the evening's meeting. If I may be pardoned for what would appear to be an exhibition of immaturity, I might say that the national association looks with pride upon the roll of honor, lengthening with the years, that contains the names of men who have distinguished themselves by the kind of service and the kind of leadership that they exemplified during their active participation in the affairs of this organization.

I am referring just briefly a few moments ago to some of those who are no longer with us. There are many who still remain, and while it would be very imprudent to suggest that each year sees a better and bigger and broader and more experienced and a sounder man at the helm (I say that in line with the progress of events) it is the aspiration of an association such as this to take advantage of what it has accomplished in the past and seek to make the standard it has already been suggested, higher still.

And so it selects from its membership those men who are regarded not only

tion of the Golden Rule in business. Let me again urge our members to carefully study this Code and to apply it in their daily business life.

Perhaps the thought has occurred to many of us that, unconsciously, the members of our Association, and we might say the Association as a whole, has been practicing better business ethics as the years have rolled around, and because of the formation of our Association.

An outstanding example of this was the adoption by the Paint Manufacturers' Association many years ago, of the Non-Exchange Agreement, which practically eliminated from the industry one of the most unfair methods of competition and treatment of one to another that ever existed.

When that agreement was written, probably no one was conscious of the fact that it was the nucleus, from which grew, in its observance and in other ideas of fair treatment towards one another, and which was given final expression in the language of our Code of Ethics.

Meetings with Local Clubs

During the year it has been my privilege and pleasure to participate in meetings of a majority of the Paint Clubs who are affiliated with the National Association. These gatherings were inspirational to me and on every occasion your President was the recipient of much hospitality and many courtesies. This contact between National and local organizations undoubtedly is of mutual benefit.

The Third Annual meeting of the Western Zone membership held in Los Angeles in May was of special interest, and will long linger in my mind as most constructive, profitable and pleasurable.

Business Promotion Campaigns

So much has been said and written on many occasions about the value to our membership and the industry at large of those two wonderful Business Promotion campaigns—CLEAN UP AND PAINT UP AND SAVE THE SURFACE—that there seems little left to be said by the speaker at this time other than to stress the importance and necessity for your continued wholehearted support of these plans. No more important subjects will be dealt with during the progress of this Convention. Let us have a 100% attendance at tomorrow's session, when these activities are on the program.

Save the Surface Film

The Save the Surface Committee now has in preparation a new motion picture film, the title of which will be, "THE ROMANCE OF PAINT AND VARNISH." It was the hope of the Committee having this matter in charge to have the film ready for showing at this Convention; however, in their desire to make it complete and comprehensive, it has been decided to devote more time to its preparation. The film will be available for showings later in the year.

Installment Sales

This Convention will be addressed on Wednesday by a prominent banker of New York City on the subject of: "ASPECTS OF INSTALLMENT SALES." As this plan is one that is engaging the attention of all industries at the present time and presents various phases of business economic value, it is worthy of your careful consideration.

Legislation

Again this year legislative matters concerning our industry have had the devoted attention of that tireless worker in the cause—Mr. Arthur S. Somers. Called upon for constant vigilance, many personal appearances before various legislatures having under consideration proposed laws affecting our industry. Mr. Somers is giving a large part of his time to this work. This service on his part extends over a period of a great many years and our industry owes him an immense debt of gratitude for his past achievements and for his present continuous service.

Trade Mark Bureau

One of the most useful departments in our Association is its Trade Mark Bureau under the able direction of its Chairman, Mr. Edgerly. The Bureau is operated in connection with the Secretary's office. It has come to my attention during the past year that this Bureau is accepted by many other industries as a model one. If our members will freely make use of the facilities at their disposal, it will greatly assist them in the proper selection of new trade marks, prevention of infringement on marks of others, as well as the probable saving to them in possible litigation which might arise in their ignorance of the true facts. Before getting our advertising matter and labels, it is highly important that members consult our Trade Mark Bureau for all the facts.

Statistics

For the past several years—eight to be exact—our Association, through its Statistical Committee, has recommended the collection and dissemination of trade statistics. Your officers—past and present—have been convinced of the wisdom of such a plan, but owing to conditions beyond the control of the Association, it has not been possible up to the present time to perfect the organization of a Statistical Bureau within our Association. The Committee which has been studying this problem will present for your consideration at this Convention, a report of what has been done—what has not been done—and what it is possible to do. This is apparently a very useful service which can be provided for our members, and which if properly organized and supported by certain departments of the Government essential to its successful carrying out, plus the cooperation of our own members in supplying necessary information, will be of inestimable value to us all. May I now recommend your careful hearing of the Committee's report and support of such recommendations as are to be presented therein.

Simplification

At the last annual meeting of the several Associations in our Industry, the Simplification program was fully discussed and certain resolutions were passed. Subsequent meetings have been held in the office of the Department of Commerce in Washington, and a program adopted which is of course subject to revision. The matter will be covered in the report submitted to this Convention by its Simplification Committee.

Recommendations

Your President recommends for your consideration the following:

FIRST: CRAMTON BILL.

Your Committee on Alcohol under the Chairmanship of Mr. H. S. Chatfield will submit during the course of this Convention some resolutions in opposition to the so-called Cramton Bill which provides for the creation of a new Prohibition Bureau, to which the powers of the Commissioner of Internal Revenue relating to manufacture, distribution, sale and use of industrial alcohol are to be transferred. The Bill has passed the House of Representatives in a form which our Committee deems unsatisfactory to our industry, as well as to the chemical industry in general. The Bill will come up before the United States Senate at the next session of Congress, which will assemble in December. Your President suggests the careful consideration by this Convention of the recommendations and resolutions of our Alcohol Committee in opposition to the Cramton Bill. It also seems to us that aside from the particular issue covered by the Cramton Bill, that its passage would result in the creation of one more Bureau in Washington.

SECOND: ADOPTION OF PROPOSED REVISION OF CONSTITUTION AND BY LAWS wherein provision is made for new form of election of Directors, etc.

THIRD: Cooperation in securing the widest possible publicity through showings of the "Save the Surface" film at paint club and other trade meetings.

FOURTH: Continuance of a Committee to study the subject of Simplification.

FIFTH: Continued moral and financial support of Business Promotion plans—Clean Up and Paint Up, Flax Development, Save the Surface, etc.

SIXTH: Support of the efforts of our Statistical Committee by prompt filing of statistical data when requested.

SEVENTH: Support of plan for increasing our Association's finances, making possible a sufficient income to properly carry on the work.

An Appreciation Is Herely Conveyed

To Mr. Caspar—Chairman of our Membership Committee, whose indefatigable work is beyond all praise.

To Mr. Peters—for his successful handling of the Sustaining Membership plan this year.

To Mr. Nolan—for his invaluable service as Chairman of the Flax Development Committee.

To our Treasurer, Mr. Figgis—who has so conscientiously carried out the multitudinous details of his office.

To the Trade Press—for their constant and wonderful support of all our undertakings.

To the Officers of the:

Paint Manufacturers' Association of the United States.

National Varnish Manufacturers' Association.

National Association of Paint Distributors.

International Association of Master House Painters and Decorators of the United States and Canada.

To my associate officers, as well as the Chairman and members of Committees not otherwise mentioned, who have given freely of their time, intelligence, and energy without compensation, and frequently at personal sacrifice. To the ladies and gentlemen comprising the Committee on Arrangements and Entertainment for this Convention—a special vote of thanks is due for their painstaking and carefully made plans, representing months of arduous labor.

Your President can not express to you how much he has appreciated the very efficient support and assistance of Mr. Horgan, your Secretary, and also the very loyal support given to Mr. Horgan and to the Association by the workers on his staff in his office. The Presidents of your Association come and go as the years roll round, but an efficient secretary "carries on." Your President desires to emphasize what you all know, that we have in Mr. Horgan not only a Secretary, but also a competent General Manager of your Association.

To the Younger Generation

I cannot let this opportunity pass without mentioning the younger generation in our industry. Many years have passed since your President first attended a Convention of this Association—to be exact—I was at the first Convention. To the younger men in this industry, let me say there is before you in these Conventions an opportunity available in no other way for listening to the opinions, discussions and deliberations of the leaders in your chosen vocation. Let me urge you to attend the meetings of your local Paint Clubs, attend the sessions of our National Conventions—it will prove profitable to you. We get out of all these things in accordance with what we put into them.

Conclusion

It has always been the policy of our Association to look forward and not back in meeting the needs of the industry. Our Association is today in better position than ever before to be of service. With a constantly increasing membership and the organization of new Paint Clubs, a more complete mobilization of the industry is being effected. New blood is good in any line of business activity, and with this situation existing, our Association should be able to make itself increasingly useful in the industry.

Chairman Somers—I will ask the secretary to report the action taken by the Board of Directors with respect to the President's address.

Secretary Horgan—The board referred the President's address to the convention and its recommendations to the Committee on Resolutions, which later reported back to the board that all of the recommendations had their indorsement, and that the entire report be referred to the association for its adoption.

Chairman Somers—The question occurs upon the recommendation of the Board of Directors with respect to the President's address. It is recommended that the convention adopt the address and concur in the resolutions accompanying

the recommendations. What is your pleasure?

Charles Caspar—I move its adoption.

(The motion was seconded and carried.)

Chairman Somers—I now have the pleasure of turning the meeting over to President Gregg.

(President Gregg took the chair.)

President Gregg—We will now call upon the Secretary for his annual report.

Secretary Horgan—As it is some time since I have occupied the pulpit, I trust you will pardon my apparent nervousness on my part. I was told last year at the Chicago convention that I made some friends and also a slight reputation by making my report brief and snappy.

Secretary Horgan then presented his prepared report as follows:—

Report of the Secretary

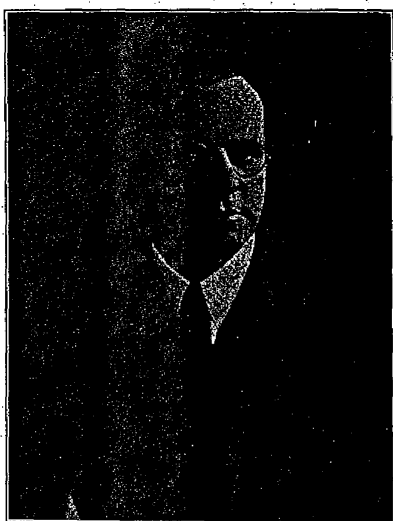
As we enter upon our annual convention it is fitting that we take inventory. Those of our members who can look back to the first days of the Association's existence will experience a feeling of satisfaction and pride on this date when the Association will have completed its thirty-seventh year. With a picture in mind of the first meetings—inadequate working facilities—and small membership—they can now review a long line of progress and achievement.

That the trade association as a facility for the promotion and self-regulation of industry and commerce has become, by reason of its scope and activity, an important American business institution, is recognized by all.

Due to the able and conscientious leadership of President Gregg, a review of our year's work reveals that the established activities of the Association have been maintained and extended and new phases of service to members organized.

Committee Reports

The reports of our various committees which are to be presented to the convention have been prepared with much care; in these reports will be found the active principles of our industry. At the annual meeting of the Board of Directors, which has been in session today (October 20), these reports were read, discussed and passed to the convention with certain recommendations. A sufficient number of copies of each report have been printed for distribution and in view of their great importance it is sug-



George V. Horgan
Secretary of the N. P. O. and V. A.

gested that every delegate and member present at the convention obtain a complete set of reports for careful reading and preservation.

Change in Office Location

On January 1st the location of our offices was changed from 342 Madison Avenue to the present quarters at 18 East 41st Street. The new offices are conveniently arranged; some much needed equipment has been installed and the present facilities will no doubt take care of the Association's needs for some years to come. One facility is a conference room suitable for committee and trade meetings.

1924 Year Book

The Year Book was edited and compiled by the secretary and mailed to members. This publication affords a permanent record of the Annual Convention, a resume of committee activities, membership list, etc.

Secretary's Bulletin

The Secretary's bulletin has been issued at regular intervals, each issue including a message from President Gregg. This bulletin is the source through which members are kept informed on trade conditions, the work being conducted by various committees, trade mark registrations, etc.

Conference Between Staff Heads

The conferences inaugurated last year between secretaries and managers of the major associations and bureaus have been continued, Messrs. Heckel, Gardner, Macdonald, East, Clark, Pitt and your Secretary participating. This contact has made it possible to avoid duplication, and to establish a system of greater service to the industry.

Meetings

Your executive committee has held quarterly meetings during the year; one in Chicago, one in New York and two in Atlantic City—all of which have been presided over by your president. At these conferences matters requiring action by the committee were passed on; plans for larger undertakings, further extension and greater usefulness were considered.

Our Association has been represented by your secretary and other designated representatives at meetings of the Chamber of Commerce of the United States, National Association of Manufacturers, National Trade Association Executives, Educational Bureau, Advisory Committee SAVE THE SURFACE, CLEAN UP AND PAINT UP Committee, Simplification (Department of Commerce, Washington), International Association of

Master House Painters and Decorators of the United States and Canada, and National Association of Paint Distributors.

Code of Ethics

The adoption at our 1923 convention of a Code of Ethics has proven to be one of the most constructive things yet accomplished by the Association. Copies of the Code printed in suitable form for framing were prepared by the Secretary and distributed to all members of the Association. Additional copies were printed on cheaper grade of paper for distribution to employees of concerns requesting same. It is gratifying to note that the Code is displayed in the offices of a great many of our members. Requests have reached the secretary's office from not less than half a dozen other trade associations for copies of the Code. It was also furnished to the Chamber of Commerce of the United States as that great business organization at its annual meeting in Cleveland last May adopted a Code of Ethics incorporating therein the best features of similar Codes used by other organizations.

Market Trends

The plan inaugurated last year for sending to our members monthly a charted analysis of market trends has been continued this year. This service provides opportunity for members to study prevailing conditions in the different trade groups.

Western Zone Convention

The Third Annual Regional meeting of Western Zone members was held in Los Angeles, May 1, 2 and 3. The convention was a great success in point of attendance and accomplishment. Your President attended and participated in the several sessions. The secretary's office cooperated in the arrangements for the meeting, but illness prevented the Secretary's attendance. At the close of the convention it was voted to hold the 1925 meeting in Seattle, dates to be announced later.

Membership

The present membership of the association is 1,526, which exceeds our previous high mark. Your executive officers have been strengthened in the discharge of their duties by the splendid support of the Membership Committee under the energetic direction of Chairman Charles J. Caspar. It is a pleasure to record this fact because it demonstrates the healthy and continuing interest which old and tried members of the organization take in the ideals for which your Association stands.

Visits to Local Clubs

Your President and Secretary have—together or separately—visited and addressed the following paint clubs:

Baltimore	Minneapolis-St. Paul
Buffalo	Nebraska
Chicago	New England
Cincinnati	New York
Cleveland	Philadelphia
Colorado	Pittsburgh
Detroit	Portland, Ore.
Golden Gate	Puget Sound
Indianapolis	Richmond
Kansas City	Rochester
Los Angeles	St. Louis
Louisville	Toronto
Milwaukee	Washington

Sustaining Memberships

The sustaining membership plan adopted at the 1923 convention as a means for increasing the income of the Association, necessary to properly carry on the work, was successfully carried out by a special committee (Mr. E. V. Peters, Chairman) one hundred sustaining memberships being secured. Your Secretary has issued certificates in suitable form for framing to those concerns and individuals who have thus given evidence of their cooperation and financial support of the Association.

Flax Development

Your Secretary has continued to serve as Secretary-Treasurer of the Flax Development Committee, cooperating with that committee in soliciting funds for conducting this work. The increasing interest of agricultural college officials and their staffs in flax research work and increasing production is highly encouraging. Chairman Charles T. Nolan has again contributed much of his time and talents to this important activity. His annual report is awaited with interest.

Trade Mark Bureau

The Trade Mark Bureau has had the busiest year in its history. The number of reports requested concerning various marks and the registrations of marks in our bureau have very materially increased as have also the number of inquiries from members and others raising questions as to the selection of new marks.

The Trade Mark Committee has prepared and recently sent to the members of the Association four circulars on trade marks:

- No. 5—The Trade Mark Bureau.
- No. 6—Trade Mark Selection and Use.
- No. 7—Trade Mark Protection.
- No. 8—Names of Trade Marks.

The circular on "Trade Mark Selection and Use" should be particularly helpful as it gives in reference form a condensed digest of numerous questions arising on trade mark matters.

The details of the work relating to this important activity will be recited in the report of Chairman D. W. Edgerly and it is not the intention of the Secretary to anticipate same. The conscientious and continuous effort contributed by the Chairman of the Trade Mark Committee calls for a special note of appreciation. The service that this committee is

be paid as specified in Article 2, Section 4 of the By-laws.

We then recommend that the present paragraphs 2 and 3 of section 4 be deleted from the new section, and that a present paragraph No. 4 be retained.

The holder of more than one sustaining membership may designate one individual as his or her business for each such membership. Said individual to have full membership rights in the National Paint, Oil and Varnish Association without voting power.

This is to cover membership that might be issued outside of our membership.

We do not recommend any change in article 2, section 4 of the by-laws covering dues. It reads:

Section 4, Sustaining Membership.—For each sustaining membership annual dues of \$200 all be paid in advance.

The principal idea is that if a club is given two sustaining memberships counting to say \$200, they can collect at sum in any way they see fit—ten fifteen members might subscribe for \$200 each.

Every member who has paid any portion of the \$200 would be entitled to certificate made out in their name, so certificate would not, of course—

Mr. Somers.—Might we have that amended a little bit?

Mr. Cheesman.—Do you want me to do it again?

Mr. Somers.—You say two sustaining memberships may be participated in by number of people of the same firm?

Mr. Cheesman.—Of the same club.

Mr. Somers.—Would you mind reading again?

Mr. Cheesman.—The idea is that if a club is allotted two sustaining memberships amounting to \$200, they can collect that sum in any way they see fit, or by even fifteen members might subscribe for it. Every member who has paid any portion of the two hundred would be entitled to a certificate made out in their name. The certificate would not, of course, mention the amount paid. The member's name would be printed on it, and the amounts in the yearly report made sustaining memberships.

Mr. President.—That was approved of by a board, and I move its adoption.

President Gregg.—You have heard the opinion of Mr. Cheesman, the chairman of the Committee on Constitution and By-Laws.

(The motion was seconded and carried.)

Mr. Cheesman.—The next change is article 11 of the constitution, section 7, Board of Directors.

In that section no change has been made, but we have added another paragraph, entitled "B," which reads as follows:

The club and individual membership of the board of directors shall be divided into three groups whose terms of office shall expire at the end of three succeeding years. The 1924 members (see Article XIII, section 7, By-Laws) shall be divided by lot by the Nominating Committee into three groups, each of one-third of the total club and individual membership of the board; the first group to serve for a period of two years, the second group to serve for a period of two years, and the third group to serve for a period of two years. The members of the board of directors whose terms expire shall be replaced on the club or for a term of three years or for individual membership on the board of directors.

This was approved by the board, Mr. President.

President Gregg.—Do we hear any objection to that subject?

Arthur Somers.—I move its adoption.

(The motion was seconded and carried.)

Mr. Cheesman.—Article XIII of the constitution, section 9, "Election and Terms of Office." The only change made in this that the section has been renumbered section 8, instead of section 9.

I move the adoption of the change.

(The motion was seconded and carried.)

Mr. Cheesman.—The same action was taken with section 8, which has been changed to section 9, without any other change.

Mr. Cheesman.—With regard to article 11 of the by-laws, a change was suggested by the committee, but this change did not meet with the approval of the Board of Directors, and therefore, the committee has taken it out of the report and article 3 of the present by-laws will remain as it now is, without any change.

Article 6 of the by-laws, "Committees," number of changes have been made in this article. Section 1—"Standing Committees."

The President shall appoint annually at as early a date as possible after his election, the following committees consisting of three or more members: Arbitration, Business, Promotion

which includes Clean-up and Paint-up, Savings Development, Legislative, Membership, Finance, Constitution and By-Laws, Educational, Paint Distributors, Raw Materials Development (Flax, Miscellaneous, Oils), Manufacturers' Committee, to be composed of one member from each trade group, Alcohol, Resins, Colors (Earth and Chemical), Concretes, Lead, Linseed Oil, Turpentine, Naval Stores, Paints, Shellac, Varnish, Zinc.

This committee, under the direction of the President, shall create a Statistical Bureau, collect, digest and disseminate statistics vital to the association, and shall have the right to investigate and to have available for our members knowledge as to the scope and extent of current commercial activities of the industry. This committee shall maintain close relations with the statistical department of the Government.

Tariff Simplification Committee, to take into direct the work of the Trade-Mark Commission provided in article 8 of the By-Laws, Transportation and Classification.

This change met with the approval of the board as amended and read.

President Gregg.—Does that require action?

Mr. Cheesman.—Yes. I move its adoption.

(The motion was seconded and carried.)

Mr. Cheesman.—Article 9. The old article has been entirely changed and the new one reads as follows:

Expense of Officers.—As authorized by the Executive Committee in accordance with article 6 of the Constitution, the necessary expenses of the President for the purpose of attending, delegating or representative, and traveling expenses of the Secretary shall be paid from the funds of the association.

This met with the approval of the board. I move its adoption.—Mr. President.

(The motion was seconded and carried.)

Mr. Cheesman.—Article 14—the only change in this is the old article reads:

"Election of officers, members of Boards of Directors and selection of place for holding next convention."

That has been omitted and it is now proposed to make it read:

"Election of officers and members of Board of Directors" as the selection of place under a previous article is left to the Executive Committee.

That met with the approval of the board. I move its adoption, Mr. President.

(The motion was seconded and carried.)

Mr. Cheesman.—Article 13, "Nominations"—section 1. The only change in section 1 has been the word "receives" which was in the old section. This has been changed to "presented" in the new section, which makes it read correctly, which it did not do before.

Section 2 is a new section. "Board of Directors."

Ninety days before the annual convention, the National Secretary shall notify the secretary of each constituent club from which directors are to be elected (see article 3, section 7b, of the Constitution) that thirty days prior to the annual convention, each club shall submit through their secretary to the National Secretary the names of a member to represent that club on the Board of Directors for terms of three years.

This list of names shall be presented to the Nominating Committee. In the absence of any such recommendation, the Nominating Committee shall make a selection from the membership of each club not submitting a nominee. Members of the Board of Directors shall be elected by the Nominating Committee in compliance with the provisions of article 3, section 7a, of the constitution.

Section 3, "Other Nominations." Other nominations may be made from the floor by any one having voting privilege at the first business session succeeding that at which the nominating committee made its report, and shall be voted upon at the last business session of the convention.

This met with the approval of the board. I move its adoption, Mr. President.

(The motion was seconded and carried.)

This makes it necessary to cut out article 14, section 5, of the by-laws.

Mr. Cheesman.—Article 4, section 3, paragraph 4, of the constitution will be changed to cover the present committee provisions. This article as now proposed would read:

"It shall be the duty of the Secretary as secretary of the following committees: Chamber of Commerce of the United States, Business Promotion, Legislative, Membership, Manufacturers, Tariff, Transportation and Classification, or any other committee the President may direct."

That met with the approval of the board, Mr. President; I move its adoption.

(The motion was seconded and carried.)

Mr. Cheesman.—As the paint manufacturers and the varnish manufacturers have passed a resolution recommending that the arbitration committees of the three associations be united in one arbitration committee, it is necessary, with the approval of the association, it will be necessary for your committee to incorporate such a change in our own provisions for our Arbitration Committee.

That met with the approval of the board, Mr. President; I move its adoption.

(The motion was seconded and carried.)

Mr. Cheesman.—That covers all the changes. I move the adoption of the entire report as amended and read.

(The motion was seconded and carried.)

Greetings of Master Painters

President Gregg.—Delegates from the International Association of Master House Painters and Decorators of the United States and Canada have been invited to be present.

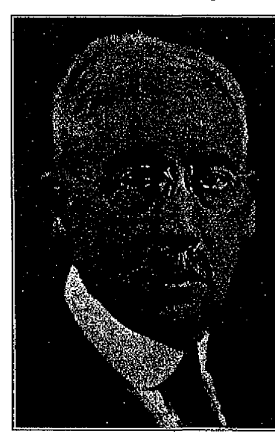
John Dewar is in the room. That is a very important auxiliary association and we welcome your association here, you, Dewar, in your person, and will be glad to hear from you.

John Dewar.—I don't know what to say other than that I am here, after somewhat of a journey.

Your president last night mentioned the number of years since his first convention—I don't care about mentioning years; I just simply let them come and go, and I think it pays in the long run.

Now, I am here as a representative of the International Association of Master House Painters and Decorators of the United States and Canada. That is quite an elaborate position in which to

stand before you, but without going into detail, my friend, McGhan, could tell you about the thousands of individuals who are producers of paint who are represented by that organization. How different from the days gone by! I can recollect a certain portion of the workshop where we grow our own colors and manipulated this, that, and the other things. We got certain results from it. This man got the best results was the best mechanic. We had splendid me-



John Dewar

chanics in those days. They would get that to that the beauty of living—to get there. You start out with an objective and after a little bit you find yourself getting there.

All we have to do now is to sit in our offices and by the telephone and by other mediums we get what we want without any labor. It is you, gentlemen, who

should have quite a large portion of the glory of the painting and the decorating, the embellishing and the protecting of the homes of the sons and daughters of men, as well as the great operations of this earth in the building lines.

I want to tell you as emphatically and as practically as possible that it does not matter how well you make your product; it does not matter how suitable for the occasion or for the certain place that you want to put it to meet certain conditions; it is the application that counts; it is the application that makes or breaks your color as to whether it is good or whether it is bad. There is no question about it. The practical painter looks at the conditions under which he is called upon, or thinks that he is called upon, to apply certain colors mixed with the vehicle. Mark you, the color is to meet certain conditions. The pigment has nothing to do with it whatsoever. He meets those conditions with the use of his pigments. There is no question about that. He diagnoses his case just as the surgeon diagnoses his case. He sees that possibly it is a minor operation that will meet the contingency, or it may be a major one.

Those are the painters, the men who apply your color and your paint, your color and your paint, your varnish, through their skill and knowledge that the worth of your commodity is proved. There is no question about that, master.

I take a special delight in coming down here to meet the men that I have known of long ago. That complexion of your association has changed wonderfully. At one time I knew every man—we knew each other as Jim Keister and John Dewar. It was a happy time. I looked forward to it from one year to the other.

It is kind of different now. The older ones have got wearied in the race, and they are going along with some leisure. The young men are pressed into it, and they are forging ahead. I sit back and listen to them, and I weigh their logic, and I glory in the young men of today as well as in this organization. And I am here to bring the congratulations of our international association. I hope that, long being so closely united (the manufacturer and the one who applies the product), the road upon which we travel will ever be to our mutual advantage.

President Gregg.—I know that the association appreciates the remarks of Mr. Dewar representing the International Association of Master House Painters.

Mr. Somers. Will you report for the Legislative Committee?

There is another form of legislation that has come into prominence lately that seeks to restrain or restrict the number of those engaging in the painting business, as manufacturers, nor as distributors, nor as master painters, but as mechanics.

Licensing of Painters

So some of the States have attempted to pass legislation that would set up a civil service board for the purpose of examining the qualifications of one who desires to enter the painting business; the registration of all those who sought employment in that industry. So much so, that if such legislation would be adopted it would be impossible for any one to use a brush as a painter unless he submitted to an examination and qualifications, first of all, and secondly, as to his character, affecting the qualifications that go to make up character, and then he must be licensed. That is to say, he must get a permit to work for a living. Where that would end, I do not know, but I regard that as being a very vicious and an encroachment upon the individual liberty of any man who would not be permitted to sell his labor in any market that might be open for him.

That has concerned us this year, and I anticipate that we will hear more of that because of the activities of the labor organizations.

We have succeeded in convincing legislators that such legislation was unwise; thus far none has passed.

Stamp Tax Proposals

There has been a revival of the attempt to impose a stamp tax upon the use of any purpose whatsoever in some of the States. We have had that before.

We had it in one of the Carolinas. You will recall that the law that proved so arduous and because of its arbitrary regulations made it so difficult to do business there that that law was repealed, much to the disgust of the enforcing officers of the law.

Since that time an effort has been made to revive it in two or three States we have had that kind of legislation to deal with—legislation that imposes a quarter of a cent a pound on all paste, paint, etc., the excuse being that they must have some means of getting sufficient revenue by which to enforce a law that very few people want.

We have succeeded in convincing legislators that that kind of legislation also is unwise. So that we close the year and come to you with a report that during the past legislative session no legislation affecting the paint industry seriously has been adopted. There have been some modifications of existing bills but only for the purpose of obviating some of their provisions and making more definite the possibility of proper interpretation. We believe that it has been to the advantage of the trade wherever that has been done, showing that the legislatures have been giving intelligent thought and attention to those matters.

I am submitting herewith this, which I shall read:

Governmental Supervision

While but few bills have been introduced, an analysis of the character of these bills indicates that the effort persists for the adoption of legislation that seriously restricts the manufacture and the distribution of paint along the lines that I have already indicated.

It is the opinion of any manufacturer would be willing that a government official might be vested with authority to enter his premises and supervise (for that is practically

A Commentary on Legislative Matters

Arthur Somers.—It seems rather extraordinary recollecting the incidents of the past that I should be called upon to do that in an informal way, especially after Mr. Dewar has enlightened you with his expression of gratitude for the privilege that we all enjoy and the pleasure that he finds in our association.

There is nothing special, Mr. President, that I have to report this year. I will not burden you with reading this report. It comprises the activities of the various States that have been interested in legislation. We, briefly, have had experiences in Virginia, in Iowa, in Maryland, in Kentucky, in New York, in South Carolina, and in Washington.

The legislation with which we have been called to deal this year has not been so much concerned in the matter of formula, labeling. Frankly, your committee feels that its labors are somewhat restricted in that respect for the reason which has been discussed so many times on the floor of your convention the past two years.

The custom adopted of national distributors has, to a very great extent, eliminated that question as one of controversy. So that, while there is still a resistance against that form of legislation of some of the States and with respect to those concerns whose business is confined to limited areas, there is no very great interest as far as the national distributors are concerned. There are only a few concerns today who are not following out the very thing against which they contend, and that is submitting to the very thing against which they contend years ago.

It is no longer a difficult thing for the user to satisfy himself or herself as to the content of a package that is purchased from the shelf of the dealer.

So that while there have been some few measures proposed during this year they have not been successful. I anticipate one of the reasons is because of the lack of necessity for putting them into effect, inasmuch as the principle seems to have been, as I said, approved to such a large extent.

Spray-Painting Machines

However, we have dealt with three other kinds of legislation, one of which affects the use of spraying machines. There has been considerable effort made on the part of some legislatures to adopt restrictive measures that would prohibit entirely the use of spraying machines, either in industrial painting or home painting. So far no legislation has passed restricting the use of those mechanical devices, but I am told that in the State of Wisconsin, as a result of a conference held under the auspices of the Industrial Commission appointed by the Legislature or the Governor, and that was composed of representatives of various groups (the manufacturer, the master painter, the journeyman painter, and others) they have come into an agreement upon a certain set of regulations by which these mechanical devices are used. If the regulations are followed there seems to be no objection either upon the part of the user, the manufacturer or the intermediary.

It occurred to me that it might be well to consider for another year the adoption of some universal regulations following along the line of the Wisconsin plan if the legislatures are so far as I have not had an opportunity of examining them, but from all that I gather I think it would be a welcome relief from that constant agitation.

So much, then, for that kind of legislation.

Frank P. Cheesman

session succeeding that at which the nominating committee made its report, and shall be voted upon at the last business session of the convention.

This met with the approval of the board. I move its adoption, Mr. President.

(The motion was seconded and carried.)

This makes it necessary to cut out article 14, section 5, of the by-laws.

Mr. Cheesman.—Article 4, section 3, paragraph 4, of the constitution will be changed to cover the present committee provisions. This article as now proposed would read:

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(The motion was seconded and carried.)

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(The motion was seconded and carried.)

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stand before you, but without going into detail, my friend, McGhan, could tell you about the thousands of individuals who are producers of paint who are represented by that organization. How different from the days gone by! I can recollect a certain portion of the workshop where we grow our own colors and manipulated this, that, and the other things. We got certain results from it. This man got the best results was the best mechanic. We had splendid me-

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Those are the painters, the men who apply your color and your paint, your color and your paint, your varnish, through their skill and knowledge that the worth of your commodity is proved. There is no question about that, master.

what some of this legislation means) the operation of his plant for the purpose of determining that the law was being observed.

These are some of the provisions of some of the bills that the government officials might be clothed with authority to come in to your plant, as they do in the railroads, to see the operation of the plant and the manufacture of the goods and stamp them with their approval.

While your committee would not advocate any resistance to governmental authority that sought to prevent violation of law, we cannot honestly attempt to emphasize the supposition that manufacturers are law breakers. We feel it our duty to point out to you that there is a grave danger that among the radical expressions with which the public has been fed for a long time, this latest attempt will find a place. We are confident that the various agencies working under the patronage of your association are doing much to establish public confidence through a clearer understanding of the purposes of business, and while we may expect annoying interferences from the type of legislation described in previous reports, we are not without hope that the standard of integrity maintained by those engaged in the paint industry will continue to merit this public confidence.

Change in Methods Suggested

Your committee with the co-operation of the local clubs has succeeded in preventing the adoption of unwise legislation, the work has not been altogether free from many complexities, and we renew our recommendation, made a year ago, that the regulation of paint legislation be made a function of one of the existing agencies now directed by your organization, and that the committee be relieved of further responsibility in this matter.

We have no hesitancy in making this recommendation for the reason that there is not a paint club organized anywhere that is not familiar with the efforts that are being made to impose unnecessary legislation upon the trade, and that has not within its own membership ability to combat this tendency. Therefore, earnestly urge that the Executive Committee of each of the organizations here assembled in convention take this matter under serious advisement.

Attached is a report of the treasurer which I will read, and I will call your attention to what that contrasted with the sum of money required in former years. It is very gratifying to know that the work goes on practically without any expense. This is entirely due to the splendid co-operation we have had from the local organizations and is an added reason why we feel it our duty to suggest to them for the future. We want to see the substantial support always evident, and the fine help so generously given by the local organizations.

That suggestion carries with it this thought: that while a committee may function in a supervisory or advisory capacity, it is no longer possible with the activity of the legislatures and with the interest that has been awakened all over the country for any committees sitting at any one place in the country to keep abreast of these activities, and the year that preceded it gave evidence of their ability to cope with any local situation, so that they may be safely entrusted to deal with that.

You have your "Clean-Up and Paint-Up" organization. You have your "Save the Surface" organization, which is conducting a great publicity and educational campaign all over the country at large expense. It does seem to me that those organizations, those activities might be harnessed in the attempt to focus the attention of the general public upon what is being done by the paint men to establish a standard of integrity that will insure the confidence of the people.

This can be done and a committee, if it is continued, may therefore function only in the larger way to keep these organizations advised of what is going on and depend upon them to do the detail work.

Convince Public of Integrity

Referring particularly to the local organizations, which the bureaus established under the patronage of your organizations to carry on the work, as I have indicated, illustrating to the general public that the paint manufacturers and all those engaged in allied industries regard themselves as charged with a very great moral responsibility, it is not with them any longer, whatever may have been said of the past, a question of assembling certain quantities of certain materials, putting them in a package and selling them without any guarantee or any assurance or any good will whatsoever. Today when the manufacturer puts his name upon his product, as he does, it carries with it all that that concern stands for; all of its character is behind its name; all of its integrity is behind its name. The reputation upon which its business has been built, the good will that it has acquired as the result of years of patient labor and endeavor, is behind its name. If we get settled in the public mind the fact that when a firm sends its product throughout the country and brands that product with its name, that is a guarantee and an evidence of a standard that cannot be questioned. That is the work that is possible of accomplishment by these bureaus.

So, with that thought in mind, I recommend that these bureaus and the local organizations be requested to take this function upon their own shoulders as one of responsibility, and that a committee, if it be appointed, be asked to function in the advisory capacity to which I have alluded.

I will now present the treasurer's report.

Financing Legislative Work

In September, 1924, the balance on hand reported was \$655.60. There was received from the Paint Manufacturers' Association of the United States, the National Varnish Manufacturers' Association and the National Paint, Oil and Varnish Association the sum of \$750 (three contributions of \$250 each); from the sale of booklets, \$27.10; from the bank, \$14.08, total, \$1,425.68.

The disbursements to September, 1923, according to the report that covered the previous twelve months, were \$413.40. These are your committee's disbursements for reporting legislation to the firm of Wose & Coigne, there were paid the following amounts—\$30, \$33.33, \$12.25, \$33.33, \$12.25, \$20 for the expense of clerical help for the past twelve months, the sum of \$300 has been paid by your committee, a total of \$1,036.40, leaving a balance on hand of \$389.28. That indicates that the expenses for this year of 1924, that is, \$647.12, is \$257.84 in excess for the entire year. All of which is respectfully submitted with the further recommendation that if the committee be continued the executive committee of your organizations, three in number, be requested to appropriate such a sum of money as will compensate the committee for any legitimate outlay.

The formal report of the Central Legislative Committee was as follows:

Report of Legislative Committee

Paint Legislation

The Legislative Session of 1923-1924 was what is known as the short session, because of the fact that only a limited number of legislatures met under the provision requiring bi-annual sessions instead of annual sessions in many states. Notwithstanding this fact, there has been considerable activity with respect to various forms of legislation that your Committee felt obligated to oppose. A summary is presented herewith:

Virginia

In Virginia, a bill was offered by the Department of Agriculture, proposing to levy a tax of 2c per gallon on liquid paint, and 1/4c per pound on paste and semi-paste. This bill failed to pass.

Florida

In Florida, a bill providing for formula labelling, at the same time vesting authority to the Commissioner of agriculture to direct and supervise the examination, inspection and analysis of paint and paint materials, was introduced. This was probably one of the most drastic bills with which your Committee has had to contend. It would throttle the paint industry in Florida, and make it exceedingly difficult for any national distributor to comply with the law. The bill failed to pass.

Iowa

In Iowa, a revised code was adopted that more clearly defines the statute and that your Committee believes does not change the situation in that state.

Kentucky

In Kentucky, a bill providing for the examination for qualifications and the registration and licensing of persons engaged in commercial and industrial painting, was introduced. This bill was so drastic, that it is very doubtful that even an individual could use paint for any purpose whatsoever. This bill also failed to pass.

New York

A Formula Labelling Bill of the usual character was introduced but failed to pass.

South Carolina

An effort was made to arouse sentiment to provide a direct tax upon paint, and while it did not materialize to the extent of a definite legislative proposition, there is every indication that some such effort will later be made.

In addition to the above, Anti-Spraying Legislation made its appearance in a number of states without success.

Federal Legislation

Senator Ladd has introduced in the United States Senate, Senate Bill No. 1333, which is in substance the North Dakota Paint Law, and will doubtless make an effort to advance this bill.

Your Committee has had correspondence with the Nebraska Paint, Oil and Varnish Club, which organization appears to favor the bill proposed by Senator Ladd. As a result of this correspondence, the Nebraska Club refrained from taking definite action pending a possible discussion of the matter at this convention.

While but few bills have been introduced, an analysis of the character of these bills indicates that the effort persists for the adoption of legislation that will seriously embarrass the manufacture and distribution of paint. We cannot conceive that any manufacturer would be willing that a Government official might be vested with authority to enter his premises and supervise, for that is practically what it means, the operation of his plant for the purpose of determining that the law was being observed.

While your Committee would not advocate any resistance of Government authority that sought to prevent violation of law, we cannot reconcile this attempt to emphasize the supposition that manufacturers are law-breakers. We feel it our duty to point out to you that there is a grave danger that among the radical expressions with which the public has been fed for a long time, this latest attempt will find a place. We are confident that the various agencies working under the patronage of your Associations are doing much to establish public confidence through a clearer understanding of the purposes of business, and while we may expect annoying interferences from the type of legislation described in previous reports, we are not without hope that the standard of integrity maintained by those engaged in the paint industry will continue to merit this public confidence.

While your Committee, with the co-operation of the local clubs, has succeeded largely through them in preventing the adoption of unwise legislation, the work has not been free from many perplexities, and we renew our recommendation made a year ago that the regulation of Paint Legislation be made a function of one of the existing agencies now directed by your organization, and that the Committee be relieved of further responsibility in the matter.

We have no hesitancy in making this recommendation for the reason that there is not a paint club organized anywhere that is not familiar with the efforts that are being made to impose unnecessary legislation upon the trade, and that has not within its own membership ability to combat this tendency.

We, therefore, earnestly urge that the Executive Committee of each of the organizations here assembled in convention take this matter under serious advisement.

Attached hereto is a report of the Treasurer from which you will observe that the Committee's expenses have been kept to a very low figure. Contrasted with the sum of money required in former years, it must be very gratifying to know that the work goes on without practically any expense. This is entirely due to the splendid co-operation we have had from the local organizations, and is an added reason why the work may be safely entrusted to them for the future.

In conclusion, it is a pleasure to testify to the substantial support always evident, and the fine help so generously given by your local organizations.

President Gregg:—The secretary will please read the action of the Board of Directors upon Mr. Somers' motion.

Secretary Horgan:—In accepting the report of the Legislative Committee, it was moved and seconded and carried that the recommendations of Mr. Somers, the chairman, with respect to the future handling of legislative matters affecting our industry and our several associations, be referred to a joint committee, composed of a representative from each of the three associations, and the secretaries of said associations, such a committee or representative to be appointed by the incoming presidents of the three associations.

President Gregg:—You have heard the action of the Board of Directors and the report of Mr. Somers. What is your pleasure in regard to it?

Frank P. Cheesman:—I move it be accepted.

(The motion was seconded and carried.)

President Gregg:—That carries with it the recommendation of appropriating the money as suggested.

Mr. Somers: I think this association owes you great appreciation for your work in this connection.

You said something in your talk that impressed me very much along the line of the last three or four years, in holding the meetings at about the same time and place of the paint manufacturers, the varnish manufacturers, and this association. You asked the manufacturers to use the clubs in the different States and cities to assist in any legislative action before Legislatures that might be necessary. The best way for them to do that is to attend these meetings at the same place and at the same time and to join all those clubs go to the meetings of those clubs.

use those clubs to the limit and come here and get the general influence of all three meetings.

I think the association appreciates that part of your report, as well as the detail of all the work that you have done.

L. T. Minehart:—There is one very important matter in Mr. Somers' report, which, I believe, has been overlooked. I refer to the fact that he has just received a telegram announcing the arrival of another grandson. I think we ought to suggest that congratulations be extended to the Somers family and hope that this young man in future years will be as active and as illustrious as his grandfather.

Frank P. Cheesman:—I second that, Mr. President, and move you that the secretary be instructed to send a telegram to the new arrival. Any Somers can read as soon as he is born.

President Gregg:—All in favor of the motion will signify by saying "Aye"; contrary, "No." The motion is carried.

We will now have the report of the Flaxseed Development Committee, Mr. Nolan chairman.

(Vice-President Currier assumed the chair.)

C. T. Nolan:—I would like to say, prior to the reading of this report (it is rather brief), that we have not incorporated in it any details or technicalities such as we did last year and the year before, because we believe that we fed you up with them last year and that if we were to have done so or thought of doing so this year, the meeting was much too early for us to incorporate any details as to results obtained in particular and special work in the Northwest this season. The report is as follows:—

Report of Flax Development Committee

The results of the effort made by the Northwestern Agricultural Colleges and Experimental Stations cooperating with your Flax Development Committee during the Current year are gratifying from all points of view. In this connection the outstanding feature is the appreciably increased area sown with flaxseed this season over that of the year 1923 by 64% and which latter in turn was about 75% larger than the area sown in 1922.

The interest in growing flaxseed mixed with wheat is continuing and enlarging in a very satisfactory and promising manner. It is a method of producing flax and wheat that is especially desirable in connection with flaxseed production because of the elimination thereby, to a large extent, of weed growth in the fields, the protection of the flaxseed plant during the periods of its growth and maturity from the sun's heat and the damaging effect of excessively hot weather. The protection to the

flaxseed plant is afforded by the higher growth of the wheat plant and thus somewhat shadowing the flaxseed plant. The mixed crop encourages early seeding which is most desirable and both the harvesting and threshing of the mixed crop is easier than of flaxseed grown by itself. As compared to the growing of wheat alone, the mixed crop provides some insurance against complete loss of a farmer's crop under weather conditions which obtain at times that result in loss of a wheat crop from stem rust. The separation of wheat and flax after threshing is a problem that is not yet fully solved. The necessary apparatus for separating flax from the wheat entails an expense to the farmer operating on a small scale that he hesitates to incur and to the farmer operating on a large scale the manner of separating by him the two crops is still somewhat primitive, slow and rather costly. The growing of flaxseed mixed with wheat is of necessity still largely in the experimental stage excepting in a few districts where the practice has been followed more or less during several seasons. This method of flaxseed production may not be carried on successfully where the land is not well adapted to it or the average season's rainfall is not of good volume.

Even at the sub-stations of the Agricultural Colleges, situated at various points in our northwestern states that produce flaxseed where the mixed cropping of flaxseed and wheat has been under experimentation during the last two years, it may not be said that all has been learned that is necessary to properly instruct farmers as to the varying quantities of flaxseed and wheat to be sown per acre and other essential information. Nevertheless it is estimated that in the State of Minnesota this year 46,000 acres of mixed crops of flaxseed and wheat were sown and in North Dakota it is estimated to exceed 20,000 acres of mixed crops were sown by the farmers of that State this year, an increase of 100% or more of the mixed crop area of last year, and in 1922 and the preceding years no such cropping was done in that State. Not only the experimentations at State Farms but production of the mixed crops by cooperating farmers have thus far been, in the main, highly encouraging and continued efforts toward a gradually widening area are quite as advisable as they are desirable.

Visits to some of the State Experiment Stations were made by different Members of your Committee at different periods this season and it is with great satisfaction to us, as it is compensating to the consumers of limited oil, to have observed that the research work to improve the wilt resistancy and other characteristics of strains of flaxseed of such types as were developed some years ago, as well as the progress being made in developing new strains of flaxseed, holds first rank among the several grain and field crops grown in the Northwest that are similarly undergoing experimentation on plotted fields and at the breeding nurseries.

In the matter of instructing farmers and cooperation with them in the production of flaxseed, the intensity of the work of the officials and agricultural experts of the northwestern colleges has during this season enlarged upon that of any preceding season and the publicity matter pertaining to flaxseed production, the possibilities of price return, etc., to the farmers, has been of such volume as to occasion real surprise to us. That there should have been sown with flaxseed such large area, comprising 3,375,000 acres, this year is unquestionably the result in no small part of the different phases of the work of the Agricultural College officials and their staffs, both at Experiment Stations and cooperating in field work with the farmers and we sincerely trust that appreciation of such fact is fully shared by the consumers of linseed oil in this country with your Committee Members.

There are, of course, several important factors that make for a greater or lesser flaxseed acreage sown one season and another that may not be ignored or forgotten. Relative financial returns to a farmer of the various kinds of crops produced by him in one season have an important bearing on his determination as to which of the several crops and to what extent he will sow them the following season. The increased area sown with flaxseed in 1923 over 1922 of 75% and the increased flaxseed area sown in the spring of 1924, 64%, over the flaxseed area of 1923, partly resulted from the better remuneration to our southwestern farmers for their flaxseed crops than for others produced by them during 1922 and 1923 as pointed out by our Committee in its report a year ago.

In the matter of diversification of crops and other farm products that was urged by the officials of Agricultural Colleges and Agricultural Departments of our northwestern states, increased sowing of flaxseed was prominently and repeatedly advocated.

With respect to price returns or remuneration to the northwestern farmers for the several crops they have produced this year, there has occurred a material change from the conditions of the two preceding years. With the price of flaxseed at the present time lower than a year ago, there may be compared current prices in the northwestern market for \$1 wheat \$1.47, \$1 Durum wheat \$1.42, oats 50c, barley 82c and rye \$1.20, showing an improvement over prices current a year ago of about 25%, 50%, 16%, 50% and 85% respectively. There are facts that linseed oil consumers may not well disregard and in their own interests should seriously take into consideration in the support they may afford to our American flax producing farmer to have him continue sowing a portion of his land with flaxseed next and succeeding years.

Mr. Nolan:—If it is the pleasure of the chairman, I have a few charts here that I may use to amplify this report. I believe it should interest a great many, and it won't take long.

Vice-President Currier:—We will be very glad to have it.

Mr. Nolan:—Speaking of mixed cropping of flaxseed, I was forty miles west of Fargo on the twelfth day of August this year. A gentleman there engaged in the banking and farming businesses on a large scale had 255 acres of mixed wheat and flaxseed. They were beautiful crops, not one of them that was not within ten days of full ripening stage. At that time he was certain that he was going to cut that flax as soon as he could and get it to market and get the jump on the later farmer in the matter of prices.

It seemed to be a wonderful chance to learn a great deal about the results of mixed cropping in that locality, so I have

been virtually pestering the North Dakota Agricultural College to let me know the threshing results of that man's mixed crop of flax and wheat. Notwithstanding the fact, as I say, that on the twelfth day of August it was just about ready for harvesting and he wanted to get it to market, he only started to thresh that flaxseed Monday of this week. I received a telegram just before leaving home to that effect.

So I assume that to a large extent it has been a matter of weather, but weather that has prevailed nearly all the while in the last six weeks in that Northwest that even prevented that ready-made crop from coming to market. We hope still that we will get some information that will be very interesting and valuable to all of us from that district, if not from others.

One of the results of the Flax Development Committee's work—and I believe in this respect it is the result only of the Flax Development Committee's work, and that of the people who co-operate with it—is that of bringing back to what we will call the "old land country" in the Northwestern States, the matter of production of flaxseed.

The westward movement into the new territory off of virgin soil in the production of flaxseed has turned about and we are coming back to the old country. I don't know how nearly you may object the density of these black marks on this chart. They are supposed to be little dots. Each dot is supposed to represent one thousand acres of flaxseed.

From this line over here, this is the eastern line of Minnesota here, you have the dividing line between Minnesota and North Dakota, South Dakota, and from here over is Montana. That is a picture of the 1919 acreage in those three important flaxseed states.

This is the Red River Valley, this is Southern Minnesota and so on to the West. You will observe that the density of acreage in this year is far greater here at the East, not only relatively, but the acreage of course is much larger.

If we will be able to show that picture for 1924 it will simply prove our contention that we are not only causing the flaxseed acreage of this country to be enlarged, but we are bringing it back where we probably, if the weather seasons are not too unfavorable, will have a continuation of flax production.

We never had any assurance of flax being continued in any district where we depended entirely upon the bringing up of new soil. It is true that it is harder to raise flax; not that flax is hard on the soil, but more difficult to raise on old soil because older ground is not as fresh and may be more or less diseased, and certainly is infested with weeds. And, gentlemen, is where our mixed cropping, if we can bring it about on a large scale, will bring about the fullest reward for us.

As an evidence of the interest that is taken at these northwestern colleges, I take a few things. These charts are only from the State of North Dakota. Their farm economist has prepared these charts, photographed them, and we have had them enlarged for the purpose of exhibiting them here. Their value to us is in largely that of showing you that the people we support financially and the people that co-operate with us are really interested in flax production.

There is more interest in those Northwestern States, aside from that general question of crop diversification taken in flaxseed production than in any other crop.

That, of course, does not mean it is the largest crop up there by any means, but in a relative sense I have an idea that it is.

The density of these lines will indicate to you the relative production of flaxseed in North Dakota from 1911 to 1922. It shows, if you please, some very interesting things. This is the percentage of flaxseed acreage in the State. Where these lines crossed as they are here and there it ran 70 to 75 percent of what we consider normal. The territory that is shown here by the cross lines, 61 to 65 percent was the condition. The yield per acre was 7.5 to 8.5 bushels. In these counties shown by the broken lines the condition was 7.5 bushels yield. In this case the condition was 51 percent or less, and the yield 6.5 bushels or less.

The value of that to the people who prepared it is of course to show the production of flaxseed in the portions of that State where seemingly the crop does best.

Now, this is a chart which shows the production of flax by counties in North Dakota. These crossbars show that they had raised 400,000 bushels or more; the next 300,000 bushels to 400,000 bushels; the next 200,000 to 300,000, 100,000 to 200,000, and less than 100,000.

That again shows a relative and comparative condition, you might say, with regard to the production of flaxseed in certain years and certain localities and the rate per bushel.

Here is a report I must confess I don't thoroughly understand myself. It says, "Damage caused by defective moisture in North Dakota in 1913, 1916, 1917, 1922."

Of course, we all know that it represents the damage that was caused by lack of precipitation, but as to how it represents these several years I don't know. Nevertheless, it is another evidence of the interest that they are taking in bringing about flax production in that State where the results will be the best and where it will pay the farmer the best.

There is the relative damage to flaxseed being the percentage of damage from normal causes. Again, these different districts I have reduced to percentages.

Then, here is the percentage of the total crop area of flaxseed in North Dakota. This is the percentage of flax to the total area of all crops. Again it makes a pretty good showing. In these counties the percentage runs from 2 to 12 of all crops; in these counties 5 to 8 percent; in these counties 1 to 4 percent.

So they are keeping a pretty close watch on flax production in that State. I don't know whether other States are doing as much detail work as North Dakota. If so, Minnesota would probably be the only State.

In Montana this year the question of the supply of sowing flax was a serious one. The possibility of it not being made available and properly distributed resulted in our committee agreeing to the employment of a gentleman by the name of O. J. Underhill, a very capable, comparatively wealthy farmer, probably recruited from actual farming activities.

It is agreeable in the general interest of the State to accept from the Montana Agricultural College and Experiment Station, employment of a gentleman through that portion of Montana where flax was supposed to be found and to visit with bankers, elevator men, farmers and strangers with these people who had flaxseed to have it distributed. That cost us, I should say, in the

neighborhood of \$800, but we got a great big return.

This happens to be a poster, merely an advertisement, that Montana got out this year, but a very effective and attractive one. It says:

"Flax—a popular cash crop in Montana. Get your seed supply early. The 1924 acreage in Montana will be greatly increased. It is important that you get your seed supply now. Write for particulars."

That is issued by the Montana Agricultural Station. It was distributed early last spring in Montana.

During this last year, as in the year previous, we have been supplying to these Northwestern Agricultural Colleges and experiment stations government statistics that we have put in as good shape as we found it possible to do to let them know of the continued growth in the consumption of linseed oil in this country and they have used this information in their own way in giving direct publicity from the agricultural colleges and throughout those States in the country press.

We took up through Mr. Coulter, president of the North Dakota Agricultural College (who is vice-president of the Agricultural Credit Corporation) the matter of lending money to farmers to buy seed flax this year. That was in line with the purpose to help the worthy Northwestern farmer to sow his fields this year when he had all of the equipment and everything except the money to buy the seed.

We received quite a favorable response to our request and while we have not any data to show how much money was loaned with which to buy flaxseed for sowing purposes we do know that there was considerable oil.

I mentioned in the closing remarks of our report that we should take into farmer should be paid for his flax production or he is not going to produce. I have here in that connection some evidence that the farmer not only made some money on flaxseed last year but is making more this year because his costs are lower apparently.

In 1922 in the State of Minnesota it was shown that it cost \$1.87 per bushel to produce flaxseed on the farm in 1922, \$1.81. Whereas, in North Dakota, estimating the yield per acre that they get this year in arriving at their costs and representative of the entire State, the cost this year is \$1.49. It probably was somewhat higher than that because I think they slightly overestimated the yield.

I think, gentlemen, that is all the Flax Development Committee has to say to the assemblage this morning.

I have here an interesting letter which I received from Prof. H. L. Bolley, dean and botanist of the North Dakota Agricultural College and Experiment Station following the visit to the station and the flax fields in the vicinity of Fargo—

"I have been very busy with potato tours and various other field excursions and have had opportunity to see a good deal of flax since you and I went out in the field trip when you were here August 12. The results of the very mild weather that has occurred since that date I think render any element of apprehension regarding the saving of the present flax crop. We have had many specimens of comparatively badly rusted flax from a wide range of territory, but most of these samples that have been coming in of late have been those that arise from curiosity of the general public attracted to something new to them. Most of these specimens, while undoubtedly a definite amount of damage is done by the rust, nevertheless show flax of rather high quality. It is my opinion that the rust has done much as in the case of the wheat—been slow of development as compared to the development of the crop. Only day before yesterday I was over practically the entire area that was visited on the previous trip, and the flax fields, which were showing a large amount of rust then, have nevertheless matured a very good-looking lot of flax. This does not mean that the rusted fields will be as sturdy and strong as those that were not attacked, but I feel sure now that this year the old Red River Valley is back in the flax-raising business as we hoped we might get it to be when we had the subject under consideration way back in 1910 and since you gentlemen first began to be interested in the crop that makes your business."

I am delighted to be able to say that I feel confident that your influence and that of other men associated with you has been a great element in saving this important crop of the Northwest, and that this year's crop should be of such nature as to cause you to feel that they too, do not feel that the crop is going to be as heavy a yield as the appearance of the straw indicates, but it certainly will turn out as a lot of flax. I have not seen any threshing machines work on flax as yet, but, as you are probably aware, it takes the threshing machine to give actual results in a big territory such as North Dakota or Minnesota. The returns from the threshing machines in the wheat fields are very encouraging to the farmers. They are threshing about the heaviest crop of wheat per bushel that they have ever threshed, and a reasonably good crop in almost all territories where now hailed out or specifically injured by some special visitation of weather or pest.

We are very much pleased that you were able to be out here with us and to see the efforts that are being put forward by the farmers and the use by the various workers in the institution. I think we can all afford to work hard on this flax crop for the distinct reason that North Dakota needs a number of crops and a crop just such as the flax crop in its rotation system. We cannot afford to lose one of the crops that fits so well in with the great cereal crops that occupy most of the land most of our time. Therefore, we hope to hold it up to a position in which it will occupy a pretty reasonable proportion of the land every year and appreciate thoroughly everything that has been done by any outside workers to keep up the interest of the committee.

Vice-President Currier:—Gentlemen, you have heard the report of the Flax Development Committee. What is your pleasure?

R. B. Robinson:—I move that the report be accepted with a vote of thanks to the committee.

(The motion was seconded and carried.)

Vice-President Currier:—It is certain that the association appreciates very much Mr. Nolan's work that you have done this and I think it is a revelation to a great many of us what is being accomplished. We wish to thank you.

Mr. Nolan:—I am glad to thank you for our committee also, because they have all worked diligently and patiently on this problem.

Greetings of the Distributors

Vice-President Currier:—I notice in the convention now the representatives of the paint distributors. We are glad to see them. I know there are quite a few of them here because I had occasion to get up this morning at 8 o'clock and had breakfast with them. They have done a part of a day's work already. We hope you will have an enjoyable meeting here and finish up a good day's work.

I am sure we would be glad to hear from Mr. Woodlock, the president of the National Paint Distributors' Association. H. J. Woodlock:—The distributors' association appreciates the honor of being represented here today. We feel we are one of the necessary links in the marketing of the products of this important industry. We are grateful for the co-operation we have received in the past from the other groups that make up this National Paint, Oil and Varnish Association, and we suggest that, in working out your plans for the future, you will give consideration to the fact that the distributor has played in building up our industry and that you will not overlook the necessity of co-operating with him in the solution of his economic problems, which do not differ much from the problems confronting all groups of our industry.

In working out these problems, the distributor stands ready to do his full part. Vice-President Currier:—The secretary has a few announcements to make. Secretary Horgan made several announcements.

Secretary Horgan:—That concludes the morning program. The schedule is but as we have finished a little bit ahead of time, Mr. Gregg thought that he would like to take this opportunity of presenting his talk on the Educational Bureau, which was scheduled for tomorrow. He didn't come prepared for this, so he presented that paper so he went up to his room to get it. If you will bear with us just a few minutes I think he will be with us and we will reconvene this afternoon at two o'clock.

We have a very important part of our program scheduled for this afternoon, with our business promotion features, the "Clean Up and Paint-Up" campaign, "Save the Surface." Following the presentation of those matters we will have an address by Mr. Trigg. Mr. Trigg is a representative of the paint manufacturers and paint manufacturers meet weekly there. Mr. Trigg is a representative of the paint manufacturers and paint manufacturers meet weekly there. Mr. Trigg is a representative of the paint manufacturers and paint manufacturers meet weekly there.

So I hope we will have a large attendance here this afternoon to hear these

Achievements of the

President Moore asked me, in making my report as chairman of the Educational Bureau on this occasion, to give a resume or brief history of the achievements as he put it, of the Educational Bureau since its beginning. I considered it a compliment, and I think the bureau should consider that a compliment. It is a compliment to it. To cover all the achievements and activities of the bureau in its many lines would take a great deal too long a talk for this meeting, but I will endeavor to cover them in a general way and yet be specific enough to describe its major activities.

More than twenty years ago four gentlemen, members of the Paint Manufacturers' Association, were gathered together at the Chicago Club. They were Mr. J. Waugh, Ernest Heath, Ludington Patton and myself. The conversation was naturally about the paint manufacturing business. Mr. Waugh on that occasion suggested that the paint manufacturers should engage in an association in an advertising campaign; that the campaign should be conducted in a way which could not in any way cause the reading public to infer that any branch of the paint industry was being advertised; that the campaign should be along the lines, insofar as possible, of the advertising campaign of the automobile industry. As a result of that suggestion, later on the association created the Advertising and Promotion Committee. Ludington Patton became its chairman, holding that position for several years, with Mr. Heckel as secretary and myself as treasurer. Mr. Heckel has held that office ever since.

Later on, owing to other developments, the name of that committee or bureau was changed to the Bureau of Promotion and Development and the name of the name was again changed to the Educational Bureau.

The advertising and promotion feature of the bureau during all of those years was not lost sight of but was continually pushed. Mr. Trigg shortly after its organization became a member of the committee and at his suggestion an office was opened in Chicago which Mr. Trigg took charge of and supervised, his home at that time being in that city.

Some of the advertising matter was suggested by members of the committee in meetings; much of it by Secretary Heckel and much by Mr. Trigg.

For a long period Mr. Trigg devoted a great deal of his time to the supervision of this office and the distribution to the manufacturers and distributors of the creative matter was mailed from the Chicago office under the supervision of Mr. Trigg. All of this time and attention was given by him without any cost to the committee.

History of the Slogan

Later on the general advertising office was moved into Secretary Heckel's office in Philadelphia and the work was centered there. Much matter was created there and circulated by Secretary Heckel from all of the work that was centered there. Much matter was created there and circulated by Secretary Heckel from all of the work that was centered there. Much matter was created there and circulated by Secretary Heckel from all of the work that was centered there.

business promotion reports and Mr. Trigg's address.

President Gregg:—President Moore, of the Paint Manufacturers' Association of the United States, asked me to prepare a story of the Educational Bureau, its inception and bring it down to the present time. I did so and read it before the Paint Manufacturers' Association last week. I have been complimented by having it asked for again and did story is to a certain extent reminiscent, but as there are members of this organization who are not members of the Paint or Varnish Manufacturers' Association, it was requested that I read it over again, even



Henry Woodlock

if some of the people here now were present at the other meeting last week.

President Gregg then presented his address on the work of the Educational Bureau, as follows:—

Educational Bureau

The subscriptions during those early years to the committee were not large and no general publicity could be even thought of—I mean national magazine advertising. About eight or nine years ago Mr. Rosenthal suggested to the Educational Bureau that a much larger fund should be raised for advertising purposes than we then had, and Mr. Trigg suggested that we adopt the slogan of "Use More Paint" and put it in a broader and more comprehensive way, and if the funds could be raised, to do as much as possible for magazine advertising as we could pay for.

This proposition received earnest consideration of the Educational Bureau. It was by that time named. Mr. Trigg offered to donate his personal time and efforts to supervise the raising of the additional funds needed for this national campaign, and your bureau gladly allowed Mr. Trigg to campaign. This resulted in Mr. Trigg's campaigning all the important paint manufacturing centers in the United States at his own expense, in both time and money. He visited some of those cities in this work several times, riding in Pullman cars at night and visiting manufacturers' offices by day and addressing meetings in the evening on this subject.

Later when the actual preparation of the advertising began, the slogan "Save-the-Surface and You Save All" was evolved by the advertising agency, and the movement became popularly and officially known as the "Save the Surface" campaign.

A considerable number of the other members of the bureau and of this association joined Mr. Trigg in the work of raising the "Save-the-Surface" fund, with the result that in the spring of 1917 when his country entered the World War, we were ready to commence the national advertising of the "Save-the-Surface." The bureau considered, however, not to call in any of the funds which had been subscribed for that purpose because it was believed that all should conserve their funds and devote as much energy as possible to the buying of Liberty bonds and giving time and attention in helping our government as much as possible in its war efforts.

The "Save-the-Surface" Advisory Committee had been formed with Mr. Trigg as chairman and with the advertising managers of several of the paint and varnish houses as committee members; the bureau considered, however, not to call in any of the funds which had been subscribed for that purpose because it was believed that all should conserve their funds and devote as much energy as possible to the buying of Liberty bonds and giving time and attention in helping our government as much as possible in its war efforts.

Idea Is Widely Appreciated

I was very much impressed when going about the country visiting the local clubs of the National Paint, Oil and Varnish Association during the last year, how much the "Save-the-Surface" and "Clean-up and Paint-up" are valued as an aid in increasing the total amount of business of our members and of the industry as a whole. I have had comments made along these lines by me not only by members and owners, but by those in charge of sales, by salesmen and others. The "Save-the-Surface" sevenmen's clubs have in many places been very active, and the gentlemen of those clubs have carried the idea of the campaign into the

retail stores, to the store owners and their clerks, and to the master painters and the journeymen.

It is also the numbers of our association believe in the "Save-the-Surface," but no matter how much they may indicate, it is not even yet fully appreciated.

I desire to say here that the "Clean-up and Paint-up" campaign, which is not conducted under the auspices of the Advisory Committee or of the Educational Bureau, is also a valuable aid in promoting and increasing our business. It is of necessity, must be conducted as a separate campaign because of the idea of the theory of its creation and conduct. It is the older of the two campaigns and antedates the "Save-the-Surface." So much for the advertising and "Save-the-Surface." Granville Breng will present that subject to you. He has done much traveling and work in its interest this year and Mr. Clark, its initiator, is continuously working for it.

Scientific Section Formed

When Robert Perry, then of Philadelphia, was active as a bureau member, he was very successful in increasing the size of his work, and finally brought to the bureau the suggestion that we establish a scientific section, the scientific section to undertake research work along the lines of paint manufacture and the testing of various kinds of formulae on test faces, as well as in other physical and chemical ways. Mr. Perry knew that the bureau was short of funds and stated that the Harrison Brothers Company would donate the use of their laboratory quarters for a period sufficiently long to get the work started. In a short time he also offered to supervise the scientific section. We adopted Mr. Perry's suggestion, created the scientific section, and appointed him its director.

In a short time Mr. Perry recommended that we employ a young man in whom he had great confidence to conduct the experimental and research work. That young man was Henry Gardner, who with you have all become so well acquainted during the years which have intervened. Gardner immediately began his work and you all know how intensively he has followed it ever since. In a short time the interests of information from the laboratory, principally from Mr. Gardner, and edited and supervised by Mr. Perry.

We felt that we were imposing upon the generosity of the Harrison Brothers Company when Dr. Chishman and Mr. Gardner made the suggestion that the Educational Bureau of the United States to build a building for laboratory purposes in Washington. Dr. Chishman and Mr. Gardner were casting about for other quarters when Dr. Chishman and Mr. Gardner made the suggestion that the Educational Bureau of the United States to build a building for laboratory purposes in Washington. Dr. Chishman and Mr. Gardner were casting about for other quarters when Dr. Chishman and Mr. Gardner made the suggestion that the Educational Bureau of the United States to build a building for laboratory purposes in Washington.

When Mr. Perry brought to us the suggestion of the establishment of a scientific section, he certainly was "ahead of his time." It would be hard to estimate or even to make a guess at the value of the work of the scientific section to the paint and varnish business as a whole. You are all familiar with the many bulletins which have been issued by Mr. Gardner. The detailed information given in those bulletins during the past years regarding the uses of various materials, particularly in the case of the paint and varnish manufacturers' association, has been received by all members of both the paint and varnish manufacturers' association and the lumbermen and woodworkers for their benefit by paint manufacturers in other parts of the world. It is not too much to say that the work of our scientific section is considered standard.

Test and Development Work

Test fences were established in Atlantic City, New Jersey, Pittsburgh, and New York, on which many paints made from many formulas were exposed and the results reported to the association from time to time.

The scientific section also concerned itself with the development of the use of tung oil, a sort of oil and peroxide. The bureau knew that the flaxseed production in the United States had moved from the eastern States to the Mississippi valley to the Northwestern States, and that the total production per annum showed a tendency to diminish steadily. It was in what might be called the "last chance" States for flaxseed growing. The bureau therefore considered that time and money expended in our experimental work which could be devoted to the use of other oils would be very important. Some of our members predicted that the use of linseed oil would not be sufficient for the demand, and if these other oils could be brought in and used not as adulterations or substitutes, but as real additions of valuable material to the paint and varnish makers, it would be a great benefit. Hence not only of the scientific section but of the bureau itself would be more than justified by the results.

A few years ago the National Varnish Manufacturers' Association joined the bureau and its members have been very generally contributed to its support and is represented in the bureau by several members.

The use of some of these oils is quite as important—if not more important—in the varnish line as it is in the paint line. During the last few years the bureau has been several times when the prediction of the Educational Bureau years ago has come true, where there has been a very short supply of flaxseed, and by having found ourselves on those occasions short of linseed oil. In fact, it is only as recent as April, May and early June of this year that there was a famine of linseed oil in several parts of the United States, and painters and varnish makers were in a very bad way on their trade. Another instance, which I mentioned when visiting the Chicago club last spring.

A few years ago a gentleman connected with our industry remarked to me that he could not understand why we were so much interested in the several oils that could be used in the paint and varnish business when there was nothing, as he thought, as important as linseed oil. It

happened that he made this remark at a time when linseed oil was selling from \$1.50 to \$2 a gallon, and the remark was made during the latter part of July of that year. My reply was that, if the industry had not interested itself in the uses of other oils, the statistics of flaxseed production in the United States and Canada and the imports of flaxseed and linseed oil into the country that same year would have shown that the total of all linseed oil would have been used by June of that year, and that, right at the moment of his speaking, if it had not been for the use of China wood oil and other oils, the entire paint business of the United States would have ceased to exist as early as that year, because there would have been no linseed oil left with which to manufacture or spruce paints and varnishes. The saving to our entire industry that year alone was probably not appreciated by many people in it, but that saving amounted, in dollars, to more than all the money spent for all of the associations, bureaus, committees, advertising, and so on, during the Educational Bureau's existence. The probability of just that condition was one of the reasons why so much attention was paid to the uses of other oils, and it also caused the suggestion to be made that a Flax Development Committee should be organized to encourage the planting of flax for the growing of the flaxseed.

The suggestion of organizing the Flax Development Committee was made to the associations in the industry, the president of each association appointing members of the committee to represent his association. This committee elected what is known as an executive committee, Charles T. Nolan being chairman of the whole. You are all familiar with the work of the flaxseed committee and can only say that we believe if there had never been such a committee, the growing of flaxseed would practically have ceased in this country.

How much the work of that committee has been and is worth to all of you cannot be estimated or even guessed.

Thomas Neal was one of the most active members of the Educational Bureau for a number of years. He attended all of the meetings during the time of his active membership, and gave to us a number of original ideas of great value. For several years he was the chairman of the "Promotion" section, the work of this section finally being merged into the general activity of the "Save the Surface."

For a number of years, Mr. Nemsek supplemented the research work on the use of soyas alone by the use of the soybean cultivated as a commercial crop in this country. John Lucas & Co., with whom Mr. Nemsek was associated, contributed Mr. Nemsek's time, and the bureau paid his traveling expenses. He visited agricultural fields in many States, his work covering several years, during which time he traveled twenty-nine thousand miles, promoting the planting of soybean. The work of research laboratory work was also necessary, which Mr. Nemsek performed, as it was necessary to select the strains of beans which would produce the largest number of bushels per acre and the highest percentage of oil content. It was found that eight million bushels were raised in our country last year, about one-half of which were crushed for production of soy oil.

The Wooden House Question

In the spring of 1917 a serious propaganda was more or less prevalent, particularly in insurance circles against the use of wood in house construction, and the lumbermen and woodworkers were very much concerned about this movement. The restriction of the use of lumber, of course, is also a serious matter for our industry.

The bureau called a meeting in St. Louis, which is a lumber center, the secretaries of a number of lumber associations, such as the Yellow Pine Association, the Southern Pine Association, the Cypress Association, General Lumber Association, and others. Dr. Von Schrenck and Mr. Gardner had been co-operating along the lines of being able to show that if paint were used, lumber was much less apt to take fire when exposed to neighborhood fires than if it were exposed without paint and it was our endeavor to show the lumber people that it was quite difficult for fire to be communicated to buildings sided with lumber if properly painted.

These secretaries responded to our invitation and were shown tests made by Dr. Von Schrenck in Shaw's Garden, St. Louis, during a nearly all-day joint meeting of the lumber secretaries and the Educational Bureau was held in one of the buildings in Shaw's Garden and we invited these secretaries to dinner with us that night.

We think we can with confidence state that a grave danger, not only in the lumber industry, but to our own was to a great extent averted by that day's work and by the very earnest attention given to the preparation for that day by Dr. Van Schrenck and Mr. Gardner.

At that St. Louis meeting Mr. Gardner informed us that the War and Navy Departments of our government were consulting him and asking him for information regarding the use of some products for war purposes. These requests, it was quite evident to us, would require a large proportion of time properly to answer and provide the government with the desired information. The bureau, therefore, tendered to the Government of the United States the services of Mr. Gardner for the period of the war, and that offer was accepted. Mr. Gardner was commissioned a naval lieutenant, and for that period, most of his time was devoted to the war effort. Mr. Gardner was in as far as he could to do our part in helping to win the war.

Mr. Rosenthal and Mr. Schubert have been active members of the Educational Bureau for a number of years. They have been constant in their earnest work and ideas to all of the bureau's activities. The bureau has made W. J. Fraugh, Robert Perry, Thomas Neal, S. C. Sulzberger honorary members, which gives them every right to be present at every meeting of the bureau, to participate in its discussions and also to have the right of voting. They are full members to the extent to which they desire to participate.

I have given you a short story of the beginning and the subsequent activities of your Bureau and its work of the past year, also its plans for the future, the future, of course, being all important, will be reported to you by those who are doing the work. I mean Secretary Hecker, Mr. Gardner, Mr. Nemzek and others, and we invite a full discussion from the floor on

all matters pertaining to our work and particularly suggestions for new lines of work and betterment of the activities in which we are now engaged.

(Following Mr. Gregg's interesting address, which was received with a hearty manifestation of appreciation, the session was adjourned at 12:30 p. m.)

Third Session: Tuesday Afternoon

The meeting was convened for its third session at 2:30 o'clock, Tuesday afternoon, Norris B. Gregg, presiding.

President Gregg:—The meeting will please come to order.

We had on tomorrow's program—but we find we can very well handle it today—the report of the chairman of the Committee on Memorials, Allen Clark. Allen W. Clark:—This report was pre-

pared and completed up to two weeks ago. Therefore, there are not included in these obituary sketches the names of the matter regarding the deaths of two men, two names well known in the trade: Howard B. French and John Lucas. In the final printing in the yearbook, of course, there will be proper inclusion.

Mr. Clark then presented the report of the Memorial Committee as follows:—

Memorials to Deceased Members

Arnold, Nelson B.	Matthes, William H.
Barrett, Marcus Lorenzo	Mohms, Paul
Beckwith, H. H.	Moser, Charles
Ebersole, George R.	Richardson, Charles F.
Ernst, W. F.	Ryan, Edwin F.
Evans, S. Marshall	Sale, Winfield B.
Fobes, Leon M.	Soegers, Charles
Fuge, Edward	Stevenson, William A.
Gordon, Charles A.	Thomas, Charles A.
Gorham, Jabez	Tousey, Frank L.
Goshorn, Edwin C.	Tufts, Walter
Hamilton, Henry E.	Waterbury, James Holley
Harmon, William E.	Welskopf, Henry
Horn, Edwin F.	Wiley, Isalah H.
Jack, Charles L.	Williams, Cassius M.
Littlefield, I. F.	Wolf, Ira A.

While we are gathered together here in national council upon the conditions and the advancement of our industry, it is fitting that we realize and recognize the Divine Providence that permits us the privilege of tendering our tributes to the memory, to the character and the work of our associates who were among our living when we met a year ago, but who since have joined our departed ones of the years before, in the Great Beyond.

Great gaps in our ranks have been made this year by the Visitant whose call is certain for each of us and of whose coming no man knows the day nor the hour thereof. Death long deferred his call upon our Littlefield, our Moser and our Barrett, and permitted them to continue their work with almost unabated vigor and ability far beyond their three-score-and-ten—and Death fell upon our beloved Marshall Evans just as he had developed into the prime of his life and of his wisdom and influence in the affairs of our industry.

Some of these men were pioneers in the industry, and all of us are the beneficiaries of their early and long continued work in helping to establish this great industry of which we are members. We also are their heirs in the heritage of public respect and honor which their careers reflect upon our industry.

Others of these men whose passing we are considering, one by one as we scan their names, were of the present and the younger generations. Their elbows have been touching ours as we marched forward together in the Trade's advance; they were our comrades in all our common pursuits, in our work and our play.

But our loss and our grief must yield precedence to the Lesson of Life and Duty that Death teaches—for Death is the common denominator of Man; cancelling all that is mortal and material and leaving in human as in Divine contemplation only the real, only the worth of the man in his relations with the brotherhood, the Fatherhood and the bringing of the kingdom on earth.

As we stand with bowed heads in our common and solemn communion together for this our annual tribute to those who have preceded us in the Great Adventure, let us contemplate and determine anew to emulate the virtues which have created for us such inspiring examples among this group of men whom we mourn and honor.

Nelson B. Arnold

Nelson B. Arnold, president of the Keystone Varnish Co., Brooklyn died on November 23, 1923, aged 65.

Mr. Arnold was born in Saratoga county, N. Y. He was a member of the class of 1880 in New York University and after leaving college and spending several years in South Africa introducing American products, he joined Pratt & Lambert, eventually becoming Secretary of the company, with which he remained about ten years, until the death of Mr. Pratt, when he joined the Keystone Varnish Co., as treasurer; and becoming its president in 1904. He also was chairman of the board of the James H. Prince Paint Co., Boston.

Mr. Arnold was an active and valuable member of the trade, especially in his pioneer work in flat wall finishes. He was one of the group who in 1886 formed the organization which is now the Paint, Oil and Varnish Club of New York, and of which he was president in the year 1903-04.

He is survived by his wife; his daughter, Mrs. Arthur Robin, Edinburgh, Scotland; and his son, Douglas C. Arnold, who has succeeded to the presidency of the Keystone company.

Marcus Lorenzo Barrett

Marcus Lorenzo Barrett, president of the M. L. Barrett Co., and of the Barrett Varnish Co., Chicago, died on March 5, 1924, aged 80.

Mr. Barrett was born in The Loop, Penn., March 28, 1844. At an early age he associated himself with the wholesale drug concern now known as Peter Van Schaack & Sons, Chicago, and later he began the manufacture

of varnishes, but lost all his personal and business property in the great fire. However, he re-established the business which has grown to its present size. Mr. Barrett was a bachelor, and is survived by his brother, J. P. Barrett, his associate in the business, and by a sister.

H. H. Beckwith

H. H. Beckwith, aged 40, died May 28, 1924, in Minneapolis, where he was resident manager for Devco & Reynolds Co. He entered the paint business about fifteen years ago and before coming to Minneapolis two years ago he was manager of the paint department for the Kelley-How-Thomson Co., in Duluth, where he was highly esteemed as a leader in trade activities. For several years he was president of the Duluth Paint Jobbers Association, and a member of the Board of Directors of the National Paint, Oil and Varnish Association.

George R. Ebersole

George R. Ebersole, former president of the Cincinnati Paint, Oil and Varnish Club, died on February 18, 1924, aged 78. He was traffic manager for the Heekin Can Co. at the time of his death and had been district manager for the Standard Oil Co. for some years. He was prominent in Masonic affairs and highly respected in trade circles.

W. F. Ernst

W. F. Ernst, of the Schroeder Paint and Glass Co., Detroit, died August 27, 1924. He was 55 years old and spent the whole of his adult life in the paint business, starting with Benj. Moore & Co., then spending several years with the Pittsburgh Plate Glass Co., and twelve years with the Schroeder Company. He held the regard of a host of friends in the Detroit Paint, Oil and Varnish Club. He is survived by his wife and a son and a daughter.

S. Marshall Evans

S. Marshall Evans, president of the Evans Lead Co., Charleston, W. Va., and president of the National Paint, Oil and Varnish Association in the year 1920-21, died at his home in Essex Fells, New Jersey, on May 9, 1924.

Mr. Evans was born in Dayton, Ohio, in 1873. When he was eleven years old his parents moved to Joplin, Mo., in which lead and zinc mining center he went to public school, grew into manhood and entered the employ of the Picher Lead Company. This he soon quit however, to enter the University of Chicago. He earned his own way while at college, but the needs of a widowed mother caused him to leave the university in his junior year and to re-enter the employ of the Picher Lead Company. From a weigher at the ore dumps he advanced rapidly, and in time became a vice-president of the company.

When the company began to make sublimed white lead he was sent East to introduce it to the trade and upon the consolidation of the Picher and the Eagle lead companies he became a vice-president in the Eagle-Picher Lead Company and was placed in charge of all the Eastern business with his offices in New York, where he remained until 1919, and was a leader in the activities of the Paint, Oil and Varnish Club of New York, serving a term as its president.

When the United States entered the World War, Mr. Evans, on leave of absence from his business affairs, became a member of the Department of Science and Research of the National Council of Defense as an expert on lead production. His services were of the greatest value to the government, as few, if any, men were more familiar with every branch of the lead industry. Later, at the solicitation of Charles M. Schwab, he became chief statistician for the United States Emergency Fleet Corporation.

Soon after his return to active business, the death of his brother, Raymond W. Evans, influenced him to move his headquarters to Chicago, to keep in close touch with the production end of the business. He remained there for three years, and in 1923 he severed his connection with the Eagle-Picher Company, returned East and organized the Evans Lead Company.

A man of progressive ideas and the social instinct, Marshall Evans, turned naturally to active participation in the organizations of his fellows. His influence in the National Paint, Oil and Varnish Association was wide and beneficial. In 1919 he was elected a regional vice-president and was chosen for the presidency in 1920. In his official capacity, he served notably in extending the spirit of nation-wide cooperation in trade affairs. His presidential address at the 1921 meeting was one of the ablest, most constructive messages ever given to the association.

He is survived by his wife and three sons and two daughters: Ray M. Evans, the eldest son, is now president of the Evans Lead Company. The other sons, Oliver and Samuel, and the daughters, Elizabeth and Eleanor, are attending school.

Marshall Evans' death brought upon the trade a shock and a loss that will long be felt. With a character and charm that compelled the respect and affection of all, his passing is felt as a personal grief and a definite loss by each of the many who learned to know him in his wide and intimate range of our national industry. But Marshall Evans, though great in those greatest of human qualities, that inspire the personal confidence and regard that made all his fellows his friends, was also truly great among men for the qualities of his mind as well as those of his heart. A devoted student and keen analyst of trade affairs and their factors and tendencies, he quietly exerted an influence that though rarely in public evidence was yet and perhaps all the more effective and realized—as we realize the silent, invisible and irresistible forces of Nature.

His passing marks the year 1924 as one in which the industry has lost one of its most valuable members, though in his example he leaves the trade a heritage that it will may cherish and emulate.

Leon M. Fobes

Leon M. Fobes, president of Burgess, Fobes & Co., Portland, Maine, died on April 24, 1924, aged 45. He was one of the younger men in the paint and varnish trade, but already had established himself in the confidence and respect of the trade as a man of high integrity and ability.

Edward Fuge

Edward Fuge, formerly in charge of the chemical department of C. B.

Lyon & Brother, Inc., St. Paul, died in April, 1924, aged 34. He had been with this firm for several years, and was its representative in the Minneapolis-St. Paul Paint, Oil and Varnish Club.

Charles A. Gordon

Charles A. Gordon, assistant secretary of the Smith-Alsop Paint and Varnish Co., Terre Haute, died Jan. 15, 1924, aged 69. Mr. Gordon began his business career when 17 years old as salesman for a Terre Haute paint concern, now dissolved. He entered the Smith-Alsop Paint and Varnish Co. in 1913. His widow and a daughter survive.

Jabez Gorham

Jabez Gorham, for 19 years with the Chicago sales force of the Hilo Varnish Corporation, died on August 20, 1924, aged 55. Mr. Gorham was well known in Chicago paint circles and was active in the Chicago Paint, Oil and Varnish Club, which he joined in 1908. He is survived by his wife, a daughter and a brother.

Edwin C. Goshorn

Edwin C. Goshorn, a member of the board of directors of the National Lead Co., and for many years general manager of its Cincinnati branch, died February 7, 1924, aged 71.

After the civil war, in which he participated in the defense of Fort Henry, Mr. Goshorn and his two brothers owned the Anchor White Lead Co. in Cincinnati which in 1887, with other lead concerns, was consolidated into the National Lead Co. Mr. Goshorn also was a director in various banking and manufacturing concerns in Cincinnati, and was an interested and constructive factor in community affairs generally.

Henry E. Hamilton

By the death of Henry E. Hamilton, Vice-President of the Nubian Paint and Varnish Company, who died at Chicago September 11, 1924, in his eighty-fifth year, Chicago lost one of its leading pioneer citizens.

Mr. Hamilton was born in Chicago in 1840, and has made this city his home during his entire life. He was born on what is now the site of the famous Wrigley Building at the corner of Rush Street and Michigan Boulevard.

For several years he was actively engaged in politics, being superintendent of the City Water Department and at one time candidate for State Senator. He maintained a beautiful country home at Twin Lakes, Wis., but since the death of Mrs. Hamilton in 1911 has made his home with his son, Mr. H. R. Hamilton.

In 1904 he became identified with his sons Harry R. and Richard E. in the Nubian Paint and Varnish Company and was actively engaged in the business as Vice-President until shortly before his death. He founded Lincoln Park Lodge 611 A. F. & A. M. in 1869, being First Master for five times—a remarkable record. At the time of his death he was the oldest member of Grand Lodge of Illinois of which he was Past Senior Grand Warden. He was educated in the private and public schools of Chicago and a graduate of Northwestern University. He is survived by his two sons and their families.

William E. Harmon

William E. Harmon, president of the Harmon Color Works, College Point, Long Island, died on January 11, 1924.

Mr. Harmon was president of the Paint, Oil and Varnish Club of New York in the year 1921-1922, and was devoted and zealous in the affairs of the club and the trade at large. He was born in London, England, 48 years ago, and came to this country when a child. His association with the paint trade began in 1893 when he became a salesman for the James H. Prince Paint Co., in Boston. Ten years later he was a stockholder in the company and its secretary. Later he became a member of the Harmon, Wastcoat & Dahl Co., paints and hardware, in that city, and then of the A. A. White Co. and manager of the Henry Woods Sons Co. In 1916 he formed the Harmon Color Works. He was a Shriner and a past master of St. Paul's Masonic Lodge in Boston. His wife and two daughters survive him.

Edwin F. Horn

Edwin F. Horn, President of the Allentown Mfg. Co., Allentown, Pa., died Nov. 29, 1923, aged 61, after an illness of two years.

Charles L. Jack

Charles L. Jack, born at Orr's Island, May, 1844, and for 57 years with Burgess, Fobes & Co., Portland, Maine, and vice-president and secretary of the company since its incorporation, died on Nov. 4, 1923. He is survived by his wife and two sons, Wm. B., superintendent of the Portland schools, and Dr. Lewis H., of West Newton; and by a daughter, Miss Sarah Jack.

I. F. Littlefield

I. F. Littlefield, president of W. P. Fuller & Co., San Francisco, for the past twenty years, died on July 2, 1924, aged 71.

Mr. Littlefield was associated with W. P. Fuller & Co. for forty-four years and his absorption in the activities and devotion to the interests of that institution marked him as a rare exemplar of zeal and loyalty in the business world.

Mr. Littlefield, who was born in Castine, Maine, was 27 years old when in 1880 he became bookkeeper for this pioneer concern, then Whittier, Fuller & Co., founded in 1849. W. P. Fuller I. died in 1890 and four years later, when the firm name became W. P. Fuller & Co., Mr. Littlefield was made secretary of the company and assistant to the president, W. P. Fuller, II. His rise to the presidency, in 1904, and the company's success under his administration, make one of the most inspiring stories of the worth of the principles and character that unfortunately, with old-time methods, many are today prone to term "old school."

Mr. Littlefield is survived by his wife and a son, George Littlefield, of Los Angeles.

William H. Matthes

William H. Matthes, 54 years old, general manager of William Zinsser & Co., Inc., Chicago, died May 22, 1924. He had been with the Zinsser Company for five years, and previously was with Marx and Rawolle, Inc., Chicago. He is survived by his widow and a daughter.

Paul Mohns

Paul Mohns, senior member of Mohns Bros., Milwaukee, died Aug. 28, 1924. He entered the painting business in 1880, and later with his brother Gustave, established a wholesale wall paper business in connection with their painting and decorating business. In 1914 they discontinued contracting and since that time have been wholesalers of paints, wall papers, etc. Owing to ill health Mr. Mohns retired from active business in 1921.

Charles Moser

Charles Moser, the oldest paint manufacturer in the Central States and one of the founders of the Cincinnati Paint, Oil and Varnish Club, died on May 11, 1924, aged 91.

Mr. Moser, who was president of the Charles Moser Co., came to the United States and direct to Cincinnati, with his parents in 1852, when he was 19 years old. He entered the employ of Peale & Co., paint dealers; but a year later, in 1853, he entered the business himself with a partner as Hoffman & Moser, this firm being succeeded in the late sixties by Charles Moser & Co. (Mr. Moser, Fred Renner and John Kolbe, all now deceased). In 1893 the Charles Moser Co. was incorporated and Mr. Moser continued as president until his death. He also was interested in various other concerns, including the Eagle-Picher Lead Co., and the Kruse-Bahlman Hardware Co. Three daughters survive him, Miss Carolyn Moser, Mrs. T. A. Straub, and Mrs. Frederick Hertenstein.

Charles F. Richardson

Charles F. Richardson, president of the Paint and Oil Club of New England for the year 1905-1906, and former head of Charles Richardson & Co., Boston, died on January 14, 1924. He retired from active business Jan. 1, 1902, but retained his interest in trade affairs, and was an honorary member of the New England Club at the time of his death.

Mr. Richardson was born in Waltham, Mass. in 1850 and when a young man entered the employ of the Richardson Company, the head of which was his father, Charles Richardson, one of the founders (and the first president) of the Paint, Oil and Varnish Club of New England, and of the National Paint, Oil and Varnish Association.

Edwin F. Ryan

Edward F. Ryan, manager of the import and fish oil departments of the Swan & Finch Co., New York, died Oct. 6, 1923. Mr. Ryan, who was 37 years of age, and married, had been with the company for more than 20 years, having started as an office boy. He represented the company on the New York Produce Exchange, and in the Paint, Oil and Varnish Club of New York, and was held in high esteem by his associates in the oil trade of New York and other cities. He is survived by his wife and a six year old son.

Winfield B. Sale

Winfield B. Sale, the western sales manager of the National Lead Co., with which he was connected for 39 years, died August 23, 1924, in Denver, where he had lived for 24 years.

"He was wholly responsible for the founding of the Paint, Oil and Varnish Club of Colorado, twenty years ago," writes the secretary of the club, and was its vice-president at the time of his death. Mr. Sale was born in Louisville, Ky., March 7, 1859, and married in Brooklyn, N. Y., to Anna Elizabeth Roybels, on September 10, 1890. He was a Mason, a Knight Templar, and a member of the El Jebel Shrine in Denver. He was one of the best trap shots in the West and a member of the Denver Trap Club. He is survived by his wife and a daughter, Mrs. Goodwin Granger, and a son, W. B. Sales, Jr.

Charles Seegers

Charles Seegers, age 90, chairman of the board of the American Varnish Co., and Chicago's oldest varnish manufacturer, died May 3, 1924.

Mr. Seegers was born February 12, 1834, in Hanover, Germany. He came to the United States in August, 1855, coming directly to Chicago, where in December of that year he entered the cigar manufacturing business. In 1876 he organized the Northwestern Lead & Oil Co., and was its president until 1887, when it was absorbed by the National Linseed Co. In 1891 he became president of the American Varnish Co., in which capacity he served until a few years ago when he was made chairman of the board. Mr. Seegers was one of the oldest members of the Chicago Paint, Oil and Varnish Club and regularly attended all its meetings until failing health prevented. He is survived by two sons, George F., president of the American Varnish Co., and Melville H., and a daughter, Mrs. H. Householder.

William A. Stevenson

William A. Stevenson, secretary of the Indiana Indestructible Paint Co., Chicago, died August 29, 1924.

Mr. Stevenson was born in Memphis, Tennessee, in 1872 and first became identified with the paint trade through the management of the paint department of Hibbard, Spencer, Bartlett Co. which position he held for a period of fourteen years. Following this he became associated with the Indiana Indestructible Paint Co.

Mr. Stevenson was well known among the paint trade of this city and prominent in the activities of this industry. He is survived by his wife and son, Beverly P. Stevenson.

Charles A. Thomas

Charles A. Thomas, of the Sherwin-Williams Co. of Canada, Ltd., died at his home in Toronto on February 10, 1924, aged 58 years.

Mr. Thomas was with the Sherwin-Williams organization twenty-four years and for the past twelve years was manager of its Ontario sales

division. His business career began in the hardware trade, with which he kept himself identified almost all his lifetime. His sterling character and genial spirit endeared him to a large circle of friends throughout the province of Ontario where most of his life's work was done.

Mr. Thomas was unmarried and is survived by his sister, Mrs. Brock, with whom he resided the greater part of his life.

Frank L. Tousey

Frank Lawton Tousey, treasurer of the Tousey Varnish Co., Chicago, died May 16, 1924.

Mr. Tousey was born at Painted Post, N. Y., on Feb. 22, 1884, and came to Chicago with his parents when he was two years old. After graduating from High School he entered the employ of the Sherwin-Williams Co. He became associated with his father in the Tousey Varnish Co., in 1901. He is survived by a wife and a small daughter, and by his father, C. A. Tousey, and his mother and a sister, Daisy P. Tousey of Baltimore, Md. He was a member of the Paint, Oil and Varnish Club of Chicago, and of several Masonic organizations.

Walter Tufts

Walter Tufts, a member of the board of directors of the National Lead Co., died on February 7, 1924, aged 64; having been a member of the Paint, Oil and Varnish Club of New England for 35 years.

Mr. Tufts was in charge of the Boston branch of the National Lead Co. ever since 1891, when the company acquired the Salem Lead Co., of which he was president. He also was active in the affairs of the Webster & Atlas National Bank in Boston, of which he was a director.

James Holley Waterbury

James Holley Waterbury, for twelve years resident manager, Pratt & Lambert, Inc., Buffalo, died December 8, 1923.

Mr. Waterbury was born in Brooklyn, N. Y., January 1, 1881. After completing school there he attended a private school near Philadelphia. He began his business career in the New York office of Pratt & Lambert, Inc., in January 1898; going to Buffalo as assistant resident manager in 1910 and becoming resident manager in 1911.

Mr. Waterbury saw and participated in the development of the business with which he was actively connected up to the time of his death. His counsel and ready co-operation also aided in the furtherance of many Buffalo business enterprises. During the war he rendered valuable service to the government in contributing certain technical knowledge and by personal services. He was a member of the Chamber of Commerce, Buffalo Club, Athletic Club, Park Club, Automobile Club, Paint, Oil & Varnish Club, and many other Buffalo organizations.

Besides his wife, Mr. Waterbury is survived by two sons, James H., Jr., and John A., and a brother, Herbert, of Los Angeles.

Henry Weiskopf

Henry Weiskopf, proprietor of the Atlantic Paint Mfg. Co., Minneapolis, died in January, 1924, aged 73. Mr. Weiskopf was born in Bohemia and came to this country in 1868. In 1880 he opened the first paint store in Minneapolis, and has continued in the business ever since. He was a member of the Hebrew Reform Congregation and of B'nai B'rith, and for ten years had been treasurer of the Associated Jewish Charities. His wife, three daughters, two sons and a brother survive.

Isaiah H. Wiley

Isaiah H. Wiley, president of the Paint and Oil Club of New England in the year 1895-6 died on February 18, 1924, aged 71. He was one of the oldest members of the club, which he joined forty years ago, in 1884, and was also a prominent Mason. He was formerly a member of the firm of Wiley & Richardson, Boston, but later organized the Wiley Waxene Co., of which he was president.

Cassius M. Williams

Cassius M. Williams, president Preservative Paint Co., Seattle, Wash., died on April 30, 1924, at the age of 48.

This is the tribute of the secretary of the Seattle Paint, Oil and Varnish Club. "He was one of the most active supporters of this club, and one of the very first of our leaders to realize the value of civic and trade cooperation in behalf of community betterment. As chairman of our campaign committee he made the movement a conspicuous success. He was a man of splendid character, beloved by all who knew him and a staunch friend of those who won his regard." In 1915-16 he was a member of the board of directors of the National Paint, Oil and Varnish Association.

Ira A. Wolf

Ira A. Wolf, of the Republic Metals Co., New York, died on Friday, August 29, 1924, aged 32. He was highly regarded by a large circle of friends in the Paint, Oil and Varnish Club of New York, who were deeply shocked and grieved in his untimely death, the result of an automobile accident. He is survived by his wife and a five-year old son.

President Gregg:—We will now open the business portion part of our program. I will call upon Granville M. Breiling, chairman of the "Clean-up and Paint-up" campaign. G. M. Breiling:—I am going to ask the members of the National "Clean-up and Paint-up" Campaign Committee to stand. They will. Before presenting the clean-up campaign for your consideration, I should like to present the members of this committee to you:—Mr. Currier, Sioux City, representing the distributors' association; Mr. Albers, Cleveland, representing the distributors' association; Wells Martin, representing the National Varnish Manufacturers Association; Mr. Lindsay, Buffalo, representing the varnish manufacturers' association; Mr. Beardon, the treasurer; Mr. Felton, representing the Paint Manufacturers Association of the United States; Mr. Peters, representing the National Paint, Oil and Varnish Association. Mr. Breiling then read the following report:—

Clean-up and Paint-up Campaign

Were I to follow the usual custom as Chairman of the National Clean Up and Paint Up Campaign Committee, I should, on this occasion, tender a report of my stewardship for the year 1924.

That report would, of necessity, be very similar to the report of the National Clean Up and Paint Up Campaign Bureau and the Treasurer's Financial Report, both of which have already been covered, and for per-

manent record are to be found in the folder placed in your hands, wherein are the reports of all standing committees.

Inasmuch as that report would really be nothing more than a formality and as I have a message which, to my mind, is of greater importance, with your permission I shall endeavor to cover the actual situation confronting the National Clean Up and Paint Up Campaign today, treating briefly with its past and giving you as true a picture of the possibilities of the Campaign as a year's most intimate contact with it will permit.

At this time I crave your indulgence for the apparent overdose of the personal pronoun in my presentation of this matter, but as my recital will be in the nature of a personal experience, its use is necessary.

I am going to speak frankly and straight from the shoulder, for in that manner only can I visualize the situation.

I am sure that in this assemblage there are many—possibly a majority—who would breathe a sigh of relief if the time I am going to consume were to be used in a way which, to their minds, would be more advantageous. Nor can I blame any of you for that feeling, for I must frankly confess that a year ago, and in former years when I have sat in these meetings and the subject to Clean Up and Paint Up has come up for discussion, I felt either inclined to take a breathing spell outside or wish for a quick disposal of the matter.

Realizing that this feeling exists with many of you, I must hope for your indulgence and ask you to bear with me during the next few minutes.

History of the National Clean Up and Paint Up Campaign

I shall endeavor to briefly sketch the history of the Campaign to date, the work accomplished up to the present time, and possibilities for the future, thereby answering many questions which are in the minds of members of the industry, both as to the real value of the Campaign and its functions.

The National Clean Up and Paint Up Campaign was launched twelve years ago. It first took on life in Minneapolis at a convention of the National Paint, Oil and Varnish Association in 1913. During the twelve years of its existence, it has grown from an infant to an extremely lusty child, which apparently outgrows its clothes faster than they can be supplied.

Its growth has been remarkable when viewed from the standpoint of its accomplishments. Since its origin the number of local Clean Up Campaigns which have been carried on has grown from a very few, during its first year, to a point where within the last year over seven thousand local campaigns were conducted in as many towns and cities throughout the nation.

It should, therefore, be quite evident to you that this movement has become one of the most important factors in the building of business for our industry.

The National Clean Up and Paint Up Campaign has been responsible for the improvement of general living conditions in thousands of towns and cities; it has been responsible for the protection of property, thus increasing property value; it has been responsible for more sanitary living conditions in hundreds of thousands of homes, thus conserving the health of individuals. Hundreds of thousands of fire hazards have been eliminated, thus conserving the property of the nation; also has this Campaign played its part in the Americanization of our foreign-born citizens.

From this latter statement, you might possibly form the opinion that the Campaign is of a strictly altruistic nature, but it should be apparent to every one of us connected with the paint and varnish business that wherever any cleaning up is done, whether it be within the home or about the town or city, invariably painting or varnishing of one kind or another follows. If this, then, is altruism it is a highly profitable application of altruism, so far as the paint and varnish trade is concerned.

As I have said, a year ago I was indifferent to this Campaign. I knew the Campaign was probably a good thing, that it was doing some good and should be supported by those who could afford to support it, if not from a profit standpoint at least from an altruistic standpoint, but I did not feel that it was of any particular value to me or the company I am associated with, nor did I feel that I should be called upon to support it to any great extent. In fact, I will go so far as to say that when a subscription was asked for I paid little attention to it; it was only after the third or fourth request that I felt the quickest way to dispose of it was to send a check for as small an amount as I could get away with and keep a clear conscience.

I knew the money was in good hands but I did not concern myself as to how it was spent nor did I at any time feel that, having made the contribution, or as I now like to consider it, the investment, I should attempt to cash in on it. In other words, I considered it charity—nothing more, nothing less.

From this frank statement you will see that my attitude in regard to the Campaign a year ago was the same as that which many of you entertain today.

One of the first questions that arose in my mind when I first became interested in Clean Up and Paint Up work was why I had not had a more intimate acquaintance with the campaign during its existence, and naturally I felt that if I knew but little about it, this must be true of many others in the trade. The answer to the question is comparatively simple: during the twelve years that the National Clean Up and Paint Up Campaign has been in operation, the work has been carried on in spite of the lack of funds by men who have given unselfishly of their time and effort in order that this activity should not die because of the lack of proper financial support. Those who have been in close touch with it have appreciated its great value, but one of the great difficulties has been the inability of the committee in charge, because of insufficient funds, to properly acquaint members of our industry with its true value.

Consequently, a large portion of our membership, like myself, knowing little about it, have not felt inclined to support it financially in proportion to the benefits they have or might have received.

Realizing these conditions and the necessity for the general education of the members of our industry as to the value of the Campaign, because

of the many changes in business conditions which have taken place in the past few years, because of the Campaign's rapid growth and its great future possibilities, those men who had been so active and in such intimate touch with the work for the last twelve years decided that they were justified in asking others in the industry to assume some of the burden of carrying on the work.

As a result of this decision, a new committee was appointed in November, 1923, the selection being made so as to obtain as wide a geographical distribution of the membership as possible.

Committee Organization

For the benefit of those who are not informed as to the membership of the National Clean Up and Paint Up Campaign Committee, let me explain that it consists of two members from each association of our industry, as follows:

- The National Paint, Oil and Varnish Association, Inc.
- The National Varnish Manufacturers Association
- The Paint Manufacturers' Association of the United States.
- The National Association of Paint Distributors
- The International Association of Master House Painters and Decorators of the United States and Canada.

In previous years, one of the two members appointed from each association has served as a member and the other as an alternate, but at the beginning of this year it was decided, in order to insure one hun-

of advertisements devoted to the movement. However, for a period of three months, a clipping bureau service was maintained, which service proves conclusively that the volume of publicity for three months in 1924 was considerably greater than the volume for the entire twelve months of 1923, the last year in which clipping bureau service was maintained throughout the year, and approximately two and one-half times as great as for the corresponding three months of 1923. It would, therefore, appear that a most conservative estimate of the money value of the publicity accorded this Campaign in front page and editorial newspaper space during the year 1924 would run in excess of \$7,000,000.00.

In addition to these reading articles, cartoons by nationally-known artists, and special articles and features have appeared in publications such as the New York Herald-Tribune, the Chicago Tribune, the Chicago Daily News, the Hearst newspapers from coast to coast, The Literary Digest, and other publications of similarly conspicuous importance.

It is the fact that the demand for material from the thousands of newspapers in this country far exceeded the financial ability of the Bureau to supply. As an example of the manner in which the press has co-operated with the Campaign, the American Press Association printed full page advertisements of the Campaign at its own expense to further interest and enlist the co-operation of the editors of its five thousand newspapers. As a result of this single effort, the Bureau received hundreds of rush orders for mats and feature material covering the Campaign.

I saw thousands of letters from dealers and painters who, without solicitation, stated that as a result of local campaigns carried on in their town or city, their sales of paint and varnish products had increased from fifteen to four hundred per cent.

Gentlemen, it should hardly be necessary for me to go further for I consider that that last statement alone is a definite answer as to the value of this Campaign to the paint and varnish industry; however, with your permission, I want to tell the whole story.

I saw letters and telegrams from governors of states endorsing not only local Clean Up Campaigns, but state-wide campaigns, which in the last few years have become increasingly popular. These state-wide campaigns are under the direction of the State Farm Bureau, the State Board of Health, the State Insurance Department or the State Federation of Women's Clubs. Practically all of these state campaigns have been fortified by a governor's proclamation.

I saw letters from educators, the clergy, in fact all classes of people commenting upon the wonderful results secured from some particular local campaign.

I also saw letters from members of our industry, one in particular which I should like to quote. This member is a manufacturer of paints and varnishes. His letter reads:

"On consulting our agency record book recently, we found the following facts which we are sure will be of interest to you. Our records show increases in every instance where the Clean Up and Paint Up Campaign was used, but we are naming only a few specific instances where the dealer's sales showed an increase, due to the Clean Up and Paint Up movement, which in each instance was used for the first time in 1923:

Jonesboro, Ark.....	290% increase
Monette, Ark.....	50% "
Donnellson, Ill.....	20% "
Herrin, Ill.....	310% "
Clarksdale, Mo.....	300% "
Graham, Mo.....	270% "
Whitewright, Texas.....	50% "
La Harpe, Kan.....	400% "

Gentlemen, is not that letter, in itself, sufficient proof that this Campaign has a real cash-in value for every one of us who not only supports it but who will take advantage of the opportunities it offers for increasing the sale of our products?

At the first meeting of the new National Committee held in St. Louis, practically the entire membership were strangers to the Clean Up and Paint Up Campaign. It was their first visit to the Bureau and their experience was practically the same as mine; the work accomplished by the Campaign was so great that it was impossible for any one to absorb it all.

Its Tremendous Power

Out of that meeting, however, came the realization on the part of every member of the committee present that our industry contained, in this Campaign, a tremendous power for the development of new business created almost entirely by interests outside of those associated with the manufacturer and sale of paint, varnish and allied materials. I want to emphasize part of that last sentence: "A tremendous power for the development of new business created almost entirely by interests outside of those associated with the manufacture and sale of paint, varnish and allied materials." Is there any one present but who will agree that the most powerful selling force that can be enjoyed is that force which comes directly from a disinterested source?—a force that is not artificial, but is developed without selfish purpose or motive?

What is this force? Let me explain it briefly, for this is one of the strongest features of the Clean Up and Paint Campaign:

When a local campaign is put on in a given town, almost without exception the idea of having such a campaign originates in the mind of some individual or group of individuals who have no connection with Paint and Varnish interests; it originates with some group, inspired by the National Bureau, such as the Women's Club, the Rotary Club, Chamber of Commerce, City Administration Officials, the Health Department, The Fire Department, the clergy or the schools. Their idea of putting on a campaign is created not with the motive of selling more paint and varnish, but for the sole purpose of cleaning up a town and its properties; for the purpose of educating the foreign-born citizens to the value of their American citizenship; for the purpose of teaching children—our future citizens—the value of cleanliness, property upkeep and conservation; for the purpose of removing unsightly objects and fire hazards. If any one



Granville M. Breinig
Clean-up and Paint-up Chairman

dred per cent activity on the part of the entire committee, that the alternate would be dispensed with and both members would be active in every sense of the word.

In addition, the committee appoints a treasurer from outside its own membership and also employs a salaried secretary who serves in a dual capacity—as Secretary of the National Committee and Secretary of the National Bureau.

I should like to tell my experience with regard to the National Clean Up and Paint Up Campaign before I accepted the chairmanship of the committee this year. As I have said, I felt that the movement was doing good, that the local campaigns were helping to sell paint and varnish products to a limited degree, but I did not begin to appreciate the true value of the work nor its possibilities until I made my first visit to the National Clean Up and Paint Up Campaign Bureau headquarters in St. Louis in November, 1923.

During the two days I spent there, I saw so much that I could not comprehend it all. A closer relationship with the Bureau's activities over the past year still leaves my mind in a whirl, for there are so many ramifications to this movement, so many different interests, and such great possibilities, that in order to assimilate it all, would require one's undivided time and attention.

Facts

Let me give you a few of the "high-lights." On my first visit I saw millions, literally millions, of inches of Clean Up and Paint Up front page and editorial publicity, which had appeared in newspapers published all over the country, treating on the value of local Clean Up and Paint Up Campaigns. Conservatively estimated in 1923 this Campaign received front page and editorial space to the money value of \$3,428,000.00, without one cent of cost to our industry. That, as you all know, is the type of publicity which cannot be bought.

Because of insufficient funds it has been impossible for us during the entire year to employ a clipping bureau, in order to accurately determine the amount of space given to Clean Up and Paint Up publicity, exclusive

took the time, as some of us have done, to watch the growth of a campaign of this kind in any locality, it would be apparent at once that when it is started by a group of individuals, the campaign immediately receives the endorsement and co-operation of all other group interests in the community, including the local press. Paint and varnish interests remain in the background until the campaign is in full swing, but there are no interests, from a profit standpoint, who get more out of these local campaigns than the paint and varnish dealer and the paint trade in general.

I again repeat that wherever cleaning up takes place, painting up invariably follows: therefore, can you not see how extremely valuable the local campaign is to all paint and varnish interests and how this value is so greatly enhanced by the tremendous indirect selling power that is always to be found behind every Clean Up Campaign.

Operation

Your Committee, realizing above all the necessity for selling the cash-in value of the Campaign to the members of our industry, decided at its first meeting in January that it was of the utmost importance that everyone within the trade should be acquainted with the Campaign's accomplishments and its needs. Certainly a campaign of this character cannot expect to receive the co-operation and support of members of our industry unless they are "sold" on its true value.

We are accomplishing this in the following manner: Members of the committee have made it a point to attend meetings held in different sections of the country, especially local paint clubs, salesmen's clubs and similar gatherings, for the purpose of presenting the National Clean Up and Paint Up Campaign.

We are now endeavoring to bring the Campaign to you in a more personal way. I can explain it best by picturing our organization as it now stands. There is the National Campaign Committee, formerly known as the Finance and Audit Committee. This consists of eleven members, two from each of the five associations, and a treasurer. This Committee is responsible for all receipts and disbursements and the general direction of the Campaign and the Bureau.

The National Clean Up and Paint Up Campaign Bureau is the workshop or factory. It actually does all the work and makes possible the carrying on of local campaigns, over seven thousand of which have taken place in as many towns and cities this year.

It not only handles all of the detail work that naturally comes from points where campaigns are being carried on, but it is constantly promoting local campaigns for the future in towns and cities where they have not been carried on before.

This promotion is not aimed at local paint and varnish interests but is directed at such organizations as Women's Clubs, Chambers of Commerce, Rotary Clubs, City Administrations, Health Commissioners, Street Commissioners, Fire Commissioners, Superintendents of Schools and newspaper publishers.

In addition, the Bureau purchases the necessary Clean Up and Paint Up campaign material, such as banners, buttons, window displays, etc., which are in turn sold to local campaign organizations. It also furnishes instructions as to how to successfully run the campaign. You can, therefore, see that as it does all of the work necessary for carrying on the local campaigns, it is the most important part of our organization.

Let us digress here to make that point clear. Many in the trade who have contributed to local campaigns have refused to support the National Campaign, believing that the latter was unnecessary. Many have the idea that the National Campaign conducts a campaign nationally, losing sight of the fact that it is only through the National Campaign Committee and the National Bureau that local campaigns are made possible. Were it not for the fact that the National Campaign Bureau directs the local campaigns from start to finish, promoting them in the first place and later furnishing instructions, it is doubtful whether there would be many local campaigns. Consequently, you will readily appreciate the very great importance of the National Bureau and the reason why it should be properly supported in order to carry on its work.

Realizing the smallness of our committee in comparison with the tremendous amount of work to be done and the necessity for close contact in all sections of the country, especially in important paint and varnish distributing points, the National Committee decided to extend its operations by appointing in each important center, one or more men who would, as a whole, form a Plan and Extension Committee, whose duty it would be to "sell" this Campaign to individuals in the industry. It has been possible, of course, during the past year to give all of the members of the Plan and Extension Committee a comprehensive idea of the Clean Up and Paint Up Campaign, but in spite of the lack of complete information, the members of this committee have gone forth to call upon local paint and varnish interests and have succeeded in interesting many of the members in the industry who, prior to this year, have looked upon the Campaign with little, if any, enthusiasm.

It was further felt by your Committee that we should benefit by obtaining the suggestions of experienced advertising men in order that the Bureau might secure up-to-the-minute advertising and display matter. Consequently an Advertising Committee, consisting of advertising men exclusively was appointed, whose co-operation the Bureau will enjoy in the creation of new Clean Up and Paint Up advertising matter.

In order that members of our industry might participate in National Committee meetings from time to time and become familiar with the work as well as advise with us, it was decided to hold meetings in different points about the country. Wherever these meetings have been held, local interests have been invited to join, and as a result, the Committee has received many valuable suggestions and much local and national interest has been obtained.

As a result of this organized effort, especially that of the members of the Plan and Extension Committee, we close the fiscal year, as the Treasurer's Report shows, with a larger amount of money actually collected than in any preceding year. We close the year with a goodly number of new investors who have for the first time become interested in the Campaign. We have further received voluntary increases in

subscriptions from many who have been regular contributors to the Campaign.

I should like to make clear a few points about which there has been considerable question in the minds of many in our industry, a discussion of which will, I hope, correct any wrong impressions you may have.

The Use to Which Money Obtained Through Subscriptions Is Put

We have been asked: "For what purpose is money obtained through subscription to the National Campaign, used?" This money is expended for (1) the employment of the Executive Secretary, who serves in a dual capacity—financial for the National Committee and promotional for the Bureau; (2) for administration expenses, including the services of the Bureau Chairman, Assistant Chairman, and such help as makes possible the proper functioning of the Bureau; (3) for rent, office facilities, etc.; (4) the major portion of our receipts go for the printing and mailing of promotion material, which is used in circularizing city and town officials, school superintendents, fire chiefs, Boards of Health, Rotary Clubs, Chambers of Commerce, Women's Clubs, and similar organizations, by whom the idea of putting on a Clean Up and Paint Up Campaign is first conceived; (5), for service to newspapers, including free advertising mats designed to increase the sale of paint, varnish and allied materials; (6) for freight, express; (7) telegrams and telephone messages, office supplies, traveling expenses of the Executive Secretary, and the usual incidentals.

The Purchase and Sale of Advertising Matter

Another question often asked is whether any portion of this money goes toward paying for advertising matter supplied. Window trims, paint and varnish display posters, streamers, banners, buttons, lantern slides and other Clean Up and Paint Up advertising material is sold by the Bureau to local campaign interests at cost of purchasing and handling. All of the money received by the Bureau from the sale of this material is turned over to the Treasurer as part of the committee's general fund.

Contributions of Manufacturers

Another question uppermost in the minds of many is whether all manufacturers of paint, varnish and allied products, contribute to the National Clean Up and Paint Up Campaign fund. It is a fact that there are many within our industry who have not contributed to this fund. Further, it is a fact, and a most important one, that the Campaign has been largely financed by a few manufacturers who have borne the major portion of the burden. Many of our members have contributed but their subscriptions have not been in proportion to the benefits they have enjoyed. This condition, in our opinion, is due to the fact that so many in our industry have not become acquainted with the work of the Campaign and the results it has accomplished. If they had a true conception of it, we have every reason to believe their support would be forthcoming.

Should Branch Offices Support Local Campaigns?

Another question which has come up several times during the past year is of particular interest to national manufacturers who maintain branch offices—the question of whether or not a branch office should be called upon to support a local Clean Up Campaign in the city in which it is located, when the main office or headquarters is a contributor to the National Clean Up and Paint Up Campaign. We feel that where a manufacturer, doing a national business, operates a branch office or store doing a retail business, the branch office should support the local campaign in proportion to the benefits that particular branch office receives from the local campaign. It is our further opinion that where branch offices do not enter the retail field, the investment made by the main office should cover all its branches, and that the branch office should not be called upon for an additional contribution.

Why It Is Necessary for Our Industry to Have Two Campaigns—a "Clean Up and Paint Up Campaign" and a "Save the Surface Campaign"

By far the most interesting and important question, to my mind, is this: "Why is it necessary for our industry to have two campaigns—a Clean Up and Paint Up Campaign and a Save the Surface Campaign."

I have been amazed at the apparent lack of knowledge on the part of many with whom I have talked on this subject, as to the functions and aims of these two campaigns. Without question, many confuse them.

I should like to give you my own interpretation of the functions of these two campaigns and show you why they are both necessary and how each one helps the other. They are as much different as day and night. The Save the Surface Campaign is admittedly a campaign financed by the paint and varnish trade for the purpose of educating the people of this nation to the need and value of paint and varnish. It carries on its activities through a magnificent national advertising campaign, originated, promoted and financed strictly and admittedly by paint and varnish interests.

The primary purpose of the National Clean Up and Paint Up Campaign is to increase the use and consequently the sale of paint, varnish and allied products through local Clean Up Campaigns, promoted, financed and carried on by interests which have no direct contact with the paint and varnish industry, and whose first consideration is the elimination of dirt, rubbish and consequently disease. Because of its altruistic nature, it has the whole-hearted support and co-operation of such organizations as the Chamber of Commerce of the United States, National Fire Protection Association, National Safety Council, National Health Council, National Tuberculosis Association, United States Public Health Service, United States Government Departments of Agriculture, Labor and Commerce, City Officials and Women's Clubs. While the Clean Up and Paint Up Campaign is obtaining the interest of organizations and individuals outside of our industry, the Save the Surface Campaign is securing the interest of local dealers and painters.

Is it not plain to be seen that the support of organizations of the character of those mentioned could not be obtained unless this movement were of an altruistic nature? Is it not evident that a campaign such as the Save the Surface Campaign could not expect to enjoy the support of such organizations, because of the fact that it was created and is admittedly promoted and financed for the sole purpose of benefiting those who derive a living from the sale and use of paint and varnish?

While the Save the Surface Campaign is daily educating the people of this country to the need of paint and varnish for protection of property, the local Clean Up and Paint Up Campaign is putting this same property into condition to invite and receive paint and varnish.

In this manner each campaign is aiding the other, resulting in the increased sale of paint and varnish products, which when all is said and done is what we, as members of the industry, are interested in.

My answer to the question "Why are two campaigns necessary?" is: Both are of equal importance to the industry and both should receive your full support.

Suggested Plans for the Future

What has the future in store for the National Clean Up and Paint Up Campaign? This depends almost entirely upon the successful financing of the Campaign. The biggest year, from the standpoint of contributions that the Campaign has enjoyed, prior to 1924, was 1923 when the subscriptions totaled \$39,900.00. One kind-hearted manufacturer, upon learning that but One Hundred Dollars was needed to make it an even \$40,000.00 contributed that amount. This year, as the Treasurer's report shows, our subscriptions up to September 30th, amounted to \$44,331.00. Had our fiscal year closed on the same date this year as last—October 7th—we would have been able to include contributions received between September 30th and October 6th, which would have brought our total up to \$44,941.00. While the increase in contributions received this year over the preceding year is comparatively small, it must be borne in mind that we cannot hope to successfully finance this Campaign until a plan is evolved which will distribute the burden equitably throughout our industry.

Your Committee feels that in order to carry out its plans, to promote and develop additional local campaigns, and in order to interest and "sell" the members of our industry on the cash-in-value of the Campaign, the sum of \$100,000.00 a year will be required.

In this connection, it is well to point out to you that as the Campaign has been financed in the past, it has been impossible for the National Committee to know at any time prior to the close of the fiscal year the amount of money that could be actually counted upon. Consequently, it has never been possible for the Committee and Bureau to lay out a definite program for its year's work, or to purchase its supplies and advertising matter early enough and in quantities large enough to effect what would be logical economy. Because of the lack of funds, its buying has been done from hand to mouth. Not only has the Bureau been crippled in this respect, but it has been forced to work with a skeleton organization. For this reason, during the Spring of the year, when the mails are heavy, it has been impossible to efficiently handle all inquiries and send out the required information, with the result that many campaigns have not materialized, and no doubt in many instances campaigns were not as successful as they might have been under the proper direction.

Naturally when a request is made for stronger financial support, and a sum is requested which in total is over twice the amount subscribed during the campaign's best year, you are interested in knowing how this additional money would be used and what added benefits would be secured.

First and most important of all is the purchase of new advertising and display matter. The material that has been sent out during the past year has simply been a duplication of that furnished in previous years, due to the fact that the committee did not feel that it had sufficient funds with which to purchase new plates required for new advertising matter and literature. Where campaigns are carried on in a town from year to year, as is the case with practically every town or city where a campaign is once started, it is impossible to maintain interest if the same display matter is supplied year after year. To insure a maintenance of interest, new material should be gotten out each year.

In the past, Clean Up Campaigns have been most common during the Spring months. However, the increased success of the Fall campaign "to get ready for the indoor months," which has now been in operation for a few years, has opened the way to the all-year-round campaign, based on the principle of successive appeals throughout the year for successive events in the National and community calendars, thus giving each new appeal a current news value. To carry out this program, advertising and display matter must be based on these successive events, all of which requires the expenditure of money.

It is further felt that one or possibly two field representatives should be employed by the National Bureau, whose duty it would be to visit the principal towns and cities throughout the country for the purpose of speaking before Chambers of Commerce, civic clubs and similar organizations in order to promote local campaigns.

Another immediate necessity is the purchase of a new edition of the official Blue Book or manual for civic campaigns, the supply of which is exhausted. This manual is indispensable as it contains directions for the proper conduct of the campaign, and must be supplied to the interests who are responsible for the inauguration of the campaign.

Another crying need which involves the investment of considerable money is for a motion picture film to meet the demands which are constantly coming to the Bureau for a film to embody a civic appeal and add impetus to local campaigns.

The Bureau, for years, has suffered from a shortage of help, which has limited the amount and character of its work.

The Executive Secretary should be aided in his work by an assistant, who would be responsible for the detail work of the Bureau, permitting the Secretary to devote more time to the financial end of the Campaign, in order that it may properly function.

This industry owes a debt of gratitude, first to the man who originally conceived the idea, Mr. Allen W. Clark, of St. Louis, and to those men who have given so unselfishly of their time and effort year after year and who have carried on the work in the face of handicaps and under the greatest difficulties, always with the hope that one day this industry would recognize the Campaign's true value and relieve them of their burden.

With the proper financial support this Campaign can be developed to

that point where, in itself, it will be one of the biggest, if not THE biggest, factor in the development of our industry's business.

A movement that has the possibilities that this Campaign has should merit your full support. Any campaign that has won recognition from such national, state and local organizations as this one, should have your unqualified endorsement. Any campaign that has the power to develop business to the extent that this Campaign has, should receive your hearty co-operation.

Let me illustrate that last sentence by giving you briefly the details of the Clean Up and Paint Up Campaign conducted last year in Chicago: A compilation by the Chicago Association of Commerce of the jobs of painting and varnishing secured in a house to house canvass by thirty thousand volunteer Clean Up and Paint Up workers was submitted to a member of this industry who computed the total amount of paint and varnish required to do these jobs. A competent member of the trade figured the value of the material at ten to twenty per cent. below the current retail price, with the result that in the city of Chicago the sale of paints and varnishes, through this movement, approximated a value of \$400,000.00.

During the 1924-Chicago Campaign, despite unfavorable weather and business conditions, the paint and varnish sold for jobs recorded as a result of the campaign, amounted close to \$700,000.00.

That, gentlemen, illustrates two things: first, the tremendous selling power of this Campaign, and second, the great increases obtained each year through successive campaigns. As illustrated in the case of Chicago, the increase in business was almost double.

I have endeavored to give you as true a picture as possible of this great Campaign, from the time of its inauguration up to the present, its wonderful accomplishments and its future requirements and possibilities.

The questions we must now answer are these:

Are we going to permit this great opportunity for the development of our business to pass by because of our inability to raise sufficient money to properly support the Campaign, the amount of which, in proportion to the wealth of our industry is so small as to be really ridiculous?

Are we going to permit this great opportunity to pass by because of our failure, individually, to acquaint ourselves with the true cash-in value of this Campaign?

We can preach in our own individual advertising campaigns the doctrine of better paint and varnish, of more economical paint and varnish, of whiter and longer-life enamels, but none of these arguments which we present to the buying public today, either individually or collectively, can compare in sales pulling power to the doctrine that "a clean town or home is a prosperous town or home" and wherever cleanliness is to be found, paints and varnishes find a wide and general use.

Are we going to let an opportunity pass by which means for us individually a chance to increase our business and by so doing increase our profits?

This definition of the function of business is a good one: "The function of business is to provide for the material need of mankind, to increase the wealth of the world and to enlarge the value of human beings."

If I came before you this afternoon with the information that somewhere in this country a great disaster had occurred, causing tremendous loss of life, with an appeal to our entire industry that money was needed for a most worthy cause, not in the form of an investment but for charity, I have no doubt but that our industry's response would be immediate and that the amount of money given would be as great, if not greater, than the sum required for this Campaign to carry on its future work.

This Campaign, gentlemen, is carrying on a work, the value of which few of us appreciate. Do you know of any other movement, whether it be the Red Cross, the Salvation Army or similar organization that in its activity, is doing more for the general good of the individual, the community or our country?—A Campaign that makes unsightly communities beautiful; a Campaign that conserves and preserves the property of the nation; a Campaign that rids us of disease; a Campaign whose every object is for the betterment of this nation and its people; beyond all that, a Campaign that does all of these things and at the same time is daily building business for us, increasing the use of products which we manufacture, and last but not least, from a strictly selfish standpoint, is showing us a real profit on every dollar that is invested.

The time has come for us to decide whether this Campaign shall be given our heartiest support and co-operation in order that it may not only continue to serve us and to serve humanity as it has during the past thirteen years, but to insure its future to such an extent that its existence shall never again be questioned.

I have endeavored to give you the facts as I see them. I now place the future of the National Clean Up and Paint Up Campaign in your hands, feeling sure that, knowing the spirit of our industry, the unselfishness of each and every member, and your willingness to support any worthy cause, you will look upon this Campaign in its true light and support it to the extent it deserves.

President Gregg:—You have heard the report of the chairman on the "Clean-up and Paint-up" campaign. Is there any discussion of that subject?

Mr. Du Commun Is Converted

Mr. Du Commun:—As I sat here and listened to that report—which I consider one of the most interesting I have ever heard at any meeting—I could think of thousands of things I would like to say if I were capable of doing it on the floor.

I do seriously feel that my position is almost identical with that of Mr. Breinhil so far as knowledge of the campaign is concerned. I have watched it go along from year to year for at least eight or ten years. Each time as the chairman of this committee gets up on the floor and makes his report, he makes an appeal to us as though he was trying to raise money for himself and that the campaign was his own and was not ours. I can't help feeling that from year to year. As a matter of fact I think that that applies to a very great extent to all of our fund-raising campaigns.

I must confess that I have not had quite the active part in this campaign work that I should have had and would like to have had. Nevertheless, I have watched from year to year campaigns which have been carried on while I was situated in the East and also since I have been on the Coast. I think that Mr. Scott, who is located in San Francisco, has been perhaps one of the most active on the Coast in the "Clean-up and Paint-up" campaign.

I believe one of the most successful campaigns that we had was managed by Mr. Scott in California. We all know it did us a world of good. Notwithstanding that fact, we all seem to be so reluctant in getting behind it the way we ought to. We are always glad to see the other fellow assume the responsibility. We enjoy sitting in our meetings from week to week, hearing it discussed and applauding as a fellow goes through talking and telling what he has done, but nevertheless we all seem to sort of slide out when the crucial moment

comes, when the time comes for our support.

Mr. Trigg made one or two notes as Mr. Breinig was reading his report, which appeared to me, although we have had somewhat similar information on other occasions. He mentioned the fact that there were 7,000 campaigns in different areas. Think what that means to us! While back of it all we may feel that we do have more or less of a selfish motive for our industry, at the same time we cannot estimate what this campaign means to our country at large. I think in the period of two years there is something in the neighborhood of 7,000,000 of publicity that has been secured. It does not apply to the paint industry alone. Look what it has meant to other businesses. In California they have been able to enlist the interests of the stores, one of our city departments, the Boy Scouts, as Mr. Breinig has mentioned, and every other civic organization, and, in fact, organizations of any kind, private or otherwise.

During the present year San Francisco put on a very wonderful "Clean-up and Paint-up" campaign. The same was done in Oakland. We felt that it was more of a home city and offers more possibilities than San Francisco, which has more apartment buildings.

However, we had in this campaign representatives from practically every activity in San Francisco county. They were very beautiful floats. They were of a private nature and also of public interest. We had the public service corporations, the street car people, the power and light people, and every one interested in this campaign.

After sitting here and listening to Mr. Breinig I am really a convert to the "Clean-up and Paint-up" campaign. I think that we cannot congratulate his committee or Mr. Breinig too much upon the wonderful results that have been obtained. Personally, I don't see how he was able to get that much information together in a year. I think that the discussion we had yesterday in the directors' meeting, I have to admit, has given me a great deal of food for thought. I am wondering whether or not the committee is changed in its mind each year. I think it is a very difficult thing to get the greatest efficiency out of that and not comparable with the efficiency you would get yesterday. The board only changed each year.

I wish personally to congratulate the members of that committee and Mr. Breinig upon what I consider a most enlightening and the most wonderful report I have ever heard at any of our meetings.

Mr. Trigg Urges Support

Ernest T. Trigg—I listened to Mr. Breinig's report with very deep interest. Like Mr. Ducommun, I want to congratulate Mr. Breinig and his committee upon this report. It is a very clear statement which has been made to us in this report as to the nature of this work and the organization which has been created to carry it on, the results which have been accomplished and what remains to be done in the future, is enlightening and beneficial to every one of us.

I think Mr. Breinig is quite correct in saying that the industry does not have by any means a full conception of what has been done and is being done by this great promotional agency.

I had the privilege (I think two years ago) of going to the office of some of the records in the office of the organization in St. Louis, and I was amazed to see the evidence of amount of work and the results which had been accomplished up to that time.

I was not there long enough to get more than just a superficial idea of what it amounted to, but I was tremendously impressed by it.

I was very glad to learn from Mr. Breinig's report that the committee has broadened out its activities in so far as meeting at different places is concerned and in their meetings bringing in local people to confer with them and give them the benefit of his ideas and suggestions. It does seem to me that is a very desirable thing to do because it gives us all a hand in what is going on. I think the committee the benefit of the best ideas and suggestions that may be available. I want to repeat that I am, gentlemen, what I have said before, that I think that this work deserves our support not only our money but our moral co-operation with it, but it deserves just as liberal financial support as we can possibly give to it. I think that these men who are working unselfishly and so constructively in our interest may carry on the work with as much convenience to themselves as possible and with the greatest possible results so far as the industry itself is concerned.

Mr. Kurfess on Funds

J. F. Kurfess—We meet from year to year and we have these nice reports. We go back home and we forget it when it comes to mailing checks.

First I would like to say that the greatest compliment I could pay to this committee is that if I had the appointive power, I would appoint the same committee another year. I think it is the best we have ever had.

What they need, they say, is money. I understand from their secretary of this association that we have something like 1,500 members. Is that correct?

Secretary Horgan—Yes, sir.

Mr. Kurfess—I understand from Mr. Breinig that this "Clean-up and Paint-up" campaign needed about \$100,000 to do the work right. Is that correct?

Mr. Breinig—Yes, sir.

Mr. Kurfess—They have only collected in the last year about \$44,000 of \$45,000. We have 1,500 members. That means about \$40 apiece would give them \$50,000 more.

I believe that if every one of us would go back home determined to raise \$40 per member, it could be done. Some could raise a great deal more than that. But we could average that much.

In fact, I would not object to that. I am glad if it was the proper thing to do. I don't think it is—to join a group of men right here today, a group of 100 men to

pay \$500, in addition to our regular membership subscription to the "Clean-up and Paint-up" campaign.

I would be glad to do that, but I don't think that is the proper way to do it. He has said that it was one time about church work that it was not money they needed, but work. We need workers in "Clean-up and Paint-up" campaign as much as we do money. It is the easiest thing in the world to raise \$100,000 in this organization. We could raise it if we wanted to go out and have some little fun; but this is the greatest fun in this world—to make money out of this "Clean-up and Paint-up" campaign.

I believe that this committee should try to instill in the minds of every local club the importance of adding to this "Clean-up and Paint-up" campaign fund at least \$50,000 during the year to come, which would only be an average of about \$40 per head.

I would be very glad to take it upon myself—and I am sure I can get some help—to do it in our local club and I hope there will be others that will do the same.

President Gregg—Any further discussion will be welcomed.

Mr. Peters Sees a Power

E. V. Peters—It seems very futile for me to attempt to add anything to the report of Mr. Breinig has brought in. However, there are one or two words I would like to say. I know of no other in the country that has the possibilities of developing a selling organization for itself that this industry has in our "Clean-up and Paint-up" campaign.

When I stop to think of the thousands of school children, the civic organizations, I don't know what that total would be, but possibly 100,000 or more, who are at their own time and at their own expense going throughout this country endeavoring to sell the products of this industry, indirectly, I realize that it represents an opportunity that no other industry, I think, in this country possesses.

You really have here, I believe—I think the whole committee believe; they have studied the mass of information and reports to the bureau, and they are a giant. One of these days, if you see fit to get behind this movement and support it, you are going to wake it up. The results to your individual business will be enormous.

I suppose that I am just an average man. I have always lived in an average house. I have never yet had the experience of having anybody come to me and suggest that my house needed painting, and that I ought to paint it, except once. That one time was the result of our local "Clean-up and Paint-up" campaign.

During the past few years we have had a tremendous building, a new building built all throughout the country which has unquestionably stimulated a demand for the production of this industry.

When we travel around, we see great numbers of new communities, houses which were built three or four years ago, houses which very shortly will be in the line for repainting, and I know of no other agency that would be so effective for results and business to us as to start these various communities throughout the country Clean-up and Paint-up campaigns.

I just wanted to add this little thought to the magnificent report that our chairman has brought in, that I hope you won't end your interest in this thing by compelling Mr. Breinig on his splendid work, but that when you leave and go home you will take some active steps to financially support this campaign.

Mr. Harn Comments

O. C. Harn—Mr. Breinig's report, as has been said, is in its every line a most admirable document, but I believe there is one part of it which deserves to be underscored with red. I would like to do that underscoring.

If he had done nothing else than to write that part which differentiated between the two big promotional campaigns of this industry, the supporting and the leading, which is so greatly benefiting it, it would be quite well worth while. We sometimes wonder, I imagine, from the lack of support on the part of some to both campaigns, if they are not overlapping or repeating, doing the same thing over and over and over again. I think Mr. Breinig has answered that for all time.

The "Save the Surface" campaign is doing a work along a definite line and is doing it with certain means and reaching a certain part of the public, but I believe that it does not go out, as Mr. Breinig has so well pointed out, and organize outside interests in behalf of the paint and varnish industry.

That one thing alone would justify its existence paralleled with the other great promotional campaign, the Save the Surface.

I believe that if all of us would go back as Mr. Kurfess and Mr. Peters have suggested, and just keep that in mind—that this campaign is doing something which no other campaign is doing for our industry—we would see the light and do by it as it should be done by.

Wide Reading Recommended

W. F. Marks—This report has unquestionably sold the "Clean-up and Paint-up" campaign to this gathering as it has sold it to the public. It seems to me that to sell it further to the 1,500 members of this organization it could properly be read before each individual club. I think by the director from that club or by the chairman of the local "Clean-up and Paint-up" committee.

I would suggest that such a recommendation be made to the several clubs composing this body.

President Gregg—Is that a motion, Mr. Marks?

Mr. Marks—It was a suggestion, but I will make it in the form of a motion.

The motion was seconded and carried.

President Gregg—We will now have the preliminary report of the Nominating Committee.

Preliminary Nominations

L. R. Atwood—Your committee has labored and has brought forth a list of names of which it is justly proud and of which it is proud to have one man who has every reason to be proud.

Heading that list its recommendation for your president for the ensuing year is E. V. Peters, of The New Jersey Zinc Company, New York.

For vice-president, Eastern Zone, J. Sibley Fulton, Philadelphia.

For vice-president, Central Zone, R. B. Robinson, Cleveland. I would like to say that Mr. Robinson was a member of the Nominating Committee and this nomination was made over his most earnest protest, but we ran a steam roller over him.

For vice-president, Southern Zone, George V. West, Atlanta.

For vice-president, Western Zone, Percy M. Carter, Seattle.

For vice-president, Canada, W. B. Ramsay, Montreal.

For treasurer, D. W. Figgis, New York.

For members of the Board of Directors, for the term of one year—Atlanta, Grier Martin; Baltimore, Morton M. Gold; Central Zone, John B. Moore; representing individual members, (South Bend, Ind.) F. H. O'Brien.

For two years—Birmingham, W. A. Currie; Chicago, S. H. Stewart; Columbus, Miss., J. M. Dayton, James M. Arvin; Detroit, F. W. McFarlane; E. D. Griffin; Indianapolis, John Minto; Memphis, W. F. O'Brien; Minneapolis-St. Paul, P. T. Jones; Nebraska, T. H. Coleman; Portland, Ore., T. H. Taylor; Rochester, Miller Van Hoesen; St. Louis, Charles H. Plummer; Savannah, R. L. Clancy; Terre Haute, G. W. Frederick; representing individual members, (Baton Rouge, La.) C. C. Williams; (Montreal, Har-

old Leigh.

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Golden Gate, L. M. Ducommun; Kansas City, Chas. E. Cook; Louisville, J. F. Kurfess; Milwaukee, Walter F. Marks; New England, Harry H. Hill; Philadelphia, Willard B. Maston; Richmond, R. McC. Bullington; Toledo, P. F. Whalen; Toronto, A. S. Boulton; Utah, Wallace F. Bennett.

The reading of the preliminary report was greeted with great applause.

Mr. West—I trust I won't be declared out of order and also that this steam roller has probably lost some of its steam. I haven't the words to express my appreciation to this Nominating Committee in having nominated me again as vice-president for the Southern Zone. I cannot serve. I regret indeed, sir, that I cannot. I would be very glad to assist in any way I can but it is impossible for me to serve again as vice-president.

Mr. Atwood—I would like to ask Mr. West to withdraw those remarks for the present. I have been trying to have a talk with him about this matter and I think after that that he will welcome the steam roller. Just sit down, George.

President Gregg—Mr. West, I am going to declare you out of order, at least until the committee finishes its report tomorrow afternoon. Maybe I am not right in doing that and I may be getting out of order myself, but I am going to call you out of order.

Mr. West—May I make this explanation, please Mr. West? I had a talk with this gentleman yesterday. I don't think it was worth while. I don't know what results we can accomplish by this talk or conference unless it is more steam roller. It is absolutely impossible for me to serve, sir, I trust that the committee will appreciate my position. I have done all that I could and the best I could but I just can't serve another year.

Mr. Atwood—If Mr. West will let the matter rest until after I talk to him, then if he is not willing, we will have to select somebody else.

President Gregg—Mr. West can't help but wait until tomorrow afternoon because I have already ruled him out of order.

We will now hear the chairman of the "Save the Surface Committee," Mr. Rohl.

Mr. Rohl then presented the following report for the "Save the Surface" Committee:—

Report of Save the Surface Committee

The "Save the Surface" Campaign continues to advance. The paint and varnish industry and those directly connected with it have shown their confidence in it substantially with their means and personal effort.

The public in whose service the campaign was organized has shown its confidence in the use of more surface saving materials.

Still more support is needed to bring the plan to perfection.

The "Save the Surface" Campaign Executive Committee, under the supervision of the Educational Bureau, is efficiently organized to do a bigger and better job. Leaders in all departments of the industry as well as the allied trades are represented on this committee.

The plan adopted late last year of appointing under the leadership of capable sub-chairmen the following sub-committees:—

Advertising
Publicity
Trade Promotion

has proved itself to be a distinct step in advance. They are functioning so that the work now receives the most careful study and thought by those who have specialized in it.

The sub-committees report their conclusion at the regular "Save the Surface" meetings held monthly for the Executive Committee's approval or suggestion.

The actual work of these sub-committees will be reported by each sub-chairman at a time provided in our program.

The local "Save the Surface" Committees in the various cities are rendering important and telling service in this work. Headquarters will be glad to furnish such information as is desired to make this work easy for those who will attempt it.

There is a definite basis of investment for each branch of the trade in order that all may invest in proportion to the benefits derived. This is as it should be, so the investment is equally and equitably distributed.

Financially, the campaign is progressing, slowly 'tis true but growing in a healthy manner.

In December, 1923, over \$100,000 in contracts expired. It was necessary to devote considerable time and energy to the work of re-financing this amount.

These expiring contracts have been renewed with increased amounts for a period of

WHEREAS, the success of enlisting the master painters in any community to cooperate with other branches of the trade in a dull season sales drive depends on the local Master Painters' Association representing the majority of master painters in that territory; therefore, be it

Resolved: That manufacturers be urged to consider ways and means through their house organs, their salesmen, etc., to encourage master painters to become members of the Master Painters' Association in their territory.

The firms now supporting the "Save the Surface" Campaign have subscribed for periods of five years. They are making possible a movement that benefits the whole paint and varnish industry.

"Save the Surface" Campaign is the biggest factor in educating the public at it is cheaper to use paint and varnish than not to. Dealers and painters, alike, this, show active interest in knowing to whom they are indebted for support.

Analysis of Income

Number of Firms	Classification	Amt. in 1924
225	Paint and varnish manufacturers	\$151,113.29
44	Raw material manufacturers	29,038.00
7	Manufacturers of cans and containers	7,710.00
8	Brush manufacturers	4,803.00
3	Spray or mechanical machine manufacturers	713.00
3	Manufacturers of miscellaneous materials	600.00
11	Manufacturers' agents and brokers	375.00
13	Master Painters' Associations	1,010.00
58	Wholesale distributors	3,625.00
4	Manufacturers of machinery, ladders, color cards, etc.	225.00
1087	Salesmen	1,087.00

\$209,859.29

The total annual amount under contract on September 1 was \$209,859.29, which together with the materials sold make the resources available for 1924 amount \$236,850.01. The expenditures to September 1, together with approximations for the balance of the year, total \$229,799.65.

President Gregg:—The Executive Committee prepared a recommendation covering these resolutions which the secretary will read to you.

Secretary Horgan:—The Board of Directors in acting upon this report of the committee voted that the three resolutions offered in this report be adopted and referred to the convention for final action by the convention. The Board of Directors acted upon this, Mr. President, and not the Executive Committee. Mr. Peters:—I make such a motion. (The motion was seconded and carried.)

President Gregg:—I will now ask Mr. Hig, the chairman of the Save the Surface Committee to speak to you. Ernest T. Trigg:—Before I present my talk today, I would like to ask the privilege of calling on the chairman of sev-

eral of the sub-committees of the Save the Surface Campaign to tell you briefly what the sub-committees are doing. You know, we have divided up this work. The job has become so big that it has been necessary to divide it up into a half dozen different specific sections. So we have appointed sub-committees handling these particular, special activities who report to the general committee, as Mr. Roh has said, and in the end the general committee act upon them or dispose of them in such a way as they see fit. This has done two things for your interest. First, it has put into the hands of specialists—again quoting Mr. Roh—specialized activities and it has tended again and even further to broaden out the work of this committee, bringing into play and into activity in connection with it the minds from different sections of

the country, from different activities, with different slants, perhaps, upon our problems, thereby insuring to us the best, deliberate judgment that is possible to bring into this work.

Save the Surface Advertising

O. C. Harn:—The sub-committee on advertising in national media can make its report very brief, for it is practically in this portfolio. These portfolios are here for each of you to take as you go out. I just want to say a word about it and the style of advertising which we will print in the national media in 1925.

These portfolios, I hope, are read every year and I hope you will read this one. In total they seem to be rather a large book, but every page has a story and every story is brief.

I was a newspaper man in Cleveland at one time. A reporter in a small town in Ohio called the news editor one night and said, "Whole town burning. Two columns." The news editor wired back and said, "Boll it down to 500 words." The little town newspaper man wired back, "Impossible." The news editor replied and said, "Nonsense. The whole story of creation was told in 600 words."

The Bible is a big book, but the story of creation was told in 600 words. If this seems to be a big thing for you to read, don't forget that every page is a story by itself upon some particular subject which you ought to know about and which your salesmen ought to know about, which every dealer ought to know about and every painter ought to know about. We ought to see that this thing in its entirety gets to every member of the industry, no matter who he may be.

The main thing I want to call your attention to—I hope you will read the whole thing—is that some of the advertisements which the committee has prepared for the 1925 campaign and approved by the General Committee, are of an entirely different type from what we have had in the past.

In the first few years we had long advertisements. A good many words; they were brief, though, just as brief as these; but they had a good many words. It was necessary at that time, because we had a new educational story to put over.

Advertisers who do not study advertising as they should sometimes make a great mistake in copying the style of other advertisers when they don't realize that their problems are entirely different. Problems are different at different times in the advertising career of a concern.

These Sapolio Spotless Town Jingles of many years ago were models of their kind, but many an advertiser has gone broke because he copied that style of advertising when it was not suited for his job.

Now, we had a kind of advertisement—you became familiar with them—in which we took up in detail every part of the educational problem that we wanted to get over to the public. This year we have an entirely different type of advertisement. The time is ripe for it. It would have been a great mistake to have published this kind of an advertisement that I am going to offer you today the first year or two or three of the campaign.

I will just read one or two of these to show you this type. It is a display with a very few words:

"Products that are surfaced to endure bring daily satisfaction to their users, daily praise to their makers."

The rest of the story is told in the illustration.

Another one:—"The world of transportation could operate neither profitably nor safely without the systematic use of paint and varnish."

With the exception of a very few words at the bottom, this story is told by the illustration.

Now there are a number of these in this portfolio. I wish you would read them, as well as the explanation.

We have built the background. Now we can recall every one of those lessons that we have been teaching the public in the last few years by these brief references to those lessons.

Just one other word:—You will hear later about the Publicity Committee's work. We advertising people make a distinction between advertising and publicity for convenience. Advertising is that controlled, paid advertising which is printed as we want it in the style we want it and when we want it and in such publications as we want it. Publicity is that propaganda or educational work which is sent out, made as interesting and as alluring as possible to editors with the hope that they will print it and when it is printed it does us a lot of good.

These two forces which are being used by the Save the Surface campaign have their distinct purposes and their distinct uses. Don't become confused when you hear these different reports of the sub-committees as to their work. They are two arms of the same force and of the same directing committee.

I am going to close by reading the first advertisement which you have heard before, and which I believe is the best before,

The Quickest The Surest The Most Satisfactory

means of reaching every tonnage buyer of—

Paint and Varnish Materials,
Chemicals, Dyestuffs, Oils,
Naval Stores, Drugs,
Fertilizer Materials

is an ADVERTISEMENT in the

Oil, Paint & Drug Reporter

100 William Street

SEND FOR RATES

New York, N. Y.

illustration of this new type which you will see in 1925.

"Wealth depends not alone upon what we create, but upon what we create and preserve."

This is, in a few words as possible, the lesson that the "Save the Surface" campaign is teaching. It is the result of the paid advertisements which will be continued during 1925.

Mr. Trigg: I will ask Mr. Frazee to report for the Publicity Sub-committee.

Save the Surface Publicity

Mr. Frazee:—We, as a thinking people, have a logic in common. Any man or woman of experience with regard to the things of our daily life after giving careful thought to any proposition made by some one to him or her will within a considerable degree of accuracy arrive at the same conclusion.

In other words, if any one of us or any group of us discovers a truth, or a principle, or a fact that is simply being overlooked, if any one of us or a group of us sees that truth and begins to exploit it, to present it and to call attention to it in one way or another, that is correct, that is right. If, however, a man or a group of men attempt to exploit with a community various facts, a statement which is not correct, which is not based upon fact, no matter how true they work it, they are wrong, they are that across as a general proposition.

You will find some thoughtless people who will say, "I believe what they say," but you can't pass with a large community of people like the one hundred and some millions in the United States and in other countries something that is not based upon truth.

Now we can say, "Save the Surface and You Save All." We can say, "Wealth depends not alone upon what we create, but upon what we create and preserve."

If we were engaged in the consumption of what we create as rapidly as we create it, we should be in the position of a man seeking to keep himself afloat by bailing out the boat as rapidly as the water runs in.

But what we are today as a nation is because of the heritage which we have of ideas, of discovery, of teaching, of moral standards and of many other things which our forefathers have handed down to us in addition to the property which they have handed down to us.

The "Save the Surface" campaign for many years has taken a perfect, a perfect basic truth and by advertising and talking about that truth has obtained to a very large degree a consensus of opinion that it is cheaper to paint than not to paint, or that it is more economical to better business to paint than not to paint. It is not a question of whether we have the money to paint, but it is a question of whether we will spend the money in order to save money by painting in preference to spending the money in some other direction.

This fact has become so generally recognized that editors of magazines, newspapers and other news distributing agencies with the keen sense which they have in the way of news and discussion, have come in increasing numbers during the last two years to the "Save the Surface" campaign headquarters with requests that they be given authoritative information relative to paint and its uses, etc.

The Committee on Publicity was formed only after the volume of requests had become so numerous that some means had to be devised by which those requests could be properly handled.

There are a number of kinds of publicity. As the speaker before me has pointed out, there is in our definition a line between the kind of publicity which costs money, to be sure, to originate and prepare the publicity, but it costs nothing to publish which it is displayed in the papers and magazines of the country.

However, our purpose is not to obtain gratuitous space, our purpose has been primarily to meet a news need which has been presented to us by those responsible for the publication of their various newspapers and magazines.

Now, among the various items of publicity which are required are first, little articles anywhere from four inches single column to eight hundred or one thousand words in length, on one or another of the various aspects of the use of paint and varnish and other related subjects.

These articles are more or less of a casual nature. They are not articles which say, "Save the surface and you save all." They are not articles based primarily upon the "Save the Surface" thought as a slogan in so many words. They play around the thought of the use of paint and varnish.

Another type of publicity which is very much desired, especially by metropolitan papers and by magazines, are articles of a more serious type which devote itself to a more detailed discussion of one or another of the more technical aspects of paint and varnish.

Some of these articles are prepared by the agents of your Publicity Committee, those who are devoting their time in detail to it. Most articles are prepared by people whom we sometimes call "free lance writers." There are many men and women who devote their time to the writing of articles which they sell either before they have written them, or will sell after they have written them, whose names are more or less recognized as authorities in certain subjects. They are coming to us in increasing numbers as a committee requesting material around which we can build an article on this aspect of the paint and varnish business, or on that aspect, etc. In addition to that, we have found a very steady and increasing demand for talks over the radio.

The exhibits which are outside here in the corridor will show in one way or another what has been accomplished thus far during this first year of effort by your Publicity Committee. The ma-

terial which is there, the material which has appeared in newspapers and magazines has appeared because of its own merit. It has not been forced in. Your committee has no means of forcing publicity into the papers. It is supplied very largely upon request, but having prepared the material we have taken advantage of the opportunity to distribute it more or less largely over the country, and it has either its way into the waste basket or into the columns of the papers as the case may be and in each case it has been upon its own merits.

It seems to me that a great tribute has been paid by the editors of the United States to the "Save the Surface" campaign when they have sensed and recognized the fact that the people of the United States want to have more and more news about paint and varnish which, as I said in the beginning, is the reason why your Sub-Committee on Publicity is at work.

Mr. Trigg:—Will Mr. Matlack report for the Film Committee?

Save the Surface Film

Mr. Matlack:—Your Film Committee has prepared a report dealing with the subject from three angles: what the last film has accomplished, the prospects of



—Samuel M. Matlack

what a film can accomplish, and the prospects of a new film.

Your committee would like, first, to give you a brief summary of the activities of the last two films produced by the "Save the Surface" campaign.

"Brushing Up," produced two years ago, has been exhibited approximately 125 times to an audience numbering over 15,000 people in the forty-eight States, and shown in sixty-five cities.

In June of this year your committee, upon authorization by the "Save the Surface" Campaign Executive Committee, sent two prints of this film to the Bureau of Motion Pictures, Industrial Department of the International Committee Young Men's Christian Associations. These prints are looked up until December 22 and the film promises to enjoy quite as large distribution through this medium as its predecessor.

September 9, I had a request for this film from J. R. Riley, Westfield, N. J., representing the movie brotherhood of a local church. The film was sent to Mr. Riley and he wrote back to us after the showing, which was to an audience of about twenty-five men, not connected with the industry, saying: "About half of our audience are salesmen or connected with selling organizations. Their comments were very enthusiastic, and the showing of this picture will no doubt influence some home owners to brush up. Thank you for the fine entertainment."

"Don't Put It Off—PUT IT ON," produced last year has been exhibited approximately 74 times in 65 cities, 28 States, to an audience of approximately 12,000. It is still being used and no doubt will have a large distribution this fall and winter, when many sales conventions of painters, retailers, etc.

Referring to the picture "The Romance of Paint and Varnish," production of which was authorized by this committee three months ago, a scenario has been prepared, and your committee would like to discuss it to the end that this film, if authorized to be produced, following the lines of the previous films, shall be one of which we can justly be proud.

In considering this scenario, we would like to have you bear in mind the potential users of the film such as outlined in this scenario are not numbered only among the millions within the painting industry. Such a film has a universal appeal, and we believe will, as a result, be shown in many classes of people in all parts of the country.

It is the opinion of your committee based on general and specific information gained through the United States Department of Motion Pictures, and through producers of films and booking agents, that this film would be acceptable to many agencies.

To give you an idea of the possible avenues through which such a film could be released, we have at headquarters a

list of the names and addresses of the directors of agricultural extension work in the forty-eight States, nearly all of whom maintain a film distribution service to their county home and farm demonstration agents.

There are at present approximately 2,000 agricultural demonstration agents and 982 home demonstration agents employed in the forty-eight States. All of these agents are potential users of such a film as is here outlined.

Films used by these agents are rent free, that is, the producer furnishes the film without cost, except transportation, and no charges made to the producer for showing the film.

March 8, we received the following communication, which bears on this subject:—

Tallahassee, Fla., March 8, 1924.

Dear Sir:—Do you have educational films that we may have for use here in Florida? If so, how long can we hold these in this State?

(Signed) Virginia P. Moore,

Asst. State Home Demonstration Agent, State of Florida.

Miss Moore's reply to our request for further information, is interesting:—I note that there is a possible chance of your creating such a film.

In answer to your question, how many films could we use, and the approximate number of people who would see them, we would say that what period of time it would be used, will say that we could use three films in this State, one in North Florida, one in Central Florida, and one in South Florida. The number of people that a little hard to estimate, but it would reach into the thousands, and we would like to have this film for a period of extensive work, say about three months. We would like to charge in operating this. We trust it would reach all classes of people, as most of the home demonstration agents could arrange to have films shown at the local picture houses.

Very truly,

(Signed) Virginia P. Moore.

In addition to these avenues of distribution, such a film would be very acceptable for use at Rotary, Kiwanis, and similar club and organization meetings, and every agency presented for their consideration.

Referring to the picture, "The Romance of Paint and Varnish," production of which was authorized by the committee three months ago, a scenario has been prepared, and your committee would like to have a frank discussion of this scenario and would be glad to have your advice and suggestions to the end that this film shall be the best that we have yet produced.

If the "Save the Surface" campaign were to attempt to produce all of the material which will be necessary to make a film of this title complete, it would cost many thousands of dollars. We have therefore, obtained from various members of the industry the material already produced and which can be used readily to fit into our story. We have obtained the following material at very little cost in anticipation of the production of this film. The gathering of this material not only has been a saving of money, but also it has saved many days time and is as follows:

The manufacture of lead (white lead) from the mine to the finished product, representing the entire process from the mine to the finished product. The growing of flaxseed, both foreign and American, and the process of flaxseed, including the production of turpentine and rosin from the pine orchard to the finished product. We have also available a complete film showing the manufacture of paints, ready mixed.

For the last two years your committee has had a film to show at this convention. Unfortunately, the film was a little larger this year or covered a propaganda that was harder to get than the previous year. Unfortunately, we say that our film is not ready and will not be ready for about sixty days. It is being pulled together by the committee and we have been flattered by the fact that we have new film, we will have one hundred thousand people see it, which I think is enormous.

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Mr. Trigg:—Is Mr. Calman in the room? He is the chairman of the sub-committee on the protection of the slogan. There is an old saying that imitation is the greatest flattery. That is what we have been flattered by, because there have been many attempts to use the slogan in ways which did not seem proper. It is fair to the rest of the industry. And so under Mr. Calman's leadership the protection of the slogan has been very ably taken care of and you may be sure that he and his committee will continue to look out for our interests in that respect.

Mr. Roh: Do you wish to say anything further? Mr. Roh:—Been acting as chairman of the committee on securing financial support. Does Mr. Roh wish to say anything additional?

Mr. Trigg:—Why Mr. Trigg, the only thing additional that I wanted to say was that, through Mr. Rosenthal, the "Save the Surface" Executive Committee has sent out a monthly letter trying to show those members of the industry who are not investing and those that are not investing on the approved plan, the value of the campaign so that they will come around on the approved plan. That is all, Mr. Trigg.

Mr. Trigg:—We have just one more sub-committee to hear from. A few

months ago the committee appointed a sub-committee to consider the subject of "co-operation with financial institutions in connection with the work the 'Save the Surface' Committee has done in an effort to enlarge our market through ways and means to help the property owner who wanted to paint, but did not have the immediate funds with which to do it. E. V. Peters was good enough to take the chairmanship of the committee and I am going to ask him if he won't make a brief report to you at this time about the committee's work."

Financial Co-operation

E. V. Peters:—I think I would have been able to have made a much better report for the sub-committee if I had not heard the preliminary report of the Nominating Committee. But since that time I have been suffering with profound emotions and I am sorry that I did not write out this report.

To be thought worthy even by the Nominating Committee as a successor to our president and those great men, Atwood and Trigg, and those that went before them, is sufficient to rock a man to his foundations. So I trust you will pardon me if I speak under some restraint.

In connection with this committee, Mr. Trigg has mentioned they have made a preliminary study of the possibility of operation with financial institutions and while its report to the Executive Committee of the "Save the Surface" campaign is not final or complete, they have pointed out ways and means by which their opinion is that a great and emotional campaign of ours could with advantage co-operate with financial institutions.

I will just briefly sketch three or four that have been suggested. Co-operation with the Federal Land Banks. There are in the country twelve Federal Land Banks strategically located with three hundred thousand larger members. These banks are engaged in co-operation with our rural population in financing property improvements. And it was felt by your committee that if the message of paint and varnish should be looked upon favorably by these Federal Land Banks and their appraisers it would have a very beneficial effect on our rural population. That was one means of co-operation suggested.

Another was co-operation with local finance institutions in promoting property improvements such as the possibility of establishing savings funds in advance for property improvement along the lines of funds which have been established such as Christmas funds, Vacation funds, Savings funds, and home funds, etc., and funds which would be saved for the purpose of painting and preserving property.

The future development of co-operation with the Morris Plan Company along the lines of financing painting contracts. The development of co-operation with our building and loan associations, the committee feels might be desirable.

Another means of co-operation has to do with this installment method of payment for painting contracts. The committee has devoted a good deal of time to the study of this subject and we think, in our industry wants to see the industry engage on any policy which may have economic unsoundness. The committee appreciates that a great many industries and businesses in this country have been doing business on the installment method of doing business, and whether or not the application of that method of doing business is sound, the committee feels that it is a method of doing business which is sound, and it is one of the subjects that this committee has been studying.

In the course of its study, the committee has consulted with several leading bankers and finds a very great difference of opinion. One prominent banker holds the view that it is economically unsound to encourage and further stimulate this wave of installment buying. He feels that the wage-earner is already mortgaging his future earnings to an alarm clock, and that the country suffer any serious industrial depression, the ill effects of such a method of selling will react against those industries which are using it the most.

The committee appreciates, however, that the automobile industry, for instance, has tremendously increased its volume of business by the application of this policy. We have seen, for instance, that approximately 4,000,000 automobiles were sold to the American public, of which 3,000,000 were sold on the installment plan, only 1,000,000 of which were paid for in cash. If the automobile industry had not had in effect the installment method of selling at that time, it is doubtful if that industry would have sold much more than 2,000,000 cars, or only one-half of what it actually did sell.

The installment method of selling was first introduced by what might be called luxury manufacturers in order to increase their market they had to make convenient terms of payment for their purchasers.

That was followed by other industries who cannot be classed as luxuries, and we find that the installment method of selling is quite prevalent today in such industries manufacturing essential commodities, home appliances, radios, cars, roofing, and even in some cases today, with paint.

The committee consulted another banker, a very prominent banker, the head of probably one of the greatest savings banks in the world, and expected to receive an unfavorable reaction from him to this plan of further extending the installment method of selling.

We were quite surprised in our conference with him to find that he discriminated very clearly between what he called luxuries and essentials. He held in the case of the products of this industry which are being sold to the public not as luxuries, but as necessities for the preservation of physical properties, that a man was as much justified in borrowing money to preserve his home as he was justified in borrowing money to create that property.

He held that the public has been educated to regard a desirable citizen a man who purchases his own home on the installment plan; that he acquires a home and with few exceptions, such

an individual is unable to pay cash for that home. The public looks with favor upon any man who will go into debt to acquire a home and regards him as a desirable citizen.

That banker held that the practice of that man in borrowing money to preserve property which he had acquired was just as justifiable as it was to borrow money to acquire the original property.

So that the committee has made a recommendation to the Save the Surface Executive Committee to this end.—That in their opinion they believe that each individual manufacturing concern in our industry should carefully investigate the possibility of installment selling and have recommended that the Save the Surface campaign distribute to each of its subscribers throughout the industry what the committee has found to be so far the most practical plan of doing this thing. The Save the Surface Committee has acted favorably upon that recommendation and I presume that you will be supplied in due course with information as

to the modus operandi of this particular plan.

Another very important recommendation of the committee is that in their opinion it would be a great mistake for our industry to permit any of what we call the marketing agencies, the dealer, the jobber and distributor, to become financially responsible in any way for the obligations of property owners who go into this plan.

Under the plan which will be submitted to you in due course, no such financial obligation is assumed by any of the marketing agencies of the industry.

I think, in brief, Mr. Trigg, that covers that part of the report.

President Gregg.—During the past several years Mr. Trigg has addressed you on several phases of our business. Mr. Trigg will now address you on the broad aspect of the industry.

Mr. Trigg then presented the following address, which was received with vigorous applause:—

A Great Industry Reaping Its Reward

I think we all know what James Barrie meant when he said "God has given us memories that we may have roses in December." That is a fine thought and a true one. And the finest thing about it is that it can be true for all of us.

You have honored me again today by asking me to speak to you, an opportunity I have had at the three preceding conventions. Before I begin what I really have to say I want to tell you how deeply I value these opportunities.

And I shall always treasure in memory the experience of these four conventions, not because they gave me an opportunity to speak some words that may or may not have had value, but because it was possible for me to take part in four conventions that mark what I believe to be the greatest years our industry has ever known.

What Do the Past Few Years Mean to Our Industry?

These years have a tremendous significance for us. Why? What are their characteristics that set them apart in our industry's history?

The answer to our question comes under two heads—first, their unquestioned material prosperity, a tonnage of business in paint and varnish never before transacted. This significance will be easiest to express because the facts and figures have been written large and plain for all to read. But the second part will be more difficult. It will have to do with the growth of the spirit of a great American industry, the achievement of a viewpoint about its destiny—a constructive co-operation that is putting into practice a business idealism that makes the paint and varnish industry a pioneer for all others.

We are meeting today in the harvest time of the year. The whole world now pauses to think about the greatest industry of all. The basic need of man is food

and the industry basic to all others is the one which provides our daily bread. If God's forces and man's energy give good harvest, all business has a firm foundation for that year's prosperity. It is perfectly natural that each year millions in cities and on farms should ask, "What of the harvest?"

The Cycle of Agriculture Is Like the Cycle of Business

After all the cycle of agriculture is not greatly different from the cycle of business. The only difference is the question of time. The cycle of agriculture is bounded by a year. The cycle of business may be bounded by a number of years. But with each the same course of action must be wrought—plowing, planting, tending the crop and then at last, the reaping of the harvest. Each comes as an inevitable step. Their order cannot be altered, and the truth of that simple text must always remain—that we can "reap only as we have sown."

Our industry can also regard this October, 1924, as our harvest time. We too, have something to say about plowing and the sowing and tending of the crop and at last the reaping of the harvest which constitutes the true greatness and the true significance of these past few years.

And so may I speak to you today about "A Great Industry Reaping Its Reward."

We Have Worked for Our Harvest

In 1921 we put our hand to the plow. We resolved to prepare the field of our business operation for a harvest that has proved greater than we thought. Those weeks and months of 1921 remind us again of the parallel they bear to the plowing season of the farmer. For him plowing means gray skies and the chilling winds of early springtime. The cold

blank earth turns sullenly to the plowshare. The furrows stretch behind him without a gleam of promise of the grain they are to bring forth. Day after day he puts forth his labor in a task that calls for courage, strength and an abiding faith in his own energy and the processes of nature.

1921—We Plowed the Field of Our Opportunity

1921 was our plowing time. It is easy enough for us to recall it. Certainly our business skies were overcast and gray. We were blown upon by the chill winds of adversity. Our best efforts seemed to turn over only long furrows of unproductive soil. But in that year marked by one of the severest depressions in a hundred years of American business, we set ourselves an objective.

That objective certainly called for courage, strength, and an abiding faith in the proposition that if men are gathered for a good cause and work together with an energy worthy of that cause, the harvest in due season will come.

Certainly in those dark days of 1921 we had little enough to substantiate the objective we set for ourselves at its close. Our industry did not suffer as greatly as others, but on cold logic, the general outlook in that year was no basis at all for our resolution to "Make 1922 the Greatest Paint and Varnish Year." And surely the business conditions in 1921 provided a shaky foundation for that even greater objective to which 1922 was to be but the first step. "Doubling our industry by 1924."

But we knew as we set our hand to the plow that the chief assurance of our harvest lay in our own vision and our own strength. We knew that the skies would not always be gray, that if the winds of business sometimes blow harsh and chill, they also can bring a genial warmth in the sunshine of better days. We knew that 1921 rightly considered was the time for us to do our plowing and I beg to recall that what I said to you in the convention of 1921 bore the subject "A Great Industry Realizing Its Opportunity." We did realize our opportunity then as never before. It may be there was something in the spirit of the time that aided us in that realization. It is profoundly true that 1921 was truly the sowing of the name, the best that is in them answers the challenge of danger.

1921 was a discouraging year. It was a year of challenge and the paint and varnish industry answered that challenge. In 1921 we plowed deep the furrows out of which have come our harvest of 1924.

The fall of 1921 gave us our industry's five-year objective. Now in 1924 we are rounding out the third step of that five-year program. What have we accomplished and what is its meaning to us? What must we still accomplish, and in what spirit shall we go forward?

At the annual convention of 1921 we felt that we had a great year ahead of us—one of the most inspiring years of our business lives. If we were to attain our goal we knew it would be backed full of the most strenuous endeavor, but that it

would be a wonderful year to remember. That is true, isn't it? Now in this retrospect of three years, 1922 is a wonderful year to remember, for it started us on our way to the clear objective and the united plan of action in which we have since joined our efforts with such wonderful results.

1922—Our Planting Time

There was a slogan current in those days—"You remember it—1922 is for fighters." Well, we did fight a good fight and we finished our course, for in the convention of that year we were assured of the greatest volume of business in our industry's history. 1922 had been the greatest paint and varnish year.

But the results of that year, constituting in itself a harvest, was but a planting time for something larger than business volume.

When the final line of that material success had been written, we turned the page and made a discovery. 1922 had given us something far greater than volume. It had given us a truer perspective on our relations with one another. It had set up, as we fought together, a spirit of constructive co-operation that our industry had not known before. We had found ways of working closer together, not alone for our own good, but for the good of the public we serve.

And so again I ask you to recall the thought of our convention of 1922—"A Great Industry Accepting Its Responsibility." However, as we look back does it not seem to us that in those days we had only begun to see the importance of the relation we all bear to one another and the relation we all bear to the public that controls our destiny? Quite naturally our first thought was upon the relations between ourselves. We first saw that the clearest, summed up in two words "constructive co-operation." From that seed has come our harvest of 1924.

1923—We Tend Our Growing Grain

With 1923 we came into the second phase of this business cycle of our industry. We had been greeted by the adversity of 1921 and out of it has come a great common purpose. We had been energized by the success of 1922, and we still had clear before us that 1923 was to mark a very high degree of progress toward the goal we had set ourselves for 1924. We resolved that 1923 should count to the utmost of our endeavor in making that objective come through. And we worked throughout 1923 to such good purpose that in its closing days when we met at our convention we found that we had again the greatest year in our industry.

Proud as we might have been of our material achievement in 1923 we had cause to feel far greater pride in the results of 1923. But with it came a deepening sense of the cause of it all. We appreciated as we had not appreciated before that every degree of material prosperity, achieved by an individual business or by an industry, is paralleled by a like degree of responsibility to the millions who buy and use its products.

Let me emphasize that point:—I re-

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member reading a fine newspaper editorial a little while ago written on the occasion of the death of one of America's great men. He had put together a vast fortune, but the closing years of his life had been spent in the disbursement of the millions remaining, by far the greater proportion was turned back to the public as a trust fund for their good. The editorial closed with this thought: "That most men who achieve great wealth in our country have a clear sense of the source of that wealth and their responsibility to those who have made it possible. It stated that we should always bear in mind if we are tempted to consider such great fortunes with alarm, that after the death of these industrial captains it is generally discovered that the chief residuary legatee is the public. That is a big thought, isn't it? Of course, it can be true only in that sense for an individual industry does not die, it has no opportunity to make any one its residuary legatee. But it can so regard this public of ours that makes wealth possible, that it establishes a sort of a trust fund for the benefit of those who give us our prosperity."

Out of our prosperity of 1923 this feeling of responsibility to the public took clearer shape than ever before. That was why when you invited me to address the 1923 convention, that I chose as my subject, "A Great Industry in the Public Service."

Men of the paint and varnish industry, it is not true that the finest thing that came to us in 1918 was the clearer realization of ourselves as public servants. The material prosperity of 1923 is now, also, only history. But the spirit of this public service carried out with constructive co-operation amongst ourselves is the real fruit of that year. That is its deeper significance. With that spirit we tended the growth of our business acreage and each month has seen this spirit intensified and made more practical.

1924—What Is Our Harvest?

Now here we are, met in the convention of 1924, the harvest time of the year. Three great years have passed since the convention of 1921. We have plowed, we have planted, we have tended our crop. What is the harvest we reap at the end of these three wonderful years?

Again our business volume has increased.

Our Material Progress in 1924

In giving to you the estimated figures of volume for the paint and varnish industry in the first eight months of 1924, I do not need to recall to your minds that during this period all business has been in a valley, out of which we are just rising. Our progress must be measured in that light. During that period, by comparison with a like period of 1923, production showed a decrease of 21 percent; pig iron production showed a decrease of 24 percent; steel ingot production showed a decrease of 27 percent; automobile output has shown a decline of 6.4 percent; wool consumption showed a decrease of 28 percent; silk consumption a decrease of 11 percent; the anthracite industry fell off 11 percent; the bituminous industry, 19 percent.

It is safe to presume that the figures I have just quoted, show the extent of business decline during this period. Our own figures show a different result. It has been impossible for us to get from the Department of Commerce complete figures, such as we had last year. These will come later, but out of a pretty thorough questionnaire, that in contrast to this general decline in business, our industry has not only not declined, but has increased during this period by some 1 or 2 percent. It is probable that, when the figures for the year are in, the increase, that this year will be larger. We have more than held our own; we have gained in the face of adversity. Our business conditions are writing progress instead of deferred hopes.

That is a good record, is it not? We have a right to be proud of it. Those millions of gallons of paint and varnish that have been sold in 1924 have a practical and practical meaning to us. Any one can read figures and if they are the figures of our accounts they take on a particular meaning of importance. We need not forget that the body of business not only has a mind and a heart, but also, as some Yankee has said, "a nervous system" as well.

But can we not read these figures of volume in a different way? Can we not say that figures do not lie, but it is equally true that figures do not always give all their meaning.

Public Service Is a Practical Idea

Viewed in a larger way, do they not prove that an industry that has the courage and the idealism to run its furrows and plant its seed and tend its crop in the spirit of public service, suffers not only loss by such action? They prove the fallacy of "every man for himself" and the truth, for business, that unselfish co-operation gives greater return to those who co-operate.

President Coolidge, in accepting his nomination in the first of his few paragraphs of his address that very thoughtful as he sees it for the world of business, as we would say, "Underneath and upholding political parties, was, and is the enduring principle citizen of a true republic cannot exist as a segregated, unattached fragment of selfishness, but must live in the service of the whole of society, in which he can secure his own welfare only as he secures the welfare of his fellow men."

That was President Coolidge's attitude about politics, but he has also expressed it for business when he said, "The best of it is not good business. It does not promote more business or produce more confidence in business or formerly there was a curious notion that if one side in a business transaction profited, the other side must lose. If that were true all business would be under suspicion and wise people would stand aloof from it. The truth is that when two parties enter into a transaction by which each exchanges something which he needs less for something which he needs more, both sides are benefited."

That is the ideal basis of all trade and commerce and it is the real basis of most transactions."

Our Industry Accepts Two Responsibilities

Those two quotations taken together define the two aspects of our industry's practical idealism—one, unselfish co-operation amongst ourselves, the other, giving to the public who buys our products a full round measure of value. That is really the basis on which our industry is operating today. All of us who are going about the daily tasks of our business in that spirit are keeping step with our industry as a whole. Those of us who are committed falteringly and feebly to this spirit of practical idealism lag behind. Let me remind you of the words of Senator Pepper at our banquet two years ago—"For after all ideals are only ideas objectified."

"Variations of vision, differing degrees of action will always be present in any human endeavor, but if there is any one of you who has any real doubts about the wisdom of this spirit of our industry, I want to meet that man's doubts head on. I would say to him, 'You are not questioning a course of action for your own business. It is broader than that. You are even questioning a course of action for the paint and varnish industry. It is broader than that.'"



Ernest T. Trigg

If I could life his thought I would tell you that he was questioning the course of action for all American business. His doubts have to do with a trend of thought in the paint and varnish industry as broad and simple and fundamental as that. If these doubts, if such as these, are not being met, the course of action, to which the paint and varnish industry has set itself, in its true relation there would no longer be any doubts.

A Great Force in Human Thought Lies Back of Our Effort

Let me try to put in a few words the background of this whole effort of ours. Perhaps a good many of you have read Mr. Wells' "Outline of History." But even some of the more scholarly might question certain statements of fact, but it is a wonderful book for one reason, and after all that is the only reason for which it was written—it gives us the long swinging view of human history. That book should be interesting reading for all of us because it can give us a philosophy about our own industry that should give away any doubts if we had them.

Complex as life may seem to man, in any period of history, made up of as many diverse interests, there was, during each period, one rather simple trend of thought that seemed to have drawn and colored all man's thoughts and actions. Let me cite you some examples: I have no doubt that the ancient Greeks were interested in war, trade, politics, religion just as we are today, but the strong impression that those Greek centuries of supremacy left on man's thought was the impress of artistic beauty. Their temples, their architecture, their sculpture were conceived and wrought with such perfection that since then it has seemed that man could do more than adapt the principles the Greeks put into form.

The Greeks passed and the Romans came. The Roman Empire, through centuries, built itself up to a vast nation and some response has never since been equaled. They, too, thought about many different things. Their days were crowded like ours with many activities, but after the Roman Empire had passed, it could be seen that the Romans had put into form a new man's idea of political government. What they thought about what they did some with many activities, but after the Roman Empire had passed, it could be seen that the Romans had put into form a new man's idea of political government.

With the dissolution of the Roman Empire came the centuries of chaos that we call the Middle Ages, long centuries when night seemed to have shrouded down peace and culture and learning. But gradually out of these chaotic centuries man's

thought began to take form, at first gropingly and uncertainly and finally clear and strong in a conviction about man's relation toward God. If, in one of these age-long cycles man's thought, a Greek stands for beauty, if the Roman Forum stands for government, then the beautiful cathedrals that thrust aspiring fingers to the sky symbolize the dominant thought of the Middle Ages—man's relation to his Maker.

In every age it seems as if one problem is a background for all others. All forms of activity during that age are subject to this underlying question. In this respect our times are like all that have passed away. The glory that was Greece and the grandeur that was Rome have become a part of the very fabric of our minds. But we in our times set ourselves another task, each of us contributing his little to forge a gift for the men of ages yet to come. Those dim and unknown millions who have given us their gifts played their part and then left the stage of human events. We now are the actors and our age which began a little over a century ago is marked by a different problem.

What Is the Central Problem of Our Times?

It is very hard for us small individuals to know what this great trend of our times is. Our vision is too blurred by de-

light to receive full scope for his own growth is paralyzed by a responsibility to give opportunity for growth to others. It means the many as well as the few.

Not long ago when in Washington I went out to the bank of the Potomac, to where that wonderfully beautiful temple enshrines the nation's thought of freedom. Perhaps most of you have seen it, too. If so, you remember that on one of its walls is carved Lincoln's Gettysburg address. As I stood and read again its few words, I was conscious of this ideal of democracy of which I speak. It is not because the great words of that address dedicated the graves of the soldiers at Gettysburg, that they are repeated every year by thousands of school boys. No, it is because in that speech Lincoln caught and held for all of us this ideal of political democracy which makes our nation so truly great—"a government of the people, by the people and for the people." Those few words more than all others, crystallized our national thought and forged for us a personality amongst the nations.

Business Democracy Is Becoming a Reality

But that ideal of democracy is not alone the political foundation of our country. It is becoming the foundation of our business life as well. I think we would all agree that our Secretary of Commerce, Herbert Hoover, is in a good position to have a viewpoint on this subject. In a recent address upon the relation of the railroads to the public he said:

"There are deep and promising currents originating in our economic life, driving toward a mutualization of public and private interest. There has been a genuine growth of business conscience and business service."

That trend is the trend toward true business democracy—democracy in which the manufacturer must stand clearly forth and declare his purposes and then how closely to the line in the fulfillment of that public declaration. There are still industries that lag behind that ideal. There are men who do not yet see the practical wisdom of such a course. But under the pressure of economic necessity that always comes when millions think in a certain way about business principles or political principles, they are being forced into line.

Our Industry Is a Pioneer in Business Democracy

It seems to me that our industry can rightly claim that it is one of the pioneers in blazing the trail along which at some later, finer day will run the broad highway of all industry.

I do not mean that paint and varnish men have been the only ones to be new, workable, and how necessary, business democracy is, but I do feel that we can have a right to be proud of the degree with which we have welded all factors of our industry together in this common cause. No industry is closer bound together in working this matter out. No industry is exceeding us in devoting its energies to this ideal that mutualizes public and private interest.

"Save the Surface and You Save All" Sums Up the Spirit of Our Industry

Six years ago we began to declare the purpose of our industry, not to ourselves, but to the public to which we are responsible. For six years we have told the public in seven short words, the basis of our public service.

"Save the Surface and You Save All" has been far more than a great selling phrase. It has crystallized in the public mind our relation to millions of men and women and their relation to us. It has been our expression for the mutualization of public and private interest. Save the Surface advertising has placed us four-square with the American people. I really believe there are very few of us who yet see all the power and meaning of our industry's advertising.

But it has done far more than establish our relationship with the buyer. It has built and strengthened our business conscience, as Mr. Hoover said. That public commitment through Save the Surface advertising has exerted a powerful force ago on the internal operations of the paint and varnish business. It has welded us together in closer co-operation. That has been a great result. It has encouraged us to improve our products and their labelling wherever possible so that they were always be deserving of the maximum of public confidence. It has caused us to make a degree of progress that we would not have otherwise made in the standardization of our products, so that unnecessary costs might be eliminated to the end that a better product could be delivered at a less cost; so that paint and varnish could save more surfaces. It has helped us toward better methods of selling and merchandising, and by these methods we have on the one hand reduced cost, and on the other brought paint and varnish out of dark corners of neglect into the sunshine of business attention.

The paint and varnish industry lifts its head always be deserving of the maximum of public confidence. It has caused us to make a degree of progress that we would not have otherwise made in the standardization of our products, so that unnecessary costs might be eliminated to the end that a better product could be delivered at a less cost; so that paint and varnish could save more surfaces. It has helped us toward better methods of selling and merchandising, and by these methods we have on the one hand reduced cost, and on the other brought paint and varnish out of dark corners of neglect into the sunshine of business attention.

What "Save the Surface and You Save All" Has Done for Us

That is the fundamental background of our Save the Surface advertising. It has made our industry a pioneer in business democracy. It has capitalized the maximum of great trend of human thought that marks our age. It is the act by which we turn the power of our great movement into the prosperity of our industry.

That great central trend of men's thought and activity, that force that is tapped by each of us through Save the Surface advertising. The current that it has set flowing, the power to the motor of our individual businesses. It has been truly said that while "Save the Surface and You Save All" is legally the property of our industry, actually it is the property of the public. It has become a common maxim of property conservation, built firmly into the minds of all.

Our industry is today regarded as one necessary to national conservation. We are thought about in terms of what we

Political Democracy Is a Compelling Thought

What is this ideal of democracy? It is really a very simple thing. It only means that those who are governed have a right to know the purposes of their government and to have the power in their own collective hands to end that government when it becomes a menace to the ideal it recognizes that rights of individuals are of first importance, and that which falls to truly benefit the individual falls to benefit all. But it also means that the individual's

event that it is seen fit to continue this Committee, urges that all cases of supposed adulteration or misbranding that may come to the attention of the members of the Association be promptly brought to the attention of your Committee, as it is only by constant watchfulness and continued efforts that the present condition can be maintained.

Your Committee also wishes to acknowledge the very helpful assistance and co-operation of Mr. M. Q. Macdonald, of the Unfair Competition Bureau, which is very much appreciated.

Allied Industries

B. J. Casaday, chairman

Mr. Casaday:—This committee is composed of the following divisions:—Brushes, colors, lead products, lithopone, zinc products, linseed oil, petroleum products, window and plate glass. (No synopsis).

It was not considered advisable to prepare a synopsis of each division, as the members interested in some of the divisions are considered general and applicable to a large majority of our members. I am earnestly requested to read the report of the division in which they are interested.

Lead Products

H. Gates, chairman

This is an interesting report covering a very important product in our industry. The chairman reports that since January there has been a very strong situation prevailing domestic pig lead market, as well as abroad.

The volume of buying this year, it is reported, thus far is ahead of last year. Foreign business conditions and the awaited settlement of affairs over seas, together with the troubled condition in Mexico, have made a good demand for lead from our own country.

Dry White Lead (Basic Carbonate and Basic Sulphate).—The chairman reports that demand has been good. There have been some shortages, but the producers at present see no outlook but that they will be able to take care of the demand.

Oxides (Red Lead, Litharge, Orange Mineral).—There was some reaction after the open winter in the demand for litharge from rubber boot and shoe manufacturers; and a heavy drop in consumption of both litharge and red lead on the part of storage battery manufacturers.

Lead in Oil.—Demand for lead in oil has been good in the East and in industrial centers. However, in the Southwest there was a falling off earlier in the year, owing to weather conditions and a heavy drop in the price of the crop. With better weather and later better crop conditions prevailing, the demand has strengthened in the Southwest and a general increase shows country over last year for the same period.

Brushes

C. P. Foss, chairman

During the past year business in the paint and varnish brush industry has, of course, closely followed the paint and varnish business. During the fall and winter months of 1923-24 considerable quantities of paint and varnish brushes were shipped to the jobbers. The spring of 1924 was exceedingly backward.

The stocks on jobbers' shelves last spring have been depleted to a considerable extent, and in general jobbers are inclined to place their stock orders for future shipment as usual, which policy is, of course, the one to be followed if the spring rush is to be taken care of.

While considerable quantities of Russian and Chinese bristles have come into the country during the past year, the amount is very much smaller, than was imported during the year previous.

Lithopone

R. C. Cox, chairman

The chairman reports that a continued improvement in quality and quantity of the extended use of lithopone in outside paints has tended to substantially increase the demand for this pigment. The price of 70 per pound prevailing about a year ago was reduced by a decline in December, 1923, and a decline in June, 1924, to about 50 per pound.

A conservative estimate of lithopone consumption in the United States for the past twelve months is 130,000 tons, of which about 10,000 tons were imported. According to the United States Geological Survey in the year 1914 the consumption of lithopone was about 30,000 tons.

Stocks of lithopone in manufacturers' hands on September 1, 1924, it is reported, are, if anything, below normal for this season. Several manufacturers have increased their productive capacity during the past year and during the three summer months, which have usually been the busiest in the year, the demand for lithopone of first quality has been beyond all precedent.

Zinc Products

R. M. Neumann, chairman

This report contains some interesting data and includes the statement that zinc producers have maintained steady production schedules and consumers' orders have been met with prompt shipments at all times.

The only price change reported in the past twelve months is the reduction on December 13, 1923 of 1/4 to 1/2 cents per pound on various brands.

The chairman reports that due probably to poor weather conditions throughout the United States during the spring and summer months of 1924, the consumption of zinc oxide by both paint and rubber companies will somewhat be somewhat less than last year. It is anticipated that the consumption will increase during the fall months of 1924. The report states further that for the first half of 1925 the production should be steady and there is nothing in sight which should disturb the steady consumption of zinc oxide in these months.

Government statistics published May 1 report a production of 150,491 tons, the largest yearly tonnage of zinc oxide reported since these statistics have been compiled, and when they are compared with ten years ago, or 85,021 tons in 1914, we find that the yearly production has increased 65,360 tons, or about 77 percent.

With the sale of mixed paint growing each year, due no doubt to extensive "Clean-up and Paint-up" advertising, and "save the surface" advertising, the consumption of zinc should continue to increase steadily.

Linseed Oil

E. C. Blahoe, chairman

Every user and buyer of linseed oil should carefully read this report and only a casual review of the report is submitted.

The report sets forth a total acreage planting of three million acres for 1924, with a yield of 28 to 30 million bushels, compared with approximately 17 million bushels for 1923.

General imports and crushed in this country the past year approximately 14 million bushels of imported Argentine seed.

It is estimated that the United States requirements are about 36 million bushels. The acreage this year produces 28 or 29 million bushels and we are able to get three or four million from the Canadian crop. Total is estimated by the Canadian Government to be about 8 million bushels, our demands on Argentina will be considerably less than the past season.

The program of hand to mouth buying by the paint, varnish and floor covering trades, brought about a considerable decline in the amount of seed and oil carried by the crushers, and as a consequence, of insistent demands day by day, resulted in prices being bid relatively high, as compared with quotations on the coming crop of flaxseed. A contributing factor to these higher prices for oil during the period from mid-July forward, was the rather strong demand for linseed in the United Kingdom and on the continent.

The chairman submits—it is hoped that linseed from the new crop will commence arriving in good quantity so that it may meet the present situation. It is a difficult and dangerous to venture an opinion as to the probable trend of the market as so many factors operate against any certainty or sureness.

The great problem before the crushers this coming season is meeting the demand for linseed cake and meal, from a crop so much larger than we have raised in this country since 1912. The crushers, foreseeing this condition, commenced in August a domestic meal advertising campaign, which they hope will result in increasing the domestic consumption and thereby obviate the necessity of exporting the cake to foreign markets. It is hoped that they are successful in this campaign, in as much as a good demand for linseed meal at fair prices will have a considerable effect upon the price of linseed oil which will have to be sold.

The largest factor in the fixing of linseed oil prices is the value of this by-product. The assistance can be rendered by the allied trades in boosting the use of linseed meal in the feed for cats, etc. They should be more interested than anyone else. A low price for meal raises oil prices, and a high price for meal has the result of decreasing the price at which linseed oil is sold. With the very satisfactory outcome with respect to the crop this year, which is attributable not only to a very proper protective duty, but also to the efforts of the Flaxseed Development Committee, backed up by contributions from allied industries, let us hope the duties are not disturbed and that we continue to financially aid the raising of flaxseed, to the end that we may in another year be independent of all foreign sources, both on flaxseed and linseed oil.

Colors

W. E. Burdett, chairman

Dry color trade has two classifications, namely: the earth or mineral colors of which a big percentage is imported, and the chemical colors which are of domestic manufacture.

In the mineral color industry, business so far this year has been fairly satisfactory from a tonnage basis, but not up to the expectation of importers and manufacturers from a standpoint of profit. Prices on several lines have remained unchanged for the past year, while on others they have declined. It is not expected that there will be any decided change in prices between now and the end of the year.

We look forward with confident anticipation to a steady demand for chemical colors through the balance of this year, and we are expectant of a banner year in 1925.

Petroleum Products

W. A. Smiley, chairman

It is reported that the over-supply of crude has been of considerable value to the paint and varnish industry during the past several months.

From available statistics, we find that in June, 1924, there were in operation about fifteen and a half million automobiles requiring gasoline, and about three hundred thousand per month estimated under production.

This should take care of what now appears to be an over-supply, and it is reasonable to presume that the conditions and prices will return to a normal basis.

Paint and varnish industry demand in petroleum spirits, a product of quality and especially adapted to their use. The maximum demand exist for gasoline requiring capacity supply, the refiners will expect satisfactory returns for petroleum spirits, otherwise, the product will go into their process of manufacturing gasoline.

It is the thought that as the manufacture of petroleum spirits is so closely allied with that of gasoline, the paint and varnish industry could reasonably determine the market trend of petroleum spirits by associating it with that of gasoline, and in turn, have automotive conditions convey to them the possible market of petroleum spirits. This, of course, applies to straight-run products and not blends and mixtures.

President Gregg:—The secretary will

please read the action of the Board of Directors upon that.

Secretary Horgan:—The board, in approving this report, referred it to the convention as a matter of information.

President Gregg:—What is your pleasure in regard to that report, gentlemen?

Mr. Peters:—I move it be accepted and filed.

(The motion was seconded and carried.)

(The full report of the Committee on Allied Industries was as follows:—)

Report on Allied Industry

Brushes

During the past year business in the paint and varnish brush industry has, of course, closely followed the paint and varnish business. During the fall and early winter months of 1923-24 considerable quantities of paint and varnish brushes were shipped to the jobbers. The spring of 1924 was exceedingly backward, which left these brushes on the shelves of the jobbers for a longer time than they would have been left there under normal conditions. By the time spring did come the public generally were pursuing a "hand to mouth" policy of buying, which policy, of course, affected all business, including painting and the use of paint and varnish brushes. However, during this "hand to mouth" period there was a bright spot in the number of orders received, which indicated that painting was being done but purchasers of brushes were careful not to load themselves up with them, which really was a good indication.

Around the first of July is the time when brush manufacturers begin to book orders for fall and winter deliveries, which orders cover brushes for the next season's painting. During this year such orders have been placed in reasonably good volume, although evidences of the "hand to mouth" buying policy have not entirely disappeared. The stocks on jobbers' shelves last spring have been depleted to a considerable extent, and in general jobbers are inclined to place their stock orders for future shipment as usual, which policy is, of course, the one to be followed if the spring rush is to be taken care of.

While considerable quantities of Russian and Chinese bristles have come into the country during the past year, the amount is very much smaller than was imported during the year previous. What the future importations of bristles will be no one can prophesy since the bristle used in manufacturing paint and varnish brushes comes practically entirely from China and Russia, and both of these countries are in a very unsatisfactory condition. The recent civil war in China adds to the difficulty, and there seems to be no possibility of brush prices declining for an indefinite length of time to come.

What the consumption of paint and varnish brushes will be in the future, of course depends directly on the consumption of paint and varnish. It is generally known that the use of paint and varnish is just beginning, and therefore the coming paint and varnish brush season should be a good one.

Colors

To avoid the presentation of a one man report and to the end that the widest opinion be expressed, the writer has sought the viewpoint of leaders in the trade and herewith presents certain outstanding facts and fancies which govern the Dry Color Industry.

As a foreword it might be said that the Dry Color Trade has two classifications, namely: the Earth or Mineral Colors of which a big percentage is imported, and the Chemical Colors which are of domestic manufacture.

In the Mineral Color Industry, business so far this year has been fairly satisfactory from a tonnage basis but not up to the expectation of importers and manufacturers from a standpoint of profit. This, no doubt, is due to the fact that while overhead has remained stationary or even increased, the margin of profit has been steadily declining since the high peak of 1919 and 1920. Prices on several lines have remained unchanged for the past year while on others they have declined. It is not expected that there will be any decided change in prices between now and the end of the year. However, the demand for imported Mineral Colors will probably be far better during the Fall than it was in the Spring.

One of the serious factors that adversely affects Mineral Color importers and grinders and that also enters into the production cost without a compensating increase in the selling price, is the demand of buyers for uniformity and unusually fine texture, neither of which can always be assured in certain Mineral Colors because of the nature and natural variance of the crude. It is suggested that joint action be initiated between Italian Sienna and Turkey Umber grinders and the manufacturing consumers for more reasonable specifications covering these colors.

During the past several years many manufacturers of Chemical Colors have come and only a few have gone. Thus we find an overcrowded industry with much over production for which a market must be found. This has resulted in keen— we might say very sharp—competition and results have not always been happy except for the man at the buying end of the proposition.

A note of pessimism is sounded by some of the Chemical Color makers. One manufacturer sums up his views thusly:

"Present methods of competition are ruinous. That prices have been tumbling is a fact. That they have been brought down as the result of a falling market, is not a fact. No one can justify the prices that prevail today for Dry Colors, by a reference to the raw material market, except in the case of Prussiates, and even there, the drop in the price of Blue has been entirely out of proportion with the drop in Prussiate market. As to yellow and Greens, the ludicrous spectacle is presented of lowering prices in spite of an advance in Lead products, which we must admit is a very important factor in the manufacture of these colors."

In spite of this pessimistic view, we believe the future outlook is good. We look forward with confident anticipation to a steady demand for Chemical Colors through the balance of this year and we are expectant of a banner year in 1925.

Lead Products

Since January first there has been a very strong situation prevailing in the pig lead market in this country, as well as abroad. Common Lead on January 2nd was 7.75 as quoted by the American Smelting and Refining Company, advancing strongly to March 1st, when the price reached 9.00, which price prevailed until April 3rd with no break. Prices gradually declined for about sixty days and again started to advance until at this writing since August 15th pig lead has been 8.00.

During this period the outside market has been considerably higher. The volume of buying thus far is ahead of last year, and would indicate that earlier buying has been in evidence. Undoubtedly foreign business conditions and the awaited settlement of affairs over seas, together with the troubled conditions in Mexico, have made a good demand for lead from our own country.

Dry White Lead.—Basic Carbonate and Basic Sulphate: Demand has been good and when one considers that the corrodor must pay a premium of ten cents for lead suitable for the manufacture of dry lead, it would seem apparent that prices have been kept well in hand and this has stimulated the use of white lead. While at times there have been shortages, it has not been for long and the producers see no outlook but that they will be able to take care of the demand.

Oxides.—Red Lead, Litharge, Orange Mineral: There was some reaction after the very open winter in the demand for Litharge from rubber boot and shoe manufacturers; and a heavy drop in consumption of both Litharge and Red lead on the part of storage battery manufacturers, who had looked for a good year ahead of them, caused many cancellations. The falling off in the storage battery demand, because of a general let up in the entire automobile industry, of course meant fewer batteries. There seems to be no reason, however, to doubt that this condition has passed and that the general demand for oxides will again get back to normal.

Lead in Oil.—Demand for Lead in Oil has been generally good in the East and in industrial centers. However, in the Southwest there was a falling off earlier in the year owing to weather conditions and the unfavorable outlook for the farm crops. With better weather and later better crop conditions prevailing, the demand has strengthened in the Southwest and a general increase shows for the entire country over last year for the same period.

Linseed Oil

The one big question with which the Committee started the report on Linseed Oil last year, seems to have pretty well been answered by the acreage planted to flaxseed this year of over three million acres. Early in September, when this report was written, the Government report indicated a yield of more than twenty-eight million bushels and from some private sources the crop is estimated at thirty million bushels, provided that heavy frosts have not injured the crop before harvest. The underlying factor in this increase of acreage over last year of more than 50% can be credited to the present import duty on flaxseed and a compensatory duty on linseed oil.

Notwithstanding that we have a duty of 24 3/4c. per gallon on linseed oil, foreign oil has continued throughout the year to be imported, showing conclusively that the present duty is not prohibitive. Our crop of last year was something around seventeen million bushels and despite the fact that we were able to get a fair amount from Canada, America has taken from Argentina more than fourteen million bushels. It is indicated from these figures that the consumptive requirements of the United States are about thirty-six million bushels.

If the acreage this year produces 28 or 29 million bushels and we are able to get three or four million from the Canadian crop which is estimated by the Canadian Government to be about eight million bushels, our demands on the Argentine will be considerably less than the past season.

The Paint, Varnish and Floor covering manufacturers from all reports, seem to have suffered only a slight decline in the volume of their business from 1923. Our information indicates that the outlook for business in the coming season is good. These lines all reported the first six months of 1924 that business was not equal in volume to the business of the same period in 1923, and due to some uncertainty regarding the business for the last six months, these manufacturers hesitated to protect their needs by purchases of linseed oil for the period July forward. As a consequence, crushers in view of the prospective crop indicated by the acreage reports of May and June, did not feel safe in providing themselves, particularly on the Eastern Seaboard, with supplies of seed from the Argentine.

The program of hand to mouth buying by the paint, varnish and floor covering trades, brought about a considerable decline in the amount of seed and oil carried by the crushers, and as a consequence, of insistent demands day by day, resulted in prices being held relatively high as compared with quotations on the coming crop of flaxseed. A contributing factor to these higher prices for oil during the period July forward, was the rather strong demand for linseed in the United Kingdom and on the Continent.

It is hoped that flaxseed, from the new crop will commence arriving in good quantity so that it may serve to help the situation. It is difficult and dangerous to venture an opinion as to the probable trend of the market as so many factors operate against any certainty or sureness.

The great problem before the crushers this coming season is marketing the by-products, Linseed Cake and Meal, from a crop so much larger than we have raised in this country since 1912. The high prices for coarse grains now being paid may help this situation somewhat, but if we judge from past experience it will be quite difficult for the crushers to market the by-product throughout the season at anything like prices which have been obtained throughout the past year. The crushers, foreseeing this condition, commenced in August, a domestic meal advertising campaign, which they hope will result in increasing the domestic consumption and thereby obviate the necessity of exporting the cake

to foreign markets. It is to be hoped that they are successful in this campaign and we know that the paint, varnish and linoleum trades welcome a successful issue, inasmuch as a good demand for linseed meal at fair prices, will have a considerable effect upon the price at which linseed oil will have to be sold.

After all, the largest factor in the fixing of linseed oil prices is the value of the by-product. Great assistance can be rendered by the Allied Trades in boosting the use of linseed meal in the feeding of cattle. They should be more interested than anyone else. A low price for meal raises oil prices,—a high price or a fair price has the result of decreasing the price at which linseed oil is sold. With the very satisfactory outcome with respect to acreage this year, which is attributable not only to a very proper protective duty but also to the efforts of the Flaxseed Development Committee, backed up by contributions from Allied Industries, let us hope the duties are not disturbed and that we still continue to financially aid the raising of flaxseed, to the end that we may another year, be independent of all foreign sources, both on flaxseed and on linseed oil.

Lithopone

The continued improvement in quality and the extended use of lithopone in outside paints, together with its exceptional value at prevailing prices, have all tended to increase the demand for this pigment. The price of 7c. per lb. which obtained about a year ago has been reduced by a decline in December, 1923, and a decline in June, 1924, to about 6c. per lb. The lower market is largely due to reduction in raw material and lower operating cost, due to increased production.

A conservative estimate of lithopone consumption in the United States for the past 12 months is 130,000 tons, of which about 10,000 tons were imported. According to the United States Geological Survey, in the year 1914, the consumption of lithopone was about 30,000 tons. There has been, therefore, an almost steady increased demand of 10,000 tons per year over the decade which is unequalled by any other white pigment.

The campaign to encourage painting, particularly indoor work, during other than the Spring months, has spread the demand well over the year and stocks of lithopone in manufacturers' hands on September 1, 1924, are, if anything, below normal for this season. Several manufacturers have found it necessary to increase their capacity during the past year and during the three summer months, which have usually been the driest in the year, the demand for lithopone of first quality has been beyond all precedent.

Petroleum

The over-supply of Crude has been of considerable value to the Paint and Varnish manufacturing industry during several months. Supply in excess of demand invariably means extreme anxiety to market and lowering of prices, regardless of costs.

Under prevailing conditions, it is practically impossible to intelligently prophesy but we must not overlook certain facts. From best available statistics, we find that in June, 1924, there were in operation about fifteen and a half million auto-motives requiring Gasoline, and about three hundred thousand per month estimated under construction. This would mean over eighteen and a half million cars, trucks and tractors in June, 1925, or an additional number of three million.

This should largely take care of what now appears as over-supply, so that it is entirely reasonable to presume that both conditions and prices will return to usual basis.

The Petroleum Spirits, which commodity most interests the Paint and Varnish industry, can always be included in Gasoline during the manufacture, and with Gasoline prices higher, might be so used in any desired quantity.

The Paint and Varnish industry demand and appreciate a material of quality and specially adapted to their use, but should the maximum demand for Gasoline develop, requiring capacity supply, the refiners will expect satisfactory returns for their Petroleum Spirits, otherwise, would include same, during process of manufacture, with Gasoline.

It is my thought that as the manufacture of Petroleum Spirits is so closely allied with that of Gasoline, the Paint and Varnish industry could reasonably determine the market trend of Petroleum Spirits by associating with that of Gasoline, and in turn, have auto-motive conditions convey to them the possible market of Petroleum Spirits. This applies to straight-run products, not blends and mixtures.

GLASS

Plate

The large demand for Plate Glass that has characterized the manufacturing situation for the past several years continued throughout the last quarter of 1923 when the building and automobile industries were very active. Notwithstanding the fact that the winter months are generally quiet the large manufacturing program pursued by the automobile manufacturers during the first quarter of 1924 made such great demands on the Plate Glass Manufacturers that the capacity operations were maintained and all glass made went into consumption. With the change in the automobile situation in the spring, however, a change also came with the Plate Glass Manufacturers. The abrupt drop in the production of automobiles, plus a substantial increase in the production of Plate Glass, led to an accumulation of stock at the factories which in May caused a decline in prices of about 12 1/2%. As generally happens under such conditions, this reduction in price influenced buyers to restrict purchases to actual necessities, with the result that manufacturing operations were curtailed to approximately 75%.

All manufacturers are carrying large stocks and unfortunately imported glass, which to quite an extent is responsible for this situation, is still entering the country in large volume. During the past year the Ford Motor Company has completed the construction of a new Plate Glass Plant at River Rouge. The Ford Plate Glass Company has completed additions that will increase their capacity about 30%. The National Plate Glass Company has been working on new construction that will more than double their capacity and the Pittsburgh Plate Glass Company

has finished the first unit of a large plant at Creighton which will ultimately produce more than twenty million feet annually. There seems little doubt that when these additions are all completed there will be a sufficient supply of glass to meet all the needs and that a recurrence of the scarcity of the last few years is unlikely.

Window

During the past year buyers generally have been conservative in covering their requirements ordering more frequently and in smaller quantities, and although leading manufacturers reduced prices on an average of about 10% effective August 1st of this year, the same policy is being followed rather generally by the trade.

The production of Window Glass during the past twelve months has been less than the quantity produced during the preceding year, and although the manufacturers are carrying a fair amount of glass in stock, it is felt that the demand will absorb all of it.

There has been no glass produced by the hand method for more than four months, and only a very few of those factories will be put into operation this fall. The production of the machine operated plants has been light for several months past.

Shipments of Window Glass from Europe are still arriving, but they are going mainly to the West Coast, the freight rate from Antwerp being very low as compared to the rate on shipments from domestic factories.

There has been some discussion regarding the merits of bowed glass, vs. flat glass, both of which are now being manufactured in this country. Opinions are somewhat divided.

Distributors feel the prospects are that a good demand for Window Glass will continue for the balance of the year, taking into consideration the recent guarantee against price decline up to December 1st, offered by several of the manufacturers.

Zinc

The Zinc industry during the past twelve months has moved along without any special features. Zinc producers have maintained steady production schedules and consumers' orders have been met with prompt shipments at all times. The only price change reported in the past twelve months is the reduction on December 13, 1923, of $\frac{1}{8}$ to $\frac{3}{8}$ c. per pound on various brands.

Due probably to poor weather conditions throughout the United States during the spring and summer months of 1924, the consumption of Zinc Oxide by both Paint and Rubber Companies fell off somewhat, but it is anticipated that the consumption will increase during the fall months of 1924. For the first half of 1925 the production should be steady and there is nothing in sight which should disturb the steady consumption of Zinc Oxide in these months.

Government statistics published May 1, report the following production of Zinc Oxide for 1923:

Lead Free Zinc Oxide	126,987 tons with a value of \$18,750,972.00
Leaded Zinc Oxide	23,504 tons with a value of 2,815,985.00
	150,491 tons \$21,566,957.00

This is the largest yearly tonnage of Zinc Oxide reported since these statistics have been compiled and when they are compared with ten years ago, or 85,021 tons in 1913, we find that the yearly production has increased 65,360 tons, or about 77%. With the scale of mixed paint growing each year, due no doubt, to extensive "Clean Up and Paint Up" campaigns and "Save the Surface" advertising, the consumption of Zinc should continue to increase steadily. While at the present time the Paint and Rubber Industries are the largest consumers of Zinc Oxide, we find numerous other industries consuming larger amounts each year: for example, a considerable tonnage of Zinc Oxide is now being used in the following industries:

Pharmaceutical Goods and Cosmetics
Printing Inks
Shade Cloth
Dental Cements
Matches
Linoleum and Oil Cloth
Caramels
Enamel Bath Tubs and Bath Room Fittings
Shoe Polish
Soap

These industries will grow and will undoubtedly use larger tonnages of Zinc Oxide each year. It is quite likely, however, that producers can be counted on to meet all needs.

Arbitration

George C. Morton, Chairman

Mr. Caspar:—This report submits a very important recommendation in the form of a resolution.

The report sets forth in part the following:

During the year, this committee has had no cases presented for arbitration. It is hoped this is due to a lack of matters in dispute and not to lack of confidence in the committee.

The report further states that:—From observation, the opinion is formed that disputes between our members are few and far between, and the belief is expressed that the harmonious condition is in a large measure due to the friendly relations between members, cultivated by club and convention associations developing confidence, respect and ethical relations between competitors.

Cases will, no doubt, arise where honest differences in opinion cannot be adjusted in conference. Such cases should be referred to our Arbitration Committee. The committee firmly believes in the advantages of commercial arbitration and the committee that it be continued and broadened in its scope so as to represent the entire industry.

The committee favors the formation of a Joint Arbitration Committee, repre-

senting our association, the Paint Manufacturers' Association, the National Varnish Manufacturers' Association and the National Association of Paint Distributors; that one committee will arbitrate all arbitration matters that may arise in the association mentioned.

The committee respectfully urges members to avail themselves of the services of the Arbitration Committee in settling any disputes they may have, believing they will secure a verdict that will be just and fair and will avoid the slow, tedious and expensive litigation of the courts.

The committee submits the following resolutions:—Resolved:—That we invite the Paint Manufacturers' Association of the United States, the National Varnish Manufacturers' Association and the National Association of Paint Distributors to join with our association in the formation of a Joint Arbitration Committee, representative of all four organizations and composed of two or more members from each association.

As our committee has no funds with which to advertise and make itself known to the membership, we recommend that the secretary print a notice in the Year Book and other literature in the form of an announcement regarding the committee and its personnel and soliciting an opportunity to serve when needed.

President Gregg:—What was the action of the board with reference to this report?

Secretary Morgan:—The action of the Board of Directors was that the report be accepted, together with recommendations of the committee, and that it be referred to the convention as a matter of information.

I might say that Mr. Heckel advises that the two manufacturers' associations

will appoint members to join a committee from our association, setting up this machinery of a joint committee.

President Gregg:—What is your pleasure with reference to this report?

R. B. Robinette:—I move that the report be accepted and the recommendation adopted.

(The motion was seconded and carried.)

The full report of the committee was as follows:—

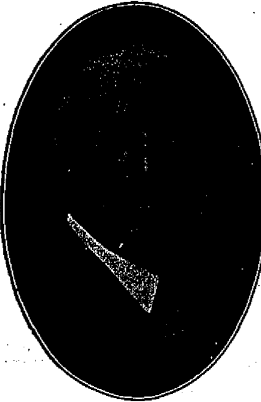
Report on Arbitration

During the past year, our Committee has not been asked to arbitrate any cases. We do not know whether this absence of work is due to a lack of matters in dispute or lack of confidence in the Committee or perhaps our members have so much confidence in this Committee that the parties to any dispute have considered it better to do what is just and right and have settled the matter between themselves.

From observation, we are of the opinion that disputes between members of our Association are few and far between. We believe this harmonious condition is in a large measure due to the friendly relations existing between members brought about by coming together and meeting at our Annual Conventions and various conferences throughout the year.

When men get to know each other in a friendly way, if a disagreement arises they usually get together and adjust it with little trouble. Occasionally cases come up where honest differences in opinion cannot be adjusted in conference. Such cases should be referred to the Arbitration Committee.

We firmly believe in the advantages of commercial arbitration and that our Committee should be continued and broadened in its scope so as to be representative of our entire industry. We favor the formation of a Joint Arbitration Committee, representative of our Association as



George C. Morton



Howard Elting

well as the Paint Manufacturers' Association of the United States, the National Varnish Manufacturers' Association, the National Association of Paint Distributors; in short, we believe that one Committee can cover all arbitration matters that come up in the various Associations with which members in our industry are associated.

We do not believe it is necessary for members of our industry to join outside organizations in order to secure the advantages of arbitration. If a case arises between paint and varnish men, it should be arbitrated before a Board of Arbitration composed of experienced paint and varnish men, and the same rule applies in other industries.

We again respectfully urge our membership to avail themselves of the services of the Arbitration Committee in settling any disputes they may have, believing they will secure a verdict that will be just and fair and will avoid the slow, tedious and expensive litigation of the courts.

In closing, we desire to submit the following recommendations:

(a) RESOLVED: That we invite the Paint Manufacturers' Association of the United States, the National Varnish Manufacturers' Association and the National Association of Paint Distributors to join with our Association in the formation of a Joint Arbitration Committee, representative of all four organizations and composed of two or more members from each Association.

(b) As our Committee has no funds with which to advertise and make itself known to the membership, we recommend that the Secretaries of the several organizations arrange to print a notice in their Year Books and other literature in the form of an announcement regarding the Committee and its personnel and soliciting an opportunity to serve when needed.

Chamber of Commerce, U. S. A.

Howard Elting, Chairman

Mr. Caspar:—This is a most carefully prepared digest of the chamber's very energetic activities from October 1, 1923, to May 1, 1924, and is entitled to complete perusal by every American business man wishing to keep abreast of American business.

No attempt is made to completely summarize the report.

A few "high spots" are submitted with a strong recommendation that every line of the report be read at your leisure.

The exposition of the chamber's views upon the Muscle Shoals offer is especially interesting.

is expected that the building will be ready for occupancy about November 1, 1924.

The building ranks high among Washington's beautiful architectural edifices, and is a wonderful monument to American business.

Howell-Barkley Bill

The chamber is vigorously opposing the Howell-Barkley bill, which would repeal the labor provisions of the transportation act and return substantially to the previously existing system of mediation and conciliation with the addition of national adjustment boards.

Taxation

In order that Federal taxation might be reviewed anew and in the light of conditions as they now exist, the Board of Directors of the chamber last spring authorized the appointment of a Special Committee on Taxation. This committee's recommendations were adopted at the annual meeting in Cleveland.

Chamber's New Home

The new home erected for and by the chamber is about completed. Construction has been upon the American plan or open shop basis, i. e., union and non-union men were employed without discrimination. It

Conference With President Coolidge

August 20, 1923, a committee representing the chamber placed before President Coolidge the position of American business on important economic questions facing the country.

In this conference the subjects taken up with the President included:—1. Participation of the United States either officially or unofficially in the solution of economic problems; 2. Entrance into the international court; 3. Private ownership and operation of railroads under fair and just regulations, recognizing the obligation of the public toward the railroads; 4. The maintenance of a privately owned and privately operated adequate American Merchant Marine with government aid when necessary; 5. A number of important reforms in Federal budget systems; 7. Some flexibility in connection with immigration, veteran legislation, including provision for the disabled and for constructive measures for uninjured veterans of the World War, but opposition to an indiscriminative cash bonus, the creation of a tariff adjustment board to administer the principles of a flexible tariff; 8. The strengthening of the Federal Reserve system and its protection from partisanship.

Twelfth Annual Meeting

The twelfth annual meeting of the

Report on Chamber of Commerce, U. S. A.

The following report summarizes the principal activities of the Chamber of Commerce of the United States during the last year. In these activities the Chamber has had the constructive cooperation of its organization members. The work of the Chamber is effective largely to the degree that its membership responds to calls for cooperative effort. It is because the Chamber is known to express the views of American business as represented in the organizations in its membership that the plan and policies which it advocates are received with respect by Congress, by executive officials and by the public.

The New Building

Actual construction of the new home for the National Chamber began late in 1922. Construction, in accordance with the action of the Board of Directors, has been upon "the American plan or open shop basis, that is, that union and non-union men shall be employed without discrimination." The exterior work is practically complete; work is proceeding upon the interior finish and at the time of writing this report, it is expected that the building will be ready for occupancy about October 1st, 1924.

Railroad Labor—the Howell-Barkley Bill

The Chamber is vigorously opposing the Howell-Barkley Bill which would repeal the labor provisions of the Transportation Act and return substantially to the previously existing system of mediation and conciliation with the addition of National Adjustment Boards. The Chamber's opposition is based on policies to which the Chamber has long been committed through referendum and on a declaration of the Twelfth Annual Meeting specifically condemning the bill. In its opposition to the bill a statement was presented to the Senate Committee on Interstate Commerce outlining the reasons for defeat of the bill and Chamber members were urged to express their views to their representatives in the Senate and the House. The bill is still pending.

Agricultural Bureau

The Bureau was utilized in the summer of 1923 to make special studies in certain sections of the northwest where conditions were exceptional and secured facts which were valuable in helping to point to the type of measures which should be taken for relief. It is now engaged in an extensive study of the cotton production program and has undertaken to set up a campaign for boll weevil control and "increased cotton production for 1924" in which it is enlisting the cooperation of organizations in the South, agricultural organizations and colleges in the cotton section.

Other evidences of the Chamber's interest in agriculture consist of the work performed by the Chamber's facilities for research which were directed for several months in 1923 to developing facts as to the agricultural situation particularly with respect to wheat. The results were placed at the disposal of agencies which were inquiring into the fundamental causes of the depression which existed in some agricultural areas.

The Chamber was also represented in the Agricultural Relief Conference held on February 4, 1924, and called in accordance with the President's special message to Congress on January 23, 1924.

The McNary-Haugen Bill

At the twelfth Annual Meeting in Cleveland, where agriculture had a prominent place in the program, one of the resolutions adopted declared that "Means should be found to improve the efficiency of methods of marketing at the disposal of agriculture and every other measure founded on the principles which will tend to stability should be provided." At the same time the meeting declared unanimously against "Any proposal for buying, selling, manufacturing or other handling of agricultural products by government agencies" as contrary to principles for which the Chamber has stood with respect to other fields of activities and as sure to result disastrously for agriculture and be harmful to all branches of industry and commerce.

Among the bills in Congress intended or proposed for agricultural relief the most important is the McNary-Haugen bill. This measure proposes to set up a government corporation with a capital of \$200,000,000 contributed out of the public treasury, and with a life of five years and directs it to buy and sell for the purpose of bringing prices up to a predetermined and artificial point, to dispose of surpluses in foreign markets for whatever prices are obtainable and according to advance estimates of its own collect from every farmer who sells a product being handed an amount that will offset losses and the cost of operation. It is made to apply to a variety of agricultural products and to be applicable when there is a surplus for export and the domestic price is below the "ratio" price.

Chamber was held in Cleveland, Ohio, on May 6, 7 and 8, 1924, with a registration of 2,000. Our association was represented by Edward Eiling, N. D. Chapin, N. D. Chapin and Mr. Krebs.

Membership

The membership of the Chamber, May 15, 1924, included 1,313 organizations, with a total membership of 783,283 members.

The Chamber of Commerce of the U. S. A. is the greatest bulwark American business has ever had and we can be sure that the best interests of American business are always safely guarded by the Chamber. No greater shield could the commerce of the United States have. We are fortunate in having Mr. Eiling represent our industry in the Chamber, which he has done since we became members.

President Gregg: The action of the board, Mr. Secretary? Secretary Horgan: The Board of Directors accepted this with a vote of thanks, and passed it on to the convention as a matter of information. President Gregg: You have heard the report, what is your pleasure in regard to it?

(Upon motion duly made and seconded, it was voted that the report be accepted.) The full report of the committee was as follows:—

The bill is thus clearly a price-fixing proposal and would inject the government into private business on a large scale. In view of the Chamber's long established position and of the declaration of the Twelfth Annual Meeting the Chamber's opposition was placed before all members of the House on May 20th and the cooperation of organization members requested. An extensive analysis of the bill was printed in a special bulletin which pointed out the exact nature of the bill, the delusory character of its promises, the effects of dumping abroad which would follow the operation of the plan, the disruption of private enterprise which it would lead, legal difficulties and the misuse of statistics involved in basing the project on the "all commodities" price index of the Department of Labor. The Chamber will continue its opposition until the bill is disposed of.

Taxation

In order that the whole situation in federal taxation might be reviewed anew and in light of conditions as they now exist, the Board of Directors last spring authorized appointment of a Special Committee on Taxation. This committee submitted a report early in 1924 which was before the divisional meetings in January and was also considered at the Annual Meeting in Cleveland. Its recommendations were adopted in the declaration of this meeting on Taxation which declared in favor of reduction of income taxes according to principles which will increase the capital available for production enterprise and commerce, a constitutional amendment to permit non-discriminatory taxation reciprocally between the federal government and the states on income derived from future issues of public securities, repeal of war excise taxes on particular businesses, creation of a Board of Tax Appeals in the Treasury Department independent of the Internal Revenue Bureau, decentralization of income tax administration, provision for the filing of tentative returns on the prescribed date with the right to file final returns within three months and to a joint committee with representatives from each House and the public to make a thorough study of federal taxes, simplification of the income tax law and improvement in administration.

Conference with President Coolidge

On August 20th, 1923, a committee representing the National Chamber placed before President Coolidge the position of American business of important economic questions facing the country.

In this conference the subjects taken up with the President included: 1. Participation of the United States either officially or unofficially in the solution of economic problems; 2. Entrance into the International Court; 3. Private ownership and operation of railroads under fair and just regulation, recognizing the obligation of the railroads toward the public as well as the obligation of the public towards the railroads; 4. The maintenance of a privately owned and privately operated adequate American Merchant Marine with government aid when necessary; 5. A number of important reforms in federal taxation; 6. The development and perfection of the federal budget system; 7. Some flexibility in connection with immigration, veteran legislation including provision for the disabled and for constructive measures for uninjured veterans of the World War but opposition to an indiscriminative cash bonus, the creation of a tariff adjustment board to administer the principles of a flexible tariff; 8. The strengthening of the federal reserve system and its protection from partisanship.

National Forestry Policy

Through a referendum which closed November 17, 1923 on the report of the Committee on National Forestry Policy, the Chamber became committed to a number of proposals in this important field. They include among the following:

That the federal government should, for the protection of headwaters of navigable streams and to the extent permitted by existing law, acquire reseed and plant waste lands on which reproduction of forest growth can be obtained by natural means; that states and municipalities should acquire, reseed and replant the remainder of such waste lands; that Congress should enact new legislation with relation to other classes of timber lands to make provision for cooperation of federal government state governments and timber owners in protection and reproduction of timber; that such new federal legislation should provide certain specific conditions to be met by states enjoying the aid of federal funds and that Congress should provide for a rational survey and inventory of forest resources, etc. To a large degree this program is recognized in the McNary-Clarke bill now before Congress and the Chamber is accordingly strongly urging its passage as a step in the right direction.

The Postal Service

Conditions in the Postal Service have had the attention of a special committee which recently submitted an extensive report. The report deals with personnel questions, especially difficulties due to inadequate pay, inadequacy of service, parcel post, speeding up first class mail, loss of damage to parcel post and creation of a planning division in the Post Office Department. This report was before the Twelfth Annual Meeting which, through a unanimous declaration, committed the Chamber to a program recommended by the Committee. With respect to pay of post employees legislation is now before Congress for a general increase in postal salaries involving an addition of \$150,000,000 to the annual cost of the postal service. The Committee recommends the immediate adoption of a plan of a temporary salary supplement based on a sliding scale in cities where the increase in living costs is exceptionally high pending a proper reclassification and readjustment of wages. This recommendation had been made known to Congress by publication of the Committee report, is embodied in the declaration of the Twelfth Annual Meeting and will be actively advocated by the Chamber as part of the postal service program.

Business Conduct

A special Committee on Business Ethics has been engaged in the development of a report to embody a statement of principles which would consist, not merely of generalizations or assertions of ideals, but

practical declarations relating to the honorable conduct of business. The Committee recently completed its work and its report, which has been distributed to the membership, was considered by the Twelfth Annual Meeting which incorporated the principles in the form of a declaration. This has since been printed in leaflet form for distribution.

The Muscle Shoals Offers and Water Power Control

Congress still has before it proposals for the leasing of the extensive power and nitrate plants at Muscle Shoals.

The three main offers before Congress, in the form of bills providing for acceptance, have been carefully examined by the Board, because of questions relating to water power control which are involved. In these questions the Chamber's membership has a great interest aside from any question of the financial terms of the offers. This interest arises out of the position regarding financial terms of the offers; also out of the position regarding federal control of water power on terms to which the Chamber became committed through Referendum No. 24, 1918.

Broadly speaking, this policy favors the development of water powers. The Chamber opposes the leasing of government controlled water to be operated by private industry for the utmost benefit of the general public, under governmental control. These principles were enacted by Congress in the Federal Water Power Act of 1920, which was the result of many years of careful investigation and study. The power of the Federal Water Power Commission under this act is so flexible that there is no need of legislation taking particular water powers from under the Commission's control.

Because of the Chamber's position as established by Referendum No. 24, the Chamber opposes the leasing of government controlled water rights, except under the provisions of the Act and under the control of the Water Power Commission. It is likewise opposed, naturally, to special legislation which would establish the precedent of disposing of this natural resource outside of the policy already adopted by Congress.

All of these questions are involved in the leasing of the Muscle Shoals plant. The questions are so important to the nation as a whole, and the Chamber's position is so unequivocal, that the principles the Chamber advocates have been placed before Congress.

International Conference on Customs Formalities

The staff of the Chamber of Commerce of the United States cooperated with the Customs Committee of the American Section of the International Chamber of Commerce in preparing for the International Conference on Customs Formalities, which was held in Geneva, October 15 to November 5, 1923. An extensive report was submitted to the International Chamber of Commerce and through them brought before the official conference at Geneva upon the problems before that conference. American points of view were thus brought to bear and had great weight in determining the decisions reached upon such questions as customs restrictions on international trade, the publication and distribution of information regarding customs formalities, the treatment of goods in customs, the treatment of commercial travelers, the treatment of advertising matter, elimination of severe penalties for trifling infractions of customs procedure, the adoption by consulates of office hours coinciding with business hours, and various other problems, the solution of which will facilitate international trade. The convention resulting from this conference will be published by the International Chamber of Commerce.

Government Control of Industry

At both the Eighth and Ninth Annual Meetings of the Chamber declarations were adopted warning against tendencies in Congress to enact measures which would have resulted in injecting the government into fields of private business. During the last year the Chamber, in accordance with these declarations, has opposed measures in Congress intended to provide for a system of monopolistic workmen's compensation insurance in the District of Columbia operated by the National Government and also a Bill to amend the Postal Savings Act which would undoubtedly place the government in the saving business in competition with a large number of banks. Neither of these Bills made progress, but similar proposals are likely to reappear in the present Congress and will have the continued attention of the Chamber's officers. The Chamber has already found it necessary again to enter opposition to the proposal for a monopolistic government operated workmen's compensation act for the district.

The Twelfth Annual Meeting

The twelfth annual meeting of the Chamber was held in Cleveland, Ohio, on May 6, 7 and 8, 1924 with a registration of 2,000. Our Association was represented by Mr. N. D. Chapin, Assistant Counsellor during my absence, his son, N. T. Chapin, and Mr. A. S. Krebs. It was a most interesting Convention and we would like to urge that as many members of our organization as possible take advantage of these meetings, if it is within their power to do so. The addresses and discussions this year centered around three general subjects "Business and Agriculture," "European Readjustment" and "The Responsibility and Integrity of Business." The three days were given over to general and group sessions at which discussions revolved around those three subjects.

Notable among the speakers were the Secretary of Commerce, the Secretary of the Navy, the British Ambassador, the Belgian Ambassador, General Herbert M. Lord, Director of the Bureau of the Budget, Judge Edwin B. Parker, Umpire of the Mixed Claims Commission at Washington, Mr. Basil Miles, Administrative Commissioner from the United States to the International Chamber of Commerce at Paris, Dr. H. A. Morgan, President of the University of Tennessee, Dr. W. M. Jardine, President of the Kansas Agricultural College and others.

From this meeting came declarations favoring among other things the plans submitted by the two Committees of Experts to the Reparations Commission as a basis for permanent settlement of the problem of reparations; entrance of the United States into the International Court of Justice; the prompt ratification of the Turkish-American treaty; support of the efforts of the President and the State Department to deal with the Japanese exclusion question so as to "bring about the most amicable

understanding;" important changes in the immigration law; reaffirmation of the Chamber's position in favor of the open shop—I. e. employment without discrimination against or in favor of men on account of membership in labor unions; and the principle of workmen's compensation in legislation for industrial accidents. Other declarations related to agriculture, taxation, the Postal Service, publicity of income tax returns, economy in government, special insurance taxes, the railroad labor bill, industrial mobilization and the development of aeronautics.

Seventeen vacancies on the Board of Directors were filled at this meeting. The new Board unanimously urged Julius H. Barnes to accept reelection. President Barnes was not prepared at the time to give an affirmative answer to the invitation but he will continue to serve until a final decision can be reached.

New Plan of Decentralization of the Chamber

The first regional meetings under the new plan of organization were held in January, 1924, as follows: for the Eastern Division at Philadelphia, January 17 and 18; for the Northern Central Division at Chicago, January 21 and 22; for the Southern Central Division at New Orleans, January 24 and 25; for the Western Division at San Francisco, January 29 and 30.

The attendance at each meeting numbered several hundred and the organizations in the various divisions were widely represented.

At all meetings attention was given to the three subjects of "Transportation," "Immigration" and "Taxation," while other subjects of peculiar interests to the division concerned were added to each program. At the Eastern meeting, the Merchant Marine was an added topic, at the Northern Central meeting, Co-operative Marketing, at the Southern Central meeting, the "Cotton Production Problem," and at the Western Meeting, "Foreign Trade." From each of these meetings came declarations on the three common subjects expressing the views of those in attendance and recommending appropriate action to the Board of Directors. In addition, opinions were expressed through resolutions on the special subjects before each division meeting. None of these declarations commits the Chamber as a whole to any of the policies recommended by the declarations but the meetings served, as was intended, as media for enlightening the Board of Directors of the Chamber on the views of the outlying membership on national subjects in which the divisions are especially interested. The inauguration of the decentralization plan has thus been most encouraging.

Membership

The membership on May 15, 1924 numbered:

Organization, 1,319; with an underlying membership of 768,097 corporations, firms and individuals; Associate, 8,507½; Individual, 6,684.

Credits and Collections

R. P. Simons, Chairman

Mr. Caspar: This committee submits interesting data and figures upon collections, credits, failures, and consequential losses.

The report should be placed in the hands of the members' credit managers for study and consideration.

This paragraph is submitted:—A canvass of the principal cities develops that collections are reported from below normal to fair and a few report collections good. There appears to be a general tendency to watch accounts closely and there have been many complaints of retailers' tardiness in meeting their obligations.

The tremendous economic waste in bad accounts and credit losses could be materially decreased by closer co-operation of interchange methods employed within trade bodies and associations.

Important recommendation is made and presented as follows:—

The committee has during the past three years advocated the establishment of a credit interchange bureau in our association and have earnestly endeavored to promote sufficient interest throughout the membership that the moral and financial support necessary for the establishment and existence of a national bureau would now be an operative factor.

At the Chicago Convention a motion was approved requesting the committee to make a canvass of the various cities that maintain Credit Bureau Committees, to ascertain if sufficient support could be pledged toward the maintenance of a national bureau.

The committee, after careful consideration of the motion, decided that this method would result in repetition of their previous unsuccessful efforts, as there are but few clubs in the association that maintain active credit bureaus. The committee submits as their belief that there is sufficient individual interest in a national bureau to insure its success. Therefore, the committee feels inclined to experiment with the organization of a Credit Interchange Bureau in the city of Pittsburgh, under the supervision and control of the Credit Bureau of the Pittsburgh Paint, Oil and Varnish Club, and to invite support from the members of the National Association who may be inclined to avail themselves of its service. The committee expresses a certainty of success in their proposed effort and that within a reasonable period will be able to prove their contention that the bureau can be maintained upon a self-supporting basis, at a lower cost than is now being paid for similar service and to obtain the distinct advantage of receiving actual paint and varnish ledger experience.

The committee petitions the earnest consideration of the convention and asks for the approval of its aim and purpose in lending to their project the moral support of the National Paint, Oil and Varnish Association in promoting its success.

President Gregg:—The secretary will read the action of the board upon that report.

Secretary Horgan:—The Board of Directors gave this recommendation careful consideration. It did not approve of the recommendations contained in the report. The vote was that the report be referred to this convention without any

recommendation from the Board of Directors.

Credit Bureau Discussed

H. M. Howard:—In New York city we have for over a year had a credit bureau, strictly allied with the paint and varnish industry. The New York Paint Club has been asked from time to time to endorse this association to start a bureau entirely independent of the New York Paint Club. They started independently of us and had no connection with us.

For some little time we said we wanted to observe it and see how it was conducted before the Executive Committee of the New York Club would recognize it. But we have come now to feel it is a mighty good thing. I think it might be of interest to know (I notice Mr. Caspar refers to an experiment in Pittsburgh) that we have already done it in New York and perhaps the experience they have had might be of help.

They are giving us good information. In several cases they stopped some very crooked things and returned to the creditor one hundred cents where fifty cents was offered.

E. Uehlinger:—I would like to speak upon that report. We are heartily in favor of interchange bureaus. They eliminate preferred references. They make the violation of credit information impossible. The salesman like it. If after considering a proposition from a purely impartial viewpoint, your thinking resolves itself into definite principles and those principles will stand the test of time, then it is proper that you follow the action of those principles.

Now I am opposed to any Credit Bureau operated by a paint association or any other trade organization. For twenty-eight years the National Association of Credit Men has operated on a co-operative basis, and it deals out credit impartially. They have nothing to sell.

If you made a batch of varnish or paint and left one ingredient out, your product would suffer. If you operated a credit system and only take in what the paint men sell a jobber or a hardware man, you are leaving out two hundred and fifty-six varieties. Your principle is not correct.

I would like to see the members of the Paint and Varnish Association back up their membership of sixty percent in the National Association of Credit Men. You have gone on record, gentlemen, for ten years. In 1914, 1915, 1916, 1917, 1918, 1919 and 1920, year by year, you have endorsed the work of the Credit Men's Association, and they have become stronger, increasing their membership to forty thousand.

How can we now recommend or endorse a credit organization that only operates within its own particular sphere?

I will tell you what the cost of the New York Association was last year. They spent \$45,000 last year to operate a bureau. Of the reports turned out 150,000 were from reports and only 50,000 paid for. In other words, you get five for one because the principle is reciprocal. Every time you give a bit of information you get back the combined information of everybody else.

Quite unlike the information that is asked of you today, when you give something you get nothing in return. Jones wants to know how Smith pays his bills and that settles it. You answer it and you have nothing whatever.

If you want to set the pace of your

credit office with the credit genius, the man who never sleeps, who wants to use the interchange bureau because the man who is on top, the \$10,000 or \$20,000 credit man, manages the office so effectively and if you interchange these reports on an exchange bureau basis, your reports never sleep because he is setting the pace. Then you can play golf and tennis and roam around the world, if you will.

Now the National Association of Credit Men last year received \$700,000 from members for interchange bureau service. They have on record 1,600,000 names of men who are getting credit from not only paint and varnish manufacturers but from the electrical, the drug, the hardware, the iron and steel trade.

"That information, gentlemen, is on tap for your benefit and help. I am emphatic about this because I have studied it for 20 years and I have lived with it. I move that this association instruct its incoming committee to get the actual number of members of our association who are members in the National Association of Credit Men; that they also be instructed to ascertain the number who are members of interchange bureaus of the National Association of Credit Men and that they present this information at the next convention for a more definite and a clearer understanding of this problem."

(The motion was seconded.)
President Gregg:—It is now before the house for discussion.
J. P. Kurfess:—I would like to en-

dorse what the gentleman has said about the paint trade, as it were, joining the National Association of Credit Men wherever they are not already members. In our local paint club we have had this question up any number of times. The good part about the National Association of Credit Men is that when you are a member you don't only get credit information on the paint dealer, the hardware store and the drug store but you get it on everybody. It is the simplest way in the world, we find, of getting the thing we want—ledger experience. It is cheaper than any other source and it gives you the thing you want—how does the man pay his bill? You can get it on anybody and everybody if each and every member of the Credit Men's Bureau will turn in his names every time he puts a new customer on the books. That is the greatest difficulty in many places in getting this information, but it can be done and will be done if all of us will turn in the name of a man just as soon as we sell him. It is right on tap every day and night.

Mr. Howard:—I would like to tell Mr. Kurfess that is what I meant we are doing in New York. We are getting ledger information through our own local credit bureau. We have an office and we apply there and we get the ledger information.

President Gregg:—Is there any further discussion? If not, all in favor of the motion please signify by saying "Aye"; contrary, "No." The motion is carried.
The full report of the Committee on Credits and Collections was as follows:—

Report on Credits and Collections

A general survey of our industry at the compilation of this Report develops, that sales with both manufacturers and retailers are on a par with the same period of 1923 and quite a few report increases, the latter as a result of greater demand for industrial paints.

The trend for upward prices is anticipated, Lead has advanced, Turpentine is higher and Linseed Oil is steady, prospects are encouraging for an increased Fall trade.

A canvass of the principal cities develops that collections are reported from below normal to fair and a few report collections good. There appears to be a general tendency to watch accounts closely and there have been many complaints about retailers' tardiness in meeting their obligations.

"Dun's Review" reports a comparison in number and liabilities of failures for the first and second quarters. Despite the further contraction of business activity a reduction in the second quarter's commercial mortality had been foreshadowed by recent monthly returns and decreases of 3.3 per cent in number of failures in the United States and 35.3 per cent in amount of liabilities are shown in comparison with totals of the first quarter, numbering 5,130 exclusive of banking suspensions.

The defaults reported for the second quarter had an indebtedness of \$119,594,388 whereas there were 5,655 failures in the first quarter involving \$184,865,571. The more favorable exhibit for the second quarter is, however, somewhat qualified by the fact that the statistics for the first quarter were unusually adverse, the liabilities of that period having only twice before been equalled during any quarter of which there is record and the number of defaults having only four times been exceeded. Yet the indebtedness of the second quarter is slightly below the \$121,192,494 of the same three months of 1923 though the number of failures is 16.4 per cent above the 4,408 defaults of the earlier year.

The first half of 1924, defaults numbering 10,785 for \$304,459,959 compare with 9,724 for \$259,424,968 for a similar period of 1923. The record for the current year has been marked by several failures of unusual size, one manufacturing default in the first quarter alone involving \$40,000,000.

This tremendous economic waste (while a portion of it can be salvaged) could be further decreased by closer co-operation of interchange methods employed within trade bodies and associations. The Chamber of Commerce of the United States has issued a summary of the credit situation under the heading, "What Do Bad Debts Cost?"

"Personal credit, or the credit extended by a merchant to his customers, may affect the entire structure of distribution. If a retailer extends credit in a careless manner, he is apt to suffer great loss and consequently, cannot settle with his jobber. If several retailers dealing with one jobber find themselves in the same predicament, the jobber may go 'on the rocks'; and if many jobbers become insolvent, it spells ruin for some manufacturer. Even the consumer is affected, since he pays higher prices because of these failures."

The Trade Body points out that few retailers investigate why they sustain losses due to bad accounts and says: "In his scramble to outdo his competitors in quantity of business, the retailer often forgets all about quality."

Your Committee during the past three years has advocated the establishment of a Credit Interchange Bureau in our Association and has earnestly endeavored to promote sufficient interest throughout the Membership so that the moral and financial support necessary for the establishment and existence of a National Bureau would now have become an essential factor.

At the Chicago Convention a motion was approved requesting the Committee to make a canvass of the various clubs that maintain Credit Bureau Committees, to ascertain if sufficient support could be pledged toward the maintenance of a National Bureau. However, subsequent to the Chicago Convention, your Committee after careful consideration of the motion decided that this method would result in a repetition of their efforts and further as there are very few clubs in the Association that maintain definite Credit Bureau Committees, very little encouragement could be expected from this procedure.

Your Committee earnestly believes that there is sufficient individual interest in a National Bureau to insure its success. Therefore, your Committee feels inclined to experiment with the organization of a Credit Interchange Bureau in the City of Pittsburgh under the supervision and control of the Credit Bureau Committee of the Pittsburgh Paint, Oil and Varnish Club, and to invite support from the members of the National

Association who may be inclined to avail themselves of its service. Your Committee feels a certainty of success in their proposed effort and that within a reasonable period will be able to prove their contention that the Bureau can be maintained upon a self-supporting basis, at a lower cost than is now being paid for similar service and to obtain the distinct advantage of receiving actual paint and varnish ledger experiences.

Your Committee petitions the earnest consideration of the Convention and asks for the approval of its aim and purpose in lending to their project the moral support of the National Paint, Oil and Varnish Association in promoting its success.

Export and Foreign Trade H. I. Pfeffer, Chairman

Mr. Caspar:—This report will prove to be very valuable as well as interesting, both to our members now exporting and seeking foreign trade, and especially so to members who contemplate entering the foreign field.

The chairman reports the monetary value of U. S. exports of paints, varnishes and paint pigments during 1923 totaled \$16,562,000, which exceeded our 1922 exports 44 percent. Foreign commerce has become an indispensable necessity to the industrial life of the United States and any addition thereto enhances the welfare of the nation.

The report states it is possible to build a large and satisfactory business in foreign fields, but in order to do this we must take into consideration the temperament and characteristics of the people whom we wish to serve; meet their ideas and the conditions the trade demands in their respective countries.

The packages used by the English, German and French manufacturers are not generally the same as those in use in the United States and it is not easy to replace containers that have been used for years by different ones; i. e., those used by the manufacturers here.

The report is replete with interesting and valuable suggestions to members interested and a careful perusal of the report is earnestly recommended to those contemplating entering the foreign field.

Secretary Horgan:—The board in accepting this report referred it to the convention as a matter of information.

Mr. Peters:—I move its approval and acceptance.
(The motion was seconded and carried.)
President Gregg:—There is a letter from the Department of Commerce recommending our support of a bill on this subject. That will come up this afternoon.
The full report of the committee was as follows:—

Report on Export and Foreign Trade Development

With the latter part of 1922 a substantial revival of business set in in the United States extending to foreign Commerce as well and continued in a moderate but steady degree through all of 1923. Thanks to this circumstance it is gratifying for your committee to be able to report that the monetary value of exports of paints, pigments and varnishes from the United States during 1923 reached the amount of \$16,562,000 exceeding by 44 per cent the exports of similar merchandise during 1922. This figure, although relatively small when compared with those covering the domestic production and consumption represents nevertheless a substantial and highly creditable achievement under existing world economic conditions, unsettled as they still are, and permit us to look with confidence into the future. Foreign commerce with its numberless reverberations in all directions has become an indispensable necessity to the industrial life of the United States and any addition thereto whether small or large and from whatever source enhances the welfare of the whole of the population.

It is beyond the province of your committee to make prophecies as to the future, but nevertheless, it takes the liberty to point out some clearly distinct tendencies now manifesting themselves which of necessity will become influential factors in the development of the commerce of the world and therefore will affect the trade of the United States, both domestic and foreign, of which that transacted by members of this association constitutes a no inconsequential part.

Chaotic post-war conditions, bearing so heavily for the past few years upon the economic life of the entire world give fair promise of disappearing in the very near future, thanks to the settlement reached in London to which the United States by formulating the so-called Dawes plan and having it accepted has contributed a very substantial share, in which all Americans may take just pride. As the most immediate result of this agreement a fairly settled interrelation between monetary exchanges of the more important industrial countries may be expected and this fact alone, being a prime prerequisite to any commerce, will prove a material stimulus to the world's trade. By the said agreement, if lived up to in fairness, each of the countries affected will know henceforth its privileges and obligations, what is expected of it and what it may expect for itself, and with these uncertainties removed it will settle down to work in which alone all and everyone can find their only salvation, economic or otherwise.

This, of course, means keener competition for world markets wherein the United States with higher costs for labor and raw materials are somewhat at a disadvantage which must and can be overcome by greater efficiency, ingenuity and mass production so characteristic of American industries.

The industries embraced within this association are moreover in the fortunate position of practically exclusive control of the home market, as the imports of paints, pigments and varnishes into the United States are insignificant and the manufacturers, therefore, can concentrate their energies upon holding and increasing their foreign sales.

While the tenor of the preceding lines indicate an optimistic attitude on the part of your committee which, it is hoped, is shared by the members of this association the undersigned believe nevertheless that they would be remiss in their duty if they did not point out with all due emphasis certain difficulties in the way of an aggressive and successful campaign for foreign trade, the more important of which are as follows:

I. The competition most to be feared is on the part of British and German manufacturers, especially the former. In most foreign countries the English manufacturers are making a very energetic canvass backed with their excellent reputation; an acceptable product attractively put up; and prices which are difficult for the American manufacturer to meet.

The average American exporter was more or less discouraged by conditions in the export field since 1920, and has to a certain extent relaxed his effort. Unless the exporters of the United States are willing to meet their European competitors in activity, in product and in price the result will not be commensurate with justifiable expectations.

II. It is possible to build a large and satisfactory business in foreign fields, but in order to do this we must take into consideration the temperament and characteristics of the people whom we wish to serve;

meet their ideas and the conditions the trade demands in their respective countries.

III. The packages used by the English, German and French manufacturers are not generally the same as those in use in the United States and it is not easy to replace containers that have been used for years by different ones, i. e. those used by the manufacturers here.

IV. From the stand-point of a manufacturing cost it would be desirable on the part of the manufacturer in the United States to export goods of the same consistency and in the same style packages as used here, but on the other hand, usage and custom in foreign countries may not permit of this, and unless the business offered is of sufficient volume to justify special made goods and packages the manufacturer in this country is naturally at a disadvantage with his foreign competitors as far as his cost is concerned.

V. It would seem that in soliciting foreign business we should bear in mind the following points as being very essential:

1. Goods of the same character, with prices sufficiently low, to compete with those of English manufacture.
2. Extreme care in labelling and packing goods with prompt shipment of orders.
3. Terms of payment to meet the requirements of the buyers in the different countries.
4. An advertising campaign to acquaint, and keep before, the people of these foreign countries the merits of the American-made product.
5. Conditions in the different countries should be studied and reported on by experienced men in those countries, rather than to try to handle the situation by direct mail communication.

VI. A foreign business cannot be established in a few months, neither can a manufacturer expect to secure foreign trade by spasmodic solicitation, but to be successful in the foreign field that same aggressiveness, and care of detail, must be exercised as is followed in establishing, building up, and holding the domestic business. This done, results will undoubtedly follow and with the constantly increasing production in this country an outlet to foreign countries for a surplus would prove most desirable, if not a necessity.

Fire Protection

March G. Bennett, Chairman

Mr. Caspar—The committee, inasmuch as the function of the committee is the first was to co-operate with the Paint Trade Mutual Fire Insurance Company, which company has discontinued as a standing committee, and that all matters relating to fire insurance be hereafter referred to the Executive Committee.

At the annual meeting last year it was recommended and approved that the committee continue the purpose of determining whether it could be of use to the association to warrant its further continuance as a standing committee. During the past year, it has been shown that a standing committee upon this subject is not necessary, and the committee believes that all matters in regard to insurance can be effectively handled by a special committee which can be appointed whenever questions of sufficient importance arise.

President Gregg—Mr. Secretary, the action of the board?

Secretary Horgan—The Board of Directors approved the report and the accompanying recommendation of the committee and referred it to the convention for adoption.

(Upon motion duly made and seconded, it was voted that the report be adopted.)

Mr. Caspar then reading the following report of the Kalsomine Committee:

Kalsomine

H. W. Pearson, Chairman

The kalsomine industry at the present time is in a flourishing condition, the demand for cold and hot water wall coatings, for all kinds of interior decoration, shows a remarkable increase. During 1924 approximately seventy-five thousand (75,000) tons will be manufactured in the United States.

Factories are now operating in New York, Newark, Baltimore, Atlanta, Chicago, Grand Rapids, Los Angeles, San Francisco, St. Louis and Seattle.

Raw materials used in the manufacture of kalsomine, such as whiting and crude chalk that are imported from England, France and Denmark, and glues and dry colors of domestic manufacture, while obtainable in generous quantities, have been firm in price due to various causes.

Kalsomines of American manufacture are largely sought in foreign markets, and heavy export shipments of these products are made to Canada, South Africa, Latin America, and the Far East. Kalsomine is now looked upon as a "household necessity," and in every "paint store, hardware store and general store" kalsomine will be found in attractive packages under various factory brand names.

Probably 60 percent of the kalsomine tonnage is sold in five-pound packages, and when it is taken into consideration that a five-pound package, when mixed with the proper amount of water, will make a gallon of kalsomine, that will cover with intense hiding power 300 square feet of surface, and is sold at the retail price of 60 cents—there is no wonder that the demand for this excellent article is increasing in all parts of the world.

Flat paint and wall paper are still largely used, but kalsomine will always be demanded; first, because it is inexpensive in cost; second, because it gives

a natural artistic effect, and thirdly, because it possesses such remarkable hiding and spreading properties.

This report was not received in time for the board's action.

President Gregg—What is your pleasure, gentlemen?

(Upon motion duly made and seconded it was voted that the report be accepted.)

Master Painters' Association

W. E. Maston, Chairman

Mr. Caspar—This report submits the information that our committee attended the fortieth convention of the International Association of Master House Painters and Decorators of the United States and Canada, at the Ambassador Hotel, Atlantic City, February 5 to 8, 1924. All members of the committee appointed by President Gregg, composed of Horace S. Felton, Wm. C. Schultz, W. E. Rainey and Willard E. Maston, attended the convention.

The convention was notable by a registration of 770 and was conceded to be the most enthusiastic and colorful gathering ever held by the association.

Our committee was given a prominent place on the program.

President Rubins in his address pointed to the growing friendly relations and



Willard E. Maston

understanding with the manufacturers and distributors, praising the great co-operative work of the "Save the Surface" and "Clean-Up and Paint-Up" campaigns.

President Gregg—The action of the board?

Secretary Horgan—Referred to the convention as a matter of information. There are no recommendations accompanying it.

(Upon motion duly made and seconded it was voted that the report be adopted.)

The full report of the committee was as follows:

Report on Master Painters' Association

Your Association was represented at the Fortieth Convention of the International Association of Master House Painters and Decorators of the United States and Canada, held at the Ambassador Hotel, Atlantic City, N. J., February 5th to 8th, 1924, by all members of the Committee appointed by President Gregg.

The Convention was notable by a registration of 770 and was conceded to be the most enthusiastic and colorful gathering ever held by the Association.

Your Committee was given a prominent place on their program when greetings between our Associations were exchanged.

President Rubins in his splendid constructive address pointed to the growing friendly relations and understanding with the Manufacturers and Distributors, praising the great co-operative work of the "Save the Surface" and "Clean-Up and Paint-Up" Campaigns.

Many interesting papers were read and discussed. Among these the Apprentices question, and Lengthening of the Painting Season brought forth ideas and plans which should greatly help in solving these two important problems.

The Save the Surface film—"Don't Put It Off—Put It On"—was shown.

Membership

Charles J. Caspar, Chairman

Mr. Caspar—This committee, as the report indicates and sets forth, has been engaged in an effort to mobilize the industry for mass action and believe by so doing we can develop a greater force in the activities of our association to the end that "Use More Paint and Save More Property" will be an axiom rather than a slogan.

The committee reports that during the past year there has been in operation a process among the clubs of weeding out undesirable and non-contributing members, with the result that we have at this time a better working, more enthusiastic and co-operative force throughout the association than ever before.

It is stated that, unfortunately, several clubs have and are now apathetic in their interest to secure in the club's territory the membership of every acceptable individual, firm or corporation engaged in the industry as a manufacturer or jobber of paints or varnish or allied to the industry we represent.

Some clubs, very few, seem to fear a disturbance within their exclusive circle if prospective memberships are suggested, and this is, we believe, a sad mistake and a "stop" signal to the progress and advancement of our association, as every eligible and desirable individual, firm or corporation should be marshaled into the work of the club and the association.

The committee reports the largest membership in the history of the association, totaling 1,526 members (plus 16 equals 1542).

The committee reports the following new clubs:

	Members
Charlotte, N. C.	10
Macon, Ga.	5
Montgomery, Ala.	7
Total	22

A committee of Cleveland members, composed of Messrs. Nichols, Alpers and Holmes, are engaged in organizing a club in Akron, Ohio.

The committee has had generously bestowed upon it the untiring and patient efforts of Vice-President West and K. Y. Benson, Birmingham, Ala., in our efforts to more completely organize the South, and it is largely due to the efforts of these gentlemen that our work in the South is about completed.

We lost the following clubs by resignation or non-payment of dues:

	Members
British Columbia	18
Grand Rapids	14
Portland, Me.	6
Woburn	7
Total	45

The following excerpt is submitted:

No greater service can a man render the industry in which he is engaged than to contribute in some way that that industry will be bigger and better as the result of his effort and contribution.

The report submits the following question—"What are you doing to mobilize, solidify and co-ordinate into united effort our industry?"

The committee recommends:

First. That all national officers, and particularly every director, have constantly in mind the strengthening of his own club, through an increase in eligible memberships. That the national officers lend every co-operation possible to this end and in securing names of individual membership prospects in their zones where club organizations do not exist, and submit the names of such prospects to the Membership Committee.

Second. That every local paint club, through its Membership Committee or a special committee appointed for the purpose, thoroughly canvass its territory for new memberships of proven standing in the territory, that the industry may be mobilized and the membership made 100 percent.

President Gregg—The action of the board?

Secretary Horgan—In accepting the report of the Membership Committee the Board of Directors approved of the recommendations which it contained and also tendered a special vote of thanks to Mr. Caspar for his work in connection with membership this year.

(Adoption of the report was moved and seconded.)

President Gregg—As to the adoption of the report, you can say "aye." As to the thanks to the committee, I would like to have you say "aye."

(The members arose and applauded, signifying their thanks to Mr. Caspar as chairman of the committee and their approval of the adoption of the report.)

The full report of the committee was as follows:

Report of Membership Committee

During the past year there has been in operation a process among the clubs of weeding out undesirable and non-contributing members, with the result that we have at this time a better working, more enthusiastic, and co-operative force throughout the Association than ever before.

Many of our constituent clubs have responded splendidly to our appeal for a more complete mobilization of our industry and, as a consequence, show increase in their membership.

Unfortunately, several clubs have been and are now apathetic in their interest to secure in the club's territory the membership of every acceptable individual, firm or corporation engaged in the industry as a manufacturer or jobber of paints or varnish or allied to the industry we represent.

Some clubs, but we are pleased to say, very few, seem to fear a disturbance within their exclusive circle if prospective memberships are suggested, and this is, we believe, a sad mistake and a "stop" signal to the progress and advancement of our Association, as every eligible and desirable individual, firm or corporation should be marshaled into the work of the club and the Association.

We have been engaged in an earnest effort to mobilize the industry for mass action and believe by so doing, we can develop a greater force in the activities of our Association to the end that "Use More Paint" and "Save More Property" will be an axiom, rather than a slogan.

In our report of last year, we submitted, that with the progress of all industries in this country, our industry could during the next few years with its strategic position, be counted among the industries that made the greatest progress, and that the industry was just beginning to feel its strength, and that it had thrown off its shackles of individualism and had taken on the invulnerable armor of organization and co-operation, but all must help and every one engaged in the industry or its allies must join our local clubs and thus cooperate. "In union there is strength" is a slogan we can well adopt in our mobilization efforts.

We now have the largest membership in the history of the Association.

We have clubs that show an increase in their membership year after year—others that show decreases, and others that never change from year to year, and the only solution we can offer for a more complete mobilization of the industry is to have every constituent club make a careful survey of the city and territory covered by the club and prepare a list of prospective members, from which a list of desirable and eligible prospective members will be selected, and an earnest, orderly campaign inaugurated to induce each prospect to join the club and enter into the work, and contribute to the activities of the National Paint, Oil and Varnish Association—thus supporting and advancing the industry in which the prospect is engaged.

The work on individual memberships has again been in the very capable hands of Mr. E. S. Woosley of Louisville, who, with his experience of last year, and a carefully selected list of prospects, has been pre-eminently successful, as nineteen (19) new individual members were secured during the year. We had three resignations—which gives us a net gain of sixteen (16) new individual members—a total of ninety-nine (99) individual members—the largest in the history of the Association.

We have created and now report the following new clubs:

	Members
Charlotte, N. C.	10
Macon, Ga.	5
Montgomery, Ala.	7
Total	22

The committee has had generously bestowed upon it the untiring and patient efforts of Vice-President West and Mr. W. A. Benson of Birmingham, Ala., in our efforts to more completely organize the South, and it is largely due to the efforts of these gentlemen that our work in the South is about completed, and to them we generously give thanks for their efforts and accomplishments.

The following clubs show a decrease this year in membership.

Club	1923	1924	Members Lost
Baltimore	34	32	2
Central New York	12	11	1
Chattanooga	8	5	3
Cleveland	75	70	5
Colorado	14	12	2
Dayton	11	9	2
Louisville	27	26	1
Minneapolis-St. Paul	45	39	6
Nebraska	15	13	2
New England	78	74	4
Portland, Ore.	16	14	2
Rochester	19	15	4
St. Louis	73	62	11
Savannah	10	8	2
Toronto	30	24	6
Washington	11	10	1

We lost the following clubs by resignation, or non-payment of dues:

	Members
British Columbia	13
Grand Rapids	14
Portland, Me.	6
Wichita	7

The following clubs show an increase in membership:

Clubs	1923	1924	Members Gained
Buffalo	21	26	5
Chicago	136	142	6
Columbus	17	19	2
Dallas	6	7	1
Detroit	31	39	8
Duluth	6	7	1
Golden Gate	19	23	4
Indianapolis	19	24	5
Jacksonville	11	13	2
Memphis	13	15	2
Milwaukee	22	26	4
Mobile	9	14	5
New Orleans	18	20	2
New York	263	267	4
Philadelphia	65	72	7
Puget Sound	22	24	2
Richmond	16	17	1
San Diego	5	7	2

The following clubs show no change in membership:

Club	1923	1924	No Change
Atlanta	24	24	"
Birmingham	6	6	"
Cincinnati	58	58	"
Fort Worth	5	5	"
Houston	9	9	"
Kansas City	29	29	"
Los Angeles	19	19	"
Pittsburgh	41	41	"
Terre Haute	5	5	"
Toledo	13	13	"
Utah	10	10	"

The total membership of the Association at the close of our 1923-1924 fiscal year follows:

Club membership	1,427
Individual members	99
Total	1,526

NEW INDIVIDUAL MEMBERS

Winona Paint & Glass Co.	Winona, Minn.
Killmer Paint & Glass Co.	Tulsa, Okla.
Wheeling Corrugating Co.	Wheeling, W. Va.
Wm. Day Ermand Co.	Albany, N. Y.
T. M. Walker Co.	Springfield, Mass.

Tredennick Paint Mfg. Co.	Meriden, Conn.
British America Paint Co., Ltd.	Victoria, B. C.
M. G. Stoneman & Son.	Albany, N. Y.
Martin-Sonour Co., Ltd.	Vancouver, B. C.
Seminole Pigment Co.	Warren, O.
Canton Hardware Co.	Canton, O.
Fred Hummert	San Antonio, Tex.
Berks Paint Co.	Reading, Pa.
Gold Medal Polish Co.	Racine, Wis.
Sovereign Paint Mfg. Co.	Atlantic City, N. J.
M. H. Bickley	Chester, Pa.
Mahoning Paint & Oil Co.	Youngstown, O.
C. Y. Schelly & Bro.	Allentown, Pa.
Grand Rapids Wood Finishing Co.	Grand Rapids, Mich.

A careful examination of the map prepared by this committee and displayed in our "Why and What" pamphlet shows graphically how well our Association covers the country with 1,427 club and 99 individual members, making it apparent that we have the country rather well covered, and goes to prove that if this Association is to grow to its potential strength, it must grow through and by the existing local clubs.

We are now convinced and satisfied that if our Association's past, present and future accomplishments and hopes are understood by every Chairman of Club Membership Committees and properly presented, that no prospect, if identified with the industry, will refuse to contribute to the work of the National Association that is doing so much for his industry, and he will consider it his duty and obligation to so contribute if the fact is presented, that his dues through the local club to the National Association are only \$15.00 per year or \$1.25 per month.

It may become a proposition of selling the local club to the prospect and, as we recommended in our report of last year, that if clubs develop local activities by greater co-operative work in many beneficial ways that greater interest and benefits may exist in club activities.

To our members we can only say—"What are you doing to mobilize, solidify and coordinate into united effort our industry?"

No greater service can a man render the industry in which he is engaged than to contribute in some way that that industry will be bigger and better as the result of his effort and contribution.

We recommend: That all national officers and particularly every director have constantly in mind the strengthening of his club, through an increase in eligible memberships. That the national officers lend every cooperation possible to this end and in securing names of individual membership prospects in their zones where club organizations do not exist and submit the names of such prospects to the Membership Committee.

We recommend: That every local paint club, through its Membership Committee or a Special Committee appointed for the purpose, thoroughly canvass its territory for new memberships of proven standing in the industry, that the industry may be mobilized and the membership made 100 per cent.

The Chairman wishes to thank his associates for their generous help, continuous encouragement and kindly patience at all times, also Secretary Horgan for his helpful guidance and advice.

Naval Stores

W. H. Crawford, Chairman
Mr. Caspar:—This committee, as usual, reports some interesting data upon the industry, and reports, as its estimate for 1924, a crop of 2,500,000 barrels. Markets have not been favorable to the producer. The committee reports that the Sixty-seventh Congress appropriated \$10,000 for the enforcement of the naval stores act, and that the Department of Agriculture, charged with its enforcement, announces the completion of its arrangement so to do.

The committee further reports failure to secure the passage of an act of ratification of the Federal naval stores act, with the legislatures of Georgia and Louisiana, which were the only legislatures in session since the committee's last report.

The committee urges that every buyer of naval stores who meets problems in the use of naval stores, which are confusing and annoying, utilize to the fullest extent the facilities of the Bureau of Chemistry at Washington, who are constantly serving the public as the result of their work of experimentation in this field. I will read from the report:—

We, the undersigned, naval stores representatives in attendance at the annual convention of the National Paint, Oil and Varnish Association, in session this twenty-first day of October, 1924, at the Ambassador Hotel, Atlantic City, N. J., hereby resolve that:—

Whereas, Federal public number 478, designated as the naval stores act, expresses the unanimity of opinion of those engaged in the naval stores industry, is not being adequately enforced because of lack of funds; and

Report of Naval Stores Committee

The crop of Naval Stores for the producing season of 1924, will be in the opinion of your Committee, approximately two million and a half barrels. The prices have ranged at levels exceedingly favorable to the buyer, and it is contended by the producer that he can not continue to produce and be compelled to sell at such levels. Realizing this, he announces his attention to take ways and means to improve the prices of his products.

It is seemingly not within the province of this Committee, and certainly it is not its desire or intent to criticize the legality of the methods he announces he proposes to employ, nor to presume to draw any conclusions as to the influence his intended actions will reflect in the range of prices.

Your Committee reports that the 67th Congress appropriated ten thousand dollars for the enforcement of the Naval Stores Act, and that the Department of Agriculture, charged with its enforcement, announces the completion of its arrangements so to do.

We regretfully report our failure to secure the passage of an Act of

Whereas, there is an increasing necessity for immediate enforcement because of a widespread adulteration of turpentine and misgrading of rosin, in commerce; and

Whereas, it is fitting and proper that a request for funds for the enforcement of said act should originate from those engaged in production, concentration and distribution of naval stores, to the end that such practices should be removed as an indictment of the naval stores industry; therefore be it

Resolved: That the Director of the Bureau of Budget be and is hereby requested to make available immediately the sum of \$25,000 to the Honorable Secretary of the Agricultural Department for the administration and enforcement of the naval stores act.

The industry will always owe a great debt of gratitude and appreciation to Mr. Crawford, the chairman of this committee, who has contributed eleven years of untiring effort that the industry would have Federal protective naval stores standardization and regulation. His labors and attitude when he seemed to stand alone was vindicated in the passage of the naval stores bill No. 478, signed by the late President Harding, March 2, 1923. We will always recognize W. H. Crawford as the "daddy" of our naval stores act.

President Gregg:—The report down to the point where Mr. Caspar began to read the resolutions was before the Board of Directors. The resolutions you have just heard were not before the Board of Directors. What is your pleasure in regard to that report and the resolutions?

Mr. Bennett:—I move the acceptance of the report and the adoption of the resolutions.

(The motion was seconded and carried.)
The full report of the committee was as follows:—

ratification of Federal Naval Stores Act No. 478 before the Legislature of Georgia and Louisiana, which were the only ones in session since last report.

Your Committee urges that every buyer of Naval Stores, who meets problems in the use thereof, which are confusing and annoying, utilize to the fullest extent, the facilities of the Bureau of Chemistry at Washington, who are constantly serving the public as the result of their work of experimentation in this field.

This Committee purposely refrains from commenting upon the subject of Adulterated Turpentine in Commerce, leaving this to the special committee of which Mr. Robinette is Chairman, and upon the subject of Naval Stores rates made effective August 20, 1924, realizing that Mr. Pitt, Chairman of the Committee on Transportation and Classification, will handle more ably.

Paint Distributors

E. T. Holmes, Chairman

Mr. Caspar:—We recognize the distributors as a strong element and factor in our Club and association activities.

The chairman of this committee reports in part as follows:

We have found as a distinct group in the industry, that the distributor, or jobber has been successful in working out some of their problems and accomplishing improvements in the conduct of our business which are peculiar to the distributors of paints, varnishes, brushes and supplies.

Business conditions are reported from the various territories embraced by the membership, to vary somewhat, but in the main, members report the volume of business as normal compared to an average of several years past.

The cost of doing business, the report reads, has not been reduced from the peak of the last few years. Where the margin of gross profit is established by the manufacturer, the business requires the most diligent attention and watchfulness.

Manufacturers have conceded that the economical and satisfactory channel through which their products may reach the consuming public is through the agency of the distributors, and through them to the retailer.

We bespeak for our organization and its members, the fullest co-operation of the members of the N. P. O. and V. A. in solving the problems of distribution which continue to exist.

President Gregg:—The secretary will please read the action of the Board of Directors and refer to the convention for information and action.

President Gregg:—What is your pleasure?

Report on Paint Distributors' Meeting

At your convention a year ago, the committee which presented the report of the National Association of Paint Distributors, went into some detail as to various problems and perplexities with which our organization was and still is confronted.

The report was supplemented by a sub-committee's report signed jointly by manufacturers and distributors.

Inasmuch as these two reports were fully discussed on the floor of the convention it does not appear to be advisable or necessary to bring them up at this time.

As members of the N. P. O. & V. A. a large percentage of our distributors share in the benefits and discussions of the larger organizations.

Nevertheless, we have found that as a distinct group of those interested in the industry, we have been successful in working out problems and accomplishing improvements in the conduct of our business which are peculiar to the distributors of paints, varnishes, brushes and supplies.

Business conditions as reported from the various territories embraced by our membership seem to vary somewhat, but in the main our members report the volume of business as about normal as compared to an average of several years past.

The cost of doing business, however, has been reduced from the high point of the last few years very little, if any, and to carry on the business of the middle-man, where the margin of gross profit is largely fixed by the manufacturers, requires the most diligent attention and constant watchfulness.

As manufacturers in general have long ago conceded that the most economical and satisfactory channel through which their products may reach the consuming public is through the agency of the distributors, and through them to the retail dealers, we bespeak for our organization and its individual members your full co-operation in the solving of the problems of distribution which continue to exist.

Alcohol

H. S. Chatfield, Chairman

Mr. Caspar:—The work of this committee has been as the report sets forth, a campaign of intelligent activity.

The Commissioner of Internal Revenue formed an advisory committee with whom he could consult for suggestions as to whether new regulations or changes in old ones were in line with the needs of non-beverage alcohol before agreeing to issue them. At the request of the Commissioner of Internal Revenue, the president of this association, suggested the name of the chairman of this committee to the commissioner, and he was appointed a member of his advisory committee.

The advisory committee consists of twelve men representing industries using large quantities of non-beverage alcohol. Sub-committees have been formed in connection with the Commissioner of Internal Revenue, and many meetings with the representatives of the prohibition Commissioner, and in most cases have prevented harmful, or to put it more plainly, unwelcome regulations from being issued. The Cramton bill (H. R. 6545) was be-

(Upon motion duly made and seconded it was voted that the report be accepted.)



E. T. Holmes

The complete report of the committee follows:

use alcohol for non-beverage purposes, of course, have to get a permit from the Prohibition Unit.

The Prohibition Unit asked the Commissioner of Internal Revenue to issue instructions that every one who had a permit to use alcohol should stamp on their invoices "surcharge," compelling the buyer to show where all that alcohol went. In addition to that, that surcharge added that any prohibition, State or Federal officer, could come into your establishment, go over your books, the business that you had done or prospects of people that you had on your list of possible customers.

Of course there was a terrible uprising among the users of denatured alcohol. The Advisory Committee of the Commissioner of Internal Revenue was called together. We first pointed out to them that we didn't believe it could be done because, in the first place it was absolutely fatal and against the rulings of the Supreme Court. In the second place we felt it would absolutely interfere with the distribution of alcohol in the line of the paint, oil and varnish industry as well as in many others. There are many uses of alcohol, it is a very important part of the article that is manufactured but it entirely disappears in the finished product.

There was no possible way that it could be worked. At this conference the legal advisor for the Prohibition Unit, Judge Britt, tried to make a case out of hind request, saying that they felt it in the paint, oil and varnish industry as well as in many others. There are many uses of alcohol, it is a very important part of the article that is manufactured but it entirely disappears in the finished product.

So from the moral point of view we felt it would be simply putting an embargo upon commercial interests without any result.

So we drew up these resolutions. However, since my report was written and published, the Prohibition Unit has admitted that the first resolution (which, I think, it is useless to read) is with reference to a matter that is unworkable and that it can't be done.

This other resolution refers to the Cramton bill which Mr. Caspar read in the report. The users of industrial alcohol are not against a bill, whether it is the Cramton bill or any other bill that will create a special bureau for handling industrial alcohol, but we do object to the creation of a bureau which would be a special bureau dominated by the Prohibition Unit with a special industrial alcohol commissioner appointed by the President and answerable only to the Secretary of the Treasury. Because the users of industrial alcohol have been handling industrial alcohol for many years and know that the collectors of internal revenue, who have had years of experience in this business, are very much better than any haphazard officer that may be selected, knowing practically nothing about the business and answerable only to the Prohibition Unit, than trained officers who have been in the business for years. I feel that there have been in it long enough to speak with some authority, because in 1898 I was working for industrial alcohol. In the Kansas City convention of that year (some of you here I guess are old enough to have been there) this association was unalterably opposed to alcohol in

inexperienced man drawing a very small salary, appointed without any civil service examination, not only seeing their records but coming in and copying all their formulas, the lists everybody they had sold and any prospects that you might have without your knowing very surely and positively that that information in every case which is more or less secret, confidential and valuable, would not be paroled out to competitors.

I don't know of a big organization in the country who are in favor of the Cramton bill. Of course, we realize what the Cramton bill means to the Prohibition Unit. They claim that 40 percent of the industrial alcohol is diverted for beverage purposes. In the last two or three days they have come down from 40 to 10 percent, and they are on a sliding scale.

I leave it to any business man, whether he uses industrial alcohol or not. A concrete illustration will show what I mean. A concern using 100 gallons of alcohol a month in any business has got to have quite a few people. Now there isn't a question but that out of that 100 gallons there is going to be a very slight percentage of diversion for a commodity that is increasing demand as potable spirits, but I ask you, as businessmen, if in your organization any great quantity of that 100 gallons could be diverted without conclusion. What I mean is among your employees. No man in an establishment employing 300 or 400 people can divert enough of that 100 gallons to make it of any force or argument unless there are 300 or 400 people in the scheme. You have got to be in collusion with the man who receives it. You have got to be in collusion with the man who distributes it to increase the amount that is distributed.

When that condition exists in any business organization it is only a very, very short space of time when one of the 300 or 400 men in collusion in your factory feels that he isn't getting his. That is just as sure as the sun rises. Just the very minute that exists that one of the four or five in collusion is not getting what he thinks he is entitled to, he is equals and the game is up. That is as sure, in my opinion, as anything can be.

So the situation, without going on this—I believe for the best interests of the paint, oil and varnish industry and every other industry allied with us or that we do business with, we should prevent at all hazards the passing of the Cramton bill.

We have been to Washington since last March practically every other week. After one, serious fight in the Judiciary Committee we got a bill that was not, of course, as good as we wanted (it is hard to get a perfect bill), but late in the afternoon it was agreed to and the Judiciary Committee of thirty-two men unanimously voted to report it to the House the next day.

Just in the last few days of Congress everything is in a rush. Much to the surprise of the proponents of industrial alcohol an entirely different bill was introduced in Congress the next morning. The body of the bill was the same, but the vital points, the teeth which were in it, were all removed.

The chairman of the Judiciary Committee made a vigorous protest. Three or four other members made a protest. All of that was quietly waived away. One man in the gallery made a motion and every Congressman bowed to the lash and voted.

That is the condition we are up against. There is no question about that. Of course, when it got over into the Senate just to the final days of the session, we have one or two Senators who said, "No thank you, no unanimous consent for us when actions like that take place." Now it is on the calendar of the Senate.

We have lost a valuable friend in the death of Senator Brandegee, who was a big, broad-minded Senator. The next man in order is Senator Borah. He will temporarily be the Chairman of the Judiciary Committee of the next session, opening the first Monday in December.

What I want the National Paint, Oil and Varnish Association to do is to pass this one resolution. The other one is useless now.

However, if the association will pass unanimously this resolution, and help all you can, get all the news to Washington to the members of Congress, and particularly to the United States Senators and to the members of the Judiciary Committee, we still hope that we will get the Prohibition Department under the control of the Commissioner of Internal Revenue, not the Prohibition Unit. The Secretary of the Treasury is too busy a man to take up details if they report to him. You could not run a factory and let every one of your employees go over your foremen or superintendents and come to you to report every little trivial detail.

If all the enforcement efforts in the United States have to go to the Secretary of the Treasury before anything is done, why we will take our chances, because we still believe, irrespective of some of the legislation that is going on now against the courts, that a decision of the courts will sustain the users of denatured alcohol.

F. Kurfees:—We would like to have the resolution read.

Cramton Bill Opposed

H. S. Chatfield:—The resolution reads:—Whereas, the so-called "Cramton bill" (H. R. 6545), providing for the creation of a new prohibition bureau, which all the time-honored powers of the Commissioner of Internal Revenue in connection with the manufacture, distribution, sale and use of industrial alcohol are to be transferred, has passed the House of Representatives of the United States in a form unsatisfactory to this association and the American chemical industry in general, and is now on the calendar of the United States Senate for action at the next session of Congress, which convenes on the first Monday of December next; and

Whereas, the Cramton bill was passed by the House purely as a wet and dry measure, which it is not; and

Whereas, parliamentary effort was made to rush this bill through the Senate at the close of the last session without an opportunity being afforded interested trades to be heard by the Senate Judiciary Committee; therefore be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Cramton bill (H. R. 6545) as identical to the

H. S. Chatfield

the arts and sciences free of tax. At that time we paid \$2.00 on every gallon we used. Of course, many of you know of the passage of the industrial alcohol legislation at its inception when those who used alcohol in the arts and sciences we called it in those days non-potable alcohol; we found so many people didn't understand the word "potable" that we switched over to non-beverage, which everybody understands.

Every association that has held a convention has protested against the Cramton bill. The engineers in Philadelphia Monday unanimously demanded a square deal for industry. The prohibition Unit made a lot of capital of the fact that one of the largest drug manufacturers in the country did join in the fight and said that it made very little difference to them how industrial alcohol was handled, they would go on and manufacture their goods just the same.

However, they saw the light just as soon as it was brought to their attention that their immense factory was open any day or night, to the inspection of any officer, Federal or national, to come in and say, "I am a prohibition enforcement officer" and look over their records. Those people eventually objected to an

Alcohol and the Industry

H. S. Chatfield:—You have heard Mr. Caspar read a part of the report on the activities of the committee since your last convention. In this report I have submitted two resolutions. One refers to the surcharge of stipulations on "the permits, which means that the people who

best interests of its members, who are hereby requested to promptly submit to their respective United States Senators their protests against the further progress of said measure and insist that, in any event, said bill be taken from the calendar and referred back to the Committee on the Judiciary of the Senate, so that hearings thereon may be had and opportunity afforded the opponents thereof to present their views; and be it further

Resolved: That a certified copy of this preamble and resolution be forwarded to the President of the United States Senate and to the chairman of the Senate Committee on the Judiciary.

President Gregg:—The secretary will please read the action of the board.

Secretary Horgan:—The Board of Directors approved of Chairman Chatfield's

report and also the two resolutions contained in the report and referred the entire matter to the convention.

President Gregg:—I understand, Mr. Chatfield, that one resolution is now withdrawn because it is inoperative?

Mr. Chatfield:—Yes, that one regarding the surcharge and the stamps on the permits.

President Gregg:—Therefore the report and the remaining resolution is before you for your action. What is your pleasure?

(Upon motion duly made and seconded it was voted that the report and the resolution be adopted.)

The complete report of the Alcohol Committee was as follows:—

Report of Alcohol Committee

The writing of a report on Denatured Alcohol for this meeting must be somewhat in the nature of a war record. It has been one continual fight between the Commercial Interests of the Country and the Prohibition Unit.

The Commissioner of Internal Revenue formed an Advisory Committee with whom we could consult for suggestions as to whether new regulations or changes in old ones were inimical to the users of non-beverage alcohol before agreeing to issue them. At the request of the Commissioner of Internal Revenue, the President of this Association suggested the name of the Chairman of this Committee to the Commissioner and he was appointed a member of his Advisory Committee.

The Advisory Committee consists of twelve men representing industries using large quantities of non-beverage alcohol. Sub-committees have held many conferences with the Commissioner of Internal Revenue, and many meetings with the representatives of the Prohibition Commissioner, and in most cases have prevented harmful, or to put it more plainly, unworkable regulations from being issued.

The Cramton Bill (H. R. 6645) was before the Judiciary Committee of the house for some two months, and finally after many hearings a draft was agreed upon that was satisfactory to the Commercial interests but only partially satisfactory to the Prohibition Unit, still, however, they agreed to its being reported to the House by a unanimous vote of the Judiciary Committee.

Imagine the surprise of the Commercial interests when the next day in the House of Representatives, Mr. Cramton, calls up for passage a different bill from the one agreed to in Committee the day before, and under the lash of the Prohibition Lobbyists passed it by a strictly dry vote.

In the opinion of your Chairman, the time has arrived when the dealers and consumers of Industrial Alcohol must take a stand and show the Members of Congress that Alcohol in the arts and sciences is as important as coal and iron. There is no question there is some Denatured Alcohol diverted to beverage purposes, but where this occurs in any great volume it is by concerns to whom a permit never should have been issued.

The Prohibition Unit being unable to prevent this diversion are attempting to compel the responsible concerns by unwarranted regulations to aid them in their policing duty. What will happen to the Paint, Oil, Varnish and Lacquer industries if this interference is not eliminated, and the part of the law compelling the fostering of the production and use of Denatured Alcohol is not enforced?

The Chairman, therefore, recommends the adoption of the two following resolutions:

Prohibition Permit Stipulations

Whereas, the Federal Prohibition Unit has surcharged upon permits to use specially denatured alcohol a stipulation to the effect that when any article in the manufacture of which such alcohol is used, for example, in shellac, lacquers, stains, varnish removers, shoe polish, artificial silk, etc., is sold to a jobber or wholesaler such jobber or wholesaler must agree to hold such articles at all times "subject to the full and uninterrupted inspection" of any internal revenue or prohibition officer, state officials, etc.; that such jobbers or wholesalers shall also, when required by such officers, submit a report of the quantity of such articles received, the amount on hand, and the manner of disposition thereof, and that any failure by such jobber or wholesaler to comply with such conditions will be deemed ground by the Federal Prohibition Unit for citation for revocation of the manufacturer's permit; and

Whereas, the stipulation referred to will permit any prohibition officer or state officer to enter and inspect your premises, as well as all records of your business, including private formulae, as well as prices and names of customers; and

Whereas, such stipulation affects every member of this association holding a permit to use specially denatured alcohol of any kind in the manufacture of any products whatever; therefore be it

Resolved, That this association condemns such stipulation for the following reasons:—(1) That it is wholly illegal and contrary to the letter and spirit of section 13 of title III of the National Prohibition Act; (2) that section 4 of title II of the National Prohibition Act provides substantially that the articles enumerated therein "shall not after having been manufactured and prepared for the market be subject to the provision of said act"; and (3) that it places upon permittees responsibility for the acts of others whom they cannot possibly control and jeopardize permits regardless of the effects of the holders thereof to comply strictly with the provisions of the law and regulations with reference to the use of specially denatured alcohol; and be it further

Resolved, That a certified copy of these preambles and resolutions be sent to the President of the United States, the Secretary of the Treasury, the Commissioner of Internal Revenue, and the Federal Prohibition Commissioner.

Cramton Bill

Whereas, the so-called "Cramton bill" (H. R. 6645) providing for the creation of a new prohibition bureau to which all the time-honored powers of the Commissioner of Internal Revenue in connection with the manufacture, distribution, sale and use of industrial alcohol are to be transferred, has passed the House of Representatives of the United

States in a form unsatisfactory to this association and the American chemical industry in general, and is now on the calendar of the United States Senate for action at the next session of Congress, which convenes on the first Monday of December next; and

Whereas, the Cramton bill was passed by the House purely as a wet and dry measure, which it is not; and

Whereas, parliamentary effort was made to rush this bill through the Senate at the close of the last session without an opportunity being afforded interested trades to be heard by the Senate Judiciary Committee; therefore be it

Resolved, That this association condemns said Cramton bill (H. R. 6645) as inimical to the best interests of its members, who are hereby requested to promptly submit to their respective United States Senators their protests against the further progress of said measure and insist that, in any event, said bill be taken from the calendar and referred back to the Committee on the Judiciary of the Senate, so that hearings thereon may be had and opportunity afforded the opponents thereof to present their views; and be it further

Resolved, That a certified copy of this preamble and resolution be forwarded to the President of the United States Senate and to the chairman of the Senate Committee on the Judiciary.

The above resolutions were unanimously passed by the Paint, Oil and Varnish Club of New York at a meeting held on September 11th.

Your Committee also requests every member of the Association to send a copy of this report to the Member of Congress of the district in which he resides or does business, and to the U. S. Senators of his State and to the Chairman of the Judiciary Committee of the Senate.

Try to differentiate between Beverage and Industrial Alcohol.

Your Chairman realizes there are many members of this Association who are strongly in favor of prohibition, but without in any way injuring the cause of prohibition they can protest against the injury that is being done to our legitimate industries.

A strong letter of protest pointing out the injury to your individual business should be sent to the Members of Congress from your district and the two U. S. Senators from your State at your earliest opportunity.

Miscellaneous Oils

F. W. Burnside, Chairman

Mr. Caesar:—This report contains some very important and valuable data on what are principally imported oils—China wood oil, menhaden fish oil, perilla oil, soybean oil, safflower seed oil.

To the sellers and users of these oils a careful reading of the report is recommended. Some especially interesting information is submitted in regard to the market during the past year on China wood oil.

We quote the following:—

The policy of the consumers staying out of the market and their desire to require delivery from spot stocks may at times be profitable, but legitimate dealers and importers are likely to be injured in China and carry stocks on a declining market in anticipation of such wants.

Previous to this a policy was in vogue to create a shortage resulting in forced buying, which immediately is reflected in the China market. In the long run, the consumers would be better off to buy steadily for delivery at such times as would permit the importer to buy the oil in China and ship it to the United States.

We quote the following in regard to seed oil:—The committee reports that work on this oil has been carried on by Frank Rabak, chemical biologist of the U. S. Bureau of Plant Industry.

This plant has been grown in India for several years successfully. The oil from the seed has an iodine number of about 145, which indicates that it is a much better drying oil than soybean, but not as good as linseed.

An acre was planted at the Arlington Experimental Station near Washington, and an acre in South Dakota. The latter gave a yield of twelve bushels of seed on old wheat land. Mr. Rabak believes that safflower might prove a profitable crop in the Northwest, possibly on land where flax does not grow well.

Secretary Horgan:—In accepting the report of the Miscellaneous Oils Committee, the thought was expressed in the board meeting that it might be well to add to the record an approval of the Tung Oil Trust. The committee has the efforts that they are making to produce tung oil in this country; also an approving note in regard to what has been done about soybean oil, this year's crop amounting to about five million bushels, due largely to the efforts of the associations in our industry.

It was moved and seconded that the report be accepted and referred to the convention, with those suggestions.

Mr. Cheesman:—In accordance with that motion of the Board of Directors, your Committee on Resolutions has prepared these two resolutions and if you see fit, I think this would be the proper time to introduce them.

Tung Oil Development

There is going on in our industry an amount of development work which probably is beyond the realization of most of our members. The details of the work, such as "Save the Surface," "Clean-Up and Paint-Up," "Flax Development," etc., probably are not realized by the majority of our members who hear the reports and learn of the results of the work that is being carried on.

There is one additional development which has not been laid in full before the members of our association. This is, experiments in raising tung trees in Florida.

The American Tung Oil Corporation, formed solely for the purpose of trade development work, has acquired 270 acres of selected land in Florida where over 25,000 tung trees have been planted and provisions made for nursery stock of trees to be raised to supply the farmers in the locality who become interested through the successful operation of the tung oil raising.

The expenses of this development are being defrayed by members of our industry. The experiments have been highly successful, and it is probable that the next few years will see the creation of an important tung oil raising industry in Florida in which oil will be made available sufficient for the needs of our paint and varnish industry.

The importance of this development cannot be overestimated, and we recommend that this association go on record as favoring the work being done by the American Tung Oil Corporation and express their appreciation of this valuable adjunct to our industrial activities.

I move the acceptance of that resolution.

(The motion was seconded and carried.)

Mr. Cheesman:—The second resolution reads:—

Soya Bean Promotion

We desire to extend to the Paint Manufacturers' Association, and especially to L. P. Nemecek, the thanks of this association for the development work that has been accomplished in increasing the crop of soya beans raised in the United States, which, we understand, has been increased during the past few years from practically nothing to approximately 8,000,000 bushels, of which about 4,500,000 bushels have been crushed so as to produce about 10,000,000 gallons of soya bean oil. This oil is largely used by the soap trade as well as by the paint trade, and releases a corresponding gallons of linseed oil for other purposes.

I move the adoption of this resolution.

President Gregg:—You have heard the motion.

(The motion was seconded and carried.)

President Gregg:—The motion has been made to adopt the report itself. All in favor of that will please signify by saying "aye"; contrary "no"; it is carried.

The full report of the Committee on Miscellaneous Oils was as follows:—

Report on Miscellaneous Oils

China Wood Oil

The market for China Wood Oil continued strong over the end of 1923 and well into the present calendar year. China producers and suppliers showed no disposition to offer any volume, indicating that they expected the demand from America to be about the same as it was during the first half of 1923.

The consumers in this country the early part of the present year, that is, through January and February, took on fairly reasonable quantities which sustained and helped hold the market in China, but as the Spring approached and general business slackened, there developed a disposition to buy only from hand to mouth, and legitimate dealers generally encouraged and recommended this method of operating.

It subsequently developed that short sales were made by certain speculative operators and oil for future delivery was offered below the current market price in China. The Chinese, to protect their stocks which cost them rather high figures, held the market fairly steady and

firm until around April. At this time freer supplies came into the market and there was a disposition to shade prices. Consumers still maintained their determination to buy only as they needed, even to the point of buying spot oil from dealers' warehouse stocks, which were not over large. This action on their part naturally had a bearish effect on the China market which caused it to drop steadily. The low point was reached about the middle of June.

Many consumers continued to look for lower figures and bid for limited quantities at considerably lower prices than prevailed in the primary market.

This policy of the consumers staying out of the market until their needs require delivery from spot stocks may at times be profitable, but legitimate dealers and importers are not likely to buy in China and carry stocks on a declining market in anticipation of such wants. The obvious result of such a policy is to create a shortage resulting in forced buying, which immediately is reflected in the China market. In the long run, the consumers would be better off to buy steadily for delivery at such times as would permit the importer to buy the oil in China and ship it to the United States.

About the middle of June there was just such a situation created as referred to, and together, the short interest and certain bullish speculative outsiders, started to buy and the China market responded by moving up rather rapidly. This, in turn, brought a larger volume of demand from consumers, which finally caused a rather sudden and stiff advance. This condition maintained well through the month of July, but when again the consumers had satisfied their immediate wants, the market eased off until about the middle of August. At the time of the writing of this report there has been some recovery. The market at the moment is firm and steady.

Judging from reliable sources, it is my belief that there was a full normal crop of China Tung Nuts gathered last Fall, and if these were all crushed into oil the production should have amounted to around 35,000 to 40,000 tons.

Native China consumers, while using poorer and darker oil, have not been large buyers of oil for several years owing to the rather high prevailing prices. In consequence their actual necessities have grown rather imperative, and when the low prices were reached in May, June and July they became rather free buyers and there is no way of determining just what volume of oil has been removed in this way from the market.

It is interesting to note that up to the first of August there were 64,000 barrels less shipped to all ports than for the same period of 1923. Of this amount the falling off of shipments to the United States was represented by about 55,000 barrels. The United States Government statistics covering imports, consumption and stocks at the end of each quarter of the calendar are also interesting, and I beg leave to copy same in this report covering the period from July 1, 1922, through June 30, 1924.

	*Imports Lbs.	*Consumption Lbs.	*Disappearance Lbs.	*Stocks at end of quarter Lbs.
Quarter ending Sept. 30, 1922,	26,406,172	16,995,213		16,568,504
Quarter ending Dec. 31, 1922,	19,768,991	18,757,927	18,358,271	17,979,224
Quarter ending Mar. 31, 1923,	17,653,672	19,156,630	22,383,837	13,249,059
Quarter ending June 30, 1923,	26,359,560	19,878,183	24,346,062	15,262,557
Quarter ending Sept. 30, 1923,	29,201,242	18,269,160	17,517,630	26,946,169
Quarter ending Dec. 31, 1923,	14,084,250	16,793,981	21,739,920	19,290,499
Quarter ending Mar. 31, 1924,	19,616,926	18,909,367	22,273,079	16,533,346
Quarter ending June 30, 1924,	18,096,982	17,499,074	17,202,413	17,427,915

* Official Government statistics, but "consumption records" obviously incorrect.

* Represents difference between imports for the quarter plus stocks at the end of the previous quarter and the stocks at the end of that quarter. The range of price in the United States during the present calendar year has swung from around 21 cents per pound in the early part of the year to the low figure in June when the price reached 10½ cents per pound for tank car shipments, F. O. B. Pacific Coast.

It is too early at this period to forecast the volume of the new or 1924 crop of China Tung Nuts, but, in my opinion, the future trend of prices for China Wood Oil will depend on the demand from the consumers and the strength of the producers of China Wood Oil in China to maintain prices.

Before closing this report, I must also emphasize the uncertainty of political conditions which have played no small part in the market values during the past year and may at any time upset all future predictions.

Menhaden Fish Oil.

Last season's crude oil closed at 47½ cents bulk, fish factory, or F. O. B. Baltimore. Practically all sold, so no carry over to 1924.

Refined Menhaden Oil sold in January, 1924, in tank cars at 58 cents per gallon, F. O. B. refineries, taking New York freight rate. The market declined in May to 54 cents, and early June to 46½ cents. The decline was caused by refiners discounting the price for the opening of the 1924 season and sacrificing stocks on hand. The fishing season of 1924 had a poor beginning and up to date has continued very disappointing—so with the demand for the crude Menhaden from the soap manufacturers (due to high vegetable oils and all animal fats) the refiners were obliged to pay higher figures for crude oil. The present market has advanced to 50 cents bulk at fish factories, with some asking 52 to 55 cents, and the

refined Menhaden Oil has sold in tank cars at 60 cents refinery, with every indication of further advances.

Roughly figuring, the amount of crude Menhaden Oil made so far this season is about 65 per cent, maybe 70 per cent, of the quantity made to corresponding time in 1923.

Perilla Oil

Fair average quality in tank cars, F. O. B. Pacific Coast, sold at 12 cents January, and has held firm at that figure up to present time, with no further arrivals expected during balance of the year.

In New York cooperage oil, fair average quality, sold at from 12 to 13½ cents.

Total imports—approximately 1,500 tons, 9,000 barrels.

The 600° non-break and the refined grades sold at New York at an advance of from ¼ to ½ cents over the fair average quality.

Soya Bean Oil

Soya Bean Oil in tank cars at the Pacific Coast in January sold at 10 cents per pound. The market held firm until May when it declined to 9½ cents and remained at that figure until the end of June. In early July the price advanced to 10½ cents, and the market has held firm until the present.

On the Atlantic Coast the tank car price has averaged 11 cents. At times it has ruled at a few points lower and at other times a slight fraction above.

Cooperage oil has been consistently firm since January, the price ruling at from 12½ to 13 cents per pound.

Approximate arrivals at the Pacific Coast—3,000 tons.

Approximate arrivals at the Atlantic Coast—3,300 tons.

Safflower Seed Oil

Your Committee is advised that work on this has been done by Mr. Frank Rabak, Chemical Biologist of the Bureau of Plant Industry. The seed is obtained from *Carthamus tinctorius*. This plant has been grown in India for several years successfully. The oil from the seed has an iodine number of about 145, which indicates that it is a much better drying oil than Soya Bean Oil, but not as good as Linseed Oil.

An acre was planted at the Arlington Experimental Station near Washington, and an acre in South Dakota. The latter gave a yield of twelve bushels of seed on old wheat land. Mr. Rabak believes that Safflower might prove a profitable crop in the Northwest, possibly on land where flax does not grow very well.

Statistical Service

O. McG. Howard, Vice-Chairman

Mr. Caspar:—This is a report of far-reaching importance, and no attempt has been made to present a complete synopsis. A careful reading of the report by all members is earnestly solicited.

This committee has worked hard for eight years to stimulate statistical activity in the industry.

I am sure we all recognize and appreciate the efforts of the committee and we hope the work will continue in face of extreme discouragement.

We all join in the belief that there is acute necessity and great value to the industry in statistical information. Statistical information as applied to basic facts is the order and plan of the day.

It will add stability to our industry. It will cultivate scientific, orderly and economic procedure in the industry. It will encourage research and educational advancement.

It will automatically prevent over production and stimulate production equal to demand.

The Government through the Department of Commerce encourages and strives to develop statistical data throughout the industries of the country.

The committee submits:—

We organized an educational plan among the paint and varnish manufacturers and as a result, they are sending invaluable data to the Department of Commerce, by whom it is distributed in official bulletins to anyone who wants it. The number of reporting firms has increased from 104 in 1920 to 513 in the first half of 1924.

The need for general statistical information is confined to our industry. The Committee on Trade Associations of the Chamber of Commerce of the United States is submitting a referendum to all the industries said in part:—

"That trade associations of the United States are performing a great and important work for the improvement of the different industries which they represent."

The committee further stated that:—

"The question of statistical information properly handled is absolutely essential to an industry, and that all branches of the industry should be furnished with information as to total quantities of product on hand, quantities in process, distribution, and prices after the sale has been made, and unfilled orders."

The paint and varnish trades have had a comparatively easy time for about ten years, the last five years have been particularly easy, but the readjustment period has started and it is not a local but a national one and is to be expected at frequent intervals for a long period of years.

We hope that the convention will recognize that we are working earnestly to carry out a definite plan of supplying important information and that ultimately we expect to produce it.

I would like to have the chairman and the vice-chairman of the Statistical Committee present some points that I have not presented.

Need for Statistics

O. McG. Howard:—I think that the history of the eight years that we have been working on this statistical proposition, going back to Mr. Chessman's administration as president, have proved that the chief impetus, the thing that gave the statistical movement its inception and the thing that made it the most important feature of the Boston convention was the fact that we were at war and that we needed statistics tremendously.

I think that every one of you who re-

member those conditions will bear me out in the statement that the whole paint industry hung in the balance for a period of time because they could not give the facts about their own industry.

Now with peace long continued and, we hope, as perpetual as anything can be in this changing world, that impetus has been taken away. It is very hard to show the progress that we would like to show from year to year in the improvement of methods of obtaining statistics or statistical information.

Our report gives some few facts. One thing it mentions which our worthy "Synopsis"izer, Mr. Caspar, omitted and which I want to mention is the fact that this book that was gotten out by the Farm Journal at Philadelphia is of very great help. It gives definite reports on distribution among the farmers, surveys to be covered, the possibilities of the future of the business in the farming community.

I would recommend that every one of you who has not already secured one of these books should get one. Every one who gets it should read it.

That, however, only touches half of the possible information on the distribution side. Then there is the possibility of information that we want to get on the production side. There is a great deal that ought to be done in order that we can have a logical, systematic, definite building up of information about our industry.

I find that we have consumed eight years, that we have used up about 800 pages of valuable space in the year books of the association, that we have started two or three definite lines of work.

I listened to Mr. Trigg's wonderful address on "Progress" yesterday. I was impressed with the fact that progress is a slow thing as it is measured by the life of any one man, but it is a pretty rapid thing when after some men who have spent their lives at it, it begins to get headway and go on to the final accomplishment of any line of good, honest, important work. We have gone through eight years of ups and down and it seems like a lifetime.

The reason I am presenting this report this morning is that I am somewhat in the position of the nurse with a sick patient. The doctor got into a little argument over the case and went off to Europe. It was a pretty serious case when the nurse was called in in the first place, and I think possibly the fact that the doctor left the patient completely on his back and went off to Europe may demand a little explanation from him.

I am, therefore, as the time is short, going to subtitle and ask my superior chairman, Mr. Cornish, to explain his own attitude.

Problems of Statistics

E. J. Cornish:—I can explain my own attitude by the statement that I have on four or five different occasions announced to you gentlemen that the Committee on Statistics has failed to be able to accomplish anything whatsoever and I wanted to have that confirmed by my friend.

I think it was some five years ago when a paper prepared by Mr. Howard on the desirability of statistics was one of the best prepared papers that has been presented to this association. I have found that this association has been endeavoring to take action to secure statistical reports on the fundamental facts of our industry.

It occurred to me that, elected as your president that year, I would give that special attention and bring it about. So I started in that year. At the end of the year I had done nothing, but was still hopeful, and you appointed me chairman

of a special committee to do something with that. You have continued that from year to year.

I don't wish to say that our work is a failure because this is a matter of education.

In the first place, we had to educate our own people to the knowledge of the fact that business could not be conducted intelligently unless you knew the basic facts regarding your business.

Then we had to educate the public, even judges, that men engaged in business might co-operate together without joining a conspiracy in restraint of trade. One judge said, "there is no object of any man communicating the private affairs as to his own business excepting to get together to fix prices and rob the public." That means education.

Of course, I have had rather an interesting career as your president taking the desirability of statistics. We started out with Mr. Untermyer in the State of New York. We were followed then by Mr. Palmer, the Attorney General under the Democratic administration. They called a grand jury, and for three weeks we were in attendance, and they asked why we wanted to gather statistics, but Mr. Palmer's grand jury was dissolved.

Later on, Mr. Daugherty, the Republican Attorney General, sent some more gentlemen into our offices to seize our files and examine our customers' records to see if they could not send me to jail. They didn't quite do it. Then he went out of office.

Mr. Stone has come in now. A few days ago we were invited to bring the record up to date. I don't mean to say that I ducked this question, but I was fearful of that, because, really, gentlemen, instead of being ashamed I look upon it as a matter of humor, and I am willing to joke about it.

However, when a man comes into our office he does not always come in to see if he can find some evidence to show that we are in a combination in restraint of trade. Sometimes he comes in to get information so that he can conduct his business and a good report before the people of the United States.

The result is that we have a conflict of public officers. It is not entirely unlike my friend Keister's statement when they come into our office. He referred to a darky who, being drunk, was in a state of intoxicating liquors, said, "Is this an investigation or an invitation? Tell me that before I answer."

I am sorry I can't tell the story as Keister did, but the point is there.

The Secretary of Commerce is doing all that he possibly can do to make his office a success. This association recommended the creation of that department. That department is justifying the confidence in this association. The first thing that Mr. Hoover seemed to realize was that in order to be a competent officer of the Commerce he must know the facts regarding industry. Mr. Heikel here has assisted him very much. As referred to in the report, many of you have. We should all carry that forward and assist the Secretary of Commerce to obtain accurate information and to make it known, and in that way the public will know; and as they become accustomed to his reports and make use of them, they will be less criticism and the world will learn that you don't make a criminal out of a man because he wants to know the basic facts regarding his own business.

We have a letter from the Secretary of Commerce, asking the endorsement of this association in establishing a bureau. It came to me to be presented because we had asked the Secretary of Commerce to try to find out for us why it was that although Europe is impoverished, yet they are buying and consuming more lead than they ever did, twice the pre-war price, measured in weight.

It was a strange thing. We wanted to know why. You will see that it has an important bearing upon our business and upon your business, as you are connected with lead. So we asked that of the Secretary of Commerce, who is endeavoring to get the information for us, but in return he asked us to support the bill which he has introduced, which will establish an entire foreign commerce section that can investigate such questions and give statistical information to ours and similar industries.

While I presume it is a little out of order, Mr. President, to mix the one up with the other, yet may I ask you after you have disposed of this particular report you will also take up this resolution which was recommended by the Committee on Resolutions and approve the action of the Secretary of Commerce in establishing legally such a foreign department.

Now then, gentlemen, to conclude—because I am always likely to take up more time on this matter than I should—I think we are progressing, but we are not progressing the way we wanted to. With all due deference to Mr. Hoover and the experts of his department, if you will let the corridors of white lead report their statistical information to a secretary that they control, the reports will be accurate and prompt. No single one could make a mis-statement of fact that would not be detected within five minutes if it was a serious mis-statement.

When it goes to the department at Washington there may be no one there sufficiently familiar with the trade to recognize erroneous statements and correct them at once.

The law would permit the secretary of this association to gather statistical information from all of our various industries represented here and publish it at frequent intervals. It would be prompt, it would be accurate, and it would be more prompt than the government can possibly do, in my opinion.

We have also given the remedy for trade combinations, namely, publicity. From the beginning to the present time everybody who has appeared in the National Paint, Oil and Varnish Association, asking for the privilege to collect and publish trade statistics has always accompanied his statement with the fact that must be broadly published to all the world, thereby making collusion or conspiracy or injurious restraints of trade impossible.

To refer again to the white lead industry: if we tell you what our production and consumption is and the conditions attending it, we would publish it to over 40 percent of the consumers of our products. If you were getting the statistics that we were getting we could act upon them, but if we acted injuriously to you it is only by injuring you that we could injure the general public.

Therefore a provision which has always been a part of the action of the National Paint, Oil and Varnish Association, requiring broad publicity and not secret information to the particular individuals in the industry, is the most advanced and enlightened method of preventing an undue restraint of trade that has ever been produced.

President Gregg:—What is the action of the board in regard to the report of the committee?

Secretary Horgan:—The Board of Directors approved the report of the Statistical Committee and referred it to the convention.

Howard:—Just one word. As I understand it, with the condition existing as at present, the Statistical Committee is in a position to exist with the Manufacturers' Committee.

Mr. Cornish:—That is my understanding.

President Gregg:—Do I hear a motion?

Mr. Cornish:—I move it be approved. (The motion was seconded and carried.)

Foreign Commerce Promotion

President Gregg:—Now we will take up the request of the Secretary of Commerce.

Mr. Cornish:—I will explain the bill to you, gentlemen. There is reason to go into it all in detail. I will just read this part of the bill:—

"The purpose of it is to 'Promote the foreign commerce of the United States; investigate and report upon the commercial, industrial and economic conditions and activities in foreign countries, and the economic and commercial aspects of agriculture, manufacturing, mining, forestry, shipping, transportation, finance, labor and legislation and of all other activities in foreign countries which may be of economic, commercial, or industrial interest to the United States.'"

Now then the report of the committee says that this is simply to legalize the work that they are now doing in part.

The Committee on Resolutions recommended endorsement of this bill which had the approval of Secretary Hoover, and instructed the secretary to notify the proper officials at Washington.

Mr. Elting:—Does that involve the expenditure of any money upon the part of the government?

Mr. Cornish:—Yes, it creates a bureau of foreign commerce. It fixes salaries from \$3,000 to \$10,000. It legalizes the entire foreign department. The highest salary, I think, will be \$10,000. The report also states:—

"The Department of Commerce Foreign Service, which has been gradually expanded by Congress in response to the requirements of domestic business, has always been and is now dependent upon the legislative language of appropriation bills, always subject to parliamentary assault, for its continued existence. It is primarily to eliminate this condition that the committee unanimously reported the bill and favorably opening its report by saying that the bill gives permanent legislative status to the foreign service of the Department of Commerce."

(The motion was seconded and carried.)

The full report of the Committee on Statistics was as follows:—

Report of Statistical Committee

My superior officer, the chairman of the Statistical Committee (Mr. Cornish), has asked me to place before you certain facts which may perhaps be in some sense an apology.

What We Have Done

A committee should have a reasonable record of accomplishment to justify its existence and in a sense the year 1924 has little progress to show in the collection of those important live facts which we sometimes call statistical data.

But there are reasons for all things, sometimes affairs look very much down, and we can only derive a cold comfort from the proverb "It is darkest just before the dawn."

We have been carrying on an earnest propaganda for seven years to make people think.

We organized a fairly definite educational plan of campaign among the paint and varnish manufacturers and as a result they are now sending in much valuable data direct to the Census Division, Department of Commerce, by whom it is distributed in official bulletins to anyone who wants

it. The number of reporting firms has increased from 402 in 1920 to 519 in the first half of 1924.

Why We Haven't Done More

Meanwhile our activities have been seriously hampered by the uncertainty surrounding the attitude of the Department of Justice toward the industries of the country. Their official attitude has been that they would only be governed by the court decisions governing the collection and dissemination of statistical information and, while the Department of Commerce is more liberal in its interpretations, the committee has felt much hesitancy in taking definite steps until the legal aspects of the situation were thoroughly determined.

The present Attorney General has taken an active and constructive attitude toward the situation and in conjunction with the Department of Commerce, and representatives of a number of the leading industries is preparing a series of test cases in a friendly way to determine the nature of information which can be properly collected and disseminated. It is believed that the present year will see the culmination of this movement, and then our future action will be much simpler.

What Others Think Should Be Done

The need for general statistical information is by no means confined to our own industry. The committee on trade associations of the Chamber of Commerce of the United States in submitting their referendum to all the industries said in part—

"That trade associations of the United States are performing a great and important work for the improvement of the different industries which they represent—that this work is increased in proportion as the individual members of the industry join and support their trade associations; that in this way they are in a position to represent their industry as a unit. But to do this properly, membership must be free and voluntary and not subject to governmental control, provided they remain within the law."

As much discussion centered about the statistical activities of trade associations, the committee stated that "the question of statistical information properly handled, is absolutely essential to an industry and that all branches of the industry should be furnished with information as to total quantities of product on hand; quantities in process; quantities sold; distribution and prices after the sale has been made and unfilled orders. With this information distributed monthly as it is being done at the present time in many trade associations, in actual cooperation with the Department of Commerce and furnished to producer and consumer alike, there is not the slightest question of price control or danger of interference from the government. In fact the general spread of such information does away with the necessity of attempts at price control. It is of particular value to the smaller concerns in the trade, and is also of benefit to the general public."

In order to get these results, reports of members to their associations should be as accurate and complete as possible."

Summarizing the report the committee states: "That trustworthy information concerning capacity, production, stocks sales and price, is essential to the effective operation of industry under competitive conditions. The voluntary reporting of such information to trade associations and its subsequent publication to producers and consumer and the public generally is beneficial alike to the field of business and the public, and does not constitute a restraint of trade."

The referendum expressing these views and representing the trade associations of the country was passed almost unanimously and received the expressed commendation of the Secretary of Commerce.

Meanwhile we are compelled to mark time and await the slow meanderings of the courts.

Why We Should Do More

This year more than ever before we need the safety and assurance which comes from a thorough knowledge of general conditions in our industry. As President Trigg pointed out two years ago and as we have all realized during the past year, the country and the world are passing through a period of general readjustment. Sales are harder to make. Competition is closer and without any appreciable decrease in costs the temptation is constantly to cut prices in order to get orders. The paint and varnish trades have had a comparatively easy time for about ten years, the last five years have been particularly easy—but the readjustment period has started and it is not a local but a national one, and is to be expected at frequent intervals for a long period of years. This is better for business than a mountain peak of boom prosperity followed by a deep dark valley of dejection such as we used to have, but it means constant energetic attention to business and a thorough knowledge of costs and business conditions to keep the ship pointed in the right direction.

A recent report from the National Industrial Board covering 23 major industries, 1,700 plants and 850,000 workers shows a general increase in wages and in the purchasing power of those wages and a decrease in the hours of work. All this means work and trouble for the manufacturer who is selling in a strong competitive market, and the smaller manufacturer is perhaps even more interested in having the right dope than the big fellow because he may not be in a position to gather facts and figures himself and is more dependent therefore on such data as can be furnished him from official sources.

What Others Have Done For Us

The selling field, the possibilities of distribution for his products are quite as important as costs and buying conditions. One of the most encouraging and important accomplishments in the statistical field this year is the work which has been done by the Farm Journal of Philadelphia cooperating with the Save the Surface campaign.

This publication has approximately twenty-five thousand local correspondents, farmers, small town merchants, county agents, etc., to whom a series of questions on farm painting were sent and the results analyzed, illustrated by charts and published in a forty-eight page book

which no paint and varnish manufacturer can afford to be without.

Its compilation must have cost a great deal of money, but so far as we are aware was done without expense to the paint trade.

It contains an analysis of the size of the farm market, "sales resistance," "farmers' beliefs and customs," and selling arguments which will reach him.

It points to a billion dollar increase in farm incomes this year—78% more than in 1914 and 40% more than in 1921.

It is the best market analysis that ever has been furnished a national industry, and is beyond serious criticism as far as it goes.

If we had a similar analysis of country towns and larger cities the working statistics of the sales and distribution of paints would be in an enviable position.

Just a few outstanding figures may be quoted.

There are 5,498,464 farms in the United States farmed by white farmers.

The buildings on these farms have 53,183,413,725 sq. ft. of exterior paintable surface, and 39,559,940,492 sq. ft. of interior surface. A total of over 92 billion sq. ft. which, if all were painted at once, would require four hundred million gallons of paint on a basis of 230 sq. ft. to the gallon. The actual average of repainting is once in 8.5 years.

The total annual use is 29,614,000 gallons, which is divided by districts as follows:—

New England	751,914
Middle Atlantic	2,761,661
E. No. Central	5,767,628
W. No. Central	5,524,409
So. Atlantic	2,407,916
E. So. Central	2,124,363
W. So. Central	1,248,850
Mountain	650,173
Pacific	742,086

Farm owners are painters, 69% of farms are owned by the occupants.

If one-third of these farms were painted each year instead of one-twelfth as at present—farmers would use 100 million gallons instead of 30 millions as at present.

Farm depreciation is 7.26% per year—\$880,469,549 which is easily seen to be many times the bill for proper painting.

Intelligent Guessing

Taking the foregoing figures and applying them to cities we learn that there are 1,728,104 more farms than city dwellings. This would make 3,770,350 city dwellings. Estimating office buildings, factories, etc., as an equivalent of 2,330,000 dwellings we arrive at a total of 12 million farm unit equivalents or more than double the farm surface which makes a total paintable area of 184 billion sq. ft. which would require eight billion gallons of paint to cover it once, or one billion gallons once in eight years.

It looks as if we had an ample margin for the exercise of salesmanship and popular education before the paint possibilities of this country will be exhausted.

But it must be remembered that this is only one field of investigation, the selling end. The production end, the buying end are of equal importance, and we are slowly advancing toward a reasonable understanding of that phase of the question also.

The raw material manufacturers who are members of this association have in their possession the data which will enable us to act intelligently in buying when they are compiled and analyzed. Their representation on this committee is evidence of their desire to cooperate. We have already in hand valuable statistics of linseed oil, naval stores, lithopone and other raw materials. We hope ultimately to have all the other data.

We hope also that the convention will recognize that we are working earnestly to carry out a definite plan of supplying important information, and that ultimately we expect to produce it.

President Gregg:—We will suspend for the time being the reading of Mr. Caspar's reports, and we are to have an address from J. H. Moore, on the subject of "Aspects of Installment Sales." Mr. Moore is the economist of the Irving Bell-Columbia Trust Company, New York. He has made a very special study of this subject. Mr. Moore:—I account it a great pleasure and privilege to be with you this morning. I certainly learned more about business than I ever knew before. I hate to read a talk. This subject, however, is a little technical, and if I spoke ahead on it I might make statements that would be subject to misinterpretation.

Some Aspects of Installment Sales

There are few business questions more interesting to discuss than those about which sincere differences of opinion may arise in regard to their effect upon the good or bad tendencies of character and of commercial habits that may be encouraged. The subject of installment sales is one which arouses immediately in many thinking people either a frank expression of hostility or else an equally positive statement of the advantages and benefits which accrue to buyer and seller alike from this method of distributing merchandise. You will admit, I suppose, that some moral question must be involved in the subject that does so easily lend itself to debate. Your purpose in inviting me to speak here today, I assume, was a desire not to hear a partisan argument either for or against the practice of selling goods on the installment plan, but rather to have presented an outline of the underlying principles and methods involved. This can best be done by describing briefly the ways that have been worked out in several lines of trade which were eager to obtain as quick and as wide a distribution of their goods as possible. Bankers have rather exceptional opportunities to watch developments of this sort, because of their close contact with many different kinds of business. Each of these has its peculiar problems, its inner strains and stresses, and the questions of credit that

arise are by no means uniform. Just because one line of business has been successful in a certain type of sales policy, for example, who were at least one of them, and she asked for three seats alongside each other, one of them being the subject of the letter sent her three aisle seats, each back of the other. She got there with the other girl friends, and wishing to sit with at least one of them, turned to the gentleman next to her and said, "Excuse me, sir, are you alone?" He replied, "Fly away, little birdie, the whole darn family is here." Mr. Moore then read the following address:—

I am wondering whether you, as a group, could work out a plan whereby your products could be made acceptable on a credit basis to the local business and loan associations in your vicinity? One of the reasons why these associations have been successful is that they have been combined with the creation of something of lasting utility. Not a mere ephemeral article of amusement, some passing toy soon to be discarded, but a house, a home—worthy of many years of sacrifice. Is it not one of the prime arguments of your salesmen that the community you sell contributes in an important way to the conservation of real values? Is not paid an indispensable component part of a habitation or a business structure? Have you not a direct interest, therefore, in studying some of these aspects of real estate finance?

Just one further word about the principle of installment sales as applied to real estate, I refer to the element of security. This is the banker's first question in regard to a loan. Anybody that sells on the installment plan is really going into banking as well as a mercantile business, and so the credit analysis needs to be doubly careful. The security back of a building and loan association claim to a borrower is primarily a mortgage on the property. This, with his cash payments, affords in general an ample security. The physical risk of damage to the security can be covered by insurance. There is no danger that the borrower will walk off with the security, or sell it, or hide it, as might be the case with some kinds of personal property.

This immobility of land and the structures upon it at first sight makes the practice of giving credit against movable personal property seem by comparison less secure. Easy transferability of title would seem to impose additional precautions upon those who seek to extend the installment plan to buyers of goods and merchandise. From this point of view the seller of paint occupies a peculiar position. His wares are not to be movable personal property as soon as they are actually applied to the surface of a house, and then become just a part of the real estate, as the bricks or mortar. For this reason the paint seller cannot avail himself of the legal safeguards that protect an automobile dealer or a piano merchant, or vendors of other objects where the goods can be secured by chattel mortgage, or conditional bill of sale. On the other hand, the painter cannot obtain priority over any existing mortgage.

Progress in Many Lines

But before going further into such legal details, let us look for a moment at some of the other lines of business where the new high-swing installment has been so general. Pianos have been thus sold in this country for the last forty years or more. The terms of credit given generally are rather long—much longer, as far as I know, than for any other kind of merchandise. From two to three and a half years is the time commonly granted. Oftentimes, any conservative banker would be inclined to look askance at a sales scheme to tie up money for so long a period. But let us look a little more closely into the facts and circumstances. A piano has a long life—with reasonable care it should last twenty years or more. A three-year credit would therefore be for only about one-seventh of the life period of the merchandise. This fact acquires added significance when we take into account the slow initial rate of depreciation. Musicians tell me that the actual value of this instrument really increases during the first months of use. The tone grows more mellow and the harmony seems to impregnate the molecules of wood. The vendor of a piano knows that the equipment he retains possesses a very real market value. This particular question is one deserving of special security when considering the adoption of an installment sales campaign. A further factor, which, I believe, is for the most part overlooked, is the relative stability of the price structure in the industry, and the absence of fads and styles. The best piano made today is not a very much different from the best of twenty years ago. In other words, it is an industry singularly free from fads of fashion or revolutionary changes in manufacturing technique.

To many many unseen auditors who are listening to these words on radio sets that may not yet be fully paid for, I would point out that the radio instrument of today is quite different from those of two or three years ago, and many further im-

provements may be confidently predicted. Since the first broadcasting program was sent out at Pittsburgh four years ago the growth of the radio industry has been amazingly rapid. A survey made by the Copper and Brass Research Association indicates that the total volume of business for 1924 is likely to be \$300,000,000—and the limit is not yet in sight. Undoubtedly a considerable factor in this astonishing expansion of business is the use of easy terms of credit. In any new line of trade the general character of the credit structure is also new. Consequently, the risks must be somewhat greater just because of this newness. Conversely, it would seem safer, other things being equal, to introduce installment selling into an old and well-established line of business, where the range of prices and output can be studied to determine seasonal and long-time fluctuations; where the nature of the clientele, actual and prospective, can be rather definitely determined, and where the manufacturer can gauge the probability of changes in style, fashion and local preferences, as well as in the sources of his raw materials and competitive methods of production.

To show you, in concrete form, what unsuspected difficulties may arise in marketing goods in a new industry under the installment plan, let me allude to the phonograph business of some three years ago. When the big general depression began, the very large firm found itself with enormous stocks on hand, production under way on a big scale, and a large number of customers who were already committed to installment payments. Being worried by the situation, the management decided to cut prices in order to liquidate their heavy inventories. They did cut prices drastically. They made the colossal mistake of cutting them so low that many not-overly-scrupulous people found it advantageous to force them to open their doors. They found it advantageous to open their doors when prices touched rock-bottom. You can easily imagine the effect of a back-draft of second-hand machines at a time of such general business uncertainty. The company went bankrupt.

Effects on Prices

How do installment sales affect prices? A question of great importance to any line of trade that may be considering adopting such a method of selling goods. You will admit that credit is something that must be paid for. To the business man the value of a thousand dollars now is greater than the same amount of money next year. Somebody has to be paid for waiting. If you have actual funds in hand now you can make them earn enough to recompense somebody else for postponing his claim to money entrusted to you. Interest is the price of abstinence. What I am trying to convey is the thought that any margin on credit must expect to pay a higher price than if he bought for cash. Furthermore, sellers on long-time credit installments should have a still wider margin of profit—not only because the loan is of longer duration, but because the risk may be somewhat greater. Installment selling is more expensive than cash. The expense of carrying the account is larger and the chances of loss are greater. In all lines where installment selling has proved successful over a long period of time a large profit margin exists. The gross profit margin on the sale of electrical appliances is much less than that in other fields where installment selling is largely practiced. Perhaps this particular line of trade—electrical appliances—is an exception, namely, that before a new business turns to installment sales, the consequences should be weighed very carefully beforehand. When goods can be electrically wired on the installment plan you have a situation where not only are the profit margins possibly too small, but the merchandise itself is subject to a very rapid decrease in market value. Price, therefore, should be a cardinal point of study in your new marketing plans. After the initial stimulation which easy credit will give, the necessity for higher price level of your products will encounter more resistance.

The question is: Will lower cash prices move stocks of goods faster in the long run than installment terms and rates? Experience alone can give an accurate answer. We ought not to lose sight of the fact that the principle of merchandising and one that can result in great successes. Just look, for example, at the marvelous prosperity of the five and ten-cent stores and other chain store systems.

Installment Sales in Department Stores

For many months now, in a very large number of trades, hand-to-mouth buying has prevailed. Naturally enough, progressive managers have been looking around eagerly to find some way of stimulating their sales. During 1922 a number of department stores introduced deferred payment terms in several new lines of merchandise. These were formerly paid for only on cash or on open account. It is too soon to say, whether or not this tendency toward deferred payment will answer perhaps cannot be categorical but will depend upon the nature of the goods sold. The credit manager of a very large New York department store told me last week that he considered their installment business a safer risk than their open accounts. This particular store, however, confines its installment sales to articles of considerable value, such as furniture, carpets and draperies. Other stores, of much less financial importance, are beginning to sell clothing on the installment plan. I am wondering whether this innovation may not have a rather unfortunate effect upon the type of customers who will patronize these institutions. May it not be that a less desirable class of people will be attracted, and possibly the better class be turned away? Some rather sharp practices are indulged in. One is to tie up a customer's additional purchases into an already existing contract. The purchaser does not realize this because of the technical language used in

the legal contract they have to sign at the outset, and long after they think they have completely paid for a first purchase they may find that the balance is still due and can be taken back if some subsequent purchase is not lived up to in full. Another device is to oblige the customer to come in person to make the weekly or monthly payments, the idea being that by being obliged to frequent the store, the dealer will be tempted to make additional purchases. The mark-up in retail prices is sometimes out of all consideration. The installment buyer sometimes has to pay 200 percent more than the wholesale price; in other cases 50 percent more than the cash retail price. On the average the installment buyer pays about 15 percent more than the cash or open-account buyer. Right here we have touched upon the scary side of this subject, and I have no doubt at all but that many unscrupulous tradersmen deliberately use installment credit as a cover for usury, and thus fleece the weaker, improvident and ignorant members of society. One of the many ways by which a fool and his money are soon parted! But we need not discuss further the abuses of the system. Fortunately it will be relatively few.

The big department stores can easily finance their own installment sales. A few, in fact, are so large and powerful that they are able to make deals with merchants. I know another concern in New York which in addition to its own enormous stock of goods, also practices of financing other firms by buying their accounts receivable. But, after all, such powerful financial institutions are the exception rather than the rule. The lesser merchant soon finds that he cannot afford to tie up his money in long-deferred accounts receivable. He needs to keep his working capital in liquid form. One large department store in Detroit adopted a safe and logical method of meeting the needs of its customers. When customers requested to buy on the installment plan an officer of the company explained that it was not possible to do so without increasing prices. The suggestion was then made that the customer borrow money from a local bank, the company arranging to pay it back in installments. This method, the customer would be told, would be more economical to him. In this connection I call your attention to the fact that a finance company of this sort is much better adapted to carry an installment business than almost any individual concern, because it can specialize to a greater extent. A furniture store in Milwaukee in 1922 started an extensive campaign to distribute pipeless furnaces. To enable all dealers to utilize this time payment method, arrangements were made with financing companies in various towns. When a man wishes to buy a furnace he is taken to the local bank, where by the dealer, who indorses his note for an amount sufficient to enable the purchaser to pay cash. The bank then issues an installment, and the finance company does the collecting.

The Use of Finance Companies

Just a word about the use of finance companies. To extend credit is really a banking function. Is it not natural that in this day of our civilization there should arise special kinds of bankers whenever new and special forms of credit come into being? I do not regard the finance companies as parasites or pirates. They perform a definite function—one which the commercial banks of deposit cannot perform. A retailer who wishes to do business to keep merchandise moving. Lack of motion is financial death. Capital must be kept moving, and it is only upon rapidity of turnover. Merchants cannot afford to tie up their money in book debts. The installment buyer has very ample capital it must discount its long-time receivables. The finance companies can do this, and they do it, that the maturities of the notes held are spread out throughout the year, and thus there is a steady stream of funds coming in as the individual installments are paid up and the debts ultimately liquidated. By dealing with many merchants, a finance company can readily make its risks and so very greatly increase the safety of its operations. The management is prudent, and the auditor has no difficulty to obtain additional facilities from the commercial banks through the use of collateral.

I noted in one of your trade papers that you are planning not to have your dealers discount their installment notes with some finance company, but to have the collection a direct one between the purchaser and the finance company. In other words, no member of the paint trade is to become an indorser of the paper or liable in case of non-payment on the part of the property owner. In this I think you are taking a very wise course. I know another line of business where a different method is being followed, one which later on may cause a good deal of trouble. I refer to some special classes of building materials. Several manufacturing concerns get their dealers to sell and put up special forms of repair work on the installment plan. The dealer takes from the householders a down payment and an installment note for the balance. By arrangement he then discounts this note with the manufacturer. The manufacturer finds funds to cover his own profit and pay his workmen. In this way the manufacturer is left to carry the bag. If you stop to consider that the dealer is doing a job costing, say \$150, the materials will cost about \$50 and the balance will go for labor, you will see that the manufacturer has assumed a contingent liability of three times that amount. If the manufacturer, finding that his sales are greatly stimulated, needs more working capital, and thus decides to discount his installment paper, he will have to assume a contingent liability of \$450 growing out of a sale of only \$150 worth of material. This looks like a rather reckless pyramiding. It may go all right for a time, but some day the situation will get top-heavy. In the case of paint, I am told that in a painting job the cost of paint is about one-quarter the amount paid by the householders for their lives. Therefore, if you followed the practice just described, you would have to assume a contingent liability of \$200 in order to

sell \$50 worth of paint. That sort of thing wouldn't be very healthy for your business in the long run.

Automobile Financing

It may have struck you as rather curious that I have spoken so long and have not yet mentioned the automobile industry. You know it is the largest user of the type of credit which we are discussing. In the automobile business 75 percent of the sales are on credit. The percent of the trucks are sold on the installment plan. In 1923, 4,086,917 vehicles were marketed at an approximate wholesale value of \$2,005,000,000. I cannot tell you just what the aggregate retail value was, but it seems probable, however, that fully one and a half billion dollars of automobile installment credit was created. In marketing last year's production the use of financing companies is quite well developed in this particular industry—more so doubtless than in any other industry selling on the installment plan. I was amazed to learn from a leading concern that early in the present year over 50,000 such companies were in operation. In California there were no less than 30, in New York 70, in Pennsylvania 40, etc. In other words, there are many times more automobile financing companies than there are automobile manufacturing concerns. Many of these companies are exceeding spectacular. They flourish when business is particularly prosperous but they lack capital in the lean years. The competition is quite close, so that the interest rates charged are fairly low. An analysis of the very active and moderately active companies by groups shows the following:

Forty-three companies with a capital of \$1,000,000 and over.
Thirty-four companies with a capital between \$500,000 and \$1,000,000.
One hundred and nineteen companies with a capital between \$100,000 and \$500,000.

Twenty-six companies with a capital between \$50,000 and \$100,000.
Fourteen companies with a capital less than \$50,000.

Such companies handle wholesale sales, and many of them also handle retail cars. Strange as it may seem, financing of the latter kind of vehicle seems fully as safe as financing of the former, for the reason that the rate of depreciation in value is not so rapid. It will not go into the legal details of operation of a automobile finance company. Two of them are exactly alike. Some consider dealers' indorsements as a matter of course. It is important, others take the purchaser's notes without recourse to the dealer. The relation of the dealer to the finance company is the commercial bank is a subject also which need not be gone into in detail, but it is worth saying that the companies which finance the output of the best known factories, with a nationwide demand and a stable and well-developed market are naturally looked upon with more favor than others.

There are some financing companies which handle lines of business other than automobiles. For example, believe me, the mother city where the commercial credit companies first grew and prospered, has these very large concerns which handle automobile paper almost as a side issue, the larger proportion of their business being in financing the output of receivable in several other lines of business. The credit standing of such general financing companies depends naturally not only upon the nature of their business, but upon the personal integrity and reputation of their officers. The latter are extremely important in the case of an indorser (trust) agreements with trust companies whereby the credit of the latter is used to back up the notes under an indorsement. As security for these notes the trust company holds collateral of some kind, and which may run for periods as long as ten years or more. The trust company arranges in the indorsement to allow the finance company to change the security of the notes from time to time as they mature, or as they are paid off. There may be some kinds of credit of credit, therefore, which are bunched together and held by the trustee in trust as collateral for the outside investor who may buy the collateral trust note.

Accurate data is not procurable regarding the extent of operations of such financing companies, but in the aggregate they must handle many hundreds of millions of dollars worth of business yearly. There seems to be a tendency for the business to increase rather than to diminish. In regard to the automobile business, looking opinion many years ago was distinctly hostile to the introduction of deferred credit methods. This may seem today a very old-fashioned point of view. My institution had a representative in Denmark who told me that a large automobile manufacturer tried to introduce selling on the installment plan. They did begin to do so, and automobile industry in the United States began to increase rapidly. The National Bank of Denmark then sent a printed circular to the banks of the country urging them not to give credit to any dealer who sold automobiles in this way. And so the growth of the American system was nipped in the bud. The natural consequence was cut down sales to minimum proportions. I may say that in Europe generally the idea of selling on the installment plan with very few exceptions, looked upon as an unmitigated evil. The one commodity which does seem to be rather widely sold in this way is books. A Russian friend of mine tells me that in Russia, before the war, some 20 or 25 percent of the business where you could buy on deferred payment, i. e., books and American sewing machines. Probably no American product is so universally known and used abroad as the sewing machine. The present method of distribution abroad of a leading American manufacturing company is the result of years of experimentation, and is perhaps different from that of any other important American exporting firm. The

company uses neither agents nor dealers, but handles the entire business from the factory to retail sales itself. The time of payment and the rate of payment differ in various countries, to suit local conditions. There is no question but that their policy has been extraordinarily successful.

This leads me to say a word in closing about the ethical aspect of installment credit. There is a technical question as to selling on the installment plan if its effect is to encourage poor people to buy imprudently of commodities that ought reasonably to be excluded from their present standard of living. The risks involved in selling on installment, at least in some lines of business, are considerable, and the prices paid must be higher in consequence. On a moral question probably no two people in this room would take exactly the same point of view in detail on a matter of such large social range. My own personal viewpoint is that installment selling is altogether praiseworthy and justifiable if the object is to produce good. By this I mean something like carpenter's tools, or tractors, or windmills, etc., which are necessary to produce wealth. I wonder whether it is wise to buy consumption goods on the installment plan? By the phrase "consumption goods" I mean goods which satisfy immediate personal desires, but which are called luxuries. Probably it would be the part of wisdom never to allow such consumption goods on any scheme of long-deferred payments. To buy such luxuries only on cash would be a policy that in the long run ought to put any man's personal finances on a safer and sounder basis. I suppose many unthrifty, happy-go-lucky and careless people that like to buy on the installment plan, are not so much as they are a rather new sight. The Italians, as you point quite recently, the Italians, as you say, are a people of exceptional diligence and thrift. It is not that they are so strongly against the grain of his compatriots to take money out of the bank for any purpose, but they have learned to pay for their purchases on a deferred basis out of current earnings rather than to run up a sum, even though the cash price might be lower.

On the other hand, too, I must admit that there are some consumption goods, such as pianos, which have an educational value. Unless a child's musical education is begun at an early age, his progress will never be satisfactory. Here there is a particular situation that might seem to be an exception to the general classification. In 1923 over 328,000 pianos were manufactured in this country, with a wholesale value of more than \$100,000,000. Nearly 90 percent were sold on a time-payment basis. They must doubt whatever that if sales had been made only for cash, the total volume of business would have been cut down drastically.

I am quite willing to admit, also, that there is a certain educational value in buying on deferred payments because the purchaser is forced to form habits of thrift through the necessity of laying aside a certain amount of his monthly income. Probably there are numerous individuals who in this way are induced to live on a different plane, whereas they might otherwise fritter away the same sum of money in small sums on mere trifles and satisfactions. We can't get away from the fact that buying on a term credit is putting a mortgage on a person's future spending power. When the purchaser is excited and runs up a bill, he is not thinking of the future. I admit that persons of some weakness of character are rather unfairly tempted. I recall a piano salesman in Cuba about five years ago. A piano salesman went into the home of an illiterate countryman one evening. The farmer had prospered exceedingly through the extraordinary high prices of his crop and had bought a piano. It so happened that when the piano salesman came in the next day, the daughters were seated at the instrument playing a duet. The piano salesman, remarking that it was not fitting that a man who had become so prosperous should allow his two girls to play the same piano. A second instrument was ordered.

Paint and Varnish Suggestions

May I make one or two suggestions in connection with your own participation in this morning? I have read the proposed form which your prospective customers will be called upon to fill out. Would it not be a good idea to ask him what other things he or his family has been buying on the installment plan? Other trades have found it advisable to get this information. One of your officers told me the other day that a man who arranges to have his house painted is pretty sure to be a good moral risk. Well, you are not the only people who think this. Your sales prospect is being actively solicited by the following lines of business ready to sell him on deferred payments: Automobiles, sewing machines, furniture, electric fixtures, gas fixtures, plumbing, vacuum cleaners, kitchen cabinets, washing machines, etc. It is told about the owners of garages and greenhouses paid for at so much a month. His wife is offered the latest in domestic clothing. His daughter is told that she can get a fine educational course by mail on easy payments. The tempting catalog of some mail order

house comes in with a wealth of other suggestions. His boy is lured to buy a bicycle, motorcycle, a radio, a hand instrument, and what not. Only after down and so much a week or a month afterwards.

I really think you ought not to launch your campaign without getting some side-light on the purchasing habits of your prospects. And right here, just a little legal technicality which you are free to follow or not, just as you see fit. Why not have your installment purchasers mail their application blanks, properly filled out, to some central office where the data could be analyzed and classified? The suggestion of having the form mailed in is for the purpose of enabling you, in case a dishonest statement were made, to charge the offender with the crime of falsifying a document. Some credit men deem this point so important that they save the envelopes as additional evidence in case of need.

Diligent collection methods are very important. It is advisable, I believe, to keep installment accounts up-to-date continually. It is much easier to keep an account paid up than to collect on past-due items. A deplorable tendency is to be considering any account past due until it is at least one month in arrears. Monthly comparative delinquency records should be maintained. The additional expense will be more than offset by better collection efforts applied, whenever delinquency develops. The totality of current accounts should be ascertained monthly to keep in touch with general conditions, trends, etc.

May I urge also that, right at the outset, you form some special committee whose function would be to keep up a centralized monthly analysis of your method of financing sales. It is much simpler and easier to start this at the beginning than later. Every paint manufacturer ought to know how collections and credits are going in other parts of the country as well as in his own territory. With this information currently at hand, it is possible to formulate a manufacturing and financial policy on a much more intelligent basis. Your association is one of the oldest, I believe, and certainly one of the best organized in the country. I have reason to believe that interest the code of ethics which you adopted at Chicago in October last year. With such a high achievement of mutual co-operation, I think you would have difficulty in forming a committee that could regularly tabulate statistical information on the basis of a monthly questionnaire filled out all over the country by your local dealers and salesmen.

In this installment business there are some dangerous pitfalls. You certainly don't want to begin competing with one another on the terms of the business. Going to be granted to customers. Furthermore, strict collection methods are advisable all along the line right from the start. I have been very much surprised in some other lines of business to find how very meager is the information that store managers possess about the business practices followed by other concerns in the same line of business. Don't forget that there are great underlying economic forces at work all the time which will even find a while, I believe, that installment credits might work quite differently in different parts of the country. Surely, it would be advantageous for your association to obtain prompt knowledge of the trends in your trade.

I would not presume to express an opinion as to whether you would better organize your own finance company or use the services of companies already established, or furthermore, whether it would be safer for such companies to pull down in Cuba about five years ago. A piano salesman went into the home of an illiterate countryman one evening. The farmer had prospered exceedingly through the extraordinary high prices of his crop and had bought a piano. It so happened that when the piano salesman came in the next day, the daughters were seated at the instrument playing a duet. The piano salesman, remarking that it was not fitting that a man who had become so prosperous should allow his two girls to play the same piano. A second instrument was ordered.

The paint business, I firmly believe, stands now at the threshold of a very prosperous era. Your industry will perform a great public service. There are many, many very dismal cities and villages in this country, all because they need paint. . . . talk about poor starving Germany, and urgently in need of credit. Well, let me say that the houses over there are better painted, on the whole, than are the average American houses. By pointing out in your advertisements that paint is an important factor of conservation, you are doing a nationwide service. If you can get people to spend money for paint, you are giving them a useful education in practical thrift.

Mr. Peters—I would like to say that Mr. Moore is regarded as one of the great authorities in the United States on installment selling. He has come down here at considerable personal sacrifice to appear before us with a desire to be helpful. He is told about the owners of garages and greenhouses paid for at so much a month. His wife is offered the latest in domestic clothing. His daughter is told that she can get a fine educational course by mail on easy payments. The tempting catalog of some mail order

(The motion was seconded.)
President Gregg—I suggest that this be a rising vote.
(The members arose and applauded.)

Synopsis of Committee Reports

(Continued from page 55)

Charles J. Caspar resumed the reading of a synopsis of the reports of the various committees of the association.

Tariff Committee

D. B. Falcón, Chairman

Mr. Caspar—This report deals with the question of high or low tariff in a clear,

concise, and understandable manner, and its careful and complete perusal will prove valuable to all interested members.

Our synopsis of this most complete report follows:

It is generally understood that the tariff plays a major role in directing trade, but the present rates under the Fordney-McCumber act, now in operation nearly

Two years, have neither caused commercial isolation, as the low tariff advocates predicted, nor startling prosperity, which was expected by the high tariff advocates. Our foreign trade has grown during the period of the Fordney-McCumber tariff. Our exports have continued to grow, and there has been only one month, July, 1924, in which we have had unfavorable trade balance. In our own industry there has been an increase of approximately 60 percent of exports of paint and varnish. It is the opinion of your committee that the Tariff Commission, functioning as an investigating and advisory body under the provisions for flexibility of rates, has been a disappointment.

There were applications filed for change in tariff on two items of major importance to our industry, on April 16, 1923, for a decreased duty on linseed oil. An investigation was ordered May 4, 1923, and public hearings held March 5, 1924. At the present time the matter rests in the hands of the commission. An investigation covering vegetable oils (cottonseed, coconut, peanut and soya bean oils) is now in progress.

The report submits the following opinion:—Undoubtedly the present rates will not be changed until conditions in Europe improve and normal international trade relations are re-established. Tariff will more than likely become a major issue as soon as manufacturers of Europe begin to invade American markets.

The committee has no recommendations to make relative to the present law, either in regard to rates or to method of operation.

The committee believes it is best to wait further action of the Tariff Commission before giving it the approval or disapproval of our association.

President Gregg:—We will now have the action of the Board of Directors.

Secretary Horgan:—The board approved the report and referred it to the convention as a matter of information.

(Upon motion duly made and seconded, it was voted that the report be adopted.)

The full report of the committee follows:—

Report of Tariff Committee

International conditions, both politically and economically, have been in such a chaotic state during the past year that it is difficult to specifically designate the factors that have controlled foreign trade. It is generally understood that the tariff plays a major role in directing trade but the present rates under the Fordney-McCumber Act, now in operation nearly two years, have neither caused commercial isolation, as the low Tariff advocates predicted, nor startling prosperity, which was expected by the high Tariff advocates.

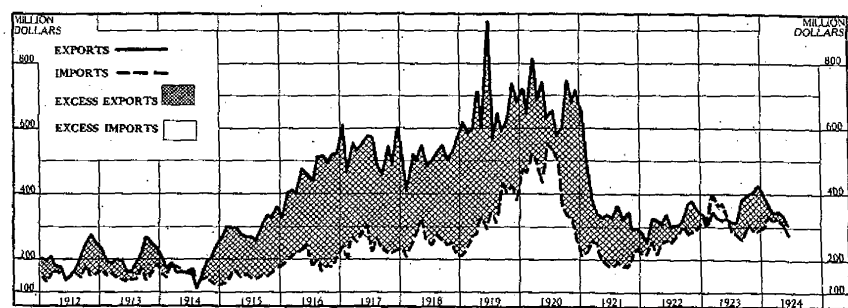
The statistics of our foreign trade during the past two and one-half years are as follows:

	IMPORTS	EXPORTS
Twelve months ending Dec., 1922	3,112,548,772	3,831,932,193
Twelve months ending Dec., 1923	3,792,169,888	4,138,121,325
Seven months ending July, 1923	2,376,283,318	2,248,675,214
Seven months ending July, 1924	2,128,054,726	2,367,720,131
Average Monthly Favorable Trade Balance 1922		59,948,609
Average Monthly Favorable Trade Balance 1923		28,829,371
Average Monthly Favorable Trade (7 mos. of) 1924		34,233,629

Our foreign trade has grown during the period of the Fordney-

FOREIGN TRADE OF THE UNITED STATES

(A Chart Showing the Foreign Trade with the United States from 1912 to July, 1924)



(Courtesy: Standard Daily Trade Service)

McCumber tariff. Our exports have continued to grow and there has been only one month, July, 1924, in which we have had an unfavorable trade balance. In our own industry there has been an increase of approximately fifty per cent (50%) of exports of paint and varnish. Our imports have grown in even a greater ratio, indicating that the protection afforded has not been a handicap or proven to be excessive for most branches of industry.

The Tariff Commission

The Tariff Commission, functioning as an investigating and advisory body under the provisions for flexibility of rates, has been a disappointment. Shortly after the Fordney-McCumber Bill was enacted, with its provision for flexibility of rates, the members of the Commission became estranged because of different interpretations made of their duties and powers. This friction has continued to handicap the working of the Commission.

Under the flexibility provisions of the Act a specific routine must be followed to affect rate changes: Application must be filed with the Commission and field study is made by members of the Commission and the findings published in statement of information. Hearings are arranged giving persons interested in the matter opportunity to present data for or against the proposed change. The matter is then fully studied by the Commission and when a decision is reached it is submitted to the President for consideration and action. If he decides that a change in rates is desirable, the new rate becomes effective one month after his proclamation.

Applications for changes in rates began to come to the Tariff Commission early in 1923. The applications were for:

Oxalic Acid—Barbital—Barium Di-Oxide—Casein—Logwood Extract—Potassium Chlorate—Sodium Nitrite—Mirror Plates—Pig Iron—Swiss Pattern Files—Paint Brush Handles—Sugar—Cotton Warp Fabric—Cotton Gloves of Warp Knit Fabric—Cotton Hosiery—Wall Pockets—Artificial Flowers—Linseed Oil—Synthetic Phenolic Resin—Smokers' articles of Synthetic Phenolic Resin—Phenol—Cresylic Acid—Briar-wood Pipes—Print Rollers—Taximeters—Cast Polished Plate Glass—Logs of

fir, spruce, etc.—Metallic Magnesium Magnesite & Magnesite Brick—Rare Sugars—Ammonia Acids and Salts—Lace—Wheat and Wheat products.

The first change of rates under the flexibility feature was on wheat. The application for change was made November 1st, 1923. Investigation was started November 14th. Public hearings were held at Washington, February 18th-25th, 1924, and a maximum increase of duty became effective April 7th, 1924. The second change was for a maximum increase on Sodium Nitrite—applied for March 27th, 1923 and became effective June 5th, 1924. The third change was for a maximum increase of duty on Barium Di-Oxide—applied for March 27th, 1923, and became effective June 18th, 1924.

There were applications filed for change in tariff on two items of major importance to our industry. Application was made on April 16th, 1923, for a decreased duty on Linseed Oil. An investigation was ordered May 4th, 1923, and public hearings were held March 5th, 1924. At the present time the matter rests in the hands of the Commission. An investigation covering vegetable oils (cotton seed, coconut, peanut and soya bean oils) is now in progress.

Several disputes have arisen relative to powers and duties of the Tariff Commission and the aid of the courts will undoubtedly be sought. A Norwegian importer has brought suit, endeavoring to force the Tariff Commission to make public all data, vital statistics, etc., which they may have collected from investigations. Certain dye interests are contesting whether or not the Commission shall base findings on American prices or on European Values. Other interests opposed to the flexibility provision are preparing to test its constitutionality.

American industry does not seem to be suffering very severe competition because of excessive imports, and domestic prices do not appear to be inflated because of over-protection. Consequently, a change in the Tariff at this time is not being strongly advocated. Undoubtedly the present rates will not be changed until conditions in Europe improve and normal international trade relations are re-established. Tariff will more than likely become a major issue as soon as manufacturers of Europe begin to invade American Markets.

Your Tariff Committee has no recommendations to make relative to the present law, either in regard to rates or to methods of operation.

Your Committee believes it is best to wait further action of the Tariff Commission before giving it the approval or disapproval of the National Paint, Oil and Varnish Association.

fringement or the real future value of a mark. On about one-fourth of the marks submitted to the bureau, reports were requested prior to any actual use, which is a proper and advantageous procedure. Of the marks actually in use when a report was requested, about twenty-five percent had been in use less than one month and thirty percent from one to six months, which indicates rather positively that concerns did not make a proper investigation prior to spending money for labels, advertising, etc.

As one of the chief functions of the present Trade-Mark Bureau is to furnish data for the selection of a new mark and as many of our members have not yet fully recognized the value of this, your committee is of the opinion that the Report Service should be featured at least for several years to come.

The committee has prepared and distributed several circulars to our members. At the Chicago convention the matter of publishing a trade-mark list with more complete data was referred to the Trade-Mark Committee. The committee reported to the Executive Committee at both the January and June meeting that our present procedure be continued.

The act of February 20, 1905, on trade-marks, states that a certificate of registration shall remain in force for twenty years. These certificates may be renewed for like periods on payment of the renewal fee required by the act, and such request may be made at any time not more than six months prior to the expiration of the period for which the certificates was issued.

At 1925 is the end of the twenty-year period of trade-marks registered in 1905, at which time numerous marks in the paint and varnish industry were registered under the then new law, which is still the principle Trade-Mark act in the United States. It is advisable that concerns immediately take up the matter of re-registering their marks which were registered in the U. S. Patent Office in 1905 or prior thereto.

Too much credit can hardly be given this committee and particularly Mr. Edgerly, for the service rendered members of our association in the matter of trade names, and we can well afford to boast now of having the best organized, most valuable and most efficient trade-mark bureau of any trade organization in the country, with thanks to Mr. Edgerly.

No trade name or mark should be adopted by any member without first consulting our bureau.

Secretary Horgan:—The board approved the report of the Trade-Mark Committee with a special vote of thanks to the chairman, Mr. Edgerly, and referred the report to the convention.

E. J. Cornish:—I move the recommendation be approved.

(The motion was seconded and carried.)

The full report of the committee was as follows:—

Report of Trade Marks Committee

The Year's Work

The Association office has had more detailed trade-mark work than in any year of the Trade Mark Bureau. The regular Reports and Registrations have not only increased but letter inquiries, the majority asking for information about the selection of new marks, have been unprecedented. It is the opinion of your Committee that arrangements for properly handling this part of the work, which we judge will continue to increase, should be given particular attention by the next Trade-Mark Committee in their expense budget which will be submitted to the incoming Executive Committee.

Undoubtedly one reason for the recent greater interest in obtaining data looking into the status of marks already in use for a number of

years is modern advertising. Many have found that they do not have the exclusive rights in their marks which they thought and they could not get the protection desired with respect to such marks if such a mark constituted a prominent part in a selling campaign. The Association Trade-Mark Bureau in its Reports compiles the data from which one may decide, or better, from which one's trade-mark attorney may be guided in giving his opinion as to the logical and technical course to pursue.

In the selection of a new mark, the Bureau's Report emphasizes the importance at the start of observing technical requirements. Not enough attention is given to the legal aspect with respect to possible infringement or the real future value of a mark. On about one-fourth of the marks submitted to the Bureau, Reports were requested prior to any actual use, which is a proper and advantageous procedure. However, of the marks actually in use when a Report was requested about 25 per cent had been in use less than one month and 30 per cent from one to six months, which indicates rather pointedly that concerns did not make a proper investigation prior to spending money for labels, advertising, etc.

As one of the chief functions of the present Trade-Mark Bureau is to furnish data for the selection of a new mark and as many of our members have not yet fully recognized the value of this, your Committee is of the opinion that the Report service should be featured at least for several years to come.

Your Trade-Mark Committee has prepared and distributed the following circulars to our members:

Circular No. 5. "The Trade-Mark Bureau" gives an outline of its general functions.

Circular No. 6. "Trade-Mark Selection and Use" will undoubtedly be of practical use both in the selection of a new mark and for the general information it contains as to numerous questions about which members have written. The subject matter has been briefed as much as possible and naturally only touches some of the main points.

Circular No. 7. "Trade-Mark Protection" is of an informative character. Emphasis has been given to Federal Registration and the Appendix gives a comprehensive resumé of the rules and regulations of the U. S. Patent Office.

Circular No. 8. "List of Trade-Mark Names" is a condensed list of the marks used in our industry. Such a listing will be of essential aid in selecting a new mark; it can be kept reasonably up-to-date and by wide distribution can be made available to the whole industry at small cost to the Association. It will give notice in a National way that future selection and use of marks which are same or similar to those in the list is likely to lead to infringement.

At the Chicago Convention a year ago the matter of publishing a Trade-Mark List with more complete data was referred to the Trade-Mark Committee. The investigations of your Committee on this point were reported to the Executive Committee at both their January and June meetings and it was the opinion that our present procedure be continued.

U. S. Patent Office Re-Registration

The Act of February 20th, 1905, on Trade-Marks states that a certificate of registration shall remain in force for twenty years. These certificates may be renewed for like periods on payment of the renewal fees required by the Act, and such request may be made at any time not more than six months prior to the expiration of the period for which the certificates were issued. Certificates of registration in force on the 1st day of April 1905, shall remain in force for the periods for which they were issued, and shall be renewable on the same conditions and for the same periods as certificates issued under the provisions of the Act of February 20th, 1905, and, when so renewed, shall have the same force and effect as certificates issued thereunder. As 1925 is the end of the twenty-year period of Trade-Marks registered in 1905, at which time numerous marks in the paint and varnish industry were registered under the then new law which is still the principal Trade-Mark Act in the United States, it is advisable that concerns immediately take up the matter of re-registering their marks which were registered in the U. S. Patent Office in 1905 or prior thereto.

Transportation and Classification

William J. Pitt, Chairman

Mr. Caspar.—This is a joint committee of the paint manufacturers, the varnish manufacturers and our own association. Mr. Pitt acting as chairman for the three associations.

The chairman reports a year of utmost activity and urges co-operation with the carrier to aid in effecting economies whereby the prescribed rate of return may be earned without recourse to increased rates.

Economical use and conservation through prompt loading, unloading and heavier loading.

Few realize the magnitude of transportation and the important part in transportation of every shipper. The gross income per annum approximates six billion dollars, less one-quarter of this is passenger revenue. It behooves every shipper and receiver to render the utmost co-operation to the railroad managements in order that this enormous burden may be reduced without sacrificing efficiency or inflicting injustice upon its employees. Much has been accomplished and a great deal can still be accomplished through the support of the shipping public wherever this can be given without undue hardship or expense in particular cases.

Our association at its last convention adopted resolutions discouraging any tampering with the Transportation Act. The admonition was headed.

There has been much work done by the committee during the past year but we will only refer to the more important subjects.

In the matter of interchangeable mileage investigation was re-opened by the commission after the Supreme Court held invalid the previous order of the Interstate Commerce Commission that required carriers to issue script coupon books at a reduction of 20 per cent under the regular fare.

Eastern Class Rate Investigation.—The amount of increased freight charges

covered by this investigation on all manufactured and semi-manufactured articles classified in the first four classes and in the fifth class, will run into millions of dollars. The incoming committee take an active part in this case when assigned for hearing.

Your committee petitioned the Classification Committee to reduce the rating on varnish—carried from fourth class 30,000-pound minimum to fifth class 36,000-pound minimum. Hearings were held. The committee is still in negotiation with the Classification Committee, who have reported adversely.

Southern Class Rate Investigation.—A tentative plan for complete readjustment of the rates within, to and from all Southern points has been submitted by the commission but the case has not yet been adjudicated.

Bureau of Explosives.—The revised wooden barrel specifications proposed by the bureau in 1922 and opposed by your committee, have been modified in such a manner as we feel will work no hardship upon the industry. The differences between the bureau and the committee have been ironed out and the modified specifications will doubtless be made effective in the near future.

Pursuant to our petition and after much negotiation the Bureau has announced its willingness to recommend to the Interstate Commerce Commission the use of certain types of five-gallon metal drums for inflammable articles, constructed of 24 gauge metal instead of present requirement of 20 gauge metal thereby making it unnecessary for manufacturers to carry five-gallon drums of both gauges.

Southwestern Freight Rates.—Efforts are being made by the Southwestern carriers to generally revise the commodity rates from Central freight and Eastern territories into the Southwest to harmonize the various commodity rate items. Your committee is endeavoring to draft a recommendation that will preserve existing rates as maxima and harmonize the various groupings of commodities.

Express Rates.—The Interstate Com-

merce Commission in I. C. C. 19390, effective January 1, 1926, have rendered a decision. This involves increased express charges petitioned by the express companies to offset certain increased expenses. The commission revamped the express rate structure, adopting three general zones instead of five.

Consolidation of Railroads.—The commission has under advisement the consolidation plan Congress ordered to be prepared, but has not announced its recommendation. Your Tariff Committee should follow closely any plan towards consolidation because it will have serious influence upon the shippers for good or evil. Rates on Vegetable and Fish Oil from Atlantic, Gulf and Pacific Ports to the Midwest Territory.—This is an important case, involving a large amount of revenue. Your committee petitioned the suspension of the increased rates by the commission. Hearings have been held and brief filed by your committee.

Naval Stores Case.—The committee expresses pleasure in reporting the conclusion of the case involving radical increases in a way eminently satisfactory to the interests of our industry. The decision of the commission, while in the nature of a compromise between the former and proposed rates, is unquestionably fair and reasonable. This litigation has saved the industry many thousands of dollars.

per annum, and your committee feels that they, in co-operation with the paint, stores, soap, paper and shoe polish industries, have rendered a signal service to our members.

The committee desires to thank the members for the co-operation given during the past year, which has been more effective than in past years, and indicates the realization on their part of the seriousness of transportation and the charges thereon upon the affairs of the industry. We desire to express our appreciation of the invaluable services rendered by Dr. Harry A. Gardner, director of the Scientific Section of the Paint and Varnish Associations, for the technical assistance he has rendered this committee.

Your committee further recommends that the customary yearly appropriation of \$500 to defray the traveling, printing, postage and miscellaneous expenses of the committee be made for the year 1924-25. Secretary Horgan—in approving this report the board also approved the accompanying recommendations and referred it to the convention for action.

E. J. Cornish—I move it be approved. (The motion was seconded and carried.)

The full report of the committee follows:—

Report on Transportation and Classification

The Committee hereby respectfully submits its report for the year 1923-24.

The past year has been one of the utmost activity on the part of the Committee.

From an operating standpoint the service has been and is only fair and certainly not up to the character of service rendered in pre-war years. The car supply, however, has met all demands. The percentage of unserviceable locomotives is about 20 per cent, an average considerably better than the last four years. The percentage of unserviceable freight cars is about 8 per cent, a slight improvement over the last three years but not as good as 1920. Considerable rolling stock has been added by the carriers in the years 1922-23-24. The total weekly revenue freight loaded as of month of August was 940,000 cars—below the corresponding period for 1923 yet considerably better than 1922. Your Committee feels that the present condition of carriers' equipment assures equal, if not better, service, than now rendered. The operating revenues of Class I Steam Roads in the United States for the six months ending 1924 were not quite so good as similar period for 1923, due somewhat to reduction in tonnage. Expenses, fortunately, were about proportionate or rather static. Below we give the summary for the United States and the principal traffic or classification districts:

		January to June, inclusive (by millions)			
		United States	Eastern District	Western District	Southern District
Ry. Operating Revenue	1923	3,099	1,489	409	1,089
	1924	2,872	1,333	394	1,033
Ry. Operating Expenses	1923	2,446	1,171	313	878
	1924	2,274	1,059	302	829
Net Ry. Operating Income	1923	447	220	70	133
	1924	391	179	68	122
Ratio of Expense to Revenue	1923	78.92%	78.63%	76.54%	80.61%
	1924	79.18	79.44	76.54	80.29

The approximate rate of return for the first half 1924 was as follows:

Eastern District	4.89%
Southern District	5.42
Western District	3.18
United States	4.27

This rate of return should be considered in connection with the mandate of Congress to the Commission to provide such reasonable rates as will insure a return for the Country or traffic group thereof of 5.75 per cent on the estimated value for rate-making purposes.

The average per car mile per car day is approximately 27.5 miles, compared with an average for the six months ending June 30th of 30.3 in 1923.

The tons per car was 24.3 against the average of 24.3 for the year 1923.

The conclusions to be drawn from this are:

1. Continued cooperation with the carrier to aid all possible in effecting economies whereby the prescribed rate of return may be earned without recourse to increased rates.
2. Economical use and conservation of equipment through prompt loading, unloading, and heavier loading.

Few realize the magnitude of the transportation plant, and the important part in transportation of every shipper. The gross income per annum approximates six billion dollars; less than one-quarter of this is passenger revenue. It behooves every shipper and receiver to render the utmost cooperation to the railroad managements in order that this enormous burden may be reduced without sacrificing efficiency or inflicting injustice upon its employees. Much has been accomplished and a great deal can be still be accomplished through the support of the shipping public wherever this can be given without undue hardship or expense in particular cases.

Our Association at its last Convention adopted resolutions discouraging any tampering with the Transportation Act. The admonition was headed. Although very serious bills were introduced, for instance,—the Howell-Barkley Railroad Labor Bill and the Gooding Long and Short Haul Bill—they did not reach the stage of final action. In the interest of the shippers, however, an Amendment to Section 15-A was passed, extending the time within which to file suit account of claims.

There has been much work done by your Committee during the past year but we will only refer to the more important subjects in the field of transportation.

I. C. C. 14104—The Interchangeable Mileage Ticket Investigation

Hearing is set for September 24th. This investigation was reopened by the Commission after the Supreme Court had held invalid the previous order of the Commission that required carriers to issue script coupon books at a reduction of 20 per cent under the regular fare.

I. C. C. 15879—Eastern Class Rate Investigation

This demands serious investigation. The amount of increased freight charges on all manufactured and semi-manufactured articles classified in the first four classes and in some cases fifth class, will run into millions of dollars. Your Committee opposed agitating this subject, but certain misguided shippers supported the carriers, who wanted occasion to introduce for adoption a Uniform Mileage Scale in freight rates irrespective of the investment, operating or traffic conditions of the carriers involved, or of the paramount relationship between cost and charge for the service. Your Incoming Committee should take an active part in this case when assigned for hearing.

Classification

Your Committee petitioned the Classification Committee to reduce the rating on varnish—carload—from fourth class 30,000 pound minimum to fifth class 36,000 pound minimum. Hearings were held. The Committee is still in negotiation with the Classification Committee, who have reported adversely. We feel we hold convincing evidence to support the petition, and your Committee recommends that if these amicable negotiations with the carriers fail a formal complaint be filed before the Interstate Commerce Commission.

I. C. C. 13494—Southern Class Rate Investigation

Tentative plan for complete readjustment of the rates within, to and from all southern points has been submitted by the Commission but the case has not yet been adjudicated.

Bureau of Explosives

The Revised Wooden Barrel Specifications proposed by the Bureau in 1922 and opposed by your Committee, have been modified in such particulars as we feel will work no hardship upon the industry. The differences between the Bureau and the Committee have been ironed out and the modified specifications will doubtless be made effective in the near future.

Pursuant to our petition and after much negotiation the Bureau has announced its willingness to recommend to the Interstate Commerce Commission the use of certain types of 5 gallon metal drums, for inflammable articles, constructed of 24 gauge metal instead of present requirement of 20 gauge metal, and to apply only to single trip containers. This, when made effective, will harmonize the I. C. C. specifications with Rule 40 of the Classification governing non-inflammable containers, thereby making it unnecessary for manufacturers to carry 5 gallon drums of both gauges.

Southwestern Freight Rates

Efforts are being made by the Southwestern carriers to generally revise the commodity rates from Central Freight and Eastern Territories into the Southwest to harmonize the various commodity rate items. Your Committee is endeavoring to draft a recommendation that will preserve existing rates as maxima and will harmonize the various groupings of commodities.

Express Rates

The Interstate Commerce Commission in I. C. C. 13930, effective January 1, 1925, have rendered decision. This involves increased express charges petitioned by the Express Companies to offset certain increased expenses. The Commission revamped the Express Rate structure, adopting three general zones instead of five.

The Supreme Court sustained the Commission's order in requiring the establishment of through rates and joint rates between the American Railway Express Company and the Southeastern Express Company, the former having heretofore followed a policy that was very annoying to the shipping public in ignoring shippers routing to points reached by the Southeastern Express Company.

Consolidation of Railroads

The Commission has under advisement the Consolidation plan Congress ordered to be prepared but has not announced its recommendation. However, there is under way a movement of unusual importance for the consolidation of the Nickel Plate, Erie, Peru-Marquette, Chesapeake and Ohio, and Hocking Valley railroads, and possible rearrangement of important tentative groupings in the draft of the consolidation plan. Your Traffic Committee should follow closely any plan towards consolidation because it will have serious influence upon the shippers for good or evil.

Rates on Vegetable and Fish Oil from**Atlantic, Gulf and Pacific Ports to the Midwest Territory**

This is an important case involving a large amount of revenue. Your Committee petitioned the suspension of the increased rates by the Commission. Hearings have been held and brief filed by your Committee. The extent of the advance may be illustrated by the proposal to increase the rate from New York to Cincinnati 48.5 per cent on linseed, chinawood, soya bean and perilla oils, to be followed by increase from the Pacific Coast Ports and the Gulf Ports if the suspended tariffs are permitted to go into effect.

Modification of Rule 40 of Consolidated Classification to define Drums, Pails, etc. Your Committee opposed the proposed revision and understand the carriers will take no action.

Simplification Program for Metal Shipping Containers

Your Committee has been cooperating with the Department of Commerce and container manufacturers and there is not in contemplation any action to adversely affect the industry.

Naval Stores Case

We are pleased to report the conclusion of this case involving radical increases in a way eminently satisfactory to the interests of our industry. The decision of the Commission, while in the nature of a compromise between the former and proposed rates, is unquestionably fair and reasonable. This litigation has saved the industry many thousands of dollars per annum and your Committee feels that they, in cooperation with the Naval Stores, Soap, Paper and Shoe Polish Industries, have rendered a signal service to our members.

Your Committee desires to thank the members for the cooperation given during the past year, which we are pleased to say has been more effective than in past years, and indicates the realization on their part of the seriousness of transportation and the charges thereon upon the affairs of the industry. We desire to express our appreciation of the invaluable services rendered by Dr. Harry A. Gardner, Director of the Scientific Section of the Paint and Varnish Associations for the technical assistance he has rendered this Committee.

Your Committee further recommends that the customary yearly appropriation of \$500, to defray the traveling, printing, postage and miscellaneous expenses of the Committee, be made for the year 1924-25.

Simplification of Practice**Ludington Patton, Chairman**

Mr. Caspar:—This is also a joint committee, and the report submits much of importance to both manufacturers and distributors. In accordance with a resolution adopted by the paint manufacturers, varnish manufacturers and our own association last year, a conference was held under the auspices of the United States Department of Commerce in New York city, December 7, 1923. It was estimated not less than 80 percent of the total paint and varnish producing capacity of the country was represented, the Department

ties now produced, and that by the proposed substitution of round for square cans, the reduction effected will be about 15 percent in the sizes involved.

A meeting was called by the Department of Commerce and was attended by a large number of manufacturers, and by representatives of practically all other interests. The program was considered item by item, and was unanimously adopted by all present, excepting the representatives of the Hardware Association, who strenuously argued for a more drastic reduction in the number of shades and tints in house paints and flat wall paints, and in expressing their view the following statement, presented by them was entered in the records of the meeting:—

The National Retail Hardware Association commends the paint and varnish manufacturers for their expressed determination to adhere to some of the standards as regards containers and shades that were adopted during the war and expressed the hope that manufacturers now making shades in excess of these standards will speedily conform thereto.

The Department of Commerce immediately thereafter set about the work of securing acceptance of this schedule from all concerned, and early in July, having obtained acceptance from more than 80 percent of the industry, set about the preparation of a pamphlet embodying the facts, as is customary in such cases.

Those members who have a live sense of the economics of the industry will realize that in this schedule the real work of desirable and advisable simplification has only been started. Many items of unnecessary expense and extravagance in our industry will occur to any one who thinks seriously about it. These should be carefully considered and discussed in the interest both of ourselves and of the public whom we serve, and where reform can be effected by common consent, it should be brought about.

With this important end in view, we suggest the continuance of a Joint Committee on Simplification by the Paint Manufacturers' Association of the United States, the National Varnish Manufacturers' Association, and the National Paint, Oil and Varnish Association, whose duty it shall be to study the subject in detail and make such recommendation from time to time as they may deem advisable.

We further suggest that the matter be brought to the attention of the Paint and Varnish Sales Managers' Council and the National Federation of Paint and Varnish Production Clubs with a view to securing their active co-operation.

Secretary Horgan:—The board accepted and approved the report and endorsed the recommendation and referred the matter to the convention.

R. J. Cornish:—I move the approval of the recommendation.

(The motion was seconded and carried.)
The full report of the committee follows:—

Report on Simplification of Practice

At the last annual meeting of the Paint Manufacturers' Association of the United States, in joint session with the National Varnish Manufacturers' Association, after discussion of the report of the Committee on Simplification, the following resolution was unanimously adopted:

RESOLVED: That this Association go on record as in favor of Simplification; that a meeting of representative manufacturers be held in Washington during the spring, preferably in the month of April, after a survey of the situation; and that we request the Department of Commerce to call that meeting, including the Retail Hardware Dealers Association, and have them show that there is a real demand on the part of the retail hardware dealers for simplification; and that the Department of Commerce be requested to make the survey required.

The action of the two manufacturers Associations was concurred in by the National Paint, Oil and Varnish Association whose Convention immediately followed. The work thus outlined was begun by your committee, acting for the three Associations, immediately after its appointment. The Department of Commerce conducted, as requested, a survey including, as completely as possible, all parties at interest, the progress of which was, from time to time, reported to your committee; and as this survey indicated specific objections to the program proposed on the part of certain important manufacturers, a conference was held with these manufacturers at the Hotel Pennsylvania, New York, on December 7, 1923, at which, it was estimated, not less than 80% of the total producing capacity of the country was represented, the Department of Commerce of the U. S. being also represented by Messrs. Durgin and Foote.

At this conference the war schedule was discussed, item by item, concessions and compromises were made by those affected, and after a full day of consideration and argument, the following schedule was

**Ludington Patton**

individually accepted, for themselves and their branches and connections, by every one present:

1. No two or three pound cans to be included in any line.
2. All sizes less than gallons to be eliminated in barn paint, roof paint and shingle paint.
3. Oblong or square varnish cans to be eliminated in sizes smaller than one-half gallon, for any product excepting carriage and automobile clear varnishes, bronzing liquid, varnish remover, Japan and liquid driers, penetrating stains and spar stains.
4. No shades and tints to be produced by any concern in excess of the following maximum numbers:

Interior floor paints and floor enamels	10
House paints	32
Flat wall paints	20
Enamels	14
Porch paints	8
Roof and barn paints	4
Shingle stains	14
Auto and carriage paints or enamels	10
Oil stains	10
Varnish stains	8
Spirit stains	14
(All the foregoing exclusive of black and white).	
Oil colors	32
(Including black but counting the several shades of a single color as one color).	
Architectural and marine varnishes, interior and exterior	10
Other varnishes	28
(Including all not specified above, such as Japan driers, Asphaltum, etc).	

It was estimated that the simplification proposed would effect an average reduction of 10 per cent in the sizes and varieties now produced, and that by the proposed substitution of round for square cans the reduction affected will be about 15 per cent in the sizes involved.

The Department of Commerce was officially informed of this action and was requested to call a joint meeting of all concerned on January 30. Later, it being found that convention engagements of the officials of the National Retail Hardware Association would make that date inconvenient to them, the meeting was postponed to March 13.

This final meeting was attended by a large number of manufacturers, and by representatives of practically all other interests. The program was considered item by item and was unanimously adopted by all present, excepting the representatives of the Hardware Association, who strenuously argued for a more drastic reduction in the number of shades and tints in house paints and flat wall paints, and as expressing their view the following statement, presented by them, was entered in the records of the meeting:

"The National Retail Hardware Association commends the paint and varnish manufacturers for their expressed determination to adhere to some of the standards as regards containers and shades that were adopted during the war and expressed the hope that manufacturers now making shades in excess of these standards will speedily conform thereto.

"It especially commends those manufacturers who in the interest of lower production and distribution costs have found it possible to make reductions below these war-time standards and expresses the hope that the entire industry will continue its effort to simplify with especial reference to the reduction of outside house paints to a maximum of 24 shades, black and white.

"In such a constructive work the National Retail Hardware Association pledges its co-operation and support."

The Department of Commerce immediately thereafter set about the work of securing acceptance of this schedule from all concerned, and early in July, having obtained acceptance from more than 80% of the industry, set about the preparation of a pamphlet embodying the facts, as is customary in such cases.

Meanwhile, through the Secretary of the Manufacturers' Association, the conclusions and the schedule adopted were promptly communicated to every manufacturer of paint or varnish in the United States.

It should be noted here that the Department of Commerce does not recognize this schedule as a program of Simplification in its interpretation of the term, but as a standard of practice on the basis of which actual simplification may be accomplished.

As a matter of common knowledge, the paint and varnish industry during the World War, voluntarily imposed upon themselves very drastic limitations, which have generally been maintained since that time; and the effect of the schedule now adopted will, in most cases, serve rather to maintain the simplification then effected than to effect further curtailment. In many other cases it will serve to bring back to a reasonable basis those who have allowed themselves to drift beyond the recognized standard.

It will be noted that this program as adopted is subject to annual revision. Those members who have a live sense of the economics of the industry will realize that in this schedule the real work of desirable and advisable simplification has only been started. Many items of unnecessary expense and extravagance in our industry will occur to anyone who thinks seriously about it. These should be carefully considered and discussed in the interest both of ourselves and of the public whom we serve, and where reform can be affected by common consent, it should be brought about.

With this important end in view, we suggest the continuance of a joint Committee on Simplification by the Paint Manufacturers' Association of the United States, the National Varnish Manufacturers' Association, and the National Paint, Oil and Varnish Association, Inc., whose duty it shall be to study the subject in detail and make such recommendations from time to time as they may deem advisable.

We further suggest that the matter be brought to the attention of the Paint and Varnish Sales Managers Council and the National Federation of Paint and Varnish Production Clubs with a view to securing their active co-operation.

Spray System of Paint and Varnish Application

H. W. Rice, Chairman

Mr. Caspar:—The application of paint and varnish by mechanical process is now



H. W. Rice

longer a myth, and this committee presents a most optimistic report, indicating that the development of the so-called

"painting machine" has made much progress.

In view of the fact that C. C. Fredericks will address the convention during the fifth session, Wednesday afternoon, on the subject—"Machine Painting: Its Place in the Application of Surface Coatings," no synopsis of our committee's report will be presented at this time, as Mr. Rice, the chairman, has been invited to discuss his report in conjunction with Mr. Fredericks' address.

It may be of interest at this time to submit from the committee's report the following:—

The past year has marked a distinct and gratifying progress in the field of spray application of paint and varnish. The committee is gratified with the advancement made and confidently predicts rapid progress in the further promotion of mechanical or spray painting and finishing equipment.

The master painters and journeymen are learning that the painting machine is a modern tool which occupies an important place in the outfit of a successful painter that cannot be filled by any other device or method.

Special attention is being given by the manufacturers of spray machines in analyzing the results from their equipment. They are alert to discover any improvements and are engaged in experimentation with materials in order that the painters of the country may have available a simple, dependable and satisfactory machine in the recognized field of work to which it belongs.

There has been no adverse legislation passed unduly regulating or prohibiting the use of machines—the efforts in this direction were made and defeated or withdrawn.

President Gregg:—What is your pleasure with reference to this?

(Upon motion duly made and seconded it was voted that the report be adopted.) The full report of the committee was as follows:—

Report on Spray Painting

The past year has marked a distinct and gratifying progress in this field, especially in the greater spirit of co-operation in the public service developed in the diverse and hitherto highly antagonistic elements of this particular industry.

Your Committee is exceedingly gratified with the advancement made and confidently predicts further rapid progress in the promotion of mechanical or spray painting and finishing equipment by the manufacturers thereof. To illustrate,—one prominent member of that industry states that since our last Convention there has been placed by his company a complete painting outfit in every fair size community in the United States and the equipment is working to the satisfaction and profit of the purchaser; that more and more the master painter and journeyman are learning that the painting machine is a modern tool which occupies an important place in the outfit of a successful painter that cannot be filled by any other device or method; they are conducting special campaigns through their sales promotion and advertising departments to further its use and dispelling the unjustified and groundless prejudice that some unprogressive individuals have directed against the equipment through ignorance of its operation, facility and function; they are confident that before another year passes there will not be a community in the country that will not have a painting contractor equipped with a painting outfit. This favorable report is only an example of the experience of others.

Special attention is being given by these manufacturers in analyzing the results from their equipment, are alert to discover any improvement and are engaged in experimentation with materials in order that the painters of the country may have available a simple, dependable and satisfactory machine in the recognized field of work to which it belongs. Special types of guns and apparatus are being devised by numerous manufacturers to keep pace with the changing conditions of our industry and the new markets and uses that are being developed. Of particular importance in this line is the special lacquer equipment of the pressure type, for use in painting automobile bodies, repainting automobiles and for finishing furniture, leather and all kinds of steel products—adding machines, typewriters, safes, medicine cabinets, etc. It is becoming an important tool with the automobile paint shops. Master painters especially are being aroused to the advantages of the equipment. Advertising campaigns designed to introduce the apparatus in rural and farming communities have been carried on and are planned for the future.

We are glad to report there has been no adverse legislation passed unduly regulating or prohibiting the use of machines though efforts in this direction were made and defeated or withdrawn. It is the opinion of your Committee and the leading manufacturers of Painting and Finishing Equipment that the regulations adopted by the Industrial Commission of Wisconsin are not prejudicial to the development of the equipment. Regulatory measures are now pending in Massachusetts but the prediction of those directly interested is that action inimical to the industry is not expected.

It is suggested that, since the Wisconsin regulations appear to be reasonable and generally acceptable, a "Model Bill" be prepared embracing the essential features thereof, for use as a substitute for the destructive measures ordinarily offered in state legislatures.

One matter of unusual importance to our industry is the desirable reaction of our Committee's efforts in conjunction with the Educational Bureau of the Paint and Varnish Associations to encourage an organization of Painting and Finishing Equipment Manufacturers to facilitate closer co-operation with our industry, greater promotional effort on their part and more extensive educational and publicity work. It is very

gratifying, indeed, to your Committee to report that such an organization, incorporating the leading manufacturers, has been formed under the name of the "SPRAY PAINTING AND FINISHING EQUIPMENT MANUFACTURERS' ASSOCIATION," of which Mr. W. F. Gradolph of the DeVilbiss Manufacturing Company, Toledo, Ohio, is President.

The object of the Association is set forth to be "to guard and promote the interests of its members; to correct, as far as possible, such improper practices as may exist in the business; to cultivate friendly relations among its members; and to co-operate with associated industries,—all in the public service."

It should be borne in mind when the desirability of suggesting the formation of an organization of the equipment manufacturers was first considered there was a good deal of speculation, particularly among those manufacturers themselves, as to the common grounds upon which they could meet in furtherance of the interests of their industry, but the résumé of their activities confirms the wisdom of our efforts. This is abundantly shown by the following brief summary of the docket of their first meeting reflecting the nature of their functions.

1. Recommendations of the Save-the-Surface Campaign Committee that the Association consider adopting a common symbol, expressive of the industry, for use in connection with the complete slogan "Save the Surface and You Save All—Paint and Varnish," and that same be submitted to the Save the Surface Campaign Executive Committee for their approval in order to prevent improper use of the slogan.

2. Nominating a speaker to address the 1925 Convention of the International Association of Master House Painters and Decorators at Des Moines, February 3rd to 6th, on the subject of "The Paint Spray Machine."

3. Promotional work with the U. S. Director of the Budget, the Agricultural Department, the Public Health Service and other Branches of the Federal Government, for the more extensive use of Spray Painting Equipment, and particularly the Department of Agriculture to aid in introducing spray painting in the rural and farming sections.

4. A general publicity and educational program.

5. Analysis of the Farm Market—Paint.

6. Legislation.

7. A model code of regulations for use, when expedient, in legislative work, etc.

8. Participation-Investment in the Save-the-Surface Campaign.

The Association adopted a Code of Ethics closely following that of this Association but containing a very interesting and important declaration, viz: "To follow our equipment into the hands of purchasers to the end that the user may obtain the satisfactory results from the equipment which he has been led to anticipate from our sales representations." This is a signal step forward and implies the rendition of real service to the purchasers of equipment, heretofore unfortunately neglected by many to the great hurt of that industry.

It is pleasing to report the very high appreciation expressed by the Manufacturers of Painting and Finishing Equipment for the cooperation your Committee has rendered this branch of the industry.

The Committee also desires to thank the officers and members of this Association for their interest and cooperation in its work.

Sustaining Membership

E. V. Peters, Chairman

Mr. Caspar:—During the past few years the activities of our association have been so intense and the consequent drain has been so great upon our financial resources and income that the need of additional funds for extending the work, increasing our office force, and space had become most acute.

A plan was adopted at the last convention creating one hundred sustaining memberships. The task was placed in the hands of E. V. Peters, who, with his characteristic dash and intense application, was soon able to report to the Executive Committee the completion of his work, and we are deeply indebted to Mr. Peters for the diplomatic, thorough, capable and unostentatious manner in which he perfected this plan.

The association is warmly appreciative and recognizes with sincere thanks the support, interest and kindly helpfulness extended by the members subscribing. The committee reports that, in accordance with the resolution adopted by the

association in convention at Chicago, October, 1923, the one hundred sustaining memberships created at that time have been subscribed to by our members.

A complete list of this membership appears in the printed report. One name has been added since the report was printed, Wilson & Bennett, Chicago.

Certificates have been prepared and distributed to the sustaining members. These certificates are attractive and are suitable for framing by those who desire it.

The committee expresses its gratitude for the support and co-operation given by the members. Secretary Horgan, in accepting this report, the Board of Directors extended a special vote of thanks to Mr. Peters for the work he had done in connection with securing sustaining memberships. It approved the report and referred it to the convention.

Mr. Cornish:—I move the recommendation of the board be approved.

President Gregg:—I know personally Mr. Peters did splendid work in that.

(The motion was seconded and carried.)

Report on Sustaining Membership

The Sustaining Membership Committee is pleased to report that, in accordance with the resolution adopted by the National Paint, Oil and Varnish Association in Convention at Chicago, October, 1923, the one hundred Sustaining Memberships created at that time have been subscribed to by our members.

Attached hereto is a complete list showing these members.

Certificates of Sustaining Membership in the Association have been prepared and distributed to the sustaining members. These certificates are attractive in appearance and are suitable for framing by those who desire it.

The Committee naturally feels gratified at the support and cooperation given the Committee in its work and is pleased to be able to render you this report.

Sustaining Members	Number of Memberships
National Lead Company	10
Carpenter-Morton Company	1
J. L. Whiting-J. J. Adams Company	1
Boston Varnish Company	1
J. C. Pushee and Sons	1
Murphy Varnish Company	2
Binney and Smith Co.	1
John Lucas & Co., Inc.	5
The New Jersey Zinc Company	4
The Krebs Pigment & Chemical Co.	1

L. C. Gillespie & Sons	1
Toch Brothers, Inc.	1
American Zinc Lead & Smelting Co.	1
Rogers-Pyatt Shellac Company	1
Hilo Varnish Corporation	1
Cheesman-Elliott Co., Inc.	1
William Zinsser & Co.	1
Spencer Kellogg & Sons, Inc.	1
McDougall-Butler Co., Inc.	1
Pratt and Lambert, Inc.	2
Archer-Daniels-Midland Company	1
Pittsburgh Plate Glass Company	3
Allen W. Clark	1
C. K. Williams & Co.	1
Minehart-Traylor Company	1
The Harshaw-Fuller & Goodwin Co.	1
Cook Paint and Varnish Company	1
Wm. O. Goodrich Company	1
Reardon Company	1
Cordie-Bray Glass & Paint Company	1
Flint Varnish and Color Works	1
Peaslee-Gaulbert Company	3
Walter D. Foss (Wooster Brush Co.)	1
Eagle-Picher Lead Company	2
Bisbee Linseed Company	1
Felton-Sibley & Co., Inc.	1
Geo. D. Wetherill & Co., Inc.	2
Hercules Powder Co.	1
E. I. Du Pont de Nemours and Company	1
Howard Elting	1
American Can Company	4
O'Neill Oil & Paint Company	1
Wm. F. Zummach	1
T. C. Esser Co.	1
Devos & Reynolds Co., Inc.	1
George E. Watson	1
Patek Brothers	1
Louisville Varnish Co.	2
The Lowe Brothers Company	2
West Lumber Company	1
U. S. Gutta Percha Paint Co.	2
Emil Calman & Co., Inc.	1
Kasebier-Chatfield Shellac Company	1
The Thibaut & Walker Co.	1
Richard Moore	1
Anonymous, Philadelphia	1
Bradley & Vrooman Company	2
W. P. Fuller & Co.	1
Oil, Paint & Drug Reporter	1
The Glidden Company	1
Anonymous, Cleveland	5
Paint, Oil & Varnish Club of Colorado	1
Breinig Brothers	1
Arthur S. Somers	1
Benjamin Moore and Company	1

Total 100

Howard Elting:—May I suggest that we give a vote of thanks to Mr. Caspar for so ably presenting this report?

Mr. Cornish:—I second that motion.

President Gregg:—The motion to thank Mr. Caspar has been made and seconded and the board also adopted a vote of thanks to Mr. Caspar. All in favor of the

motion will please signify by saying "aye"; contrary, "no."

Gentlemen, we will now adjourn until after lunch. We hope you will be here promptly at 2:30; we still have quite an amount of business to get through.

The session was thereupon adjourned at 1:50 o'clock.

Fifth Session: Wednesday Afternoon

The meeting was convened in final session at 2:45 p. m., Wednesday. President Gregg occupied the chair.

President Gregg:—We shall now have

an address by Byron Shinn, of the National Vigilance Committee, Associated Advertising Clubs of the World. Mr. Shinn!

Coordinating Fraud-Fighting Agencies of Industry

Byron Shinn:—I fully realize that this is a very nice, bright, sunny afternoon, also that a lot of you gentlemen have been hearing "convention" for something like a week; therefore, before I really begin what I have to say, I want to assure you that this is not going to be one of those long addresses. I merely have a few ideas which I want to present to you relative to the subject of the coordination of those activities which various industries have themselves set in motion, in order to bring about better business, cleaner competition and better advertising.

I don't believe it is going to take me very long, and if you will bear with me, I will try to make it at least as interesting as possible. I come here this afternoon representing organized advertising as it exists in the English-speaking countries and in a few cities on the Continent.

Back yonder, ten or fifteen or more years ago, those interested in raising advertising to a higher plane, making it more worth while, making the returns from it more worth the dollars which were invested in it—these parties got together and formed what has become known as the Associated Advertising Clubs of the World.

After this had gone along for a while, planning better methods of advertising practice, better ways of creating ideas and representing those ideas to the ultimate consumer, all with the idea of stimulating a sales demand, it was found that, as in many other industries, there were unfortunately a number of people looking more to immediate pecuniary gain than to the future, and using methods and practices in their advertising which not only reacted against them, but also reacted against advertising generally.

As you all know, advertising is directly

proportionate in its value to the amount of public confidence which it can sustain. Let the public once lose faith in the integrity of an advertiser, and the value of what he is spending for advertising space is literally cut in half, if not further diminished. Therefore, within the Associated Advertising Clubs of the World we set up a department whose duty it would be to use whatever influence, power, or authority it might build up toward the end of eliminating from advertising misrepresentation and fraud, in order that advertising might be relieved.

Our practice is simple. If we see anything appearing in print which may tend to degrade the good name of advertising and we have any reason to believe that the advertiser has any sense of decency or reputation, we go to him in a confidential way and invite him to sit down with us in calm discussion, and in about ninety-nine cases out of a hundred we are able to show him wherein he is doing both himself and the industry which he represents a harm and he changes his practice.

In those special cases where we find advertisers invulnerable to argument, we resort to whatever means we may most effectively bring into the picture to eliminate that type of advertising and that advertiser so long as he follows those practices.

How It Is Done

"Now, you say, 'how is that done?'" It may be done in many ways; one of the most effective means which we have found in publicity, for improper advertising cannot stand publicity and the light of public scrutiny. Consequently, every now and then we give out bulletins, editorial statements, and one thing and another, with the idea of guiding advertis-

In New York particularly there are union painters allowed to use machine:

is application of paint, though I understand there are some little tricks of the trade which can be learned from a union painter taking the contract and sub-letting it to a non-union man.

Mr. Fredericks:—I understand that it is so. It has been our policy to try to educate them and work with them. When we bring the unbiased facts before a reasonable man, the objection is being overcome more and more. Of course it is at overcome in every place. However, my own and then there is a locality where the situation is cleared up in regard to objection by the union. Gradually the area is growing larger and bigger. Mr. Wilkenson may base their objection on the question of the health of the artisan. Can you give us anything to combat that?

Mr. Fredericks:—I know of only one thing in that. That is to present real facts. I understand, there is a lot of things in this, but now we are proceeding from the fact of the demonstration. We generally are to show that that is a rather un-derestimated prejudice.

President Gregg:—The next subject, gentlemen, is Resolutions. The secretary reads the resolutions which have been handed to him. I will ask if there are any resolutions to be presented by anyone from the floor.

Mr. Wilkenson:—I would like to move vote of thanks to Mr. Fredericks for his very able paper.

(The motion was seconded and carried.)

Mr. Pitt:—Has there been any report from the special committee on spray application of paint and varnish to this convention?

President Gregg:—Yes, that came up in Mr. Caspar's summary. That was at his morning's session. We will have the report of the committee on thanks to Mr. Fredericks.

Mr. Fredericks:—I will hear from Harry J. Schnell, New York.

Resolutions of Appreciation

H. J. Schnell:—It is a delightful privilege to present for our association's permanent records the thanks and sincere appreciation of every member of the National Paint, Oil and Varnish Association to those responsible for the program of entertainment so amply provided for so splendidly carried out.

Successful conventions do not just happen. They represent months of untiring thought and planning on the part of many interested workers.

The business meetings of our association are always constructive, but this year, thanks to the program committee, headed by our president-elect, E. V. Peters, and supported by the work of Charles J. Caspar, whose summary of all of the committee reports greatly facilitated our business, they were carried through in record time with pleasure and satisfaction to all.

To President Gregg, the zone vice-presidents, to Secretary Horgan and members of the board of directors, to the numerous committees, and to Mr. W. J. Pitt, promotion manager of the paint and varnish manufacturers' association, whose summary of the work of our association's traffic committee has been of great value to our members, we say "Thank you most sincerely."

The thirty-seventh annual convention is now drawing to a close and it is but a small tribute to those who have made possible the delightful hours we have spent in our convention good fellowship to say to them that their efforts and thoughts in our behalf leave with a sense of inadequacy of any expression of appreciation which we might give.

We want the committee on arrangements and entertainment, headed by Mr. and Mrs. Granville M. Breiling, and assisted by Mr. and Mrs. W. B. Gregg, Mr. and Mrs. Frank Waldo, Mr. and Mrs. Bushnell Bigelow, Mr. and Mrs. Wilbur H. Rice and Mr. and Mrs. E. V. Peters, to fully appreciate the splendid program of entertainment they provided and that the thirty-seventh convention will long be in our memories.

The broadcasting of our convention proceedings by radio has made it possible for millions of people throughout the country to listen in on the evening of the convention. The splendid address, as well as the committee reports, and particularly the address delivered by the Secretary, Dr. T. Trigg on Tuesday afternoon, "A Great Industry Reaping Its Reward," was made possible through the kindness of station WEAH, operated by F. P. Cook & Sons, proprietors of the Seaside House. We are indebted to station WEAH and we hereby thank them for this special privilege.

In addition to the committees who planned and carried into execution the details in connection with our 1924 convention, we also wish to place on record our thanks to the Rev. Dr. William W. Blatchford, who delivered the invocation at the opening session of the convention, to Arthur S. Somers, who presided at the opening session, to the Rev. Dr. H. C. Moore, of the Columbia Trust Company, for his splendid presentation of the subject of "Installation Sales," to Byron Shinn, who gave the enlightening talk on "Fighting Fraud in Industry," to C. C. Fredericks, for his talk on "Machine Painting," and to the various donors for their generous contributions of prizes to be awarded to the winners of the golf tournament.

We also wish to place on record our thanks to the convention daily and to the Associated Press; to William Banks, general manager of the Seaside Golf Club, for his special attention which helped to make the golf tournament successful; to Henry B. Gregg, Mr. and Mrs. E. V. Peters, who assisted Mr. Bigelow in the registration bureau; to E. J. Lawrence, who acted as the Ambassador, who has not only been most solicitous of the comfort of our members but has devoted himself untiringly to giving our entertainment committee every co-operation and aid.

The 1924 convention of our association will long be a pleasant and happy recollection and we thank most sincerely

every one who in any way contributed to its successful accomplishment.

(The motion was seconded and was carried by a rising vote.)

Greetings to Absentees

H. J. Schnell:—Six former presidents of our association have been prevented from attending this convention. It seems fitting and proper that a telegram be sent by our secretary to each of them telling them that we are thinking of them and miss them.

I move that such a message be forwarded to the following former presidents:—George E. Watson, who presided over our convention in Chicago in 1885; John M. Peters, who presided over the convention in New York in 1904; C. D. Wettach, who presided at Pittsburgh in 1905; William Waterfall, who presided at Philadelphia in 1909; George C. Morton, who presided at Boston in 1918, and Richard Moore, who presided at St. Louis in 1920; and that our message further convey to them an expression of our appreciation of the instruction and advice given to us by them, and the hope that they will be active participants in future conventions.

I move the adoption of the resolution. (The motion was seconded and carried.)

H. J. Schnell:—The report of the memorial committee included announcements of the death of two former presidents of our association: S. Marshall Evans, who presided over our convention in Atlantic City in 1881 and Howard H. French, who presided over the convention held in Philadelphia in 1896. Mr. Evans died in July; Mr. French died last week.

Although we have already made a

minute of the passing of these two former leaders who contributed so much to the building up of our association and industry, I desire to move that communications be sent by the secretary to Mr. Evans and to Mr. Edgar McGee (Mr. French's daughter) telling them how much the National Paint, Oil and Varnish Association appreciates all that Mr. Evans and Mr. French did in helping to bring our organization to the important position it occupies among the trade associations of the United States and of the great loss we have sustained by their death and our deep sympathy for them in their most intimate loss.

I move the adoption by a rising vote. The members arose and stood for a minute in honor of the memory of Mr. Evans and Mr. French.

H. J. Peters:—I presume Mr. Schnell's customary modesty has prevented his suggesting another resolution which, I am sure, his association would like to go on record as passing. That has to do with the whole-hearted co-operation which the industry has had from the trade press not only during this convention but every day during the year. The trade press is carrying on the instruction of our meetings throughout the year to unseen thousands, and I would like to move, for a resolution of thanks for the whole-hearted co-operation which the trade press gives this industry.

(The motion was seconded.)

President Gregg:—I can subscribe to everything that Mr. Peters has said. I have for myself a special and very much the support that the trade press has given to this association and also to myself during the past year. All in all, the motion will please, signify by saying "aye"; contrary, "no." It is carried.

The secretary will now read the resolutions submitted by some of the paint clubs of our organization.

Resolutions from Clubs Considered

Secretary Horgan:—There are only a few from the New York club from the Chicago club reading as follows:

External Credit Service Approved

Whereas, it has come to the attention of the Paint, Oil and Varnish Club of Chicago that the resolution presented by the Paint and Varnish Association of the National Association of Credit Men at their June convention at Buffalo, N. Y., serves a distinct benefit to the industry;

Resolved: That this resolution be presented to the National Paint, Oil and Varnish Association in convention assembled at Atlantic City, N. J., on December 22, 1924, as follows:

Whereas, the National Association of Credit Men maintain an interchange bureau in all markets of consequence; and

Whereas, the operation of the interchange bureau under one organization makes it more efficient and easier in credit clearance, and investigation and prosecution when necessary;

Resolved: That we discourage any attempt to establish a paint and varnish credit interchange bureau, which can only result in an increase of waste of funds and effort;

Resolved: That all firms in the paint and varnish industry take an active interest in the interchange system for their own benefit and for the good of credit conditions generally.

The action of the board of directors on this resolution was that it be referred to the convention with the approval of the Paint and Varnish Club of New York.

(Upon motion duly made and seconded, it was voted that the resolution be adopted.)

Secretary Horgan:—The next resolution is from the Chicago club, reading as follows:

Long-Term Credit Disapproved

Whereas, it is clearly manifest that there is a distinct trend in the paint and varnish industry in the direction of unwisely long term terms and over-liberality of credit; and

Whereas, the long term terms and over-liberality of credit, leading to congestion of business, a freeing of quick assets and loose practices on the part of dealers, resulting in well known losses to those granting them;

Resolved: That the general standard of terms existing and prevalent in the trade be maintained and the laxness of terms be emphatically condemned and discouraged.

The action of the board of directors upon this resolution was that it be referred to the convention with the approval of the directors.

(Upon motion duly made and seconded, it was voted that the resolution be adopted.)

President Gregg resumed the chair.

Secretary Horgan:—This resolution is from the New York club concerning budgeting of the finances of the association. This resolution is prefaced by a letter from the committee on resolutions in the New York club, composed of Frank Waldo, Frank P. Cheesman, as chairman.

Budget Plan Approved

At the convention of the National Paint, Oil and Varnish Association, Inc., in Chicago in 1922, the New York club presented a budget plan for the New York club. The ground to be covered for working out a budget plan was that the New York club had a great connection with the association, and that the association had a great connection with the New York club. The association took no action on the resolution and returned it to our club for handling at a future date.

The Executive Committee of the New York Club has now presented the resolution back to the Executive Committee of the national association, directed to the Executive Committee of the national association through the national secretary.

The Executive Committee of the Paint, Oil and Varnish Association, Inc., in Chicago in 1922, the New York club presented a budget plan for the New York club. The ground to be covered for working out a budget plan was that the New York club had a great connection with the association, and that the association had a great connection with the New York club.

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which they refer are really a code of ethics and as our association has adopted a code of ethics which complies with the business principles adopted by the chamber and our Board of Directors approved the suggestion and referred it to the convention for recommendation and adoption.

I won't read these rules of conduct because it would take some time. As I say, they are in reality a code of ethics, which is similar to the code that we have adopted.

Mr. Gilling:—I would like to move their adoption, Mr. President.

Mr. Heckel:—What the Chamber of Commerce asks is not adoption but acceptance, therefore that does not interfere with our own code.

Secretary Horgan:—The two manufacturers' associations adopted them.

Mr. Heckel:—Accepted them.

President Gregg:—Before I put this motion, I don't recommend this, but you might say to them that we did it first. I want to remind you all that it is part of the beginning of our work in this code of ethics which has been followed not only by the Chamber of Commerce but by many other associations since our adoption of a code in October of last year.

(The motion to accept the rules of conduct was seconded and carried.)

Secretary Horgan:—The next order on the program is unfinished business for this end of the room. If anybody in the convention has anything to bring up under that head, why this would be the time to do it.

Nominations Are Made

President Gregg:—If there is no new business we will now have the final report of the Nominating Committee. Mr. Atwood.

Mr. Atwood then presented the final report of the Nominating Committee, which was the same as the preliminary report (see page 58), with the exception that R. McC. Bullington, Richmond, Va., was nominated as the vice-president for

the Southern Zone in place of Mr. West. Mr. West having declined to serve.

President Gregg:—You have heard the report of the Nominating Committee. What is your pleasure in regard to this?

Frank Waldo:—I move it be accepted and that the members be instructed to cast one ballot.

(The motion was seconded by Mr. Cheesman.)

President Gregg:—It has been moved and seconded that the secretary be instructed to cast one ballot for those nominees. All in favor of the motion will please signify by saying "aye"; contrary, "no." The motion is carried.

I will ask Mr. Cheesman and Mr. Minehart to accept the new president to the chair of responsibility and obligation.

(The members arose and applauded as Mr. Peters was escorted to the chair by Mr. Cheesman and Mr. Minehart.)

President Peters Inaugural

President Peters:—Thank you very much, gentlemen. My appreciation of this expression of your confidence is as profound as my remarks shall be.

No man can be elected to the head of this great organization without feeling a wonderful sense of having been honored. On the other hand, no man can accept this position without a tremendous feeling of responsibility and obligation.

I believe one hundred percent in this great organization of yours. It is doing wonderful work and while I appreciate the tremendous amount of time and work that my predecessors have devoted to this organization, I regard it as a privilege if I can be of any service to the furtherance of the splendid cause of this organization.

I regard it as a privilege to have been chosen the successor of Mr. Gregg, and if I can leave this office at the termination of this new administration with a small part of the deep appreciation with which he is regarded by the industry as a whole, I shall be fully repaid for the time and effort which I intend to put into this work.

I regard it as a great privilege to serve with the officers and directors which you have just elected. I think the principal satisfaction which one gets out of this work possibly is from the intimate association with men of that character. While I look forward to the next year with a full appreciation of the obligations and effort necessary, I believe that

the principles of business conduct to

Secretary Horgan:—That completes the resolutions from the clubs. We have a communication from the Chamber of Commerce of the United States that it seemed to the Board of Directors ought to be taken into consideration. I have just received from that organization asking our association as one of its constituent members to approve the business principles adopted by the United States chamber at their annual meeting in May.

Rules of Conduct Accepted

Secretary Horgan:—That completes the resolutions from the clubs. We have a communication from the Chamber of Commerce of the United States that it seemed to the Board of Directors ought to be taken into consideration. I have just received from that organization asking our association as one of its constituent members to approve the business principles adopted by the United States chamber at their annual meeting in May.

Principles of business conduct to

that effort will be fully compensated by the remembrance which I shall carry with me throughout the life of the joy of association, not only with these officers and directors, but with the character of people who make up our association, gentlemen.

I shall not take up your time with further remarks. I know that you all know that we have been honored at this convention by the attendance of Mr. Clark and his son from England. You may be interested to know that I intend to return his visit within the next two or three weeks and to attend their meeting in London early in November. I am highly honored and look forward to that meeting with great pleasure and shall attempt to carry to the British industry a small part of the great spirit of this organization as I see it.

I am glad of the opportunity to represent such an organization as this at their meeting on the other side.

I should like to call upon the new vice-president, Mr. Felton, of Philadelphia, representing the Eastern Zone. Mr. Felton—It is a pleasure to be at such a time as this to express great surprise at the honor conferred. I can and do make such acknowledgement in all simplified manner.

I may say that my surprise is equalled only by my appreciation of the honor implied in the nomination and now conferred by your elective vote.

certity and truth, for when my name was read out yesterday in the preliminary report of the Nominating Committee as the nominee for vice-president of the Eastern Zone I was a very much surprised. I am not aware that I have any particular qualifications for this office, but I thank you for the honor, and I assure you that I will be happy to pursue the work of the office as best I may.

I am sure we all recognize that Mr. Peters will prove to be a peerless leader in the year which is just opening up.

I consider it a great privilege to work under Mr. Peters' direction and I consider it no less a privilege to work with the other members of the Executive Committee. I consider it a great privilege to have a sweet time during the next twelve months, for it is probable that I will be fed on Peters' chocolate done up in a very nifty Horgan wrapper.

President Peters—We will hear from your new vice-president from the Central Zone, Mr. Robinson, of Cleveland.

R. B. Robinson—It must say that it is with considerable embarrassment that I accept this honor, for it is to say the least, rather unusual that a member of the Nominating Committee should nominate himself for office. In this particular case I looked upon my appointment upon the Nominating Committee as meaning two things—I had any inspiration to office, I meant that I was through, and if I had no aspirations to

office, it was a pretty sure thing that I would not get one, but this committee operate pretty much as a steam roller and in spite of both of those conditions, I seem to have been reported favorable by the committee and have since been elected by this organization.

I thoroughly appreciate the honor. I have always been very much interested in the association work, and I appreciate it and am very glad indeed to work with not only Mr. Peters, but the balance of the Executive Committee and assure you that I will give them my hearty support in every way possible and hope that I may at the end of the year in some measure, at least, have shown you that your confidence may not have been misplaced. Thank you very much.

President Peters—Is Mr. Bullington in the room?

(Mr. Bullington was not present).

President Peters—Mr. Carter, of the Western Zone, and Mr. Ramsey, of Canada, are not here.

Mr. Piggs, the re-elected treasurer, D. W. Piggs—I sat over here near the door hoping that I would be able to get over before this came to me but I didn't quite do it. I appreciate it very much indeed the honor that has been given me. I am glad that my office happens to be three or four blocks away from the secretary's office so it makes it very convenient.

I appreciate very much indeed the opportunity to work with the officers that you have elected.

Mr. Peters—There will be a brief meeting—I think it will detain you only for a short time—of the new Executive Committee which will be held in room 403 immediately upon the close of this meeting. All members of the Executive Committee are requested to adjourn to room 403 immediately following this meeting.

If there is no other business to come before the meeting, a motion to adjourn is now in order.

J. S. Polton—I don't know whether such action has been taken or not, but if it would be in order I would like to move that our president, Mr. Peters, on his trip abroad be requested to convey in our friends of the paint and varnish industry of Great Britain our appreciation of the presence among us of Mr. Clark and his son and to carry to that association the greetings of this association and to extend to them our very best wishes for their prosperity in the prosecution of the work of their industry.

President Peters—Thank you. You have heard that motion, gentlemen. It has been seconded. I am in favor will please say "aye." It is carried.

Is there anything further, gentlemen? If not, a motion to adjourn is in order. Upon motion duly made and seconded it was voted to adjourn and the meeting was adjourned at 4:35 o'clock.

Entertainment Features of N.P.O.V.A. Meeting

"In the Convention's Service" was suggested as a paraphrase of the slogan, "In the Public Service," to indicate the admiration and gratitude the Atlantic City visitors felt for the Committee on Entertainment headed by Mr. and Mrs. Granville M. Breinig, New York, chairman and hostess, and assisted by Mr. and Mrs. Carlisle H. Black, New York; Mr. and Mrs. Frank Waldo, New York; Mr. and Mrs. Bushnell Bigelow, New York; Mr. and Mrs. Wilbur L. Rice, Providence, R. I., and to Hoskisson Gates, chairman of the golf committee.

From the Sunday evening before the convention met there was a continuous round of entertainment provided. On that evening the main lobby of the Ambassador Hotel was thronged with convention visitors who renewed former friendships and made new acquaintances, while the Ambassador orchestra played and a male quartette from the Mendelssohn Glee Club, of New York City, sang.

Daily breakfasts were the order Monday morning, preparatory to the men's golf tournament at Seaview Golf Club, Absecon. By 9 o'clock in the morning the hotel lobbies were deserted, the men having departed for the golf course.

In the afternoon the ladies of the convention were guests at a "Get Acquainted" tea, served in the embassy salon of the hotel. A feature of the tea was an entertainment given by Sigmund Spaeth, of the Ampico company.

After the opening session of the convention there was a reception to President and Mrs. Norris B. Gregg, and the members of his cabinet in the Venetian Room, Bengali followed.

Ladies Field Day at Seaview Golf Club occupied Tuesday. Bridge and Man Song were provided for those who did not play golf and luncheon was served at the clubhouse.

One of the principal functions of the week was the party given Tuesday evening in the Renaissance Room. The entertainment committee had arranged with Ned Wayburn and the Ziegfelds, of New York City, to present a program of musical and dance numbers. It was

The committee on arrangements and entertainment announced that its members would be prepared to furnish information or service at "any time of the day or night." One skeptical visitor at midnight to test the "service" called for a bottle of White Rock and a two-dollar bill. Within a few minutes the bell-boy

cigaret case and match box; presented by Hantline Brothers; won by Joseph A. Martin.

First flight, low net, 27 holes—first prize, sandwich tray; presented by Pittsburgh Plate Glass Company; won by P. R. Iseman. Second prize, combination box set; presented by Krebs Pigment &

won by G. H. Chipman, I. Tompkins, F. E. Loud, J. H. Moran.

Low gross, 27 holes (four-man team)—four sets military brushes; presented by Binney & Smith Company; won by W. L. Taylor, A. McChes, George C. McClure, George J. Willock.

Championship National Paint, Oil and Varnish Association—Cans and umbrellas; presented by Evans Lead Company; won by George C. McClure.

Blind hogey—first prize; presented by Kansas City Paint Club; won by S. S. Thomas. Second prize, given by Thibault & Walker Company; won by E. S. Perry.

Best selected 9 holes (from first 18 holes played)—first prize, wrist watch; presented by Elsie Linton Company; won by J. Heath Wood. Second prize, cocktail shaker and goblets; presented by F. W. Robinson; won by S. E. Booker, Chicago.

Women's Tournament

Winners in the golf tournament for women were as follows:

Low gross, 18 holes—comport and screen; presented by President Norris B. Gregg; won by Mrs. S. D. Ward.

Low gross, 9 holes (first 9 of the course)—desk set; presented by Reichardt Coulston, Inc.; won by Mrs. Clarence Robbins.

Low net, 18 holes—twelve china plates; presented by Charles H. Cook; won by Mrs. Henry G. Sedford.

Low net, 9 holes (first 9 of the course)—Byrrh set; presented by E. I. duPont de Nemours & Co., Inc.; won by Mrs. J. H. Stunt.

Low gross on four long holes (No. 2, 3, 16, 18)—one pair candlesticks; presented by Readon Company; won by Mrs. J. H. Stunt.

Driving—first prize, after dinner cups; presented by Thompson Weisman Company; won by Miss Marion McNulty. Second prize, overnight bag; presented by George D. Wetherill & Co.; won by Mrs. Bankerville. Third prize, jewel box; presented by H. W. Peabody & Co.; won by Mrs. J. A. Anderson.

Putting (for golfers)—First prize, mirror; presented by Wetherill & Brother;



Mr. and Mrs. Granville M. Breinig

was at his door with the "order." The skeptic declared that no service of a like nature had ever been given at any convention.

The Golf Winners

Following is a list of the winners in the men's golf tournament and the prizes played for:

Officers and Directors—low gross, 18 holes—copper and silver clock; presented by National Lead Company; won by R. S. McKay.

Officers and Directors—low net, 18 holes—buffalo skin brief case; presented by Taylor, Lowenstein & Co.; won by H. C. Currier.

Low gross, 27 holes—Trophy presented by the New Jersey Zinc Company, and privilege of having name engraved on the large cup presented by the same company; also silver percolator, sugar, creamer and tray, presented by the Eagle-Fisher Lead Company; won by W. H. Taylor.

Low gross, 18 holes (first 18 played)—platter and vegetable dish; presented by Imperial Color Works; won by G. J. Willock.

Low gross, 9 holes (first 9 of the course)—wrist watch; presented by A. Ramsey & Sons; won by Albert McChes.

Low net, 18 holes (first 18 played)—presented by Devoe & Reynolds Company, Inc.; won by G. H. Chipman.

Low net, 9 holes (first 9 of the course)—buffalo skin bag; presented by the Sherburne-Williams Company; won by Fred E. Loud.

Low net, 9 holes (first 9 of course)—

Chemical Company; won by George A. Martin.

Second flight, low net, 27 holes—first prize, twelve silver bread and butter plates; presented by Ello Varnish Corporation; won by V. Wurtel. Second prize, humidifier (Spanish antique); presented by U. S. Industrial Alcohol Company; won by Clarence Robbins.

Third flight, low net, 27 holes—first prize, silver bowl; presented by St. Louis Paint, Oil and Varnish Club; won by E. G. Davies. Second prize, cigar box (inlaid); presented by Spencer Kellogg & Sons, Inc.; won by S. H. Stewart.

Fourth flight, low net, 27 holes—first prize, bouillon cups; presented by McCloskey Varnish Company; won by H. E. Waitling. Second prize, cold meat set; presented by Metal Package Corporation; won by C. F. Watter.

Fifth flight, low net, 27 holes—first prize, sherbet set; presented by Continental Can Company; won by L. G. Whittemore. Second prize, vase; presented by John Lucas & Co.; won by A. G. Van Derryn.

Low gross, on four long holes (No. 2, 3, 16, 18)—combination box set; presented by United Color & Pigment Company; won by G. J. Willock.

Booby prize—highest gross, 27 holes—presented by Charles Allen Clark; tied for by S. E. Mather and S. H. Stewart.

Low gross, 9 holes (first 9 of the course); open only to men who are sixty years old—presented by T. C. Sheffield. George D. Pushee; won by W. T. Sheffield.

Low net (best ball) foursome, 27 holes—four silver cigar cases; presented by Graessell Chemical Company;



Mr. and Mrs. Wilbur L. Rice

won by Mrs. Robert Hursh. Second prize, purse; presented by S. W. Thompson. Tied for by Miss Dorothy Watson and Mrs. J. H. Stunt.

Putting (for non-golfers)—first prize, table cover; presented by Rogers & Shellac Company; won by Mrs. S. H. Matlack. Second prize, salt and pepper set; presented by Feltton Sibbey Company; won by Mrs. Richard Anthony.

Approaching and putting—first prize, tin mobile; presented by Tuck Brothers; won by Mrs. John N. Walter. Second prize, silver frame; presented by Boston Varnish Company; won by Mrs. Charles Walden.



Mr. and Mrs. Bushnell Bigelow

announced as "Under Southern Skies." A stage was erected at the end of the hall and Ford D. and his orchestra, formerly of Ziegfeld's "Midnight Follies," played for the dancing which preceded and followed the musical numbers.

As the guests came to the hall each lady was presented with an old-fashioned bonnet with long ribbons and the men were given high pearl gray "toppers" fashioned after the styles of 1840.

The dancing was crowded Wednesday afternoon for a bridge and man song party and in the evening, after the annual banquet, the guests were entertained with fancy favors, was given in the Pompeian Grill Room.

The Annual Banquet

The thirty-seventh annual banquet of the National Paint, Oil and Varnish Association, was held in the Ambassador Hotel, Wednesday evening. During the service of the dinner a quartette from the Mendelssohn Glee Club, of New York City, entertained the guests. The following was the menu:

Petit Tomato Moscowitz
Salt Almonds Green Olives
Clear Turtle Soup Key West
Filet of Sea Bass Principes
Supreme of Guinea Hen Roast
New Lima Beans in Butter
Lorette Potatoes
Heart of Tomato Casserole
Peach Melba
Alexander's
Demi-Tasse

Cheer
Morris B. Gregg, retiring president of the association, presided. He introduced March G. Bennett, the toastmaster for the evening.

Mr. Gregg's Introductory

Ladies and Gentlemen and Members of our Association—cannot express to you how much I appreciated the honor of being elected your president for the past year. I enjoyed the work very much. I am under obligations to the members of the club that I had the pleasure of visiting for the hospital and entertainment they gave me and the assistance in every way in the business of the meetings of these clubs.

I desire to thank all the officers of the association for their loyal assistance during this year, particularly desire to thank Mr. Morgan for his untiring work and support. I do not know how could have carried on the work without Mr. Morgan.

I do not think that any of you can appreciate how much you owe to the untiring efforts of your entertainment committee for their hard work in preparing this meeting, not only the banquet tonight, but for all of the entertainment which preceded it.

I think that should mention their names. Your thanks are due to Mr. and Mrs. Carl H. Black; Mr. and Mrs. Frank Faldo; Mr. and Mrs. Bushnell Biegelow; Mr. and Mrs. Wilbur J. Rice; Mr. Breinig, chairman, and Mrs. Breinig, and Mr. Hockinson, Gates, who arranged all of your social entertainment and the tournament. Also Mr. H. G. Sidelbottom. I have another pleasure and that is that Mr. March G. Bennett accepted the duties of being toastmaster tonight. I with great pleasure that I hand Mr. Bennett the gavel for the rest of the evening.

Toastmaster's Address

Toastmaster Bennett—Mr. President, I esteem it a real honor to have this meeting turned over to me by you. All of us who were present at the meetings who listened to the very remarkable report made by President Gregg for the preceding year, and the Bureau, were probably impressed as deeply as I with the eloquence of that report and the enthusiasm and things that would be very difficult for any other organization to match.

You will observe that throughout the report generous and cordial praise was given to every one connected with the operation and nothing was said of one gentleman who was the most conspicuous character in that bureau. With untiring energy, persistence and tact, he conducted the affairs of the bureau for many years and with a modesty unequalled in any but those who have the elements of greatness, he undertakes no claim for brains for himself but grants it all to his associates.

The same sort of modest statesmanship has distinguished his presidency of this association for the past year. We all owe to Mr. Gregg a great debt of gratitude, and his name should be posted high in the annals of this paint organization.

There are too many paint organizations in the opinion of some of us. Mr. Gregg has functioned beautifully with them all. I could perhaps say no more than that in his praise but in order to take advantage of some of my friends who do not agree with me, I am now going to take the liberty of saying a little verse that I gave on one occasion to this convention two years ago, by way of rubbing it in. It is now possible, to stimulate consolidation of our efforts in order that they may be more economical and more effective. You remember Oliver Herford's little verse about the duckbillplatypus, which I quote on this convention two years ago and which I am going to spring again.

My child, the duckbillplatypus,
and example sets for us.
From him we learn how indication
of character provokes derision.

This vacillating thing, you see,
Could not decide which was the best:
Fish, flesh, or fowl, but chose all three.

The scientists were sorely vexed
To classify him; so perplexed
Their brains, that they only chose
With rage at any.
Called him a horrid name one day.
A name that baffles, frights and
shocks us.
Omitting cause and effects.

I would that we might avoid getting
laid up like the duckbillplatypus in
suing so many divergent organizations
within one body.

Thanks Station WHAR

When I was a small boy which was a
very long time ago, as you all appreciate,
was told that the age of miracles was
passed. Since that time that the age of
miracles happened but the real miraculous
of the day is the radio. Our
providing for service for the
broadcast by station WHAR, a courtesy
which they extended to this convention,
has been offered for reports from
foreign sections of the country where
operations have been picked up. We
have already heard from as far as
Chicago and Boston and other cities. Doubt-
less we shall be further broadened tonight
as I want to take this occasion to thank
station WHAR for their courtesy to the
convention.
Business and romance are not usually

associated, yet all of us, if we have
imagination can get plenty of romance
out of business. As some of you people
know, I live in Boston. We have many
traditions in Boston. One of the most
persistent ones is the connection of Bos-
ton with the sea.

The next speaker is a native Bostonian
who had the same attraction for the sea
that other Bostonians had had. I am
told that at the early age of seventeen
he went to sea before the mast and that
at the remarkable early age of twenty-
one he commanded his own ship.



March G. Bennett
Toastmaster

Like the other Boston venturers upon
the sea, with the shipping and the busi-
ness of shipping lagged in Boston, Bos-
ton money and Boston men turned for
investment in the great West. Boston
men were leaders in most of the de-
velopment of the earlier railroads in the
West.

The next speaker followed that lead and
he has gone through the romance of the
sea, the romance of taking up with busi-
ness in the West. He became a mer-
chant in the West, kept his contacts with
romance and came to the head of one
of our great institutions in this business;
incidentally a literary man. I read one
of his articles in the National Paint and
Varnish Association. He is also a very
acute chess player, who is one of a few
who did the country several years ago. He is
married, a man, a man who can be
a business man and preserve his faith in
romantic things as perhaps the real things
of life.

I take great pleasure now in intro-
ducing to you Captain Charles W. Brown,
of the Pittsburgh Plate Glass Company.

Love and Sympathy

By Capt. Charles W. Brown

Mr. Toastmaster, ladies and gentle-
men and more ex-presidents than I have
ever been shipmated with at any time
in my life—I am certainly grateful for
the introduction that was given to me.
I am becoming quite an old man and
have traveled many parts of the civilized
world, and I have never met a toast-
master so deserving, so discriminating
and such a fine judicial mind as the
toastmaster you have presiding over this
banquet.

It has been several years since I have
heard the liberty of the press and the
national association. My thoughts naturally
revert to the early part of the century,
when the world was a very different place
and I realize how much your association owes
to the foundation that these men laid for
your future success.

During the intervening years your ac-
tive and able officers have worked faith-
fully and today you have one of the
ablest, oldest and most influential or-
ganizations in the United States.

I think that I should give credit to
those whom I may term the deserving
Many of the gentlemen I know of worked
with loyal co-operation and interest for
the benefit of this organization, and to
their endeavor you owe much of the
trifling success that you have attained.

This is the open season for love and
sympathy, many orators statesmen,
politicians, demagogues, all from Atlantic
City to the Pacific, are now expressing
their love and sympathy for their fellow
people.

I propose to take advantage of this
opportunity to make a few expressions
along that line myself. For nearly sixty
years, to my personal knowledge, we have
been very solicitous and sympathetic
about our farmers, and every presidential
year that solicitude and sympathy culmi-
nates and the hearts of our orators
bleed and they have to tell the farmers
what we have not done for them, what
we hope to do for them, and what we
ought to do for them.

President Coolidge makes hay. The dis-
tinction and cabinet officers and senators
of milking machines will be evincing their
sympathy and love for the agricultural
classes.

Quotes William Allen White

I suppose that very few people here
realize the deplorable conditions of the
Western farmers. I am going to quote
to you a recent statement made by Wil-
liam Allen White of Kansas, in the
"These People of Our United States."

Mr. White, I suppose, is the most cele-
brated citizen in Kansas and is at pres-
ent a candidate for governor.

Ten years ago the figures indicate
that the country in the United States with
the largest assets was Marion County,
Kan., not materially different from any
other county. Marion County happened
to have a larger per capita of bank de-
posits than any other American county.
The average per capita wealth and per
capita bank deposits was not much
higher than the Kansas average. That
in your Kansas. Typically he lives either
upon an eighty-acre farm or in a de-
tached lot, near a school house, with an
automobile in the garage. Whether farmer
or townman, if a farmer, he lives upon a
rural free delivery route along which
the postman brings to him at least one
daily paper, one weekly paper, and one
monthly paper. If a town dweller he
lives upon paved streets, a telephone and
electric light and power conduit and gas
main.

The county wherein these lines are
written, an ordinary Kansas town, the
number of telephones exceeds the num-
ber of families. The daily newspaper
prints many copies. In the town a num-
ber of electric light connections is more
than the number of residents. Water
and gas are common. The bank deposits
for the town in question are six million,
two hundred and fifty thousand dollars.
The number of depositors is twenty-one
thousand five hundred in a county with
a total population of twenty-four thou-
sand, four hundred people.

Recent newspaper reports indicate
that there have been three hundred and
forty thousand sets of radios sold to
these farmers. Out in some of the un-
fortunate agricultural States of the West
there is only one automobile to every
seven people. A great many of these
poor farmers have not even a Victrola.
Now, is there any reason why there
should not be an automobile for every
four farmers in the country, why they
should not have Victrolas, all of the
blessings of any of the metropolitan citi-
zens, and why should not our government
provide the wherewithal?

You may have noticed that several
hundred banks failed in the Western
agricultural States. Do you know the
reason? It is because capitalistic Wall
Street failed to provide sufficient capital
for those banks. The poor farmers could
not borrow the money that they
needed to borrow. If Wall Street said
only loosen up the farmers will be much
happier than they have ever been before.
Now, it is hard to realize the terrible
hardships of these farmers. I occasionally
visit my aunt in Florida. I always
joined the Horse Show Club down there.
I see these poor farmers pitching quilts.
They play checkers and they play chess.
I like to listen to their troubles. You
have no idea what miserable roads they
have to drive their automobiles over in
going from Minnesota and the Dakotas
down to Florida.



Mr. and Mrs. Carlyle H. Black

The camps along the way are incon-
venient and they frequently charge
exorbitant prices.

There were only 167,000 farmers who
went to Florida last year. It is a shame.
When I was in Los Angeles I was told
there was one colony of 5,000 Iowa
farmers over by the seashore.

Now, I do not propose to be responsi-
ble for any California state, but if
there were 8,000 there, it clearly follows
that there are a great many who were
not able to go to California and Florida.
I hope in the near future that our govern-
ment will provide the wherewithal to
give all these farmers a good outing
every winter.

Sympathy for Reformers

Then I wish to express my sympathy
for our noble reformers. Have you ever
realized what a lonely, solitary life these
reformers live? They have never known any
other reformers who would work together.
They all thought they were the only real
reformers in the United States. They
have never known any real reformer who
as soon as possible did not become a
candidate for political office; but they
have their discouragements.

Brother Bryan for some thirty years
has painted up Wall Street and he tried to
clean it up. He about succeeded when in

this last Democratic convention they
found that Mr. Davis was likely to be
nominated. He said that that seemed to
him to be impossible. He feared very
much that Mr. Davis was too closely
connected with capitalistic Wall Street.
Then, they went and nominated Mr.
Davis. Just think of that discourag-
ement to a reformer! Of course, he has
had to go out and make eloquent speeches
in favor of Mr. Davis and postpone the
cleaning up of Wall Street for four years
more.

Now, in our own State of Pennsylvania
we have a governor who is a reformer
and a great many governors have hobbies.
The particular hobby of our governor
is in enforcing the Eighteenth Amend-
ment.

All the way across the vast common-
wealth of Pennsylvania, from the mighty
Monongahela on the west to the historic
Delaware on the east, it is absolutely im-
possible to buy a drink of intoxicating
liquor—unless you pay at least twenty
cents.

Now, Senator La Follette has been
reforming Wisconsin for some twenty
years. Presumably, it is pretty well re-
formed. And yet some evil-minded people
say that the taxes are heavier in Wis-
consin than in their adjoining States.
They also say that it is impossible to
find the fruits of this goodness and re-
form and that the line of demarcation
between Wisconsin and the adjoining
States is very difficult to distinguish.

So far as I can judge, since Milwaukee
ceased to be famous, Wisconsin has not
achieved very much of any success.

Now, some reformers are over-zealous.
There is that poor Mr. Anderson who
just forgot the name of somebody who
gave him a few thousand dollars or per-
haps credited it to the wrong account
and there is that poor man in jail. We
should give our sympathy to these re-
formers.

Here was Emma Goldman, one of our
great reformers. Emma tried very hard
to reform the United States. She
tried to reform Russia. She certainly
deserves our sympathy.

A few years ago we had a great many
eminent lady reformers, but since the
women have been added to the book they
have so improved and purified the body
politic that they think any further re-
form is unnecessary.

I want to quote often get an opportunity
to express my sympathy and I want to
say that it is not limited to this hemi-
sphere and I think we ought to make a
sympathetic survey of the poor Russian.
Now, you all know the common de-
lineation of the poor Russian peasant—
sweet, sympathetic, simple, religious and
possessing most of the ordinary virtues.
Yet, even as good a man as the Russian
peasant has had things said about him
which have surprised me any way, and
I want to quote once again to Mr.
Gorky, just to show you how these Rus-
sian peasants have been misrepresented.

Mr. Gorky is the author of the greatest
and best known Russian. He has been ac-
tively identified with two revolutions, so
that he is a man of considerable authori-
ty.

Mr. Gorky says—"Where then is that
good and meditative Russian peasant
devoted to truth and justice of whom Nineteenth Century Russian literature gave
the world such beautiful and convincing
portraits? I sought and sought for
such a man in the Russian villages when
I was young but I did not find him. On
the contrary, I found an opportunist
Russian, rather shrewd, who when he
had got what he wanted could play the
part of a simple-minded peasant so
magnificently. He was not born stupid
and knows it very well. He has com-
posed melancholia songs and truly vulgar
songs and invented thousands of
proverbs which contain the experiences
of his harsh life. He knows that the
music is not stupid, but that the com-
munity is stupid. He says that one
should fear men rather than devils. He
has not too high an idea of truth. Truth
does not fit your stomach. The honest
man is as dangerous as an imbecile.
The music has been idealized in Rus-
sian literature by the popular school, be-
cause that literature used him for po-
litical propaganda."

One of our American professors who
shares my sympathy for the Russians,
relates a very touching anecdote of how
this particular peasant made a pet of the
pig. And, presumably, he would go out
the morning and join in murdering a
few of the bourgeois, rob a church and
commit other atrocities and then he would
return to the family pithy and grovel in
the dirt and pet his sweet pig and show
how these deserving Russians should
have our sympathy.

Discusses Russia

Secretary Hughes has very arbitrarily
refused to recognize these poor Russians.
He even does not approve or encourage
the loaning of money to them. Now,
they want this money for propaganda
purposes, to aid them in bringing about
more radicalism and more communism
and that they despise the capitalist
system but still they want our money.
We don't give it to those poor people.
We certainly ought to.

We should consider the unfortunate
condition, the deplorable condition of the
poor American people—their lack of op-
portunity, their oppression by the capiti-
list and by the corporations.

Some two years ago, pursuant to
ecological research, I went down to New
Jersey and witnessed Messrs. Carpenter
and Dempsey. The gate receipts
destroyed, amounted to about \$1,500,000.
As I looked around that vast assemblage,
I am quite certain that there were at
least sixteen or seventeen Rockefeller's,
Astor's, Vanderbilts, and other representa-
tives of wealthy New York families.

Now, why should our poor American
people have the privilege of going to box-
ing matches, why should they be in the
front row of baseball games, from foot-
ball games, and from all the other bless-
ings that the rich of this country only
enjoy?

Why, last year there were only \$700-
800,000 spent on moving pictures. The
majority of these people don't get any of
the deserts to which they are entitled.
I want to refer to this manuscript so
that I would not make any error. Our

poverty-stricken farmers and workmen and a few common people have only \$8,000,000 in the hands of our banks and country, according to the reports for the year 1923. These deposits should be at least \$10,000,000 for the poor people who so horribly oppressed by the capitalist classes.

In conclusion, I wish to present a few more serious thoughts. I have talked with a great many self-respecting farmers. They deplore, as I do, the exaggerated account of their hardship and their condition, which is magnified by their own selfish purposes by our demagogues and sensational papers.

I trust it is unnecessary to say that no man could have more respect for the honest, typical, hardworking American farmer than I have, but I am sorry to see their condition magnified and distorted and exaggerated.

In this assembly of business men, it is a well known fact that when we give credit, it is entirely immaterial whether a man is a Republican, a Democrat, a Progressive or a Prohibitionist. We assume, and we know, that the American people are honest. If we employed a domestic servant at \$80 a month, we don't pay \$5 extra for honesty—that is assumed. Is it not the same assumption that when an ordinary self-respecting American accepts an office that he also is honest?

To me it is very unfortunate that the dishonesty is so exaggerated. Dishonesty is deplorable, but dishonesty does not appear exclusively to any political party.

An Oriental proverb says that a fool points to a spot upon the carpet; a wise man seeks to cover it with the hem of his garment.

Now when we Americans perceive a spot on our carpet we not only point to it but we even make a great fuss of it. We call all possible attention to that spot, and by this emphasis and by the importance that is given to it, the small spot it is very seldom that that is the way to obliterate the spot from our carpet.

Our nation has made wonderful progress during the past century, a progress that we have every reason to feel proud of. The ambition to increase our prosperity and to improve our conditions is admirable, but it is deplorable to think that we make so much of our errors which should not be called to attention in the prominent manner in which they are.

Admitting, if we please, all the criticisms of our most radical followers, the broad truth remains that there has never been any nation in the world's history that has had the education, the comfort, the happiness, and the material prosperity that the American nation has today, and for which we should be grateful rather than critical.

Irrespective of political party, we should all endeavor to be charitable, tolerant and cultivate the right kind of relations with our fellow citizens. We should greatly deplore and condemn any American citizen on account of his race, creed or nationality.

We must do our best to harmonize the many and conflicting elements in American life.

Nearly a century ago when there was grave dissension among our States and when even the Union seemed threatened, Daniel Webster in one of his famous speeches said, "By the side of all antagonisms, higher than they, stronger than they, there rises the colossal, the fine sweet spirit of nationality, the nationality of America."

Success—What Is It? How to Attain It

By Judge Harold B. Wells

In the city of Wilkes-Barre a couple were walking through the corridors of the county house and saw a man who was very much frightened and so great was their timidity as to attract the attention of the County Judge. He walked up to them and said, "Excuse me, but is there anything that I can do for you? You seem to be situated in the city."

The man said nothing and, for a wonder, neither did the woman. Both looked as if they were going to run out of the building.

The judge said, "I think I know what you want. You want a marriage license. Neither of them denied it. The judge said, 'You come with me over here to the proper department and I will procure one for you.' He turned to the man and said, 'You go over to my private chambers and I will send for a minister and we will have you married according to the rites of the church.'"

It was done. They went out of his office, still scared but went on their way, apparently rejoicing.

About two years later this judge was making a campaign speech in the lower end of the county. At the conclusion of his speech a fellow rushed up to him, reached out his hand, grasped the judge by the hand and said, "Do you remember me?" The judge, being a good politician, said, "Well, your face is perfectly familiar, but I can't place your name." The man replied, "I am the man you got a marriage license for two years ago and was married in your private offices."

"I remember you very well now," said the judge. "My, my, what a night you had that day!" The man said, "Yes, and I've got her yet."

Tells of First Speech

I can recall very vividly what a fright I had the first convention I ever addressed. As a confession, I want to say here and now that I have got her yet, and if I had my sweet will I would be striking for home in the county seat of Delaware, but I realize it can't be.

It was before the days of prohibition. He had been imbibing more freely than wisely of a beverage of a greater alcoholic content than the one he was drinking.

He was wandering his way home with some difficulty. He found it necessary for his comfort and safety to go to a friendly lamp post which stood by the side of the street. As he clung to it and swung his legs up and down on the other side of the street he saw a motion picture house and across the front of it in large letters were these

Toastmaster Bennett:—I stated in introducing Captain Brown that he was a native of Boston and without being in any way critical of the Captain's remarks, I would like to say that some of them were evidence to a fact which I have noted many times before—that when a Bostonian or a New Englander translates himself to the boundless and wealthy West, he forgets about some of the things that he leaves behind.

I wish to point out, in defense of New England, especially the New England farmer, that these thousands of farmers courting around in automobiles in the winter were not from the rock-ribbed hills of Maine, New Hampshire, Vermont, Massachusetts, Connecticut and not from Rhode Island, which is perhaps not big enough for farms.

The next speaker speaks to the subject of "Success—What Is It? How to Attain It." His formula for success is more or less occult, as I get it. He



Mr. and Mrs. Frank Waldo

is a dyed-in-the-wool Republican, a shouting Methodist, his favorite sport is croquet, he has beautiful hazel eyes and occasionally he has a gleam in his eye. At these things I am credibly informed that Judge Wells is a man of great experience in public speaking, a prominent citizen of this State, who is now devoting himself when he isn't contributing to one of our entertainments and Easter programs and is welcoming and speaking to the conventions that meet here—to public affairs and giving it out for a good time and to the needs of this campaign.

I take great pleasure in introducing Judge Harold B. Wells.

words, "Home, sweet home, in five reels." He said, "Hell, it can't be done."

Now, I am sitting with you. I sincerely do. You are here for a good time. I am here to torture you; I know that. At a last when I used to go to Sunday school, I could never for the life of me understand why it was that at Christmas entertainments and Easter programs and when I was in the middle of the recitations and the songs which we children did endure because we could endure them there had to be an address by the superintendent or "remarks by the pastor." Why inflict that upon us?

Since I have grown up I have never for the life of me been able to understand why at a convention banquet when everybody was out for a good time and in this case, when you are going down here below to have a nice dance, that it was necessary to bring in an outsider to put over a gas attack to torture you with. Nothing is more horrible than death by execution and I am here to bear witness to that fact.

Relates Story of Taft

Shortly after the world war, ex-President Taft was invited to make a speech in the West. On the same platform with him was a captain of marines. He had been wounded in battle over in France, decorated on the basis of action, and it was advertised that he would speak following ex-President Taft.

The ex-president spoke at great length. The audience, almost to a man, at the conclusion of the ex-president's speech, arose and began to leave the building, when the chairman of the meeting with much excitement rushed to the edge of the platform and shouted, "Come back here every one of you and take your seats. This fellow went through hell for us during the war; it is up to us to do the same thing for him now."

Well, I have not endured anything for this convention during the war, but it is up to you to endure it. Blessings be on the endures until the end!

You have been here a whole week, and you had eaten so much that his mother said to him, "Timmy, if you eat another slice of cake you will bust!" He said, "Pass me the cake and get out of the way."

He had the topic assigned to me of success and how to attain it. I remember being invited to make a speech one time in the little town of Rockaway, New Jersey. I was met at the depot by the mayor of the town. He didn't know me; I didn't know him. I was in the Senate at that particular time representing my county in the State legislature. The mayor

finally let everybody drizzle away from the station; then he came up to me and said, "Are you senator Wells?" I said, "Yes."

"I got in the wagon. I have been looking for you."

"I got in the wagon. I was driven to the little Presbyterian Church, where I was to deliver my oration. After it was over this mayor took me away in the self-same carriage."

He paid me this compliment; he said, "Say, Wells, that was a good speech you made. I want to tell you something. When I first saw you, I didn't expect it, but you can't always tell by looks."

"I told that to my wife when I got home. She said, 'The nasty thing! It is a wonder to me how dense women are. However, you can't tell, just as I often say.'"

For beauty I am not a star. There are others more handsome by far. Today, I don't mind it. For I am behind it. You folks out in front get the jar.

You never would think to look at an oyster that it had any virtue in it. It does not look fit to handle, much less fit to eat; but way back there in the stone age, a cave man one day, having the courage of his conviction, picked up an oyster, shut his eyes, sucked it down and, in the words of the poet, he said, "Oh, boy." Ever since that time we have had oysters and millions have been made out of them.

Some of us get the idea that in order to make a success of our lives in the law business or the paint and varnish business we have got to go to Boston or Philadelphia or New York or to some big city. I think about 85 per cent. of all the fortunes are made in the small towns.

Money and Success

I used to have the idea when I was a lad that there were two words that were absolutely synonymous—money and success. I thought you could not make a success out of life unless you made a lot of money.

One day I picked up a magazine and read where a professor for whom I had always had the greatest respect, had been offered \$100 per night to lecture on these days when knighthood was in vogue. (Laughter.) He had been offered \$100 per night to lecture on the Chautauque circuit. He said, "I haven't time to make money."

Mr. Emerson said, "The difficulty about making money is that it costs too much."

I wonder how many of you have ever heard Dr. John R. Mott speak? He is one of the greatest executives in America today. Dr. Mott Wilson offered him an ambassadorship to China, which he refused. He is the secretary of the International Committee of the Y. M. C. A. He has probably done more to inspire



Hoskinson Cates

Golf Chairman

young men to a higher life than almost any other man in America today.

Not long ago a business committee walked into his office in New York City and offered him a salary of \$100,000 per year if he would head up a big business corporation that they were then forming. Mr. Mott seemed to hesitate, then tears came to his eyes, and the chairman of the committee said, "That is all right, Mr. Mott. It is a big question. We will give you a week to give us your decision."

"No," he said. "My decision was made before your proposition was submitted, but what pains me is that I should have as lived among you that it would have been a great thing to have made one with a proposition like that."

He didn't believe big business. He didn't understand large salaries. Not at all, but he had listened to an inner calling; he had dedicated his life to a high calling and he was like old Nibbles building the wall—he was engaged in a great work and he could not come down for the mere emblems of the world.

I say it is a mighty fine thing to have money, but money, if you please, is not the best thing in life. Don't come back here at your next convention and boast merely of the money you have made this year because you will find that your most disappointing possession may be that.

Money won't buy the things most worth while. Money won't buy love or appreciation. Money won't buy respect

or decency. It won't buy honesty or health or happiness or friendship or character. I will admit that the lack of money often works a hardship.

Not long ago a man received a letter from the black-hand that unless he deposited the sum of \$5,000 at a certain time at a certain place his wife would be kidnapped. He wrote back and said, "I haven't got the \$5,000, but your proposition appeals to me."

Talks of Discouragements

I recall going over to Princeton University when we were celebrating the 150th anniversary. I was the most discouraged boy you ever saw. It was said that there were more great men gathered together there than ever before on the face of the earth. There were authors and poets and doctors and all kinds of literary men and admirals and patriots to burn. Some of them ought to have been burned, if it had not been for the smell.

However, as I saw these men with their colors and their purses and saw titles that they were carrying—D. D's, their L. L. D's and their H. O. G. S—I became discouraged. I said to myself, "What is the use? A man can't make a success of his life unless he has some commanding talent like these men; he must be a genius."

I lost heart, became discouraged and thought I would go home. Then it occurred to me that everybody could not be a lighthouse, but if a fellow can't be a lighthouse, he may be a lamp post, and there is more use for lamp posts than for lighthouses. So I made up my mind that I would be a lamp post.

Then I asked myself this question: when I hang out my shingle, "How can I, as a country attorney in a country town, make a success of my life?" I would do the daily task set before me and not be satisfied to do it well, if I could do it better, and not be satisfied to do it better if I could do it best, until I would be bound to make a success. However, it has its price. Some one said to Chauncey Depue once, "What is the secret of success?" He said, "There is no secret. It is just dig, dig, dig."

Some one once said to Mr. Edison, "Is genius an inspiration?" "No," he said, "it is perspiration." That is just exactly what it is—perspiration. Every great man has met, every great man that I read about makes genius seem less mysterious to me. Back of all, underneath it all is nothing but plain, old-fashioned hard work.

It was so with Napoleon, the greatest general that the world has ever seen. He was up at two o'clock in the morning attacking his correspondence with an energy that drove his secretaries to distraction.

It was so with Webster who, in my judgment, was the greatest orator the world has ever produced. "For the last twenty-five years," he said, "I have worked more than twelve hours every day." When some one accused Lord Byron of being a great genius, he said, "The only genius that I know anything about is to work sixteen hours a day."

The tendency today, I am sorry to say, is to do just as little work as you possibly can for the biggest pay possible. We are unwilling to work for what we are worth. We had a man in our town who was not considered very bright, but he was a splendid specimen physically. A man came in from the farm and said, "Jake, won't you come out and help us gather the crops on the farm?" Jake said, "I don't know. What will you pay?" "I will pay you what you are worth."

Jake said, scratching his head, "Gosh darn if I will work for that!"

The most dangerous doctrine going around in America is to teach young men that work is a curse and that they show their cleverness by sidestepping it as far as possible. I am glad we have in the White House a man who is a thrifty New Englander and a Yankee. He sets his boys to work during the summer. His boys have had to work every summer.

A lad said to the oldest boy, "Say, you bet I would not work if my dad was President of the United States." This boy answered and said, "Gee, you would work if you had my dad."

No boy is ever going to rise from poverty and obscurity on this proposition of six hours a day and five days a week. I say we have not so much to fear in America from the wideness of young boys' eyes as we have from their narrow way that they are being brought up.

The difference between the boy who succeeds and the boy who fails is the difference between the boy who does as much as he possibly can and the boy who does as little as he possibly can. There is no short-cut to success.

Eggs and Kind Words

Have you ever ridden on the Kinkora Division of the Pennsylvania Railroad? Have you? It makes me think of the traveling salesman who went into a restaurant sometime ago and ordered two soft-boiled eggs and a few kind words. The waitress came back at the end of time with the eggs. He said, "Where is the rest of my order?" I ordered two soft-boiled eggs and some kind words. Where are the kind words?" She leaned over and whispered in his ear, "Don't you know?"

If you have not ridden on the Kinkora Branch of the Pennsylvania, my kind words to you is this: "Don't come back up on it and I know something about it. I have spent 25 years of my life at Kinkora. I don't want to make connections. Those trains on that division don't have cowcatchers on the front of the engine. They never overtook a cow. They have the cowcatchers on the back end of the train to keep a cow from strolling in the engine and wrecking the passengers. They take no chances there."

We had a seafaring man, like my good friend, try to make connections with a conductor on that road. He was only seasick three times. One day a man got up at the Dorland Farm Hotel. He wanted to make his connection at Kinkora as he had a very important business engagement. The train was going along very slowly. Joe Scroggy was the conductor. He came down the aisle looking up tickets. This business man who was so anxious to make his connection at Kinkora, said, "Mr. Conductor, can't

Carter, F. M., Carter White Lead Co., Chicago.
 Cary, Robt. G. B. Cary & Co., Chicago.
 Chase, F. G., Anconia Copper Co., Akron.
 Cassidy, B. J., Pittsburgh Plate Glass Co., Pittsburgh.
 Chapin, C. J., Pittsburgh Plate Glass Co., Pittsburgh.
 Catcott, R. L., N. J. Zinc Sales Co., Pittsburgh.
 Chaffield, H. B., Kasebier Chatfield Shellac Co., New York.
 Chatham, C. W., Eagle Picher Lead Co., Pittsburgh.
 Cheesman, P. P., Cheesman, Elliott & Co., Brooklyn.
 Chipman, Geo. H., Samuel L. Dell & Co., Baltimore.
 Chopp, Chas. C., World's Products Trading Co., Cleveland.
 Clark, Allen W., American Paint Journal Co., St. Louis.
 Clark, Chas. Allen, American Paint Journal Co., St. Louis.
 Clark, R. Pell, R. I. Clark Co., Ltd., London.
 Clark, Gordon F., R. I. Clark Co., Ltd., London.
 Clements, H. M., Clements & Son, New York.
 Coyne, Wm. H., Coyne Bros. Varnish Co., Philadelphia.
 Colford, H. P., American Can Co., New York.
 Collins, Wm. E., S. F. Collins Paint Co., Syracuse.
 Conner, A. K., Jones & Co., New York.
 Cooper, F. S., Carter White Lead Co., Chicago.
 Cook, C. R., Cook Paint & Varnish Co., Kansas City.
 Coon, John Henry, Pittsburgh Plate Glass Co., Philadelphia.
 Cooper, B. W., G. D. Wetherill & Co., Philadelphia.
 Cornish, E. J., National Lead Co., New York.
 Coulton, W. L., Reichard Coulton, Inc., New York.
 Cox, H. C., Krebs Pigment & Chemical Co., New York.
 Curry, Arthur V., Continental Can Co., Chicago.
 Currier, E. C., Hansen Paint & Glass Co., Sioux City, Iowa.
 Cushman, R. J., J. C. Pusey & Son, Boston.

D

Dabney, Wm. C., Jones Dabney Varnish Co., Louisville.
 Dall, W. A., National Lead Co., Cincinnati.
 Daniels, J. W., Archer Daniels Midland Co., Minneapolis.
 Darcy, Chas. A., Jr., Whiting Adams Co., Boston.
 Darry, D. New Jersey Zinc Co., New York.
 Davis, S. H., Chas. H. Howell Co., Philadelphia.
 Davis, W. H., Harshaw Fuller & Goodwin Co., Philadelphia.
 Day, A. S., Spencer Kellogg & Sons, Baltimore.
 DeForest, T. S., T. S. DeForest Co., Dallas.
 De Mott, L. R. V., De Mott & Dougherty, Chicago.
 Denny, Jos. G., Denny, Hilborn & Rosenbach, Philadelphia.
 Dewar, John, International Ass'n of Master House Painters & Decorators, Pittsburgh.
 Dodd, A. W., American Zinc Lead & Smelting Co., New York.
 Dougherty, W. W., De Mott & Dougherty, Chicago.
 Dowdy, R. B., Dowdy Bros., Philadelphia.
 Drake, Edw. R., National Ass'n of Paint Distributors, Chicago.
 Drouillard, J. C., J. C. Drouillard & Co., Cleveland.
 Ducommun, L. M., Rose Heuter Paint Co., San Francisco.
 Dyer, E. H., Glidden Co., Reading, Pa.

E

East, Arthur M., E. Save the Surface Campaign, Philadelphia.
 Eastman, W. H., Wm. O. Goodrich Co., Milwaukee.
 Eastwood, Chas. W., U. S. Gutta Percha Co., Providence.
 Edgerly, D. W., National Lead Co., New York.
 Edwards, H. G., American Can Co., Chicago.
 Eiling, Howard, Glidden Co., Cleveland.
 Emerson, R. A., W. National Clean-Up and Paint-Off Campaign, St. Louis.
 Emmott, T., American Zinc Sales Co., Columbia.
 England, Edw. L., Chicago.
 Evans, Ray, Evans Lead Co., Charleston, W. Va.

F

Fairweather, A. G., Paint Works, Jersey City.
 Falcon, D. W., Grasselli Chemical Co., Cleveland.
 Felton, H. S., Felton Sibley Co., Philadelphia.
 Felton, J. Sibley, Felton Sibley Co., Philadelphia.
 Ferguson, G. M., National Pigments & Chemical Co., New York.
 Field, Chas. E., National Lead Co., Chicago.
 Figgis, D. W., American Can Co., New York.
 Fieger, G. A., American Can Co., New York.
 Fleming, H. B., National Lead & Varnish Co., Tonawanda, N. Y.
 Flynn, T. A., Butler Finest Paint Co., Washington, D. C.
 Flynn, Geo. W., Morris Hermann & Co., Cleveland.
 Foad, Clark, C. M. Childs Co., Brooklyn.
 Foss, Walter D., Wooster Brush Co., Wooster, Ohio.
 Foss, C. P., Wooster Brush Co., Wooster, Ohio.
 Foster, N. O., Standard Oil Co., Cleveland.
 Fowler, E. J., Barnard, Porter, Remington, Rochester, N. Y.
 Fredericks, C. C., W. M. Matthews Co., St. Louis.
 French, C. D., Samuel H. French & Co., Philadelphia.
 Frick, O. T., Standard Ultramarine Co., Huntington, W. Va.

G

Gadde, G. E., American Can Co., New York.
 Gardner, H. A., Washington, D. C.
 Gatch, A. B., Wooster Brush Co., Wooster, Ohio.
 Gates, H., Evans Lead Co., New York.
 Gettemuller, Fred H., H. J. Gettemuller Co., Baltimore.
 Gibson, R., Harshaw, Fuller & Goodwin Co., Cleveland.
 Gibson, H. O., Gibson-Homans Co., Cleveland.
 Gibson, Jesse, Hercules Powder Co., Wilmington, Del.
 Gillespie, John T., L. C. Gillespie & Sons, New York.
 Gienow, M. M., Hirschberg Paint Co., Baltimore.
 Grudolph, W. F., DeVilbiss Mfg. Co., Toledo.
 Grady, Nelson B., McDougall-Butler Co., Buffalo.
 Gregg, Nelson B., National Lead Co., New York.
 Gregg, Norris B., Jr., National Lead Co., New York.
 Guilford, C. F., Gillman Chelby Co., Inc., New York.
 Gutley, H. M., Pratt & Lambert, Inc., New York.

H

Hagger, I. D., National Lead Co., New York.
 Hatt, S. G., Fred L. Lavanberg Co., New York.
 Hancock, D. H., Leadville Varnish Co., Louisville.

Hanline, L. S., Hanline Bros., Baltimore.
 Harding, Wm. J., Vashok Tamper Chemical Co., New York.
 Harris, O. C., National Lead Co., New York.
 Harrington, G. R., Devos & Reynolds Co., Chicago.
 Haskell, Glen, U. S. Industrial Alcohol Co., New York.
 Haskins, J. C., Chas. E. Johnson Co., Philadelphia.
 Healy, D. J., Spencer Kellogg & Sons, Philadelphia.
 Heckel, G. B., Philadelphia.
 Heckel, Frank B., Philadelphia.
 Heckel, G. B., Jr., Philadelphia.
 Hendrickson, Hendrick E., S. Winterbourne & Co., New York.
 Hennrich, J. C., Hammer Bros. White Lead Co., St. Louis.
 Henrichs, L. C., Chas. E. Johnson Co., Philadelphia.
 Hettrick, W. J., Eagle Picher Lead Co., Chicago.
 Hodges, H. M., H. M. Hodges & Bros., New Haven, Conn.
 Hodgson, Wm. W., Phoenix Paint & Varnish Co., Philadelphia.
 Hoelle, E. C., K. Williams Co., New York.
 Hoelle, E. C., Wm. Day Erhardt Co., Albany, N. Y.
 Hopper, E. F., Murphy Varnish Co., Newark.
 Hough, W. J., Columbia Naval Stores Co., Chicago.
 Howard, H. M., Thibaut & Walker Co., Long Island City, N. Y.
 Howard, J. H., Geo. F. Math & Co., Washington, D. C.
 Howe, H. E., American Can Co., Indianapolis.
 Hull, S. H., Carter White Lead Co., Cincinnati.
 Hunt, Samuel J., W. N. Matthews Corp., St. Louis.
 Hunter, Robt. N. J., Zinc Sales Co., San Francisco.

I

Irvin, James W., Irvin Jewell Vincent Co., Dayton.
 Isenman, P. R.
 Jacobs, Adrian E., H. W. Peabody & Co., New York.
 Jaeger, Dan, U. S. Color Card Co., New York.
 Jarman, W. H., Jr., McCloskey Varnish Co., Philadelphia.
 Jarrett, Chas. P., Peaslee Gaultbert Co., Dallas.
 Jensen, Fred A., Chicago.
 Jones, L. S., Marietta Paint & Color Co., Columbus, Ohio.
 Jones, Ralph H., Geo. D. Wetherill & Co., Philadelphia.
 Joseph, Alex., Pfeiffer Color Co., New York.

K

Keeley, John T., Binney & Smith Co., New York.
 Keefe, J. A., Spencer Kellogg & Sons, New York.
 Keister, James B., National Lead Co., San Francisco.
 Kelley, N. W., Blackburn Varnish Co., Cincinnati.
 Kelly, T. J., Advance Paint Co., Indianapolis.
 Kelly, James L., Whiting Adams Co., Boston.
 Kempf, Jos., Wilson Imperial Co., Newark.
 Kendall, C. V., Binney & Smith Co., New York.
 Kimball, G. H., Wadsworth Howland Co., Boston.
 Kingsborough, H., Krebs Pigment & Chemical Co., Newport, Del.
 Knapik, W. H., American Can Co., Boston.
 Klein, S., Caion Chemical Co., Bound Brook, N. J.
 Kilpatrick, H. C., A. Kilpatrick & Co., New York.
 Knapp, G. W., Patterson, Boardman & Knapp, New York.
 Knapp, G. W., New York.
 Kohnstamm, L. S., L. S. Kohnstamm & Co., New York.
 Kohn, D. A., Lowe Bros. Co., Dayton.
 Krebs, A. S., Krebs Pigment & Chemical Co., Newark, Del.
 Kuhn, H. S., Kuhn Paint & Varnish Works, New York.
 Kurfees, J. F., J. F. Kurfees Paint Co., Louisville.

L

La Cava, L. J., Continental Can Co., Jersey City.
 Lashy, W. A., Chalmers Chemical Co., Newark.
 Lampe, J. Gerhardt, Samuel L. Dell Co., Baltimore.
 Landers, Chas. H., G. Paint & Varnish Record, Philadelphia.
 La Valle, G. H., Marietta Paint & Color Co., Philadelphia.
 Lawson, W. J., Grasselli Chemical Co., Cleveland.
 Leffingwell, L. M., Archer Daniels Midland Co., Minneapolis.
 Lehr, von der, Fred., Haller & Merg Co., New York.
 Leis, Geo. C., L. Martin Co., New York.
 Lindsay, R. W., Pratt & Lambert, Inc., Buffalo.
 Litter, D. H., D. H. Litter Co., New York.
 Lockwood, J. E., Hercules Powder Co., Wilmington, Del.
 Lodge, Henry F., Geo. S. Mapham Co., East St. Louis.
 Loe, S. S., Republic Varnish Co., Newark.
 Loud, Fred E., Murray Oil Products Co., Philadelphia.
 Lowenstein, Sidney Taylor Lowenstein Co., Mobile, Ala.
 Lucas, J. Spencer, Spencer Lucas Co., Camden, N. J.
 Lynch, R. W., Breinig Bros., Providence, R. I.

M

MacGregor, John R., Eagle Picher Lead Co., Chicago.
 MacGregor, Evans, National Lead Co., New York.
 McNeill, H. M., Kasebier Chatfield Shellac Co., New York.
 McClure, G. G., Pittsburgh Plate Glass Co., Pittsburgh.
 McCormack, J. H., General Naval Stores Co., Pensacola, Fla.
 McCord, D. J., McCloskey Varnish Co., Philadelphia.
 McGee, R. E., Enterprise Stamping Co., McKees Rocks, Pa.
 McGee, R. E., Enterprise Stamping Co., McKees Rocks, Pa.
 McKay, E. S., Dean & Barry Co., Columbus, Ohio.
 McLaughlin, A. I., Carpenter, Morton Co., Boston.
 McManara, Michael, Detroit Paint, Oil & Varnish Co., Detroit.
 McManis, J. H., Pratt & Lambert, Inc., Buffalo.
 McNulty, Frank B., Joe. A. McNulty, New York.
 McNulty, Jos. A., Joe. A. McNulty, New York.

Magonia, W. H., Atlantic Dyer & Varnish Co., Philadelphia.
 Mallot, Chas. M., Indianapolis Paint & Color Co., Indianapolis.
 Marks, Walter F., National Lead Co., Milwaukee.
 Mangin, Jos. J., United Color & Chemical Co., Newark.
 Mangin, Jos. A., United Color & Chemical Co., Newark.
 Marot, R., Chas. H. Howell Co., Philadelphia.
 Martin, E. E., Martin Senour Co., Chicago.
 Martin, Luther, Wilkes, Martin Wilkes Co., New York.
 Martin, Geo. A., Sherwin Williams Co., Cleveland.
 Martin, Geo. A., 2nd, Sherwin Williams Co., Cleveland.
 Martin, Wells, Martin Varnish Co., New York.
 Mason, A. P., Spencer Kellogg & Sons, New York.
 Maston, Willard E., Eagle-Picher Lead Co., Philadelphia.
 Matlack, S. R., Geo. D. Wetherill Co., Philadelphia.
 Maxwell, H. B., Elder & Jenks, Philadelphia.
 Meahan, Dan F., St. Louis.
 Meier, C., Hammer Bros. White Lead Co., New York.
 Melton, Geo. J., C. A. Michel & Co., Pittsburgh.
 Milton, G. A., Bushwick Can Co., Brooklyn, N. Y.
 Minehart, L. P., Minehart Traylor Co., Denver.
 Milligan, S. W., Manufacturers' Can Co., Harrison, N. J.
 Mitchell, Jesse A., Indianapolis Paint & Color Co., Indianapolis.
 Mitchell, R. E., Geo. F. Math & Co., Washington, D. C.
 Moran, J. Henry, Ellis Jackson & Co., Philadelphia.
 Morawitz, Edw. R., John D. Lewis, New York.
 Morpeth, W. R., E. I. du Pont de Nemours & Co., Newark, N. J.
 Morris, C. P., Binney & Smith Co., Philadelphia.
 Morris, Bernard, Binney & Smith Co., Philadelphia.
 Moser, Gun, E., Jr., Detroit Oil & Naval Stores Co., Detroit.
 Motorman, J. J., Carter White Lead Co., Chicago.
 Mouton, D. W., H. W. Peabody & Co., New York.
 Mounier, Frank E., A. Munna Kalsomine Co., Brooklyn, N. Y.
 Murphy, E. D., Metal Package Corp., New York.
 Murray, Robt. W., L. C. Gillespie Co., New York.

N

Nemzek, L. P., E. I. du Pont de Nemours & Co., Philadelphia.
 Neumann, R. M., N. J. Zinc Sales Co., Chicago.
 Nice, Eugene E., Eugene E. Nice Co., Philadelphia.
 Norton, G. P., L. Save-the-Surface Campaign, Philadelphia.
 Nutting, F. H., Duxter Bros., Boston.

O

O'Brien, W. D., O'Brien Varnish Co., South Bend, Ind.
 Odgers, B. C., Assegerup Co., New York.
 Oldham, Leroy, Leroy Oldham & Co., Baltimore.
 Orr, Arthur, Commercial Solvents Corp., Terre Haute, Ind.
 Owens, J. A., American Can Co., Cincinnati.
 Packard, H. E., Southern Can Co., Baltimore.
 Patterson, R. A., N. J. Zinc Sales Co., Cleveland.
 Patterson, W. A., G. W. S. Patterson & Co., New York.
 Patten, Ludington, Pittsburgh Plate Glass Co., Philadelphia.
 Pearson, H. W., U. S. Kalsomine Co., New York.
 Peck, R. H., U. S. Industrial Alcohol Co., New York.
 Perry, R. T., Perry Paint & Glass Co., Tampa, Fla.
 Peterkin, R. J., Paramet Chemical Co., New York.
 Peters, E. V., N. J. Zinc Sales Co., New York.
 Phillips, E. S., Devos & Reynolds, Inc., New York.
 Phillips, E. C., Devos & Reynolds, Inc., New York.
 Pihney, John H., Muralo Co., Chicago.
 Pihney, H. A., American Can Co., Chicago.
 Pollock, Samuel, Opco Company, Cleveland.
 Porter, Lovett R., Columbus Naval Stores Co., Savannah.
 Pugh, R. A., Trucon Laboratories, Detroit.
 Pugh, Geo. Horton, J. G. Pusey & Sons, Inc., Boston.
 Pusey, Geo. D., J. C. Pusey & Sons, Inc., Boston.

R

Rayner, R. F., Pittsburgh Paint Supply Co., Pittsburgh.
 Rau, Fred, C., McCloskey Varnish Co., Philadelphia.
 Reardon, J. V., Reardon Co., St. Louis.
 Read, Albert A., J. C. Pusey & Sons, Boston.
 Roque, J. L., Hirst & Bagley Linseed Works, Chicago.
 Rice, H. W., Aetna Finance Co., Philadelphia.
 Rice, W. L., U. S. Gutta Percha Paint Co., Providence.
 Richards, R. F., American Can Co., Detroit.
 Ritchie, W. A., Standard Ultramarine Co., Huntington, W. Va.
 Rivits, Chas. B., Springfield Tool Co., Springfield, Mass.
 Robbins, Chas. S., Wadsworth Howland Co., Philadelphia.
 Robbins, Clarence, Robbins Varnish Co., St. Louis.
 Robbette, R. B., Tropical Paint & Oil Co., Cleveland.
 Robinson, F. W., Pratt & Lambert, Inc., Buffalo.
 Robinson, Sherman, Hamill & Gillespie, New York.
 Rockwell, F. W., National Lead Co., New York.
 Rockwell, J. D., Chemical & Pigment Co., Baltimore.
 Roh, Chas. J., Murphy Varnish Co., Newark.
 Rolfs, H. J., Rolfs Chemical Co., Buffalo.
 Rosenbers, J. W., Standard Varnish Works, New York.
 Ross, H., National Lead Co., New York.
 Rowley, W. H., Evans Lead Co., Charleston, W. Va.
 Ruprecht, C. H., E. I. du Pont de Nemours & Co., Wilmington, Del.
 Russell, H. G., Eagle Picher Lead Co., New York.
 Ryan, H. Ransom, Soarte & Co., Brantford, Canada.

S

Sadd, L. C., T. H. Nevill Co., Pittsburgh.
 Saltzman, S. A., Carter White Lead Co., Chicago.
 Salzman, Leon, M. Feigel & Bro., New York.
 Sampson, F. J., Tanner Paint & Oil Co., Richmond, Va.
 Sanders, W. A., Midland Chemical Co., Chicago.

Sanderson, J. M., Larkin & Co., Buffalo.
 Schiller, B. A., Atlas Sealing Co., New Schneider, G. W., Jr., Foy Paint Co., Cincinnati.
 Schnell, Harry J., Oil, Paint & Drug Importer, New York.
 Schumann, A. C., Hilo Varnish Co., Brook Schumann, J. H., Hilo Varnish Co., Brook Schwarzman, Dr., Spencer Kellogg & Buffalo.
 Schwartz, J. W., Binney & Smith, Philadelphia.
 Schwarz, W. O., Patek Bros., Milwaukee.
 Scott, B. C., Louisville Varnish Co., Indianapolis.
 Smiley, W. A., Pure Oil Co., Philadelphia.
 Seiditz, C. M., Seiditz Chemicals Co., Kansas City.
 Schofield, W. T., Midland Chemical Co., Chicago.
 Shepard, F. B., Capital Paint Co., Baltimore.
 Shore, H. E., G. P. Darrow & Co., Philadelphia.
 Sidoroff, H. G., National Lead Co., New York.
 Sidoroff, H. G., U. S. Color Card Co., Chicago.
 Sidoroff, H. G., Jayne & Sidoroff, New York.
 Smith, Claude H., Phelan Fast Co., Louisville.
 Smith, C. Sanford, J. Lee Smith & Co., New York.
 Smith, Harry C., Lilly Brokerage Co., New York.
 Smith, Charles, Smith Chemical & Color Co., New York.
 Sommers, A. S., Fred L. Lavanberg Co., New York.
 Soule, W. A., Pittsburgh Plate Glass Co., Boston.
 Sproule, C. D., Pratt & Lambert, Inc., Chicago.
 Spruance, Gilbert, Gilbert Spruance Co., Philadelphia.
 Stocker, John, Binney & Smith Co., New York.
 Stone, W. W., U. S. Zinc Sales Co., New York.
 Stewart, H. C., Westmoreland Chemical Color Co., Philadelphia.
 Stewart, S. H., Chicago.
 Stidell, D. H., Spencer Kellogg & Sons, Buffalo.
 Stollberg, W. F., Stollberg Hardware & Paint Co., Toledo.
 Stocker, Frank T., Standard Varnish Works Co., Detroit.
 Stott, W. T., Oil, Paint and Drug Reports New York.
 Stott, John H., Jr., Geo. D. Wetherill & Co., Philadelphia.
 Sullivan, J. E., St. Louis.
 Sulzberger, F. L., Enterprise Paint Co., Chicago.

T

Tait, Geo., Imperial Color Works, New York.
 Taylor, Frank E., M. Feigel & Bro., New York.
 Taylor, Wm. H., National Lead & Oil Co., Pittsburgh.
 Taylor, W. N., National Lead & Oil Co., Pittsburgh.
 Thomas, R. V., M. H. Hooker Glass & Paint Co., Chicago.
 Thomas, John E., White Lead & Oil Co., Chicago.
 Thomas, Spencer S., Western Road & Turpentine Co., Detroit.
 Thompson, S. W., Thompson, Weinman & Co., New York.
 Thompson, Edw., Thompson & Co., Pittsburgh.
 Thomy, J. P., St. Louis Lithopne Co., St. Louis.
 Tomlinson, G. H., Archer Daniels Midland Co., New York.
 Tompkins, J. R., Luce & Dilworth, Philadelphia.
 Tread, Henry J., Paint, Oil & Chemical Review, New York.
 Trigg, E. T., John Luce & Co., Inc., Philadelphia.
 Trafford, Forest K., American Paint Journal, New York.

U

Underdown, R. H., Heller & Mers Co., Philadelphia.

V

Van Allen, L. R., Rogers Fyatt Shellac Co., New York.
 Van Vranken, F. J., J. S. & W. R. Eakin, Inc., Brooklyn.
 Vandermyn, A. J. P., Industrial Paint Co., Pittsburgh.
 Vincent, Harold A., Continental Can Co., New York.
 Voss, H. F., J. H. Hinz Company, Cleveland.

W

Walton, Chas. F., Patterson, Boardman & Knapp, New York.
 Waldo, Frank, E. M. & F. Waldo, Inc., New York.
 Walker, R. O., Thibaut & Walker Co., Long Island City, N. Y.
 Warner, F. A., Jr., Wm. Graham Co., Baltimore.
 Watson, J. D., Standard Plate Glass Co., Pittsburgh.
 Watson, Harold, Geo. E. Watson Co., Chicago.
 Watt, A. G., F. E. Watt Co., Cleveland.
 Watter, Carl F., J. J. Rockenjos Co., New York.
 Webster, Wallis W., Whiting Adams Co., Boston.
 Wells, S. D., Cleveland.
 Wells, Rex W., DeVilbiss Manufacturing Co., Toledo.
 Welton, J. M., Pratt & Lambert, Inc., Chicago.
 Wemple, Leland, Illinois Zinc Co., Chicago.
 Went, Geo. W., West Lumber Co., Atlanta.
 Wetherill, G. D., Wetherill & Sons, White Lead Works, Philadelphia.
 Wharry, Austin, E. R. Smead Co., New York.
 Whiting, G. E., Blasee Linseed Co., Philadelphia.
 Whittenore, L. G., Boston.
 Wilkinson, H. J., Debevoise Co., Brooklyn.
 Williams, M. R., C. E. Williams & Co., Boston.
 Williams, C. K., C. K. Williams & Co., Boston.
 Williamson, T. A., Chas. H. Howell Co., Inc., Philadelphia.
 Willock, Geo. J., Waverly Oil Works, Pittsburgh.
 Wise, W. B., Sherwin Williams Co., Cleveland.
 Wislock, Robt., Wislock Turnipmer Chemical Co., Brooklyn.
 Witt, C., Semmler Products Co., Charleston, W. Va.
 Wood, J. Health, Standard Varnish Co., Chicago.
 Wood, C. C., W. H. Barber Co., Chicago.
 Woodcock, H. J., Schroeder Paint & Glass Co., Detroit.
 Woodbridge, S. E., E. I. du Pont de Nemours & Co., Wilmington.
 Woodward, A. N., Acme White Lead & Color Works, Detroit.
 Wooters, J. S., Save-the-Surface Campaign, Philadelphia.
 Wurde, V., Minnesota Linseed Oil Paint Co., Minneapolis.

Y

Yarnall, D. G., Yarnall Paint Co., Philadelphia.

Zimmerman, E. E., E. E. Zimmerman Co.
Zinsner, Wm. H., Wm. Zinsner Co.

Ladies Attending

Alpers, Mrs. W. A., Cleveland.
Anderson, Mrs. John R., New York.
Anthony, Mrs. E. C., New York.
Ashworth, Miss, New York.
Atwood, Mrs. L. R., Louisville.

B

Baer, Mrs. Harry E., New York.
Barton, Mrs. H. M., Denver, Colo.
Basserville, Mrs. H. M., Minneapolis.
Baul, Mrs. Edward F., Philadelphia.
Beard, Mrs. Fred A., Chicago.
Beschorner, Mrs. H. C., Cincinnati.
Bigelow, Mrs. Bushnell, New York.
Blase, Mrs. E. C., Philadelphia.
Blase, Miss Helen, Philadelphia.
Black, Mrs. C. H., New York.
Blackledge, Mrs. E. S., New York.
Blach, Hannah, Dayton, Ohio.
Bocker, Mrs. S. M., Louisville.
Bosert, Mrs. J. A., New York.
Brehm, Mrs. Granzville M., Newark.
Brown, Mrs. Adeline, Kansas City.
Brown, Miss Charlotte, Kansas City.
Brown, Miss Edna, New York.
Buchanan, Mrs. E. M., Richmond, Va.
Burdett, Mrs. Wm. E., Glena Falls, N. Y.
Buschman, Mrs. J. A., New York.
Butts, Mrs. H. D., Pittsburgh.
Byrnes, Mrs. James, New York.
Byrnes, Miss Evelyn A., New York.

C

Callahan, Miss Edith, Louisville.
Cals, Mrs. P. E., Chicago.
Cassidy, Mrs. E. J., Pittsburgh.
Casper, Mrs. C. J., Pittsburgh.
Chapman, Mrs. J. A., Baltimore.
Chapp, Mrs. Charles, Cleveland.
Coyne, Mrs. William H., Philadelphia.
Coles, Mrs. J. A., New York.
Collins, Mrs. Wm. E., Syracuse.
Cook, Mrs. C. R., Kansas City.
Cook, Mrs. John Henry, Baltimore.
Coulton, Mrs. W. I., New York.

D

Dall, Mrs. W. A., Cincinnati.
Darby, Mrs. Chas. A., Jr., Boston.
Day, Mrs. A. E., Baltimore.
DeForest, Mrs. A. A., Baltimore.
Dell, Mrs. Samuel M., Baltimore.
Dell, Miss Catherine, Baltimore.
Dell, Miss Amelia M., Baltimore.
Denny, Mrs. Joseph G., Philadelphia.
Downey, Mrs. H. R., Philadelphia.

Record attendance, keen interest and constructive discussions marked the annual convention of the National Varnish Manufacturers' Association, which was held October 16 in the Ambassador Hotel, Atlantic City, N. J. From the minute President Charles J. Roh rapped for order until the gavel fell at the close of the afternoon session there was a continued attention to the program, punctuated only by the applause of the delegates. The report of the committee on cost accounting, presented by Wells Martin, chairman, the report on flax development, made by Leo P. Neimark, the report of the unfair competition bureau, made by M. Q. Macdonald, and the report of W. J. Pitt, on transportation, were the outstanding features of the day's proceedings.

New Officers

At the conclusion of the afternoon session the following officers, agreed upon



S. B. Woodbridge
The New President

S. B. Woodbridge, the new president of the National Varnish Manufacturers' Association, was born in Iowa, but spent the greater part of his boyhood in Massachusetts. He attended Yale University and was graduated with the class of 1904. Almost immediately upon graduation he entered the paint and varnish business, and in 1907 became assistant to the general sales manager, A. M. Paries, of Harrison Brothers, Inc., Philadelphia. He was actively engaged in industrial and railway paint and varnish sales with this company at the time

Emerson, Mrs. R. W., St. Louis.

F

Farmer, Mrs. Eva L., Louisville.
Farr, Mrs. J. S., Philadelphia.
Ferguson, Mrs. G. M., New York.
Figgia, Mrs. L. W., New York.
Fischer, Mrs. G. A., New York.
Fiynt, Mrs. George W., Cleveland.
Foster, Mrs. C. R., Wooster, Ohio.
Foster, Mrs. N. D., Cleveland.
Fredericks, Mrs. C. C., St. Louis.

G

Gaddie, Mrs. G. E., New York.
Gardner, Mrs. H. A., Washington, D. C.
Gates, Mrs. H., New York.
Gentzler, Mrs. Fred H., Baltimore.
Gibbs, Mrs. Frank E., Philadelphia.
Gibson, Mrs. H. O., Cleveland.
Goldsmith, Mrs. M. M., Baltimore.
Graves, Mrs. Nelson M., Buffalo.
Grask, Mrs. Norris B., New York.
Greenbaum, Miss Jeannette, Dayton, Ohio.

H

Hager, Mrs. I. D., New York.
Haines, Mrs. E. H., Chicago.
Hajiles, Mrs. J. A., Baltimore.
Harding, Mrs. Wm. J. Jr., New York.
Harrington, Mrs. G. R., Chicago, Ill.
Hart, Mrs. P. E., St. Louis.
Hay, Mrs. W. H., Chicago.
Heckel, Mrs. G. B., Philadelphia.
Hendrickson, Mrs. Hendrick E., New York.
Hentges, Mrs. J. C., St. Louis.
Herrick, Mrs. E. C., Chicago.
Hill, Mrs. H. H., Boston.
Hill, Miss Mildred, Boston.
Hodges, Mrs. E. M., New Haven, Conn.
Hodgson, Mrs. Wm. W., Philadelphia.

I

Isaacs, Mrs. E. B., New York.
Hollister, Mrs. A. C., Albany, N. Y.
Hollister, Mrs. E. D., Albany, N. Y.
Hopper, Mrs. F. A., New York.
Howard, Mrs. O. M., Chicago.
Hull, Mrs. S. H., Cincinnati.
Hurns, Mrs. Robert, San Francisco.

J

Jaeger, Mrs. Dan, New York.
Jardon, Mrs. W. H., Jr., Philadelphia.

K

Kelster, Miss Caroline, San Francisco.
Kendall, Mrs. C. V., New York.
Kendall, Mrs. G. H., Boston.
Knight, Mrs. W. B., San Francisco.
Kohlmann, Mrs. L. S., New York.
Kuhn, Mrs. H. G., Houston, Texas.
Kurtz, Mrs. J. F., Louisville.

Twenty-second Annual Meeting National Varnish Manufacturers' Association Atlantic City, October 16

of its purchase by the present owners, E. I. du Pont de Nemours & Co., in 1918. The duPont company was shortly appointed by the duPont company as director of sales of the lithopone and dry color division, which position he held until the early part of 1923 when he was appointed director of sales of the paint department. In his appointment as director of sales of the various sales divisions of this department, including lithopone and dry colors, acids and heavy chemicals and resins and varnishes. The rapid growth of the company's paint and varnish business has resulted in his appointment as director of trade sales, paint and varnish, which position he now occupies.

Woodbridge, who has his home in Wilmington, Del., where are located the home offices of the duPont company. He is, however, in constant touch with the company's large plant at Grays Ferry road, Philadelphia, and the Boston and Chicago divisions as well. While a resident of Wilmington, Mr. Woodbridge considers Wilmington as a suburb of Philadelphia, and has maintained his home in and support of the Philadelphia Club.

In 1917 Mr. Woodbridge and Mrs. May W. Huchel, Newark, N. J., were married. They have one daughter, Elizabeth. Mrs. Woodbridge has accompanied her husband to the conventions of the national paint and varnish associations for the past several years.

Mr. Woodbridge was chairman of the Sales Managers' Conference. He served on the board of directors of the Paint Manufacturers' Association in 1923, and on the board of directors of the National Varnish Manufacturers' Association in the past year. He was recently appointed as a member of the Educational Bureau.

and presented by the nominating committee, were unanimously elected:

President, S. B. Woodbridge, E. I. du Pont de Nemours & Co., Wilmington, Del.

First Vice-President, Charles J. Roh, Murphy Varnish Company, Newark, N. J.

Second Vice-President, L. E. Valentine, Pulisier, Valentine & Co., New York.

Secretary-Treasurer, George B. Heckel, Philadelphia, Pa.

Board of Directors, Ford M. Clapp, Ohio Varnish Company, Cleveland, Ohio; J. W. Warren, Amritage Varnish Company, Newark, N. J.; James A. Abraham, Mayer & Lowenstein, New York; Clara E. Hall, Pittsburgh Glass Company, Milwaukee, Wis.; O. C. Hayward, Williams & Hayward Company, Chicago; L. M. Du Common, Base-Coater Paint Company, San Francisco; Wells Martin, Martin Varnish Company, Chicago.

Charles J. Roh, of New York, was the chairman of the nominating committee. The other members were J. H. McNulty, Erie, Pa.; L. V. Pulisier and R. O. Walker.

After the convention had been called to order President Roh called Vice-President Calman to the chair, and then proceeded to present the report of the executive officer for the past year. His address was as follows:

Nineteen hundred twenty-four will not go down in the history of our business as the years in which the volume has increased over previous years. Our business, like that of others, has been affected by prevailing conditions. No two sources of information seem to agree as to exactly what has brought these conditions about, but all agree that the time

Lange, Mrs. J. Gerhardt, Baltimore.
Larimer, Mrs. Charles N., Philadelphia.
Lawson, Mrs. W. J., Cleveland.
Lehr, Mrs. Fred, New York.
Long, Mrs. S. S., Newark.
Lowenstein, Mrs. Sidney, Mobile, Ala.
Lucas, Mrs. J. Spencer, Camden, N. J.
Lynch, Mrs. E. P., Providence, R. I.

M

MacGregor, Mrs. John R., Chicago.
McCarthy, Mrs. E. Evans, New York.
McCall, Mrs. H. N., New York.
McCallahan, Mrs. D. J., Philadelphia.
McKay, Mrs. R. S., Columbus, Ohio.
McLaughlin, Miss L., Boston.
McNulty, Mrs. J. E., Buffalo.
McNulty, Miss Marion, Buffalo.
Mazott, Mrs. W. R., Philadelphia.
Mazott, Mrs. Charles J., Indianapolis.
Marks, Mrs. Walter F., Milwaukee.
Mangin, Mrs. Joseph J., Newark, N. J.
Martin, Mrs. Geo. A., Cleveland.
Martin, Mrs. Wells, New York.
Matlack, Mrs. E. J., Philadelphia.
Michael, Mrs. Geo. J., Pittsburgh, N. Y.
Michehart, Mrs. L. T., Denver.
Mitchell, Mrs. Jesse A., Indianapolis.
Mittreid, Mrs. John W., Washington, D. C.
Morris, Mrs. C. P., Philadelphia.
Mullford, Mrs. D. W., New York.
Murray, Mrs. E. D., New York.
Murray, Mrs. Robert W., New York.

N

Nice, Mrs. Eugene E., Philadelphia.

O

O'Brien, Mrs. W. B., South Bend, Ind.

P

Patterson, Mrs. W. A., New York.
Petrin, Mrs. R. J., New York.
Peterson, Mrs. F. J., New York.
Phillips, Mrs. E. S., New York.
Phillips, Mrs. E. C., New York.
Pine, Mrs. John H., Chicago.
Pinney, Mrs. H. A., Chicago.
Pollock, Mrs. Samuel, Cleveland.

R

Rainey, Mrs. R. F., Pittsburgh.
Rau, Mrs. Fred C., Philadelphia.
Reagan, Mrs. J. L., Chicago.
Reques, Mrs. J. L., Chicago.
Rice, Mrs. W. A., Providence, R. I.
Ritchie, Mrs. W. A., Huntington, W. Va.
Robbins, Mrs. Charles S., St. Louis.
Rockwell, Mrs. F. W., New York.
Roh, Mrs. Charles J., Newark.
Rollin, Mrs. H. J., Buffalo.

S

Sampson, Mrs. F. J., Richmond, Va.
Sarderson, Mrs. J. N., Buffalo.
Schaefer, Mrs. Helen, Detroit.
Schiller, Mrs. B. A., Newark.
Schneider, Mrs. G. W., Jr., Cincinnati.
Schumann, Mrs. A. C., Brooklyn.
Scott, Mrs. J. H., Brooklyn.
Scott, Mrs. E. C., San Francisco.
Selditz, Mrs. C. N., Kansas City.
Schoffelein, Mrs. W. C., Chicago.
Siford, Mrs. Henry G., New York.
Sime, Mrs. W. W., Chicago.
Smith, Mrs. Claude H., St. Louis.
Smith, Mrs. Casper, New York.
Stewart, Miss Mary C., Philadelphia.
Stewart, Mrs. S. H., Chicago.
Stichel, Mrs. E. H., Buffalo.
Stutt, Mrs. John H., Jr., Philadelphia.
Sullivan, Mrs. J. E., St. Louis.
Swain, Mrs., Jr., Philadelphia.

T

Tait, Mrs. George, Glen Falls, N. Y.
Tatum, Mrs. Eva L., Louisville.
Thomas, Mrs. R. V., Chicago.
Thomas, Mrs. John E., Chicago.
Thomas, Mrs. John E., Chicago.
Thomas, Mrs. Spencer S., Detroit.
Thompson, Mrs. S. W., New York.
Thompson, Mrs. Edward, Pittsburgh.
Thompson, Mrs. Dorothy, Pittsburgh.
Trigg, Mrs. E. T., Philadelphia.

U

Underdown, Mrs. R. H., Philadelphia.

V

Van Allen, Mrs. L. R., New York.
Vandermyr, Mrs. A. J. P., Pittsburgh.
Vincent, Mrs. Harold A., New York.

W

Walden, Mrs. Charles F., New York.
Waldo, Mrs. Frank, New York.
Warner, Mrs. F. A., Jr., Baltimore.
Watson, Mrs. J. D., Pittsburgh.
Watson, Mrs. Harold, Chicago.
Watson, Mrs. Dorothy, Chicago.
Well, Mrs. S. D., Cleveland.
Weiter, Mrs. J. N., Chicago.
Wemp, Mrs. Louis, Chicago.
West, Mrs. George W., Atlanta.
Whitmore, Mrs. L. G., Boston.
Wilkinson, Mrs. H. L., Brooklyn.
Williams, Mrs. M. R., Eastern Pennsylvania.
Williams, Mrs. J. A., Philadelphia.
Williamson, Mrs. T. A., Philadelphia.
Wise, Mrs. W. A., Cleveland.
Woodward, Mrs. S. B., Wilmington.
Woodward, Mrs. A. N., Detroit.

Z

Zimmerman, Mrs. E. E., Pittsburgh.

is opportune to analyze our business and eliminate uneconomic practices, which in some extent have crept in during the more prosperous years. All feel hopeful that the coming year will find economic conditions right to advance. Those entrusted with the prominent activities of the association have been functioning with characteristic faithfulness during the year. These activities go forward, while few of the association's membership realize the sacrifice in thought, time and money these men make for the advancement of the industry as a whole.

At a joint meeting of the National Varnish Manufacturers' Association and the Paint Manufacturers' Association of the United States arranged for tomorrow afternoon at 2 o'clock reports will be heard from the chairman and those responsible for these activities, and I urge that all present will attend this important joint meeting.

Foremost among them is the work of the Educational Bureau. The following in importance are the following: Save-the-Surface Campaign, Clean-Up and Paint-Tip Campaign, Flax Development Committee, Unfair Competition Bureau.

I have purposely refrained from mentioning

those most familiar with it know, has been the doubling of our business in the last ten years.

Your committees have been actively at work and their reports will be heard at the proper time. I am sure they will deserve the appreciation and thanks of the association.

Outstanding activities of the association have been that of our Cost Accounting Committee. It has done a real job. This committee has sacrificed the cost method employed in thirty-nine different varnish plants located in seventeen cities and ten states. Both large and small plants were visited, representative of every type of the industry, and including about 40 percent of the members of the association. After the actual survey of these plants the committee still shows a very urgent need for continued work to improve the cost methods within our industry. With this idea in mind, a cost manual has been prepared which is ready for distribution.

The Simplification Program Committee, of which your officers and directors are a part, was organized under the able leadership of Lexington Patton, who was able this year to have a simplification program put into effect. The program adopted is but a beginning. Much more should be accomplished at later meetings. In this as in other activities much more can be done through co-operative effort, and co-operative effort at times means giving up a little.

Our code of ethics has already justified its adoption at our last convention. It has been much discussed and has been the basis on which several unethical practices have been eliminated, and will be the foundation on which others will be, I am sure.

The plan of the convention, as in two preceding years, is known to you all. I hope that all will attend the joint meeting tomorrow, when all the subjects of common interest to both paint and varnish manufacturers will be considered.

Just a word of appreciation:

The job I have had for a year has been a pleasant one, and I want to thank all those with whom I have come in contact for making it so. Our chairman has been particularly helpful with his counsel, and all the directors have given their thought and time in the solving of our common problems whenever called upon. My deep appreciation and thanks also go to Mr. Heckel, our secretary, for all he has done.

Report of the Secretary

Next in order came the report of the secretary, George B. Heckel, Philadelphia. Mr. Heckel reviewed the activities of his office during the year as follows:

The total membership reported at your last annual meeting was 106. During the year there have been four admissions and one resignation, making the present total 109, a net gain of three. There are still a number of reputable firms who are eligible and desirable for membership. It is to be hoped that all of this class will eventually appreciate the value and privilege of membership.

Your joint Simplification Committee has completed its preliminary work, and the program finally adopted is now rather generally effective in the industry. In this work your Secretary had the privilege of assisting.

The code of ethics adopted at your last annual meeting was printed and distributed in form suitable for framing, and later, in response to numerous requests was printed in booklet form. This code has been widely commented on in the trade and is doubtless having an important influence on trade practices.

Mr. Macdonald's report will acquaint you with the reportable details of the work of

Charles J. Roh
The Presiding Officer

the accomplishment of these major movements of the industry because I do not want the report to detract in any way from the reports you will hear.

Mr. McNulty, president of the American Tug Oil Corporation, will present his first annual report to the members and convention the meeting tomorrow.

Your president appreciates the opportunity and privilege to become acquainted with all the association's work. The result of all this work,

the Unfair Competition Bureau; but since Mr. Macdonald is conspicuously modest in reference to his own services, perhaps your Secretary may be pardoned if he says a few words about them.

This bureau, so far as I can ascertain, is without precedent. It is unique in the history of trade associations. I believe that an industry should establish a bureau of this kind to clean up its own practices, with authority to "new to the line," regardless of the final resting place of the offender. The work is necessarily confidential. Detailed reports of progress or general publicity would defeat its efforts in advance. It is in the nature of a service that the man employed to render it must be capable, intelligent, disinterested and trustworthy, and that such a man being selected must be permitted to do his work as his intelligence and integrity dictate. In other words, being trustworthy, he must be trusted. Every interested observer knows that the work of this bureau has vastly improved practices in the industries concerned. Perfection is not to be expected so long as man remains human; but the work of this bureau has made the paint and varnish industry conspicuously unifying and unconfused for crown glass and jars. This is the actual doughnut of accomplishment. The hole will always be visible to those who know the nature of the nature of doughnuts to have holes.

A combination of circumstances made it inadvisable for your Secretary to accept the cordial invitation of the Pacific Coast trade to attend the conference in Los Angeles last spring. I am convinced, however, that hereafter it would be advisable, in the interests of the Association for both member and your Secretary to attend these meetings regularly.

Bulletin Service

During the year four (4) Service Bulletins have been issued, as follows:—February 20, 1924, No. 55, "The Paint Manufacturers' Association"; March 1, 1924, No. 56, "Street Marking Equipment for Safety Zones, Etc."; March 15, 1924, No. 57, "Varnish in Tanks"; July 1, 1924, No. 58, "Use and Occupancy Insurance." This service is at the disposal of members when the experience of the trade on any problem or practice is desired.

Paint and varnish legislation has been quiet during the past year. A proposal to amend the Virginia law on crown glass and jars to its provisions was withdrawn by its sponsors on proper representations. An anti-graffiti law, which the Massachusetts Legislature was defeated by the local master painters, whom we were glad to assist with information and advice.

The Federation of Paint Production Clubs is functioning in the most efficient manner. They are undoubtedly rendering a great service to the industry as a whole, as well as to the consumer. Your Secretary, during the year, has greatly enjoyed the opportunity of meeting and addressing the members of these clubs in Chicago, Dayton and Detroit. The "Official Digest," through which the important work of these clubs is disseminated, has been continued.

Your Secretary has also had the privilege of speaking before a meeting of the Paint and Varnish Salesmen's Association of New Jersey at Newark.

Mr. Pitt will report to you on his work as manager of the Promotion Department. It is therefore needless to say that the service he has rendered to the Secretary.

The staff conference, through which the activities of the various associations and departments are co-ordinated and co-operation assured, have been continuing as opportunity has offered.

The members' expense book retains its popularity. 5,500 copies were sold during the year to varnish manufacturers and 2,500 to paint manufacturers.

A new list of varnish manufacturers of the United States was compiled and printed during the summer. Judging from the sales of these lists of these will net a profit to the Association.

As you will remember, at your last meeting the Cost Accounting Committee was authorized to proceed with the work of preparing a correct and adequate system of cost accounting for the varnish industry, and the Secretary was instructed, by unanimous vote, to make each member by assessment of 33 1/3 percent on annual dues the funds necessary for this work. The total cost of the project was \$3,478.05; the total amount collected, \$3,150, leaving a deficit of \$328.05. However, forty-five members who had made this purpose aggregated \$952.50, failed to pay their assessments.

The association year book was issued as usual early in the calendar year.

In this report I have attempted to cover the details of the work of the Secretary's office, with which you have been kept in touch by correspondence. It has not met with your approval.

Opportunities for Service

In closing, notwithstanding that it is a repetition, I venture to quote here a passage from the report I shall make tomorrow to the Paint Manufacturers' Association of the United States, because it is equally applicable to this association.

"Once more, as your Secretary, naturally in closer touch than some of you with the spirit and progress of your association, I take the liberty of reminding you that this association and its affiliated organizations are setting the pace in the field of fruitful and proper co-operation in industry. Modern civilization is founded on industry, and this civilization has become so complex that no individual unit can preserve its own legitimate right or render its full measure of service without the consent and co-operation of competitors. These industries which are not so organized as to be able to present their views to legislators and other social authorities, will find themselves more and more hampered and harassed by unenlightened legislation, unjust discrimination and unjust discrimination. These industries which do not take measures to correct and regularize their own practices will find themselves subjected to bungling correction by unenlightened authorities. These industries which do not find means of co-operation in the public welfare, while leaving legal competition unrestricted, will find themselves in a near future, the legitimate functions of a trade association—suppression and prevention of abuses, improvement of standards in production and distribution; standardization of practices; maintenance of order to the economic benefit of the public; elimination of waste; extension of the market; protection against injustices of all kinds, whether by legislation or by unjust discrimination by usual public agencies."

"The foregoing summarizes precisely the field of work which this association has defined for itself at the beginning and in which its history proves it to have been conspicuously successful."

Cost Accounting

The first committee to report was that headed by Wells Martin, Chicago, who presented a cost accounting system to the members of the association, after an investigation covering two years, during which time more than forty manufacturers were visited. A book covering the system was presented to the members of the organization.

Mr. Martin's report was as follows: "Two years ago, at the annual meeting held in this city, your committee made its first report and presented to the association for consideration the three major objectives of the committee. These were:

"First, to make certain if cost accounting was now practiced or not practiced by the individual firms in the industry—presented a definite problem which might be studied out to the benefit of the industry at large.

"Second, if this problem was found to exist, to cut out if the association members wanted anything done about it.

"Third, if a definite desire for Varnish Cost Accounting, study and research for the benefit of the industry was shown by the members of the association; to make a complete and careful study of cost accounting methods now in use in the varnish industry—depending to some extent on information furnished by the members of the National Varnish Manufacturers' Association, and, if considered advisable by the association, to prepare and

present a cost accounting system to the members of the association.

With the questionnaire under way the members of the committee felt it desirable to have outside assistance. It had been decided to engage the services of an expert and varnish cost accountant, one who had done considerable work for the Cost Accounting Committee of the National Paint Manufacturers' Association. It was found, however, that this man's duties had been recently changed so that he was unable to help the committee. This presented rather a serious problem at the time, until one of the committee members offered to devote his entire time at a considerable personal sacrifice to the committee work. Arrangements were made with this member, P. D. Buckminster, to make a study of the data before accumulated from the two questionnaires, the various production clubs, and from correspondence, and some weeks of his time were spent in making this study at the office of the chairman.

First-Hand Study Made

As a result of the analysis made, it was felt advisable by the committee to have a first-hand study made of cost finding practices in as many representative plants as it would be possible to visit. Great care was taken in choosing plants so that different sizes and types of plants catering to different classes of trade might be seen. Most of the firms whose plants were visited had not replied to the questionnaire.

Mr. Buckminster visited plants and studied cost finding systems in Chicago, New York, Philadelphia, Newark, Newark, Long Island City, Brooklyn, Everett, Detroit, Indianapolis, Louisville, Cincinnati, Dayton, Cleveland, Toledo and St. Louis. During part of this time he was accompanied by F. W. Leasing, a very competent industrial accounting engineer, who was retained by the committee to assist in the work.

This study was carried on through more than a year, during which time the plants were visited, which, based on a membership of just over one hundred in the association, meant a study of the cost finding practices used by nearly 40 percent of the association.

Wherever the committee's representatives went they were well received, except at one or two plants where the company members were not at all interested in cost work.

A great deal of interest was taken in the work of the committee. At first this was seen in the lukewarm attitude of the association presented cost finding problems and a number of instances, and at the request of the members, suggestions and solutions were offered by the committee's representatives.



George B. Heckel
Re-elected Secretary-Treasurer

present for the use of any varnish manufacturer who is interested, a complete, practical and logical system of Varnish Cost Accounting.

Last year, at Chicago, your committee announced that it had been determined that, first, there was a definite problem; and second, that the association members were really interested in having the Cost Accounting Committee make a study of this problem.

As a result of substantiating data presented at the meeting of the association, the association generously appropriated for the use of your committee the sum of \$3,000, with the promise of more if found necessary. So that the committee might make a complete and careful study of cost accounting methods now in use in the varnish industry and, if considered advisable, prepare and present for the use of any member in the industry a complete, practical and logical system or synopsis of the elementary principles of varnish cost finding.

Your committee held its first meeting for this year on the day following the annual association meeting and laid plans for the year's work.

It was decided at that time to proceed slowly in the expending of the association's funds and to incur no expense until further information regarding varnish cost finding practices could be obtained from the different members of the association.

It was further decided that the least expensive method of obtaining facts of value for the work was through a second questionnaire, similar in some respects to the first one issued by the committee the year before, but more complete because of what had been learned through answers to the first questionnaire. This second questionnaire was very carefully edited before being sent to the members of the association.

The Second Questionnaire

In the case of the original questionnaire, seventeen replies were received. To the second questionnaire the committee received twenty-two replies. It was found that in most cases the same firms who had replied to the first questionnaire replied to the second one. It will be recognized that the number of replies which came from only 22 percent of the association was not at all encouraging. As a result of a careful analysis made of the replies received, it was found that one important difficulty in the problem of obtaining cost finding methods in the varnish industry is the one dealing with adjustment and change factors. It will be realized that whatever cost system is enforced, if the raw material cost figures used are in percent to 5 percent wrong, there is the possibility of arriving at accurate costs. For instance, there are even now some varnish manufacturers who base their cost on a net basis, which accounts for some of the unusually cheap quotations of raw varnish and other materials.

Replies were not received from 78 percent of the members of the association. In endeavoring to account for this lack of response the committee feels that there are probably two reasons why the majority of members did not reply to the questionnaire.

First, there are members whose systems are satisfactory to themselves, and who have nothing to learn about varnish cost finding, and who do not care to volunteer anything in the way of information which might aid in the work of the committee. In other words, members who are not interested in the work.

Second, there are those who do not consider their methods of cost finding adequate enough to answer the questions asked. It is believed by the members of the committee, after further study, that these are greatly in the majority, and that it is the actual cost accounting needs of these firms who possibly feel the need of as-

Wells Martin

A number of very interesting facts were disclosed. For instance, following the replies to the questionnaire sometimes show, approximately the same final cost results, there was only one plant among the forty visited where a complete efficient cost system was functioning.

Frequently it was found that a manufacturer who felt that his cost system was complete and accurate, and who was somewhat lukewarm in regard to the work of the committee, might be shown convincingly and constructively how changes in his system would materially benefit and increase his knowledge of his cost figures. In one instance the head of a very large and influential company, man at first not very receptive to the efforts of the committee, requested that our representatives remain in his city for several days while he telegraphed to his chief cost man, recalling him from his vacation, for a consultation with the committee's representatives.

The average manufacturer visited had to be sold the idea that your Cost Accounting Committee was not a formalized collection of busy bodies and "know-it-alls" with nothing to do, trying to force volume of pet cost accounting theories into the plants of unwilling varnish manufacturers, but that the committee, instead, was voluntarily and unselfishly trying to do something for the good of the individual manufacturer, as well as the good of the industry. Also, that the committee members and representatives did not know all there was to know about the cost accounting, nor did they pretend to know it all, but that they were merely interested in gaining information and knowledge for the benefit of all varnish manufacturers.

When these ideas had been absorbed, as they usually were very quickly, the assistance and co-operation offered the committee's representatives was of the highest order, and it is believed that results were mutually satisfactory.

During all the time this survey of the field was taking place, the different committee members and the field representatives were in close contact with each other by a weekly report system, as well as by means of heavy correspondence. The

survey was completed and actual traveling finished by August 1. A meeting of the committee was at once held in Chicago, an entire day being given over to study of the situation and conditions as reported.

Manual Is Prepared

It was decided at this meeting to prepare and present to the members of the association a manual containing cost finding facts as applied to the varnish industry and to pay particular attention to the fundamentals in which the systems in so many factories were found lacking.

Accordingly, Messrs. Buckminster and Leasing went to work and prepared a manual. It was found possible to condense the sixteen rather short chapters, which have been supplied as much as possible, but with which any cost accountant or even a bookkeeper can install a complete, efficient and economical cost finding system in the average varnish factory.

In September another meeting of the committee was held, taking up another full day in Chicago, and at this time such changes and additions as were considered necessary were made.

The manual in bound form is here today, and one copy will be presented to each member represented at this meeting. A copy will be mailed to each of those members not represented here.

In addition to the bound copies, the manual has been printed in eight different sections, each containing one or more chapters. It is proposed to have these mailed at separate intervals from the office of the secretary of the association to the cost man and the superintendent, or any other member of the organization, of each varnish manufacturer who expresses an interest in this work, so that, when, being the most desirable to reach, may receive the manual and, as the chapters deal with fundamentals in simpler and easier-to-understand doses and may have an opportunity to assimilate them a while at a time.

The receipt forms which you have been asked to sign and turn in are for the purpose of securing the names of the men in your organization you desire to receive these eight cost finding doses.

Now, gentlemen, we all of us recognize the need for more accurate and uniform cost finding methods in the varnish industry. The manual which is being presented to you today should be a start in the right direction. It represents weeks and months of intensive study. It is not intended as a cure-all for varnish cost finding, but if the principles set forth are carried through in any varnish plant, the results should be, accurate costs, with a showing up of high lights and danger points.

The manual and the work of making the survey in preparing it, represents a cost to the members of the National Varnish Manufacturers' Association, of about \$10,000. It was found necessary to ask for this additional amount, inasmuch as toward the end of the work, the sum secured through the original appropriation became exhausted. It is necessary therefore that the association take up this additional expenditure. A good percentage of the members of the association have a financial investment in the cost finding manual. Its cost in dollars and cents to each individual member was small. It is the hope of your committee that the gain to the members of the association and the benefit to the industry at large is more than equal to the individual investment.

Your committee recommends that, if a cost accounting bureau is established by the Paint Manufacturers' Association, the varnish association join in this work so that there may be a central paint and varnish cost accounting bureau. A very definite need for this exists. Such a bureau should be located at any certain point and headed by one good cost man, whose services would be available to any member of the association on a basis to be later determined.

In conclusion, your committee desires to thank the officers of the association for their hearty support to acknowledge and thank the members of the association for their co-operation, and the courtesies extended to the committee's representatives, to express appreciation to the press for their help and the use of the columns in the committee's work. And the publicity to the committee wishes to express its appreciation to the committee members, who have so faithfully and unselfishly carried on the work during the past three years, his deep and sincere appreciation.

By a unanimous vote the convention approved the plan suggested by Mr. Martin. J. H. McNulty, declaring that the real outstanding achievement of the association. In moving for its adoption, H. L. Calman said that the character of the entire organization were due Mr. Martin and his fellow-committee members for the efficient work they had done.

Unfair Competition

The work of the Unfair Competition Bureau was reviewed by J. C. Macdonald, Washington, D. C., who received a ringing vote of appreciation for his report. J. H. Callahan, of Louisville, Ky.; Livingston Patton, Milwaukee, and President Roh, all spoke of the value of the work of the Unfair Competition Bureau. Mr. Callahan at some length discussed the inception of the bureau, which was during the presidency of James B. Lord, Boston.

The convention voted its approval of the code of ethics which has been circulated among various industries by the United States Chamber of Commerce.

Transportation

Following the noon recess W. J. Pitt, promotion manager of the Educational National Bureau, read his report on transportation which was as follows:

The past year has been one of the most active on the part of the committee. From an "operating standpoint" the work has been about the same as last year, but up to the character of service rendered to the members of the association, how the cost of the locomotives is about 20 percent, as against 3 percent, a slight improvement over the last three years, but not as good as 1920. Considerable rolling stock has been added by the carriers in the years 1922, 1923 and 1924. The total weekly revenue freight loaded as of the first of August was 1,000 cars, below the corresponding figure of 1923, yet considerably better than 1922. Your committee feels that the present condition of carriers' equipment assures equal if not better service than was obtained in 1923. The operating revenue and expenses of Class 1, Steam Roads, in the United States for the six months ending 1924, were not quite as good as for the same period in 1923, but what to reduction in tonnage. Expenses, fortunately, were about proportionate on a per ton basis. Below we give the summary for the

economic life and welfare of our country. We make good our claims of character and service and merit not only our present position, but an ever-widening field of operation and achievement. One has but to study world

conditions to realize that, in spite of our inherent weakness and present day second-hand Bolshevik tendencies, we are living in the greatest country on the globe. Let us make our industry as great as our country.

May I record my sincere appreciation of the efficient and cordial support of the secretary and other officers of the association during the past year and of the kindly charity and indulgence of its members.

On the motion of Lexington Patton, President Moore was given the hearty thanks of the convention for his report, which Mr. Patton declared to be "a fine snapshot and most interesting report I have ever heard."

Report of the Secretary

Secretary Heukel presented his annual report as follows:—

The total membership of the association as reported at your last annual meeting was 121. Since that meeting three new members have been admitted; three have been dropped from the rolls in accordance with the by-laws and one has resigned, because no longer manufacturing paint, while of the newly admitted, one succeeds a former member acquired by purchase. There is, therefore, a net loss of two, making the present membership of the association pending from five others.

During the past year the secretary has had the privilege of addressing the New Jersey Paint

the Virginia Senate, but on proper presentation it was withdrawn by its patrons.

As to the year, we are glad to be in the competition of the Norfolk and other navy yards in bidding on paint requirements for other government departments. Correspondence on the subject proving unsatisfactory, it was referred to a member of the House of Representatives familiar with the paint industry. The matter is of considerable moment to those members of the industry who bid in good faith on government requirements, only to find their time and expense wasted because of competing by a government department which pays no taxes and expects no profit.

After President Moore had appointed the nomination committee, he announced that, because of the great amount of business which must come before the convention at the limited time, the following reports, which had been printed and distributed to the members would not be read before the convention:—Traffic committee, W. J. Pitt, chairman (this report was read at the meeting of the National Varnish Manufacturers' Association; see page 70); central legislative committee, Arthur S. Sommers, chairman (see account of N. P. & V. A. convention, page 17); tung oil committee, J. H. McNulty, chairman (read at joint meeting; see below); fire insurance committee, March G. Bennett, chairman; legislative committee, B. H. Dyer, chairman; naval stores committee, R. E. Clancy, chairman; export committee, G. D. White, chairman; unfair competition committee, Arthur Davis, chairman.

The reports submitted by the last five of these committees were, respectively, as follows:—

Fire Insurance Report

The function of this committee in the past has been to co-operate with the Paint & Varnish Fire Insurance Company, and since the dissolution of that company the committee has had no definite duties. At the annual meeting last year it was recommended and voted that the committee be continued for the present for the purpose of determining whether it could be of

or will be larger than is needed, hence they can always buy when needed at almost their own price.

Rosin

The trade in rosins this season, while gratifying as to volume, which has been due largely to foreign demand, particularly Germany, South America and the Orient, has been disappointing. It is said, on account of the small fluctuations in price of this commodity, ruling throughout the season, due possibly to the law of supply and demand. Prices as shown by the market at New York, August 20, are comparable with prices on March 31, show advance only of 22 1/2¢ since the beginning of the season on pale grades, and decline of 2 1/2¢ on medium grades and 7 1/2¢ on common grades.

Turpentine

The season opened at 84¢ and on August 30 was posted 85 1/2¢, a decline of only 5 1/2¢, per gallon since the beginning of the season, and this, although the heaviest producing months are included, during which time the markets are naturally at the lowest point. The weekly fluctuations have, however, been much more satisfactory than has been the case with rosins.

The ruling price of turpentine taken by itself would probably be fairly satisfactory, but the complaint the producer makes is that the average gross return per unit (say one cask of turpentine to three and one-half barrels of rosin) is not sufficient, owing to the increased cost of labor and necessary supplies, particularly the latter, to make their operations remunerative. Many of the producers claiming to be actually losing money, particularly in Florida, where the character of the timber does not produce as much per crop of acres (or cups) as in the balance of the naval stores belt. So grave was this situation here that concerted actions among the operators have been made to consider ways and means to improve conditions; many meetings held, finally resulting in an association being formed, with headquarters in Jacksonville, with the avowed purpose of trying to reduce operations during the balance of the season, so as to cut production, and particularly to take steps to try to reduce the size of the crop to be made during the next season. They also propose, it is said, to provide means to come into the market, when thought advisable, having on the open market, thus removing certain stocks, establishing both a buying and selling organization, any profit or loss going back to help the industry. Their prime object is stated to be to try to stabilize prices on a reasonably remunerative basis for the producers.

From the standpoint of manufacturers who use naval stores as a raw material, it would seem as if the present season with its lack of material fluctuations (on rosins) should have been to their benefit in that their average purchases should have run more nearly to a fixed ratio.

Statistics

Receipts, shipments and stocks of naval stores at the three primary ports—Jacksonville, Pensacola—April 1 to August 30, both inclusive, and stocks on August 30, together with figures for the corresponding time last year, were:—

	1924	1923
Turp. Receipts	177,828	178,453
Shipments	185,452	185,063
Stocks	43,747	27,000

An increase of 2.233 percent in turpentine receipts and decrease of 3.888 percent in rosin receipts as compared with last year, and a decrease of 1.008 percent in turpentine shipments.

Donald A. Kohr The New President

Once more, as your Secretary, naturally in closer touch than any of you with the aims and progress of your association, I take the liberty of reminding you that this association and its activities are organizations for the sake in the field of fruitful and proper co-operation in industry. It is a fact that the operation of industry and this civilization has become so complex that no individual unit can preserve its own legitimate rights or render its full measure of service without the consent and cooperation of competitors. Those industries which are not so organized as to be able to present their views to legislative and other social authorities will find themselves hampered and more hampered and harassed by unjust legislation, unwarranted suspicion and unjust discrimination. These industries which do not take measures to correct and regularize their own practices will find themselves subjected to sundry correction by uninformed authority. Those industries who do not find means of co-operating in the public welfare while leaving clean competition unrestricted will encounter heavy going in the near future.

The legitimate functions of trade associations are:—Suppression and prevention of abuses; mutual education in the fundamentals of sound business methods; education of the consuming public as to the value of the service offered; improvement of general efficiency in production and distribution; standardization of practice where such standardization is to the economic benefit of the public; elimination of waste; extension of the market as a whole; protection against injustices of all kinds, whether by legislation or by unjust discrimination imposed by quasi-public agencies.

At your last meeting in my report, I dwelt at some length on the organization and functions of the newly organized Promotion Department, under Mr. Pitt. The report of the manager of this department will be presented to you as a section of the report of the manager. It is, therefore, necessary here to say only that, in the work assigned to him, I have found Mr. Pitt to be capable, energetic and untiring—a summary of his qualifications which you will find amply justified by the report he will present to you.

As is inevitable during periods of decreased demand, a few cases of paint exchanges have been called to my attention during the past few months. Two of these cases have involved manufacturers who are not members of the association. These were referred to Mr. MacDonald for the consideration of the Paint Trade Commission. The remaining case is in course of orderly investigation.

Paint Legislation

Paint legislation has had little prominence during the year. An anti-spy-painting bill was presented in Massachusetts and defeated largely by the local master painters, with whom both Mr. Gardner and myself were very glad to co-operate. An inspection tax amendment to the State paint law was introduced in

the Virginia Senate, but on proper presentation it was withdrawn by its patrons.

As to the year, we are glad to be in the competition of the Norfolk and other navy yards in bidding on paint requirements for other government departments. Correspondence on the subject proving unsatisfactory, it was referred to a member of the House of Representatives familiar with the paint industry. The matter is of considerable moment to those members of the industry who bid in good faith on government requirements, only to find their time and expense wasted because of competing by a government department which pays no taxes and expects no profit.

G. D. White

and 3.768 percent in rosin shipments as compared with last year, causing stocks to show an increase of 14,561 casks of turpentine and 12,111 barrels of rosin over last year.

General Comment

Since September opened, an appreciable effect has been seen on the rosin market for the improved conditions of domestic demand, backing up an extraordinary foreign demand for that commodity, so that in the first eight days of the month all of the grades of rosin from B to M exhibited only three direct grades have enjoyed advances aggregating not less than 30¢ per 250 pounds, or about 60¢ on the round barrel. The situation in the rosin market seems to be quite strong and with an upward tendency in the market at this time. The expanding of foreign demand for rosin has been very noticeable, the complete government official figures for the first four months of the present season, April-July, showing a movement abroad of 489,460 round barrels of 500 pounds each, as against the same months in 1923 of 7,155 barrels over 1922 of 214,071 barrels, and over 1921 of 338,797 barrels with this foreign demand reported as showing no signs of abatement. The result has been a steady decrease in the large surplus in this country, accumulating since August from previous seasons, and a corresponding strengthening of the general position of rosins. As to turpentine, the statistical position does not show the same improvement. While there has been an increase in the shipments abroad, this has been attained at the expense of a large piling up of stocks for export in the domestic market, which must be reflected in a curtailment of future demand from abroad. The trade magazine, *The Analyst*, showed total exports of 100,069 barrels of spirits turpentine, an increase over those months last

year of 8,080 barrels, over 1922 of 31,638 barrels, and over 1921 of 26,848 barrels. The American primary stocks are large. An improvement is reported setting in in the domestic requirements, which are expected to show an appreciable increase for the last four months of the calendar year. Under these conditions would mean that if the market is sustained it will be all the producers can expect.

Get Together Meeting

One of the most pleasing features of the year was the "Get Together" meeting, which brought into pleasant social relations all the representative men of the naval stores industry and trade, and of the paint, varnish, and other industries using naval stores. The meeting was regarded as highly beneficial through the exchange of ideas it brought about, the better understanding of problems just established, and the drawing together of the producing, factoring, distributing and consuming interests. Further meetings of this character are expected at which the ideas put forward at the initial meeting will be developed and the interests of all, it is hoped, promoted thereby.

Export Trade Report

Exports of American paints and varnishes in 1924 have advanced appreciably over figures for the preceding year, the index showing a steady upward trend. This favorable situation is, no doubt, due to the final liquidation of stocks accumulated at the latter part of 1923 and early in 1924. Foreign buyers have not forgotten the losses sustained through indiscriminate buying just prior to the general slump in business in 1921, and this accounts for their tendency to buy in limited quantities covering immediate requirements only. As time progresses the confidence of these buyers will be restored and more substantial orders will ensue.

It is freely conceded that improved foreign markets for American paints and varnishes depend materially on the substitution of the European economic situation. For example, if Brazilian coffee can be shipped to Europe in pre-war volume, sales of American products in Brazil would be stimulated. Similarly, if Europe could consume increased quantities of Chilean nitrates American exporting manufacturers would get their share of the increased business resulting from higher purchasing power in Chile. Notwithstanding its limited purchases of paint and varnishes, due to home manufacture, Europe now takes one-half of all American exports and ships to the United States one-third of all goods imported for domestic consumption. It is only reasonable to believe that we would benefit by an improvement in Europe—our country's best market area—which consumes as great a volume of our goods in proportion to the volume it ships to us. Without question, therefore, the adoption of the Dawes plan will strongly react in favor of our paint and varnish exports.

Outside of European countries where home manufacture flourishes, it is possible to develop worthwhile paint and varnish business practically all over the world if we have the facilities and also the seriousness of purpose to make the necessary missionary effort. Different market conditions will be found on every hand. Some territories call for the cheapest materials, while others are receptive to high-grade products. High import duties continue to hinder progress in such markets as Australia and New Zealand, where we have a preferential tariff against us. Conditions are reviving noticeably in South Africa, China and the Philippines. Anticipated improvements in China's commercial conditions have not materialized and the immediate outlook is unfavorable. The bulk of the business in the Dutch East Indies and adjacent territories is being successfully held by English and Dutch manufacturers, who, through many years' experience, are intimately acquainted with the peculiar requirements of these markets.

All foreign markets have certain basic requirements which must be recognized, but we believe too much stress has been placed on the necessity of meeting all the whims and caprices of a varying multitude of customers in the numerous small foreign markets. Nothing could more seriously impair the efficiency of mass-production, which is so characteristic of American manufacturing enterprise.

In international competition for world trade we have two alternatives to follow: readjusting organization and standard practices to meet the desires of foreign merchants, such as special containers, shades, labels, etc., or making the radical effort to "sell" the American idea of quantity production of standard goods to the United States prides itself (and justly) on its tremendous advance in salesmanship and advertising. Certainly there is reason to believe that the concentration on foreign sales campaigns similar to that applied to domestic sales should not result in overseas "mass distribution" of our

Arthur Davis

mass production. American paints can be sold in even the most conservative export markets so long as there is no deviation from the excellent standard of materials being shipped at this time. The maintenance of high quality in our products is strictly essential to the permanent success of our export trade.

Unfair Competition Report

Your committee has briefly to report a continuance of the important service rendered by

Mr. Macdonald's office. We fully realize how greatly the effectiveness of his work is hampered and blocked in the absence of any Federal law against commercial bribery. Therefore, we would advocate that Congress be urged to persuade Congress to enact the necessary remedial legislation along the lines of practically all reputable organizations in the United States.

During the last year rumors have been current of increased entertainment by salesmen and others, indicating that the bars have been let down to an alarming extent by some manufacturers.

We recommend that some plan be devised to promote greater publicity in regard to the nature and necessity of the work being carried on by the United Competition Bureau. It is obvious that if the Bureau is to function 100 percent efficiently it must have the united and hearty co-operation of all of the members of the paint and varnish associations.

Our committee feels it unnecessary to enter into details regarding the activities of the Bureau, which, no doubt, will be thoroughly outlined by Mr. Macdonald in his report.

H. J. Kuhn, Houston, Texas, chairman of the membership committee, recommended that a chairman of the committee located should be named for that committee.

Cost Accounting Report

A cost survey made during the past year was reviewed in the following report of the committee on cost accounting, presented by Frank L. Sulzberger, chairman.

For a great many years the Cost Accounting Committee, in presenting to you its annual report, has been endeavoring to bring before you work which our committee has presented seemed to meet with the approval and the careful attention of the members of the association.

In the early days of our work there was very little interest in cost accounting, and the committee presented only the simplest problems and devoted most of its effort in arousing a general interest in the subject.

Year after year we worked on some specific subject and presented it to the attention of the members, trying each instance to last before you the correct way of treating these several subjects.

You will recall, no doubt, the following:

In 1915 a very simple chart of accounts on cost accounting, and in 1916 a booklet on a sample method of figuring a formula on big-grade house paint.

A report showing the proper methods for arriving at differential package costs.

A report showing the varying percentages of expenses to costs on varying volumes of business.

A report on evaporation losses.

A report showing how to figure yields and building values of dry pigment.

A questionnaire on costs of a sample formula.

An explanation of the proper method to figure same.

The above are a few of the definite problems which we tried to lay before you in a detailed manner each year prior to 1919.

Since that time your committee's efforts have been devoted to the preparation of a general cost accounting system and to the installation of same.

During the war many of you will recall that the chairman of the National Paint Manufacturers' Association, Mr. J. P. Jordan, made some questionnaires on costs of paints made over government specifications.

It was at that time thought desirable that current information on costs be obtained, based on prices quoted on many of the contracts that had been at such wide variance that the contractors themselves looked astounded at some of the quotations.

A tabulation of the results convinced the Cost Accounting Committee that the work we were doing was of considerable importance.

It is at that time that your committee presented to you a proper method for figuring a formula in a pamphlet prepared by Arthur Heath.

It was also about this time that we recognized the fact that many paint manufacturers not only did not have any idea of cost accounting, but they did not even know how to figure yields.

At the request of the Cost Accounting Committee, and in conjunction with Mr. Gardner, we prepared a very valuable booklet, showing how to figure yields on various subjects.

That the industry was in need of education in cost methods was recognized quite fully by you when, in 1919, you authorized your committee to spend a large sum of money in preparing cost manuals.

These manuals represent an investment of considerable money and a great deal of time and effort, but only on the part of the committee members, but of those of you who assisted by opening up your plants to our professional workers.

The first manual is a simple one, which will tell the correct cost of a paint, and the correct cost to operate. No plant is so small but that at least part of the first manual can be employed.

The second manual is complete and detailed. It tells the correct cost of a paint, and the correct cost to operate. No plant is so small but that at least part of the second manual can be employed.

After nearly four years the committee feels that the methods outlined have proved themselves as basically sound and readily workable. We form our opinion from our own experience and from what some of you have told or written to us.

Uniformity of Method Alone

We want to discuss just for one moment on the question of uniform cost methods and what the committee hopes to accomplish.

First of all, by uniform cost methods, we mean that we mean uniform cost for materials, buying power and market conditions in every plant, and your committee wants to be sure that the methods outlined have proved themselves as basically sound and readily workable.

We form our opinion from our own experience and from what some of you have told or written to us.

of making use of these manuals was called to your attention.

Professional cost accountants, too, saw an opportunity to obtain new clients and most of you were actively solicited to adopt the committee's cost methods through them.

An investigation disclosed the fact that while most of you had considerable knowledge of the two manuals and commendations for the committee, you were not using the manuals in your own business, nor changing your methods of cost figuring to any considerable degree. There were, of course, some exceptions. We refer to the industry as a whole.

Realizing the situation we planned our 1922 report.

We asked all of you to figure a very simple formula. We got fifty answers. On a subject on which there should not be any wide variation, the yield was estimated by one concern at 80; by two at 100, and a bare majority of the forty people replying figured the return to be between 90% and 98 gallons.

The correct return, as estimated by the committee, was 97 gallons.

We were face to face with the conviction that we had to do much more to convince our cost manuals unless those manuals were being used, and we are still of that opinion.

Bureau Is Recommended

In the year 1916 this association voted the sum of \$10,000 to establish a cost bureau, which bureau was to prepare and install uniform cost methods with the various manufacturers.

It was not until 1922 that we again approved our plan of having a cost bureau organized within the organization, but your directors and your committee.

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hardly do for goods made in pebble mills. Our organization would have to meet every conceivable type of paint making, hence it can help bring even the largest system up-to-date. Its experience in all fields of manufacture.

Third, is the elimination of ignorant competition.

Ignorance in Competition

There is no business we know of that is more highly competitive than the Paint Manufacturers' business. The competition between manufacturers, who have a clear understanding of costs, is most acute and active, and we consider this a thoroughly desirable condition.

We do believe, however, there is much too large an element of competition which is ignorant and based on guess work and not on knowledge and such competition and ignorance is a menace and a danger, not only to our industry but to any industry in which it exists.

Everybody is interested in eliminating this, and the larger the concern, the larger is their interest in doing away with guess work and haphazard costs and replacing them with facts and correct cost figures.

To the moderate size manufacturer and to the small manufacturer our cost bureau should prove a real boon.

There have been many reasons why moderate and small manufacturers have not installed cost systems through the aid of experts.

The first one has usually been that the installation cost has been prohibitive.

The second reason has been that outside accounting firms have usually attempted to apply general principles to a specific type of business and have not been able to do away with a lot of endless and needless red tape, in the system that they have proposed to the moderate sized and smaller manufacturer.

Costs, statistics and figures are of absolutely no worth unless they are utilized and our cost bureau would propose to furnish to the small and moderate sized manufacturer only such figures as would be of real value to him in the operation of his business and not of value to him with an elaborate system, and an unnecessary expense to keep it up.

Naturally, the only way we can operate such a bureau is by having it partially self-supporting and the balance of the funds to come from the membership as a whole.

We have estimated that we will require \$100,000 per year for a year or two to get the cost bureau under way. After that period we are hopeful that it will have proved its value so that it can be practically self-supporting.

We are asking you to re-affirm your vote of 1919, at which time you voted \$10,000 to establish a cost bureau. We are asking you to again vote in favor of the cost bureau, to be immediately established, as you did in 1919.

It is our hope that you will be able to do so with such a bureau we can go ahead and render greater, better and more efficient service to the industry, but without it, there is nothing left for the committee to do, but to disband, or remain inactive.

When Mr. Sulzberger had concluded his report, he introduced J. P. Jordan, cost accountant and engineer, New York, who explained the systems he would suggest for adoption and his experiences in visiting various manufacturing plants over the country. The subject was then thrown over to a general discussion.

Ludington, Patton, Elliot, S. Phillips, L. J. Minihart, S. B. Woodbridge, Frank C. Moore, G. B. Hesel and L. J. Moore all favored the proposal outlined in Mr. Sulzberger's report. The committee's recommendation for cost bureau, with its request for an appropriation, was agreed to without opposition.

The Joint Meeting

President L. P. Moore, of the Paint Manufacturers' Association of the United States, and S. B. Woodbridge, newly elected president of the National Varnish Manufacturers' Association, met together on the platform when the joint session of the two associations was called to order Friday afternoon.

President Moore, in introducing the first speaker of the afternoon, Granville M. Breinig, chairman of the National "Clean Up and Paint Up" Campaign Committee, declared that this was an activity that had not been rightly appreciated or fully exploited by the industry.

Clean Up and Paint Up

Mr. Breinig, in an enthusiastic address, told of the campaign for the elimination of the "Clean Up and Paint Up" campaign, which, he said, he had never appreciated until he, as chairman, had spent some time in the headquarters of the campaign in St. Louis. He outlined the work that had been done during the past year, showing that about \$45,000 had been invested in the work by the industry during the year. He outlined plans for extending the work and urged an investment of at least \$100,000 to carry it on during the coming year. Mr. Breinig's full report, he stated, would be made during the convention of the National Paint, Oil and Varnish Association (see page 27).

Promotional Work

President Moore then turned over the gavel to Norris B. Gregg, president of the National Paint, Oil and Varnish Association, who, as chairman of the Educational Bureau, this organization, he said, was the heart and center of the paint and varnish associations' activities. He also briefly recited the history of the organization of the Educational Bureau.

Work toward establishing painting and decorating courses has been continued, with considerable success. Attached is a synopsis of the conditions in the cities of 50,000 population showing the population, the number of painters and decorators, the number of males over 16 years of age not engaged in gainful occupation; ratios of journeymen to apprentices; and the number of apprentices.

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If we depend upon the master painter to solve this problem we will be disappointed; they must be converted and guided, but once there they have not been lacking in giving the necessary assurance of the need and of their earnest co-operation when the class is started.

The International Association of Master Painters at its February, 1924, convention adopted a resolution concerning the subject of a program of action, and at the July, 1924, meeting of its executive board we urged and secured assurance that the subject will receive every consideration; an apprentice committee was appointed and directed to energetically pursue the subject and we urged it to be placed on the program of their Des Moines convention, February, 1925, for general discussion and appropriate action toward carrying out the resolution of the 1924 convention.

We will take part in that discussion and use every occasion to secure such favorable action as the international association can take, though we must have often stated that definite results will only come through the efforts of the local committee, as experience of the past year has demonstrated.

A new edition of the text book, "Elementary Studies in House Painting, Decorating and Paper Hanging," has been published by the National Association of Master Painters. This necessary teaching material we suggested be incorporated. The distribution of the text book is increasing, and we recommend it on every occasion.

There were nearly 1,000 responses to the "Save the Surface" advertisement in the January American, which advertisement the committee later decided to run in the Saturday Evening Post, at first intended, owing to unfavorable developments at that time, to have the responses be taken as to the steps to take to learn the trade, the text book was recommended, also other literature.

The trade press has been co-operating in this work. The American Painter and Decorator has planned a course of correspondence lessons which they will doubtless attempt to market at an early date.

We have been in touch with the various State and local school boards and local paint and varnish interests and master painters in many cities to enlist their aid toward introducing courses in the vocational schools. There is still a strong feeling held by the conviction that the untalented boy is a liability and we are strongly convinced that only vocational education, with a night continuation of extension courses for apprentices and brush boys, will meet the situation, and to this end we have been working with substantial success.

The situation, however, has shown an spirit of willingness to co-operate with school authorities whenever the opportunity arises, with them in pursuance of our program submitted to the school boards, approaching the subject as one of education.

We have co-operated with the Federal Board for Vocational Education, the American Education Council and many other agencies interested in vocational education constantly emphasizing the need of apprentices and brush boys for teaching this trade as well as others which might otherwise receive preferred treatment.

The progress of this industry the past year has been unparalleled. Every opportunity has been seized by us to stimulate the equipment manufacturers to action and a realization that not only have they a fertile and boundless market ready for cultivation to their own profit and welfare, but of the education of our industry that they will do their share toward advancing the interest of all by proper public relations, education and the use of machine painting, particularly in general painting and house painting.

We have closely co-operated with Chairman Rice of the National Paint, Oil and Varnish Association's special Committee on Spray Painting and Varnish Application and desire to invite attention to the complete summary of advancement in this field contained in his report submitted to this convention, a copy of which is herewith.

Special attention should be called to the organization of the Spray Painting and Varnish Equipment Manufacturers' Association for co-operative work as a trade association along lines of education, publicity, promotion and protection against unfair practices or harmful legislation to threatened branches of the industry; and close contact and co-operation with the various branches of our industry. This organization adopted a code of Ethics, somewhat similar to that of our national associations and provided a section dealing with services to purchasers, which is of great importance to the industry and a helpful sign of progress in the industry.

An indication of the nature of the work this association is doing we enumerate the subjects now receiving their united attention:

1. Recommendation of the "Save the Surface" Campaign Committee that the association consider adopting a common symbol expressive of the industry, for use in connection with the complete slogan of "Save the Surface and Save All—Paint and Varnish," and that same be submitted to the "Save the Surface" Campaign Executive Committee for their approval in order to prevent improper use of the slogan.

2. Nominating a speaker to address the 1925 convention of the International Association of Master Painters and Decorators at Des Moines, February 2 to 6, on the subject of "The Paint Spray Machine."

3. Promotional work with the U. S. Director of the Budget, the Agricultural Department, the Public Health Service and other branches of the Federal government for the more extensive use of spray painting equipment, and particularly in the Department of Agriculture in introducing spray painting in the rural and farming sections.

4. General publicity and educational program.

5. Analysis of the farm market—paint.

6. Legislation.

7. A model code of regulations for use, when expedient, in legislative work, etc.

8. Participation-investment in the "Save the Surface" campaign.

9. Legislation prejudicial to mechanical or spray painting has not been passed. The Wisconsin Industrial Commission code regulating the use of equipment is not considered harmful. Massachusetts has been conducting an investigation to regulate it, but there is no likelihood of unfavorable action toward machine painting.

Many Legislatures will meet this coming year. The usual crop of bills affecting the subject will likely be proposed, but, happily, the manufacturers are better prepared than ever to jointly act, with the co-operation of our industry, in consideration of the subject.

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An indication of the nature of the work this association is doing we enumerate the subjects now receiving their united attention:

Of the 270 acres of land selected, 220 have been planted with approximately 25,000 turpentine trees, the balance of the land being reserved.

$$E_{\text{eff}} = \frac{1}{2} \left(\frac{1}{E_1} + \frac{1}{E_2} \right) \quad (1)$$

for nursery purposes. Over 10,000 additional seedlings were distributed to 24 farmers in Alachua county for planting on their individual properties. On a small tract of land (see article) originally acquired for the nursery in 1922, there are now over 100,000 two-year-old seedlings in flourishing condition. On another area there are a few thousand seedlings grown from nuts scattered during the winter from other trees. The plan of this tract was planted in the spring to provide an additional crop of seedlings for the winter's planting. Additional quantities of seed are being secured to expand the company's operations in this direction, as the growth of the industry will depend upon providing seedlings for a half million potential trees next fall. The management has been in active touch with the botanists, horticulturists and others at the University of Florida and the Florida State Agricultural College at Gainesville, who have shown great interest in the project and who have helped tremendously in the work.

The condition of the 25,000 seedlings put out during the winter is excellent, as will be shown by the illustration appended. Study of the soil characteristics, fertilization, methods of cultivation, and experiments on budding and grafting are being continued. The subject has been of the most intensive character and has involved not only frequent and hurried trips to Florida, but a large amount of office work as well. It is believed that the results obtained to date have warranted the expenditures made.

Eudington Patton, H. L. Catman and George Moore also discussed the subject and told of their visit to the tung tree plantation in Florida. Mr. Patton presented his report as chairman of the Simplification Committee. This was the same as that presented to the N. P. O. V. convention (see page 53).

Save the Surface

H. T. Trigg, chairman of the National "Save the Surface" Campaign, led the discussion of this promotional work. He said that the industry's investment in the campaign was now about \$250,000. He reviewed the growth of the work and told of its now widespread influence on the public. He called on Carl J. Schuman, chairman of the sub-committee on advertising, who showed the progress of the advertising copy to be published in the coming year. H. L. Catman followed with a report covering the work to keep the integrity of the slogan intact for the industry, which is being protected by copyright all over the world. E. R. Matlack, of the motion picture industry, said that he regretted to report that the industry's investment in the "Save the Surface" campaign was not ready for a showing at this convention. He said that it would be released in about a month. He told of the extensive showings being made in the two motion picture theatres, "Uptown" and "Don't Put It Off—Put It On." In the absence of Chairman H. L. Catman, B. Casaday, Pittsburgh, reported on the work being done to co-operate with financial institutions in financing painting contracts under the direction of the "Save the Surface" campaign. A resolution supporting this work was adopted by the convention. Arthur M. East, secretary of the National Paint and Varnish Association, reported on the work being done in better merchandising agents of both the dealer and the paint manufacturer. He reported that the campaign was being carried on in the most efficient manner, and that the industry was ahead of time, which was adopted.

C. Frazer, of the sub-committee on publicity, told of the great volume of editorial material that was being sent out by the committee and of its extensive use by newspapers and magazines. He reported the success of S. Rosenthal, C. J. Roh reported on the financing of the campaign, and said that practically all of the cost of the campaign for \$100,000 had been renewed on a new five-year agreement. Mr. Frigg asked Robert Felt Clark, a paint manufacturer of London, England, to talk of the promotional work being done in his country. Mr. Clark reported that the "Paint More Save More" campaign in England had not been successful but that a new effort was being made. He expected would succeed in co-operation with the master painters' organization. He said that he would be in England to help them.

Second Regular Session

The paint manufacturers' convention came together for its final session Saturday morning, October 26. The report was that of M. Q. Macdonald, of the Unfair Competition Bureau, with headquarters in Washington. He received a rising vote of thanks for his work of the year.

Morris E. Gregg extended an invitation to the members of the paint manufacturers' association to remain for the convention of the National Paint, Oil and Varnish Association. George V. Morgan, secretary of the national association, outlined the program to be followed in the business sessions. G. M. Brein, chairman of the committee on resolutions, told of the preparations made for the "playtime" of the convention delegates and their friends. President Moore introduced Byron Shinn of the National Vigilance Committee and the Associated Advertisers of the World. Mr. Shinn congratulated the paint and varnish industry on the fact that they have been able to maintain their organization in anything that it could do in keeping the industry together. W. J. Pitt reported as promotion manager of the activities in the two associations. Mr. Brein introduced the report of the convention of the National Paint, Oil and Varnish Association, last year, and told of the benefits derived from his regular attendance at the annual convention. He urged his hearers to visit the Pacific coast to do "missionary work" among the members of the industry out there. The benefit of greater co-operation in associational work, he said, was worth every necessary effort.

Resolutions Adopted

The following resolutions and recommendations were read to, and adopted by, the convention:

Code of Ethics

The Board of Directors recommends that this Association suggest the appointment of a com-

mittee on extension and interpretation of the code of ethics, consisting of the presidents of the Paint Manufacturers' Association and the National Varnish Association and the National Paint, Oil and Varnish Association.

Arbitration

Be it resolved by the Paint Manufacturers' Association—that two or more members be appointed to serve on the Joint Arbitration Committee with the National Paint, Oil and Varnish Association.

Time and Place

Be it resolved—that the president shall have the authority to appoint two members on a joint committee on Time and Place for the next meeting, presidents and secretaries being also ex-officio members.

Duty of Directors

Be it resolved—that article XII of the by-laws be amended to read as follows:—"The Board of Directors shall have general charge of the policies and activities of this association and the funds thereof."

Administrative Co-ordination

Whereas, the growth of the Paint Manufacturers' Association of the United States and the National Varnish Manufacturers' Association and their allied activities has greatly increased the need for co-ordination of the work of the two associations; and Whereas, the committee appointed by the two associations in conjunction with the Educational Bureau is instructed to take immediate steps looking to the reorganization and co-ordination of the administrative operations of the two associations; and Whereas, an amendment to article XIII, increasing annual dues of the association, was adopted at the convention;

Resolved—that the committee appointed by the two associations in conjunction with the Educational Bureau is instructed to take immediate steps looking to the reorganization and co-ordination of the administrative operations of the two associations; and Whereas, an amendment to article XIII, increasing annual dues of the association, was adopted at the convention;

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National Federation of Production Clubs Holds Annual Convention

The National Federation of Paint and Varnish Production Clubs met in annual convention at the Hotel Ambassador, Atlantic City, N. J., Wednesday, October 15, with President George W. Cooke officiating. More than a hundred members and visitors were present.

Kenneth J. Howe, plant manager and vice-president of the Thibault & Walker Company, Long Island City, N. Y., was elected president for the coming year, and George B. Heckel, Philadelphia, was re-elected secretary.

Address of President

In his annual address President Cooke declared that the primary object of the organization was to promote the paint and varnish industry by the circulation of technical and practical information through the Federation's Journal, The Official Digest. With reference to the

organization I wish to thank you for your most hearty co-operation in carrying out the work started. The entire year has been most pleasant, and I feel sure that the years to come will find this organization growing ever stronger in the position it now holds.

Secretary's Report

Secretary Heckel reported eleven clubs in the organization, the two New York clubs having been consolidated during the year. In his annual report he said:

At your last meeting it was recommended that a committee be appointed to whom problems of common interest might be submitted and approved by the committee they shall co-operate with the editor of the Digest in bringing such problems before the constituent clubs for consideration. As you know, this plan has not proved practical and cannot. It is a very practical problem because of the time necessary for members of a committee to receive the Digest and the committee must be able to meet in person. It seems to me that direct correspondence between the clubs would prove more efficacious than a committee as an intermediary. If thought necessary or desirable.

Since your last meeting eight members of the Digest have been issued. I take the liberty of emphasizing the importance of this publication as a means of co-ordinating the activities of your local clubs, in view of which the character of the reports furnished assumes greater importance. No year book has been issued this year because it proved impossible to collect in time a complete current list of local officers and members and because the expense of publishing at so late a date seemed unwarranted.

During the year your secretary has been honored with invitations to meet and talk with the local clubs of Chicago, Dayton and Detroit. If the members of those clubs obtained from these sessions one-half the inspiration and enjoyment experienced by your secretary he is simply replete.

White Pigment Standards

Robert D. Bonney, chairman of the Specifications Committee of the Paint and Varnish Superintendents' Club of Philadelphia, made the following report of white pigments:

We have carefully considered the Federal specifications for the various white pigments, dry and paste, and have also gone over tentative and standard specifications of the A. S. T. M. committee. We find that, in general, the A. S. T. M. specifications for white pigments are satisfactory with the exception of a few minor changes noted below which would, perhaps, improve the tests in certain directions.

Accordingly your committee recommends that we go on record as favoring the adoption of the following A. S. T. M. specifications as they now stand except for the appended proposed changes:

Standard specifications for zinc oxide, leaded zinc oxide, for basic carbonate white lead and basic sulphate white lead, and the proposed specifications for lithopone which were presented to A. S. T. M. Committee D-1 at its 1924 spring meeting.

The committee recommends the following changes in the above specifications and their methods of test:

(1) For each pigment in the section entitled "Properties and Tests" the following should be included:

In each case the behavior on exposure to light, the mixing properties with an approved vehicle, the final consistency with this vehicle and the color shall be equal to, and the brightness and tinting strength for hiding power shall not be less than, those of a standard sample mutually agreed on by buyer or seller.

This should cover some of the important physical properties which the present specifications do not touch.

(2) In the opinion of the majority of the committee that glycerin should be used in place of linseed oil in making a color test on white pigments.

"The question of method in making exposure to light, consistency, lightness and hiding power test shall be left to the agreement of the buyer and seller."

Mr. Bonney also reported for the specifications committee on mineral spirits, which he said might be considered a report of progress rather than a final report. There are a number of lines upon which the committee is at present working and he said the committee believed that the Federal specifications on appearance and color were all right but that the test used was not entirely reliable.

President Howe was instructed to appoint a committee to suggest subjects for discussion by the various clubs at the same time, so that they could be published simultaneously in the federation's magazine.

The administration of the retiring president, Mr. Cooke, was warmly praised, and the convention voted him its thanks.

Among those attending the production men's convention were the following:—E. W. Robinson, Pratt & Lambert, Inc., Buffalo; F. P. Bradley, Bradley & Vrooman Company, Chicago; Fred A. Engstrom, Cincinnati Varnish Company, Cincinnati; G. C. McEwen, Imperial Varnish & Color Company, Toronto; Eugene E. Sorensen, Imperial Varnish & Color Company, Toronto; William P. Wertheimer, Peacock Paint Company, Philadelphia; William B. Sullivan, Felton-Sibley & Co., Philadelphia; J. S. Kauter, E. I. du Pont de Nemours & Co., Philadelphia; Albert J. Purge, Peacock Paint Company, Louisville; John McE. Sanderson, Larke Company, Inc., Buffalo; N. W. Kelley, Blackburg Company, Philadelphia; John McCullum, Watson Varnish Company, Philadelphia; J. Twining, E. I. du Pont de Nemours & Co., Inc., Philadelphia; Douglas A. Smyth, Gilbert Service Company, Philadelphia; Albert J. Springfield, Mich.; P. D. Buckminster, National Varnish Association, New York; J. J. Broughton, New Jersey Zinc Company; Frank M. Schumann, Kilo Varnish Corporation, Brooklyn; W. W. Faeber, Faeber Chemical Company, Dayton; Arthur Orr, Commercial Solvents Corporation, Terre Haute, Ind.; D. W. Edgerly, Jr., National Lead Company, New York; George E. Matlack, Geo. D. Wetherill & Co., Philadelphia; S. D. Davis, Geo. D. Wetherill & Co., Philadelphia; J. P. McNamee, Felton-Sibley & Co., Philadelphia; J. J. Broughton, National Varnish Association, Richmond, Va.; W. J. Lawton, Gravelly Chemical Company, Cleveland; J. J. Broughton, National Varnish Association, Chicago; Chicago Varnish Company.

Kenneth J. Howe The New President

Kenneth J. Howe, the new president of the National Federation of Paint and Varnish Production Clubs, was born in Mt. Vernon, N. Y., November 8, 1887. He attended the schools of that city, finishing the high school course and in 1909 he was graduated from Williams College.

In 1909, with H. M. Howard, Mr. Howe incorporated the Howe Varnish Company. This concern was taken over by the Thibault & Walker Company, Long Island City, N. Y., in 1920, and Mr. Howe at that time became a vice-president in the latter organization. He has charge of plant operation for his company and takes a broad interest in paint and varnish technology. He was president of the New York and New Jersey Paint and Varnish Manufacturers' Association in 1922.

Mr. Howe is a member of the Zeta Psi Fraternity, a director in the Mt. Vernon P. T. A., president of the Mt. Vernon Community Service Committee and a member of the American Society for Testing Materials, and of several clubs.

Mr. Howe and Miss Margaret W. Carl, Mt. Vernon, were married in 1914. They have three children, Margaret, William and Frances, and reside at 5 Chester street, Mt. Vernon.

services which the production men are performing for the paint and varnish industry in general, Mr. Cooke said:

I wonder if we ever stop to consider the power which the close co-operation of the men possess. We can educate the uninformed, eliminate the unfair and wasteful production of the ignorant. By raising our own standards of production we raise that of our competitors and by so doing raise the standards of the entire industry. This is an age of co-operation. We have at hand the means by which we can educate ourselves and by close co-operation with our fellows improve the position that our industry now holds.

I wonder if those of you who are secretaries of your local clubs realize the great amount of information that you can pass along? Our means for the interchange of ideas is through the Digest and we make use of it to the fullest extent. Our federation has a place to fill; let's justify its existence.

At the past year's standard methods of analysis of white pigments have been the basis of our standard methods of analysis. By their technical men and today they will better the results of their labors for your approval and criticism. This is but a start along the lines which the federation hopes to follow.

Still others of our members have been serving on the cost accounting committee of the National Varnish Manufacturers' Association, and we feel sure they have made progress in this important work.

Save the Surface Heads Meet for Annual Dinner

Presidents of Three National Associations Give Views of
The Campaign

Ernest T. Trigg, chairman of the "Save the Surface" Campaign, in welcoming those who attended the third annual "Save the Surface" dinner at the Hotel Ambassador, Tuesday evening, October 21, explained that the purpose of the annual dinner is to get together the chairman of the "Save the Surface" committees from the various paint clubs throughout the country, and to have them meet the officers of the three national associations and the members of the "Save the Surface" Executive Committee, and to learn from them ways and means of co-operating with "Save the Surface" Campaign to secure the greatest benefit to the industry.

Norris B. Gregg, president of the National Paint, Oil and Varnish Association, related his observations of what the "Save the Surface" Campaign is accomplishing as viewed from his vantage point throughout the country. Club members and others in the industry, he said, believe that these promotional campaigns are largely increasing the total amount of paint being spread.

William G. Lahey, newly elected president of the National Association of "Save the Surface" Salesmen, spoke of the important part salesmen take in the campaign between their firms and the distributors of their products.

Horace Pelton, chairman of the Advertising Managers' Group of the Paint and Varnish Industry, said that at the next meeting of this group sometime early in June of next year, they expected to consider seriously the promotional campaigns in the industry and to discuss methods which can be adopted to put the most into these campaigns and to get the most out of them.

A splendid appeal was made by Willard Maston, retiring president of the National Association of "Save the Surface" Salesmen, that manufacturers and jobbers give more consideration to their salesmen and to take them more into their confidence as to the policy of their organization. Mr. Maston believes that the salesmen as an important link in the industry's chain of contact should be encouraged to participate more actively in salesmen's clubs, and thus be in a position to pledge their support to any efforts being made in their territory for the good of the industry.

The newly elected president of the National Varnish Manufacturers' Association, S. B. Wicks, spoke enthusiastically of the work which the "Save the Surface" Campaign has been accomplishing, and said that although he had been a great admirer of the campaign and very close to its activities in the past, he felt that he was now an officer of one of the three national associations would in itself be a reason why his interests in the campaign would be greater in the future.

D. A. Kohr, new president of the Paint Manufacturers' Association of the United States, pledged his earnest co-operation in furthering the activities of this great promotional work. He said that he has become entirely "on the S" way the "Save the Surface" Campaign is conducted.

One of the most interesting ideas of the evening was given to the meeting by Charles J. Rohr, chairman of the Committee on Securing Finances. He quoted Mr. Rohr. It was his belief that the way to secure more finance is to have all of the industry invest in the approved plan. He urged that non-investors be shown that they ought to be with the majority in a work that has demonstrated what the "Save the Surface" campaign has done for the industry.

Granville M. Brenin, chairman of the "Clean-up and Paint-up" Committee, expressed the hope that the two campaigns are going to be worked hand in hand, so that the industry may go on and grow and that each one may benefit through the promotional activities and the results which they obtain.

Reports of campaign activities were given by John C. Fraxee, chairman of the Publicity Committee; Harry J. Calman, chairman of the Committee on Protection of the Slogan; Fred J. Ross, for the Advertising Committee; and Al Schumann, representing President Nolan of the Painters' Association of New York, extended greetings and stated that the New York club was heartily back of the "Save the Surface" Campaign.

In closing the meeting Arthur M. East, business manager of the "Save the Surface" Campaign asked for an expression on the question as to whether these an-

nual meetings are worth while. It was the unanimous opinion of those present that the exchange of ideas at these meetings was of great value and that the meetings should be continued.

Save the Surface Salesmen Elect New Official Family

The third annual meeting of the board of directors of the National Association of "Save the Surface" Salesmen was held at luncheon at the Ambassador Hotel, October 20, with Willard Maston, presiding.

Norris B. Gregg, president of the National Paint, Oil and Varnish Association, highly commended the work of the salesmen's clubs during the past year. He emphasized the fact that the salesmen's daily contact with retailers and

master painters throughout the country was a vital force, which, properly directed, would energize these branches of the trade and solve one of the most vital problems of the industry.

Charles Greenhalgh, president of the International Association of Master House Painters and Decorators of the United States and Canada, dwelt upon the ways in which the salesmen would be helpful in their contacts with master painters.

Horace S. Pelton, chairman of the Advertising Managers' Conference group, spoke about its work and stated that any successful effort to eliminate waste in the distribution of advertising material would require the hearty co-operation of the salesmen.

The board of directors passed a resolution pledging President Greenhalgh their hearty co-operation and urged salesmen throughout the country to co-operate in every possible way. The plans of the Sales Managers' Council to make better merchandising units out of dealers and dealers' clerks was discussed, and the directors heartily pledged themselves to do everything in their power to carry out the desires of the sales managers.

Keen interest was shown by the presidents of the sixteen salesmen's clubs now organized in the various parts of the country, in that a ballot was cast by each one for the executive committee for the coming year. The Executive Committee elected to serve for one year is:

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From the Salesmen's Session
Mr. G. Schaefer, William G. Lahey, J. C. Wooters, S. E. Wilson, C. Dunning, French, Willard Maston, R. E. Baum, Horace S. Pelton, M. R. Bursley, Arthur M. East, J. C. Hennig.

President, Wm. G. Lahey, Chalmers Chemical Company, Newark, N. J.; regional vice-presidents, Nelson Parker, Foster-Preston & Co., Norwich, Conn.; Willard B. Maston, Eagle-Fisher Lead Company, Philadelphia; T. R. Coffey, Boston Varnish Company, Cleveland, Ohio; J. B. Morrison, John Lucas & Co., Chicago, Ill.; Walter K. Hoffman, Pitts-

burgh Plate Glass Company, Kansas City; B. T. Jones, Minnesota Linseed Oil Paint Company, Minneapolis; R. D. Sullivan, American Paint Works, New Orleans; D. M. Schindler, National Lead Company, San Francisco; other members, A. H. Townsend, Berry Brothers, Detroit; Floyd B. Rich, Boston; Thos. F. Nolan, New York.

Paints, Varnish and Pigments Exports Imports Both Dropped 20 Percent in July

Exports in July of lead, mineral and chemical pigments, and paints and varnishes were valued at \$1,061,118, as compared with \$1,247,460 in June, according to the Department of Commerce. Imports were \$234,635, as compared with \$287,393 in June. Details of the July trade follow:

Ethiopia			
Finland			
France			
Germany			
Italy			
Netherlands			
Norway			
Spain			22,000
Sweden			
Switzerland			
Ukraine			224,150
England			
Scotland	40,885	31,850	
Costa Rica	650		
Guatemala	30		
Honduras			1,750
Nicaragua	2,000	8,975	
Salvador	2,000	101,850	
Mexico	3,800		
Panama	0,298		10,168
Newfoundland and Labrador			
Bermuda			
Jamaica			
Other British West Indies	5,940	10,094	
Cuba	2,831	846	
Dutch West Indies			
Haiti			
Virgin Islands of U. S.			
Argentina			27,248
Chile			
Brazil	14,385		
Colombia			11,039
Peru	3,300	825	
Bolivia	100		
British Guiana			
French Guiana			
Paraguay	1,225	225	
Uruguay			8,880
Venezuela	1,289	1,500	
British India			
Ceylon			
British Settlements			
China			
Java and Madura			
Other Dutch East Indies			
Hongkong			
Kwantung			
Palestine and Syria			
Philippine Islands			10,525
Siam			
Australia			2,800
British Oceania			
French Oceania			
New Zealand			
British West Africa			
British South Africa			
Portuguese East Africa			
Other Portuguese Africa			
Spanish Africa			
Total quantities	94,098	700,719	
Values	\$10,611	\$39,548	
June quantities	2,500	207,325	
Values	\$22,047	\$70,097	
Seven months ended July			
Quantities	1,294,842	4,398,763	
Values	\$189,610	\$882,000	
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Imports

	Mineral earth pigments		Other mineral earth pigments		Zinc pigments		All other chemical pigments	
	Pounds	Value	Pounds	Value	Pounds	Value	Pounds	Value
Belgium	1,427,650	\$14,785	818,785	\$7,717	1,427,650	\$14,785	1,427,650	\$14,785
Denmark	230,785	4,472	230,785	4,472	230,785	4,472	230,785	4,472
France	101,513	4,178	101,513	4,178	101,513	4,178	101,513	4,178
Germany	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Italy	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Malta, G. & Cypresse Is.	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Netherlands	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Spain	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Sweden	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
England	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Scotland	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Canada	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Hongkong	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785	1,427,650	\$14,785
Totals	1,848,370	\$28,483	7,201,207	\$61,140	1,330,910	\$30,896	539,262	\$4,407
June totals	1,779,303	28,297	4,254,947	60,279	1,150,166	110,147	41,407	
Seven months ended July 31, 1924	10,877,109	140,071	44,833,452	483,588	11,145,183	524,051	330,197	

Contracts Awarded

Lard, Lard Substitute, Oleomargarin
Chicago Q. M. Circular 24
 Wilson & Co., Chicago, 14,400 pounds lard, 17.61c. pound.
 Armour & Co., Chicago, 8,000 pounds lard substitute, 15.87c. pound.
 Morris & Co., Chicago, 1,200 pounds oleomargarin, 21.68c. pound.

Sulphate of Aluminum

Edgewood Arsenal Circular 20
 General Chemical Company, 40,000 pounds aluminum sulphate in bags, \$1.43 cwt.

Salt

Fort Sam Houston Q. M. Circular 43
 Jefferson Island Salt Manufacturing Company, 40,000 pounds salt, 8.45c. pound.
Brooklyn Q. M. Circular 23
 Austin, Nichols & Co., Inc., 350,000 pounds salt, 38.10c. pound.

Olive Drab Paint

N. Y. Q. M. Circular 25
 Impervious Paint & Varnish Company, 500 gals. olive drab paint, \$1.84 gal. for Bronx; 900 gals. olive drab paint for Fort Bustin, Va., \$1.02.

Paints

U. S. M. C. Schedule 106
 Impervious Paint & Varnish Company, 5,000 gals. battle ship gray paint, \$1.89 gal.; 3,000 gals. olive drab paint, \$1.87 gal. for Fort Bustin, Va.
Fort Mason Q. M. Circular 6
 E. I. duPont de Nemours & Co., 400 gallons white enamel paint, \$1.76 gallon. f.o.b. Philadelphia.

Paint Brushes

Staten Island Lighthouse Service
 Star Brush Manufacturing Company, 1,400 paint brushes, \$9.384.

Paint Drier

U. S. M. C. Schedule 106
 Sherwin-Williams Company, 1,000 gals. paint drier, 98c. gal.

Shellac

U. S. M. C. Schedule 106
 Impervious Paint & Varnish Company, 1,000 gals. orange shellac, \$2.14 gal.

Reliable Leather Dressing Company, New York, 1,200 gals. white shellac, \$2.18 gal.

Varnish

U. S. M. C. Schedule 106
 Varnish Works, Pottstown, Pa., 1,000 gals. spar varnish, \$1.01 gal.

Red Lead

U. S. M. C. Schedule 106
 Eagle-Picher Lead Company, 12,000 lbs. red lead, 12.8c. gal.

Dry Red Lead

Staten Island Lighthouse Service
 United Lead Company, 60,000 lbs. dry red lead on proposal, 17.94c. \$1.15 per 100 lbs. delivery 30 days.

White Lead

U. S. M. C. Schedule 106
 Lewis Paints, Philadelphia, 75,000 lbs. white lead, 10.76c.

Boiled Linseed Oil

Staten Island Lighthouse Proposal 17,629
 Spencer Kellogg & Sons, 9,000 gals. boiled linseed oil, \$6.629, f.o.b. Edgewater, 30-day delivery.

Linseed Oil

U. S. M. C. Schedule 106
 Impervious Paint & Varnish Company, 7,500 gals. linseed oil, \$1.19 gal.

Jeffersonville Q. M. Circular 17
 Peaslee-Gaulbert Company, 600 gallons raw linseed oil, \$1.18 gallon.

Sperm Oil

U. S. M. C. Schedule 106
 Wm. F. Nye, New Bedford, Mass., 1,000 gals. sperm oil, \$1.08 gal.

Brooklyn Q. M. Circular 21
 Cities Service Refining Company, 2,518 pints sperm oil for Harbortown, Pa., 20c. pint.

Gasoline

Brooklyn Q. M. Circular 26
 Standard Oil Company of New Jersey, 7,000 gals. motor gasoline for Harbortown, 10.43c. gal.; 7,000 gals. for Camp Verde, 10.88c. gal.; 14,000 gals. for Fort Bragg, 11.40c. gal.; 5,000 gals. for Fort Meade, N. J., 11.8c. gal.

Standard Oil Company of New York, 12,300 gals. motor gasoline for Brooklyn, 14.76c. gal.

Brooklyn Q. M. Circular 21

Standard Oil Company of New Jersey, 28,000 gallons motor gasoline for Fort Monroe, Va., 10.25c. gallon; 35,000 gallons for Fort Bustin, Va., 10.25c. gallon; 42,000 gallons for Camp Verde, Mo., 11.1c. gal.; 10,000 gallons for Pottstown Arsenal, 11.8c. gallon.

Washington Q. M. Circular 13

Standard Oil Company of New Jersey, 275,000 gals. gasoline, 10.46c. delivered.

U. S. M. C. Schedule 160

Crew-Levick Company, 10,500 gallons motor gasoline, T. Y. 11c.

Standard Oil Company of New Jersey, 50,000 gallons motor gasoline, tank cars, 10.96c. gallon.

Atlantic Refining Company, 30,000 gallons motor gasoline, tank cars, 11.05c. gallon.

Rock Island Arsenal Circular 35549
 Standard Oil Company of Indiana, 10,000 gallons motor gasoline, tank cars, 8.25c. gallon.

Boston Q. M. Circular 6

Beacon Oil Company, 112,000 gallons motor gasoline, 10.25c. gallon.

Philadelphia Q. M. Circular 58

Atlantic Refining Company, 10,000 gallons gasoline, 10.25c. gallon.

West Point Q. M. Circular 7

Sinclair Refining Company, 28,000 gallons motor gasoline, 11.75c.

McCook Field Circular 14

Standard Oil Company of Ohio, 4,411 gallons motor gasoline, 17c. gallon.

Refiners' Oil Company, Dayton, 5,700 gallons high test gasoline, 14c. gallon.

St. Louis Q. M. Circular 10

Standard Oil Company of Kentucky, 14,000 gallons gasoline for Fort McPherson, Ga., 11.25c. gallon.

U. S. Engineer, Rock Island

Standard Oil Company of Indiana, 10,000 gallons motor gasoline for delivery at Le Claire, 7.1c. gallon.

Fort Sam Houston Q. M. Circular 82

Slump Oil Company, San Antonio, 7,000 gals. gasoline, 8.25c. tankcars; 2,321 gals. tank-wagon, 10c. gal.

Aviation Gasoline

McCook Field Circular 10
 Standard Oil Company of Ohio, 50,000 gals. domestic aviation gasoline, 17c.

Fuel Oil

Brooklyn Q. M. Circular 26
 Sinclair Refining Company, 29,000 bbls. bunker C fuel oil, \$1.77 bbl.

Staten Island Lighthouse Service
 Tide Water Oil Sales Corporation, 90,000 gals. bunker fuel oil, \$4.2872, f.o.b. Edgewater, 30-day delivery.

Staten Island Lighthouse Service
 Gulf Refining Company, 2,000 gals. light fuel oil, \$1.000.

Brooklyn Q. M. Circular 21

Sinclair Refining Company, 208,000 barrels bunker C fuel oil, \$1.78 barrel, f.a.s. vessel, Brooklyn.

Tide Water Oil Sales Corporation, 750,000 gallons bunker C fuel oil for Mitchell Field, 5.35c. gallon; 115,000 gallons bunker B fuel oil for U. S. mine motor "Baker", \$1.85 barrel.

Beacon Oil Company, 40,000 barrels bunker C fuel oil for Boston, \$1.815 barrel.

Standard Oil Company of New Jersey, 83,000 gallons fuel oil for Fort Monroe, Va., 5.175c. gallon.

Cities Service Refining Company, 20,000 gallons bunker A fuel oil for Army, Mass., \$2.40 barrel.

Detroit Lighthouse Service

Beacon Oil Company, 30,000 gals. bunker A fuel oil, 4.25c. gal.; 50,000 gals. bunker C fuel oil, 4.2c. gal.

U. S. M. C. Schedule 160

Crew-Levick Company, 200,000 gallons navy standard bunker C fuel oil, tank cars, 4.28c. gallon.

Standard Oil Company of New Jersey, 30,000 gallons light fuel oil, tank cars, \$2 barrel.

Index to Contents

N. P. O. & V. A. Meeting	1
Addresses	1
President's	1
Achievements of the Educational Bureau (Gregg)	21
Great Industry Reaping Its Reward (Trigg)	21
Song Aspects of Installment Sales (McCook)	21
Co-ordinating Fraud-Fighting Agencies of Industry (Chinn)	21
Machine Painting in Surface Coatings (Fridericks)	21
Success-What Is It? (Wells)	21
Love and Sympathy (Brown)	21
New Officers	21
Synopsis of Reports	21
Resolutions	21
Entertainment Features	21
Reports	21
Committee on Autolateral Oils	21
Alcohol	21
Allied Interests	21
Arbitration	21
Building	21
Chamber of Commerce, U.S.A.	21
Constitution and By-Laws	21
Clean-Up and Paint-Up	21
Credits and Collections	21
Fire Protection	21
Fix Development	21
Foreign Trade	21
Refining Manufacturers	21
Legislation	21
Memorials to Deceased Members	21
Miscellaneous Oils	21
Membership	21
Naval Stores	21
Nominations	21
Paint Distributors	21
Save the Surface	21
Simplification	21
Spray Painting	21
Statistics	21
Sustaining Membership	21
Tariff	21
Trade-Mark	21
Transportation and Classification	21
Treasurer	21
National Varnish Manufacturers' Association	21
Paint Manufacturers' Association of U. S.	21
Sales and Advertising Managers Fix Date	21
National Federation of P. & V. Production Clubs	21
Save the Surface Council Dinner	21
Save the Surface Salesmen Election	21
Paint and Varnish Foreign Trade, July	21

Index to Advertisements

American Can Co.	21
Anderson & Co., John B.	21
Archer-Daniels-Midland Co.	21
Bass-Hueter Paint Co.	21
Binney & Smith Co.	21
Carpenter-Morton Co.	21
Chadfield Chemical Co.	21
Chemical & Pigment Co., Inc., The	21
Continental Can Co.	21
Cook & Swan Co.	21
Eagle-Picher Lead Co., The	21
Feltton-Stilley & Co., Inc.	21
Freund & Sperrin	21
French & Co., Samuel H.	21
Gillespie & Sons, L. C.	21
Kentucky Color & Chemical Co.	21
Lavanburg Co., Fred L.	21
Lucas & Co., Inc., John	21
Metal Package Corp. of N. Y.	21
Murphy Varnish Co.	21
National Lead Co.	21
New Jersey Zinc Co., The	21
Pittsburgh Plate Glass Co.	21
Rogers-Patt Shellac Co.	21
Sherwin-Williams Co., The	21
Standard Plate Glass Co.	21
St. Louis Lithopone Co.	21
Talbot & Walker Co., The	21
Took Brothers, Inc.	21
United Color & Pigment Co.	21
United States Kalsomine Co.	21
U. S. Gutta Percha Paint Co.	21
Wetherill & Co., Geo. D.	21
Williams & Co., C. K.	21

The Circle of Common Needs Goes Round and Round

The soap industry uses borax; so does the tanner.
 The leather industry uses common salt; so does the maker of chemicals.
 The chemical industry uses phosphorus; so does the textile bleacher and finisher.
 The textile industry uses citric acid; so does the maker of pharmaceuticals.
 The pharmaceutical industry uses mixed acid; so does the maker of dyestuffs.
 The dye industry uses naphthalene; so does the maker of insecticides.

The insecticide industry uses paris green; so does the paint maker.
 The paint industry uses acetic acid; so does the rubber maker.
 The rubber industry uses bisulphate of soda; so does the maker of fertilizers.
 The fertilizer industry uses nitrate of soda; so does the maker of explosives.
 The explosives industry uses mica; so does the paper maker.
 The paper industry uses paraffin; so does the soap maker.

Send your advertising round the Circle

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 Dyestuffs, Drugs, Paints, Oils and Fertilizers

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