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**RETAIL CREDIT IS
 REMAINING STABLE**

**Seven Important Lines Report
 Customers Paying Installments on Time**

The business depression has not broken down the retail credit structure of the United States, according to a survey conducted by the Department of Commerce of seven important lines—department, furniture, jewelry, men's clothing, shoes, women's specialties and electrical appliance stores located in twenty-five principal cities, says an I.N.S. report from Washington.

These establishments, with total net sales of over a half billion dollars for the last half of 1931, reported that there existed a stable condition of retail trade and that customers were paying their installment obligations with promptness.

Presents Bright Picture

"Notwithstanding the adverse nature of some of the data, retail credit, for the seven kinds of stores studied, presents a comparatively bright picture," said Frederick M. Feiker, director of the bureau of foreign and domestic commerce.

"During the period, 1921-1929, it was freely predicted that the next period of depression would destroy the retail credit structure, particularly that part of it that had been built up in connection with installment selling.

"These predictions have not come true. Collections were slower and bad debt losses higher than for the previous year, but the retailers of the country on the whole continued to extend credit to their charge account and installment account customers in very much the same manner as in prosperous times and the customers on the whole continued to meet their obligations in an orderly manner and make new purchases on charge and installment accounts in approximately the same proportion to cash sales as formerly."

Included in Survey

A total of 501 retail establishments were included in the survey. Dollar sales in the July-December period last year decreased 14.6 per cent in comparison with the same period of 1930. It was estimated that retail prices fell approximately 14 to 16 per cent from December, 1930, to December, 1931.

In view of the price recessions the department estimated that approximately the same quantity of goods was sold during the last half of 1930. In 1930 volume sales were about the same as during the last half of 1929, which was a year of marked business activity.

The dollar sales of jewelry stores, which decreased 28.3 per cent, showed the largest decline while those of department stores, dropping 13 per cent the lowest.

Henry Ford has often been hailed as the farmer's friend and now he proposes to prove it by encouraging the factory workers to raise their own foodstuffs, so that the farmers won't have to work so hard.

Wicked Critters

Washington is hearing the old bed-time story of the three bears, only this time there seems to have been a whole flock of great, big, fierce Papa Bears. — Harrisburg Telegraph.

Momentary Madness

It's a queer thing that you never hear of anybody who has done a good deed claiming to have been temporarily insane. — Philadelphia Evening Bulletin.

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