Register of the Case (Leland D.) Small Business Collection, 1941-1955

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Collection number: Mss180

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Date Completed:
    1994; 1998

Encoded by:
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Descriptive Summary

Title: Case (Leland D.) Small Business Collection,

Date (inclusive): 1941-1955

Collection number: Mss180

Creator: Leland Davidson Case

Extent: 0.5 linear ft.

Repository: University of the Pacific. Library. Holt-Atherton Department of Special Collections
    Stockton, CA 95211

Shelf location: For current information on the location of these materials, please consult the library's online catalog.

Language: English.

Access
Collection is open for research.

Preferred Citation
[Identification of item], Case (Leland D.) Small Business Collection, Mss180, Holt-Atherton Department of Special Collections, University of the Pacific Library

Biography
Leland D. Case was a journalist and editor of Rotarian Magazine (1930-1950) and Together Magazine (1956-63). He was also an amateur historian, founder of Westerners International and Director of the Pacific Center for Western Studies at the University of the Pacific from (1965-1967).

Case collected these papers, some of which may be records of the Household Finance Corp, Tucson, Arizona. A memorandum mentions the firm of Moore, Case, Lyman and Hubbard (May 25, 1948) and it may be Mr. Case had a role in the insurance businesses and/or on small business and insurance boards. The primary focus of one part of the collection is the development of laws and regulations regarding the small loan business, especially in regards to credit life insurance. Some businesses making personal loans for property required as a condition of the loan that the borrower purchase life insurance. Some loan companies worked on commission with insurance companies and it was charged that such practices were a subterfuge on the part of the lending agencies to collect usurious interest rates from the borrower. A second focus
of the collection is a small businessmen's protest against tax increases presented at Hearings before the U.S. House of Representatives Ways and Means Committee (March 1951).

**Scope and Content**

The collection contains documents describing the laws of various states regarding credit life insurance and decisions in court cases regarding this practice. There are also articles from law reviews and newspapers regarding the small loan business as well as correspondence, testimony, court decisions, printed pamphlets, articles, and newspaper clippings pertaining to Hearings before the U.S. House Ways & Means Committee on a tax increase (March 1951). Many items labelled with letters or numbers suggest their use as documents presented for a hearing or report.

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**BOX 1: CASE SMALL BUSINESS COLLECTION**

1.1: STAFF RESEARCH FILE


1.2: NOTE FROM CASE AUTHORIZING DONATION

1.3: MISCELLANEOUS PAPERS, 1948-1950

   b)-Legality of Loans by Licensed Lenders conditioned on purchase of life insurance, May 10, 1949 [16 pp.]
   c)-Prohibition or regulation of insurance required or sold in connection with consumer loans, August 18, 1949 [15 pp. and appendices]
   d)-H.J. Dower, Past Secretary, National Assoc. of State Small Loan Supervisors, re annual meeting of National Association of State Small Loan supervisors, December 22, 1949

1.4: MISCELLANEOUS PAPERS, 1951-1952

   a)-W.M. Helms, Director of Research. to Thomas D. Griffin Local Loan Co., Chicago, Feb. 26, 1951 [2 pp.]
   c)-B.E. Henderson, Household Finance Corporation, Chicago, Ill. to W.W. Hamilton, Manager, Chicago Board of Underwriters, May 24, 1951 8 pp. [copy; 2 copies]
   d)-A.J. Gavey, Fire and Cas. Dept, Alfred M. Best Co., N.Y., October 25, 1951 [2 copies]
   e)-Study re the Amount of Commissions paid for the sale of insurance in connection with Small Loans, October 31, 1951 [7 pp.]
   f)-Companies Selling Credit Life Insurance and Credit Health and Accident Insurance, November 9, 1951 [7 pp.]
   g)-Types of Credit Insurance, November 17, 1951 [9 pp.]
   h)-Credit Line and Health and Accident Insurance--States where sale of same by small loan licensees is tolerated by Small Loan Law Commissioner, November 17, 1941 [8 pp.]
   i)-Recent Developments in Credit Insurance, November 17, 1951 [10 pp.]
   j)-Consumer Credit Letter, Chicago, February 16, 1952
   k)-National Association of Insurance Commissioners, Special Subcommittee on Credit Life Insurance, Public Hearing, NYC. Partial Statement by Household Finance Corporation, December 7, 1952
   l)-Association of Better Business Bureaus., Inc. N.Y. to the Subcommittee of the National Association of Insurance Commissioners on Rules and Regulations governing the Sale of Credit Life and Credit Accident and Health Insurance, December 9, 1952
   m)-Extract from Bankers Research, NY, Bulletin No. 14-52. Life Insured Installment Loans, July 30, 1952
   n)-Payment form from Household Finance Corporation, Tucson, Arizona. [2 copies]

1.5: CASES AND DOCUMENTS FROM VARIOUS STATES
b)-Colorado, Oct. 17 1952. To Frank E. Goldy, State Bank Commissioner, Denver, Colorado from Duke W. Dunbar, Attorney General, regarding his query on the 1913 Money Lenders Act and decisions because of it
c)-Colorado, March 7, 1947. To Mr. W.L. Hazlett, State Bank Commissioner from H. Lawrence Hinkley. Regarding when a loan company can sell health and accident insurance to borrower and include the cost of such insurance in the loan
e)-Kentucky, Court of Appeals of Kentucky, March 13, 1951. Paul Mills Vs. E. H. Parrott, a Kentucky Loan Company. Opinion of the Court of Judge Hein
f)-Michigan, State of Michigan Department of Insurance, Eugene P. Berry Commissioner, July 7, 1941 to the Company addressed
g)-Missouri, March 26, 1948. Division of Insurance, Department of Business and Administration, State of Missouri, Jefferson City, Owen G. Jackson, Superintendent, to all agents and companies writing credit life insurance
h)-Missouri Missouri Insurance Regulations, October 1951
i)-New Mexico Extracts from Annual Reports of the New Mexico State Bank Examiner for the Years 1948, 1949, and 1950 relating to sale of insurance by small loan licensees
j)-North Carolina, September 16, 1952. Special License Plan for Agents Endorsed; action taken by North Carolina Association of Life Underwriters
k)-Oregon State of Oregon Banking Department. Thirty second Annual Report
m)-Texas Validity of 1949 Texas Law providing that commissions received by lenders from the sale of credit insurance are not interest [9 pp.]

1.6: PUBLICATIONS

d)-Hubachek, F. B. "The Drift Toward a Consumer Credit Code." Reprint from The University of Chicago Law Review, 16:4 (Summer 1949), pp. 609-634
g)-Consumer Credit, Facts for You. Education Pamphlet No. 1, Western Reserve University. Bureau of Business Research, 1952 Small Loan Laws No.2
h)-Consumer Education Department, Household Finance Corporation. Consumer Education Program. ca. 1952
i)-Let's Look at Credit Life Insurance Des Moines, Iowa: Consumer Credit Insurance Association

1.7: CLIPPINGS AND PHOTOSTATS #1
a) “Installment into Debt, August 17, 1955
b) “Small Loan Companies Earnings Hold At Peak” in Financial World (December 31, 1952), pp. 7-8, 27
c) “Drive Begun in City to Curb Loan Sharks” The Denver Post (November 12, 1952)
d) “Insurance, Billion-Dollar Baby,” Time (July 21, 1955)
e) “Reforms are Pushed in Credit Insurance” reprinted from Journal of Commerce (January 9, 1953)
f) “Loan Firms Bilk Many, Quiz Shows” and “Loan Practices Face Probe,” Denver Post (Nov. 20, 1952)
g) “Suit Attacks Practices of Loan Firm” in Dallas Morning News (August 25, 1951) [2 copies]
h) William J. Parish “New Mexico’s Small Loan Problem” in New Mexico Business (January 1951) [2 copies]
j) Eugene Kelly, “Why People Borrow Money” in American Legion Magazine (February 1953)
k) News of Insurance Companies: Repeaters Help Boom Credit Life Volume.
l) Richard M. Morehead, “Small Loan Insurance is Debated” in Dallas Morning News (Sept. 25, 1952)
m) “The Lobby Writes a Law,” St. Louis Post-Dispatch (April 12, 1951)

1.8: CLIPPINGS & PHOTOSTATS #2
b) Prospectus 100,000 shares Household Finance Corporation, Lee Higgins, Corporation; Kidder, Peabody & Co., ; William Blair & Co., Nov 18, 1952
c) Columbia Auto Loan V. District of Columbia No. 995. Argued January 7, 1951

d) Public Hearing on Credit Insurance held in the Hearing Room of the State Highway Department Building, Austin, Texas, September 4, 1951 Before Hon. George B. Butler, Chairman Life Insurance Commissioner, Hon. Paul H. Brown, Fire Insurance Commissioner, Transcript of Proceedings

1.9: STATEMENTS PROTESTING PROPOSED INCREASES IN TAXES MADE AT THE HEARINGS BEFORE THE HOUSE OF REPRESENTATIVES, WAYS AND MEANS COMMITTEE, MARCH 1951
a) Statement by Leon Henderson, Economic Advisor to the Nation Committee for Fair Emergency Excise Taxation, March 7, 1951
b) Statement by the Burley Tobacco Growers Cooperative Association of Kentucky...opposing an increase in the Excise Tax on Small Cigarettes, by John M. Berry, Vice President, March 9, 1951
c) Liquor, Wine and Beer, Schedule of Witnesses, March 12, 1951
d) Statement of Clinton M. Hester Washington Counsel, United States Brewers Foundation, before the House Ways and Means Committee... on the proposed increase in the excise tax on beer, March 12, 1951
e) Statement of John E O’Neill, General Counsel of the Small Brewers Association..., March 12, 1951 [2 copies]
g) Statement by S.G. Tipton, General Counsel, Air Transport Association of America with respect to the proposed increase in gasoline taxation, March 13, 1951 [9 pp.]
h)-Statement of C.G. Frantz, Cleveland Ohio on behalf of the American Home Laundry Manufacturers’ Association, March 14, 1951 [6 pp.]
i)-Electric Gas and Oil Appliances. Schedule of Witnesses, March 14, 1951 [1 p.]
j)-Subject: Excise Tax on Food Freezers... Testimony of Walter Wendler, Assistant Sales Manager, Amana Refrigeration, Inc., Amana, Iowa, March 14, 1951 [10 pp.]
k)-Statement of Mary Brooke Picken ... on Electric Sewing Machines, March 14, 1951 [2pp.]
l)-Statement of Mr. Cornelius C. Bond, President and Treasurer of the Knox Stove Works of Knoxville, Tennessee, March 14, 1951 [4 pp.]
m)-Statement by Walter F. Muhlback, President of the Institute of Cooking and Heating Appliance Manufacturers...Florence Stove Company, Gardner, Massachusetts, March 14, 1951 [6 pp.]
n)-Statement of J.A. Osherman and Thomas B. Roberts appearing on behalf of the National Ballroom Operators Association, March 15, 1951 [25 pp.]
q)-Mutual Fire and Casualty Insurance Companies... American Mutual Alliance, March 15, 1951 [25 pp.]
r)-Statement of James B. Conkling ... on Phonograph Record Excise Tax, (attachments), March 15, 1951 [12 pp.]
1.10: STATEMENTS TO HOUSE WAYS AND MEANS #2
a)-Statement Presented by Earl E. Raymond, Chairman, War Activities Committee Trailer Coach Manufacturing Association and Trailers Coach Association, March 16, 1951 [5 pp.]
b)-Miles B. Robertson, President and General Manager, Oneida Ltd., Oneida, New York, March 16, 1951 [8 pp.]
c)-Statement by Charles C. Collins, General Counsel, American Automobile Association, March 16, 1951 [8 pp.]
e)-Statement on behalf of Clock Manufacturers Association of America Inc., March 16, 1951 [10 pp.]
f)-Isadore Gottlieb, Counsel, Philadelphia Beauty Supply Distributors Assoc, March 16, 1951 [5 pp.]
g)-Statement of W.P. Thomas, President Diamond Power Specialty Corporation, Lancaster, Ohio, n.d. [4 pp.]
h)-The League of New York Theatres, n.d. [5 pp.]
j)-Statement of Edward J. Breck... on Shampoos, n.d. [6 pp.]
k)-National Bowling Council, n.d. [5 pp.]