

A STUDY OF

THE BUSINESS LAW DIFFICULTIES

EXPERIENCED BY THE AVERAGE INDIVIDUAL

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Bachelor of Science in Education

Bachelor of Arts

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Springfield, Missouri

1939

Submitted to the Department of Commercial Education

Oklahoma Agricultural and Mechanical College

In Partial Fulfillment of the Requirements

For the Degree of

MASTER OF SCIENCE

1940

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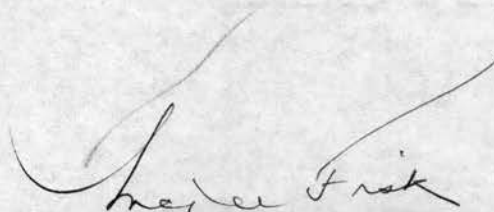
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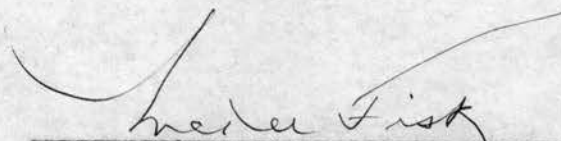
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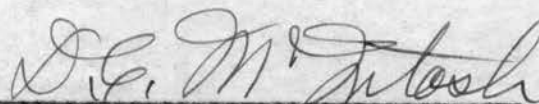
The writer wishes to express his sincere appreciation to Dr. McKee Fisk, Oklahoma Agricultural and Mechanical College for his supervision of this study and to all others who helped to make the study possible.

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Chapter I

INTRODUCTION

One of the most important objectives of any course in business law is that it be functional in nature. An examination of the objectives of business law courses in high schools located in different sections of the United States will help to substantiate this statement.

One of the objectives for business law in the Course of Study for Secondary Schools in the State of South Dakota is:¹

To make use of past race experiences in solving present and future problems.

The Department of Education of the State of Nevada lists the following aim, along with others, for business law:²

To give the student knowledge of business law which will enable him to understand his rights and obligations in common business transactions in order to help him avoid legal difficulties.

In the Sacramento, California School System, one of the objectives for business law is:³

To establish a conception for the responsibilities and rights of individuals in their everyday business relations with others.

Business law in the secondary schools of Florida has as one of its aims:⁴

To develop the power to reason and exercise good judgment in the application of legal principles to private and business affairs.

¹Commercial Course of Study for Secondary Schools. Department of Public Instruction, State of South Dakota, 1933. p. 136

²High School Course of Study. Department of Education, State of Nevada, 1934, p. 35.

³Course of Study. Monograph No. 30. City Public Schools, Sacramento, California, 1937, p. 11.

⁴Commercial Course of Study for Florida High Schools. Volume II, Part IX. State Department of Public Instruction, 1935. p. 84.

One objective of business law in the Syllabus in Business Subjects, published by the State Department of Education of New York, is:⁵

To give the pupil a knowledge of his rights and obligations in common business transactions, and to help him, through this knowledge to avoid legal entanglements.

It is apparent from these quotations that the belief is general that business law should be realistic. A course of study for a school in almost any part of the United States is likely to contain an objective similar to one of those above.

Reference to the preface of three business law texts will illustrate again that one of the aims of a course in business law is that it be functional. For example, in Commercial Law, by Peters and Pomeroy, it is stated:⁶

The modern trend is towards the socialization of business courses, that is, the making of these courses valuable to everyone in handling his own affairs, in completing transactions in business, and in understanding his relation to society.

The preface in another text, Essentials of Commercial Law by Whigam, Jones, and Moody contains the following statement:⁷

The primary aim of Essentials of Commercial Law is to give the student an understanding of the essential laws that affect his business and social life.

In Commercial Law, Book I, by Bays, the author says:⁸

He (the layman who studies these pages) will learn - - that he can acquire practical knowledge that will help him in immediate ways in his own business - - .

⁵Syllabus in Business Subjects. The University of the State of New York, State Department of Education, 1934. p. 31.

⁶Peters and Pomeroy, Commercial Law. South-Western Publishing Company, 1938, p.iii.

⁷Whigam, Jones, and Moody, Essentials of Commercial Law. Gregg Publishing Company, 1935, p. iii.

⁸Bays, Alfred W., Commercial Law. Callaghan and Company, 1935, p. ii.

Among teachers, pupils, and authors, the belief is predominant that business law can and should be of value to every individual who takes the course of instruction whether he follows a business career or becomes a mere consumer of goods and services.

In order to be functional, a course in business law must present those concepts which will be applicable to situations that are likely to be experienced by the pupils in life. Before determining the concepts which should be included in the course of instruction, it is first necessary to know what experiences the pupils are most likely to have during the remainder of their lives whose solutions will generally depend upon a knowledge of one or more law concept.

Purpose

It is the purpose of this study to determine the difficulties experienced by the average individual which usually require a knowledge of law principles to settle. It is probable that the application of many principles learned in a course in business law are made involuntarily, by force of habit, without conscious reaction. The assumption is made here that the difficulties which cause conscious reactions seem most important to the individual and should be included in every course in business law.

Scope

In an attempt to secure a more representative sampling, the area included in this study is limited to Springfield, Missouri. This city is located in the south-western part of the State of Missouri and has a population of around 60,000. It has three junior high schools and one senior high school.

During the 1939-40 school year, 2,618 pupils were enrolled in the senior high school and approximately 3,000 in the three junior high schools. A one-semester course in business law is offered in the high school and fifty pupils were enrolled during 1939-40.

Business subjects were not placed in the secondary school curriculum to any extent before 1920. Only one course, bookkeeping, was reported to the United States Office of Education before that time and records concerning it are only available as far back as 1915.⁹

During the period from 1928 to 1934, the enrollment in every business subject, except penmanship, has increased. According to the United States Department of Education,¹⁰

Commercial work -- takes a position among the important fields, considerably under English and science to be sure, but about on a par with science, and somewhat higher than the other subject fields. -- commercial arithmetic, commercial geography, and commercial law are the next three subjects in order (after type-writing, shorthand, bookkeeping, and elementary business training) according to the number of registrations.

However, it is the comparison of enrollment in these courses to the total high school enrollment that is most significant here. Bookkeeping, commercial arithmetic, commercial geography, and penmanship have all shown a decrease in proportion to the total high school enrollment while all others have had an increase. Although elementary business training has had the most marked increase, the important factor so far as this study is concerned is that business law is next.

⁹Offerings and Registrations in High School Subjects, 1933-34. United States Department of the Interior, Office of Education. Bulletin No. 6, 1938, p. 28.

¹⁰Ibid. p. 21.

Enrollment in business law in 1922 was only .91 percent of the total high school enrollment of that year. This per cent increased to 2.64 in 1928 and to 3.21 in 1934.¹¹

The State of Missouri was estimated to have a population of 3,959,000 during the 1934-35 biennium. Of this number, 860,300 were of school age, between 5 and 17 years.¹² Approximately three per cent of all pupils enrolled in Missouri High Schools were taking business law.¹³ It would therefore be expected that about 170 would be enrolled in business law in Springfield Senior High School each year.

When this latter figure is compared with the actual enrollment it is found that there are far fewer pupils taking business law in Springfield than is normally the case in Missouri or in the United States as a whole. The findings of this study may be made to serve a twofold purpose: First, if there be an actual need for business law in the curriculum, they should indicate it; second, they may eliminate some conscientious objections which have heretofore limited the enrollment in business law.

Black's Law Dictionary defines law as:¹⁴

A system of principles and rules of human conduct, being the aggregate of those commandments and principles which are either prescribed or recognized by the governing power in an organized jural society as its will in relation to the conduct of the members of such society, and which it undertakes to maintain and sanction and to use as the criteria of the actions of such members.

¹¹Ibid. p. 28.

¹²Biennial Survey of Education. U. S. Department of the Interior, Volume 11, 1937, No. 2, p. 60.

¹³Op. Cit., p.33.

¹⁴Black. Law Dictionary. West Publishing Company, 1933, p. 1074.

Commercial law is defined as:¹⁵

A phrase used to designate the whole body of substantive jurisprudence applicable to the rights, intercourses, and relations of persons engaged in commerce, trade, or mercantile pursuits. It is not a very scientific or accurate term. -- in strictness, the phrase 'commercial law' is wider, and includes many transactions or legal questions which have nothing to do with shipping or its incidents.

In this study, the broader meaning shall be inferred whenever commercial law or business law is mentioned.

Procedure

A list of more than two hundred different difficulties which usually involve business law concepts was collected from various sources, including other studies that had been made and business law texts. This list was submitted to various students and teachers of business law in an attempt to discover any omissions. A new list was then made which had only about half as many difficulties as the original. This was made possible by combining similar difficulties and wording the remaining ones so they would include many situations involving the same legal principles. The list was submitted for criticism and advice once more before the final list of difficulties was considered complete. In its final form, the list did not contain all possible difficulties. However, it is believed that most of the more important ones fit one or more situation that was included.

The questionnaire was built around the final list of difficulties. It was decided to have each person who received a questionnaire check only the difficulties he had experienced, indicating its importance and the frequency of its occurrence. The columns which were to show the

¹⁵Ibid, p. 359.

importance of each situation were named "Take to Court", "See a Lawyer", "Settle Yourself", and "Let Drop". Only the one which most nearly fitted the situation was to be checked. Frequency was shown under the headings "Often", "Sometimes", and "Rarely".

The initial copy of the questionnaire was first presented to a seminar group, and in the light of the criticisms received, revised. The second copy was presented to the same group and further revised. For the purpose of checking the validity of the questionnaire, one hundred copies were made and passed out to pupils in the Stillwater, Oklahoma Junior High School with the request that they be taken home for their parents to check and then returned. The number of usable returns was small, consequently this plan had to be discarded.

The next procedure was a door to door canvas of thirty-four homes in Stillwater. Each person visited was asked to read the questionnaire and then asked if the directions were clear and understandable. If the answer was yes, they were then asked to check the questionnaire according to directions and also to offer any criticisms or suggestions they might have. If the answer was no, the directions were explained before the person was asked to check the difficulties he had had. A careful record was kept of all questions, criticisms, and suggestions made and the final draft of the questionnaire attempted to eliminate the shortcomings thus brought to light.

Nine hundred copies of the questionnaire, in its final form, were mimeographed. (A copy may be found in the appendix.) Three hundred copies were sent to each of the three Junior High Schools in Springfield, Missouri with a request that they be handed out at random to pupils. A letter was written to parents requesting their cooperation in checking. This letter was signed by the principal and by the person

making the study, and stapled to the front of the questionnaire. All but twenty-one questionnaires were distributed.

It must be assumed that the information thus received is representative of the entire city. The three junior high schools are located in entirely different sections of town and draw their student bodies from the entire city. There are but few pupils whose homes are outside the corporation limits.

Three hundred forty two, or 38.9 percent, of the questionnaires handed out were returned. Twenty-three were found to be incorrectly checked or otherwise not usable, leaving 319 to be used, representing 36.2 percent of those sent out.

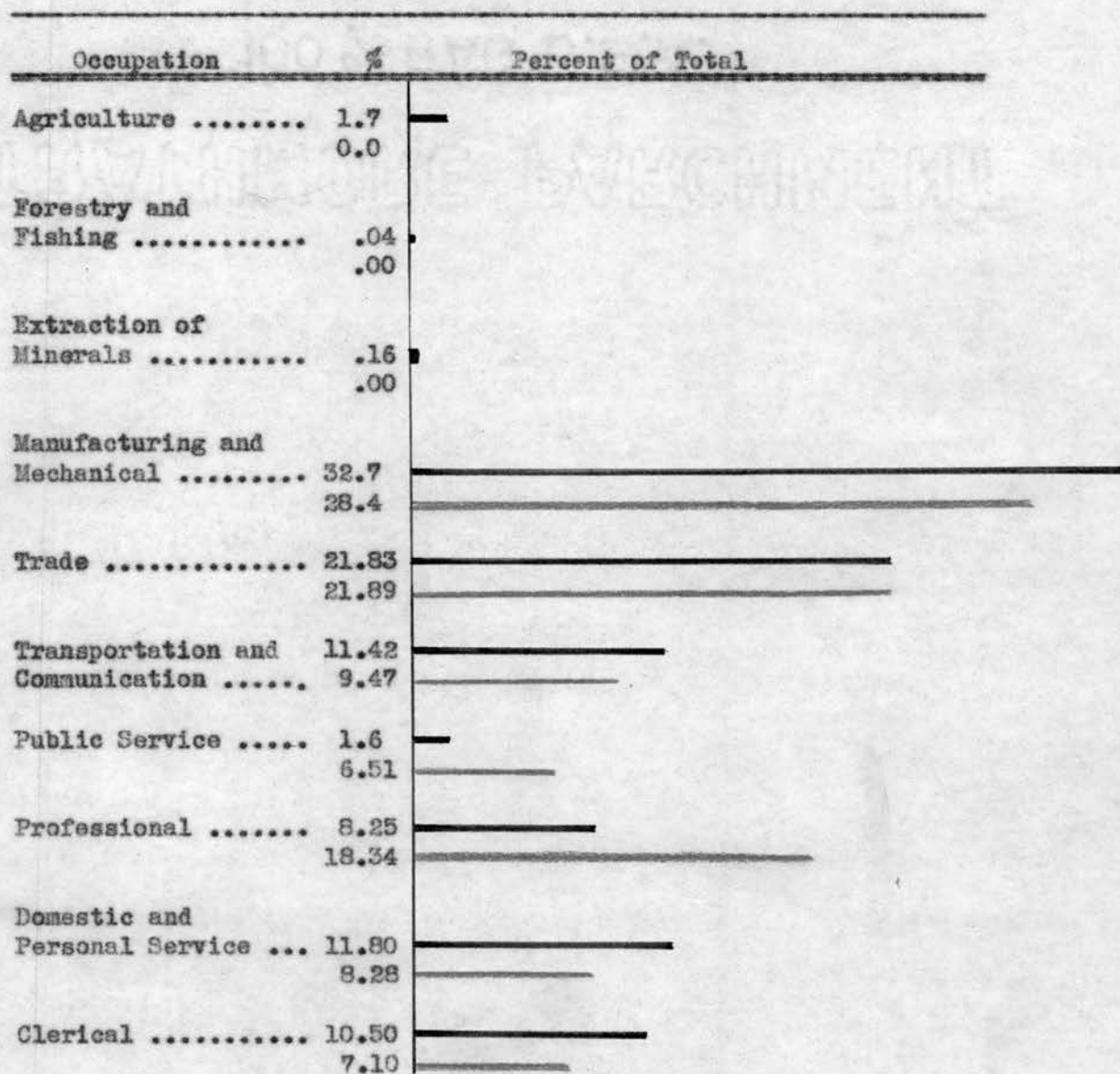
In tabulating the questionnaires, the first step was to classify them according to the occupation indicated on them. The occupational groups were classified according to the headings used in the United States Census. Two additional headings were needed before all questionnaires could be grouped, one for housewives and one for those on which the occupation was not stated.

The percent of those gainfully employed in one occupation to the total gainfully employed was calculated from the 1930 census report. Table I compares these findings with the percentages found in the same manner from the questionnaires returned which could be classified under one occupation. With but two exceptions, the professional group and the public service group, the returns coincided with the classification of occupations in Springfield in 1930.

Next, each group was checked and the total number of checks in each column opposite each difficulty found. These results were then added and the totals for all groups entered on a master sheet. The

TABLE I

A COMPARISON OF THE 1930 CENSUS OF SPRINGFIELD, MISSOURI WITH THE
RETURN ON THE QUESTIONNAIRE



The graph above shows the comparison of the 1930 census of Springfield, Missouri with the return on the questionnaire. The black line represents the percent of each occupation among the gainfully employed to the total gainfully employed as reported in the 1930 census. The red line shows the percent of each occupation checking the questionnaire to the total questionnaires received from gainfully employed individuals.

entire usable return was tabulated again on a large work sheet and these totals were compared with the totals found from the first check. Such a double-check enabled all figures to be verified.

Similar Study

A study, made at the State University of Iowa in 1938¹⁶, had as its purpose, "To discover what causes of disputes are experienced by the average citizen and how they are settled".

A check-list of 121 possible causes of disputes was sent out to 625 persons. Two hundred ninety-eight returns were received. Each dispute which had been experienced was checked as to whether it was never settled, settled satisfactorily, by compromise, through a lawyer, or in court. The frequency of occurrence of a dispute was not considered. Each item checked was weighted and the findings were based upon the weighted totals. Other information received included the amount of education each individual had had, his age and occupation, whether he had ever had a course in business law and, if so, in what year in high school it was taken.

The findings may be summarized as follows: The amount of education possessed by the individual seems to make little difference in the type of dispute he finds himself involved in from time to time. Age seems to have little effect on the type of dispute or the number of disputes experienced. Those with the better occupations seem to have more disputes than those with the poorer occupations. There seems to be an increase in the number of disputes experienced by those with more education. Those having had law seem to experience more disputes than

¹⁶Wing, William H., An Analysis of Commercial Law Concepts Needed by the Average Citizen. Unpublished thesis, State University of Iowa, 1938, p. 3.

those without law although the difference is not great. Of those taking part in this study, 22.5 percent had taken a course in law at some time in their educational career; these 22.5 percent experienced 27.5 percent of the disputes. About 24.6 percent of the disputes were never settled satisfactorily. About 57.6 percent of all causes of disputes were removed through compromise between the parties interested. About 12.3 percent of the disputes experienced by the average consumer were settled through a lawyer. Approximately 5.4 percent of all disputes were taken to court. Disputes settled either in a lawyer's office or in court seemed to the writer to be more serious and occur less frequently than do disputes settled by compromise or never settled. No persons in this group of 298 ever took a course in law below the tenth grade, and only two out of the group took law at that level.

In light of the findings, the following recommendations were made¹⁷: In view of the fact that law was not taught to anyone below the tenth grade and to only two people at that level, it would be well to teach law as an elective either in the eleventh or twelfth grade, preferably the twelfth. The name "law" or "consumer law" should be substituted for "commercial" or "business law". Much of the material found in this study as regards causes of disputes might well be added to a course in advertising or senior business training. Much of the material brought out might be used supplementary to the textbook. Another study, very similar to this, could be made for the purpose of finding more material of this nature. Some type of study might

¹⁷Ibid. p 79.

be carried on for the purpose of discovering what kinds of mistakes that people make that cause disputes. Here "job analysis" type of studies might be carried on in law instead of "writing down" college commercial law textbooks to the high school level. If the commercial law course is a year in length, possible all the items brought out could be taught; if only a semester or less in length, it would be well to take up as many of the items in order of weighted rank as possible.

In this chapter, the attempt has been made to show the need for a study of the legal difficulties which are actually experienced by the average individual and to explain the purpose and the procedure followed in determining these difficulties for this study. The findings, conclusions, and recommendations will be presented in the following chapters.

Chapter II

FINDINGS - THE COMPLETE RETURN

In the preceding chapter, the need for determining the business law difficulties experienced by the average individual is pointed out, together with an outline of the procedure employed in making this study. It is the purpose of the present chapter to present and interpret the findings obtained from the total returns.

After the questionnaires were tabulated, a table was set up for each occupational group and for the entire return. The difficulties are listed in these tables according to the number of times checked, regardless of the manner in which their importance or occurrence was indicated. The copy of the questionnaire in the Appendix shows the total number of times, and the manner in which each difficulty was checked. A comparison of the checklist and the frequency table will dispel any idea that the checking was influenced by the arrangement of the difficulties in the groups. In other words, the difficulties which are first on the check list are not first in the frequency tables. The discussion in this chapter is based upon the total findings in all occupational groups.

No attempt is made to give the degree of importance and the frequency of occurrence comparative weightings. Insofar as business law in the secondary school is concerned, the difficulties which are taken to court may, or may not, be more important than those which are dropped or otherwise settled, depending upon the individual and upon the particular situation.

The five headings, under which the difficulties are classified, are purely arbitrary. The attempt was to make the questionnaire as simple

and understandable as possible, yet afford a breakdown that would simplify discussion of the findings. Doubtlessly, there are other headings that could have been used. Some difficulties might be classified differently. It is presumed, however, that the difficulties which had been experienced were checked, even though they did not correspond, exactly, to the heading under which they were classified.

Tables II through VII show how the 319 usable questionnaires were checked. Table II is a summary of the degree of importance and the frequency of occurrence of all difficulties; and each of the other tables summarize one of the groups into which the difficulties were divided.

To avoid confusion, the discussion of each table is set off with an appropriate heading.

Frequency and Importance

TABLE II

SUMMARY OF IMPORTANCE AND OCCURRENCE OF ALL DIFFICULTIES CHECKED BY THE 319 INDIVIDUALS

	IMPORTANCE					OCCURRENCE		
	TOTAL ITEMS					CHECKED		
	<u>Let Drop</u>					<u>Often</u>		
	<u>Settle Yourself</u>					<u>Sometimes</u>		
	<u>See A Lawyer</u>					<u>Rarely</u>		
	<u>Take to Court</u>							
Total number of difficulties								
checked under.....	139	312	1165	452	2068	123	544	1401
Per cent of total difficulties								
checked.....	6.8	15.1	56.2	21.9	100.	5.9	26.3	67.8

(This table should be read as follows: Of the 2068 difficulties which were checked by the 319 people, 139 or 6.8 per cent, were considered important enough to be taken to court, etc.)

TABLE III

EXPERIENCES CHECKED BY ALL INDIVIDUALS
(319 people checking)Buying and Selling
(229 people checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to Court								
1. Trouble in getting an adjustment on a defective article..	1	1	70	23	95	29.8	6	39	50
2. Trouble over the price of an article after it had already been purchased.....	1	4	48	26	79	24.8	2	23	54
3. Trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties).....	1	0	51	27	79	24.8	5	29	45
4. Trouble because a receipt or a bill of sale was not given or taken.....	3	4	52	6	65	20.4	3	20	42
5. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	3	39	20	62	19.4	3	21	38
6. Difficulty in dealing with someone who was acting for someone else (agent).....	1	12	36	13	62	19.4	5	7	50
7. Trouble over goods received which were not ordered or not as ordered.....	1	3	40	13	57	17.9	4	18	35
8. Difficulty over the addition of "service charges" to the price of a purchase.....	0	3	39	14	56	17.6	1	12	43
9. Difficulty over purchases or sales on the installment plan.....	1	3	30	8	42	13.2	1	17	24
10. Trouble because goods were not examined when received or the invoice was not checked.....	1	2	20	11	34	10.7	2	12	20
11. Trouble over the purchase or sale of an article which was not as advertised.....	3	0	16	14	33	10.3	1	8	24
12. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.	3	5	11	11	30	9.4	0	7	23
13. Difficulty with C. O. D. sales or purchases.....	0	2	12	14	28	8.8	1	8	19
14. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	1	8	8	2	19	6.	0	5	14
15. Difficulty over a purchase or sale at an auction.....	0	3	6	6	15	4.7	1	3	11
16. Trouble over an option to buy or sell.....	0	4	7	3	14	4.4	1	4	9
TOTAL	17	57	485	211	770		36	233	501
PERCENT	2.2	7.4	63.	27.4	100		4.8	30.2	65.

(This table should be read as follows: Questionnaires were received from 319 people. Of this number, 229 had experienced difficulties listed under buying and selling. "Trouble in getting an adjustment on a defective article" was taken to court by one, taken to a lawyer by one, settled personally by 70, and 23 let it drop. Altogether 95 individuals, or 29.8 per cent of the group had experienced the difficulty. It had occurred often to 6, sometimes to 39, and rarely to 50.)

Over half of all disputes experienced were settled through the efforts of the interested parties. The number of difficulties dropped was equal to those taken to court and to an attorney. More than 79 per cent of all difficulties were dropped, or were settled by the individual.

Few would disagree that those disputes which the individual settles should be taught in any high school course in business law. It is also probable, that not so many as 21.9 per cent of the disagreements would be dropped if the parties knew their rights and the proper steps to take in securing them. It follows, therefore, that the legal disputes, which are dropped or settled "person to person", are of primary importance in business law.

Less than 6 per cent of the difficulties were experienced frequently, about one-fourth occurred sometimes and 67.8 per cent happened rarely. But importance is not a matter of frequency of occurrence. Even though more than two-thirds of the disputes occurred infrequently, the fact remains, they did occur. Their importance depended upon the situation. No individual will allow himself to be caught in the same predicament more than once or twice, without attempting to find some way to avoid it. Many of the difficulties listed could happen only once, yet, still be too expensive for most people. Business law should, therefore, be concerned with the legal situations which happen to the most people, regardless of the frequency with which they occur.

Buying and Selling (Table III)

Usable questionnaires were received from 319 people. Of this number, 71 per cent or 229 have had experience with one or more of the problems listed under buying and selling.

The first difficulty, "trouble in getting an adjustment on a defective article", appeared to be widely experienced. It was checked by 29.8 per cent, or 95 persons.

"Trouble over the price of an article after it had already been purchased" and "trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties)" were second in importance, being checked by approximately one-fourth of the respondents to the questionnaire.

"Trouble because a receipt or a bill of sale was not given or taken", "trouble over the purchase or sale of an article which was not as advertised", and "difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person" were the three disputes taken to court most often, more times than all other buying and selling difficulties together. Even so, the number was relatively small, consisting of only 17 cases or 2.2 per cent of the total difficulties.

As a general rule, disputes are taken to a lawyer more often they are taken to court. Two were treated in this respect more frequently than any others, "difficulty in dealing with someone who was acting for someone else (agent)" and "difficulty because articles were bought or sold without knowing that they were stolen articles". In this connection, it should be pointed out again that only 57 cases were taken to an attorney, whereas 485 were attended to personally, and 211 were dropped.

Only two buying and selling disputes were not settled personally by 50 per cent or more of the people who experienced them. One was

mentioned previously "difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person", the other is "difficulty over a purchase or sale at an auction". In some instances, 85 per cent were settled between the parties.

Legal differences were usually dropped more times than they were taken to a lawyer or to court. However, there were three deviations from this ordinary rule that should be noted. "Trouble because a receipt or a bill of sale was not given or taken" was dropped by less than 10 per cent of the people who experienced situations of that nature. "Difficulty over purchases, or sales on the installment plan" was dropped by a very small per cent of those who had had such a controversy, as compared with other difficulties which were experienced by about the same number of people. "Difficulty because articles were bought or sold without knowing that they were stolen articles" was seldom dropped.

None of the difficulties pertaining to buying and selling occur often to a large percent of the people who experience them. There are more which occur sometimes and, in every case, more than half occur but rarely. "Trouble in getting an adjustment on a defective article" and "trouble because goods bought did not wear, last, etc., as the seller promised they would" occur sometimes to more people than any other difficulty, yet considerably fewer times than they happen rarely.

Over 90 per cent of all the legal difficulties connected with buying and selling are either dropped or are settled by the individual.

About 30 per cent of all disputes occur sometimes; but 60 per cent happen rarely.

TABLE IV

Financial
(204 people checking)

(This table should be read as follows: Questionnaires were received from 319 people. Of this number, 204 had experienced difficulties listed under financial. "Trouble because there was no proof that a note or a debt had been paid" was taken to court by 6, taken to a lawyer by 13, settled personally by 37 and 10 let it drop. Altogether 66 individuals, or 20.7 per cent of the group had experienced the difficulty. It had occurred often to none, sometimes to 17, and rarely to 50.)

Financial (Table IV)

One or more problems in this group had been experienced by 204 individuals. This number is 63.9 per cent of those replying.

The following financial disputes were experienced by the largest number of people: "trouble because there was no proof that a note or a debt had been paid" by 20.7 per cent, and "difficulty in the collection of an open account, a past-due account, or an installment" by 12.5 per cent.

Generally speaking, financial disputes were taken to court more than those connected with buying and selling, although only 10.5 per cent were that important. Difficulties involving the collection of accounts, attempts to garnishee another, and fraud require court settlement by more people than any others.

It is also true, that more financial situations are important enough to consult a lawyer, than are buying and selling. Those which made up about one-half of the 133 cases had to do with proof of payment on a note or debt, collection of accounts, collections from insurance companies, dealings with a bankrupt person, incorrect signatures, garnishments, and notices to insurance companies.

The largest number of controversies, 315 or 53.5 per cent, were settled by the individuals involved. Some did not conform to this rule however. "Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.", "difficulty because a legal paper was signed incorrectly", "difficulty in dealing with someone who was bankrupt, or in collecting from the receiver for a bankrupt person", "trouble in trying to garnishee another", and "difficulty over premium

TABLE V

EXPERIENCES CHECKED BY ALL INDIVIDUALS
(319 people checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to Court								
1. Trouble over nuisances (loud noises, dogs, etc.).....	2	2	31	26	61	19.1	9	25	27
2. Trouble because uncontrolled animals destroyed or damaged property.....	1	4	37	18	60	18.8	5	23	32
3. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	4	3	19	8	34	10.7	1	6	27
4. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.....	0	1	23	5	29	9.1	1	7	21
5. Difficulty over copyrights or patents.....	0	5	1	3	9	2.8	0	1	8
TOTAL	7	15	111	60	193		16	62	115
PERCENT	3.6	7.8	57.5	31.1	100		8.3	32.1	59.6

(This table should be read as follows: Questionnaires were received from 319 people. Of this number, 142 had experienced difficulties listed under personal property. "Trouble over nuisances (loud noises, dogs, etc.)" was taken to court by 2, taken to a lawyer by 2, settled personally by 31, and 26 let it drop. Altogether 61 individuals, or 19.1 per cent of the group had experienced the difficulty. It had occurred often to 9, sometimes to 25, and rarely to 27.)

payments on an insurance policy" were, apparently, too complicated for the average individual to handle alone.

Problems arising from dealings with bankrupt persons and with closed banks are dropped in the largest per cent of cases.

"Difficulty in the collection of an open account, a past-due account, or an installment" happened often, to almost as many people as all other difficulties together; 19 times compared with 20 times for all others.

Seven people had experienced "trouble over being garnisheed". To five of them it occurred sometimes, and two of them had experienced it often. This was the only case where a difficulty occurred, other than rarely, in more than 50 per cent of the cases.

Apparently, more than one-tenth of the financial disputes are important enough to be taken to court and 22.6 per cent are important enough to be taken to an attorney. In 53.5 per cent of the cases, settlement is accomplished by the individual. The remaining difficulties, 13.4 per cent, are dropped.

The major portion of financial difficulties happen rarely.

Personal Property (Table V)

Of the 319 people returning a questionnaire, 142 or 44.5 per cent had been faced with at least one of the five difficulties under the personal property heading.

"Trouble over nuisances (loud noises, dogs, etc.)" had been experienced by 19.1 per cent of the 142 in this group, and "trouble because uncontrolled animals destroyed or damaged property" had occurred to 18.8 per cent.

The situation settled in court most, was "trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages", although only

TABLE VI

EXPERIENCES CHECKED BY ALL INDIVIDUALS
(319 people checking)

Real Property
(115 people checking)

		IMPORTANCE					OCCURRENCE			
		TOTAL PERSONS CHECKING					PERCENT			
Real Property (115 people checking)		Let Drop					Often			
		Settle Yourself					Sometimes			
		See A Lawyer					Rarely			
		Take to Court								
1. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc).....		8	10	28	6	52	16.3	4	19	29
2. Trouble over lot lines or over upkeep of fences between property, etc.....		0	5	22	8	35	11.	2	6	27
3. Difficulty because legal papers were worded or drawn up incorrectly.....		3	13	5	2	23	7.2	0	5	18
4. Trouble because legal papers were not recorded as they should have been.....		2	10	8	2	22	6.9	0	4	18
5. Trouble over a mortgage or trust deed.....		4	4	5	3	16	5.	1	4	11
6. Trouble because of damage or destruction of property belonging to someone else.....		0	1	11	1	13	4.1	1	3	9
TOTAL		17	43	79	23	161		8	41	112
PERCENT		10.5	26.7	49.1	13.7	100		5.	25.5	69.5

(This table should be read as follows: Questionnaires were received from 319 people. Of this number, 115 had experienced difficulties listed under real property. "Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.)" was taken to court by 8, taken to a lawyer by 10, settled personally by 28, and 6 let it drop. Altogether 52 individuals, or 16.3 per cent of the group had experienced the difficulty. It had occurred often to 4, sometimes to 19, and rarely to 29.)

four people believed it that important. As for the other degrees of importance, they appeared to be checked in relatively the same proportions as the previous groups.

"Trouble over nuisances (loud noises, dogs, etc.)" happened frequently nine times; more than the other four combined.

On the whole, most legal quarrels arising over personal property are dropped or settled through the efforts of the individual. Almost 60 per cent of the time they occur but rarely.

Real Property (Table VI)

Legal difficulties involving real property had been experienced by 115 persons, or 36 per cent, of the 319 individuals reporting.

The number which had experienced "difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.)", 52, or 16.3 per cent, was larger than the number experiencing any other difficulty.

One-fourth of the disputes over a mortgage or trust deed had been taken to court, but only five per cent of the individuals had had such a dispute. It is peculiar that none of the arguments over lot lines or over upkeep of fences between property had been taken to court.

With one exception, an overwhelming portion of real property controversies had occurred rarely. The exception is, "difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.)" which had occurred sometimes to 19, or more than one-third of those who had experienced such a difficulty.

The number of disputes taken to court was 10.5 per cent, equal to those under financial. The other indications of importance and occurrence are similar to the groups already discussed.

TABLE VII

EXPERIENCES CHECKED BY ALL INDIVIDUALS
(319 people checking)Other
(169 people checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to Court								
1. Difficulty in collecting a debt because of waiting too long before trying.....	4	10	15	24	53	16.6	6	17	30
2. Difficulty over hiring, firing, wages, etc. of someone working for you or while you were working for someone else.....	3	5	31	3	42	13.2	3	7	32
3. Difficulty over amounts due on utility bills.....	0	0	25	6	31	9.7	5	9	17
4. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	2	1	16	9	28	8.8	2	5	21
5. Trouble over bodily injury to yourself or to another....	4	9	10	3	26	8.2	0	6	20
6. Trouble over a contract that should have been in writing but was not.....	2	2	17	5	26	8.2	2	7	17
7. Trouble because of an accident to someone working for you or to you while working for someone else.....	5	9	9	2	25	7.8	1	4	20
8. Trouble over an estate.....	11	6	4	2	23	7.2	1	1	21
9. Trouble because of failure to use a notary public.....	1	2	7	3	13	4.1	0	3	10
10. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	2	8	3	13	4.1	0	3	10
11. Trouble over the meaning of a contract.....	1	6	4	1	12	3.8	1	3	8
12. Difficulty with a contract because part of the agreement was illegal.....	0	2	5	4	11	3.4	1	2	8
13. Trouble in dealing with minors other than in buying and selling.....	0	1	5	4	10	3.1	1	2	7
14. Trouble over things said or printed about another person.....	0	1	4	4	9	2.8	0	1	8
15. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	7	2	9	2.8	1	0	8
16. Difficulty in collecting claims against cities, towns, or villages, (for damages, personal services, etc.).....	3	2	0	2	7	2.2	0	2	5
17. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	2	3	2	7	2.2	0	2	5
18. Difficulty arising from a release or a waiver on a contract.....	0	2	3	1	6	1.9	0	0	6
19. Difficulty with a contract because it was illegal.....	0	2	2	0	4	1.3	0	1	3
TOTAL	36	64	175	80	355		24	75	256
PERCENT	10.1	18.	49.3	22.6	100		6.7	21.1	72.2

(This table should be read as follows: Questionnaires were received from 319 people. Of this number, 169 had experienced difficulties listed under other. "Difficulty in collecting a debt because of waiting too long before trying", was taken to court by 4, taken to a lawyer by 10, settled personally by 15, and 24 let it drop. Altogether 53 individuals, or 16.6 per cent of the group had experienced the difficulty. It had occurred often to 6, sometimes to 17, and rarely to 30.)

Other Difficulties (Table VII)

Those difficulties which did not seem to fit any of the preceding headings were called other. Over half of the people found a situation listed which they had faced at one time or another.

The portion of disputes taken to court is comparable to the other groups, except for "trouble over an estate", which was settled in court 11 times, or almost 50 per cent of the time; and "difficulty in collecting claims against cities, towns, or villages, (for damages, personal services, etc.)" which occurred only seven times, but was taken to court three of those times.

Four difficulties required the services of a lawyer to a larger extent than most. They were: "difficulty in collecting a debt because of waiting too long before trying", ten times; "trouble over bodily injury to yourself or to another person", nine times; "trouble because of an accident to someone working for you, or to you while working for someone else", nine times; and "trouble over the meaning of a contract", six times. Even so, the total was still quite small and only 18 per cent of all disputes were taken to an attorney.

"Difficulty in collecting a debt because of waiting too long before trying" was dropped by more people than attempted to settle it themselves, 24 and 15. "Trouble over an estate" was seldom settled through personal efforts. Problems arising in connection with "articles belonging to someone else which were found or borrowed" were solved by the interested parties in seven of the nine cases which had been experienced.

Controversies involving an illegal clause in a contract, dealings with minors other than in buying and selling, and statements made or

printed about another person are dropped almost as often as they are settled.

"Difficulty in collecting a debt because of waiting too long before trying" had been experienced more often than most difficulties, because 23 of the 53 people who checked this dispute indicated that it occurred sometimes or often. The same was true of "difficulty over amounts due on utility bills" which was checked rarely in 17 of the 51 cases.

Of the 385 times which disputes under other were checked, only 36, or 10.1 per cent, were taken to court, 64 or 18 per cent to a lawyer, 175, or 49.3 per cent, were settled personally, and 80, or 22.6 per cent, were dropped.

A majority of the difficulties occurred rarely, 72.2 per cent, while 21.1 per cent of the remaining ones occurred sometimes, and 6.7 per cent were experienced often.

Summary

More difficulties are experienced in connection with buying and selling; financial is next, then other, personal property, and real property.

According to the number of times checked, the first difficulty listed under buying and selling "trouble in getting an adjustment on a defective article" was far more important than any other difficulty in the questionnaire. It had been experienced by 95 people, or almost 50 per cent of all who returned a questionnaire.

The two with the next largest scope were also in buying and selling, each being checked by 79, or 24.8 per cent, of the people. There was little difference between groups from that point on.

Most disputes occurred rarely, 67.8 per cent, while 26.3 per cent occurred sometimes and 5.9 per cent happened often.

Over half of all disputes were settled by the interested parties and 21.9 per cent were dropped. These make a combined total of more than 78 per cent of all difficulties, which is particularly important as a justification for business law in the high school. Only 6.8 per cent of the disputes were taken to court and 15.1 per cent were taken to an attorney.

In this chapter, the findings from the returns, as a whole, have been presented. In the succeeding chapter, these totals will be broken down into the occupational groups used by the United States Bureau of Census, and the results will be noted.

Chapter III

FINDINGS BY OCCUPATIONAL GROUPS

Following the presentation of the findings of a study such as this, the question immediately arises as to whether there is any variation between the various occupational groups which make up the total population. In other words, do individuals who follow one occupation experience the same difficulties, in about the same frequency, as those in another occupation and do they dispose of these difficulties in much the same manner? In this chapter, the findings will be discussed after such a breakdown has been made.

The same groupings for gainfully employed individuals are used, as those used by the United States Bureau of Census. An additional group is provided for housewives, and another includes those returns which did not have an occupation indicated on them.

In order to make the discussion clearer, only the figures which indicate the per cent of difficulties checked under each heading on the questionnaire are discussed, along with the same figures for buying and selling, financial, and the other general division titles. The complete tables for each occupation are in the Appendix. The discussion is divided into appropriate topics.

It should be pointed out here, that four groups have 16 or less individuals in them, transportation and communication, domestic and personal service, clerical, and public service. Consequently, the findings for these occupations must be viewed with caution and are largely disregarded in this chapter.

TABLE VIII

ALL DIFFICULTIES CHECKED BY INDIVIDUALS IN
VARIOUS OCCUPATIONAL GROUPS

		IMPORTANCE					OCCURRENCE			
		TOTAL DIFFICULTIES CHECKED					PER CENT OF TOTAL (319)			
		Let Drop					Often			
		Settle Yourself					Sometimes			
		See A Lawyer					Rarely			
		Take to Court								
319-All Individuals	100%....	6.8	15.1	56.2	21.9	2068	100.	5.9	26.3	67.8
48-Manufacturing and Mechanical	15%.....	7.7	21.3	50.1	20.9	469	22.6	4.7	30.7	64.6
37-Trade	11.6%.....	12.3	13.2	59.1	15.4	318	15.4	7.5	22.3	70.2
31-Professional	9.7%.....	4.6	8.3	59.2	27.9	240	11.6	5.8	34.2	60.
16-Transportation and Communication	5%.....	2.1	12.8	57.4	27.7	47	2.3	0	19.1	80.9
14-Domestic and Personal	4.4%.....	9.7	16.8	46.	27.5	113	5.5	4.4	20.4	75.2
12-Clerical	3.8%.....	13.4	11.9	52.3	22.4	67	3.2	13.4	25.9	62.7
11-Public Service	3.4%.....	0	7.5	52.3	40.	40	1.9	0	25.	75.
41-Housewives	12.9%.....	6.2	8.3	56.7	28.8	200	9.7	3.5	23.4	73.1
109-Unclassified	34.2%.....	4.5	17.4	59.4	18.7	574	27.8	6.6	24.9	68.5

(This table should be read as follows: The 319 individuals checked 2068 difficulties. They took 6.8 per cent of these to court, 15.1 per cent to a lawyer, settled 56.2 per cent themselves, and 21.9 per cent were dropped. 5.9 per cent occurred often, 26.3 per cent sometimes, and 67.8 per cent rarely.)

No replies were received from the first three occupations listed in the census reports, viz: agriculture, forestry and fishing, and extraction of minerals. These make up only 1.8 per cent of the gainfully employed in Springfield, Missouri.

All Difficulties (Table VIII)

Workers in manufacturing and mechanical industries have had more difficulties than workers in any other occupation. While this group is only 15 per cent of the total, it had experienced 22.6 per cent of the total difficulties. Trades employees, 11.6 per cent of those sampled in this study, checked 15.4 per cent of the situations. The professional group, comprising 9.7 per cent, had experienced 11.6 per cent of all difficulties checked. Housewives made up 12.9 per cent of the 319 people, yet they had experienced only 9.7 per cent of the disputes.

Only 6.3 per cent of the difficulties checked by the 319 individuals were taken to court, whereas, the 37 classified as "trade" took 12.3 per cent. People in manufacturing and mechanical occupations had taken about the same proportion of their disputes to court as had the total individuals; but professional men and women and housewives had taken fewer, with 4.6 per cent and 6.2 per cent respectively.

The occupation which had patronized attorneys, or lawyers, most frequently was the manufacturing and mechanical group with 21.3 per cent of their disputes being disposed of in this manner. The other occupations had taken a smaller per cent of their difficulties to a lawyer than the average for all occupations. It is important to note, that only 8.3 per cent of the disputes experienced by both the professional group and by housewives were taken to a lawyer.

TABLE IX

BUYING AND SELLING DIFFICULTIES CHECKED BY THE 319 INDIVIDUALS
IN VARIOUS OCCUPATIONAL GROUPS

		IMPORTANCE				OCCURRENCE				
		TOTAL DIFFICULTIES CHECKED				PER CENT OF TOTAL (319)				
		Let Drop				Often				
		Settle Yourself				Sometimes				
		See A Lawyer				Rarely				
		Take to Court								
319-All Individuals	100%.....	2.2	7.4	63.	27.4	770	100.	4.8	30.2	65.
48-Manufacturing and Mechanical	15%	2.6	12.4	57.5	27.5	153	19.9	6.5	36.6	56.9
37-Trade	11.6%.....	2.6	5.2	77.6	14.6	116	15.	3.4	32.8	63.8
31-Professional	9.7%.....	3.9	2.	58.4	35.7	101	13.1	3.	41.6	55.4
16-Transportation and Communication	5%.....	0	14.3	52.4	33.3	21	2.7	0	19.	81.
14-Domestic and Personal Service	4.4%.....	2.4	7.1	50.	40.5	42	5.5	7.1	23.8	69.1
12- Clerical	3.8%.....	7.1	3.6	64.3	25.	28	3.6	7.1	32.2	60.7
11-Public Service	3.4%	0	5.	60.	35.	20	2.6	0	30.	70.
41-Housewives	12.9%.....	1.9	3.1	61.5	33.5	89	11.6	1.9	31.1	67.
109-Unclassified	34.2%.....	1.	9.5	67.	22.5	200	26.	5.5	21.	73.5

Another finding is: in every case except one, more than 50 per cent of all difficulties had been settled by the individual. Professional, with 59.2 per cent, was the group settling the largest portion of its own disputes.

Housewives allowed 28.8 per cent of their difficulties to go unattended, while those in a profession dropped 27.9 per cent. Individuals in the trades allowed the smallest per cent of their problems to pass, 15.4. Trade workers' disputes were experienced often in 7.5 per cent of the cases. Housewives experienced only 3.5 per cent of their disputes often.

Professional, 34.2 per cent, and manufacturing and mechanical, 30.7 per cent, were the occupations checking the occurrence of difficulties under sometimes, in the largest proportions. In fact, all other groups were below the average of the entire return.

In every case, more than 50 per cent of the disputes occurred rarely. Transportation and communication workers indicated that almost 81 per cent of their difficulties occurred rarely, and housewives legal problems occurred rarely in 73.1 per cent of the cases. Professional men and women had 60 per cent of their disputes rarely, which is the smallest proportion.

Buying and Selling (Table IX)

Although manufacturing and mechanical workers make up 15 per cent of the total sampling, they checked 19.9 per cent of the buying and selling disputes which had been experienced. Similarly, the professional group, which is 9.7 per cent of the total, checked 13.1 per cent of the disputes; and trades, 11.6 per cent of the total checked 15 per cent of the disputes. On the other hand, housewives, with 12.9 per cent of the returns, only checked 11.6 per cent of the total difficulties.

Professional workers had found it necessary to take 3.9 per cent of their disputes to court, and both manufacturing and mechanical and trade employees had taken 2.6 per cent of theirs. Only 1.9 per cent of the housewives' arguments had reached court.

The largest portion, 14.3 per cent, of disputes, were taken to a lawyer by individuals in transportation and communication. The per cent of difficulties taken to a lawyer by other occupations are as follows: manufacturing and mechanical 12.4 per cent, and trade 5.2 per cent. Housewives had consulted an attorney concerning only 3.1 per cent of their difficulties, while professional people had followed the same procedure in only 2 per cent of their cases.

Every occupational group disposed of 50 per cent, or more, of its buying and selling difficulties through individual means. Those in the trades group actually disposed of more than three-fourth of their disputes in this manner.

In most instances, more than one-fourth of all buying and selling difficulties were dropped. Professional workers allowed 35.7 per cent of their disputes to go unsettled and housewives 33.5 per cent. Less than 15 per cent of the situations experienced by those employed in the trades were dropped.

Manufacturing and mechanical employees faced 6.5 per cent of their difficulties often, and only 1.9 per cent of the legal situations, which were faced by housewives, occurred often.

A lower per cent of disputes, 41.6, are believed to occur sometimes by professional workers than by workers in any other occupation. Manufacturing and mechanical employees are next with 36.6 per cent. The other occupations checked sometimes, in about the same proportions as the 319 individuals altogether.

TABLE X
FINANCIAL DIFFICULTIES CHECKED BY THE INDIVIDUALS
IN THE VARIOUS OCCUPATIONAL GROUPS

		IMPORTANCE				OCCURRENCE				
		TOTAL DIFFICULTIES CHECKED				PER CENT OF THE TOTAL				
		Let Drop								
		Settle Yourself				Often				
		See A Lawyer				Sometimes				
		Take to Court				Rarely				
319-All Individuals	100%....	10.5	22.6	53.5	13.4	589	100.	6.6	22.6	70.8
48-Manufacturing and Mechanical	15%.....	15.3	31.3	41.3	12.1	150	25.5	4.	27.3	68.7
37-Trade	11.6%.....	19.1	19.1	46.1	15.7	89	15.1	13.4	20.3	66.3
31-Professional	9.7%.....	3.4	12.1	65.5	19.	58	9.8	6.9	25.9	67.2
16-Transportation and Communication	5%.....	10.	20.	50.	20.	10	1.7	0	44.4	55.6
14-Domestic and Personal Service	4.4%	8.8	20.6	58.8	11.8	34	5.8	2.9	17.7	79.4
12-Clerical	3.8%	14.3	19.	42.9	23.8	21	3.6	14.3	19.	66.7
11-Public Service	3.4%.....	0	11.1	55.6	33.3	9	1.5	0	11.1	88.8
41-Housewives	12.9%.....	8.5	17.	52.1	22.4	39	6.6	3.2	18.1	78.7
109-Unclassified	34.2%.....	7.3	22.3	61.5	8.9	179	30.4	6.1	24.	69.9

There was not an occupation which did not believe that more than half of its legal problems occur rarely.

Financial (Table X)

Financial disputes were experienced in the largest proportion by individuals in manufacturing and mechanical occupations. While this group is 15 per cent of the 319 which returned questionnaires, it had experienced 25.5 per cent of all the disputes checked in the financial section. Trades workers comprise 11.6 per cent of all reporting, yet checked 15.1 per cent of the financial difficulties. On the other hand, housewives are 12.9 per cent of the total and checked only 6.6 per cent of the disputes.

The most disputes were taken to court by trades workers, 19.1 per cent. This was followed by manufacturing and mechanical employees with 15.3 per cent, and housewives with 8.5 per cent.

Manufacturing and mechanical employees had the largest per cent (31.3) of difficulties which had been taken to a lawyer. Following this group is trade with 19.1 per cent, and housewives with 17 per cent.

Three occupational groups did not settle as many as half of their financial difficulties themselves; manufacturing and mechanical 41.3 per cent, trade 46.1 per cent, and clerical 42.9 per cent. Professionals, handled a larger portion, 65.5 per cent, of their legal problems personally than did any other occupation.

Professional workers dropped 19 per cent of their financial difficulties. The manufacturing and mechanical occupations dropped fewer disputes, 12.1 per cent, than any other.

TABLE XI

PERSONAL PROPERTY DIFFICULTIES CHECKED BY THE INDIVIDUALS
IN THE VARIOUS OCCUPATIONAL GROUPS

		IMPORTANCE				OCCURRENCE				
		TOTAL DIFFICULTIES CHECKED				PER CENT OF TOTAL (319)				
		Let Drop				Often				
		Settle Yourself				Sometimes				
		See A Lawyer				Rarely				
		Take to Court								
319-All Individuals	100%.....	3.6	7.8	57.5	31.1	193	100.	8.3	32.1	59.6
48-Manufacturing and Mechanical	15%	5.	5.	42.5	47.5	40	20.2	2.5	40.	57.5
37-Trade	11.6%.....	4.8	9.5	61.9	23.8	21	10.8	4.8	19	76.2
31-Professional	9.7%.....	9.7	6.5	61.3	22.5	31	16.	6.5	32.2	61.3
16-Transportation and Communication	5%.....	0	0	66.7	33.3	9	4.6	0	44.4	55.6
14-Domestic and Personal Service	4.4%	0	25.	12.5	62.5	8	4.1	12.5	37.5	50.
12-Clerical	3.8%.....	0	33.3	33.3	33.4	3	1.5	33.3	0	66.7
11-Public Service	3.4%.....	0	0	60.	40.	5	2.5	0	60.	40.
41-Housewives	12.9%.....	4.5	6.8	51.9	29.6	23	12.9	6.8	22.7	70.5
109-Unclassified	34.2%.....	0	9.4	66.	24.6	53	27.4	13.2	34.	52.8

TABLE XII

REAL PROPERTY DIFFICULTIES CHECKED BY THE INDIVIDUALS
IN THE VARIOUS OCCUPATIONAL GROUPS

		IMPORTANCE				OCCURRENCE				
		TOTAL DIFFICULTIES CHECKED				PER CENT OF TOTAL (319)				
		Let Drop				Often				
		Settle Yourself				Sometimes				
		See A Lawyer				Rarely				
		Take to Court								
319-All Individuals	100%....	10.5	26.7	49.1	13.7	161	100.	5.	25.5	69.5
48-Manufacturing and Mechanical	15%.....	5.4	35.1	59.5	0	37	23.	8.1	21.6	70.3
37-Trade	11.6%.....	27.6	27.6	31.	13.8	29	18.	0	17.2	82.8
31-Professional	9.7%.....	0	21.4	42.9	35.7	14	8.7	14.3	35.7	50.
16-Transportation and Communication	5%.....	0	0	100.	0	2	1.3	0	0	100.
14-Domestic and Personal Service	4.4%.....	28.6	28.6	28.6	14.2	7	4.3	0	28.6	71.4
12-Clerical	3.8%.....	14.3	14.3	57.1	14.3	7	4.3	0	28.6	71.4
11-Public Service	3.4%.....	0	0	50.	50.	2	1.2	0	0	100.
41-Housewives	12.9%.....	11.1	13.9	58.3	16.7	17	10.6	5.6	16.7	77.7
109-Unclassified	34.2%.....	6.5	30.4	45.7	17.4	46	28.6	2.2	32.6	65.2

Only four occupational groups had taken any of their personal property disputes to court. These were: professional 9.7 per cent, trade 4.8 per cent, manufacturing and mechanical five per cent, and housewives 4.5 per cent.

The largest per cent of disputes, 9.5, was taken to a lawyer by trade workers. Housewives were next with 6.8 per cent.

Those employed in the trades used their own judgment in settling their disputes in 61.9 per cent of the cases.

Those in professional occupations allowed only 22.5 per cent of their difficulties to go unsettled.

The three occupations whose largest percentages of difficulties were checked under sometimes are: public service 60 per cent, transportation and communication 44.4 per cent, and manufacturing and mechanical 40 per cent.

With the exception of public service, all occupations found that more than half of their personal property difficulties occurred rarely. The largest per cent, (76.2) happened rarely to individuals in the trades occupation. Housewives ranked next with 70.5 per cent.

Real Property (Table XII)

It was with real property disputes that the greatest divergence of experiences occurred. While the trades group is only 11.6 per cent of the population which was sampled, it had experienced 18 per cent of the disputes. Manufacturing and mechanical workers, 15 per cent of the total, had experienced 23 per cent of all disputes. On the other hand, transportation and communication employees make up five per cent of the total, yet had experienced only 1.2 per cent of the difficulties.

A relatively large per cent, 27.6, of legal problems were settled in court by trades occupations; in contrast, the professional group had not taken one of the few disputes experienced into court.

In the manufacturing and mechanical occupations, 35.1 per cent of the difficulties experienced had been settled by a lawyer. The portion of disputes taken to a lawyer by the other occupations were: trade 27.6 per cent, professional 21.4 per cent, and housewives 13.9 per cent.

Three occupations had settled more than half of their problems themselves, manufacturing and mechanical 59.5 per cent, housewives 58.3 per cent, and clerical 57.1 per cent. The two groups which had used their own judgment least in settling legal problems concerning real property were: trade 31 per cent, and domestic and personal service 28.6 per cent.

More than one-third of the disputes experienced by the professional workers were dropped. In actual numbers, the manufacturing and mechanical occupation had experienced the most difficulties; yet, strangely enough, not a single one had been dropped.

Three occupational groups had faced some of their difficulties often, while five had not experienced any to that extent. The largest portion, 14.3 per cent, occurred rarely to professional men and women, while those in manufacturing and mechanical occupations indicated that only 8.1 per cent occurred rarely to them, and housewives checked 5.6 per cent under rarely.

Among the three occupations which had experienced the most real property difficulties, trade had the most occurring rarely, 82.8 per cent, manufacturing and mechanical was next with 70.3 per cent, followed by professional with 50 per cent.

TABLE XIII

COMPARISON OF IMPORTANCE AND OCCURRENCE OF THE DIFFICULTIES LISTED UNDER "OTHER" CHECKED BY THE 319 INDIVIDUALS WITH THOSE CHECKED BY THE INDIVIDUALS IN THE VARIOUS OCCUPATIONS

IMPORTANCE							OCCURRENCE			
TOTAL DIFFICULTIES CHECKED							PER CENT OF TOTAL (319)			
Let Drop							Often			
Settle Yourself							Sometimes			
See A Lawyer							Rarely			
Take to Court										
319--All Individuals--100%.....	10.1	18.	49.3	22.6	355	100.	6.7	21.1	72.2	
48--Manufacturing and 15%..... Mechanical	5.6	21.3	51.8	21.3	89	25.1	2.2	25.8	72.	
37--Trade 11.6%.....	15.8	14.3	55.6	14.3	63	17.8	11.1	9.5	79.4	
31--Professional 9.7%.....	5.6	16.7	55.6	22.1	36	10.1	8.3	27.8	63.9	
16--Transportation and 5%..... Communication	0	20.	60.	20.	5	1.4	0	20.	80.	
14--Domestic and Personal 4.4% Service	22.7	22.7	36.4	18.2	22	6.2	0	9.1	90.9	
12--Clerical 3.8%.....	37.5	12.5	37.5	12.5	8	2.3	37.5	12.5	50.	
11--Public Service 3.4%.....	0	25.	0	75.	4	1.1	0	0	100.	
41--Housewives 12.9%.....	11.9	6.	49.2	32.9	67	18.9	4.5	16.4	79.1	
109--Unclassified 34.2%.....	8.3	22.9	42.7	26.1	96	27.	8.3	26.1	65.6	

Summary

The 48 people in manufacturing and mechanical occupations constitute 15 per cent of the 319 who returned a questionnaire, yet they had experienced 22.6 per cent of the total difficulties checked. Relatively speaking, the largest portion of disputes experienced by individuals in manufacturing and mechanical occupations are classified as financial, and the smallest portion is classified as real property.

The disputes listed under financial were taken to court in 15.3 per cent of the cases, as compared with less than 10 per cent of all disputes taken to court. Real property and financial difficulties were taken to a lawyer most, yet the average for all disputes so settled is 21.3 per cent.

On the average, about one-half of the disputes were settled individually and 20.9 per cent were dropped, yet, no real property disputes, and only 12.1 per cent of the financial disputes, were disposed of in this manner. The difficulties occurred rarely to more than two-thirds of the people; about one-fourth occurred sometimes; and 5.9 per cent occurred often.

Workers at the trades made up 11.6 per cent of the returns, and had experienced 15.4 per cent of the difficulties, most of which were in the financial, buying and selling, and the other difficulties sections.

Difficulties in connection with real property, financial, and in the miscellaneous section were taken to court and a lawyer in the highest percentage of cases. Those in the real property and financial sections were settled by a smaller per cent of the individuals. Personal property difficulties were dropped more frequently.

Financial, real property, and miscellaneous difficulties occurred with the greatest frequency, although more than half occurred rarely in every case.

The professional group is comprised of 31 people; 9.7 per cent of the 319 returning questionnaires. This group had experienced only slightly more disputes than the average would indicate. Personal property problems seemed to happen to relatively more individuals and were taken to court more, yet the per cent is still small. Real property disputes occurred most frequently, and were settled through a lawyer in a comparatively high per cent of cases.

Housewives, with 12.9 per cent of the replies, had experienced nine per cent of all the difficulties checked. Their disputes were largely concerned with buying and selling, real property, and personal property. Real property disputes were taken to court most, yet the percentage was small. Real property and financial difficulties were taken to an attorney most. In every case except one, more than half of the problems were settled by the individual. This exception was in the group of miscellaneous difficulties and 49.2 per cent settled personally. More buying and selling and miscellaneous difficulties were dropped than any others. The frequency of buying and selling difficulties was much greater than in any other section.

In this chapter, the findings from the different occupational groups have been presented. The following chapter summarizes all of the findings, and conclusions are drawn.

Chapter IV

SUMMARY AND CONCLUSIONS

The objectives of any course of study, or the preface to almost any business law text, will indicate that business law is intended to be functional; but before a course can be functional, it must determine and teach business law concepts that are needed in everyday life.

The purpose of this study is to determine the difficulties experienced by the average individual, which usually require a knowledge of business law to settle. The City of Springfield, Missouri is used for the study.

In 1934, approximately three per cent of all high school students in Missouri were enrolled in a business law course, yet Springfield High School, with an enrollment of 2618 pupils in 1939-40, had only 50 enrolled in the one-semester course that is offered in the Senior High School. A secondary purpose of this study is to determine if there is a need for business law in the Springfield School System.

A list of legal difficulties was collected from as many sources as possible, then revised, reworded, and checked for omissions. After these changes were made, the difficulties, or disputes, were embodied in a questionnaire. The check-list was validated in Stillwater, Oklahoma. Three hundred copies of the questionnaire were sent to each of the three Junior High Schools in Springfield. All but 21 questionnaires were handed out, and 319 usable returns were received making a return of 36.8 per cent.

Only 6.8 per cent of the 2068 difficulties, which had been experienced by the 319 people, were taken to court; and only 15.1 per cent

were taken to an attorney for settlement. This seems to indicate that business law should not be a course whose primary objective is to teach only the simple concepts, insisting that competent legal advice be sought on all problems that cannot be settled through a knowledge of these simple concepts.

More than 56 per cent of the disputes experienced had been settled by the disputing parties, and almost 22 per cent had been dropped. The fact that about one difficulty in five is dropped may be due to several factors: (1) The proper means of settlement may not be known. (2) The difficulty may not be important enough to justify more drastic means of settlement. (3) The individual may not know what the terms of the final agreement should be. In view of these findings, it seems reasonable for the business law course to accept responsibility of teaching the pupils how to recognize and to handle the legal problems which they are most likely to face.

As to frequency, 5.9 per cent of the disputes experienced had occurred often, 26.3 per cent sometimes, and 67.8 per cent rarely. But importance is not a matter of frequency of occurrence. The fact that more than two-thirds of the difficulties were experienced rarely may indicate several things: (1) Individuals may be learning by experience to handle their own problems. But "experience is a dear teacher", and one such experience may be too costly for the average person. (2) An individual may not know his rights and obligations; and consequently, may not be aware that he is being imposed upon, or that he is overstepping his rights. (3) Some difficulties are of such a nature that they do not occur at frequent intervals. In that case, it may be necessary to place more stress upon those experienced which occur frequently.

More difficulties arise in connection with buying and selling than with any other business activity. Exactly 71 per cent of the respondents had experienced at least one difficulty of that nature. A very small per cent of these disputes had been taken to court or to a lawyer, while more than nine-tenths had been dropped or handled by individual means. These findings make it apparent that sales must be an important part of every business law course.

The three most commonly experienced difficulties in buying and selling are: "trouble in getting an adjustment on a defective article", "trouble over the price of an article after it had already been purchased", and "trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties)". This indicates that the study of sales should stress the concepts which pertain to the three difficulties above. Moreover, it will be necessary to make applications peculiar to the district in which the student is a resident and apply these laws to the situations which are likely to arise.

Financial difficulties are second in importance only to buying and selling, having been experienced by almost 64 per cent of all individuals. The portion of financial disputes taken to court is as great as for any other group, although only 10.5 per cent are handled in this manner. A comparatively large number of disputes of this type are taken to a lawyer, more than one-fifth being thus settled. More than 50 per cent of the disputes are settled by the individuals involved. Fewer financial disputes are dropped than any other kind, the per cent being 13.4. These extreme proportions leave more than two-thirds of the disputes to be handled personally or dropped. While not as important

as buying and selling disputes, those classified as "financial" should not be omitted from a business law course.

The most widely experienced financial dispute is "trouble because there was no proof that a note or a debt had been paid". This may be interpreted as meaning that, negotiable instruments used in financial transactions are the cause for most disputes and should be studied.

Disputes pertaining to personal property were experienced by 44.5 per cent of the respondents. The per cent taken to court (3.6) and to a lawyer (7.8) is small. More than half of the personal property difficulties, 57.5 per cent, are settled by arbitration, which is proof enough that each individual must know how to conduct his own personal property affairs and settle the arguments which arise in that respect. The per cent of difficulties dropped (31.1) is larger than for any other type of difficulty. This means that, in the past, individuals have not had the ability to handle their own personal property disputes and, in the future, business law must adapt itself to this need.

The two personal property disputes most commonly experienced had to do with nuisances and uncontrolled animals. These were the only difficulties which were directly connected with torts. Therefore, it would seem advisable to include torts along with the study of personal property difficulties.

Only 36 per cent of the individuals returning a questionnaire had experienced any of the "real property" difficulties. The per cent of these difficulties taken to court (10.5) is as large as for any other type, and the 26.7 per cent taken to a lawyer is the largest of any type. Even so, 49.1 per cent receive individual attention and 13.7 per cent are dropped. There is the least need for business law teachings pertaining to real property than for any other type of

dispute. However, there are but few who would say that a concept should not be taught simply because it will only affect slightly more than one-third of the pupils who study it.

There is some variation among the occupational groups which make up the total population. The number of difficulties experienced by individuals in manufacturing and mechanical industries is out of proportion to the number experienced by the average individual in all occupations. Those in trades occupations experienced more difficulties than would be expected from the average, but not as many more as those in manufacturing and mechanical industries. In the professional group, the number of disputes experienced per person is slightly more than the average, while housewives experience less than their share.

Workers in manufacturing and mechanical industries experience more disputes, and disputes common to the largest number of people, under "buying and selling" and "financial". Business law will need little special adaptation for those who are studying for this occupation, because the same two phases of law are most common to the entire group.

The "buying and selling" difficulties are not taken to court or to a lawyer in as many instances as is ordinarily the case. More than 50 per cent are settled by the individual, and more than one-fourth are dropped. On the other hand, manufacturing and mechanical workers take a comparatively large portion of their financial disputes to court or to a lawyer, and leave a smaller portion (about 53 per cent) to be otherwise settled. Apparently then, buying and selling disputes are considerably more important to individuals in manufacturing and mechanical industries than financial difficulties.

Individuals in the trades find their most common disputes in the "buying and selling" list. They settle more than three-fourths themselves. This again bears out the statement, that buying and selling problems are most important and should occupy the most important place in business law courses.

The type of difficulty taken to court and to a lawyer most, by those classified as "trade", had to do with real property. Personal property arguments were dropped in the highest per cent of cases. More buying and selling situations were settled personally. Here are more facts to uphold the generalization which was made earlier: that real property disputes are of least importance, and that buying and selling problems are most important.

Among professional workers, buying and selling disputes are common to the largest number. Personal property disputes are taken to court most, real property disputes are taken to a lawyer most, financial disputes are settled by the individuals most, and more real property and buying and selling disputes are dropped. Buying and selling and financial difficulties again take their place as first in importance but they apparently must share it with real property.

Altogether, the individuals in the "professional" occupations take a very small per cent of their difficulties to a lawyer or to court. They settle almost 60 per cent themselves and drop almost 30 per cent.

Housewives experience about 40 per cent of their difficulties in connection with buying and selling. They take only 5 per cent to a lawyer or to court, while they settle more than 60 per cent themselves and drop more than one-third. They take more real property disputes to court and more financial disputes to a lawyer.

Business law need not be considered as a course for boys only. Neither need it be thought of as only for those who plan careers in business. Housewives have the largest per cent of their difficulties over buying and selling transactions, and girl pupils have every right to expect the high school to teach them how to eliminate or dispose of their legal problems.

It would seem that a larger enrollment in business law could be justified in Springfield High School. More than half of the pupils will face legal problems concerning buying and selling and financial transactions. Almost 50 per cent of them will face difficulties involving personal property.

The occupation which a pupil chooses will not have a great deal of bearing upon the contents of the business law course which he takes. Every occupation, represented to any extent in this study, had experienced buying and selling and financial difficulties to the largest extent. Only one occupation, professional, had any other type of difficulty which approaches either of these in importance. That one type of dispute involves real property.

The content of the usual high school course in business law very nearly meets the needs indicated in this study; both for the population as a whole and for each occupation separately. In order to make a course functional, it is necessary to make applications to the situations which are most likely to arise. This study has pointed out these situations which occur most frequently and to the largest number of people. It is hoped that the findings will be used as a basis for determining the applications to be made.

APPENDIX

TABLE I

MANUFACTURING AND MECHANICAL INDUSTRIES
(Forty-eight people checking)

Buying and Selling
(Thirty-four people checking)

	<u>IMPORTANCE</u>					<u>OCCURRENCE</u>			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See a Lawyer					Rarely			
	Take to court								
1. Trouble in getting an adjustment on a defective article.....	0	0	12	8	20	41.7	2	12	6
2. Trouble because goods bought did not wear, last, etc., as the seller promised they would.....	0	0	8	5	13	27.1	2	5	6
3. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	1	7	4	12	25.	2	3	7
4. Difficulty over the addition of "service charges" to the price of a purchase.....	0	1	8	2	11	22.9	0	3	8
5. Difficulty in dealing with someone who was acting for someone else (agent).....	0	4	4	3	11	22.9	1	0	10
6. Trouble over goods received which were not ordered or not as ordered.....	0	0	10	1	11	22.9	1	4	6
7. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	0	2	5	4	11	22.9	0	3	8
8. Trouble because a receipt or a bill of sale was not given or taken.....	1	3	7	0	11	22.9	1	4	6
9. Trouble because goods were not examined when received or the invoice was not checked.....	0	1	6	4	11	22.9	1	4	6
10. Trouble over the price of an article after it had already been purchased.....	1	1	3	3	8	16.7	0	4	4
11. Difficulty with C O D sales or purchases....	0	2	2	4	8	16.7	0	4	4
12. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	2	4	1	7	14.6	0	3	4
13. Difficulty over purchases or sales on the installment plan.....	1	0	4	1	6	12.5	0	2	4
14. Trouble over the purchase or sale of an article which was not as advertised.....	1	0	4	1	6	12.5	0	3	3
15. Difficulty over a purchase or sale at an auction.....	0	1	2	1	4	8.3	0	1	3
16. Trouble over an option to buy or sell.....	0	1	2	0	3	6.3	0	1	2
TOTAL	4	19	88	42	153		10	56	87
PERCENT	2.6	12.4	57.5	27.5	100		6.5	36.6	56.9

(This table should be read as follows: Questionnaires were received from 48 people engaged in manufacturing and mechanical occupations. Of this number, 34 had experienced difficulties listed under buying and selling. "Trouble in getting an adjustment on a defective article" was not taken to court or to a lawyer for settlement by any of the 34 persons but 12 had settled the difficulty themselves and 8 had let the matter drop. Altogether, 20 individuals, or 41.7 per cent of the group, had experienced the difficulty. It had occurred often to 2 people, sometimes to 12, and rarely to 6.)

TABLE II

MANUFACTURING AND MECHANICAL INDUSTRIES
(Forty-eight people checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	Let Drop					Sometimes			
	Take to Court					Rarely			
	See A Lawyer								
1. Trouble because there was no proof that a note or a debt had been paid.....	2	6	8	3	19	39.6	0	7	12
2. Trouble over non-payment of taxes.....	4	1	5	0	10	20.8	0	3	7
3. Difficulty because a legal paper such as a check, note, etc., was filled out incorrectly.....	0	1	8	1	10	20.8	1	3	6
4. Difficulty in the collection of an open account, a past-due account, or an installment.....	2	2	5	1	10	20.8	2	3	5
5. Difficulty because a check was held too long before it was cashed.....	0	2	7	1	10	20.8	0	2	8
6. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person...	2	2	4	0	8	16.7	1	1	6
7. Trouble over an overdrawn bank account.....	0	2	5	1	8	16.7	0	3	5
8. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	1	3	1	3	8	16.7	0	3	5
9. Difficulty because a legal paper was signed incorrectly.	2	2	2	1	7	14.6	0	1	6
10. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	4	2	1	7	14.6	1	2	4
11. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	1	1	2	2	6	12.5	0	2	4
12. Difficulty over something given to one person to keep for another.....	0	2	2	2	6	12.5	0	2	4
13. Trouble because the amount of taxes was incorrect.....	0	2	3	0	5	10.4	0	0	5
14. Trouble in trying to garnishee another.....	2	3	0	0	5	10.4	0	2	3
15. Difficulty because dividends were not paid when they should have been.....	1	2	1	0	4	8.3	0	1	3
16. Trouble over interest which was charged at a higher rate than the law allowed.....	1	2	1	0	4	8.3	0	0	4
17. Trouble over a foreclosure.....	2	1	0	1	4	8.3	0	1	3
18. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary.....	0	2	2	0	4	8.3	0	1	3
19. Difficulty because an insurance company was not notified of a change in address, a loss by fire, death, injury, etc.....	0	4	0	0	4	8.3	1	1	2
20. Difficulty over premium payments on an insurance policy.	0	1	3	0	4	8.3	0	1	3
21. Trouble because a legal paper was signed when the signer did not know what was in the paper or what the signing made him liable for.....	2	0	1	0	3	6.3	0	0	3
22. Trouble over being garnisheed.....	0	2	0	0	2	4.2	0	2	0
23. Difficulty in connection with fraud.....	1	0	0	1	2	4.2	0	0	2
TOTAL	23	47	62	18	150		6	41	103
PERCENT	15.3	31.3	41.3	12.1	100		.04	27.3	68.7

(This table should be read as follows: Questionnaires were received from 48 people engaged in manufacturing and mechanical occupations. Of this number, 33 had experienced difficulties listed under financial. "Trouble because there was no proof that a note or a debt had been paid" was taken to court by 2, to a lawyer by 6, was settled personally by 8, and 3 let it drop. Altogether, 19 individuals, or 39.6 percent of the group had experienced the difficulty. It did not occur often to anyone, but it occurred sometimes to 7, and rarely to 12.)

TABLE III

MANUFACTURING AND MECHANICAL INDUSTRIES
(Forty-eight people checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to Court								
1. Trouble over nuisances, (loud noises, dogs, etc.).....	0	0	5	10	15	31.2	0	7	8
2. Trouble because uncontrolled animals destroyed or damaged property.....	0	1	6	6	13	27.1	1	6	6
3. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	2	0	3	3	8	16.7	0	2	6
4. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.....	0	0	3	0	3	6.3	0	1	2
5. Difficulty over copyrights or patents.....	0	1	0	0	1	2.1	0	0	1
TOTAL	2	2	17	19	40		1	16	23
PERCENT	5.	5.	42.5	47.5	100		2.5	40.	57.5

(This table is read as follows: Questionnaires were received from 48 people engaged in manufacturing and mechanical occupations. Of this number, 23 had experienced difficulties listed under personal property. "Trouble over nuisances, (loud noises, dogs, etc.)" was not taken to court or to a lawyer for settlement by any of the 23 persons but 5 settled the difficulty themselves, and 10 let the matter drop. Altogether, 15 individuals, or 31.2 per cent of the group, had experienced the difficulty. It did not occur often to anyone, sometimes to 7, and rarely to 8.)

TABLE IV

MANUFACTURING AND MECHANICAL INDUSTRIES
(Forty-eight persons checking)

Real Property
(19 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to Court								
1. Trouble over lot lines or over upkeep of fences between property, etc.....	0	2	6	0	8	16.7	1	1	6
2. Trouble because legal papers were not recorded as they should have been.....	0	5	2	0	7	14.6	0	3	4
3. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.....)	0	2	5	0	7	14.6	2	2	3
4. Trouble over a mortgage or trust deed.....	2	2	2	0	6	12.5	0	0	6
5. Difficulty because legal papers were worded or drawn up incorrectly.....	0	2	3	0	5	10.4	0	2	3
6. Trouble because of damage or destruction of property belonging to someone else.....	0	0	4	0	4	8.3	0	0	4
TOTAL	2	13	22	0	37		3	8	26
PERCENT	5.4	35.1	59.5		100		8.1	21.6	70.3

(This table should be read as follows: Questionnaires were received from forty-eight people engaged in manufacturing and mechanical occupations. Of this number, 19 had experienced difficulties listed under real property. "Trouble over lot lines or over upkeep of fences between property, etc." was not taken to court by anyone, but was taken to a lawyer by 2, was settled personally by 6, and none let it drop. Altogether 8 individuals, or 16.7 per cent of the group had experienced the difficulty. It had occurred often to one, sometimes to one, and rarely to 6.)

TABLE V

MANUFACTURING AND MECHANICAL INDUSTRIES
(Forty-eight people checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
Other (28 people checking)	Take to Court								
1. Difficulty in collecting a debt because of waiting too long before trying.....	0	5	3	5	13	27.1	0	7	6
2. Difficulty over hiring, firing, wages, etc. of someone working for you or while you were working for someone else.....	1	1	10	0	12	25.	0	4	8
3. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	4	3	7	14.6	0	2	5
4. Trouble over a contract that should have been in writing but was not.....	0	1	5	1	7	14.6	0	3	4
5. Trouble because of an accident to someone working for you or to you while working for someone else.....	0	3	3	0	6	12.5	0	1	5
6. Trouble over bodily injury to yourself or to another person.....	1	2	1	1	5	10.4	0	1	4
7. Difficulty over a contract because it ran for too long a period of time.....	0	1	2	2	5	10.4	0	1	4
8. Difficulty over amounts due on utility bills.....	0	0	3	1	4	8.3	1	1	2
9. Trouble because of failure to use a notary public.....	0	0	3	1	4	8.3	0	1	3
10. Trouble in dealing with minors other than in buying and selling.....	0	0	1	3	4	8.3	1	0	3
11. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services, etc.).....	2	1	0	0	3	6.3	0	0	3
12. Trouble over an estate.....	1	1	1	0	3	6.3	0	0	3
13. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	2	1	3	6.3	0	0	3
14. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	1	1	1	3	6.3	0	1	2
15. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	1	2	0	3	6.3	0	1	2
16. Trouble over the meaning of a contract.....	0	1	1	0	2	4.2	0	0	2
17. Difficulty arising from a release or a waiver on a contract.....	0	1	1	0	2	4.2	0	0	2
18. Difficulty with a contract because part of the agreement was illegal.....	0	0	2	0	2	4.2	0	0	2
19. Trouble over things said or printed about another person.	0	0	1	0	1	2.1	0	0	1
TOTAL	5	19	46	19	89		2	23	64
PERCENT	5.6	21.3	51.8	21.3	100		2.2	25.8	72.

TABLE VI

TRADE
(Thirty-seven people checking)

Buying and Selling
(Twenty-nine people checking)

<u>Buying and Selling</u> (Twenty-nine people checking)		<u>IMPORTANCE</u>					<u>OCCURRENCE</u>			
		TOTAL PERSONS CHECKING					PERCENT			
		Let Drop					Often			
		Settle Yourself					Sometimes			
		See a Lawyer					Rarely			
		Take to Court								
1.	Trouble in getting an adjustment on a defective article.	1	0	14	2	17	45.9	1	6	10
2.	Trouble because goods bought did not wear, last, etc.. as the seller promised they would (warranties).1.....	0	0	12	2	14	37.8	0	6	8
3.	Trouble over the price of an article after it had already been purchased.....	0	0	10	3	13	35.1	0	6	7
4.	Difficulty over the addition of "service charges" to the price of a purchase.....	0	0	10	2	12	32.4	1	1	10
5.	Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	0	10	0	10	27.	0	4	5
6.	Difficulty in dealing with someone who was acting for someone else (agent).....	0	2	5	0	7	18.9	0	2	5
7.	Trouble over goods received which were not ordered or not as ordered.....	0	0	6	1	7	18.9	0	1	6
8.	Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	0	1	2	2	5	13.5	0	2	3
9.	Trouble because a receipt or a bill of sale was not given or taken.....	0	0	4	1	5	13.5	1	2	2
10.	Trouble because goods were not examined when received or the invoice was not checked.....	0	0	4	1	5	13.5	0	3	2
11.	Difficulty over purchases or sales on the installment plan.....	0	1	3	0	4	10.8	1	2	1
12.	Trouble over the purchase or sale of an article which was not as advertised.....	1	0	1	2	4	10.8	0	0	4
13.	Trouble over an option to buy or sell.....	0	1	3	0	4	10.8	0	2	2
14.	Difficulty with C. O. D. sales or purchases.....	0	0	3	0	3	8.1	0	0	3
15.	Difficulty because articles were bought or sold without knowing that they were stolen articles.....	1	1	1	0	3	8.1	0	0	3
16.	Difficulty over a purchase or sale at an auction.....	0	0	2	1	3	8.1	0	1	2
TOTAL		3	6	90	17	116		4	38	74
PERCENT		2.6	5.2	77.6	14.6	100		3.4	32.8	63.8

TABLE VII

TRADE
(Thirty-seven people checking)

	IMPORTANCE					OCCURRENCE				
	TOTAL PERSONS CHECKING					PERCENT				
	Let Drop					Often				
	Settle Yourself					Sometimes				
	See a Lawyer					Rarely				
Financial (Twenty-eight people checking)	Take to Court									
1. Difficulty in the collection of an open account, a past-due account, or an installment.....	6	3	8	2	19	51.4	9	4	6	
2. Trouble because the amount of taxes was incorrect...	0	2	5	1	8	21.6	0	1	7	
3. Difficulty because a legal paper such as a check, note, etc. was filled out incorrectly.....	1	1	4	1	7	18.9	1	1	5	
4. Trouble because there was no proof that a note or a debt had been paid.....	1	0	3	2	6	16.2	0	1	5	
5. Trouble because a legal paper was signed when the signer did not know what was in the paper and what the signing made him liable for.....	0	3	1	1	5	13.5	0	0	5	
6. Trouble in trying to garnishee another.....	3	2	0	0	5	13.5	1	1	3	
7. Difficulty because dividends were not paid when they should have been.....	1	0	2	1	4	10.8	0	1	3	
8. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person.....	1	0	1	2	4	10.8	0	2	2	
9. Trouble over non-payment of taxes.....	0	0	3	0	3	8.1	0	0	3	
10. Difficulty because a legal paper was incorrectly signed.....	0	2	1	0	3	8.1	0	2	1	
11. Trouble over interest which was charged at a higher rate than the law allowed.....	1	1	0	1	3	8.1	0	1	2	
12. Trouble over an overdrawn bank account.....	0	0	3	0	3	8.1	0	0	3	
13. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary	0	0	2	1	3	8.1	0	1	2	
14. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	1	1	1	0	3	8.1	0	0	3	
15. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	0	2	0	2	5.4	0	1	1	
16. Trouble over a foreclosure.....	1	1	0	0	2	5.4	0	1	1	
17. Difficulty because a check was held too long before it was cashed.....	0	0	2	0	2	5.4	0	0	2	
18. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	0	0	1	1	2	5.4	0	0	2	
19. Difficulty over premium payments on an insurance policy.....	0	0	1	1	2	5.4	0	0	2	
20. Difficulty in connection with fraud.....	1	1	0	0	2	5.4	1	1	0	
21. Difficulty because an insurance company was not notified of a change in address, a loss by fire, death, injury, etc.....	0	0	1	0	1	2.7	0	0	1	
22. Trouble over being garnisheed.....	0	0	0	0	0	0	0	0	0	
23. Difficulty over something given to one person to keep for another.....	0	0	0	0	0	0	0	0	0	
TOTAL	17	17	41	14	89		12	18	59	
PERCENT	19.1	19.1	46.1	15.7	100.		13.4	20.3	66.3	

TABLE VIII

TRADE
(Thirty-seven people checking)

<u>Personal Property</u> (Fourteen people checking)	<u>IMPORTANCE</u>					<u>OCCURRENCE</u>			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See a Lawyer					Rarely			
	Take to Court								
1. Trouble because uncontrolled animals destroyed or damaged property.....	0	0	4	1	5	13.5	0	1	4
2. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	1	0	4	0	5	13.5	0	1	4
3. Trouble over nuisances (loud noises, dogs, etc.)....	0	0	2	3	5	13.5	1	1	3
4. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.	0	0	3	1	4	10.8	0	1	3
5. Difficulty over copyrights or patents.....	0	2	0	0	2	5.4	0	0	2
TOTAL	1	2	13	5	21		1	4	16
PERCENT	4.8	9.5	61.9	23.8	100		4.8	19.	76.2

TABLE IX

TRADE
(37 persons checking)

REAL PROPERTY
(18 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to Court								
1. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.).....	3	2	4	0	9	24.3	0	4	5
2. Difficulty because legal papers were worded or drawn up incorrectly.....	2	4	0	0	6	16.2	0	0	6
3. Trouble because legal papers were not recorded as they should have been.....	2	1	2	1	6	16.2	0	0	6
4. Trouble over lot lines or over upkeep of fences between property, etc.....	0	0	2	2	4	10.8	0	0	4
5. Trouble over a mortgage or trust deed.....	1	1	0	1	3	8.13	0	1	2
6. Trouble because of damage or destruction.....	0	0	1	0	1	2.7	0	0	1
TOTAL	8	8	9	4	29		0	5	24
PERCENT	27.6	27.6	31.	13.8			0	17.2	82.8

TABLE X

TRADE
(37 persons checking)

OTHER
(26 persons checking)

OTHER (26 persons checking)	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself	Let Drop				Often	Sometimes		Rarely
		See A Lawyer	Take to Court						
1. Difficulty over hiring, firing, wages, etc.....	0	1	6	1	8	21.6	1	1	6
2. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	2	0	6	0	8	21.6	1	0	7
3. Trouble because of an accident to someone working for you or to you while working for someone else.....	2	2	2	1	7	18.9	0	0	7
4. Difficulty in collecting a debt because of waiting too long before trying.....	1	0	2	4	7	18.9	1	1	5
5. Trouble over an estate.....	2	1	2	1	6	16.2	0	0	6
6. Trouble over a contract that should have been in writing but was not.....	2	0	3	1	6	16.2	2	0	4
7. Difficulty over amounts due on utility bills.....	0	0	5	0	5	13.5	2	2	1
8. Trouble over bodily injury to yourself or to another person.....	1	2	2	0	5	13.5	0	1	4
9. Trouble over the meaning of a contract.....	0	2	1	0	3	8.1	0	0	3
10. Trouble in dealing with minors other than in buying and selling.....	0	0	2	1	3	8.1	0	1	2
11. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	2	0	2	5.4	0	0	2
12. Trouble because of failure to use a notary public.....	0	1	0	0	1	2.7	0	0	1
13. Trouble over things said or printed about another person.....	0	0	1	0	1	2.7	0	0	1
14. Difficulty over a contract because it ran for too long a period of time.....	0	0	1	0	1	2.7	0	0	1
15. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services, etc.).....	0	0	0	0	0	0	0	0	0
16. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	0	0	0	0	0	0	0
17. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	0	0	0	0	0	0	0	0
18. Difficulty arising from a release or a waiver on a contract.....	0	0	0	0	0	0	0	0	0
19. Difficulty with a contract because part of the agreement was illegal.....	0	0	0	0	0	0	0	0	0
TOTAL	10	9	35	9	63		7	6	50
PERCENT	15.8	14.3	55.6	14.3	100		11.1	9.5	79.4

TABLE XI
PROFESSIONAL
(31 persons checking)

BUYING AND SELLING
(27 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to Court					Rarely			
			Let Drop						
1. Trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties).....	1	0	9	5	15	48.4	0	8	7
2. Trouble in getting an adjustment on a defective article.....	0	0	8	4	12	38.7	0	5	7
3. Trouble over the price of an article after it had already been purchased.....	0	0	5	4	9	29.	0	4	5
4. Trouble over goods received which were not ordered or not as ordered.....	1	0	4	4	9	29.	1	2	6
5. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	1	3	4	8	25.8	0	4	4
6. Trouble because a receipt or a bill of sale was not given or taken.....	0	0	8	0	8	25.8	0	4	4
7. Difficulty over the addition of "service charges" to price of a purchase.....	0	0	3	4	7	22.6	0	2	5
8. Difficulty over purchases or sales on the installment plan.....	0	0	5	2	7	22.6	0	5	2
9. Trouble over the purchase or sale of an article which was not as advertised.....	1	0	2	3	6	19.4	1	2	3
10. Difficulty in dealing with someone who was acting for someone else (agent).....	0	0	4	1	5	16.1	1	1	3
11. Trouble because goods were not examined when received or the invoice was not checked.....	1	0	3	1	5	16.1	0	2	3
12. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	0	0	2	1	3	9.7	0	0	3
13. Difficulty with C.O.D. sales or purchases.....	0	0	1	2	3	9.7	0	1	2
14. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	1	1	1	3	9.7	0	2	1
15. Difficulty over a purchase or sale at an auction.....	0	0	1	0	1	3.2	0	0	1
16. Trouble over an option to buy or sell.....	0	0	0	0	0	0	0	0	0
TOTAL	4	2	59	36	101		3	42	56
PERCENT	3.9	2.	58.4	35.7	100		3.	41.6	55.4

TABLE XII
PROFESSIONAL
(31 persons checking)

FINANCIAL
(21 persons checking)

IMPORTANCE						OCCURRENCE			
TOTAL PERSONS CHECKING						PERCENT			
Settle Yourself						Often			
See A Lawyer						Sometimes			
Take to court						Rarely			
.....	1	0	5	0	6	19.4	0	3	3
.....	0	0	6	0	6	19.4	0	3	3
efore:	0	1	5	0	6	19.4	1	1	4
the	0	1	1	2	4	12.9	0	0	4
hat the	0	0	3	1	4	12.9	0	1	3
ck,	0	1	0	3	4	12.9	0	1	3
t, a	0	0	4	0	4	12.9	0	1	3
nsurance	1	2	0	1	4	12.9	0	1	3
pany	0	1	2	0	3	9.7	1	0	2
.....	0	0	1	2	3	9.7	0	0	3
ce	0	0	3	0	3	9.7	1	1	1
.....	0	0	1	2	3	9.7	1	1	1
ect.....	0	0	2	0	2	6.5	0	1	1
.....	0	1	1	0	2	6.5	0	0	2
t	0	0	2	0	2	6.5	0	0	2
e, death	0	0	1	0	1	3.2	0	0	1
.....	0	0	1	0	1	3.2	0	1	0
gher	0	0	0	0	0	0	0	0	0
.....	0	0	0	0	0	0	0	0	0
they	0	0	0	0	0	0	0	0	0
.....	0	0	0	0	0	0	0	0	0
per	0	0	0	0	0	0	0	0	0
on	0	0	0	0	0	0	0	0	0
rupt	0	0	0	0	0	0	0	0	0
pt	0	0	0	0	0	0	0	0	0
.....	0	0	0	0	0	0	0	0	0
.....	0	0	0	0	0	0	0	0	0
.....	0	0	0	0	0	0	0	0	0
o	0	0	0	0	0	0	0	0	0
	2	7	38	11	58		4	15	39
NT	3.4	12.1	65.5	19.	100		6.9	25.9	67.2

TABLE XIII

PROFESSIONAL
(31 persons checking)

PERSONAL PROPERTY
(21 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble because uncontrolled animals destroyed or damaged property.....	1	1	5	4	11	35.5	0	5	6
2. Trouble over nuisances (loud noises, dogs, etc.)....	2	0	6	1	9	29.	1	4	4
3. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.	0	0	4	1	5	16.1	0	1	4
4. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	0	1	3	0	4	12.9	1	0	3
5. Difficulty over copyrights or patents.....	0	0	1	1	2	6.5	0	0	2
TOTAL	3	2	19	7	31		2	10	19
PERCENT	9.7	6.5	61.3	22.5	100		6.5	32.2	61.3

TABLE XIV

PROFESSIONAL
(31 persons checking)

REAL PROPERTY
(11 persons checking)

	IMPORTANCE					OCCURRENCE				
	TOTAL PERSONS CHECKING					PERCENT				
	Let Drop					Often				
	Settle Yourself					Sometimes				
	See A Lawyer					Rarely				
	Take to Court									
1. Trouble because of damage or destruction of property belonging to someone else.....	0	1	3	1	5	16.1	1	3	1	
2. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.).....	0	1	1	2	4	12.9	0	1	3	
3. Trouble over lot lines or over upkeep of fences between property, etc.....	0	1	0	1	2	6.5	0	1	1	
4. Trouble over a mortgage or trust deed.....	0	0	1	1	2	6.5	1	0	1	
5. Difficulty because legal papers were worded or drawn up incorrectly.....	0	0	1	0	1	3.2	0	0	1	
6. Trouble because legal papers were not recorded as they should have been.....	0	0	0	0	0	0	0	0	0	
TOTAL	0	3	6	5	14		2	5	7	
PERCENT	0	21.4	42.9	35.7			14.3	35.7	50.	

TABLE XV
PROFESSIONAL
(31 persons checking)

OTHER
(18 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
			Let Drop						
1. Difficulty over amounts due on utility bills.....	0	0	5	2	7	22.6	1	2	4
2. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	4	2	6	19.4	0	3	3
3. Difficulty in collecting a debt because of waiting too long before trying.....	0	1	3	2	6	19.4	1	2	3
4. Trouble over an estate.....	1	2	0	0	3	9.7	0	0	3
5. Trouble because of failure to use a notary public.....	0	1	1	0	2	6.5	0	2	0
6. Trouble over bodily injury to yourself or to another person.....	1	0	1	0	2	6.5	0	0	2
7. Trouble over things said or printed about another person.....	0	0	0	2	2	6.5	0	0	2
8. Difficulty over hiring, firing, wages, etc. of someone working for you or while you were working for someone else.....	0	1	1	0	2	6.5	0	0	2
9. Trouble over a contract that should have been in writing but was not.....	0	0	2	0	2	6.5	0	1	1
10. Trouble because of an accident to someone working for you or to you while working for someone else.....	0	0	1	0	1	3.2	0	0	1
11. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	0	1	0	1	3.2	0	0	1
12. Trouble over the meaning of a contract.....	0	1	0	0	1	3.2	1	0	0
13. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	1	0	1	3.2	0	0	1
14. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services, etc.).....	0	0	0	0	0	0	0	0	0
15. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	0	0	0	0	0	0	0
16. Difficulty arising from a release or a waiver on a contract.....	0	0	0	0	0	0	0	0	0
17. Difficulty over a contract because it ran for too long a period of time.....	0	0	0	0	0	0	0	0	0
18. Difficulty with a contract because part of the agreement was illegal.....	0	0	0	0	0	0	0	0	0
19. Trouble in dealing with minors other than in buying and selling.....	0	0	0	0	0	0	0	0	0
TOTAL	2	6	20	8	36		3	10	23
PERCENT	5.6	16.7	55.6	22.1	100		8.3	27.8	63.9

TABLE XVI

TRANSPORTATION AND COMMUNICATION
(16 persons checking)

BUYING AND SELLING
(10 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble in getting an adjustment on a defective article.....	0	1	3	1	5	31.3	0	1	4
2. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	1	1	2	4	25.	0	1	3
3. Trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties).....	0	0	3	0	3	18.8	0	1	2
4. Trouble over the price of an article after it had already been purchased.....	0	1	0	1	2	12.5	0	0	2
5. Difficulty over purchases or sales on the installment plan.....	0	0	1	1	2	12.5	0	0	2
6. Difficulty in dealing with someone who was acting for someone else (agent).....	0	0	1	0	1	6.3	0	0	1
7. Difficulty with C.O.D. sales or purchases.....	0	0	0	1	1	6.3	0	0	1
8. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunker, or an insane person.....	0	0	1	0	1	6.3	0	1	0
9. Difficulty over a purchase or sale at an auction....	0	0	0	1	1	6.3	0	0	1
10. Trouble over the purchase or sale of an article which was not as advertised.....	0	0	1	0	1	6.3	0	0	1
11. Difficulty over the addition of "service charges" to the price of a purchase.....	0	0	0	0	0	0	0	0	0
12. Trouble over goods received which were not ordered or not as ordered.....	0	0	0	0	0	0	0	0	0
13. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	0	0	0	0	0	0	0	0
14. Trouble because a receipt or a bill of sale was not given or taken.....	0	0	0	0	0	0	0	0	0
15. Trouble because goods were not examined when received or the invoice was not checked.....	0	0	0	0	0	0	0	0	0
16. Trouble over an option to buy or sell.....	0	0	0	0	0	0	0	0	0
TOTAL	0	3	11	7	21		0	4	17
PERCENT	0	14.3	52.4	33.3	100		0	19	81.

TABLE XVII

TRANSPORTATION AND COMMUNICATION
(16 persons checking)

FINANCIAL (7 persons checking)	IMPORTANCE						OCCURRENCE		
	TOTAL PERSONS CHECKING						PERCENT		
	Settle Yourself					6.3	Often		1
	Let Drop						0	0	
	See A Lawyer								
Take to court					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
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									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
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					6.3	0	0	1	
									6.3
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					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3
					6.3	0	0	1	
									6.3

TABLE XVIII

TRANSPORTATION AND COMMUNICATION
(16 persons checking)

PERSONAL PROPERTY
(8 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	Let Drop					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble over nuisances (loud noises, dogs, etc.....)	0	0	1	2	3	18.8	0	3	0
2. Trouble because uncontrolled animals destroyed or damaged property.....	0	0	2	0	2	12.5	0	0	2
3. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	0	0	2	0	2	12.5	0	0	2
4. Difficulty over copyrights or patents.....	0	0	0	1	1	6.3	0	0	1
5. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.	0	0	1	0	1	6.3	0	1	0
TOTAL	0	0	6	3	9		0	4	5
PERCENT	0	0	66.7	33.3	100		0	44.4	55.6

TABLE XIX

TRANSPORTATION AND COMMUNICATION
(16 persons checking)REAL PROPERTY
(2 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Difficulty because legal papers were worded or drawn up incorrectly.....	0	0	1	0	1	6.3	0	0	1
2. Trouble because legal papers were not recorded as they should have been.....	0	0	1	0	1	6.3	0	0	1
3. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.....	0	0	0	0	0	0	0	0	0
4. Trouble over lot lines or over upkeep of fences between property, etc.....	0	0	0	0	0	0	0	0	0
5. Trouble because of damage or destruction of property belonging to someone else.....	0	0	0	0	0	0	0	0	0
6. Trouble over a mortgage or trust deed.....	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2	0	2		0	0	2
PERCENT			100		100				100

TABLE XX

TRANSPORTATION AND COMMUNICATION
(16 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
OTHER (6 persons checking)									
1. Difficulty over amounts due on utility bills.....	0	0	2	0	2	12.5	0	1	1
2. Trouble over an estate.....	0	0	0	1	1	6.3	0	0	1
3. Trouble over bodily injury to yourself or to another person.....	0	1	0	0	1	6.3	0	0	1
4. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	0	1	0	1	6.3	0	0	1
5. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services, etc.).....	0	0	0	0	0	0	0	0	0
6. Trouble because of failure to use a notary public.....	0	0	0	0	0	0	0	0	0
7. Trouble over things said or printed about another person.....	0	0	0	0	0	0	0	0	0
8. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	0	0	0	0	0	0	0
9. Difficulty over hiring, firing, wages, etc., of someone working for you or while you were working for someone else.....	0	0	0	0	0	0	0	0	0
10. Trouble because of an accident to someone working for you or to you while working for someone else.....	0	0	0	0	0	0	0	0	0
11. Trouble over the meaning of a contract.....	0	0	0	0	0	0	0	0	0
12. Difficulty arising from a release or a waiver on a contract.....	0	0	0	0	0	0	0	0	0
13. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	0	0	0	0	0	0	0
14. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	0	0	0	0	0	0	0
15. Trouble over a contract that should have been in writing but was not.....	0	0	0	0	0	0	0	0	0
16. Difficulty over a contract because it ran for too long a period of time.....	0	0	0	0	0	0	0	0	0
17. Difficulty with a contract because part of the agreement was illegal.....	0	0	0	0	0	0	0	0	0
18. Trouble in dealing with minors other than in buying and selling.....	0	0	0	0	0	0	0	0	0
19. Difficulty in collecting a debt because of waiting too long before trying.....	0	0	0	0	0	0	0	0	0
TOTAL	0	1	3	1	5		0	1	4
PERCENT		.2	.6	.2	100			.2	.8

TABLE IXI

DOMESTIC AND PERSONAL SERVICE
(14 persons checking)BUYING AND SELLING
(10 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble over goods received which were not ordered or not as ordered.....	0	1	2	3	6	42.9	1	2	3
2. Trouble in getting an adjustment on a defective article.....	0	0	3	2	5	35.7	1	2	2
3. Trouble over the price of an article after it had already been purchased.....	0	0	2	2	4	28.6	1	0	3
4. Trouble because a receipt or a bill of sale was not given or taken.....	0	0	3	1	4	28.6	0	0	4
5. Difficulty over the addition of "service charges" to the price of a purchase.....	0	0	3	0	3	21.4	0	1	2
6. Difficulty over delivery of merchandise after it was sold.....	0	0	1	2	3	21.4	0	1	2
7. Difficulty in dealing with someone who was acting for someone else (agent).....	0	1	1	1	3	21.4	0	0	3
8. Trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties).....	0	0	0	2	2	14.3	0	1	1
9. Difficulty with C.O.D. sales or purchases.....	0	0	1	1	2	14.3	0	0	2
10. Difficulty over a purchase or sale at an auction.....	0	0	1	1	2	14.3	0	1	1
11. Trouble over the purchase or sale of an article which was not as advertised.....	0	0	1	1	2	14.3	0	0	2
12. Trouble because goods were not examined when received or the invoice was not checked.....	0	0	1	1	2	14.3	0	1	1
13. Difficulty over purchases or sales on the installment plan.....	0	0	1	0	1	7.1	0	0	1
14. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	1	0	0	0	1	7.1	0	0	1
15. Difficulty because articles were bought or sold without knowing that they were stolen articles...	0	1	0	0	1	7.1	0	0	1
16. Trouble over an option to buy or sell.....	0	0	1	0	1	7.1	0	1	0
TOTAL	1	3	21	17	42		3	10	29
PERCENT	2.4	7.1	50.4	40.5	100		7.1	23.8	69.1

TABLE XXII

DOMESTIC AND PERSONAL SERVICE
(14 persons checking)FINANCIAL
(8 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Difficulty because a legal paper such as a check, note, etc., was filled out incorrectly.....	0	0	3	0	3	21.4	0	2	1
2. Difficulty in the collection of an open account, a past-due account, or an installment.....	0	0	2	1	3	21.4	1	1	1
3. Trouble because there was no proof that a note or a debt had been paid.....	0	1	1	0	2	14.3	0	0	2
4. Difficulty because a legal paper was signed incorrectly.....	0	1	1	0	2	14.3	0	0	2
5. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	1	1	0	2	14.3	0	0	2
6. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person.....	0	0	0	2	2	14.3	0	0	2
7. Trouble over a foreclosure.....	0	0	2	0	2	14.3	0	0	2
8. Difficulty because a check was held too long before it was cashed.....	0	0	2	0	2	14.3	0	0	2
9. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary.....	0	2	0	0	2	14.3	0	0	2
10. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	1	1	0	0	2	14.3	0	0	2
11. Difficulty in connection with fraud.....	1	0	1	0	2	14.3	0	0	2
12. Trouble over non-payment of taxes.....	0	0	1	0	1	7.1	0	0	1
13. Trouble because the amount of taxes was incorrect.....	0	0	1	0	1	7.1	0	1	0
14. Trouble because a legal paper was signed when the signer did not know what was in the paper or what the signing made him liable for.....	0	1	0	0	1	7.1	0	0	1
15. Difficulty because dividends were not paid when they should have been.....	0	0	1	0	1	7.1	0	0	1
16. Trouble over interest which was charged at a higher rate than the law allowed.....	0	0	1	0	1	7.1	0	1	0
17. Trouble over being garnisheed.....	0	0	1	0	1	7.1	0	0	1
18. Trouble in trying to garnishee another.....	1	0	0	0	1	7.1	0	0	1
19. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	0	0	1	0	1	7.1	0	0	1
20. Difficulty because an insurance company was not notified of a change in address, a loss by fire, debt, injury, etc.....	0	0	1	0	1	7.1	0	1	0
21. Difficulty over premium payment on an insurance policy.....	0	0	0	1	1	7.1	0	0	1
22. Trouble over an overdrawn bank account.....	0	0	0	0	0	0	0	0	0
23. Difficulty over something given to one person to keep for another.....	0	0	0	0	0	0	0	0	0
TOTAL	3	7	20	4	34		1	6	27
PERCENT	8.8	20.6	58.8	11.8	100		2.9	17.7	79.4

TABLE XXIII

DOMESTIC AND PERSONAL SERVICE
(14 persons checking)PERSONAL PROPERTY
(8 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Trouble because uncontrolled animals destroyed or damaged property.....	0	1	0	2	3	21.4	0	3	0
2. Trouble over nuisances (loud noises, dogs, etc.).....	0	0	1	2	3	21.4	1	0	2
3. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	0	1	0	1	2	14.3	0	0	2
4. Difficulty over copyrights or patents.....	0	0	0	0	0	0	0	0	0
5. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.....	0	0	0	0	0	0	0	0	0
TOTAL	0	2	1	5	8		1	3	4
PERCENT		25.	12.5	62.5	100		12.5	37.5	50.

TABLE XXIV

DOMESTIC AND PERSONAL SERVICE
(14 persons checking)REAL PROPERTY
(5 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.).....	2	0	2	0	4	28.6	0	2	2
2. Trouble because legal papers were not recorded as they should have been.....	0	2	0	0	2	14.3	0	0	2
3. Trouble over lot lines or over upkeep of fences between property, etc.....	0	0	0	1	1	7.1	0	0	1
4. Difficulty because legal papers were worded or drawn up incorrectly.....	0	0	0	0	0	0	0	0	0
5. Trouble because of damage or destruction of property belonging to someone else.....	0	0	0	0	0	0	0	0	0
6. Trouble over a mortgage or trust deed.....	0	0	0	0	0	0	0	0	0
TOTAL	2	2	2	1	7		0	2	5
PERCENT	28.6	28.6	28.6	14.2	100		0	28.6	71.4

TABLE XXV

DOMESTIC AND PERSONAL SERVICE
(14 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
OTHER (7 persons checking)									
1. Difficulty over hiring, firing, wages, etc., of someone working for you or while you were working for someone else.....	1	1	1	1	4	28.6	0	0	4
2. Difficulty in collecting a debt because of waiting too long before trying.....	1	1	0	1	3	21.4	0	0	3
3. Difficulty over amounts due on utility bills.....	0	0	1	1	2	14.3	0	1	1
4. Trouble over bodily injury to yourself or to another person.....	1	0	1	0	2	14.3	0	1	1
5. Trouble over a contract that should have been in writing but was not.....	0	0	2	0	2	14.3	0	0	2
6. Trouble over an estate.....	1	0	0	0	1	7.1	0	0	1
7. Trouble because of failure to use a notary public....	1	0	0	0	1	7.1	0	0	1
8. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	1	0	1	7.1	0	0	1
9. Trouble because of an accident to someone working for you or to you while working for someone else....	0	1	0	0	1	7.1	0	0	1
10. Trouble over the meaning of a contract.....	0	0	1	0	1	7.1	0	0	1
11. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	1	0	1	7.1	0	0	1
12. Difficulty over a contract because it ran for too long a period of time.....	0	0	0	1	1	7.1	0	0	1
13. Difficulty with a contract because part of the agreement was illegal.....	0	1	0	0	1	7.1	0	0	1
14. Trouble in dealing with minors other than in buying and selling.....	0	1	0	0	1	7.1	0	0	1
15. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services etc.).....	0	0	0	0	0	0	0	0	0
16. Trouble over things said or printed about another person.....	0	0	0	0	0	0	0	0	0
17. Difficulty over a contract which was not good because no value was given by one of the parties....	0	0	0	0	0	0	0	0	0
18. Difficulty arising from a release or a waiver on a contract.....	0	0	0	0	0	0	0	0	0
19. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	0	0	0	0	0	0	0
TOTAL	5	5	8	4	22		0	2	20
PERCENT	22.7	22.7	36.4	18.2	100		0	9.1	90.9

TABLE XXVI

CLERICAL
(12 persons checking)

BUYING AND SELLING
(9 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	Let Drop					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble over the price of an article after it had already been purchased.....	0	0	2	3	5	41.7	0	1	4
2. Difficulty over the addition of "service charges" to the price of a purchase.....	0	1	1	1	3	25.	0	1	2
3. Trouble in getting an adjustment on a defective article.....	0	0	3	0	3	25.	0	0	3
4. Trouble because a receipt or a bill of sale was not given or taken.....	1	0	2	0	3	25.	1	1	1
5. Trouble over the purchase or sale of an article which was not as advertised.....	0	0	3	0	3	25.	0	1	2
6. Difficulty in dealing with someone who was acting for someone else (agent).....	1	0	1	0	2	16.7	1	0	1
7. Trouble because goods bought did not wear, last, etc. as the seller promised they would (warranties).....	0	0	1	1	2	16.7	0	1	1
8. Trouble over goods received which were not ordered or not as ordered.....	0	0	1	1	2	16.7	0	0	2
9. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	0	1	0	1	8.3	0	1	0
10. Difficulty over purchases or sales on the installment plan.....	0	0	1	0	1	8.3	0	1	0
11. Difficulty with C.O.D. sales of purchases.....	0	0	1	0	1	8.3	0	1	0
12. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	0	0	0	1	1	8.3	0	0	1
13. Trouble because goods were not examined when received or the invoice was not checked.....	0	0	1	0	1	8.3	0	1	0
14. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	0	0	0	0	0	0	0	0
15. Difficulty over a purchase or sale at an auction.....	0	0	0	0	0	0	0	0	0
16. Trouble over an option to buy or sell.....	0	0	0	0	0	0	0	0	0
TOTAL	2	1	18	7	28		2	9	17
PERCENT	7.1	3.6	64.3	25	100		7.1	32.2	60.7

TABLE IXXVII

HOUSEWIVES
(69 persons checking)

FINANCIAL
(40 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
	0	1	2	3	4	5	6	7	8
1. Trouble because there was no proof that a note or a debt had been paid.....	0	1	7	2	10	14.5	0	2	8
2. Trouble over an overdrawn bank account.....	0	0	7	2	9	13.	1	2	6
3. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	2	4	2	1	9	13.	0	0	9
4. Difficulty in the collection of an open account, a past-due account, or an installment.....	2	2	2	2	8	11.6	1	5	2
5. Difficulty because a legal paper such as a check, note, etc. was filled out incorrectly.....	0	1	5	1	7	10.1	0	2	5
6. Difficulty because a check was held too long before it was cashed.....	0	0	4	2	6	8.7	0	0	6
7. Trouble in trying to garnishee another.....	2	2	1	0	5	7.2	0	1	4
8. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary...	0	0	4	1	5	7.2	0	0	5
9. Trouble because a legal paper was signed when the signer did not know what was in the paper or what the signing made him liable for.....	0	0	2	2	4	5.8	0	0	4
10. Difficulty because a legal paper was signed incorrectly.....	0	3	1	0	4	5.8	0	1	3
11. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	0	3	1	4	5.8	0	0	4
12. Trouble because the amount of taxes was incorrect....	0	0	3	0	3	4.3	0	1	2
13. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person.....	1	1	1	0	3	4.3	0	0	3
14. Trouble over a foreclosure.....	1	1	1	0	3	4.3	0	2	1
15. Difficulty because an insurance company was not notified of a change in address, a loss by fire, death, injury, etc.....	0	0	2	1	3	4.3	0	1	2
16. Trouble over non-payment of taxes.....	0	0	1	1	2	2.9	0	0	2
17. Difficulty because dividends were not paid when they should have been.....	0	0	1	1	2	2.9	0	0	2
18. Difficulty in connection with fraud.....	0	1	1	0	2	2.9	1	0	1
19. Difficulty over something given to one person to keep for another.....	0	0	0	2	2	2.9	0	0	2
20. Trouble over being garnisheed.....	0	0	1	0	1	1.4	0	0	1
21. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	0	0	0	1	1	1.4	0	0	1
22. Difficulty over premium payments on an insurance policy.....	0	0	0	1	1	1.4	0	0	1
23. Trouble over interest which was charged at a higher rate than the law allowed.....	0	0	0	0	0	0	0	0	0
TOTAL	8	16	49	21	94		3	17	74
PERCENT	8.5	17.0	52.1	22.4	100		3.2	18.1	78.7
LESS*	8	8	24	15	55		1	12	42
TOTAL	0	8	25	6	39		2	5	32

*In some instances, the housewife checked the questionnaire with her husband. These were included in both occupations but are subtracted from the totals for checking purposes.

TABLE XXVIII

CLERICAL
(12 persons checking)PERSONAL PROPERTY
(3 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
	Let Drop								
1. Trouble because uncontrolled animals destroyed or damaged property.....	0	0	0	1	1	8.3	1	0	0
2. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.	0	0	1	0	1	8.3	0	0	1
3. Trouble over nuisances (loud noises, dogs, etc.)....	0	1	0	0	1	8.3	0	0	1
4. Difficulty over copyrights or patents.....	0	0	0	0	0	0	0	0	0
5. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	0	0	0	0	0	0	0	0	0
TOTAL	0	1	1	1	3		1	0	2
PERCENT		33.3	33.3	33.4	100		33.3		66.7

TABLE XXXIX

HOUSEWIVES
(69 persons checking)

REAL PROPERTY
(23 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.).....	2	1	7	0	10	14.5	1	3	6
2. Trouble over lot lines or over upkeep of fences between property, etc.....	0	0	6	4	10	14.5	1	2	7
3. Difficulty because legal papers were worded or drawn up incorrectly.....	1	3	1	1	6	8.7	0	0	6
4. Trouble because legal papers were not recorded as they should have been.....	0	1	3	0	4	5.8	0	0	4
5. Trouble because of damage or destruction of property belonging to someone else.....	0	0	4	0	4	5.8	0	1	3
6. Trouble over a mortgage or trust deed.....	1	0	0	1	2	2.9	0	0	2
*In some instances, the housewife checked the questionnaire with her husband. These were included in both occupations but are subtracted from the totals for checking purposes.	TOTAL						2	6	28
	PERCENT					11.1	13.9	58.3	16.7
	LESS*					3	3	0	4
	TOTAL					1	2	12	2
						17			
							2	4	11

TABLE XIX

CLERICAL
(12 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Difficulty in collecting a debt because of waiting too long before trying.....	2	1	1	0	4	33.3	2	1	1
2. Difficulty over amounts due on utility bills.....	0	0	1	0	1	8.3	0	0	1
3. Trouble over an estate.....	1	0	0	0	1	8.3	1	0	0
4. Difficulty arising from a release or a waiver on a contract.....	0	0	0	1	1	8.3	0	0	1
5. Trouble over a contract that should have been in writing but was not.....	0	0	1	0	1	8.3	0	0	1
6. Difficulty in collecting claims against cities, towns, or villages (for damages, personal service, etc.).....	0	0	0	0	0	0	0	0	0
7. Trouble because of failure to use a notary public.....	0	0	0	0	0	0	0	0	0
8. Trouble over bodily injury to yourself or to another person.....	0	0	0	0	0	0	0	0	0
9. Trouble over things said or printed about another person.....	0	0	0	0	0	0	0	0	0
10. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	0	0	0	0	0	0	0
11. Difficulty over hiring, firing, wages, etc., of someone working for you or while you were working for someone else.....	0	0	0	0	0	0	0	0	0
12. Trouble because of an accident to someone working for you or to you while working for someone else.....	0	0	0	0	0	0	0	0	0
13. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	0	0	0	0	0	0	0	0
14. Trouble over the meaning of a contract.....	0	0	0	0	0	0	0	0	0
15. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	0	0	0	0	0	0	0
16. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	0	0	0	0	0	0	0
17. Difficulty over a contract because it ran for too long a period of time.....	0	0	0	0	0	0	0	0	0
18. Difficulty with a contract because part of the agreement was illegal.....	0	0	0	0	0	0	0	0	0
19. Trouble in dealing with minors other than in buying and selling.....	0	0	0	0	0	0	0	0	0
TOTAL	3	1	3	1	8		3	1	4
PERCENT	37.5	12.5	37.5	12.5	100		37.5	12.5	50

OTHER
(5 persons checking)

TABLE XXXI

PUBLIC SERVICE
(11 persons checking)

BUYING AND SELLING (5 persons checking)	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble over the price of an article after it had already been purchased.....	0	1	1	1	3	27.3	0	0	3
2. Difficulty over purchases or sales on the installment plan.....	0	0	3	0	3	27.3	0	1	2
3. Difficulty over the addition of "service charges" to the price of a purchase.....	0	0	1	1	2	18.2	0	0	2
4. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	0	0	2	2	18.2	0	0	2
5. Trouble because a receipt or a bill of sale was not given or taken.....	0	0	2	0	2	18.2	0	0	2
6. Trouble in getting an adjustment on a defective article.....	0	0	1	0	1	9.1	0	0	1
7. Difficulty in dealing with someone who was acting for someone else (agent).....	0	0	1	0	1	9.1	0	1	0
8. Trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties)	0	0	1	0	1	9.1	0	1	0
9. Trouble over goods received which were not ordered or not as ordered.....	0	0	1	0	1	9.1	0	1	0
10. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	0	0	0	1	1	9.1	0	0	1
11. Trouble over the purchase or sale of an article which was not as advertised.....	0	0	0	1	1	9.1	0	1	0
12. Trouble because goods were not examined when received or the invoice was not checked.....	0	0	1	0	1	9.1	0	1	0
13. Trouble over an option to buy or sell.....	0	0	0	1	1	9.1	0	0	1
14. Difficulty with C.O.D. sales or purchases.....	0	0	0	0	0	0	0	0	0
15. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	0	0	0	0	0	0	0	0
16. Difficulty over a purchase or sale at an auction....	0	0	0	0	0	0	0	0	0
TOTAL	0	1	12	7	20		0	6	14
PERCENT	0	5	60	35	100		0	30	70

TABLE XXXII

PUBLIC SERVICE
(11 persons checking)FINANCIAL
(4 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Trouble because there was no proof that a note or a debt had been paid.....	0	0	1	1	2	18.2	0	0	2
2. Difficulty because a legal paper such as a check, note, etc., was filled out incorrectly.....	0	0	1	1	2	18.2	0	0	2
3. Trouble because the amount of taxes was incorrect....	0	0	1	0	1	9.1	0	0	1
4. Trouble over interest which was charged at a higher rate than the law allowed.....	0	0	0	1	1	9.1	0	0	1
5. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person.....	0	1	0	0	1	9.1	0	0	1
6. Trouble over an overdrawn bank account.....	0	0	1	0	1	9.1	0	1	0
7. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	0	0	1	0	1	9.1	0	0	1
8. Trouble over non-payment of taxes.....	0	0	0	0	0	0	0	0	0
9. Trouble because a legal paper was signed when the signer did not know what was in the paper or what the signing made him liable for.....	0	0	0	0	0	0	0	0	0
10. Difficulty because a legal paper was signed incorrectly.....	0	0	0	0	0	0	0	0	0
11. Difficulty because dividends were not paid when they should have been.....	0	0	0	0	0	0	0	0	0
12. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	0	0	0	0	0	0	0	0
13. Trouble over a foreclosure.....	0	0	0	0	0	0	0	0	0
14. Difficulty in the collection of an open account a past-due account, or an installment.....	0	0	0	0	0	0	0	0	0
15. Difficulty because a check was held too long before it was cashed.....	0	0	0	0	0	0	0	0	0
16. Trouble over being garnisheed.....	0	0	0	0	0	0	0	0	0
17. Trouble in trying to garnishee another.....	0	0	0	0	0	0	0	0	0
18. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	0	0	0	0	0	0	0	0	0
19. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary.....	0	0	0	0	0	0	0	0	0
20. Difficulty because an insurance company was not notified of a change in address, a loss by fire, death, injury, etc.....	0	0	0	0	0	0	0	0	0
21. Difficulty over premium payments on an insurance policy.....	0	0	0	0	0	0	0	0	0
22. Difficulty in connection with fraud.....	0	0	0	0	0	0	0	0	0
23. Difficulty over something given to one person to keep for another.....	0	0	0	0	0	0	0	0	0
TOTAL	0	1	5	3	9		0	1	8
PERCENT		11.1	55.6	33.3	100		11.1	88.9	

TABLE XXXIII

PUBLIC SERVICE
(11 persons checking)

PERSONAL PROPERTY
(3 persons checking)

	IMPORTANCE						OCCURRENCE		
	TOTAL PERSONS CHECKING						PERCENT		
	Let Drop						Often		
	Settle Yourself						Sometimes		
	See A Lawyer						Rarely		
	Take to court								
1. Trouble because uncontrolled animals destroyed or damaged property.....	0	0	2	0	2	18.2	0	1	1
2. Trouble over nuisances (loud noises, dogs, etc.)....	0	0	1	1	2	18.2	0	2	0
3. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	0	0	0	1	1	9.1	0	0	1
4. Difficulty over copyrights or patents.....	0	0	0	0	0	0	0	0	0
5. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.	0	0	0	0	0	0	0	0	0
TOTAL	0	0	3	2	5		0	3	2
PERCENT			60	40	100			60	40

TABLE XXXIV

PUBLIC SERVICE
(11 persons checking)

REAL PROPERTY	IMPORTANCE					OCCURRENCE		
	TOTAL PERSONS CHECKING					PERCENT		
	Let Drop					Often		
	Settle Yourself					Sometimes		
	See A Lawyer					Rarely		
	Take to court							
1. Difficulty because legal papers were worded or drawn up incorrectly.....	0	0	0	1	9.1	0	0	1
2. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc).....	0	0	1	0	9.1	0	0	1
3. Trouble because legal papers were not recorded as they should have been.....	0	0	0	0	0	0	0	0
4. Trouble over lot lines or over upkeep of fences between property, etc.....	0	0	0	0	0	0	0	0
5. Trouble because of damage or destruction of property belonging to someone else.....	0	0	0	0	0	0	0	0
6. Trouble over a mortgage or trust deed.....	0	0	0	0	0	0	0	0
TOTAL	0	0	1	1	2	0	0	2
PERCENT			50	50	100			100

TABLE XXXV

PUBLIC SERVICE
(11 persons checking)

OTHER
(4 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Trouble over bodily injury to yourself or to another person.....	0	0	0	1	1	9.1	0	0	1
2. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	0	1	1	9.1	0	0	1
3. Difficulty over hiring, firing, wages, etc., of someone working for you or while you were working for someone else.....	0	1	0	0	1	9.1	0	0	1
4. Difficulty in collecting a debt because of waiting too long before trying.....	0	0	0	1	1	9.1	0	0	1
5. Difficulty over amounts due on utility bills.....	0	0	0	0	0	0	0	0	0
6. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services, etc.).....	0	0	0	0	0	0	0	0	0
7. Trouble over an estate.....	0	0	0	0	0	0	0	0	0
8. Trouble because of failure to use a notary public....	0	0	0	0	0	0	0	0	0
9. Trouble over things said or printed about another person.....	0	0	0	0	0	0	0	0	0
10. Trouble because of an accident to someone working for you or to you while working for someone else.....	0	0	0	0	0	0	0	0	0
11. Difficulty over a contract which was not good because no value was given by one of the parties....	0	0	0	0	0	0	0	0	0
12. Trouble over the meaning of a contract.....	0	0	0	0	0	0	0	0	0
13. Difficulty arising from a release or a waiver on a contract.....	0	0	0	0	0	0	0	0	0
14. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	0	0	0	0	0	0	0
15. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	0	0	0	0	0	0	0
16. Trouble over a contract that should have been in writing but was not.....	0	0	0	0	0	0	0	0	0
17. Difficulty over a contract because it ran for too long a period of time.....	0	0	0	0	0	0	0	0	0
18. Difficulty with a contract because part of the agreement was illegal.....	0	0	0	0	0	0	0	0	0
19. Trouble in dealing with minors other than in buying and selling.....	0	0	0	0	0	0	0	0	0
TOTAL	0	1	0	3	4		0	0	4
PERCENT		25		75	100				100

TABLE XXXVI

HOUSEWIVES
(69 persons checking)

BUYING AND SELLING
(42 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
			Let Drop						
1. Trouble because goods bought did not wear, last, etc. as the seller promised they would (warranties.).....	0	0	14	5	19	27.5	2	6	11
2. Trouble in getting an adjustment on a defective article.....	1	0	16	1	18	26.1	0	7	11
3. Trouble over the price of an article after it had already been purchased.....	0	2	9	6	17	24.6	0	4	13
4. Trouble over goods received which were not ordered or not as ordered.....	0	0	12	4	16	23.2	0	6	10
5. Difficulty in dealing with someone who was acting for someone else (agent).....	1	1	7	4	13	18.8	0	2	11
6. Trouble because a receipt or a bill of sale was not given or taken.....	0	0	11	2	13	18.8	0	3	10
7. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	0	8	3	11	15.9	0	3	8
8. Difficulty over the addition of "service charges" to the price of a purchase.....	0	0	4	4	8	11.6	0	1	8
9. Difficulty with C.O.D. sales or purchases.....	0	0	1	7	8	11.6	0	3	3
10. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	1	0	3	4	8	11.6	0	3	5
11. Trouble over the purchase or sale of an article which was not as advertised.....	0	0	2	6	8	11.6	0	2	6
12. Difficulty over purchases or sales on the installment plan.....	0	0	5	2	7	10.1	0	3	4
13. Trouble because goods were not examined when received or the invoice was not checked.....	0	0	4	2	6	8.7	1	3	2
14. Difficulty over a purchase or sale at an auction.....	0	0	2	3	5	7.2	0	0	5
15. Trouble over an option to buy or sell.....	0	1	1	1	3	4.3	0	2	1
16. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	1	0	0	1	1.4	0	0	1
TOTAL	3	5	99	54	161		3	50	108
PERCENT	1.9	3.1	61.5	33.5	100		1.9	31.1	87.
LESS*	2	2	47	21	72		0	24	48
TOTAL	1	3	52	33	89		3	26	60

*In some instances, the housewife checked the questionnaire with her husband. These were included in both occupations but are subtracted from the totals for checking purposes.

TABLE IXXVII

HOUSEWIVES
(69 persons checking)

FINANCIAL
(40 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Trouble because there was no proof that a note or a debt had been paid.....	0	1	7	2	10	14.5	0	2	8
2. Trouble over an overdrawn bank account.....	0	0	7	2	9	13.	1	2	6
3. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	2	4	2	1	9	13.	0	0	9
4. Difficulty in the collection of an open account, a past-due account, or an installment.....	2	2	2	2	8	11.6	1	5	2
5. Difficulty because a legal paper such as a check, note, etc. was filled out incorrectly.....	0	1	5	1	7	10.1	0	2	5
6. Difficulty because a check was held too long before it was cashed.....	0	0	4	2	6	8.7	0	0	6
7. Trouble in trying to garnishee another.....	2	2	1	0	5	7.2	0	1	4
8. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary...	0	0	4	1	5	7.2	0	0	5
9. Trouble because a legal paper was signed when the signer did not know what was in the paper or what the signing made him liable for.....	0	0	2	2	4	5.8	0	0	4
10. Difficulty because a legal paper was signed incorrectly.....	0	3	1	0	4	5.8	0	1	3
11. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	0	3	1	4	5.8	0	0	4
12. Trouble because the amount of taxes was incorrect....	0	0	3	0	3	4.3	0	1	2
13. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person.....	1	1	1	0	3	4.3	0	0	3
14. Trouble over a foreclosure.....	1	1	1	0	3	4.3	0	2	1
15. Difficulty because an insurance company was not notified of a change in address, a loss by fire, death, injury, etc.....	0	0	2	1	3	4.3	0	1	2
16. Trouble over non-payment of taxes.....	0	0	1	1	2	2.9	0	0	2
17. Difficulty because dividends were not paid when they should have been.....	0	0	1	1	2	2.9	0	0	2
18. Difficulty in connection with fraud.....	0	1	1	0	2	2.9	1	0	1
19. Difficulty over something given to one person to keep for another.....	0	0	0	2	2	2.9	0	0	2
20. Trouble over being garnisheed.....	0	0	1	0	1	1.4	0	0	1
21. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	0	0	0	1	1	1.4	0	0	1
22. Difficulty over premium payments on an insurance policy.....	0	0	0	1	1	1.4	0	0	1
23. Trouble over interest which was charged at a higher rate than the law allowed.....	0	0	0	0	0	0	0	0	0
TOTAL	8	16	49	21	94		3	17	74
PERCENT	8.5	17.0	52.1	22.4	100		3.2	18.1	78.7
LESS*	8	8	24	15	55		1	12	42
TOTAL	0	8	25	6	39		2	5	32

*In some instances, the housewife checked the questionnaire with her husband. These were included in both occupations but are subtracted from the totals for checking purposes.

TABLE XXXVIII

HOUSEWIVES
(69 persons checking)

PERSONAL PROPERTY (30 persons checking)	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
	Let Drop								
1. Trouble over nuisances (loud noises, dogs, etc).....	1	1	6	7	15	21.7	2	6	7
2. Trouble because uncontrolled animals destroyed or damaged property.....	0	0	9	4	13	18.8	1	1	11
3. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	1	0	4	2	7	10.1	0	0	7
4. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.....	0	0	6	0	6	8.7	0	3	3
5. Difficulty over copyrights or patents.....	0	2	1	0	3	4.3	0	0	3
TOTAL	2	3	26	13	44		3	10	31
*In some instances, the housewife checked the questionnaire with her husband. These were included in both occupations but are sub- tracted from the totals for checking purposes.	PERCENT	4.5	6.8	59.1	29.6	100	6.8	22.7	70.5
	LESS*	1	2	10	8	21	0	6	15
	TOTAL	1	1	16	5	23	3	4	16

TABLE XXXIX

HOUSEWIVES
(69 persons checking)

REAL PROPERTY
(23 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
1. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.).....	2	1	7	0	10	14.5	1	3	6
2. Trouble over lot lines or over upkeep of fences between property, etc.....	0	0	6	4	10	14.5	1	2	7
3. Difficulty because legal papers were worded or drawn up incorrectly.....	1	3	1	1	6	8.7	0	0	6
4. Trouble because legal papers were not recorded as they should have been.....	0	1	3	0	4	5.8	0	0	4
5. Trouble because of damage or destruction of property belonging to someone else.....	0	0	4	0	4	5.3	0	1	3
6. Trouble over a mortgage or trust deed.....	1	0	0	1	2	2.9	0	0	2
*In some instances, the housewife checked the questionnaire with her husband. These were included in both occupations but are subtracted from the totals for checking purposes.	TOTAL	4	5	21	6	36	2	6	28
	PERCENT	11.1	13.9	58.3	16.7	100	5.6	16.7	77.7
	LESS*	3	3	0	4	19	0	2	17
	TOTAL	1	2	12	2	17	2	4	11

TABLE XL

HOUSEWIVES
(69 persons checking)

OTHER
(32 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Difficulty in collecting a debt because of waiting too long before trying.....	0	1	3	6	10	14.5	1	1	8
2. Difficulty over hiring, firing, wages, etc., of someone working for you or while you were working for someone else.....	0	0	7	1	8	11.6	0	2	6
3. Difficulty over amounts due on utility bills.....	0	0	6	0	6	8.7	1	3	2
4. Trouble over an estate.....	5	0	1	0	6	8.7	0	0	6
5. Trouble over bodily injury to yourself or to another person.....	1	2	1	1	5	7.2	0	1	4
6. Trouble because of an accident to someone working for you or to you while working for someone else.....	1	1	2	1	5	7.2	0	0	5
7. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	0	3	2	5	7.2	0	2	3
8. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	0	3	1	4	5.8	0	1	3
9. Trouble over a contract that should have been in writing but was not.....	0	0	3	0	3	4.3	0	1	2
10. Trouble in dealing with minors other than in buying and selling.....	0	0	0	3	3	4.3	1	0	2
11. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services, etc.).....	1	0	0	1	2	2.9	0	0	2
12. Trouble over things said or printed about another person.....	0	0	1	1	2	2.9	0	0	2
13. Difficulty over a contract which was not good because no value was given by one of the parties.....	0	0	1	1	2	2.9	0	0	2
14. Difficulty arising from a release or a waiver on a contract.....	0	0	1	1	2	2.9	0	0	2
15. Trouble because of failure to use a notary public....	0	0	0	1	1	1.4	0	0	1
16. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	0	1	1	1.4	0	0	1
17. Trouble over the meaning of a contract.....	0	0	1	0	1	1.4	0	0	1
18. Difficulty over a contract because it ran for too long a period of time.....	0	0	0	1	1	1.4	0	0	1
19. Difficulty with a contract because part of the agreement was illegal.....	0	0	0	0	0	0	0	0	0
*In some instances the housewife checked the questionnaire with her husband. These were included in both occupations but are subtracted from the totals for checking purposes.	TOTAL						3	11	53
	PERCENT						4.5	16.4	79.1
	LESS*						2	5	28
	TOTAL						1	6	25

TABLE XLI

UNCLASSIFIED
(109 persons checking)

BUYING AND SELLING
(63 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Trouble over the price of an article after it had already been purchased.....	0	0	19	6	25	22.9	1	6	18
2. Difficulty in dealing with someone who was acting for someone else (agent).....	0	4	15	5	24	22.	2	1	21
3. Trouble because a receipt or a bill of sale was not given or taken.....	1	1	18	2	22	20.2	0	7	15
4. Trouble in getting an adjustment on a defective article.....	0	0	16	5	21	19.3	2	8	11
5. Trouble because goods bought did not wear, last, etc., as the seller promised they would (warranties)	0	0	12	8	20	18.3	1	4	15
6. Difficulty over delivery of merchandise after it was bought or delivery after it was sold.....	0	0	13	5	18	16.5	1	6	11
7. Trouble over goods received which were not ordered or not as ordered.....	0	2	9	3	14	12.8	1	4	9
8. Difficulty over the addition of "service charges" to the price of a purchase.....	0	1	10	2	13	11.9	0	3	10
9. Difficulty over purchases or sales on the installment plan.....	0	2	9	2	13	11.9	0	3	10
10. Trouble over the purchase or sale of an article which was not as advertised.....	0	0	4	2	6	5.5	0	0	6
11. Trouble because goods were not examined when received or the invoice was not checked.....	0	1	3	2	6	5.5	0	0	6
12. Difficulty with C.O.D. sales or purchases.....	0	0	3	2	5	4.6	1	0	4
13. Difficulty because articles were bought or sold without knowing that they were stolen articles.....	0	2	2	0	4	3.7	0	0	4
14. Trouble over an option to buy or sell.....	0	2	1	1	4	3.7	1	0	3
15. Difficulty in dealing with someone not qualified to deal with you such as a minor, a drunkard, or an insane person.....	1	2	0	0	3	2.8	0	0	3
16. Difficulty over a purchase or sale at an auction....	0	2	0	0	2	1.8	1	0	1
TOTAL	2	19	134	45	200		11	42	147
PERCENT	1	9.5	67.0	22.5	100		5.5	21.0	73.5

TABLE III

UNCLASSIFIED
(109 Persons checking)

FINANCIAL (56 persons checking)	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself See A Lawyer Take to court	Let Drop				Often	Sometimes		
							Rarely		
1. Trouble because there was no proof that a note or a debt had been paid.....	2	4	13	3	22	20.2	0	5	17
2. Difficulty in the collection of an open account, a past-due account, or an installment.....	1	3	12	1	17	15.6	5	5	7
3. Trouble because the amount of taxes was incorrect...	1	1	9	0	11	10.1	0	1	10
4. Trouble over an overdrawn bank account.....	0	1	9	0	10	9.2	0	4	5
5. Difficulty because a legal paper such as a check, note, etc., was filled out incorrectly.....	0	2	7	0	9	8.3	0	2	7
6. Difficulty in dealing with someone who was bankrupt or in collecting from the receiver for a bankrupt person.....	1	3	4	1	9	8.3	0	2	7
7. Trouble in trying to garnishee another.....	2	4	2	0	8	7.3	2	4	2
8. Difficulty in settling a debt due a closed bank or in collecting from a closed bank.....	0	1	5	2	8	7.3	0	0	8
9. Difficulty in collecting from an insurance company for losses by fire, death, injury, etc.....	1	3	3	1	8	7.3	0	2	6
10. Trouble over non-payment of taxes.....	0	0	5	2	7	6.4	0	1	6
11. Trouble because a legal paper was signed when the signer did not know what was in the paper or what the signing made him liable for.....	1	0	6	0	7	6.4	0	0	7
12. Difficulty because a legal paper was signed incorrectly.....	1	3	2	1	7	6.4	1	0	6
13. Difficulty because a check was held too long before it was cashed.....	0	2	5	0	7	6.4	0	1	6
14. Difficulty over something given to one person to keep for another.....	0	1	5	1	7	6.4	0	3	4
15. Difficulty because dividends were not paid when they should have been.....	1	2	3	0	6	5.5	1	1	4
16. Trouble because notice was not given to the proper person when a note or check came due or had been turned down at a bank.....	0	1	5	0	6	5.5	0	1	5
17. Trouble over a foreclosure.....	0	2	3	1	6	5.5	0	1	5
18. Trouble over interest which was charged at a higher rate than the law allowed.....	1	2	2	0	5	4.6	1	0	4
19. Difficulty because an insurance company was not notified of a change in address, a loss by fire, death, injury, etc.....	0	2	2	1	5	4.6	1	2	2
20. Difficulty in changing the beneficiary on an insurance policy or in naming someone as beneficiary.....	0	1	2	1	4	3.7	0	1	3
21. Difficulty in connection with fraud.....	1	1	1	1	4	3.7	0	3	1
22. Trouble over being garnisheed.....	0	1	2	0	3	2.8	0	2	1
23. Difficulty over premium payments on an insurance policy.....	0	0	3	0	3	2.8	0	2	1
TOTAL	13	40	110	16	179		11	43	125
PERCENT	7.3	22.3	61.5	8.9	100		6.1	24	69.9

TABLE XLIII

UNCLASSIFIED
(109 persons checking)

IMPORTANCE						OCCURRENCE			
TOTAL PERSONS CHECKING						PERCENT			
Let Drop						Often			
Settle yourself						Sometimes			
See A Lawyer						Rarely			
Take to court									
1. Trouble over nuisances (loud noises, dogs, etc.)....	0	0	11	6	17	15.6	4	7	6
2. Trouble because uncontrolled animals destroyed or damaged property.....	0	1	11	1	13	11.9	2	6	5
3. Trouble over articles lost, stolen, or damaged while being carried by railroad, bus, truck, or air.	0	1	8	3	12	11.	1	1	10
4. Trouble over articles lost, stolen, or damaged in hotels, cafes, theaters, and garages.....	0	1	5	2	8	7.3	0	3	5
5. Difficulty over copyrights or patents.....	0	2	0	1	3	2.8	0	1	2
TOTAL	0	5	35	13	53		7	18	28
PERCENT	0	9.4	66	24.6	100		13.2	34	52.8

PERSONAL PROPERTY
(32 persons checking)

TABLE XLIV

UNCLASSIFIED
(109 persons checking)

REAL PROPERTY
(32 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Settle Yourself					Often			
	See A Lawyer					Sometimes			
	Take to court					Rarely			
1. Difficulty over leases or rents (upkeep, notice to vacate, removals, possession, etc.....)	2	5	8	4	19	17.4	1	7	11
2. Trouble over lot lines or over upkeep of fences between property, etc.....	0	2	9	2	13	11.9	0	2	11
3. Trouble over a mortgage or trust deed.....	1	1	2	1	5	4.6	0	3	2
4. Difficulty because legal papers were worded or drawn up incorrectly.....	0	4	0	0	4	3.7	0	2	2
5. Trouble because legal papers were not recorded as they should have been.....	0	2	0	1	3	2.3	0	1	2
6. Trouble because of damage or destruction of property belonging to someone else.....	0	0	2	0	2	1.8	0	0	2
TOTAL	3	14	21	8	46		1	15	30
PERCENT	6.5	30.4	45.7	17.4	100		2.2	32.6	65.2

TABLE XLV

UNCLASSIFIED
(109 persons checking)

	IMPORTANCE					OCCURRENCE			
	TOTAL PERSONS CHECKING					PERCENT			
	Let Drop					Often			
	Settle Yourself					Sometimes			
	See A Lawyer					Rarely			
	Take to court								
OTHER (43 persons checking)									
1. Difficulty in collecting a debt because of waiting too long before trying.....	0	2	4	7	13	11.9	1	5	7
2. Difficulty over hiring, firing, wages, etc. of someone working for you or while you were working for someone else.....	1	0	8	1	10	9.2	2	1	7
3. Trouble over bodily injury to yourself or to another person.....	0	4	4	1	9	8.3	0	3	6
4. Trouble because of an accident to someone working for you or to you while working for someone else....	3	3	1	1	8	7.3	1	3	4
5. Difficulty over amounts due on utility bills.....	0	0	5	2	7	6.4	1	1	5
6. Trouble over a contract that should have been in writing but was not.....	0	1	2	3	6	5.5	0	2	4
7. Trouble over things said or printed about another person.....	0	1	2	2	5	4.6	0	1	4
8. Trouble over the meaning of a contract.....	1	2	1	1	5	4.6	0	3	2
9. Difficulty over an oral contract (not in writing) because of disagreement as to the meaning.....	0	1	1	3	5	4.6	1	0	4
10. Trouble over an estate.....	2	2	0	0	4	3.7	0	0	4
11. Trouble because of failure to use a notary public...	0	0	3	1	4	3.7	0	0	4
12. Trouble over articles belonging to someone else which were found or borrowed.....	0	0	4	0	4	3.7	1	0	3
13. Difficulty over a contract because it ran for too long a period of time.....	0	1	2	1	4	3.7	1	1	2
14. Difficulty in collecting claims against cities, towns, or villages (for damages, personal services etc.).....	1	1	0	1	3	2.8	0	2	1
15. Difficulty because one party thought there was an agreement and the other party did not intend that there be a contract.....	0	1	1	1	3	2.8	0	0	3
16. Difficulty arising from a release or a waiver on a contract.....	0	1	1	0	2	1.8	0	0	2
17. Trouble in dealing with minors other than in buying and selling.....	0	0	2	0	2	1.8	0	1	1
18. Difficulty over a contract which was not good because no value was given by one of the parties....	0	1	0	0	1	.9	0	1	0
19. Difficulty with a contract because part of the agreement was illegal.....	0	1	0	0	1	.9	0	1	0
TOTAL	8	22	41	25	96		8	25	63
PERCENT	8.3	22.9	42.7	26.1	100		8.3	26.1	65.6

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