

DID YOU HAVE TO MOVE IN THIS WAY YESTERDAY?



By ARTHUR H. LABAREE.

At this season, in bygone days, the talk used to be of brown October. Now it's of blue October moving day. Everybody moves on October 1. Those who stayed out of the city all summer come back because they can no longer afford to remain in the country. And those who remained in the city during the warm season move out to the country, if they can find a place, because they think it will be cheaper. Usually both are wrong.

If the city dweller can't get out to the suburbs he moves to another apartment, anyway, to avoid a raise in the rent. Of course, he has to pay more where he is going; but then think what a vast improvement the new apartment will be! It has one more window in it than the old one had. Isn't that worth paying \$25 a month more for?

A mistaken notion prevails that there is a housing shortage in New York city. There are hundreds of apartments to rent—desirable apartments too, with all modern improvements. They have open plumbing—so open the bathroom floor is always wet—cockroaches in the kitchen closet and are kept thoroughly heated—in summer. It is just as easy to obtain such an apartment as it is to get a drink of liquor—all you need is the price.

As to the latter feature, apartments are now rented on the same basis as you buy potatoes—not at so much a pound, but at so much a room. Landlords and their agents discovered some time ago that it sounds too expensive to advertise apartments for rent at \$3,000 a year. So they price them at \$25 per month per room and up. Of course, the agent explains, you can't expect much for less than \$50. So, for a six room apartment you pay a mere trifle of \$300 a month.

If you stop to multiply that by twelve you will discover that the annual rental will be \$3,600. But you don't multiply it. Before you have a chance to do that the agent has pointed out the dotted line, handed you his fountain pen and you have signed away most of Friend Husband's income for a year.

How to Save Money in Rent
Without Leaving the House
Occasionally when a new apartment becomes imperative it is possible to obtain one in the same building, a few flights up, where the rent is cheaper. In that way one can sometimes continue to live in the same building without paying more rent.

"Fine!" you ejaculate fervently when the agent tells you that, instead of paying \$35 more for the apartment you are in, you can pay just what you are paying now by moving from the fourth to the eighth floor.

"Of course," he explains, "in view of this very decided concession on the part of Mr. Grabbitz, the owner, you cannot expect quite so desirable an apartment. It has three less rooms and most of them are quite dark, but by paying just a little more for your lights think what a saving in rent you are getting."

"Why are the people up there moving out?" you inquire.
"Well, of course, we are raising the rent uniformly throughout the building, and, as it is only eight stories high, they can't very well go higher."

"But the rent can," you mutter, and then hope the agent didn't hear you, or he might decide you are undesirable on any floor, at any price.

"You'll be able to carry all but the heavy pieces upstairs yourself, John," remarks the wife. "Just think what that will save us in moving expense."

Although you realize that little remark has spoiled your evening, you persevere heavily to face the inevitable, consoling yourself with the thought that the cost of hiring movers will be so slight that you can afford to let them shift everything but the lightest pieces. You lose no time, next day, in hunting up a furniture mover.

"We haven't much, and we are moving only from the fourth floor to the eighth," you say.
"Well, as it's such a short haul, we'll charge you only \$15 a load," is the reply. "From what you tell me, I suppose you'll have about six loads, but I can't tell for certain till I send a man around."

"Loads! Haul!" you exclaim. "Why, all I want is a couple of strong men to carry the furniture upstairs."
"Maybe that's all you want, but it isn't all you'll get," is the surly response. "Every stick of furniture you've got will be carried down to the street, loaded in a van, unloaded and carried up to the eighth floor. It's the rules of our association. You're lucky you won't be charged for cartage."

You wake up with water dripping off your face onto your collar.
"Hanged if you didn't faint!" exclaims the mover, in huge disgust.
October 1 comes. So do the movers. With them is a bluff and hearty foreman.
"Now, you and the wife take a walk or somethin'," he suggests. "We don't need you clutterin' up the place. Come back in a couple of hours and you'll be all moved."

Here's a Veracious Account of the Annual October 1 Exodus Brought Up to Date by a City Dweller With a Sense of Humor and a Keen Realization of Facts That Had to Be Faced—From Rent Payer to House Buyer

"Surely," you say, "you men didn't carry all that stuff down to the street and carry it all back again?"
"Sure we did," says the foreman, and has the grace to wink.

Later you question the elevator boy, and he confirms your suspicions that nothing was carried down—only up.
"But you'll be charged for the whole job," he opines.

He is correct. Moving to the country has its own difficulties, one of the greatest being to find a suitable place within commuting distance. You are firmly determined that you will not buy. You take a day off from business to go house hunting.

"Let me do the hardest work first," you tell your wife. "I'll pick out half a dozen nice places this morning and then I'll telephone you where to meet me and let you make the final selection this afternoon."

With a sheaf of last Sunday's newspapers in your pocket, turned to the "suburban real estate" classification, you set bravely forth. First you try Mosquitoville. There were such a lot of attractive advertisements from there. True, all were advertised for sale, but then, you reason, where there are so many for sale there must be plenty to rent. You walk into the real estate office nearest the depot.

"What have you to rent?" you inquire smilingly of a gum-chewing young woman idly tapping a typewriter.
"Not a thing," is the prompt reply. "Sell you something the same as rent, though."

"Ah, no," you retort, smiling wisely. "I've heard of those offers before."
"All righty," she replies, gazing out of the window. "Looks like rain in a day or so."

You visit six other real estate dealers, with the same result. Determined not to buy, you consult a time table and take the next train for Seaview Beach. But what's the use! You visit six suburbs and thirty-eight real estate offices before you go home, soiled, footsore and discouraged. Next day you telephone to your office that you're sick and won't be down. By the time you have hunted a house to rent for ten more hours without finding one you realize that you told your boss the truth about your physical condition. Next Saturday you go back to Mosquitoville.

"I am prepared to consider buying a house," you inform the same lackadaisical, gum chewing young woman.
"Have a chair," she invites. "The boss has just gone out with a prospect. He'll be back in five minutes."

At the end of two hours you inquire timidly whether she couldn't direct you to a house that you might inspect for yourself while awaiting the return of her employer.
"He'll be back any minute now," she returns, and that is all the satisfaction you get.

At the end of another hour the broker appears, escorting a bedraggled couple with a worried look.
"Be with you in a minute," he says. "This party's going to sign a contract."

Your turn comes at last.
"Something around \$6,000 or \$7,000," you murmur.
The broker laughs heartily.
"Say!" he ejaculates. "You don't want to live alongside the leather factory, do you? That's the only place where you can get a

pick your way carefully along the uncovered beams.
"Tell you what I'll do," is the generous suggestion of one broker. "I'll sell you a Kute Kosy Home—something brand new; can't fall to please. All the comforts of city life in the country. Nothing you can think of that isn't there—that is, except the houses themselves. They haven't been built yet. I'll sell you one from the plans, though."

"No you won't," you say firmly, and the only recollection of that afternoon that isn't unpleasant is that you didn't buy a Kute Kosy Home.
In a week you go back to Mosquitoville. You are resigned to your fate. You will buy the least undesirable of the houses you saw there.
"Too bad," says the dealer. "I sold that house to a party just after you left. If you'd come back the next day, as I expected, you might have got it, for the buyer didn't pay a deposit right away."

Wholly discouraged, physically worn out and practically homeless, you are led like a lamb to the slaughter. The dealer finds a house on his books that he didn't remember to show you before. You go to see it. It proves not so bad as it might be, and you sign a contract and pay a deposit. Later you learn that, had you been in better fighting trim, you could have bought the house \$750 cheaper.

Coming From Country to City Holds No Unknown Terrors
Moving from the country to the city isn't half so difficult, as a rule. You know well in advance that you are going to have to move on October 1. The thing isn't sprung

After an hour of house inspection you are certain of just one thing, which is that your broker is a grade A certified optimist. He has painted glowing word pictures of houses you wouldn't keep a respectable pig in. You get rid of him finally, promising to return the following day, and take the last train back to the city.

On Sunday you take your wife house-hunting. Giving Mosquitoville a wide berth, you spend the day in other suburbs. You eat a "special Sunday dinner" at a suburban restaurant. You pay \$3 for the food and it is very vile. You spend hours in real estate offices and cons in houses, some occupied, some empty, some finished, others far from it. In some the plumbing has been stolen. In others it hasn't been installed. In a few you walk on parquet floors. In others you

Wife Shares the Sunday Burden, But Results Are the Same
You consider your situation. Dusk is approaching. You haven't the energy or the courage to go to the next suburb and face, in all probability, a repetition of this scene. "Show me what you've got," you say, dispiritedly, and permit yourself to be led to the waiting automobile.

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Chicago's New Trade Court Is Working With Success

Commercial Arbitration at Nominal Fees Saving Time and Money for Many Business Men

By L. G. EDWARDSON.
Special Correspondence to THE NEW YORK HERALD.
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THE first international court of commercial arbitration established in the United States, toward which the interest of thousands of business men and lawyers has been directed, is in full swing and at the end of four months has heard forty cases.

Friends of Chicago's new trade court point with gratification to this record, more especially because of the strenuous opposition it has encountered by certain elements of the bar and the established courts of law. This antagonism sprang from a feeling that the trade court constituted an encroachment upon their domain.

The trade court, functioning as an arm of the Chicago Association of Commerce, distributes justice with much the same informality and directness that characterized the tribunals of tribal days. Without the aid of "hear ye's" or summonses, depositions or balliffs the evidence is heard and the case is decided.

One reason why justice is so notoriously tardy in Chicago is that courts are compelled to try many disputes which never should reach them. These actions invariably turn upon questions of fact and business differences which do not involve the interpretation or application of law, but which go into the courts when direct negotiation fails.

At present these trade disputes clutter calendars and absorb much time of judges and juries. Many of Chicago's criminal courts are months behind on their docket. This condition is equally true of the Superior and Circuit courts. But with the advent of this voluntary tribunal a partial solution is at hand, with the result that the established courts at last are trying real law cases.

The trade court, while yet in its experimental stages, is proving a success. Chicago as well as out of town business men who wish to avoid litigation are using it. The suitor is not losing time and money as is usual when he appeals to the established courts. Long delays are unknown.

Chicago's trade court was made possible officially by the Legislature after it had been advocated by the Chicago Credit Men's Association and Chief Justice Harry Olsen of the Municipal Court. The final test of its validity occurred when a test case was taken to the State Supreme Court through the activities of the Chicago Association of Commerce, and a favorable ruling resulted.

No Trade Secrets of Importance Revealed in the Hearings
One of the strongest features of the new court is that neither party to the controversy is obliged to appear as a witness in open court; no important trade secrets have been aired before competitors; no expensive fees have been paid; no obnoxious or harmful publicity has been incurred, and the verdict has been given with the same despatch that marks the daily decisions in the conference room of any well conducted business.

Any civil case now tried in the established courts in the United States, except a divorce action, may come before the trade court. The Supreme Court of Illinois has sustained its legality under the new arbitration and awards act and has defined its authority as extending to any question of fact as distinguished from questions of law. Should a point of law be involved in a case a law court may revise the decision.

The trade court also has powers which a court of law has not. It may define the rights of both parties under a contract where no action has yet accrued, even though a court of law could not entertain an ordinary suit until damages had been shown for breach or non-fulfillment of contract; it may disregard the letter of the law and decide according to the equities of the parties should a mutual error in the contract be found, where ordinary court procedure would require filing of a bill in equity to enforce the contract.

The scope of the trade court jurisdiction

can readily furnish bail, stands an excellent chance of escaping trial altogether, since in the mass of cases constantly crowding the calendar the bail cases are habitually shoved behind and often lost altogether. There are cases in the criminal court in Chicago that have been hanging fire for eight years. And when a case becomes as old as that it is almost impossible to secure a conviction.

"Incidentally, the opportunity to have a court of competent advisers sit in the jury box—men who have devoted their lives to one particular branch of industry or science—instead of the usual twelve good men and true who are picked up from the street will not go unheeded among keen witted business men. The man who lives at a distance from Chicago can feel entirely secure that when his case comes for review in this court he will not be at the mercy of a jury of men who do not even understand the evidence, much less are qualified to render an intelligent verdict upon it, but that the best qualified men in Chicago will render the verdict with strictest impartiality.

"We could handle every civil action that came up either in New York or Chicago if need be," declared the Judge. "By calling in our reserves, the business men, trade experts and attorneys who have agreed to serve with us, we can expand the court to any size for any emergency."

Four Years of Agitation Needed Before Court Was Formed
"People generally do not appreciate that the foundations for Chicago's trade court have been in the building for the last four years. In 1917 the new arbitrations and awards act was passed by the Legislature of Illinois. Experience thereunder, chiefly in the Municipal Court of Chicago, revealed that there should be amendments to the law, which were added in 1919, still further amendments being added in 1921. The law is now workable, having been sustained in a test case we took to the Supreme Court of Illinois.

"Adjudication in the trade court has received the special commendation of persons residing a distance from Chicago. It is found that non-resident litigants, witnesses and counsel are often obliged to appear on many occasions during the course of litigation in the public courts, and then they often have to wait their turn. The non-resident litigant is pleased with the prospect of a fair adjudication, because heretofore he has been obliged to submit his case to inexperienced jurors who, unfortunately, are often apt to decide in favor of the resident rather than the stranger.

"All the causes so far heard before the trade court have been those where the trans-

J. Kent Greene, manager and judge of Chicago's Trade Court, an innovation in settling commercial disputes that may extend all over America.



is the wide world. A manufacturer in Liverpool who had a tiff over a merchandise settlement with a tradesman in Hongkong may have his case adjudicated in Chicago although the merchandise did not even enter the United States. Merely the agreement of both parties to the action brings it before the trade court.

Only One Paid Employee. The Judge or Court Manager
The court manager—or Judge—J. Kent Greene, is the only paid employee and is retained by the Chicago Association of Commerce. All fees collected go to the association. Where not more than \$200 is involved the fee is \$7.50; where more than \$200 and less than \$1,000 the fee is \$10; where the amount exceeds \$1,000 a fee of \$10 is exacted, plus a special fee equivalent to 2 per cent on the first extra thousand, 1 per cent on each additional thousand and one-half of 1 per cent on all over five thousand.

The costs are met by the unsuccessful contestant unless otherwise arranged. The corollary advantages offered by the court are summarized in a statement by its manager, Judge J. Kent Greene:
"The trade court gives the poor man a chance. The man who has no friends, who can't give bail when arrested, is almost inevitably brought to trial for the reason that he cannot legally be held in durance for more than three months.

"The rich man, on the other hand, who

International in Scope, Questions of Mere Law Do Not Hamper It in Quick Decisions

actions were all less than two months old. The award is usually rendered within the time that it takes one of the public courts to get jurisdiction over the defendant. As soon as the contract submitting the cause is signed, or at the convenience of the parties, the arbitrator proceeds to hear the evidence, disregarding every rule of procedure that has merely to do with the formalities of courts or, as well stated in a recent editorial of a Pacific coast newspaper, "Without any red tape or resort to pleonastic puffing."

"A list of arbitrators is available for the service of the parties. Some are experts in particular lines of business; others are well known lawyers practicing at the bar in Chicago. There are two forms of submission—one, of the facts only; the other, of both the law and the facts. In the latter case the arbitrator passes on all questions of law and fact; in the first case he only rules on questions of fact."

Inquiries are being received almost daily from the larger cities from the Atlantic to the Pacific coast and even from Old Mexico. The matter is being studied by one of the departments at Washington, and parties interested are considering the advisability of establishing such a court in New York, Los Angeles, Cincinnati, St. Louis and other cities. The Association of Commerce in Chicago welcomes these inquiries and desires to assist in every way possible to cooperate with all organizations that may desire to establish such courts, as it realizes that the fullest benefits can be obtained only by acquainting litigants everywhere of the advantages of the system.

New Use for Old Bulbs
HERE is a valuable use for your old incandescent lamp bulbs. By adopting this suggestion one can have a fire extinguisher ready any time. Carbon tetrachloride bombs have found favor in many American power plants for fire extinguishing, and their use has resulted in the prompt quenching of fires that might have resulted in serious consequences had quick action not been taken.

Burned out incandescent lamp bulbs of a suitable size are converted into bombs by removing the metal base and filling the glass bulb with the liquid. By breaking the tip from the bulb, while it is immersed in a bucket of the carbon tetrachloride the filling can be easily accomplished. A drop of wax is placed over the small hole at the tip to seal the bulb.

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