

Complaint

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IN THE MATTER OF

CARTER PRODUCTS, INC. AND SMALL & SEIFFER, INC.

COMPLAINT, FINDINGS, AND ORDER IN REGARD TO THE ALLEGED VIOLATION
OF SEC. 5 OF AN ACT OF CONGRESS APPROVED SEPT. 26, 1914*Docket 4960. Complaint, May 8, 1943—Decision, July 14, 1949*

Where a corporation engaged in the interstate sale and distribution of a deodorant cosmetic designated as "Arrid," and an advertising agency which for a time prepared, edited, tested, and placed all advertising material used by it to procure the sale of its said Arrid; in advertisements in newspapers and periodicals and through leaflets, pamphlets, radio continuity and spots, and other advertising mediums, directly and by implication—

Falsely represented that the application of Arrid to the area of skin under the arm would terminate and bring to an end the flow of perspiration in that area for 1 to 3 days; that Arrid absorbed perspiration, would keep the armpits dry, and would keep them free from the odor of perspiration for 1 to 3 days; and that it was harmless and would not irritate the skin;

The facts being that while its use would reduce the flow of sweat in some persons and under some conditions its application would only temporarily close the sweat glands and reduce the accumulation of perspiration on the surface of the skin; and it would not prevent the flow of sweat, and could not be relied upon to prevent the appearance of perspiration on the surface of the skin; use thereof would cause skin irritation and dermatitis in some people, and, used after shaving, it was not safe and harmless but was capable of irritating the skin and of aggravating irritation;

With tendency and capacity to mislead and deceive a substantial portion of the purchasing public into the erroneous belief that said representations were true, and thereby induce many members of said public to purchase substantial quantities of such preparation:

Held, That such acts and practices under the circumstances set forth were all to the prejudice and injury of the public and constituted unfair and deceptive acts and practices in commerce.

Before *Mr. Everett F. Haycraft*, trial examiner.

Mr. R. P. Bellinger for the Commission.

Breed, Abbott & Morgan, of New York City, for respondents.

COMPLAINT

Pursuant to the provisions of the Federal Trade Commission Act, and by virtue of the authority vested in it by said act, the Federal Trade Commission having reason to believe that Carter Products, Inc., a corporation, and Small & Seiffer, Inc., a corporation, hereinafter referred to as respondents, have violated the provisions of said act, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, hereby issues its complaint, stating its charges in that respect as follows:

PARAGRAPH 1. Respondent, Carter Products, Inc., is a corporation existing under and by virtue of the laws of the State of Maryland, with its office and principal place of business located at 53 Park Place, New York, N. Y.

PAR. 2. This respondent is now, and for more than 1 year last past has been, engaged in the sale and distribution of a deodorant cosmetic preparation designated "Arrid" in commerce among and between the various States of the United States and in the District of Columbia. This preparation is distributed by respondent, Carter Products, Inc., through wholesale drug jobbers, chain stores, and department stores.

This respondent causes the aforesaid preparation Arrid, when sold, to be transported from its place of business in the State of New York to the purchasers thereof located in various other States of the United States and in the District of Columbia.

This respondent maintains, and at all times mentioned herein has maintained, a course of trade in its aforesaid preparation in commerce between and among the various States of the United States and the District of Columbia.

PAR. 3. Respondent, Small & Seiffer, Inc., is a corporation existing under the laws of the State of New York with its principal place of business located at 24 West Fortieth Street, New York, N. Y. This respondent is an advertising agency and, as such, is engaged in formulating, editing, testing, selling, and advising its clients on advertising matters.

This respondent is the advertising representative of respondent, Carter Products, Inc., and prepares, edits, tests, and places all advertising material used by respondent, Carter Products, Inc., to promote the sale of the aforesaid deodorant and cosmetic preparation.

PAR. 4. The respondents act in conjunction and cooperation with one another in the performance of the acts and practices hereinafter alleged.

PAR. 5. In furtherance of the sale and distribution of the aforesaid deodorant and cosmetic preparation Arrid, the said respondents have disseminated and are now disseminating and have caused and are now causing the dissemination of, false advertisements concerning the aforesaid deodorant and cosmetic preparation Arrid by the United States mails and by various means in commerce, as commerce is defined in the Federal Trade Commission Act; and these respondents have also disseminated and are now disseminating and have caused and are now causing the dissemination of false advertisements concerning the said preparation, designated as aforesaid, by various means, for the purpose of inducing and which are likely to induce, directly or indirectly,

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the purchase of the aforesaid preparation in commerce, as commerce is defined in the Federal Trade Commission Act.

Among and typical of the false statements and representations disseminated and caused to be disseminated by the United States mails, by insertion in newspapers and periodicals, by means of leaflets, pamphlets, radio continuity and spots, and other advertising media, are the following:

New . . . a cream deodorant which safely stops under-arm perspiration. (Picture of a woman's face and a woman's hand.) If you want *complete* under-arm protection, you must keep the armpits *dry* as well as *odorless*. Arrid cream will do both for you, and do it safely. Arrid has five important advantages:

1. Does not irritate skin. Can be used right after shaving.
2. Does not rot dresses. Arrid has the Approval Seal of the American Institute of Laundering, for being HARMLESS TO FABRICS.
3. No waiting to dry. Use Arrid either before or after you dress.
4. Instantly stops perspiration for 1 to 3 days. Removes odor from perspiration, keeps armpits dry.
5. Arrid is a pure, white, greaseless, stainless vanishing cream.

Arrid is pleasant to use—is odorless except for a very faint, pleasing scent. It takes but a half minute to use—then you are *sure* your armpits are odorless and your dresses free from perspiration stains. Arrid does BOTH.

Now 39¢ a jar at all
drug and dept. stores
more than 10 million jars of
Arrid have already been bought.
You too will probab-
ly like it. Insist
on Arrid. Get a
jar today.

ANNR: Right! If you want to stop perspiration safely . . . use Arrid . . . spelled A-R-R-I-D. This remarkable cream is safe in *more ways than one* for it has been approved by Good Housekeeping and the American Institute of Laundering as *ALSO* being harmless to skin and to fabrics. Remember, it stops perspiration . . . and keeps it stopped safely . . . for 1 to 3 days. You can buy Arrid at all drug and department stores . . . Over 25 million jars of Arrid have been sold. Don't forget the name; spelled A-R-R-I-D and pronounced ARRID . . . The safe way to stop under-arm perspiration!

ANNR: Women use more Arrid than any other deodorant because Arrid stops perspiration odor the safe way, the clean way. Arrid actually keeps the armpits dry—like an invisible blotter—so that perspiration odor cannot even start. Arrid—A-R-R-I-D is the largest selling deodorant because it saves dresses from stains, and saves YOU from embarrassment. Did you use Arrid today? Arm with Arrid, the dainty white deodorant cream! Awarded the Good Housekeeping Seal because Arrid is safe. 39¢ a jar at cosmetic counters.

Plain deodorants may overcome the offensive odor of under-arm perspiration but a deodorant that also safely stops under-arm perspiration renders a much more important service.

By stopping the flow of under-arm perspiration altogether, the collection of odor-creating body secretions in the armpits is prevented. In addition, clothing is protected against damage from perspiration.

PAR. 6. Through the use of the words, phrases, statements, and representations, hereinabove set forth, and others of similar import not specifically set out herein, respondents represent, directly and by implication, that the application of Arrid, to the area of the skin under the arm, will terminate and bring to an end the flow of perspiration in that area for 1 to 3 days; that said preparation absorbs perspiration and keeps the armpits dry; that it will keep the armpits free from the odor of perspiration for 1 to 3 days; and that it is harmless and will not irritate the skin.

PAR. 7. The foregoing statements and representations are grossly exaggerated, false, deceptive, and misleading.

The use of Arrid will not terminate or bring to an end the flow of under-arm perspiration. Said preparation will not absorb perspiration and will not keep the armpits dry. It will not keep the armpits free from the odor of perspiration for 1 to 3 days. Arrid is not harmless. It will irritate the skin of some individuals upon repeated application.

PAR. 8. The use by the respondents of the foregoing false, deceptive, and misleading words, phrases, statements, and representations, and others of similar import not specifically set-out herein, has had and now has the tendency and capacity to mislead and deceive a substantial portion of the purchasing public into the erroneous and mistaken belief that said statements and representations are true, and to induce a substantial portion of the purchasing public, because of such erroneous and mistaken belief, to purchase the said preparation.

PAR. 9. The aforesaid acts and practices of respondents as herein alleged, are all to the prejudice and injury of the public and constitute unfair and deceptive acts and practices in commerce within the intent and meaning of the Federal Trade Commission Act.

REPORT, FINDINGS AS TO THE FACTS, AND ORDER

Pursuant to the provisions of the Federal Trade Commission Act, the Federal Trade Commission on May 8, 1943, issued and subsequently served its complaint in this proceeding upon the respondents, Carter Products, Inc., a corporation, and Small & Seiffer, Inc., a corporation, charging them with the use of unfair and deceptive acts and practices in commerce in violation of the provisions of said act. After the issuance of said complaint and the filing of the answer of the respondents thereto, testimony, and other evidence in support

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of and in opposition to the allegations of said complaint were taken before a trial examiner of the Commission, theretofore duly designated by it, and said testimony and other evidence were duly recorded and filed in the office of the Commission. Thereafter, this proceeding regularly came on for final hearing before the Commission upon said complaint, answer thereto, testimony and other evidence, recommended decision of the trial examiner and exceptions filed thereto, briefs filed in support of the complaint and in opposition thereto, and oral argument of counsel; and the Commission, having duly considered the matter and having entered its order disposing of the exceptions filed to the recommended decision of the trial examiner, and being now fully advised in the premises, finds that this proceeding is in the interest of the public and makes this its findings as to the facts and its conclusion drawn therefrom.

FINDINGS AS TO THE FACTS

PARAGRAPH 1. Respondent, Carter Products, Inc., is a Maryland corporation, having its office and principal place of business at 53 Park Place, New York, N. Y.

PAR. 2. Said respondent, Carter Products, Inc., is now, and for more than 1 year last past has been engaged in the sale and distribution of a deodorant cosmetic preparation designated as "Arrid" in commerce among and between the various States of the United States and in the District of Columbia. This preparation is distributed by respondent, Carter Products, Inc., through wholesale drug jobbers, chain stores, and department stores. This respondent causes the aforesaid preparation Arrid, when sold, to be transported from its place of business in the State of New York to the purchasers thereof located in various other States of the United States and in the District of Columbia. This respondent maintains, and at all times mentioned herein has maintained, a course of trade in its aforesaid preparation in commerce between and among the various States of the United States and in the District of Columbia.

PAR. 3. Feminine Products Co. was the original distributor of the said preparation Arrid, at which time Feminine Products Co. was a New York corporation located at 53 Park Place, New York, N. Y., and was a subsidiary of respondent Carter Products, Inc., which took over the assets of said Feminine Products Co. upon its dissolution in 1937.

PAR. 4. Respondent, Small & Seiffer, Inc., is a New York corporation, with its principal office and place of business at 24 West Fortieth Street, New York, N. Y. Said respondent is an advertising

agency, and as such, is engaged in formulating, editing, testing, and selling advertising material and advising its clients on advertising matters. This respondent was the advertising representative of respondent, Carter Products, Inc., prior to October 1, 1946, and in such capacity prepared, edited, tested, and placed all advertising material used by respondent Carter Products, Inc., to promote the sale of the aforesaid preparation Arrid.

PAR. 5. The said respondents, Carter Products, Inc., and Small & Seiffer, Inc., acted in conjunction and cooperation with one another in the performance of the acts and practices hereinafter set forth and described.

PAR. 6. In furtherance of the sale and distribution of the aforesaid deodorant cosmetic preparation Arrid, the said respondents disseminated and prior to October 1, 1946, were disseminating, and caused and prior to October 1, 1946, were causing the dissemination of false advertisements concerning the aforesaid deodorant and cosmetic preparation, Arrid, by United States mails and by various means in commerce, as "commerce" is defined in the Federal Trade Commission Act. The respondent, Carter Products, Inc., is now disseminating and causing the dissemination of false advertisements concerning the aforesaid preparation, Arrid, by United States mails and by various means in commerce, as commerce is defined in the Federal Trade Commission Act. The said respondents have also disseminated and prior to October 1, 1946, were disseminating, and have caused, and prior to October 1, 1946, were causing, the dissemination of false advertisements concerning the said preparation designated as aforesaid by various means for the purpose of inducing, and which are likely to induce, directly or indirectly, the purchase of the aforesaid preparation, Arrid, in commerce, as "commerce" is defined in the Federal Trade Commission Act. The respondent, Carter Products, Inc., is now disseminating and now causing dissemination of false advertisements concerning the said preparation designated as aforesaid, by various means, for the purpose of inducing and which are likely to induce, directly or indirectly, the purchase of the aforesaid preparation, Arrid, in commerce, as "commerce" is defined in the Federal Trade Commission Act. Among and typical of the statements and representations disseminated and caused to be disseminated by United States mails, by insertions in newspapers and periodicals, by means of leaflets, pamphlets, radio continuity and spots, and other advertising mediums, are the following:

A. Now—a cream deodorant which safely stops under-arm perspiration. (Picture of a woman's face and a woman's hand.) If you want complete under-

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arm protection, you must keep the armpits dry as well as odorless. Arrid cream will do both for you, and do it safely. Arrid has five important advantages:

1. Does not irritate skin. Can be used right after shaving.
2. Does not rot dresses. Arrid has the approval seal of the American Institute of Laundering, for being harmless to fabrics.
3. No waiting to dry. Use Arrid either before or after you dress.
4. Instantly stops perspiration for 1 to 3 days. Removes odor from perspiration, keeps armpits dry.
5. Arrid is a pure, white, greaseless, stainless vanishing cream.

B. Arrid is pleasant to use—is odorless except for a very faint, pleasing scent. It takes just a half minute to use—then you are sure your armpits are odorless and your dresses free from perspiration stains. Arrid does **BOTH**.

Now 39¢ a jar at all drug and dept. stores. More than 10 million jars of Arrid have already been bought.

You too will probably like it. Insist on Arrid. Get a jar today.

C. ANNR: Right! If you want to stop perspiration safely . . . use Arrid . . . spelled A-R-R-I-D. This remarkable cream is safe in more ways than one for it has been approved by Good Housekeeping and the American Institute of Laundering as ALSO being harmless to skin and to fabrics. Remember, it stops perspiration . . . and keeps it stopped safely . . . for 1 to 3 days. You can buy Arrid at all drug and department stores . . . Over 25 million jars of Arrid have been sold. Don't forget the name; spelled A-R-R-I-D and pronounced Arrid . . . The safe way to stop under-arm perspiration!

D. ANNR: Women use more Arrid than any other deodorant because Arrid stops perspiration odor the safe way, the clean way. Arrid actually keeps the armpits dry—like an invisible blotter—so that perspiration odor cannot even start. Arrid—A-R-R-I-D is the largest selling deodorant because it saves dresses from stains and save YOU from embarrassment. Did you use Arrid today? Arm with Arrid, the dainty white deodorant cream! Awarded the Good Housekeeping seal because Arrid is safe. 39¢ a jar at cosmetic counters.

E. Plain deodorants may overcome the offensive odor of under-arm perspiration but a deodorant that also safely stops under-arm perspiration renders a much more important service.

F. By stopping the flow of under-arm perspiration altogether, the collection of odor-creating body secretions in the armpits is prevented. In addition, clothing is protected against damage from perspiration.

PAR. 7. In addition to the foregoing statements and representations, respondents have at times indicated used the following qualifying statements in smaller type on cartons in giving directions for use of the said preparation Arrid:

A. Cover arm pit. Rub gently until cream vanishes. Wipe off excess. Use daily if necessary. (Since 1939)

B. Use as frequently as you find necessary. (Since 1939)

C. Important. Use daily for constant protection. (Since 1946)

D. Some people perspire more than others. They should use more cream. Apply Arrid at any time. Best when applied before going to bed. (Since 1942)

PAR. 8. Through the use of the statements and representations hereinabove quoted, and others of similar import not specifically set-out herein, respondents represent, and have represented, directly and by implication, that the application of Arrid, to the area of the skin under the arm, will terminate and bring to an end the flow of perspiration in that area for 1 to 3 days; that said preparation absorbs perspiration and keeps the armpits dry; that it will keep the armpits free from the odor of perspiration for 1 to 3 days; and that it is harmless and will not irritate the skin.

PAR. 9. The Commission finds that the foregoing statements and representations are grossly exaggerated, false, deceptive, and misleading. The use of Arrid will not terminate or bring to an end the flow of underarm perspiration. Its use will not absorb perspiration to the extent of keeping the armpits dry. It will not keep the armpits dry or free from the odor of perspiration for 1 to 3 days. This preparation is not harmless, and its use will cause skin irritations, and dermatitis in some people. If used after shaving Arrid is not safe and harmless, but is capable of irritating the skin, and of aggravating irritation.

PAR. 10. The following constitute the formulae for the said preparation Arrid at the respective times mentioned :

In 1936:	Percent
Aluminum sulphate-----	10.6
Water-----	47.7
Emulsifying agents-----	8.2
Waxes and inert-----	30.8
Titanium dioxide-----	2.5
Perfume-----	.2
In 1940:	
Aluminum sulphate-----	13.7
Emulsifying agents-----	9.2
Waxes and inert-----	31.8
Water-----	42.6
Titanium dioxide-----	2.6
Perfume-----	.1
Present:	
Aluminum sulphate-----	12.2
Water-----	51.8
Emulsifying agents-----	9.0
Waxes and inert-----	25.4
Titanium dioxide-----	1.5
Perfume-----	.1

PAR. 11. Sweat is the substance which is formed in the sweat glands before it appears on the surface of the skin. In the general sense,

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perspiration means any secretion that passes through the surface of the body, which would include sweat and water that come through the surface of the skin where there are no sweat glands. In a more limited sense, it refers to the secretion of the sweat glands after it appears on the surface of the skin plus accumulated debris and dirt that collects there from various sources, and which, if left on the surface of the skin, will give off the characteristic odor of sweat. There are two kinds of perspiration, sensible and insensible. Sensible perspiration is that which can be seen and felt; insensible can neither be seen nor felt. It includes water that passes through the surface of the skin regardless of the sweat glands if it evaporates rapidly enough so that it cannot be seen or felt. Insensible perspiration is sometimes referred to as "transpiration," which is the passage of water through the surface of the skin regardless of the presence of sweat glands.

PAR. 12. There are two types of sweat glands in the under-arm area of human beings, the exocrine and the apocrine. The exocrine glands are the ordinary garden variety of sweat glands, whereas the apocrine glands are larger and may produce a strong odor, which usually is peculiar to the individual and is given off by the perspiration. The sweat glands are below the surface of the skin and each has an opening or a duct which leads to the surface, and is referred to as the mouth of the sweat gland. It is assumed by the medical profession that the apocrine glands are analogous to the glands which, in the lower animals, secrete a distinctive odor at mating time to attract the opposite sex, and that these glands at one time functioned in humans for the same purpose.

PAR. 13. The principal active ingredient of "Arrid is aluminum sulphate, an astringent, which, upon application to the surface of the skin tends to cause a swelling which contracts or closes the mouths of the sweat glands, both exocrine and apocrine, and thus reduces the flow of the sweat. The swelling gradually goes down after a short period of time, and the sweat again flows freely from the glands. The extent of the reduction of the flow of sweat depends upon the temperature, the humidity, the physical activity of the individual, and the degree of tendency to perspire peculiar to the particular individual.

PAR. 14. The application of Arrid to the skin will not prevent the flow of sweat from the sweat glands nor the formation of perspiration, and cannot be relied upon to prevent the appearance of perspiration on the surface of the skin. It will reduce the flow of sweat in those users who lead a somewhat inactive life or who are only mildly susceptible to formation of perspiration when conditions of humidity and

temperature are not very conducive thereto. The application of Arrid will only temporarily close the mouths of the sweat glands and reduce the accumulation of perspiration on the surface of the skin. Although it will not prevent the appearance of perspiration on the skin, its use will substantially reduce the flow of sweat in persons who are inclined to perspire freely.

PAR. 15. The use by respondents of the aforesaid false, deceptive, and misleading statements and representations has had, and now has, the tendency and capacity to mislead and deceive a substantial portion of the purchasing public into the erroneous and mistaken belief that said statements and representations are true, and to induce many members of the purchasing public, because of such erroneous and mistaken belief, to purchase substantial quantities of said preparation.

CONCLUSION

The aforesaid acts and practices of respondents as herein found are all to the prejudice and injury of the public and constitute unfair and deceptive acts and practices in commerce within the intent and meaning of the Federal Trade Commission Act.

ORDER TO CEASE AND DESIST

This proceeding having been heard by the Federal Trade Commission upon the complaint of the Commission, answer of respondents, testimony, and other evidence in support of the complaint and in opposition thereto, taken before a trial examiner of the Commission theretofore duly designated by it, the recommended decision of the trial examiner and exceptions filed thereto, briefs filed in support of the complaint and in opposition thereto, and oral argument of counsel; and the Commission, having made its findings as to the facts and its conclusion that the respondents have violated the provisions of the Federal Trade Commission Act:

It is ordered, That the respondents, Carter Products, Inc., a corporation, and Small & Seiffer, Inc., a corporation, and their respective agents, representatives, and employees, directly or through any corporate or other device in connection with the offering for sale, sale or distribution of a cosmetic preparation designed "Arrid," or any other product of substantially similar composition or possessing substantially similar properties, whether sold under the same name or under any other name, do forthwith cease and desist from:

1. Disseminating or causing to be disseminated, by means of the United States mails or by any means in commerce, as "commerce" is

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defined in the Federal Trade Commission Act, any advertisement which represents, directly or through inference:

(a) That the application of said preparation stops under-arm perspiration, or that it will be more than temporarily effective in reducing the flow of perspiration.

(b) That said preparation will be more than temporarily effective in keeping the armpits dry or odorless.

(c) That the use of said preparation immediately after shaving will not irritate the skin.

(d) That the said preparation will be more than temporarily effective in preventing the accumulation of odor-creating body secretions or excretions in the armpits.

(e) That said preparation is safe or harmless to use, without disclosing that it may cause irritation of sensitive skin.

2. Disseminating or causing to be disseminated, by any means, for the purpose of inducing, or which is likely to induce, directly or indirectly, the purchase of said preparation in commerce, as "commerce" is defined in the Federal Trade Commission Act, any advertisement which contains any of the representations prohibited in paragraph 1 hereof.

It is further ordered, That the respondents shall within 60 days after service upon them of this order, file with the Commission a report in writing setting forth in detail the manner and form in which they have complied with this order.

Complaint

IN THE MATTER OF

KRENGEL MANUFACTURING CO., INC., ABRAHAM L. GER-
SHON, GEORGE FELDMAN, AND SADYE GERSHON

COMPLAINT, FINDINGS, AND ORDER IN REGARD TO THE ALLEGED VIOLATION
OF SEC. 2 (a) OF AN ACT OF CONGRESS APPROVED OCT. 15, 1914, AS AMENDED
BY AN ACT APPROVED JUNE 19, 1936

Docket 5516. Complaint, Nov. 20, 1947—Decision, July 15, 1949

Where a corporation, and its three principal stockholders who were respectively its president, vice president, and secretary-treasurer, engaged in the competitive interstate sale and distribution of rubber stamps to dealers—generally retail stationers—and directly to consumers, including principally large firms such as oil companies, industrial corporations, telephone companies, department stores, railroad companies, and insurance companies—

Discriminated in price between different consumer purchasers of their products of like grade and quality by selling such products to some at higher prices than to others, not, it appeared, in good faith to meet an equally low price of a competitor nor on account of differences in cost of manufacture, sale, or delivery resulting from the differing methods or quantities in which such products were sold or delivered;

With the result that a competitor lost one very substantial account to them due to his inability to meet their low, discriminatory price, which did not permit the manufacture and sale of said products profitably; and that the effect of such discriminations had been and might be substantially to lessen, destroy, and prevent competition between them and their competitors in the sale and distribution in commerce of the products concerned;

Held, That such acts and practices, under the circumstances set forth, violated section 2 (a) of the Clayton Act as amended.

Before *Mr. Everett F. Haycraft*, trial examiner.

Mr. Edward S. Ragsdale and *Mr. Cecil G. Miles* for the Commission.

Mr. A. Aaron Raphael, of New York City, for respondents.

COMPLAINT

The Federal Trade Commission, having reason to believe that the parties respondent named in the caption hereof, and hereinafter more particularly designated and described, since June 19, 1936, have been and are now violating the provisions of subsection (a) of section 2 of the Clayton Act (U. S. C. title 15, sec. 13) as amended by the Robinson-Patman Act, approved June 19, 1936, hereby issues its complaint stating its charges with respect thereto as follows:

PARAGRAPH 1. Respondent, Krengel Manufacturing Co., Inc., is a corporation organized and existing under the laws of the State of New York with its principal office and place of business located at 227 Fulton Street, New York, N. Y. Respondent corporation is engaged in