

# Advertising & Selling

Published by the  
National C. I. A.

## FORTNIGHTLY



Drawn by HAY C. DEEBER for the Boston Insurance Company

MARCH 10, 1926

15 CENTS A COPY

Library  
Mass City, Ma

### *In this issue:*

"Can the Minnows Compete With the Whales?" By RAY GILES; "Is This an Exaggerated Picture of Business in Florida?" By G. H. CLEVELAND; "Selling the Tenant Farmer" By H. A. HARING; "Basic Purchasing Power Index By Counties"; "Credit Man's Problem in Installment Selling"

## What Automobile Advertisers Are Doing In Chicago

The advertising columns of The Chicago Daily News reflect Chicago business at its busiest and best. There is more advertising in The Daily News than in any other Chicago daily paper, and its variety and comprehensiveness make the columns of The Daily News Chicago's greatest market place for readers and advertisers alike.

Accordingly automobile and accessories manufacturers and dealers place more of their advertising in The Daily News than in any other Chicago daily newspaper. In 1925 they increased their Chicago newspaper advertising 11% over 1924, but increased their advertising in The Chicago Daily News 30%; making a total of 718,455 agate lines in The Daily News, or 218,220 more than in the nearest Chicago daily paper.

Chicago buys more than 230 automobiles a day and the number is increasing yearly. Over any period of years, and in any single year, the means of increasing business in Chicago, as constantly proved by Chicago advertisers, is through increased advertising in the Chicago Daily News—and the evidence indicates that automobile advertisers are acting upon this principle.

**THE CHICAGO DAILY NEWS**  
*First in Chicago*

Each time you  
start your motor  
**WAR  
IS DECLARED!**

**R**...

**P**...

**A**...

*More with your motor...*




## Facts need never be dull

**T**HIS agency was one of the first to adopt the policy of "Facts first — then Advertising". And it has earned an unusual reputation for sound work.


Yet this organization does not, nor has it ever, confused "soundness" with "dullness". It accepts the challenge that successful advertising must compete in interest, not only with other

advertising, but with the absorbing reading matter which fills our present-day publications.

We shall be glad to send interested executives several notable examples of advertising that has lifted difficult subjects out of the welter of mediocrity.

JOSEPH RICHARDS COMPANY, INC.  
251 Park Avenue, New York City

**RICHARDS** , , , *Facts First* , , , *then Advertising*



# Circulation

**L**EADING all other newspapers, daily and Sunday, in total circulation in Indianapolis, *The News* has the smallest street sale—and more home-delivered circulation than both other daily papers combined. *The News* believes in delivering to advertisers the largest possible personally identified circulation—home delivered.

**C**IRCULATION has far greater significance than just so many copies printed and distributed for an established rate per line.

It is an accurate index to the public's desire for the publication, expressed in their own money spent for it—an endorsement that carries the same weight as the public's preference for a certain motor car, a breakfast cereal or a brand of soap. And for the advertiser, character and buying power considered, this public preference for a newspaper is the one sure guide to the safe, straight road to the public's good will for the product he sells.

Three newspapers are published in Indianapolis every weekday. Every day, this In-

dianapolis public, sophisticated, intelligent and discriminating, votes its preference for *The Indianapolis News*. Even on the days when the public has a choice of three local newspapers, *The News* has a city circulation greater than that of the Sunday paper on Sunday when it is the only newspaper published in Indianapolis.

Indianapolis prefers *The Indianapolis News*. Circulation proves it. Naturally, advertisers prefer it. In 1925 they used more space in *The News* than in both other Indianapolis newspapers combined on the same publication days.

*The Indianapolis Radius*, population 1,992,713, is a mighty market—thoroughly covered by *The Indianapolis News*.



## THE INDIANAPOLIS NEWS

New York, DAN A. CARROLL  
110 East 42nd Street

FRANK T. CARROLL, Advertising Director

Chicago, J. E. LUTZ  
The Tower Building

# Page 5—The News Digest

## C. H. Burlingame

Has resigned as general sales manager of The Foulds Company, Libertyville, Ill., to join the John F. Jelke Company, Chicago, manufacturers of Good Luck Margarine, as sales manager.

## Fred W. Schultz

Has resigned from the editorial and advertising departments of *The Iron Age* to become associated with the Engineering and Contracting Publishing Company, Chicago. Mr. Schultz has long been identified with the publishing business and was at one time associated with *Engineering News*, *Engineering Record* and *The Contractor*.

## L. A. McQueen

Advertising manager of the B. F. Goodrich Rubber Company, Akron, Ohio, has been appointed assistant general manager, in charge of all sales, tire division, of that concern. Mr. McQueen will continue general supervision of all advertising.

## McCrae-Hill Publishing Company

New York announce the adoption of an amended sales plan under which Malcolm Muir, vice-president and director of sales, has general sales control. Edgar Kobak, vice-president and director, has been appointed general sales manager in direct charge of the operations of the sales organization. He will also be in charge of the electrical unit which includes the electrical publications of the company.

## "United States Daily"

Is the name of a new daily newspaper which started publication March 4, in Washington, D. C. It is published by the United States Daily Publishing Corporation, an organization which was formed by David Lawrence, president of the Consolidated Press Association, and forty-eight associates. Jay Jerome Williams, formerly of the Bell Syndicate, is publisher; John E. Rice, formerly general manager of the Washington *Herald*, is general manager; Victor Whitlock, formerly advertising manager of *The Nation's Business*, is advertising director.

## Guy Scriener

Formerly advertising manager of *Capper's Farmer*, has been appointed advertising manager of *The Nation's Business*.

## The Art Directors Club

New York, announces that the fifth annual exhibition of advertising art will be held at the Art Center from May 3 to May 29, 1926. All material submitted must have been used for advertising purposes prior to Jan. 1, 1926. The closing day for rough proofs is March 19. The jury of awards will be composed of men prominent in the fields of art and advertising.



## The Thumbnail Business Review

By Floyd W. Parsons

**T**HE drastic decline that has taken place in the stock market has impaired confidence and is certain to have an adverse effect upon business. Thousands of people who have not been affected by the slump in security prices will quickly declare that business conditions are sound, and that the stock market bears little or no direct relation to the conduct of legitimate industry.

¶ The fact is that never has been an upset in stocks of a serious nature that did not result later in a slowing down of trade. When several million investors find that their securities are worth 10 or 20 per cent less than they were some weeks ago, the outcome is a growing spirit of caution and a tendency to curtail purchases.

¶ But there is no denying that the foundations of American business today are unusually well grounded. The current movement is toward a slightly lower level of activity. Commodity prices have declined in an orderly way. Both building and steel operations are reporting easier conditions. Nevertheless the volume of business in nearly all lines continues at a satisfactory rate, and any industrial depression that we may experience will certainly not be drastic or long-lived. The two important sustaining factors are a sound credit situation and a general condition where inventories are free of inflation.

¶ Since business in most lines has not climbed to dizzy heights, it cannot have any rapid and extended fall. It is quite likely that we are in for a period of readjustments that may continue for some months, but aside from the possibility of adverse weather this summer that might affect crops, there appears to be nothing ahead of us that should prove alarming.

## E. St. Elmo Lewis

Has resigned from the Campbell-Ewald Company. Mr. Lewis was vice-president in charge of new business.

## H. C. Daych

Formerly vice-president and general manager of the United Advertising Agency, New York, has been appointed western advertising manager of *Forbes*, New York. He will have his headquarters in Chicago.

## Leon L. Peterson

Has joined the copy department of the Buchen Company, Chicago advertising agency.

## William C. Sproull

Has been appointed acting advertising manager of the Burroughs Adding Machine Company, Detroit, Mich., to succeed Norman O. Mick, who resigned to join the A. W. Shaw Company, Chicago.

## L. F. Sinclair

Formerly director of sales for the Animated Products Corporation, New York, has been appointed director of sales for the Smith-Hecht Company, advertising novelties, etc., Indianapolis, Ind.

## Cole-MacDonald-Wood, Inc.

Detroit advertising agency, announces that Edmund D. Wood, formerly vice-president of that company, has been elected president; and that Arthur W. Ramsdell, formerly director of research and an account executive for Campbell-Ewald Company, Detroit advertising agency, has been made vice-president and general manager. Lee Thompson, formerly assistant advertising manager of the Trucon Steel Company, Youngstown, Ohio, has been made an assistant executive.

## William C. Hunt

Formerly with the Frederick C. Matthews Company, Detroit, has been appointed publicity manager of the Frischkorn Florida Company, Dunedin, Fla.

## Stanley H. Rose

Formerly with The American Trust Company, has become associated with Irwin Jordan Rose Company, Inc., New York advertising agency.

## E. M. Burke, Inc.

Will represent the *New York Morning Telegraph* west of Pittsburgh and Buffalo; and also the Dallas, Texas, *Dispatch* in the East and West.

## United Advertising Agency, Inc.

New York, announces that it will direct advertising for the Blackstone Manufacturing Company, Newark, N. J., manufacturers of Tru-Lax pharmaceutical merchandise; and that Harry B. Goldsmith, recently Eastern advertising manager of the Scholl Manufacturing Company, has been placed in charge of its merchandising department, and that James H. Rothschild has been made an account executive.

[ADDITIONAL NEWS ON OTHER PAGES]

# “ALL I IS WHAT I SEE



WILL ROGERS, philosopher in cap and bells, nightly confesses to his audiences that all he knows is “what he sees in the papers”—and when you come right down to it, that is all any of us know about the social and economic movements that affect the life which surges around us.

If you have been reading your papers lately, you know that the United States is passing through a period of prosperity.

Perhaps you read about the National Retail Dry Goods Convention which was recently held at the Hotel Pennsylvania in New York.

Prominent merchants from various parts of the country expressed their views on the outlook for this year and they were optimistic that 1926 would touch the splendid record of sales of 1925.

The reason they gave for this optimism was: “More money in the pockets of the people; more buying of higher priced goods and in larger quantities; luxuries are being sold to a class that hitherto has been compelled to pass them by.”

**D**URING 1925 there was a tremendous increase in production throughout the United States. The American industrial output last year was the highest ever recorded, and this output was directed almost entirely to constructive ends.

For instance, in iron, cement, lumber and in building material generally, a peak was reached.

Insurance, savings, stock investments—all experienced unprecedented sales and activities last year.

One of America's prominent motor car manufacturers—Dodge Brothers, to be exact—said in one of their recent advertisements, referring to the past year, “a record-breaking year and a still greater year to come.”

Edward F. Jordan speaking before the Society of Automotive Engineers said that there are 200,000,000 people in the world who must eventually become motor car owners. He hesitated to predict the saturation point in the motor car industry.

The questions in every business man's mind today are:

“How long will this prosperity last?”

“Am I doing all I can to take advantage of it?”

The reasons for our present day prosperity are not hard to find.

**T**HERE are more than 45,000,000 workers in the United States. They are in the offices, in the factories, on the farms, and they are all earning money. In most industries and occupations higher wages are paid today than ever before.

In one month alone (December, 1925) it was estimated that the American worker was paid at least six billion dollars. This money went into the savings banks, into the purchase of merchandise, into education, into the betterment of individual living conditions.

# KNOW IN THE PAPERS"

There is scarcely a family in America today that does not live in a manner that ancient monarchs would have envied.

There is a silent, constructive, social revolution going on in the greatest country on earth—a revolution by which the business man who believes in advertising is certain to profit.

**L**AST year more money was invested in advertising than in any previous year—and it is to this force in business that we may look for a continuance of demand on the part of the public.

To whom shall you advertise?

The question answers itself.

Advertise to the wage earners, to that great class of people numbering more than eighty-four million souls, including children and dependents, who go to make up the vast earning and spending population of our country.

And you must reach them through the mediums they read—through those mediums which make a direct and definite appeal to them.

What are these mediums?

There are six magazines in the United States with two million or more circulation per issue. They are the really popular magazines. They influence the reading habits of the nation; their tremendous power can scarcely be estimated.

Among these six popular magazines is True Story with a total monthly net paid sale of over 2,000,000 copies on the news-stands at 25c a copy.

Not only has True Story the largest news-stand sale in all the world, but

the American people pay more for the privilege of reading True Story than they pay for the privilege of reading the single edition of any other magazine.

Imagine what a hold True Story must have on the public to bring these millions of people to the news-stands each month—to take them away from their firesides, their desks, their usual employments, to the 50,000 places where magazines are sold and there placing a quarter of a dollar on the counter, they say: "I want True Story."

No matter what other magazines you may advertise in to reach a portion of this modern market, you *must* reckon with True Story—with True Story's necessary two million plus—necessary because this magazine experiences very little duplication with the circulation of other magazines.

**L**IKE Will Rogers and the rest of us who "know only what we see in the papers," you must be impressed by the fact that America is now the great producing nation of the world—a nation in which the wealth is not only enormous, but is becoming more and more equally distributed among the workers.

There is no sense trying to "ritz" the American dollar. You must go to the masses with your advertising copy and to do that you must go to them through the magazines they read.

\* \* \* \*

**WILL YOU BE AMONG THE  
MANY ADVERTISERS AND  
AGENTS WHO WILL USE TRUE  
STORY'S NECESSARY TWO MIL-  
LION PLUS DURING 1926?**

# THE BUTTERICK QUARTERLIES

Advertising Department

212 St. & Ave.  
NEW YORK CITY

CHICAGO  
SAN FRANCISCO

NEW YORK  
BOSTON

February 23rd, 1926.

Mr. J. H. Moore, Gen. Mgr.  
Advertising & Selling Fortnightly  
9 East 38th Street  
New York City

Dear Mr. Moore:

Please insert a full page  
announcement that the issue of The  
Butterick Quarterlies just closed  
(Summer 1926) shows a

40% INCREASE

in advertising revenue over any  
previous issue.

Cordially yours,

*Ray S. Maxwell*  
THE BUTTERICK QUARTERLIES  
Manager



# Life presents ...

## Andy Consumer

Reproduced from a full page in LIFE



### "SOME OF THAT AND SOME OF THOSE THERE"

**R**EMEMBER when we used to have to know where the tin or barrel was and point to it in order to GET THE SAME THING TWICE in a grocery store!

My printing days are over. I'm through buying "a pound of this and a half-dozen of those there."

I want to call crackers and coffee by name. I want to go into a store and say six words and get six articles that I know all about.

It shortens shopping. If I know "CRUNCH-O-RAT HERS" I don't have to stop and get a sample cracker out of a barrel. It gives

me more time for radio and reading, movies, golf and gardening.

When I buy something and find I like it, I want to go back and say "BINGO!" or something equally simple and get it again. If I buy something I don't like, I want to know its name so I won't get it twice.

You birds who adopt trade-marks have to take a chance. Maybe your trade-mark is a give-away. Maybe I don't come back for more. Maybe I do. If I don't see of other people don't either—and pretty soon where do you get the money with which to keep an advertisement? You do it.

Yours truly,

*Andy Consumer*

THE NATIONAL ADVERTISING REVUE AND ADVERTISING BUREAU THAT HIS PRODUCT IS RIGHT

(Advertising has given the consumer code words of quality. He can now go into a store and telegraph his want with a six-letter symbol. He used to have to feel, taste, inquire and ponder, and then send a night letter to the storekeeper to express himself. This idea is hammered into the public mind by the above chapter from LIFE's Andy Consumer series.)

LIGHT reading gets read hardest.

Although there have been many solemn sermons to the public on the advantages of advertising, we have been told that LIFE's own apparently facetious Andy Consumer has done the best job of all time of getting the story of advertising economics into the so-called solid-concrete consciousness of the populace.

He tells them in their own words—and what is more important, in their own mood.

We know your advertising is a serious matter. But we want to present a paradox. Try your serious—oh, so serious—advertising in LIFE's humorous environment (where light reading is read hard). LIFE's good nature breaks down the reserve of LIFE's readers and leaves them wide open to your selling hypnotism. Any psychologist will tell you this is reliable and scientific advice.

ANDY CONSUMER'S talks on advertising are published in pamphlet form. If you can distribute copies to salesmen, dealers or customers, LIFE will gladly furnish, at cost, reprints or plates of this series.

# L i f e

127 Federal Street  
BOSTON, MASS.

598 Madison Avenue  
NEW YORK, N. Y.

360 N. Michigan Avenue  
CHICAGO, ILL.

# COLUMBIA

The Largest Catholic Magazine in the World

OUR recent questionnaire investigation showed that 75% of COLUMBIA'S subscribers (568,082) are under 45 years of age. More than one-third are in the group of from 25 to 35 years. Yet 55% own their homes and 60% own automobiles.

That highly desirable combination of youth and prosperity, therefore, forms an important element in COLUMBIA'S audience of more than three-quarters of a million families.

Active, responsive readers—over two and one-half million of them—ready buyers of the things they want, and loyal to the magazine they read.

Returns from a questionnaire mailed to subscribers show that COLUMBIA has more than two and one-half million readers, grouped thus:—

Men	1,211,908
Women	1,060,420
Boys under 18	249,980
Girls under 18	244,336
<b>TOTAL</b>	<b>2,766,644</b>



## The Knights of Columbus

Publish, print and circulate COLUMBIA from their own printing plant at New Haven, Connecticut

Net Paid Circulation

### 757,443

Latest A. B. C. Audit

Eastern Office  
D. J. Gillespie, Adv. Dir.  
25 W. 43rd St.  
New York

Western Office  
J. F. Jenkins, Western Mgr.  
134 S. La Salle St.  
Chicago

THE  
INTERNATIONAL  
TYPOGRAPHIC  
COUNCIL.



EDWARD E. BARTLETT  
*Chairman*  
*United States and Canada*



HARRY L. GAGE  
*United States and Canada*



GEORGE W. JONES  
*Great Britain and Ireland*



GEORGES DRAEGEN  
*France*



D. STEMMEL  
*Germany*



RAFFAELLO BERTIENI  
*Italy*

# THE WORLD'S BEST TYPE FACES

*are now being made available  
to you on the Linotype*

THROUGH its international connections, the Linotype Company is able to secure American rights for the choicest products of the great European type founders, and also has access to their centuries-old store of punches, matrices and types.

Thus there is being given to American printers and users of print the best of the newly created and the most authentic reproductions of classic types, all available for rapid and economical composition on the Linotype.

The first public announcement of the formation of the International Typographic Council and a preliminary outline of its typographic program appears in the current issue of THE LINOTYPE BULLETIN. We are anxious to have a copy of this significant announcement in the hands of every man who is sincerely interested in making more effective use of the printed page.

TRADE **LINOTYPE** MARK

DEPARTMENT OF LINOTYPE TYPOGRAPHY  
MERGENTHALER LINOTYPE COMPANY  
461 EIGHTH AVENUE, NEW YORK

DEPARTMENT OF LINOTYPE TYPOGRAPHY, MERGENTHALER LINOTYPE COMPANY  
461 Eighth Avenue, New York

Please send me a copy of THE LINOTYPE BULLETIN containing the announcement of the new typographic program.

I FEEL that I do not have a copy of your specimen book of type faces. Will you please send me one?

NAME \_\_\_\_\_

FIRM \_\_\_\_\_

ADDRESS \_\_\_\_\_

800 26 3-4

*"To rise above mediocrity ~ requires enthusiasm and a determination not to be satisfied with anything short of one's ideals." ~R.R. Updegraff*



*Drawn by T. M. Cleland for General Motors*

**H**AVE you craftsman's ideals in advertising? If you insist on fine copy and are meticulous about art work, you are sure to be one who demands engravings of the first order. Are you getting them? In this shop you will find kindred spirits—craftsmen whose delight it is to produce fine engravings—who will work with you to reproduce not only the actualities but the spirit of your illustrations. Why not test our service?

*The* **EMPIRE STATE ENGRAVING COMPANY**  
 165-167 William Street, New York

ON APRIL FIRST  
YOUNG & RUBICAM  
INCORPORATED

will remove its New York  
Office *from* 250 Park Avenue

*to the*  
MURRAY HILL BUILDING  
285 Madison Avenue



THE STAFF of the New York Office  
will be greatly enlarged and will be  
under the direction of MR. RUBICAM.

THE PHILADELPHIA OFFICE will con-  
tinue to be in the Atlantic Building,  
260 South Broad Street, and will be  
under the direction of MR. YOUNG.

# IN 1925

## IRON REVIEW TRADE

CLEVELAND

### GAINED

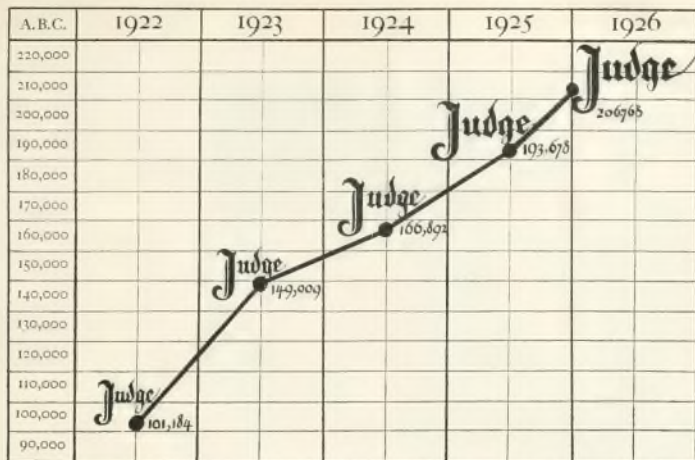
177 pages of paid display advertising — nearly double its 1924 gain.

414 in net paid circulation.

### NEAREST COMPETITOR LOST

More than 600 pages in paid display advertising — more than three times its 1924 loss.

182 in net paid circulation.



## 200,000 now buy Judge how many read it?

A number of observation tests and questionnaires, conducted by the owners, showed more than ten readers a copy.

By way of check-up, we asked 5,042 different people, who sent in manuscripts and sketches, how they happened to meet Judge. Nine out of ten said they had *borrowed* it. Then we asked 4,525 subscribers how many people read their copy of Judge. The answer averaged 19.7 readers a copy.

The rates for advertising take no account of the two million—more or less—*extra* readers of Judge.

Line	\$ 2	Page	\$ 750
Column	250	Inside Covers	1,000
Double column	500	Back Cover	1,500

# Judge

Management of

E. R. Crowe & Company, Inc.

New York

Established 1922

Chicago



## Birds of a Feather

Counting pedestrians to determine store sites is predicated on one factor—the class of pedestrians which frequent the street to be checked.

*Quality Street—Quality Goods*  
*Railroad Avenue—Overalls*

What is your ultimate market? Fifth Avenue or Seventh, Main Street or down by the tracks?

Counting magazine circulation should be predicated on the same factor—the class and buying power of that circulation.

*Quality Circulation—Quality Goods*  
**THE ATLANTIC MONTHLY**

Is Fifth Avenue or Main Street as the case may be. A cross section of Atlantic subscribers in New York or San Diego and all the way between is a list of those who own the better homes, leading stores, principal banks and who are the heaviest investors in each community. Such circulation affords the greatest buying power with the least waste; the highest return per line—the lowest net cost per line.

*May We Give You All the Facts?*

**THE ATLANTIC MONTHLY**  
*"A Quality Group Magazine"*

8 ARLINGTON STREET

BOSTON, MASS.

Circulation 110,000 net paid (ABC), Rebate-backed, Guaranteed



# Advertising & Selling

## FORTNIGHTLY

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THE rapid and substantial success of the Jordan motor car in a field made formidable by consolidations is cited by Ray Giles as indicating some of the advantages which a small newcomer may enjoy against apparently overwhelming competition. In his article in this issue, "Can the Minnows Compete With the Whales?" Mr. Giles goes into the subject of competition in some detail. The present day trend toward consolidations and mergers has caused much trepidation among small concerns, but how and why such fear is largely unfounded is explained in this constructive discussion.

M. C. ROBBINS, PRESIDENT

J. H. MOORE, General Manager

OFFICES: 9 EAST 38TH STREET, NEW YORK

Telephone: Caledonia 9770

NEW YORK:  
F. K. KRETSCHMAR  
PHILIP A. LUKIN

SAN FRANCISCO:  
W. A. DOUGLASS, 320 Market St.  
Garfield 2444

CHICAGO:  
JUSTIN F. BARBOUR  
Peoples Gas Bldg.; Wabash 4000

NEW ORLEANS:  
H. H. MARSH  
Mandeville, Louisiana

CLEVELAND:  
A. E. LINDQUIST  
405 Sweetland Bldg.; Superior 1817

LONDON:  
66 and 67 Shoe Lane, E. C. 4d  
Telephone Holborn 1900

Subscription Prices: U. S. A. \$3.00 a year. Canada \$3.50 a year. Foreign \$4.00 a year. 15 cents a copy

Through purchase of Advertising and Selling, this publication absorbed Profitable Advertising, Advertising News, Selling Magazine, The Business World, Trade Journal Advertiser and The Publishers Guide. Industrial Selling absorbed 1925

Member Audit Bureau of Circulations and Associated Business Papers, Inc.

Copyright, 1926



## In the Home

*And a survey of 87 cities shows that 43.4% of  
Cosmopolitan families own their own homes and  
73% live in the better class residential districts.\**

\*This survey is published in book form.  
It is not for sale nor given away. But  
a copy may be seen and studied by  
any advertiser or agent on request.

MARCH 10, 1926

# Advertising & Selling

## FORTNIGHTLY

FREDERICK C. KENDALL, Editor

*Contributing Editors:* Earnest Elmo Calkins Robert R. Updegraff Marsh K. Powers  
Charles Austin Bates Floyd W. Parsons Kenneth M. Goode G. Lynn Sumner  
R. Bigelow Lockwood James M. Campbell Frank Hough, *Associate Editor*

# Can the Minnows Compete With the Whales?

By Ray Giles

WALL STREET expects 1926 to be a year of mergers." How many times this sentence has appeared on the financial pages of the newspapers during the last few months, I don't know, but I suspect that at least one perfectly good Burroughs adding machine would have been entirely worn out had it been put to work keeping track of that declaration. Rumor follows rumor. Avowal and denial slide. Names that for years have been seen only in the advertising sections appear as front page news. Postum sets out to marry Raisins and the engagement is broken. The reads get together and the Government appears on the scene in the role of a scatterer. Railroads and oil companies look upon their combinations with flirtatious eyes. Other companies seek alliances in fields quite different from their own. Thus a soap products company absorbs shoe polish companies, etc.

Perhaps another aspect of the situation is brought out by the National Industrial Conference board whose survey indicates that incorporation control of manufacturing enterprises is spreading rapidly. In 1900 there were 37,123 manufacturing establishments in the country which were operated by corporations. These constituted 17.9 per cent of the total. In 1919, 91,517 out of 90,105 manufacturing establish-



Photo by Irving Childs

**H**OW can the small manufacturer meet competition from the new giant combines? Discussing the prevalent subject of mergers in industry, Mr. Giles offers suggestions that every manufacturer can study very profitably

ments in the United States were incorporated. The incorporated establishments thus constituted 31.5 per cent of all establishments. But—they employed 86.5 of all wage earners. And—they produced 87.7 per cent, in value, of all manufac-

tured product. The trend continues. It is believed that if this business trend keeps on growing as it has in the past, the plant operated and controlled by one man or as a partnership will be a thing of the past within another 25 years.

What will the year of mergers mean to the smaller manufacturer? Is it a year to be viewed with apprehension? Are there mysterious advantages in merging which do not appear on the surface? Are the apparent advantages over-rated, under-rated, or correctly evaluated? These are some of the questions which are running through the minds of most executives interested in marketing and competition.

Already the bakers' plans are upset by the Government. The Atlantic and Pacific Stores and the Reid Ice Cream Corp. have bought display advertising space in the newspapers to deny that they will join the mergers to which they had been assigned by recent news items.

Both within and without the zone of mergers the mistake may be made of thinking that the mere act of merging will necessarily dissolve many problems of competition which would otherwise appear unsolvable. For this reason the merger may give overconfidence to those within it and underconfidence to those without. This is the aspect which we propose to look at carefully here.

Last summer the president of one company of the merger type was talking to several of his associates. Trends in his field were changing. It was obvious that within a dozen years or so conditions would be very different. A different type of product was making rapid headway. The newer manufacturing plants in that field were laid out and run in a surprisingly changed way. The young companies, starting fresh, could operate along the newer lines. The old "merger" company had immense investments in old-type plants and machinery. To bring it up-to-date would involve the scrapping of millions of dollars worth of buildings and equipment. And so it was not surprising that the president of the company said:

"Sometimes I wish to heaven that we could start all over. We recognize the fact that the most rapid progress in our field is being made by young companies making goods very different from our own, yet we have an immense business on the older type of product. To change over bodily means the possible loss of most of our business. To add the

new type of product as another item in our line may be to tackle the situation in a way that is entirely inadequate."

This presents only one of the types of competition which may threaten the heads of huge manufacturing plants. It reminds the executive in the smaller company that he need not always fear the whale. Theoretically the whale is able to gobble up any minnow easily. But the minnow has advantages of his own.

**T**HE little company may easily remain a serious antagonist to the merger. All because ingenuity, mobility, house spirit, and other intangibles of business success may be quite as much with the little plant as they are with the big one. In comparison with such assets, capitalization, plants, and huge personnel may at times be items of only secondary importance.

Only a few years ago it was apparent to the experts that the day of reckoning had come in the automobile industry. The smaller and more ineffective companies were about to be squeezed out. The chances

of success for entirely new companies were considered slim indeed. Seventy-five per cent of the business was in the fist of a mere handful of makers.

A young man by the name of Jordan took a chance. He made a good car. His originality and pioneering spirit, however, appeared to their best advantage in his advertising. He advertised in a way which must have shocked the giants in the field. But he quickly earned a place among the leaders.

Another man by the name of Nash took a chance, too. He came through in an even bigger way, shares in his company becoming one of the sensations of the stock market.

A third, one Chrysler, produced a car with several interesting innovations. Inside of a year his cars outnumbered many of those produced by "merger" companies.

If these experiences do not serve to hearten the smaller manufacturer who must compete with the "merger" type of company, he would do well to remember that only a dozen years ago George H. Williamson started in

[CONTINUED ON PAGE 46]

## A Fetish Which Is a Virtue

### By Frank Irving Fletcher

**M**AY I hazard the distinction that whilst a short advertisement is obviously a brief one, a brief one need not necessarily be a short one, for the spirit of brevity may be just as apparent in five thousand words as in a ten word line. Mr. Gundlach's stimulating article in the last issue may serve as an example, for though it covers several pages, you could hardly blue pencil his language without damage to his ideas. I dislike the word brevity as being too commonly identified with cutting, and prefer compression which is well able to take care of what brevity would omit. Brevity is merely short but compression is both short and adequate.

But discarding this distinction and adhering to brevity as the subject of these remarks, I am sure that Mr. Gundlach will concede that neither his predilection for length nor mine for the opposite can be expected to have universal application. Some goods are more susceptible of brief handling than others, even as some people are more responsive to elaboration than to quick and efficient phrasing, and I do not doubt that a good case can be presented for each side.

Descending to broad classifications, which are always dangerous, we might say that brevity is metropolitan; it belongs in the city; whereas

verbosity will meet with more favor in rural communities where people are not pressed for time. As for retail newspaper advertising, where insertions are frequent, brevity is, in my humble opinion, most effective, particularly when, as in so many instances, the merchandise itself is so barren of suggestion that a man must husband his ideas. That is facetious, but this is serious; We live in a fast, a feverish and an epigrammatic age, and it is incumbent upon whoever writes advertising to see that his language is not out of proportion to his ideas.

I believe that my mission is to be brief, and I know that the world has always been moved by phrases, from *veni, vidi, vici*, down to making the world safe for democracy. When Roosevelt was nominated by the Bull Moose Party his famous challenge: "My hat is in the ring!" went round the world, but who can recall six words from the speech of acceptance by the Republican nominee, Mr. Taft?

As for white space, nobody doubts that an advertiser who utilizes large space should say something to justify the expenditure, but white space is one of the principal objects of large space, and ergo, brevity is a means to secure it.

# Is This an Exaggerated Picture of Business in Florida?

A Manufacturer Frankly Relates His Experiences in Selling in an Apparently Tempting Market

By G. H. Cleveland

SEVERAL years ago we felt that with the influx of northern people there would be a market in Florida for our product, which is a high grade grocery specialty well known in the north.

We are still in the ring, but awfully groggy. This is the third winter we have "spent" in Florida; and if we had it to do over again, we would consider Florida in the same class as Thibet, and let the people there struggle along without our product until later on.

The last wallop which gives us that weak feeling is that our warehouse in Jacksonville has just returned the shipping papers covering a shipment scheduled for Fort Lauderdale. The explanation accompanying the return of the papers is that on account of an embargo existing on certain commodities (of which ours is one) they are unable to make the shipment.

There is no telling when the embargo will be lifted, so they thought it better to let the shipping papers gather dust at our office instead of theirs. Now we are squirming, scheming and trying to figure a way

to make delivery of the Fort Lauderdale order, for it is too good to lose.

We thought we knew about the Florida situation because we have two resident brokers in the state—one on the east coast, and one on the west coast; and before sending our salesman down there last fall we had the experience of two previous years to guide us.

WE felt that we had to work Florida again this winter, because we already have so much money sunk in there that it seemed the only way we could ever get it back was to sink some more. Like owning stock in a company drilling for oil, we do not know whether Florida will eventually prove a gusher for us; or whether our principal joy will be listening to promises and paying assessments.

Could we have foreseen the conditions as they are right now in Florida, and have been for some time, we wouldn't have spent a penny there this year to get business, even if it meant the loss of

what we had gained in the last two years.

Before we "opened up" Florida we knew what competitive conditions were, and we felt we were able to handle these conditions; but we did not foresee the conditions over which we have no control. We can still handle the competitive conditions, and are convinced that we could dominate the market if we had nothing but competitive conditions to contend with.

We cannot continue to sink money into Florida at the present rate if we can't ship our product. Florida won't get any more of our money

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(C) Spring Galleries

CHAOTIC conditions in Florida have devolved upon the whole business structure, according to Mr. Cleveland. These illustrations convey an idea of the congestion. Disorganized retailing and tangled traffic conditions make selling very difficult for the manufacturer



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# Selling the Tenant Farmer

By H. A. Haring

**T**HE Richmond manager for a great sales organization once made the remark: "Your northern sales managers could learn a world of tricks if they would spend a month knocking about from Virginia to Texas with a good fertilizer salesman or a Chicago packers' man or a Ford hustler."

That suggestion, coming from a man who has made a preeminent success through his grip on the rural South, has been one secret key for the interpretation of that vast agricultural area during the four years since its utterance. In a purely word-of-mouth manner, too, this hint has been, during the same four years, passed on to various merchandisers, of whom at least six have reported distinct sales volume resulting therefrom. It is not the sole secret of selling the rural South, but it does open up one sales outlet that is ordinarily overlooked.

The conditions of tenant farming do, however, factor large in selling that territory, these conditions being such as to constitute one aspect of merchandising. Nor should it be assumed that this aspect hides the key to complete sales coverage; it is a minor phase but one that controls a most desirable outlet for goods.

Throughout the balance of the United States, the sales campaign takes no cognizance as to whether the farmer rents or owns the acres he plows. Farm income, farm standards of living, etc., are considered to be sufficiently complete

indices of farm purchasing power.

The difference between farm tenantry harks back to the former plantation life of the South. At the present time—particularly for selling goods—the important difference lies in the method of paying rent for the land. In the North the rent is paid on a money basis. Beyond meeting that obligation, the renter is independent of his landlord. For that reason, the sales campaign in the North takes no account of whether the farmer owns or rents.

**S**OME Southern farmers pay rentals in cash or in a stated ratio of the crop or a fixed quantity of farm staples such as two-thirds of a bale of cotton for each mule necessary to operate the farm, 50 pounds of rice per acre, etc. The census showing is that 66 per cent of rural population in the South lives as "tenants" of one sort or another. A bit over one-fourth of that population (28 per cent) is classed as "croppers" — a type of tenantry through which runs direct landlord supervision over the leased acres. As a matter of fact, the "cropper" is little better than a farm laborer who receives pay in a share of the crop rather than on a cash basis.

Such croppers are, naturally, the less progressive farmers. They include most of the negro farmers, the maligned "poor white trash," and the illiterate. They are not the outlet for high grade merchandise, of course, but they constitute a fourth

of the rural people of eleven States. To their number should be added about half a million "share tenants" whose dependence on the landlord differs in terminology but not in fact.

It is necessary for the landlord to finance these farmers while "the crop is making." He advances, in the great majority of cases, food as well as other supplies both for home and farm.

Cropper and landlord share the bale of cotton, the ton of peanuts or the sack of rice. The tenant may be entitled to a half, two-thirds, even three-fourths, of the crop, varying with the extent to which he is able to provide implements and mules, fertilizer and feed. The law, everywhere, gives the landlord a first lien on the crop for the agreed rental plus all advances made.

So interwoven are these indivisible shares in the tobacco or the cotton and so uncertain is the net value of the tenant's share that his credit with local merchants is exceedingly doubtful. None but the landlord is in position to know the extent of these prior liens. He only can make a dependable estimate of the total value of the crop.

The result of this system is that the landlord must go surety for the store account of his tenants. The more usual procedure is that he himself elects to furnish food and clothing at agreed prices. This is the more natural because the single-crop method prevails through

[CONTINUED ON PAGE 86]

# A Basic Purchasing Power Index By Counties

Developed by the General Motors Corporation for the Purpose of  
Determining Potential Automobile Sales in Each County

**I**T was the original purpose of this analysis to develop a county index which would afford a basic guide to automobile advertising and sales effort. The approach to the problem, however, has necessitated an extensive inquiry into economic fundamentals, and this has resulted in the development of an index so basic in its nature that it may be readily used for practically all kinds of consumer merchandise.

It is, of course, recognized that the adaptation of such basic data must vary according to the individual nature of the product. Rarely do we encounter two marketing problems that are identical in detail. Fundamentally, however, the factors controlling the market for any product in any territory involve only two considerations: 1. The need or desire for the product, which may be real or imaginary, latent or active. 2. The ability to buy the product.

The first consideration involves a special analysis for each individual type of product. In such an analysis the psychology of the market must receive special attention. The second consideration depends upon purchasing power irrespective of the nature of the product or commodity.

Obviously, purchasing power fluctuates, but if we can establish the relative normal purchasing power of each county such data would provide a basis upon which to interpret current business reports.

It is, therefore, the purpose of this study to develop a method whereby the normal purchasing power of each county may be determined through the use of the heterogeneous data which is available by counties.

Incomes by counties are not available, but for certain past years we have very reliable estimates reflecting the incomes by States which were developed by the National Bureau of Eco-

**T**HE 1925 Harvard Award for scientific research in Advertising, consisting of a \$2,000 cash prize, was won by Henry G. Weaver, General Motors Corporation, Detroit, for an analysis of the Automobile Market.

This analysis, which was conducted in the Sales Section of General Motors, has required several years of basic research work. The studies, taken as a whole, have involved an extensive analysis of the past history, the present conditions and the future possibilities of the automobile industry not only from an advertising and selling standpoint but from a broad economic standpoint as well. A digest appears herewith.

The Harvard Jury of Award placed special stress on that portion of the report dealing with the development of a basic purchasing power index for each county in the United States, which was considered as being the most conspicuous research accomplishment coming under its attention, the purpose of which was to bring about economy and secure efficiency in advertising by producing information of general value in furthering the knowledge and science of marketing.

The various indices to purchasing power that have been in use in the past, such as value of production, income tax return data, magazine circulation, etc., have failed to express purchasing power in accurate and readily usable terms; whereas the new process developed by General Motors provides an estimate for each county in the United States expressed in terms of dollars available for the purchasing of products

only such data as is also available by counties, we will then feel warranted in venturing into the unknown by applying such a formula to counties within States.

If we are able to estimate State incomes with reasonable accuracy and without resorting to the use of data other than that which is also available by counties, we will then be justified in assuming that the same methods will give similarly accurate results when applied to individual counties within individual States.

The National Bureau of Economic Research basic data on State incomes as well as the projected estimates developed therefrom include surpluses and inventory gains.

From data made available by them, however, it was possible to eliminate this type of income. The residue figures were accepted as representing current income which approximates the amount of money available for spending as contrasted to gross income.

The resulting estimates were further modified by discarding that income which is concentrated in the hands of individuals in excess of \$10,000 per annum. That is to say, incomes up to \$10,000 a year are arbitrarily defined as "effective," but incomes in excess of \$10,000 are treated as \$10,000 incomes—not appreciably better than \$10,000 incomes from a purchasing power standpoint, for when a man makes a large amount of money each year a great portion of his income will go into investments instead of being spent for goods.

The State estimates incorporating the foregoing corrections will, for purposes of convenience, be termed as "Effective Incomes" which may be considered as analogous with "Purchasing Power."

By reducing the State data to a percentage of the United States basis it was possible to appraise each factor as

nomie Research. Furthermore, we can develop similar estimates for later years by projecting the National Bureau of Economic Research data for each State on the basis of tax returns, crop reports, etc.

By this method the income of each State in the Union was estimated and these estimates coupled with the estimates of the National Bureau of Economic Research provided us with data whereby the average income of each State in the Union might be estimated for the past five years. Relatively speaking, we may consider such income estimates as being known quantities.

Now then, if we can develop some kind of formula which will enable us to estimate that which we already know (namely, incomes by States) and if in the development of such a formula, we will confine ourselves to the use of

regards its correlation with the per cent of "effective income" in each State.

After reducing all State data to a "per cent-of-United States" basis, it was carefully examined to determine just which elements provided the best indices to effective income.

Over 1000 tests were conducted involving various combinations of the percentage data. Through this tedious process of selection, the following elements were chosen as providing the best material with which to pursue the studies.

A. *Per Cent of Value of Products, including:* Value added by manufacture (U. S. Census, 1919); value of farm crops (U. S. Census, 1920); value of live stock products (as estimated by Crowell); value of mineral products (U. S. Geological Survey, 1922-1923); value of fishery products (U. S. Bureau of Fisheries, 1920-1923). B. *Per Cent of Retail Outlets (H. L. Polk Census, 1922).* C. *Per Cent of Total Population (U. S. Census, 1920).* D. *Per Cent of Income Tax Returns (Bureau of Internal Revenue, 1922).*

It was further determined that the proper combination of these percentages lay somewhere between a simple average and a "weighting" of the income tax data twice, three times, four times and five times.

As an illustration, let us take the State of Alabama, which represents:

- A—1.22% of U. S. Total Value of Products
- B—1.26% of U. S. Retail Outlets
- C—2.22% of U. S. Total Population
- D—1.64% of U. S. Income Tax Returns
- K—1.08% of U. S. Total Effective Income

We will now attempt to combine data A, B, C, D in such a way as to approximate K. These experimental combinations will be designated as Formulas Nos. 1, 2, 3, 4 and 5.

**Formula No. 1**  
First we will take a straight average—  
 $1.22\% + 1.26\% + 2.22\% = .04\% = 1.33\%$

**Formula No. 2**  
We will take the Income Tax Returns factor twice:  
 $1.22\% + 1.26\% + 2.22\% + 2 \times .64\% = 1.20\%$

**Formula No. 3**  
Weighting Income Tax Returns 3 times:  
 $1.22\% + 1.26\% + 2.22\% + 3 \times .64\% = 1.10\%$

**Formula No. 4**  
Weighting Income Tax Returns 4 times:  
 $1.22\% + 1.26\% + 2.22\% + 4 \times .64\% = 1.04\%$

**Formula No. 5**  
Weighting Income Tax Returns 5 times:  
 $1.22\% + 1.26\% + 2.22\% + 5 \times .64\% = .99\%$

The estimates resulting from such experimental calculations show a strikingly close agreement with the actual per cent of income.

Income, from the standpoint of this analysis, may be considered as being divided into two general classifications:

1. **Basic Income**—  
Newly created wealth—income accruing directly from physical production of mines, factories, fisheries, farms, etc.
2. **Supplemental Income**—  
Income accruing from services rendered, including all commercial operations, transportation agencies, governmental activities, etc.

In the light of this interpretation of income, the scientific justification of the

foregoing process is readily disclosed through an analysis of the factors employed.

Obviously the value of goods produced in a territory affords a very accurate index to basic income. Such an index, however, does not reflect the income accruing from commercial operations. Furthermore, the territory that produces the goods does not necessarily enjoy the full benefit of the value represented thereby.

The number of retail outlets is an excellent index to income because retail outlets reflect the demand for merchandise and the demand for merchandise depends upon the income available for spending.

The objection to using retail outlets data by itself is that it unduly emphasizes supplemental income.

This criticism, however, becomes a distinct advantage from the standpoint of our treatment because it provides the means of offsetting the opposite

characteristics in the value of products index.

The population of a given territory obviously has a bearing on both the basic and the supplemental income of that territory; but taken by itself, population gives too high an estimate for territories where a lot of people receive low incomes and too low an estimate for territories in which the people receive high incomes.

The income tax returns data reflects both basic and supplemental income and would provide an almost perfect index to income if all income recipients made enough to place them above the tax level and if there were no evasion; but there is undoubtedly considerable evasion and furthermore, the major market for the average product lies below the level of the taxpayer.

The population index over-emphasizes the low income. The number of income tax returns over-emphasizes the [CONTINUED ON PAGE 60]

**SIMILARITY TABLE**  
Sales Section—General Motors

I	II	III	IV	V	VI	VII
Average Effective-Per Capita Income	Ratio Effective Income to Tax Ret. (1921)	Per cent Population in Cities Over 25,000 (1920 Census)	Retail Outlets per 100 Sq. Mi. Farm Area (U. S. Census)	Per cent Native White Population (1920 Census)	Ratio Value Added by Mfg. Value of Crops and Live Stock Products (Crowell)	Value of Mineral and Fishery Products as a Percent of Total Value of Products (Crowell)
D. C. \$1 025	D C \$4 970	D C 103 0	D C 668 257 0	Ind. 92 1	D C 85 71	D. C. 00 *
Cal. 963	Nev. 7 000	N. Y. 73 9	R. I. 1 935 8	Kus. 90 3	R I 28 64	K. 00 **
N. Y. 934	Wyo. 7 300	N. J. 67 0	Mass. 1 317 0	W. Va. 89 9	Mass. 18 64	Mrs. 00 00
N. H. 876	Ind. 8 276	N. H. 67 6	Pa. 1 204 7	Pa. 89 2	N. J. 11 54	Nhr. 00 00
Mass. 943	Conn. 8 230	R. I. 57 2	Conn. 586 2	W. Va. 89 5	Conn. 10 31	Vt. 00 00
W. Va. 842	Mass. 9 370	Md. 54 6	N. Y. 492 0	Mo. 89 3	N. Y. 5 70	Minn. 02 *
R. I. 759	Md. 8 470	Ill. 52 5	Ky. 412 2	Ky. 89 0	Pa. 4 94	C. 03
N. J. 770	Wash. 8 520	Conn. 51 7	Md. 212 8	Okla. 87 8	N. H. 3 87	N. H. 04
Ill. 761	Cal. 8 540	Cal. 51 1	Del. 207 1	W. Va. 87 2	Mich. 2 73	Ga. 05
Conn. 735	N. H. 8 570	Del. 49 4	Ohio 197 6	Ohio 87 7	Del. 2 53	W. Va. 08
Wash. 727	Or. 8 590	Ohio 47 0	Ill. 166 7	Col. 85 9	Ohio 2 46	N. Y. 12
Pa. 688	Mont. 8 720	Mich. 46 7	N. H. 151 9	Utah 85 8	Md. 2 23	Texas 16
Pa. 682	N. J. 9 040	Wash. 42 0	Mich. 144 2	Me. 85 7	Ill. 1 56	Conn. 22
Cal. 681	N. Y. 9 080	Pa. 40 6	Fla. 132 7	Or. 85 1	M. 1 48	N. C. 30
Mich. 677	Del. 9 180	Mo. 36 5	Cal. 132 6	Ohio 85 0	W. Va. 1 38	Mich. 32
Mich. 652	Del. 9 270	Col. 35 1	Me. 126 7	N. M. 84 8	Fla. 1 30	N. J. 39
Md. 660	W. Va. 9 240	Utah 33 6	Ind. 118 9	Wis. 84 8	Wash. 1 28	Or. 58
Del. 626	Wash. 9 240	Ill. 32 9	W. Va. 115 5	N. H. 79 2	Vt. 1 11	Ariz. 51
Ohio 645	Neb. 9 260	Minn. 20 9	Wis. 99 8	Wis. 81 9	Cal. 1 04	Mass. 59
N. H. 626	Fla. 9 450	Ind. 29 8	La. 96 2	Pa. 80 8	Wis. 97	Mn. 75
Mont. 575	Pa. 9 580	Wis. 29 8	Wash. 90 3	Mont. 80 3	Ind. 97	Fla. 82
Me. 579	Mich. 9 920	N. H. 24 1	Mo. 83 5	Tenn. 80 0	Or. 85	N. D. 90
Wis. 573	Me. 10 020	Ill. 23 9	Ky. 75 4	N. H. 79 2	Vt. 81	Ariz. 81
Idaho 550	R. I. 10 060	Vt. 21 1	W. Va. 74 5	Wash. 78 9	N. C. 75	R. I. 95
Vt. 550	Ohio 10 130	Fla. 21 0	Tenn. 68 1	Mun. 78 9	Pa. 71	Kwa. 97
Ind. 549	Wis. 10 160	N-br 19 0	Vt. 65 8	N. D. 78 6	Wyo. 61	Iowa. 98
Kas. 545	Minn. 10 200	Texas 18 0	N. C. 65 3	Ind. 78 5	Mo. 59	Me. 1 14
Del. 537	Ohio 10 360	Texas 17 8	S. C. 63 5	Mich. 78 4	Aia. 56	Okla. 1 48
Utah 537	La. 10 640	Iowa 17 2	Utah 63 4	Del. 77 5	U. S. 55	S. D. 1 57
Iowa 534	Mo. 10 850	Me. 16 5	Iowa 58 5	Texas 76 3	Ariz. 49	Cal. 1 71
Minn. 532	Ind. 10 700	Ky. 15 0	Minn. 58 5	Md. 76 1	Tenn. 49	Cal. 1 83
N-br 514	Kas. 10 880	Ka. 14 5	Ala. 54 4	Cal. 75 4	Mich. 48	Tenn. 2 09
Texas 498	Ill. 10 920	Kas. 12 6	Ga. 54 3	N. J. 72 8	Ga. 43	Wash. 2 27
S. D. 486	Iowa 11 520	Pa. 12 6	Pa. 53 7	Del. 72 2	U. S. 43	W. Va. 2 37
W. Va. 475	Texas 11 820	W. Va. 11 9	Miss. 46 3	Nev. 72 2	Ky. 34	Ind. 3 55
Okla. 466	Ariz. 11 360	Okla. 9 5	Okla. 45 7	Conn. 71 1	Mont. 34	Ill. 5 04
N. M. 447	Pa. 12 090	Ariz. 8 7	Or. 38 4	N. Y. 71 1	S. C. 33	Va. 5 16
N. D. 425	Tenn. 13 140	Mont. 7 6	Idaho 37 8	Mass. 70 8	Mis. 27	Vt. 7 39
Fla. 415	N. Y. 13 150	S. C. 6 3	N. C. 34 1	R. I. 59 6	Nev. 25	Idaho 11 50
La. 402	N. M. 13 650	N. C. 6 1	Ariz. 32 9	N. C. 69 4	Ariz. 22	Col. 11 94
Va. 396	Okla. 13 680	Ariz. 5 4	Nas 32 9	V. A. 68 7	Texas 23	Pa. 14 22
N. C. 344	Cal. 13 780	S. D. 4 0	N. D. 37 8	D. C. 68 2	Ind. 21	Wyo. 14 90
Tenn. 343	N. D. 14 270	N. M. 0	N-br. 26 4	Ariz. 63 8	Kas. 19	Iy. 16 60
Pa. 342	N. D. 14 900	Idaho 0	Texas 26 9	Fia. 61 3	Iowa 16	N. M. 21 78
Ga. 323	Ark. 16 100	Miss. 0	S. D. 14 9	Ala. 50 9	N-br. 15	Mont. 27 10
S. C. 321	Aia. 16 430	N. Y. 0	Wyo. 14 4	Ja. 58 5	N. M. 15	Utah 38 54
Ariz. 311	Miss. 18 720	Nv. 0	N. D. 12 1	Ariz. 57 8	Ar. W. Va. 40 35	W. Va. 40 35
Ala. 301	N. C. 19 950	Vt. 0	Mont. 12 9	S. C. 48 2	S. D. 15	Nev. 44 12
Miss. 271	S. C. 21 500	Wyo. 0	N. M. 8	Miss. 47 2	N. D. 04	Ariz. 55 13



# No! House-to-House Selling Has Not Passed Its Peak

By Henry B. Flarsheim

Secretary, The Marx-Flarsheim, Cincinnati

**T**HE feature article of the last FORTNIGHTLY—"Has House-to-House Selling Passed Its Peak?" was naturally of unusual interest, because our business is to serve some twenty-odd successful operators in the direct-to-user field.

Will the reader bear with us while we take up Mr. Fiske's complaints, point by point and paragraph by paragraph?

The only specific facts stated in Mr. Fiske's entire treatise, are that a hundred direct-selling firms made "failures or near-failures" in the last year, and that one large direct-selling firm has "struck shallow water." From these statements are developed conclusions that house-to-house selling has "passed its peak," that new members in the direct-selling fraternity "are of a distinctly low quality," that "the bulk of house-to-house selling companies have never developed much good will."

No figures are cited to back up these statements, as are usually seen in an article purporting to reveal such radical changes in a method of distribution which has created such wide-spread interest. No specific examples, save those mentioned above, are given to prove the conclusions made. We must accept the author's statements largely on faith.

As is true of any field in which a few have made phenomenal successes, the direct-selling field at first attracted many hundreds of firms whose object was to make "easy money" in what appeared to them to



## HOUSE-TO-HOUSE

Selling is a subject that is receiving the serious attention of all those interested in determining

the efficacy of various retail outlets for their goods. There are some who believe that the effectiveness of this type of merchandising is on the wane. There are others with the opinion that this form of distribution is just coming into its own. Mr. Flarsheim belongs to the latter group, and in this pertinent article he indicates just why he believes that house-to-house selling has won a definite place as an economical method of distributing merchandise

be an easy business. When they discovered that the business was not as easy to operate as they had thought, when they had spent their small investments, they quietly dropped out. It is true that a number of this type are still in the business, and a few are continuing to enter it. But the number is becoming smaller and smaller all the time, as the knowledge is broadcast that the development of a house-to-house business requires just as much careful planning, expert knowledge and good merchandising as does any other kind of business.

The careful student of house-to-house selling does not condemn the method of selling direct, because of this situation. The development was

natural and to be expected in a business which, in only five years, has developed many enterprises whose sales figure well into the millions every year.

Regardless of the circumstances, any fair-minded man will readily admit that a few failures in an industry are no criterion for the generalization that the whole industry is on the verge of disaster. Retailers fail

by tens of thousands yearly. Is this fact to mean that the entire retail structure is tottering? Wholesalers, jobbers and manufacturers in all lines suffer declines or go out of business for reasons that would fill a good-sized telephone directory, yet do economic experts seize on such instances to write articles announcing that the whole machinery of distribution is undergoing a revolution? Obviously not. Why then, does Mr. Fiske blandly seize

upon the comparatively few concerns which have "struck shallow water" as the only necessary proof that the whole field of direct-selling has passed its peak?

Mr. Fiske seems to forget, or perhaps does not know, that the direct-selling industry now comprises many thousands of manufacturers who, on the whole, are just as successful and just as progressive as the average business unit in any other field. Mr. Fiske overlooks, that by and large, there are no more failures in the house-to-house field than in any other. But even granting, for the moment, that this "happening of major importance in merchandising" is of unusual value, we do not believe that Mr. Fiske's other conclusions,

[CONTINUED ON PAGE 80]



### Throw the Old Coffee Cups down to Davy Jones and ship a Gallant Set of Ovington China!

THE sea gravity pulls to Davy Jones and the sea level is the level of old coffee cups for a sea of china that disappears into otherwise immemorable tatters!

And the clear course to Ovington is the best of all ways to get china that will be yours in the healthiest and most beautiful hours and days.

There is such a large freight rate on china that you can't afford to buy it with an extra \$2.00 in freight charges. You may have a beautiful set for 50c and get both your china and your feet!

**OVINGTON'S**

140 East 42nd St. at 49th Street  
New York City

China is easy to break so many will be surprised to find that Ovington's china is so strong that it will stand up to the roughest use.



**Florentine leather is a good thing to give and a lovely thing to own**

THOSE who know the lovely little shops along the Via Tornabuoni know how many soft leathers can be put to and how lovely it can be in them!

So if you are looking for a gift to see them in yourself, by all means come to see the many lovely things these brought over from Florence.

**OVINGTON'S**  
The 5th Fl. of 4th Ave. at  
Fourth Avenue at 49th Street

These leather goods are made of the finest leather and are guaranteed to last for years. They are also very beautiful and make fine gifts.



Crystal Chalice set, with 12 pieces for \$12.50. The set includes a chalice, a tumbler, and a glass. The chalice is made of cut glass and is very beautiful. The set is also very practical and is a good gift for any occasion.

THOSE indispensable aids to the hostess who does a little or a lot of entertaining—good china and table crystal—are assembled at Ovington's year in and year out—in so fine a collection, we think, as can be found anywhere.

And while they are assembled year in and year out, and always of the highest quality, the prices change in January—they are discounted from 10% to 15%. But these discounts last for the month only.

**OVINGTON'S**

140 East 42nd St. at 49th Street  
New York City



### The Prudent Presenteer

WHEN the day after tomorrow comes, you'll want to have the day after tomorrow's present ready. It's not hard to get a present ready for the day after tomorrow. It's just a matter of going to Ovington's.

There are two things you can't get at Ovington's. One is a present that is not a present. The other is a present that is not a present. But you can get a present that is a present. It's just a matter of going to Ovington's.

There are two things you can't get at Ovington's. One is a present that is not a present. The other is a present that is not a present. But you can get a present that is a present. It's just a matter of going to Ovington's.

**OVINGTON'S**

The 5th Fl. of 4th Ave. at  
Fourth Avenue at 49th Street

THIS Ovington copy in New York papers has been something of an editorial feature—subsidized by Ovington's. It has had a following all its own, who have enjoyed its quips while they have bought its baubles. Every advertisement has been aimed to pay the reader in pleasure so that he will continue to read and be moved to buy. Ovington's believe in their advertising and point out that each advertisement strives for a double value—to play for the sale and at the same time never to cease the effort to advance the number of its friends

# What Is This Modern Advertising?

By James D. Adams

A NEW philosophy has come to business. It is called Modern Advertising. It is successful. For an advertising practitioner to oppose it relegates him to the outer darkness of senility. Advertisers cry for it. Its exponents pay larger income taxes than the President's salary.

Now what is this Modern Advertising? How does it work? What does it accomplish? I have listened to brilliant expositions of it which dragged in Freud, pornographic literature, animal sex attraction and a lot of the miasmatic new thought based on what a stupider generation had come to accept as a normal physical fact not necessarily requiring a special literature of its own.

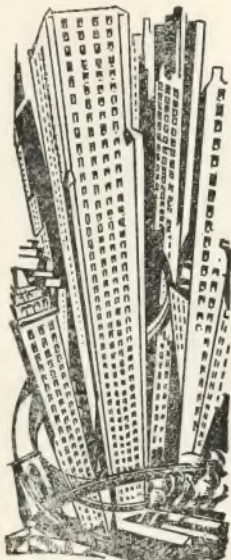
But expressed in simple, printable language Modern Advertising, at its best, is the recreating of fairyland for adults. It contacts with the rosy, misty dreams of romance which are the hopes of adolescence and the emotional secret temples where respectable middle age keeps burning the devotional candles of youthful impulses.

Reigning queens float through it, rejuvenating their regal charms with lotions and creams of the royal perfumer, which, fortuitously, are on sale at your druggist with directions for the treatment of magic potency.

It offers intimate little journeys into the boudoirs and bathrooms of aristocracy's leaders and reveals with charming, personally signed confessions, the dependence of beauty on these triumphs of the alchemy of the present day.

It weaves a fairy pattern of the opulent lure of the harem, love mysteries of ancient vamps, the jazz of night clubs, the joy of naughty conquest, the fountain of youth, and any other phantasy of unattainable deviltry which the rather gaunt spinster ad-writer can excavate from her disillusioned, yet ever hopeful and imaginative brain.

Modern advertising has even created its own art. Its ladies are willow, hipless creatures either nine feet tall or six inches thick, with foot-long fingers that trail through the air like floating scarfs in a breeze, and brooding, come-hither eyes extending from nose to ears.



Courtesy the Aquazone Corporation

The men are dashing damsels who would be massacred as an act of safety in any locker-room.

Briefly, at its best, Modern Advertising promises to a woman (it has left men alone, mostly) the fulfillment of every secret desire that lurks in her subconsciousness and which she wouldn't own up to for the world. It searches out all the suppressed impulses which, unleashed, explain the kept woman, and titillates them, innocently activates them into a half ashamed surrender to the lure of an innocuous cold cream, a mouth wash, a vacuum sweeper, a can of beans, a stick of candy, or, if the advertiser insists, a barrel of flour, a radio set or a washing machine.

It usually works — no doubt about it. The response is passionate. Sales curves mount till skywriting is needed to graph them.

That is Modern Advertising at its best—unquestionably a powerful, Midas weapon for high-speed go-getters.

But what about this Modern Advertising at its worst?

One might dwell upon the fact that it builds with untruths. There has been considerable agitation lately in support of honesty in advertising. But beyond its academic interest as a topic for convention speeches, honesty in business must remain a matter of individual preference and valuation. It is not the purpose of this discussion to quarrel with those who are investigating the financial soundness of the old adage, "honesty is the best policy." Modern Advertising anchors to the future, not to outworn ethical precepts. Honesty is not the only convention it has dislodged.

Some will say that Modern Advertising isn't decent. That is too old fashioned even to be discussed. Besides, its indiscretions are so veiled, compared to editorial matter, as to be harmless even to elderly people.

If no more serious indictment can be presented than dishonesty and a mild degeneracy, few boards of directors could be turned from rapt appreciation of sky-rocketing sales figures. Success will always have the laugh on sour-grapes moralities.

It must be remembered, too, that Modern Advertising is exceedingly modern. It hasn't really been tested. Its realities are all tangled up with its promises. If it's a bubble, it hasn't been pricked.

But, conceding its success, it is at least permissible to study the character and probabilities of that success.

No one of course really believes fairy stories. Yet some quality of mysticism in the human mind yearns so fervently for the unreal—for the glories of dreamland—that most of us possess a power of self-hypnosis which permits us actually to believe for a little while what we want to believe.

But we always descend to realities. And in the long run, most of our acts are influenced by what we know to be true.

There is good evidence to the effect

[CONTINUED ON PAGE 68]

# The Stock Market Slump Signifies What?

By Floyd W. Parsons

IT is a question as to which is greater today, our conceit or our ignorance. When the stock market goes up, nine people out of ten will tell you precisely why the advance took place. They will also add that it was perfectly clear months in advance that such a movement was under way. It is an amazing thing that so few folks make money in the stock market when they find it so easy to analyze situations and determine trends.

I doubt if there is any part of our newspapers that contains more bunk than is published in the financial columns. Here we are fed on rumors, superstitions and confusing statistics.

In our country we are cursed with a long list of erroneous beliefs in the fields of finance and economics. Many advocate that we establish wages on a basis of living costs. They forget that the cost of living is a result, and that no result can be kept constant if we continue to alter the factors that produce that result. Many workers believe that labor-saving machinery is a menace to their welfare.

Then there is that prime fallacy which concerns the business cycle. A period of depression must follow prosperity. Good times can never be permanent. Fat years must be succeeded by lean ones. Practically all of these ideas are vicious, and it is astounding that notwithstanding our marvelous accomplishments in the field of science, we are still content to flounder around in the field of economics, meekly accepting the guidance of the blind advocates of obsolete theories.

To believe in the cycle theory is to admit that the application of science and government to economics is a failure; that the great and profitable profession of the day is speculation, not production. It is not a fact that just because a man is well he must or will violate the laws of health and become sick. It does not follow that because business is good, our commercial or industrial leaders must or will transgress economic laws.



© Brown West.

The popular catch phrase of the day is "the business cycle." Some tell us that we must have a depression every seven years. Others specify different time intervals. Out of all of this the only evident truth is that business has traveled more or less in waves without their being any time relation between the economic crises. We have had recurring periods of overexpansion or inflation that ushered in times of economic waste that could last only until the bubble had been pricked. Then came months of remorseful readjustment accompanied by unemployment and distress.

We have heard it said time and time again that the stock market is a forecaster of coming business conditions. If such a thing is true, the present slump in security prices must portend a slowing down of trade. As a matter of fact, we have had several depressions in business that were not predicted by the action of the market. There is considerable likelihood at the present time that we may find that the stock

market again is not an infallible prophet of coming industrial developments. We must, of course, take into account that a severe decline in security prices, amounting to hundreds of millions of dollars, is certain to have a disturbing effect on the confidence of people in all walks of life. A part of the savings of most folks is invested in securities of one kind or another that are listed and traded in on the stock exchange.

Great forces are always at work to upset our economic equilibrium. There is no way to prevent variations in the world's harvests. There is also no way to prevent a wave of demands for wage advances during times of prosperity, and the penalty for such a policy is always unemployment. Factors of this kind are recognized by the average person as being unavoidable. But we give very little credence to the notion that business can be seriously affected by mechanical manipulation of the stock market that has little or no connection with any economic factors. When prices are going up, we read the papers and find everything rosy. But when stocks have been pushed to dizzy heights and distributed to a gullible public, then we begin to hear that things are unsatisfactory and the outlook is dark. Prices commence to tumble under heavy short selling and we are informed that business in a few months will be very, very bad. If we suggest that Wall Street gamblers may be the chief cause of the decline, we are held up to ridicule and informed that no man or group of men can materially and markedly affect the course of prices.

This kind of bunk has been fed to the public for many years. It is time we recognized the strength of our gambling fraternity whose sole occupation in life is to boost prices up until they won't go any further, and then smash them down until they are so low that they are again a purchase. These speculators spread optimism or pessimism according to which brand of education fits in best with their own selfish purposes.

[CONTINUED ON PAGE 64]

# THE · EDITORIAL · PAGE

## Labor's New Attitude on Waste

WITHOUT the cooperation of labor, the Simplification movement, sponsored by Secretary of Commerce Hoover, which is aimed fundamentally at the elimination of waste, could hardly expect to develop its full potentialities.

Under Samuel Gompers this cooperation was not certain for Mr. Gompers seemed obsessed with the idea that every workman earnestly desires to be a craftsman, and that the repetitive operations inherent in standardized production operations are anathema to every wage earner. Such is not the case. There are craftsmen in industry of course, many of them; but there are very many more workers whose chief interest is in steady employment at good wages at work which they can do without particular mental exertion or the application of skill, the development of which requires years of apprenticeship.

But the prospect of labor's cooperation now seems very much more hopeful. In a signed interview published in *Factory* for January, William Green, the new president of the American Federation of Labor, makes this significant statement: "We have indicated that one of the sources from which higher wages can be paid is the elimination of waste in industry and have offered our cooperation for that purpose."

With labor working cooperatively with management in a program of waste elimination, industry will be in a position to give the ultimate consumer more for his dollar, while earning a satisfactory return on the capital employed and paying better wages—better because larger, and better because of the increased value of the dollar resulting from simplification.



## The Associated Clubs and Service

IT is certainly a long cry today from the frankly junketing party composing the ad clubs' national convention of 17 or 18 years ago to the remarkable service organization to which it has now evolved; for instance, with local Better Business Bureaus in 42 cities operating with a financial support of \$750,000, and keeping 200 staff men busy. President Woodbridge rightly emphasized the service note in his keynote address recently (radioed to half a dozen cities), opening a campaign for a new level of operating efficiency.

The modern man is more practical, and has never been "sold" on good time conventions and oratory. But things must evolve, one phase at a time. The fiery oratory of "Sam" Dobbs years ago, burning into his hearers' minds the "truth in advertising" doctrine, which at first seemed to cynics to be only well-meaning bombast, has now crystallized into the formidable Better Business Bureaus, supported financially even by the conservative New York Stock Exchange.

The believability and responsiveness of advertising has been raised to a quite immeasurable degree by the work of the Associated Advertising Clubs of the World, and its new campaign thoroughly deserves the support, merely on its record for results, of substantial, hard-headed business men. Not a man in advertising today, nor a medium, nor an advertising corporation, but what

has personally profited by the clubs movement, and can profit still more. United action is the very heart of modern-day business progress.



## A Back Kick to "Buy at Home"

IN an article in *Advertising World* (London) J. Murray Allison brings out clearly the danger of such movements as the one labelled "Buy British Goods." He states that the real problem is to teach manufacturers to sell *British goods*, and goes on to say: "One by one we have seen firms detach themselves from the ruck of the unknown or unnamed and enter the clear field of advertising. Secure in public good will and support, they now confront hard times and bad trade, if not with satisfied, at least with calm minds. There are welcome signs that the non-advertising manufacturer is beginning to realize the potentialities of modern advertising. It would be a pity to allow him to imagine that the 'Buy British Goods' campaign will place him in the privileged position enjoyed by his rival who has won public good will by strict adherence to quality and by expenditure often running into hundreds of thousands of pounds."

This applies to any Buy at Home campaign, whether international, national or local; it tends to lull the non-advertising manufacturer or merchant into the comfortable belief that he can ride to prosperity on a wave of cooperative propaganda. Experience reveals that nothing is farther from the truth.



## Merchandise "On Suspicion"

OF late there has developed a method of selling which threatens to become a very serious nuisance. It has been fittingly characterized as the "on suspicion" method.

The seller mails articles to a list of people with the request that the recipient (who had not asked that the merchandise be sent) remit the price or return the articles.

If this method comes into extensive use, the public is going to suffer great annoyance as it takes time to re-wrap packages and mailing them is often a matter of serious inconvenience.

The Better Business Bureau of the San Francisco Advertising Club indicates how this system may be nipped in the bud. In a recent bulletin it says:

"The postal regulations prohibit the sending of C. O. D. merchandise which has not been ordered, but there is no regulation prohibiting the mailing of un-ordered merchandise for which the postman is not required to collect. However, the recipient of such merchandise is under no obligation to pay for it and need not bother about returning it."

In a word, the man who undertakes to sell merchandise in this way must assume all risk, and has no possible justification for writing threatening letters to persons who do not care to be bothered with his scheme.

It would be well if manufacturers would broadcast this fact in their dealer house-organs, so that retailers may know how to combat this annoying competition.

# Before You Change Jobs

By De Leslie Jones

I GOT an offer today to become sales manager for the Blank Blank Co. at \$30,000 a year" said a friend of mine not long ago. "You don't say!"

I exclaimed, for the Blank Blank Co. is a big, prosperous house. "I congratulate you! When do you go?"

"I don't go," was the laconic reply. "I turned it down."

I looked at my friend askance. "You turned it down!" I ejaculated, "Thirty thousand a year?"

"Look here," my friend said, "haven't you known me long enough to realize that I don't make many moves? That thirty thousand looks just as good to me as to you. It's \$10,000 a year more than I'm making now; but I couldn't make good at it."

"Good Lord, man," I said, getting the second surprise, "since when have you acquired an inferiority complex?"

"Here's the point," was the reply, "this job is not what it seems at the first look. If they made it fifty thousand I wouldn't take it. It's got two holes in it each wide enough to drive a Fifth Avenue bus through. They expect this Big Man they want to hire to put over a brand new article which has all but come a cropper. It was the president's personal whim. The trade is convinced that it is a lemon. I don't know whether or not it is, but I would be judged on whether or not I put it across. In the old days I would have taken the job without any qualms, figuring that 'I should worry,' at that salary, whether or not I failed. But not today. Then again the management is ridden by a president who is an autocrat. I'd have two



Photo by Lavanick

THE offer of a thousand dollars or so more a year has often proved sufficiently tempting to some sales managers to cause them to forsake satisfactory positions for others concerning which they know little. The results of such hasty action have often been most unfortunate. In this article Mr. Jones demonstrates just how necessary it is for sales managers to investigate every aspect of a position before they finally make up their minds to accept it

big worries on my hands, neither of which ought to be there, and either one of which might, without any fault of mine, 'break' me. Then what? I'd be regarded as the man who failed to prove that he was the 'topnotcher' he was said to be. Do you see why I don't want the job?"

I did, for I know a lot of sales managers, and a surprising number of them drift from one job to another snatching at a thousand dollars a year more salary as though a thousand dollars a year made up for other important matters, such as their reputation and integrity as professional men.

I SPEAK from observation when I say that many serious mistakes are made by men who do not sufficiently analyze the job they are offered. Before you go with an organization the job may look worth while, but when you are actually face to face with it, startling things may appear which virtually change the whole aspect of it.

A man worthy of the name of sales manager, I am presuming, is beyond mere job-hunting for his bread and butter. If circumstances put his services in the market, I am presuming that he values his future and his reputation sufficiently to want no connection which will not give his ability ample scope, advance him financially and add to his reputation.

I have seen many men take positions which did nothing but advance them financially while they faced, knowingly or unexpectedly, a situation where their ability had no scope; where they were literally prevented from producing results. As a consequence they added nothing to their reputations and later were the losers, even financially. There are some sales managers who defend this adventuring method as "experience" and have faith in their ingenuity to change a muddled job into a real one. Such men hop from one job to another with great ease and have no sense of professional pride. I admit there are some exceptions who have reached financially really worth while positions in this manner, but for every one of them there are scores of flat failures.

I am for a more professional attitude toward a prospective position as sales manager. It will increase respect for them and breed more men who can measure up to the big job sales managing has come to be. An engineer of ability won't undertake to build a bridge unless he knows that methods he can approve of technically will be used, and unless he is given the necessary authority as well as responsibility.

[CONTINUED ON PAGE 66]

BRUCE BARTON

ROY S. DURSTINE

ALEX F. OSBORN

# Barton. Durstine & Osborn

INCORPORATED

*A*N advertising agency of about one hundred and ninety people among whom are these account executives and department heads

Mary L. Alexander  
Joseph Alger  
John D. Anderson  
J. A. Archbald, jr.  
R. P. Bagg  
W. R. Baker, jr.  
F. T. Baldwin  
Bruce Barton  
Robert Barton  
Carl Burger  
G. Kane Campbell  
H. G. Canda  
A. D. Chiquoine, jr.  
Margaret Crane  
Thoreau Cronyn  
J. Davis Danforth  
Webster David  
C. L. Davis  
Rowland Davis  
Ernest Donohue  
B. C. Duffy  
Roy S. Durstine  
George O. Everett  
G. G. Flory  
K. D. Frankenstein  
R. C. Gellert  
B. E. Giffen  
Geo. F. Gouge  
L. F. Grant  
Gilson B. Gray  
E. Dorothy Greig  
Mabel P. Hanford

Chester E. Haring  
F. W. Hatch  
Roland Hintermeister  
P. M. Hollister  
F. G. Hubbard  
Matthew Hufnagel  
S. P. Irvin  
Charles D. Kaiser  
R. N. King  
D. P. Kingston  
A. D. Lehmann  
Charles J. Lumb  
Robert D. MacMillen  
Wm. C. Magee  
Carolyn T. March  
Elmer Mason  
Frank W. McGuirk  
Allyn B. McIntire  
E. J. McLaughlin  
Alex F. Osborn  
Leslie S. Pearl  
T. Arnold Rau  
Irene Smith  
J. Burton Stevens  
William M. Strong  
A. A. Trenchard  
Charles Wadsworth  
D. B. Wheeler  
George W. Winter  
C. S. Woolley  
J. H. Wright



NEW YORK  
383 MADISON AVENUE

BOSTON  
30 NEWBURY STREET

BUFFALO  
220 DELAWARE AVENUE

Member American Association of Advertising Agencies  
Member Audit Bureau of Circulations  
Member National Outdoor Advertising Bureau



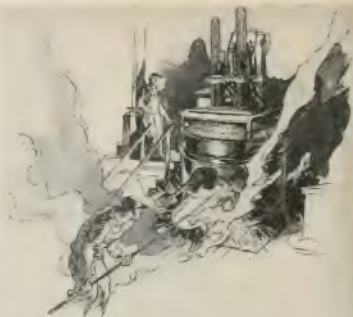
**SAFEGUARDING** uniform quality. Each operation in the production of Industrial Steel Castings—analysis of raw materials, preliminary tests of metal, final analysis and heat treating—is under the complete control of our chemists and metallurgists.

THE INDUSTRIAL STEEL CASTINGS COMPANY, TORONTO, CANADA



**INDUSTRIAL**  
Steel Castings

*Electric Cast Steel • Electrically Heat Treated*



**CAREFUL** selection of the finest materials • electric furnace • working of bulk to eliminate imperfections • laboratory analysis of raw materials • adjustment of the final slag • these contribute to the releasing process which each heat treating before being tested, and insure uniform quality in Industrial Steel Castings.

THE INDUSTRIAL STEEL CASTINGS COMPANY, TORONTO, CANADA



**INDUSTRIAL**  
STEEL CASTINGS

*Electric Cast Steel • Electrically Heat Treated*

# Applying Imagination to the Selling of Castings

By John Henry

**M**R. M. L. WILSON in his address to the Eastern Industrial Advertisers, published in the February 10 issue of *ADVERTISING AND SELLING FORTNIGHTLY*, says that a "clear imaginative concept of what you are doing" is part of the foundation upon which a successful industrial advertising campaign must be built. It takes a lot of imagination to translate this thought with action when you are advertising a more or less "basic" product like castings.

There are several methods open to the advertiser. First a mere statement and reiteration of the fact that it is possible to secure castings at a certain address. This is a survival of the business card era which is still somewhat in evidence today. An idea of this kind may be amplified by statements of capacities—"one pound to 5 ton," plant facilities, engineering experience or special advantages

in production, fabrication or composition. Blessed is the man who hath a special formula or mixture. His problem is solved for he has a "specialty."

The second method employed is that of comparison with other like products or those of a similar nature but varying composition. By this method he may compare his product with others for strength, durability, machineability and adaptability. This scheme, however, enters the realm of argument and in this particular case there are limitations, for all the various groups have their uses for which they and no other are best suited. Each group also has its defenders and adherents who will fight to the death for their pet group.

A third method employed is more altruistic and can only be used by a well founded concern which can afford to advertise the product in general and present their own facilities

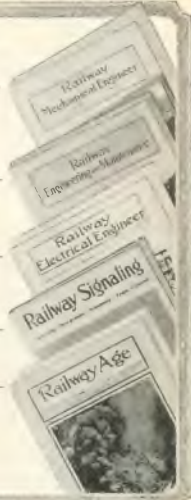
by inference. The advertisers in this group call attention to the value, uses and adaptability of castings in general and picture in their advertising a series of successful castings which have been made either as an original design or as a replacement for a similar part made under another process. The theory behind this scheme of advertising is that this continuous presentation of examples is bound to portray sooner or later to the casual or interested reader a part that is similar to something he uses as part of his own product. Of course, the recognition must carry with it the thought of the firm where there is a possibility of obtaining such a product. A scheme of this kind must continue over a long period of time and its value may be enhanced by making up a booklet of these examples for general distribution to prospects.

Imagination plays a part in all of

[CONTINUED ON PAGE 56]



7,772	Average Net Paid Circulation June to Dec., 1925	To Mechanical Officers. Locomotive and Car Design, Construction and Repairs, Shop Equipment and Machine Tools.
9,003	"	To Engineering and Maintenance Officers. Bridge Building, Water Service and Track Construction and Maintenance.
1,998	"	To Electrical Officers. Electric Power and Light for shops, cars and buildings, Heavy Electric Traction.
4,949	"	To Signal Officers. Signaling, Telephone and Telegraph, Automatic Train Control.
9,730	"	To Executives, Operating Officials, Purchasing Officers and Department Heads.
<b>33,452</b>	<b>Total Average Net Paid Circulation</b>	<b>All A.B.C. and A.B.P.</b>



## Departmental Publications That Select The Railway Men You Want to Reach

That is the outstanding value to you of the five departmental publications in the *Railway Service Unit*.

The net paid circulation figures listed above prove that the men in each branch of railway service want a publication which is devoted exclusively to railway problems from the standpoint of their department—and the classification of subscribers given in the

A. B. C. statements proves that these departmental publications reach the men who specify and influence purchases in each of the five branches of railway service.

Our research department will gladly cooperate with you to determine who specify and influence purchases of your railway products and how those railway men can be reached most effectively.

Simmons-Boardman Publishing Company, 30 Church St., New York  
*"The House of Transportation"*

Chicago: 608 S. Dearborn Street Cleveland: 6007 Euclid Avenue Washington, D. C.: 17th and H Streets, N.W.  
 New Orleans, Mandeville, La. San Francisco: 74 New Montgomery Street London: 34 Victoria Street, S.W.1

## The Railway Service Unit

*Five Departmental Publications serving each of the departments in the railway industry individually, effectively, and without waste*

# Are Soup Eaters Really Concerned About the Campbell Position?

By Roger F. Owsley

THAT'S a beautiful picture Mr. Rheinstrom paints in the February 10 issue of the FORTNIGHTLY in his article "Why One Price Space in Periodicals?" but I wonder what Mr. Rheinstrom, myself, and thousands of others who claim to be advertising men would be doing today to get our share of bread and butter if Wrigley, Dodge, Prophylactic, Buick, Old Dutch, Colgate, Ponds, Armstrong, Jergens, and even Campbell had put off the start of their advertising until they could get front of book, first, second, third, fourth or fifth page following reading, or back of book.

"Well," I hear, "there was nothing like the volume of advertising in magazines then." No, and there was nothing like the volume of interest in advertising and advertised products. Nor were the majority of publications pulling the reader over into the advertising sections by carrying over their editorial matter. *Popular Mechanics* seems still to kid the life out of a lot of strictly mail order advertisers, or else these advertisers must get results, and there is nothing to drag a reader into the back of the book but advertising—advertising, too, that every reader knows is going to try and sell him something right on the spot.

Yes, most decidedly yes, "monster appropriations must be the price of successful space buying in weekly and monthly periodicals" just as long as the average advertiser or space buyer considers position only on the basis of getting in front of some one else, which virtually means getting just as close to the Campbell position as possible. And as to this much discussed Campbell position, will Mr. Rheinstrom please tell the court who had this first page following reading before Campbell moved in. If he can answer this question he can do more than 99 out of every 100 advertising men can do. I know who had it once, but the concern I have in mind aren't even advertising now, so maybe it isn't so much the position after all.

That answer to one of Mr. Rhein-

strom's questions by his "clever copy writer," "Because Campbell always has the first page following reading matter, in every magazine used, every month. People get used to seeing it there," is a classic. Can't you picture Mrs. Average Consumer, madly tearing through all of her regular publications each month, to be sure no one has taken first page following reading away from her favorite soup manufacturer!

Mr. Rheinstrom also asks this question: "If Campbell used the twenty-third page every month, would the same attention value be earned?" Attention value to whom, I might ask. If to advertising men, a thousand times *no*. If to the consuming public, a thousand times *yes*. If I am not badly mistaken, Wrigley is as big in the chewing gum business as Campbell is in the soup business. Will Mr. Rheinstrom please tell me what position Wrigley has in the magazines, or anywhere else for that matter? And this goes for Postum, Colgate, Armstrong, General Motors, Ford, Lux, Congoleum, and what not.

AGAIN I say maybe it isn't the position after all. We apparently have gotten into a cycle of designing coupon advertisements to get inquiries, to such an extent that the poor advertisement simply cannot do any of the work it was primarily intended to do. We then take these inquiries and try to make them determine whether copy is too long or too short, we try to make them tell us whether a headline is good or bad, we try to make them decide that the *Post* is a poor medium and the *Times* worse, we try to make them decide whether we should use color or black and white, we make them tell us that December is a poor month to advertise and June is terrible, we make them tell us whether the front of the book is better than the back. Ye Gods, what can't they do if they accomplish all of this?

Here's exactly what they can do: They can fail utterly to sell the goods they are trying to sell, and a lot of

them are failing miserably to do just that.

Does anyone recall Campbell having determined the position they have through the use of coupons—or Ivory or Hart Schaffner and Marx or Old Dutch Cleanser.

MR. RHEINSTROM asks a third question: "Why should you expect as many customers to find your store on the side street as your competitors on the avenue?" That's easy. The publication very quickly determines that. It, as a whole, is either "the avenue" or "a side street." Mr. Franklin Simon doesn't worry much about the competition he gets on Sixth Avenue. What he tries to do is to get what he thinks is the best position on Fifth Avenue, and what he thinks is the best is not exactly what Tiffany thinks is the best.

Now we have this very definite statement, "Your position in a periodical may mean success or failure." Being a definite statement I challenge Mr. Rheinstrom to prove this and while he is attempting to prove it, I will produce 100 advertisers whose success is unquestioned, and whose copy has never yet appeared in any special or specified position regularly, to every one he will produce who can definitely point to failure due entirely or partially to what he may call poor position. Mr. Rheinstrom may say here, "Yes, but how much more successful would they have been had they had a better fixed position"—and my answer to this is—just as much more successful as any of us might have been had we gone into the law profession instead of advertising.

From every side space buyers are continually having "Copy's the thing," "Good copy will produce anywhere," "Give me good copy and I won't worry about the medium," thrown at them from every side. Then what's all this shooting for? Why is it when the coupons fall down in number, invariably it's the medium or the position the copy got in that medium that causes all of the trouble! Are we to assume that the

[CONTINUED ON PAGE 58]

# These Ads Won A Bok Prize

KEYED COPY

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**These courageous dealers  
are fighting bootleg gasoline**

Here is a complete list of the Tydol dealers of New York City. Every single name on this list represents a dealer who is competing with Tide Oil and so you know he's got gas.

With Tide Water Oil dealers have taken the most courageous step in gasoline history — they are fighting bootleg gasoline by selling genuine Tydol from sealed pumps. The seal is color protection against bootleg gasoline — your guarantee that you are getting genuine high quality Tydol.

This list includes 100 courageous dealers of their district by geographical divisions. These are the real gas dealers, not a handful of Tydol from the dealer on the list who is some near home.

**Gasoline Plan Adds  
1,095,000 Gallons Monthly**

*This Copy Simply Expresses a Clever  
Merchandizing Idea . . . and Wins*

... one loudly, the ... I to buy good

**YOU** have long been interested in the definite results of advertising. Now the Harvard Bok Prize Committee has recognized definite results as one of advertising's most vital factors. To a campaign famous for the accomplishment of definite results—that of the Tide Water Oil Company—the Committee has awarded a coveted prize.

## But . . . Do You Know The Facts?

that any concerted attempt has been made to tell the DEFINITE FACTS of advertising. "This revolutionary service," says a famous agency man, "is doing more to place modern advertising practice upon a scientific basis than any other force."

Over two thousand congratulatory letters have poured in during the past few months.

Forty advertising clubs have asked for Keyed Copy subscriptions for lounge-room discussion.

Nine great universities use it for class-room study.

FREE SUBSCRIPTION  
Mail Coupon

Keyed Copy is one of the creative, disinterested services rendered by the Advertising Service Bureau of the Macfadden Publications, Inc. Subscription requests entail no obligation now or ever. Just pass this coupon to your secretary, for mailing.

If you are a subscriber to Keyed Copy, you already know the intimate facts of this prize winning campaign. The complete story and definite facts were exclusively reproduced in the pages of February Keyed Copy. As have been the stories and definite facts of scores of successful campaigns throughout the past year.



Keyed Copy — have you never seen it? — is the little advertising magazine that reproduces successful advertisements — together with the definite facts of their results IN ACTUAL FIGURES!

It marks the first time in advertising history

**ADVERTISING SERVICE BUREAU**  
Carroll Rheinstrom, Director  
1926 Broadway, New York

Enter my Keyed Copy subscription, beginning with the February issue which contains the Tydol Bok Prize story — without obligation.

Name .....

Company .....

Address .....

(Most subscribers give home address)

City ..... State .....

# KEYED COPY

Carroll Rheinstrom, Editor

MACFADDEN PUBLICATIONS, Inc.

# The Credit Man's Problem in Installment Selling

**T**HE aggregate amount of installment credit now in force in the United States has been estimated at \$3,000,000,000. This is frankly a guess. Determination of the actual total would involve a research, by questionnaire or other method, which would be so expensive and extensive as to be virtually prohibitive.

Arguments for and against installment selling are finding constant expression in business and social conversation, on the public platform, and in hundreds of magazines and newspapers. Both extremes find active support. An official of one of New York's largest banks has recently come out unequivocally as opposed to all installment selling. On the opposite side are lined up manufacturers, department store operators and bankers who are equally positive in their firm conviction that the deferred payment plan is "the life of business."

Intensified competition is doubtless the chief cause of the recent expansion of installment selling. If the merchant had his choice, he would sell for cash only, as that is the safest and cheapest way. But strenuous competition makes this impracticable. Customers demand credit, and merchants, making a virtue of a necessity, make long-term credit accommodation a talking point in their sales campaigns. This procedure—because it involves a tie-up of working capital, requires additional bookkeeping, and introduces an element of risk to the seller—becomes an important factor in the cost of goods to the consumer, and must, therefore, be carefully considered in any scientific study of distribution costs.

That the competition which accelerated this movement has been strongly influenced by European conditions is probable. In a speech made recently at Indianapolis, James M. Lynch, president of the International Typographical Union, said that "rapidly increasing production and the lack of adequate foreign

## Editor's Note

**T**HE recurrent problem of installment selling never fails to arouse wide discussion whenever its many ramifications come up before the business world. The accompanying article is made up of abstracted portions of an illuminating report by the Department of Public Relations of the National Association of Credit Men under the heading "Installment Merchandising, Compilation No. 2." The compilation as a whole consists of the published opinions of various men in positions where installment selling constitutes an imminent problem. Every effort has been made to present both sides of the question impartially, and the *FORTNIGHTLY* regrets that space limitations make possible the publication here of only a part of the whole. It is planned that in an early issue these variegated and highly constructive opinions will be published in these pages in symposium form, but for the present we have contented ourselves with a few sections, most of which have been abstracted from the report of Committee IV of the National Distribution Conference

markets have turned the full force of the Nation's highly organized selling force upon the domestic field." The result of this, in the opinion of this well-known labor leader, has been that "the wage-earner, as well as other classes, have been driven into debt. Buying power is being sapped up in advance of its development, and the cost of doing business is increasing fearfully."

**I**N fairness to Mr. Lynch it should be explained that in his speech he directed his attack mainly against the installment buying of non-essentials. He expressed his belief that this method of paying for purchases ultimately reduced the buying power of the wage earner, as part of the price on any article bought on the installment plan goes toward interest charge which the dealer must pay and pass on to the consumer in the form of higher prices. He also asserted his conviction that the tendency of wage earners to be less concerned about the quality and price of articles purchased on the installment plan will lead to the production

of inferior merchandise on which depression will proceed at a very rapid rate.

At the opposite extreme are found many who regard installment sales as a wholesome and beneficial aid to legitimate business. Typical of these is a Western retail credit executive who asserts that "the installment payment plan does away with two-season or three-season business in some lines, by permitting the ultimate consumer to budget all his expenditures for necessities, pleasures, education and luxuries; it gives him greater comfort and peace of mind and enables him to meet his obligations promptly. Thus the installment plan can gradually develop for the retailer, jobber, wholesalers and manufacturer a twelve months' business that will keep capital flowing in its legitimate channels, credit restricted to its proper uses, and money demand and supply more evenly balanced."

On a middle ground between these two extremes are found many economists and business men who believe that installment sales are clearly justified in the case of producers' goods, but are indefensible when applied to consumers' goods. This is, in general, the attitude taken by the National Association of Credit Men. The interpretation of this attitude is complicated by the necessity for a definition of terms, and the difficulty of drawing a sharply defined line between producers' and consumers' goods.

Using, for purposes of illustration, the automobile (which has probably done more than any other manufactured product to increase installment sales), it is frequently said that a truck is "producers' goods." But the difficulty of definition is at once apparent, for the sedan or touring car used by a salesman in covering territory, increasing his sales and his own commissions, may certainly be regarded as "producers' goods."

Realizing this difficulty of definition, those who take the middle



## “Your Friend in Des Moines and Iowa”

That describes the Merchandising Service Department of The Des Moines Register and Tribune. For many years this department has been assisting manufacturers and advertising agencies in securing larger sales in the Iowa market.

We know Iowa and the trend of marketing and merchandising conditions in this state. We know the jobbers, their salesmen and the brokers.

We supply up to date dealer route lists for the city of Des Moines free to salesmen. Mailing lists for drug and grocery trade for the entire state of Iowa are maintained for the use of advertisers.

We furnish dealer broadsides in sufficient quantity to cover the trade in the state without charge to advertisers using 5,000 lines or more. The advertiser pays only for the addressing and postage.

We recognize that no two manufacturers have the same problems, hence the policies of this merchandising department are sufficiently flexible to meet all conditions.

Write for these booklets:

“The Shortest Route to Iowa’s Pocketbook” which lists the number of families, income tax returns and the circulation of The Register and Tribune for every city, town and county in Iowa.

“1926 Iowa Market Data.” This is the most complete compilation of Iowa market statistics that has ever been available for advertisers. It includes a tabulation (R. L. Polk & Co.) of population and merchandising statistics for the entire state of Iowa, which follows the general plan used in “Analysis of the 81 Principal American Markets.”

## The Register and Tribune

170,000 Daily

Des Moines, Iowa

150,000 Sunday

Largest Iowa Circulation of Any Publication—Newspaper, Farm Paper, Magazine

ground are likely to arrive at the conclusion that from the point of view of the consumer the right or wrong of installment buying depends on a number of considerations, including the following:

*First:* The buyer's actual need of the goods.

*Second:* His ability to meet payments for them without jeopardizing his credit or the well-being of his dependents.

*Third:* Goods must be of proper quality, and as represented.

*Fourth:* Terms must cover a fair but not an exorbitant charge for the privilege of long time credit.

*Fifth:* Provisions in regard to repossession must be in accord with the laws of the State in which the sale is made.

Point 1 is distinctly up to the buyer. No distribution conference or other outside agency can determine whether the buyer really needs the goods, or, having attempted to make such determination, can compel him to act in accordance with its judgment. Progress in that particular can be made only as the buyer is educated, as he learns the advantages of thrift, and comes to appreciate the fact that value is more important than price.

**W**ITH Point 2 the credit manager of the selling organization is concerned. He does a service to both seller and prospective buyer if he inspects installment credit qualifications with scrupulous care. When he finds a would-be buyer on the point of entering into a contract which he has no moral right to make and the terms of which he cannot possibly live up to, the credit man's disapproval of the credit risk will save the buyer later embarrassment and the seller the trouble and expense of repossession.

Point 3 may be regarded as covered by the old doctrine of "Caveat emptor." It is to be noted, however, that many manufacturers and distributors have taken higher ground than that indicated by the idea of "let the buyer beware." Return of unsatisfactory goods is now allowed by so many distributors that the old slogan is well on its way toward abandonment. This practice increases the cost of goods to the consumer, but the consumer appears to be willing to pay a fair return for what he regards as an essential service.

Under Point 4 there is indicated one of the most important and far-reaching factors in the problem of installment selling. Terms of sale in any line of business have their logical basis in the nature of the goods sold. In general, the longer

the life of the product, the longer is the period of time over which payments may be spread. Food, for example, being for immediate consumption, has been sold uniformly on cash or short credit terms. Until recently the same was true of clothing, but it is now possible to buy clothing at retail with payments spread over a ten-month period, or even longer.

Furniture has, of course, been sold on the installment plan for many years. The deposit required is fairly substantial, but the purchaser has generally from six to eighteen months in which to complete his contract. Pianos, on which depreciation is comparatively slow, are sold on very liberal terms, running up to three or four years. Automobiles, as every one well knows, are sold to the extent of 75 per cent or more of the total output, on terms varying from six to twelve months.

Obviously, anything of the value of a piano or an automobile could not safely be sold outright on long terms. It is therefore customary for the seller to retain title or legal interest in the property until the contract of sale is completed by the payment of the last installment due. This is accomplished by means of the chattel mortgage, the conditional sales contract or lease. The lease is similar to the conditional sales contract, but is used to conform to the laws of certain States.

When goods are bought on lease or conditional sales contract, the title remains in the seller, and passes to the buyer only upon completion of the stipulated payment. Under the lease plan, installment payments are designated as "rent." But when the chattel mortgage form is used, the title passes immediately to the buyer, and he gives the mortgage as security for payment of the balance due. Under any of these forms, the seller may repossess the property if the conditions of the sales contract are not met by the buyer.

**T**HE problem of conditional sales is complicated by the wide variance between the laws of the different States. It is further complicated by the frequent addition of new laws to the already bulky code under which the national distributor must operate if he attempts to sell on the installment plan. The State of Pennsylvania, for example, enacted and made effective on September 1, 1925, a law entitled the Uniform Conditional Sales Act, under which the seller of goods on the deferred payment plan must file with the Prothonotary for his district (or with

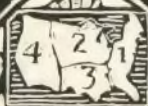
the Recorder of Deeds) a record of each sales contract and its terms. Unless this record is filed within ten days after the sale, the transaction is void. A fee of 50 cents is charged for filing, and when the buyer closes the transaction by making his final payment a statement to that effect must be filed, and another fee of 50 cents is collected.

**T**HE courts already have had to consider several questions concerning this law. One is whether the seller or the buyer must record the transactions and pay the fee. If it is finally decided that the seller must do the filing, the cost will be heavy, particularly in the case of dealers, such as retail jewelers, whose business involves the handling of a large number of comparatively small sales items. In that event the retailers will undoubtedly add, or at least attempt to add, the filing fees to the price charged the customer for the goods.

Another recent development (not of legislation but of finance) is the sudden increase of bank loans to finance installment buying. In Louisville, one of the leading department stores recently advertised that its customers might have from twenty-five to fifty weeks to pay for merchandise bought in every department at "cash prices," announcing that this service was made possible by the store borrowing the money for the balance due from a large national bank.

The details of the arrangement are given in the November issue of the *American Bankers' Association Journal*. The department store advertises the arrangement as "The Louisville National Bank Plan." Weekly payments are made at a window in the department store that looks like a teller's cage. This and a sign reading "Representative of the Louisville National Bank" create an illusion of direct dealing with the bank. Mr. Richard Bean, president of the bank, says: "The trade acceptance is the vital part of the arrangement. The store sells goods to its customers on either a twenty-five or fifty week payment plan, the period depending upon the classes of merchandise sold. Dry goods, wearing apparel, and millinery are sold on the twenty-five-week payment plan. Furniture, household furnishings, washing machines and other goods which can be repossessed under mortgages are sold on a fifty-week payment plan.

"The store takes a trade acceptance, attached to a mortgage, from the customer and indorses this trade



## FRAME—WORK

**I**F the product is bought and sold by dry goods and department stores use The Economist Group as the *framework* of your sales promotion. In each of the four major markets, and in all, this is the sure, fast way to the minds of the men who matter. Tell and sell the merchant and he'll tell and sell the millions!

### The ECONOMIST GROUP

DRY GOODS ECONOMIST  
MERCHANT ECONOMIST

239 W. 39 St., N. Y. and principal cities

Reaching 35,000 stores  
in more than 10,000  
centers—takes that do  
72 per cent of the  
country's retail business  
in dry goods and de-  
partment store lines.

W.F. White

# Will Dealers Follow the Leader?

A Book-Marketing Experience Which Suggests That  
It All Depends on Who Is Leader

By Alex Osborn

**T**O get dealers to cooperate on a sales-promotion plan for their own benefit is probably one of your gnarliest problems. Perhaps there may be some illumination for most of us in the experience in book-selling which will here be described.

The human traits that led up to this sales plan were revealed to me during a Sunday afternoon's swim-fest with my children. I tried to get my oldest to jump off the dock. She would not do it.

"Watch me jump," said I, as I bravely plunged feet first through the whole four feet of space clear down to the bosom of the lake.

This had no effect on darling daughter. She thought:

"That was only daddy who made that splash. He is big and strong anyway."

In desperation, I hit on a new hunch. I put little sister up on the dock and told her to jump. She didn't know any better. She toppled off, splashed in, and came up laughing.

In another minute big sister had followed suit.

To get dealers to do as you desire, it is best to get them to follow the lead of a fellow-dealer. They won't follow your lead. You are too big and strong like daddy.

Here was the way this principle worked out in practice:

Last spring the Bobbs-Merrill Company of Indianapolis brought out Bruce Barton's new book, "The Man Nobody Knows." Those of us who read the book in advance felt it ought to become a best seller. I volunteered to help work out a plan for merchandising the book.

After going over the results of many sales promotion campaigns we were familiar with, we decided that if we could get the retailer to do his own promotion work we would secure a far greater degree of cooperation than with any prepared-in-advance plan sent out from the home office. We eventually decided to let the retailer work out the plan from beginning to end.



To begin with, I took the proposition up with my friend, Chris Grauer, the head of the Otto Ulbrich Company, a well-known and successful book-selling firm of Buffalo. After Mr. Grauer had read the book he became convinced of its possibilities, and agreed to help us work out and execute a plan of national sales promotion. The plan was to be worked out and proved in the Ulbrich store, and then syndicated to the country.

**T**HE basic difference between this plan and most sales promotion plans was that, instead of the manufacturer preparing the plan according to his own ideas and giving it direct to the trade, we had a well-known bookseller adopt the plan as his own, and then write on his own stationery to other booksellers throughout the country giving them the plan in detail and urging them to try it locally.

"It seems to me," wrote Mr. Grauer in his first letter to "Fellow Book Merchants," which was the preliminary run in the campaign, "that we have a great opportunity in Bruce Barton's new book 'The Man Nobody Knows'—an opportunity to

stimulate our businesses and an opportunity to serve our communities.

"We have planned a real effort on this book and, for sentimental reasons, a friend of the author's has made it financially possible for me to broadcast this plan to certain members of the book trade in the hope that they also will adopt this sales program in whole or part."

The various steps in the campaign given by Mr. Grauer to his fellow-merchants were as follows:

1. An advance mail campaign to charge account customers, the mailing in each case to precede the sale of the book by one week.

The sample letter attached mentioned that only a limited number of copies of the book had been allotted to the dealer and enclosed a post-card for reply by which the charge account customer might make sure of getting a copy of the first edition by having it delivered and charged to his account.

2. Window display. A suggestion for a window display which any local sign painter could make was given, together with an illustration of the Ulbrich window, which was inserted into the letter at this point. Mr. Grauer gave the cost of his sign as \$6.50.

A supplementary window display was suggested, consisting of a changing record of the number of books sold to date, figures to be changed twice daily as sales progressed.

3. Store display. Mr. Grauer's letter next gave a suggestion for an effective interior display consisting of a table containing a display panel which could be made for a few dollars, two lighted candles, a copy of the Bible, and a copy of Mr. Barton's book. This display like was pictured in the letter.

4. Stores salespeople. Under this heading, Mr. Grauer gave suggestions for arousing the cooperation of the salespeople.

5. Package inserts. Here was outlined suggestions for stuffers to be made by the dealer and included

[CONTINUED ON PAGE 70]





# 45 Leading Cleveland Distributors also say it's ... *True!*

MR. NATIONAL ADVERTISER: 69.65 per cent of the total volume of business done by the 45 leading Cleveland distributing concerns comes from the City of Cleveland alone.

81.7 per cent of their total volume of business comes from the TRUE Cleveland market.

The average number of salesmen for each of these firms is 11.8. The entire time of 5.6 of these same men is spent in the City of Cleveland alone.

49.3 per cent of the time of an additional 2.3 salesmen who work in the TRUE Cleveland market is spent in the city alone—an equivalent of 6.13 out of the 11.8 men working in the City of Cleveland alone.

7.9 of the 11.8 men spend their entire time in Cleveland and the TRUE Cleveland market.

And now another authority on Cleveland marketing officially OK's the TRUE Cleveland Market. Now Editor and Publisher, the Audit Bureau of Circulations, the Cleveland Bell Telephone Co., Twenty-two Leading Cleveland merchants, Forty-five Leading Cleveland Distributors, and The Cleveland Press stand as one in defining Cleveland's TRUE Trading area as that territory within 35 miles of Public Square.

For all the rest of Ohio, Western Pennsylvania, Western New York, West Virginia, Kentucky and Eastern Indiana, these 45 big distributing firms in Cleveland have an average of 1.7 men. The time of 2.2 men is spent both inside and outside the TRUE Cleveland market.

*The Press  
is the  
First  
Advertising  
Buy in  
Cleveland*

Recognizing their market of greatest productiveness, these 45 representative distributors devote 67 per cent of their selling effort to the TRUE Cleveland market and therein derive 81.7 per cent of their patronage.

This information is compiled from signed statements of the 45 executive heads of these companies and is on file in our office.

We will gladly send you more complete details of this survey. Write!

# The Cleveland Press

FIRST  
IN  
CLEVELAND!

NATIONAL REPRESENTATIVES:— ALLIED NEWSPAPERS, INC.,  
250 Park Ave., New York City      410 N. Michigan Blvd., Chicago  
CLEVELAND, CINCINNATI, SAN FRANCISCO, SEATTLE, LOS ANGELES

A  
SCRIPPS-HOWARD  
NEWSPAPER

# Three Forms of Competition That Face the Retail Dealer

By *Edward M. Skinner*

Vice-President, Wilson Bros., Chicago

**I**N any discussion of retailing problems there are several things to be considered.

First, what are the conditions at this time in the distribution of merchandise through the retail dealer?

Second, what policies of merchandising, etc., will it be necessary for the retailers to adopt to meet satisfactorily and profitably these conditions? And, third, what policies or what procedure can the manufacturers and distributors adopt to cooperate with and help the retailer and themselves in the important matter of distribution?

There are more than a million retail stores in this country today: that is, one for every 22 families. Beyond a doubt there are too many citizens in the United States trying to make a living by engaging in the retail business. Americans are paying too much store rent, too much clerk hire and too much overhead for the retail business. One out of every twenty adults, men or women, in this land make their living in the retail business.

Expert figures show that the retail clothiers have the shortest business life of all retailers, and there are 45,000 of them. Certain figures show that almost half of the 40,000 men's furnishers in the country have a capital of less than \$5,000.

It is quite natural that, there being too many retailers, a large proportion of them should be incompetent. In the year 1924 Bradstreet reported 2312 failures and of these 1635 were caused by incompetence, inexperience, or lack of capital, or extravagance or neglect.

What are the conditions in the situation that manufacturers and distributors and the retail merchants have to meet? In the past, distribution of merchandise was done almost entirely from the manufacturer to the jobber—now called

the distributor—then from the jobber to the retailer and then to the consumer. As time goes on the saving of the middleman's profit becomes more and more necessary and in recent years the development of distribution direct from the manufacturer to the retailer has grown much stronger.

In most cases the strong jobber became a manufacturer, or at least partly so, and the position of jobber simply as a jobber becomes more and more difficult. There is no questioning the fact that the nearer the manufacturers can be brought to the consumer the more economically the consumer will be served. So, the next step is the formation of the great mail order houses that sell to the consumer direct, and it can not be questioned that it is a perfectly logical economic step if the consumer is satisfied with the cost of the merchandise he receives. This step entirely eliminated the jobber and the retailer because the great mail order houses sell direct to the consumer. It is only necessary to keep in mind the immense and increasingly large volume of business of these great distributors to realize how large a volume of business has been lost to the retailer through this one channel.

**T**HE next appeal for consumer patronage based upon the elimination of the retailer is the distribution of products direct from the manufacturer to the consumer by means of employing house-to-house canvassers. This method of distribution has had a phenomenal progress in many lines, but none larger and more threatening to the retailer than in clothing and hosiery.

Again it must be noticed that this immense volume of business is lost to the retailer. Both of these methods of distribution have been bitterly fought from every standpoint and in the case of the house-to-house canvasser every sort of substitute has been attempted to

put a stop to the business, but it might just as well be acknowledged that the proposition of selling goods to the consumer that he wishes to buy at the lowest possible price, eliminating all unnecessary handling, is economically sound. Make up your mind that the competition of the house-to-house canvasser will not be defeated by legislation, but only by better merchandising, better service, just as economically rendered.

**T**HE third serious menace to the average retailer comes not from the source that desires to eliminate the retailer, but from the retail industry itself in an attempt to eliminate competition in what is known as the chain store. Here again you have a very strong combination, both intellectually and financially and based upon absolutely sound economic theory, the distribution to the consumer of the goods he desires at the lowest possible price.

These chain stores are managed by the shrewdest, most competent, most successful individuals in their industry. Their success is based upon the unquestioned fact that merchandise made and distributed in enormous quantities can be more economically made and distributed and the further unquestioned fact that a large distribution ably managed by expert people can effect large savings in distribution, a considerable portion of which is passed on to the consumer.

Of the three methods of distribution which are today securing a large constantly growing volume of trade from the consumer and year after year greatly reducing the volume that goes to the retail store outside of a chain, it seems to me the chain store brings the greatest problem to the retailer.

Before leaving the subject of the chain store, might I point out that it is not only the stores that are owned and operated by a large company, but the chain of great high

Portions of an address delivered before the Sixth District Convention of the Associated Advertising Clubs of the World, Chicago.

**N. B.** This advertisement is one of a series appearing as a full page in *The Enquirer*



# Mr. and Mrs. Cincinnati Home-Builder —and the most important building in the world

"I think there ought to be a terrace at the rear. And—"

"Don't forget the fireplace. It must be big—room enough for a whole log. And we'll put a ship model—"

"Oh, I saw the best looking one today. And it costs only—"

Happy evenings, these. Evenings of dreaming, planning, figuring. Finally, out in some pleasant suburb, saws begin to sing and hammers to ring—a snug little home arises.

Here, most every day, Mr. and Mrs. Cincinnati Home-Builder come. And such weeks of eager waiting! But at last "moving day" arrives—Mr. and Mrs. Home-Builder are in their own home now!

On this same "moving day," an old address will be crossed out, and a new

address noted on the subscriber lists of *The Daily Enquirer*. For Mr. and Mrs. Home-Builder wouldn't think now of doing without the paper that helped them through the period of planning and building—that brought them the latest real estate and building news, ideas for interior decorating, information on household conveniences.

Within the next few months, some 2,000 Mr. and Mrs. Cincinnati Home-Builders will travel the road from dreaming to owning. And every mile-post along the road will be marked with dozens of purchases.

You, Mr. Advertiser, have many things to sell that Mr. and Mrs. Home-Builder will buy during that time. Is it too soon to start selling them in the medium that Mr. and Mrs. Home-Builder read—*The Daily Enquirer*?

**\$24,220,000 for a home!**

During 1925, 2,413 Mr. and Mrs. Cincinnati Home-Builders turned dreams into real homes. In doing so, they spent \$24,220,000 not counting furniture, decorations, etc.

During these same twelve months, *The Enquirer* carried 1,665,608 lines of real estate and building advertising, more than any other Cincinnati newspaper.

I. A. KLEIN  
New York Chicago

R. J. BIDWELL CO.  
San Francisco Los Angeles

**THE CINCINNATI**



**ENQUIRER**

*"Goes to the home,*

*stays in the home"*

# THE 8-pt PAGE

by  
Odds Bodkins



WHENEVER I come to Boston, when night falls (or if it has already fallen, which it had in the present instance), I purchase a copy of the *Transcript* and seek out Hong Far Low & Company's restaurant at 38½ Harrison Avenue. There, seated on a high stool at an inlaid teakwood table amid none too attractive surroundings, with a big bowl of chop suey, another of snowy white steamed rice, and a pot of tea before me, I settle myself for a half hour of rare contentment.

Nor do I find any incongruity in mixing chop suey and the *Transcript*. Both bring back memories of my youth in Boston, where I started as a job press feeder at 27 Beach Street, not a stone's throw from Hong Far Lows, at \$9.00 per week 20 years ago. Three cents for a *Transcript* came hard in those days, but I paid it and considered my money well spent, for it furnished food for my spirit, even as a 35c. bowl of chop suey assumed the aspect of a feast when I could no longer endure the inevitability of the fare at the Charles Street boarding house where my meal ticket entitled me to 21 monotonous meals for \$4.00. . . . And now, as then, I find sundry items in the *Transcript* which set me to pondering. Tonight it is an article captioned, "Six Cents to Sell a Tack," which chronicles the doings of the day at the Retail Hardware Dealers' Convention now in session at Mechanics Building. . . . It seems that Henry Duncan of Everett has worked it out that it costs 6 cents to make a sale in a retail hardware store, on an average. . . . For twenty minutes I have been sitting here thinking of that 6 cents. It is a great symbol of merchandising inefficiency. Cannot some way be worked out to help the hardware dealer reduce that to 5 cents or 4 cents?

L. S. Soule, editor of *Hardware Age*, threw some light on the problem in a talk at the morning session of the convention, in the course of which he said that a recent survey showed that only 15 per cent of a hardware salesman's time is given to actual selling, the balance being used in walking about in search of stock, and in needless conversation and explaining due to faulty store layout and management.

I sometimes wonder if we don't get so fearfully "fundamental" when we tackle the high cost of distribution that we forget the utterly practical 6c's that go to make up the difference between what the manufacturer gets for

an article and what the consumer pays for it. . . . I wonder, if Henry Ford were to buy out a hardware store, whether he wouldn't work out some sort of a selling layout and store management system that would just about cut that 6c in half. Or perhaps Parsons of Woolworth might do it.

Eventually someone will find out how to do it. Why not now?

—8-pt—

Gilbert H. Durston, advertising manager of The Mohawk Carpet Mills, tells this one on himself:

At the beginning of the New Year, he was dictating to a new stenographer a memorandum dealing with the funds budgeted for advertising during 1925. The memorandum was intended for incorporation in the minutes of an approaching directors' meeting and dwelt at length on the sums spent for the various forms of publicity. As dictated, the message ended with the phrase: "There remains a total unexpected balance of \$3,018.58 which reverts to the treasury."

As the new stenographer typed it, the message ran: "There remains a *totally unexpected* balance of \$3,018.58 which reverts to the treasury." It was ordered to be so entered in the minutes!

Add: Truth in advertising.

—8-pt—

In an address before the lusty year-and-a-half-old Industrial Advertising Division of the Cleveland Advertising Club, Leonard Smith, Editor of *The Mail Bag*, said something which it would be well for all of us to repeat to ourselves occasionally when planning to advertise via the postman. This was his sage observation:

"It's just as easy to annoy by mail as by personal selling."

It is, indeed; which is why it is important to give every piece of printed matter an attractive "personality," and to think twice before sending out a third or fourth or thirteenth mailing just for the sake of a third or fourth or thirteenth mailing.

—8-pt—

Bulletin No. 628 sent out by the Associated Business Papers contains an item of news that should have broader circulation because it deals with a law that advertisers and publishers may bump into innocently enough, albeit expensively.

It records the fact that one of the A. B. P. publishers is being sued, together with one of his advertisers, because the picture of a man was used

in an advertisement without his written consent. The man was asked to stand beside a machine that was being photographed for advertising purposes, and did so willingly. After the advertising appeared, however, he fell into the hands of a lawyer who told him his rights had been violated and got him to start suit.

The suit is being brought under a New York statute passed about 20 years ago, which applies not only to papers printed in New York, but to publications circulating in New York. The publisher and the advertiser are jointly liable, regardless of who takes the picture.

Good thing to know—and remember.

—8-pt—

"Advertising," said a man to me a few days since, "is like a salesman—it must have something to do before you can put it to work."

Isn't the trouble with many business men that they are running their enterprises on a hand-to-mouth basis without considering where they will be five years from now—or even where they would like to be?

—8-pt—

I commend this paragraph from the preface of Joseph Jefferson's Autobiography to every man and woman who would write good, simple, forceful copy:

"Thoughts, too, should be jotted down as quickly as they come, and are more vigorous if shaped by the simple language that usually accompanies them; labored alteration will sometimes rob them of their value, as a master stroke of the brush is often ruined by elaboration."

—8-pt—

"Raise rate, cut copy size, and add reading matter," advises G. I. Snowden, publicity director of the Hecht Company, Washington, D. C., according to the headline in *The American Press*, house-organ of the American Press Association.

I second the motion. I am for smaller and better newspaper ads—yes, at higher rates if necessary—surrounded by more reading matter.

# Five Years of Circulation History Told in One Line!

Net Paid Circulation of The Milwaukee Journal  
January, 1921, to January, 1926



Advertisers will be interested in the chart at the left. It pictures, in a single line, the remarkable growth of Milwaukee Journal circulation during the past five years. This growth is all "solid"—The Journal has made these gains without the use of premiums or any other questionable method of circulation promotion.

## 150,000 New Milwaukee Journal Readers in Five Years

The Milwaukee Journal's average net paid circulation for January, 1926, was 142,276—a gain of 33,313 over January, 1921. Based on the average number of readers in a family, The Journal has gained 30,000 new readers every year for five years!

Advertising costs per sale in the Milwaukee-Wisconsin market can be kept lower than in other large markets where two and even three papers are needed to obtain as thorough coverage as The Milwaukee Journal offers.

Read by more than 4 out of every 5 Milwaukee families, The Journal reaches more than 500,000 Wisconsin people every day! Here you need only one newspaper—

# The Milwaukee Journal

*FIRST—by Merit*

# Can the Minnows Compete With the Whales?

[CONTINUED FROM PAGE 20]

the candy business with a capital of only \$1,000. In 1919 he closed his stores and organized to manufacture. Then Oh Henry! began to do a business which rapidly became one of the sensations in the candy field.

**I**N other words the smaller-sized companies will do well to remember that nearly all of the whales of today were once minnows—and many of them only a few years ago had as their main assets their brains and enthusiasm, which after all are the chief weapons in breaking through competition.

There is another side to this matter of minnow and whale competition which I have not seen referred to lately in all the talk about mergers. It relates to the experience of the Standard Oil Company and The American Tobacco Company—both of which were formally dissolved and broken up not so many years ago because they were "trusts." The success of the unscrumbled properties has been anything but disappointing to the stockholders. The tobacco companies have advertised and competed in the briskest fashion and the only result apparently has been to increase their sales beyond fondest expectations. The separated Standard Oil Companies have managed to worry along in the same happy fashion. It will be interesting to see if the mergers of today prove to be as profitable as expected, or whether the strategic advantages expected from the merger turn out to be as great as hoped for.

For one thing, the huge company with many products, either diverse or related in nature, totes a huge basket with many eggs to be watched. Here and there a smaller company, specializing in a single or comparatively few products finds an opening in the walls of competition and breaks through for a victory. Therein lies one suggestion to the smaller company which hungers for growth. The merger company does not always find it simple to do justice to each of its many products or lines. That may be one weakness in its position.

Thus it would seem that Mennen came late into the field of shaving preparation. Williams and Colgate were the outstanding manufacturers in the field. They had cakes, and sticks, and powder, and creams. The cream seemed like the ultimate form of shaving soap. It was new. Its appearance on the scene opened the shaving preparations field anew. To some degree the whole field was starting all over again. This gave Mennen and others a chance to

come in, and with a good product and good advertising earn a place right up at the top. Here we have another element in competition which the large company must watch perhaps even more carefully than the small one. The appearance of new or improved types of merchandise often means a reshuffling of the cards and a fresh opportunity all around. The advantage may be on the side of the biggest company, or may not. Which reminds us that the bigger a company grows, the more dangerously conservative it may become. People sometimes say this in a disrespectful way. This is not my meaning here at all. The big company must be conservative. It is operating on too large a scale to take many chances. It is faced with the threatening reminder that "the bigger they get, the harder they fall." One wrong move may result in a major calamity. In some cases this results in a policy of refusal to pioneer.

**T**HE simple act of merging or becoming the biggest in one's field does not mean that a company is protected against the little operators who compete with it. The little company can sometimes actually do business on a lower overhead per dollar's worth of goods. As this statement runs counter to the belief generally held, a few words of explanation may be in order.

For one thing, as a company grows bigger it may, as previously referred to in one incident, have such a big investment in old-fashioned equipment that scrapping is unthinkable. Due to increased personnel, more or less red tape is almost inevitable. The size and scope of the company's operations makes the executives feel that the offices and plants must be laid out and furnished in a manner befitting such a big corporation.

Then there is the expense of providing some substitute for the personal relationships which mean so much to many of the workers in smaller plants. The huge companies nowadays are expected to have such trimmings as pension systems, benefit societies, group insurance, medical first aid staffs, and educational and recreational advantages which are not expected in the smaller organization.

Then, in striving to make a place for themselves, the partners in a small enterprise often draw out less money than they are actually worth and might easily earn elsewhere. Bankers who know much about this sort of thing are often surprised to learn how low the overhead is in certain plants. The

explanation is found in the money taken by the officers, partners or proprietors of the business. They are voluntarily accepting less than their due. We may agree that in this practical world such procedure is hardly commendable, but the effect on the business involved is to make a great proportion of the earnings of the company available for a program of expansion.

The other side of the story has been presented here, because it is too easy to make the mistake of thinking that the most economical production is invariably secured in the largest plant. The advantages of mass production are obvious and have been adequately placed before us. To quote one paragraph from the findings of the National Industrial Conference Board as reported in the *New York Herald Tribune*:

The extension of corporate ownership and the immense growth of business done by incorporated manufacturing establishments, according to the conference board study, are inevitable accompaniments of the development of mass production and the intense application of science to industry, both requiring large capital, which is it possible to obtain usually only under corporate organization. The history of the railroads, requiring vast amounts of capital for construction and operation, and in which incorporation is complete, well illustrates this relation between corporate ownership and large enterprise. Efficiency of production, with a corresponding increase in total wealth and national income, the board furthermore points out, has been stimulated and made possible by the larger enterprises to a degree which the individually owned plant, necessarily limited as to financial resources, has not been able to attain.

**I**N gathering material for my book "Breaking Through Competition," which was reviewed in the February 10th issue of the FORTNIGHTLY, I found many points which should be particularly interesting to the manufacturer who may be wondering how he can compete successfully against the merger or another and larger company in his field. In the space available here I can refer to but a few of these.

For one thing, the smaller company can sometimes concentrate to advantage in one zone of the country where tastes and buying habits favor its type of product. The manufacturer catering to such local tastes can often outdistance the larger manufacturer who sells the same type of product throughout the country.

A break away from size and color of product often gives the innovator a



## D & C Paper and the Paper Distributer

As you go through each day, the things you eat, wear, use—they come from the four corners of the world. Some man invested his time and money making them available—we call him a merchant.

The paper you wish to use cannot be made equally well in any locality. It takes certain climatic conditions, certain qualities in the water used, certain skilled craftsmen not generally obtainable. But that paper is available for you

at any time, in any quantities because of a merchant—your paper distributor.

There are twenty standard D & C lines, coated, uncoated and cover papers, all economically suited to their purpose. Let your paper distributor help you in the selection of your paper, whether for a single catalog or folder, or for a complete advertising campaign. His advice is worth real money—and doesn't cost a penny.

# DILL & COLLINS

Master Makers  of Printing Papers

### List of DILL & COLLINS Co.'s distributors and their offices

ATLANTA—The Chatfield & Woods Company  
BALTIMORE—J. Francis Hock & Co.  
BOSTON—John Carter & Co., Inc.  
BUFFALO—The Union Paper & Twine Company  
CHICAGO—The Paper Mills Company  
CHICAGO—Swigart Paper Company  
CINCINNATI—The Chatfield & Woods Company  
CLEVELAND—The Union Paper & Twine Co.  
CONROSB, N. H.—John Carter & Co., Inc.  
DES MOINES—Carpenter Paper Company  
DETROIT—The Union Paper & Twine Co.  
HARTFORD—John Carter & Co., Inc.  
INDIANAPOLIS—C. P. Lesh Paper Company  
JACKSONVILLE—Kilgilt Bros. Paper Co.  
KANSAS CITY—Birmingham, Little & Prosser Co.  
LOS ANGELES—Blake, Moffitt & Towne  
MILWAUKEE—The E. A. Bower Company  
MINNEAPOLIS—Minneapolis Paper Co.  
NEW YORK CITY—Marquardt, Blake & Decker, Inc.  
NEW YORK CITY—Miller & Wright Paper Co.

NEW YORK CITY—M. & F. Schlosser  
OHAMA—Carpenter Paper Co.  
PHILADELPHIA—The Thomas W. Price Co.  
PHILADELPHIA—Riegel & Co., Inc.  
PITTSBURGH—The Chatfield & Woods Company  
PORTLAND, ORE.—Carter, Rice & Co.  
PROVIDENCE—John Carter & Co., Inc.  
RICHMOND—Virginia Paper Co.  
ROCHESTER, N. Y.—Geo. E. Doyle Company  
SACRAMENTO, CALIF.—Blake, Moffitt & Towne  
SEATTLE, WASH.—Carter, Rice & Co.  
ST. LOUIS—Acme Paper Company  
ST. PAUL—E. J. Stillwell Paper Co.  
SALT LAKE CITY—Carpenter Paper Co.  
SAN FRANCISCO—Blake, Moffitt & Towne  
SPRINGFIELD, MASS.—John Carter & Co., Inc.  
TACOMA—Tacoma Paper & Stationery Co.  
TAMPA—Knight Brothers Paper Co.  
WASHINGTON, D. C.—Virginia Paper Co.

# Don't expect fireworks!

P-H

WHEN you invite Powers-House to discuss with you your advertising program, do not expect an exhibition of high-powered go-getter pyrotechnics.

P-H

A rocket makes a brave display on the way up but very shortly thereafter it is only a burned-out relic of momentary glitter.

\*\*\*

The

## Powers & House Advertising Co.

HANNA BLDG. Est. 1912 CLEVELAND

Marah K. Powers President Frank E. House, Jr. V. Pres. & Gen. Mgr. Gordon Rieley Secretary

brand new market. Example: Parker Pens, oversize, and red instead of the usual black.

A new market may be won by seeking to replace goods of another type. Thus one macaroni manufacturer advertises to people to eat macaroni instead of potatoes "as a welcome change."

Entirely new uses may be discovered for a product. Thus Oh Henry! is now being advertised as an ingredient in preparing various desserts.

A single element in a product may be further developed, altered, or emphasized. Victor differentiated itself by securing most of the leading operatic stars.

And these are but a few of the possibilities which suggest themselves.

In this year of mergers, then, there are two thoughts that may well be remembered by manufacturers, regardless of their size. One is particularly for the big manufacturer—a saying of Nanoleon's. "The price of progress inevitably rises." The farther you get, the more it may cost to make still greater gains. And the man on top of the mountain is the one who can fall farthest if his foot happens to slip.

The other thought is a consoling one to the smaller manufacturer, and it is simply this: the big companies of today are practically all ones which were little companies only a few years ago. They had their Goliaths, too, and the increasing rate of change in tastes, needs, buying habits, and relative desirability of different types of commodities is opening up opportunities at a faster rate than ever before. The opposition of all the physical advantages in the world can't stop the small manufacturer whose ideas and policies are superior.

### A. L. Decker

Formerly of the McGraw-Hill Publishing Company, New York, has become associated with George J. Kirk-gasser & Company, Chicago advertising agency.

### J. H. Neebe

Formerly with C. C. Winningham, Detroit Advertising agency, has been appointed to the executive staff of the Campbell-Ewald Company, advertising agency, same city.

### Barton, Durstine & Osborn, Inc.

New York, will direct advertising for "Lysol" Disinfectant, manufactured by the Lehn Fink Products Company. Hinds Honey and Almond Cream, another specialty of this company, is also handled by Barton, Durstine & Osborn, Inc.

### The Robbins & Pearson Company

Columbus, Ohio, will direct advertising for the Standard Register Company, Dayton, Ohio.

### McKennee & Taylor, Inc.

New York advertising agency, has moved its offices to 285 Madison Avenue, New York.



A Business Man once looked at his lithographer belligerently. "Why do you come in here and recommend Crane's Bond when you know that we pay only one dollar and forty cents a thousand for our letterheads?"

The lithographer said that the Business Man had reached the place where his stationery should reflect his station. He said that Crane's Bond was a paper good enough to represent the business in the minds of those who would see in it a sort of symbol of the business. As such a builder of good will and good impressions, as such a salesman (continued the lithographer stoutly), Crane's Bond should rightfully be taken out of the classification of office expense and put in the advertising and selling budget.

By sticking to his guns the lithographer won his point, and the letterheads of the Business Man became known as the best in his industry. As such, his stationery became a very inexpensive form of advertising, and the Man of Affairs rightly so regarded it.



C R A N E ' S   B O N D  
IT HAS A SPONSOR

*Good stationery is made out of rags—all rags. The better the rags the better the paper. Crane's Bond is made out of all new white rags, by people who have made the finest writing papers for 125 years, by people whose whole-hearted desire to make the finest paper has given the name "Crane" the high esteem of large corporations, financial institutions, and twenty-two governments.*

C R A N E & C O M P A N Y , I N C . D A L T O N , M A S S A C H U S E T T S

40% of the Farm Income in this territory is derived from the sale of Dairy Products

# "The Dairy Paper of the New York City Milk Shed"

America's Greatest Milk Production Area

**D**AIRY farmers by the very nature of their business are constantly in the market for the wide variety of equipment and merchandise essential to the operation and maintenance of a dairy and general farm and the farm family. A casual ride into any dairy section will show how important it is that manufacturers properly present their products for consideration by these farm families.

The most effective and most economical way to reach a dairy farmer is through a dairy paper. The only dairy paper with any considerable circulation in this territory is the Dairymen's League News.

## Economical Space Buying

To make a proper coverage of this territory and get your proposition before these dairy farmers, you can best use Dairymen's League News and one only of the general state farm papers. A study of advertising rates and distribution of circulation will show how to do this most economically. This arrangement gives least duplication of actual circulation, least duplication of type of reader and least duplication of type of reading matter. It achieves these things at lowest cost to you.

Dairy farmers are the most important single group in this territory. Reach them most effectively and economically, and make your coverage complete and most uniform by using Dairymen's League News and one only of the general state farm papers.

Put the News on your next schedule and check results. Its low line rate—50c—and quality circulation also make it an ideal medium for test campaigns.

*A request will bring you Sample Copy and Rate Card*

NEW YORK  
120 West 42nd Street  
F. M. TIBBINS, Bus. Mgr.  
O. E. Ewrett, Adv. Mgr.  
Phone Wisconsin 6081

**DAIRYMEN'S**  
*League*  
**NEWS**

CHICAGO  
10 S. LaSalle Street  
John D. Rest  
Phone State 3652

## Is This a Picture of Florida Business?

[CONTINUED FROM PAGE 21]

for awhile. If we can't find some way around the embargo, we're through until Florida again becomes part of the United States.

Let me try to connect up some of the reports from the best salesman we have. Ordinarily he works a middle western territory, but with his proved ability to sell anywhere, and the certainty that he would not lose his head while in Florida and desert us for real estate, we sent him down last fall. We had him drive his car down there, working the jobbing towns en route; but we certainly wonder if the car has not been a bad handicap to him.

**H**ERE are some of the things he has reported to us:

"I have heard wild stories, but never dreamed it possible for everybody to have the Gold Bug fever as they have here. Apartment houses get from \$150.00 to \$300.00, and the cheapest rates in the hotels run from \$5.00 up. A friend of mine went with us today, and we were about worn out looking for a place to live.

"These jobbers are the most independent bunch I ever ran into, but I hope a little consistent work will bring them into line. The jobbers are simply swamped with specialty salesmen—with all kinds of deals, legitimate and otherwise; so some of them are positively refusing an interview, and say they have to in order to accomplish anything. They don't want items to sell; all they need is enough staples to fill orders. They are working from 4:30 a.m. to 12 midnight, loading trucks for nearby towns. You can't realize the condition down here; such congestion was never heard of. The rush came in so rapidly they are in no way prepared to handle tourists, merchandise or traffic.

"The heavy rains turned into a bad windstorm that swept the coast, causing the highest tide since 1911, and did heavy damage all along the coast. Tree tops are blown off, and the palm trees in some sections look like telephone poles with no cross arms. It took us 3 hours and 45 minutes to drive 26 miles, due to trees being blown across the road. I felt like a woodsman when we arrived at Daytona, having helped pull trees to the side of the road. There was no chance to run around them, as both sides of the road were flooded with water.

"Colored women, who do so much of the domestic work down here, don't want to pay more than a dime for anything. When they go to the store, it's a dime's worth of this and a dime's worth of that.

"I find that out of five retailers previously sold in this town, two are out of business; two never received their previous order, and only one had bought since. This takes care of practically everybody of any consequence in this town. Progress is slow, as everything is more or less flooded by continuous rains, making traveling more or less uncertain.

"The auto problem is the worst ever.

Every street is a one-way street, cars running four and five abreast; and the sidewalks are just as crowded. Florida's housing problem is an awful one. You see so many homes and all kinds of buildings half completed on account of not being able to get material—all lines of trade have given way to the one grand business—*Real Estate*. It has been raining hard for 36 hours and seems to be getting worse. We tried to sell retailers today, but found them so busy it was impossible.

"Today looks like a total failure. I had the good luck to run into a number of stores where the owners were either fishing or selling real estate. Then I missed the buyer at the jobber's, as he was away. I don't know whether to go on or stay. It has been raining hard for two days, making travel slow.

"Jobbers tell me that when things adjust themselves so they can hire help and secure housing space to take care of the business, they will be glad to get behind an item like ours. I am getting some placed in every store of any size in the better sections, and will invade the colored section next, as the best retailers are not selling enough of our kind of product to warrant handling it, and are in practically the same position as the jobber, i.e., doing every dollar's worth of business possible with the help they are able to secure. If I sell the same proportion in the colored section as I have in the better stores, they won't need any more for a long time to come.

"I am starting to worry about making delivery of some of the jobbing orders. I thought possibly some could be drayed, but they are getting \$300.00 for a two-ton truck from Jacksonville to Miami, and they don't care whether they get any more business or not."

**O**UR home office is about 48 hours away from Jacksonville. We have just received a wire from one of our salesmen who is now in Fort Pierce asking for instructions. We wrote him letters 11, 12 and 13 days ago addressed to him care of one of the hotels in Fort Pierce. He is up against it until this mail arrives, because it contains his future instructions, and his last salary check.

Another wire from him means that we will have to telegraph him money. We have asked our local postmaster to trace these letters, and perhaps they will arrive without further delay.

The thing that gets us, is that as far as the present is concerned, we were licked in Florida before we ever started. We would be vastly ahead financially, if we had never heard of Florida. Until conditions are settled, we cannot be a large factor in the Florida market; so we would have saved lots of effort if we had waited.

Advice is cheap, but we recommend Florida to any manufacturer who is looking for expensive experimenting. There are a few little things, like the freight situation, imaginary and actual demand, distribution facilities, cost of securing orders, percentage of permanent Negro population, etc., that will cause any unwary manufacturer to breathe hard. Florida may be the Land of Promise, but it is also the Land of a lot of other things.

**don't kid yourself  
about the  
Greater Detroit  
market; it is the  
livest salesfield in  
the country today  
and you can't do  
it justice with any  
less than its two  
evening newspapers  
and two of its  
Sundays.  
The Detroit Times  
contribution to  
coverage is more  
than 225,000  
evenings 300,000  
Sundays**



# THE OPEN FORUM

WHEREIN INDIVIDUAL VIEWS  
ARE FRANKLY EXPRESSED



## Paid Advertising?

**Y**OUR statements in the last paragraph of the editorial ["The Pennsylvania's Opportunity"] lead me to infer that you perhaps misunderstood what General Atterbury said as to the Pennsylvania Railroad's purposes in relation to advertising. The fact is that General Atterbury does feel that increased efficiency can be brought about in some degree by advertising and it is "a broad-gage program of paid advertising" upon which the Pennsylvania Railroad intends to embark.

IVY L. LEE,  
Advertiser in Publicity,  
Pennsylvania Railroad.

## For a Sophisticated Public

**I** WAS much interested in the Charles Austin Bates article, "Twenty-eight Years After," which appeared in your issue of February 24th—interested because the advertisement of *Vanity Fair* Silk Underwear on which he commented is one of a campaign for which I am responsible. Mr. Bates' examples of the old R. & G. corset ads which appeared in 1898 in the *Ladies' Home Journal* and which he compares with the current *Vanity Fair* Underwear ads offer, of course, a vivid contrast. But the comparison is not quite a logical one. If the *Vanity Fair* ads had been prepared for a *Ladies' Home Journal* audience of today I am sure they would have encountered the censorship of the editors just as much—if not more—as did the corset ads back in 1898. But the campaign was prepared for a sophisticated public—the women who read such magazines as *Vogue*, *Harper's Bazaar*, *Cosmopolitan*, and *Photoplay*. These women are quite used to sophisticated illustrations and copy in the editorial pages of these publications. The majority of these women, whether they admit it or not, do want to achieve that, to put it crudely, "undressed look."

Don't think for a moment we went into this campaign without a great deal of investigating. The women who give us fashion counsel, the buyers from *Vanity Fair's* best dealers, and the *Vanity Fair* salesmen—all these reported that women of the type who are *Vanity Fair's* best customers wanted the sheerest, clinging underwear.

As to Mr. Bates' query "Aren't the silk people possibly inviting trouble?"—possibly they are from some women,

but that is the risk we are willing to take if it means greater demand from the type of women who are the best customers. So far, only two ads in the series have appeared, but, as far as we know, they have produced only favorable comment. As one customer said to a *Vanity Fair* salesman, "Well, now at last you are giving me a real reason to buy glove silk underwear and I have never worn it before." In another instance, the buyer of a large New York department store met the sales manager of the *Vanity Fair* Silk Mills on the train and said "That's quite an ad of yours I noticed in *Harper's Bazar*." The sales manager replied "What do you think of it?"—to which the buyer answered "Well, a bit daring perhaps, but striking—and the way you treated the copy with Mary MacKinnon's name attached to the illustration all seemed to me to avoid over-stepping the mark of good taste."

WM. B. POWELL,  
Tracy-Parry Company,  
New York.

## In 1946

**T**HE past twenty years have seen so many changes and so much progress in the field of advertising that we should not be surprised if in another twenty years, a system is evolved that bears no resemblance to the one we now have. I believe that by that time, the advertising expert will have to embody certain minimum qualifications; he will no more try to disturb the friendly relation between a rival and that rival's client than a physician would try to get a brother doctor's patients away; he may call into consultation the talent of a rival agency; he will share some of his knowledge, particularly that part which is basic and which tends to more economic distribution of merchandise; he will receive his compensation on a basis that bears a closer relationship to service rendered; he will be more interested in doing a good job than in the amount of his income; he may take on some unprofitable business; he may even have a free clinic for charity clients.

In that connection, I may remark that I have in my pocket a letter from a stranger to me who writes that he proposed to engage in the manufacture of girls' hats. He wants me to advise him whether to use exclusive agencies or sell to everybody; how to organize his sales force; where to locate his factory and a few other simple things like that. I am not sure whether we would regard this as a tribute to the practical

character of the college professor or an indication of the simpleness of the manufacturer. But this at least is fair to ask: Where was the man to go for advice? How can the small struggling beginner who needs help most get competent marketing counsel? Does not the advertising expert have an obligation toward the community as a whole to prevent, if possible, the wastes due to haphazard and unscientific methods of distribution? In the final analysis it is the public that pays for all marketing mistakes.

G. B. HOTCHKISS,  
New York University, School of Commerce, Accounts and Finance.

## Wording of the Ideas

**M**Y years of experience in department store advertising cause me to concur with Mr. Gundlach. We demonstrated time and again that the message sold the merchandise—not the number of words but the wording of the selling ideas. I think Mr. Gundlach has put down the proof of what many advertisers are groping for—greater productivity from their advertising dollar.

WM. D. MC JUNKIN, President,  
McJunkin Advertising Company,  
Chicago.

## Ten Words or A Thousand?

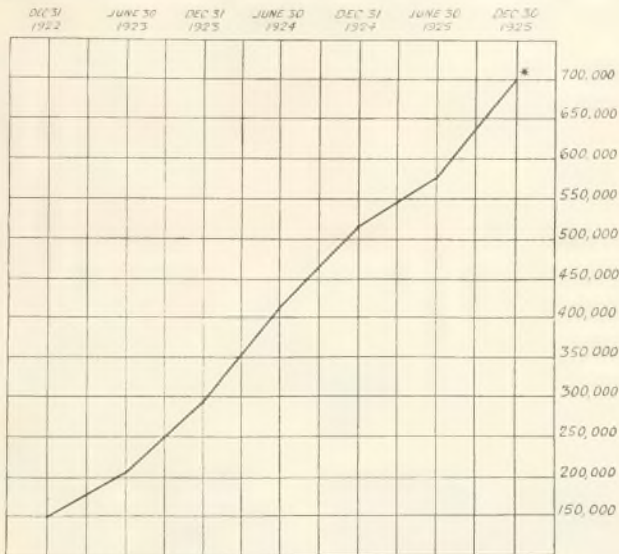
**M**R. GUNDLACH'S theory is interesting, but isn't it just a theory?

So many big advertising successes pop into one's mind which seem to refute it. Camel, for instance, and Palmolive, and best of all, the Dodge Brothers' campaigns.

Has Mr. Gundlach ever tried the other way? He seems to be on firm ground with mail order copy, but what would he do with a product of low unit cost, claiming every housekeeper in the country as a potential customer—an ingredient which is so like its principal competitors that not one user in one thousand can distinguish between the lot of them? Evaporated Milk, for instance.

And finally, isn't it a fallacy to say that copy should be long, or short, or medium? Shouldn't it be "long enough to reach the ground"; and won't it be read as long as it rouses and retains interest, whether it runs ten words or one thousand, in six point or thirty-six?

STUART PEABODY, Advertising Manager,  
Borden Sales Company, Inc.,  
New York.



\*Net paid guarantee of 700,000 was reached with the October issue.

## What does this sales curve show?

SALES managers often remark that this is the type of sales-curve they like to see, because it shows sound, steady, solid growth.

"Sound, steady, solid" describes more than just the way in which Better Homes and Gardens became a factor in the lives of over 700,000 American families. It also describes the influence which these families exert on the

sale of any product that concerns the planning, building or improving of the home and garden.

Facts on Better Homes and Gardens, as they apply to sales, have been condensed into Booklet A-51. Every executive who plans advertising to win the family and home market can well afford to invest a few minutes' time reading it. Your copy is waiting for your letter.

700,000 NET PAID

# BETTER HOMES *and* GARDENS

E. T. MEREDITH, PUBLISHER

DES MOINES, IOWA

Are You Reaching  
**The ONLY Group**  
*their participation in the*



**N**O MAN joins the American Legion unless he is PROUD of the service which he gave to his country. It is an organization of men who BELIEVE.

And the surpassing interest which the Legionnaire has in the pages of the American Legion Weekly is founded on the fact that this publication is the exponent of his ideals.

The farther the war recedes in the past the STRONGER becomes the desire for a reawakening of its memories. The firmer becomes the con-

# who are the *Proudest* of world's *Greatest* event?

viction of the Legion Member that a duty devolves on him to do his part in fostering those forces of good which make for American stability.

Legion Members are lovers of the home. They participate in great civic movements. They are helping to BUILD America. And building is never accomplished without BUYING.

Never before in the history of the world has it been possible to purchase adver-

tising space in a publication distributed EXCLUSIVELY to that type of people.

Never has it been possible to reach such people in the very publication which serves to BIND THEM TOGETHER.

Through ordinary advertising you reach the Legionnaire merely in a passive, passing way. But in the LEGION publication you reach him where his heart is

—where he *LIVES!*

## *The* **A** AMERICAN **L** LEGION *Weekly*

331 Madison Avenue  
New York, N. Y.

New England Representative  
CARROLL J. SWAN

410 N. Michigan Ave.  
Chicago, Ill.

Pacific Coast Representatives BLANCHARD—NICHOLS—COLEMAN



Here's an opportunity to buy quality circulation on a sharply rising market.



More than 60,000 net paid circulation —and growing.



## THE AMERICAN MERCURY

730 Fifth Avenue  
New York

## Applying Imagination to Selling Castings

[CONTINUED FROM PAGE 32]

these methods but the greatest display of it comes in the establishment of a definite style of advertising which goes directly to the point without inference, generalities or prosaicism. Such a campaign is being carried out by the Industrial Steel Castings Co. of Toledo.

In this series the advertiser has taken a leaf from the book of the so-called "popular" advertiser for he uses art to impress his firm on the minds of his prospects. This method used primarily as an introductory measure gives a distinct individuality to the product and also lessens by means of contrast the competition which the advertising must meet among other industrial business paper advertisers. The artist has not attempted to depict the casting of metals with absolute fidelity to detail but has rather attempted to present an ensemble of activity that cannot fail of identification with the industry and which is inseparable with the product. As a means of introducing a new campaign this method shows originality and an "imaginative conception of the work to be accomplished."

Who says industrial advertisers have no imagination?

### *E. L. Carroll*

Formerly with the Class Journal group of the United Publishers Corporation, has been appointed advertising representative of the *Dearborn Independent* in the Michigan and Ohio territory, including Buffalo and Pittsburgh.

### *Carman-in-New England*

Publishers' representative, Boston, have been appointed New England advertising representatives of *The Forum*.

### *J. A. Van Buren*

Formerly in charge of department store advertising for the *Cleveland Plain Dealer*, has been appointed classified advertising manager of that paper. James Llewellyn, formerly in charge of the make-up and copy desk, has been appointed as his assistant.

### *Earl K. Stevens*

Has become associated with O. S. Tyson and Company, Inc., New York advertising agency, as secretary and director.

### *The John S. King Company, Inc.*

Cleveland, Ohio, announce that C. A. Brinkman, formerly with the Fuller & Smith Company, has succeeded J. P. Garvey as vice-president and general manager of their company; and that they will direct advertising for the following accounts: The Vreelands, Cleveland, manufacturers of "Hair-erba"; the Clarence H. Collings Company, Cleveland, manufacturers of marble tiles; and the Independence Nurseries, Independence, Ohio.



# The News *New York's* Picture Newspaper now sells *more than* a million copies *every day*

*February 1926 Averages*

DAILY . . . 1,018,932

SUNDAY . . 1,267,084


*(These circulations are by far the largest in America)*

TELL IT TO SWEENEY—the mass market of New York—in The News. Bought by more than two-fifths of all morning newspaper buyers in New York City, reaching a million families, read by women as well as men, by young and old. The Marvelous Million of The News offers the greatest single market available through any newspaper in America.

Buy The News now. Still on a rising market!



**THE NEWS**  
*New York's Picture Newspaper*  
25 PARK PLACE, NEW YORK  
Tribune Tower, Chicago



**N**OTICE the manufacturers in your town who are turning to gas for fuel. When you realize that one industrial consumer uses more gas than hundreds of domestic customers, you can see what a tremendous growth the gas industry is undergoing with the active development with this type of business. Of course the demand for all types of equipment and supplies is growing correspondingly.

Let us tell you of the application of your product in the gas industry. No cost or obligation to you.

### Gas Age-Record

9 East 38th Street  
New York

A. B. C. A. B. P.

We also publish Brown's Directory of American Gas Companies and the Gas Engineering and Appliance Catalogue.

## Gas Age-Record

"The Spokesman of the Gas Industry"

## What About the Campbell Position?

[CONTINUED FROM PAGE 34]

copy used by Mr. Summer in all of his deductions was always 100 per cent—never poor?

Some years ago one of our leading publications in an editorial stated that we were apparently going research and investigation wild. Their deduction being that this was caused by a tendency on the part of a lot of people to become too lazy to think. I wonder if maybe we aren't becoming a little too lazy to think out what advertising copy should be and then when failure comes, the run-out powder is the medium, position or some other reason.

But all of this is just a little aside the point raised, "Why One-Price Space in Periodicals?" That's an easy one too. There isn't an advertiser today, whether he be a publicity advertiser or a coupon seeker, who would for one year consistently pay as much as even twice the amount for the Campbell page as against the middle of the advertising section. "Why not?" you ask. For the very simple reason that his sales would not vary enough to be noticeable if he did so, and after all it is said and done—that's the final answer.

### "Panhandle Herald"

Texas, has been purchased from Lee Satterwhite by David M. Warren, Dr. J. E. Nunn and J. L. Nunn, all of Amarillo, Tex. Mr. Warren has been managing editor of the Amarillo Daily News, of which Dr. J. E. Nunn and J. L. Nunn were at one time owners.

### "The Boys' Outfitter"

Announces that Frank D. Morris has been appointed business manager; and that Kathryn Bates Stephens, formerly with Arts and Decorations, has been appointed editor. N. N. Siegfried is the new merchandising manager.

### James A. Beatty

For the past six years space buyer of The Harry Porter Company, New York advertising agency, has been elected secretary and treasurer of that company.

### United Advertising Agency, Inc.

New York, will direct advertising for the America Dry Corporation, Long Island City, N. Y., manufacturers of America Dry Ginger Ale.

### William J. Burgess

Formerly with Frank Seaman, Inc., New York advertising agency, has become associated with Dan A. Carroll, Eastern representative of the New York Telegram. He will work on New York Telegram accounts in the national field.

### Martin Advertising Agency

New York, announce the removal of their offices to 37 West Thirty-ninth Street, same city.

**Circulation**

**100 per cent  
Coverage in any City,  
Town or Territory!**

The Average Point in Detroit shows a daily circulation of 50,000 by actual count at a daily population of 250,000—about 15 per cent of the population.

## Outdoor Advertising

THE average man today covers a much wider range of local territory than a few years ago. The modern complexity of life and improved facilities for getting over more ground have vastly increased the circulation to which Outdoor Display is continually exposed.

Each year of increased prosperity develops a huge army of new spenders for the market—people who have just arrived at a financial state where they can now afford to buy the things which yesterday they desired but could not afford. They are more susceptible to advertising appeal than any other part of the advertiser's potential market. This fresh army of spenders coming up over the business horizon presents to the advertiser an increased urge to secure the tremendous circulation which Outdoor Advertising provides.

## National Outdoor Advertising Bureau

F. T. Hopkins, *General Manager*  
N. E. Corner of 32<sup>nd</sup> St. and Park Ave., New York

INCORPORATED

H. F. Gilhofer, *Western Manager*  
Lytton Bldg., State St. and Jackson Blvd., Chicago  
Detroit Office, General Motors Building

A Co-operative Organization of Advertising Agencies for the Handling of Outdoor Advertising

*Nugent's*  
The Garment Weekly

Daily Hotel Delivery  
RECORD

1925      1926

Jan 3	301	Jan. 9	580
" 10	613	" 16	622
" 17	649	" 23	694
" 24	802	" 30	581
" 31	761		
Feb. 7	1094	Feb. 6	759
" 14	1003	" 13	574
" 21	777	" 20	472
" 28	914	" 27	411
Mar. 7	575		
" 14	551		
" 21	497		
" 28	479		
April 4	534		
" 11	324		
" 18	594		
" 25	607		
May 2	587		
" 9	477		
" 16	413		
" 23	481		
" 29	431		
June 6	495		
" 13	456		
" 20	386		
" 27	358		
July 3	230		
" 11	572		
" 18	581		
" 25	523		
Aug. 1	663		
" 8	989		
" 15	750		
" 22	707		
" 29	460		
Sept. 5	508		
" 12	243		
" 19	428		
" 26	506		
Oct. 3	176		
" 10	538		
" 17	338		
" 24	441		
" 31	638		
Nov. 7	267		
" 14	398		
" 21	360		
" 28	291		
Dec. 5	283		
" 12	336		
" 19	354		
Total	26,477		

Every Issue of Nugent's is an Opportunity to Sell Visiting Buyers  
It is the Only Ready-to-Wear Paper having this Important Daily Service

\*Week of Jewish Holidays

The above shows the number of visiting buyers each week who received the current number of Nugent's in 1925. The service continues through 1926.

THE ALLEN BUSINESS PAPERS, Inc.  
1225 Broadway      New York

# A Basic Purchasing Power Index by Counties

[CONTINUED FROM PAGE 24]

high incomes. Taken together, however, they tend to compensate one another.

Tax return data also tend to compensate for the errors in income distribution as reflected by the value of products index when the income accruing from basic production goes to the shareholder in another area.

**I**N view of the varying characteristics between the various states composing the United States, it is hardly to be expected that any single treatment would yield the best results for all States.

With a view of determining the formula best adapted to each type of State, further tests were conducted by dividing the United States into groups of States that were considered as being economically and geographically similar.

In other words, instead of letting the United States total represent 100 per cent we will let each group represent 100 per cent and develop new percentage figures for the individual States comprising the group.

For example, if a special test on New York, New Jersey, Massachusetts and Connecticut is desired we will let the economic data on these States alone represent 100 per cent and develop new percentages for each of these four States and test our formulae on the basis thereof.

For the purpose of determining which States fall in the same economic groups, a special table was designed for the purpose of showing the relative economic status of each State in the Union.

The table which accompanies this article indicates the various factors that were considered in this connection. These factors were chosen more or less arbitrarily.

Special attention is directed to this table which not only provides a somewhat scientific basis of classification from the standpoint of this particular study, but which suggests a convenient method of approaching similar problems in other fields of inquiry relating to sectional comparison.

The tabulations on the table are arranged on the basis of the descending or ascending value of the factors under consideration, with a view of throwing similar States in the same vertical position on the table.

By using this table as a work sheet and tracing each State across the sheet the similarities between different States was readily determined.

The basic classifications determined upon through the use of this table were as follows:

1 *Southern Group*—Characterized by low per capita income and extensive agricultural operations (South Carolina, Georgia, Alabama, Mississippi, etc.)

2 *Sparsely Settled Western States*—Characterized by high incomes, range cattle and mining operations. (Arizona, Nevada, Montana, etc.)

3 *Urban Group*—Thickly settled industrial States having a high percentage of their population in large cities. (New York, Rhode Island, Massachusetts, Illinois, Michigan, etc.)

4 *Miscellaneous and Hybrid Groups*—Some States do not fall under a distinct classification and must therefore be tested with groups especially designed for the purpose. (West Virginia, for example, appears to be a cross between Pennsylvania and Oklahoma, Maine, New Hampshire and Vermont have the characteristics of Massachusetts on the one hand and Montana on the other, etc.)

We are now in a position to apply our formulae to selected groups corresponding more closely to the conditions represented by the relations between the different counties within an individual State.

For example, Alabama, Mississippi and South Carolina taken as an isolated group appear to provide us with test conditions closely analogous to the counties within any one of these States. In other words, South Carolina, in its relation to this group, is comparable to a single county in South Carolina in its relation to the State of South Carolina as a whole. It is assumed, therefore, that the particular formula which will give the best results for such a group will give the best results for the counties within the States comprising the group.

**I**T is true perhaps as applied to average counties within those states but how about the counties containing large cities? It could hardly be said, for example, that Fulton County (Atlanta) is to the State of Georgia as Georgia is to the southern group.

In order to reckon with the effect of large cities an analogous condition was constructed by using such a State as Rhode Island or Massachusetts as representing the characteristics of a large city.

By throwing Rhode Island in with the southern group and conducting additional tests, the accuracy of the several formulae from the standpoint of a large city could be sensed.

On the basis of the various groupings and combinations of groupings, a total of eighteen groups were tested in addition to the preliminary tests on the United States as a whole.

These tests not only covered States that were economically similar, but also a number of groups that dovetail into one another with the idea of getting as many different kinds of combinations as appear likely to occur as

## One of the reasons why Oneida Community Ltd uses Photoplay



① Mrs. Young, in company with millions of other Americans, attends moving pictures every week—



② —and is subjected to more buying temptations than she can gratify in a lifetime



③ Photoplay in her home renews the sales-making influence of the picture



④ Your advertising in Photoplay identifies your product with her anonymous wishes



⑤ Your advertising at the point of sale, renewing the picture influence, results in—



⑥ —that consummation devoutly to be wished—your product in your prospect's home.

## Moving Pictures *Do* Move

**THEY** move the people who read Photoplay every month to an active interest in everything which has to do with enriched standards of living.

Moving picture audiences are outstandingly exposed to buying temptations. And it is, of course, the more enthusiastic of them—the more frequent attenders of pictures—who are most exposed.

The 550,000 buyers of Photoplay, that is.

Think how your product may benefit from a tie-in to this great chain of selling influences:

the influence of the picture  
the repetition of its influence in Photoplay  
the focusing of interest on *your* product through the advertising pages in Photoplay

## PHOTOPLAY

*Predominant with the 18 to 30 Age Group*

JAMES R. QUIRK, *Publisher*  
C. W. FULLER, *Advertising Manager*

221 W. 57th St., New York

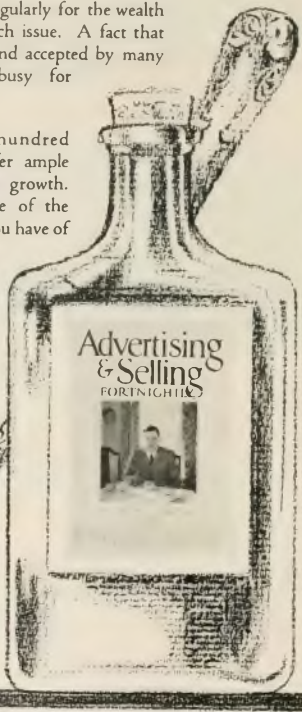
750 N. Michigan Ave., Chicago

127 Federal St., Boston

# A "Thought Stimulator"

Every forward looking executive should be reading the Fortnightly regularly for the wealth of practical material in each issue. A fact that is being rapidly realized and accepted by many who were once "too busy for another publication".

Eight thousand two hundred present subscribers offer ample testimony of our steady growth. If this happens to be one of the occasional opportunities you have of reading the Fortnightly, wouldn't right now be a good time to join this representative group and be a regular reader?



ADVERTISING AND SELLING FORTNIGHTLY  
9 East 38th Street, New York City

Canadian, \$3 50  
Foreign, \$4 00

Enter my subscription to the Fortnightly for one year.

- Check for \$3 00 is enclosed.  
 Send bill and I will remit promptly.

Name.....Position.....  
Address.....Company.....  
City.....State.....

3-10-29

between the counties in any single State.

Through such group testing, the formula best suited to each State was determined. Incidentally, the formula finally chosen for a given State was not necessarily the same as the formula which showed the best agreement for that particular State in the previous tests. In the case of Alabama, for example, Formula No. 3 shows up best when Alabama is tested as a part of the total United States, but the more extensive tests on the basis of special groupings indicated quite positively that Formula No. 2 is superior for such territory as Alabama.

UP to this point we have dealt with problems to which the answers were known. We will now venture into the unknown by applying the formula selected for each State to the individual counties within that State.

In the case of such States as Alabama, Mississippi, Georgia, etc., it was established that Formula No. 2 would give the most accurate results. Hence, the conclusion is drawn that Formula No. 2 will give the best results for the individual counties composing Alabama.

In other words, the income for the counties in Alabama can best be estimated by reducing following data for each county in Alabama to a per cent of the Alabama State total: (a) Value of Products; (b) Number of Retail Outlets; (c) Total Population; (d) Number of Income Tax Returns.

Weight the income tax returns per cent twice and average the figure. The resulting weighted average represents the per cent of Alabama's income received by the county under consideration.

BY applying the percentages thus developed to the effective income for the State as a whole, we arrive at an estimate of the total effective income received by each county, and then by dividing the effective income of each county by the population of the county we can determine the effective per capita income for each county. Our final product therefore provides us with income data for each county expressed in three ways, namely:

1. The effective income of each county as a per cent of the State total.
2. The amount of effective income received by each county expressed in dollars.
3. The effective per capita income of each county expressed in dollars.

The following example shows the derivation of this data for Autauga County, Alabama.

Autauga County as a per cent of the Alabama State total has—

91%	of the total value of products in the State
89%	of the retail outlets in the State
80%	of the total population in the State
23%	of number of income tax returns in the State
.81 + .39 + .80 + 2 x 23	= .552%

Thus Autauga County receives .552%

per cent of Alabama's income. The average effective income of Alabama for the past five years is estimated at \$706,600,000. Therefore, .552 per cent of \$706,600,000 gives an estimate of \$3,900,432 representing the annual effective income received by Autauga County. The census figures show that the population of Autauga County is 18,908.

\$3,900,432 divided by 18,908 gives us an average annual effective per capita income for Autauga County of \$206.

This analysis of purchasing power has some obvious limitations:

The estimates do not reflect current conditions, the method as outlined being suited only to the development of static figures of "norms" which serve as a basis upon which to interpret current business reports.

While the State incomes are all on the basis of a five-year average, the data through which the county indices were developed was on the basis of single years. While it is felt that the relative distribution of population and retail outlets does not vary widely from year to year, the value of products data, as well as the income tax data, should be taken for more than one year in order to more effectively compensate for fluctuations from year to year as between counties.

Value added by manufacture is not published for certain individual counties because of the desire on the part of census officials to avoid disclosures of individual operations. In such instances adjustments have been made on a somewhat arbitrary basis.

The chaotic conditions characterizing the post war period make much of the data of questionable value.

**Morgan & Bierwith, Inc.**

New York, is the name of an advertising illustration service recently organized by Raymond G. Morgan and John H. Bierwith, Jr., both formerly of the Ethridge Company, New York.

**Massengale Advertising Agency**

Atlanta, Ga., announces that its Miami office has been moved to 1214 Realty Board Building, Miami, Fla.

**Ingraham, Powers, Inc.**

Publishers' representatives, have been appointed national advertising representatives for the *Ostwego* (N. Y.) *Palladium-Times*.

**Seymour Soule**

Formerly assistant advertising manager of Devoe & Reynolds Company, Inc., New York, has been appointed advertising manager of Wadsworth-Rowland & Company, Boston, a subsidiary company of Devoe & Reynolds Company, Inc. Mr. Soule is succeeded by Robert H. Bennett, former vice-president of the Ajax Advertising Agency, New York.

**George S. Dyer**

Formerly secretary of Henry Decker, Ltd., is now associated with the Irwin Jordan Rose Company, Inc., New York advertising agency, as vice-president.

**Fred J. Wonders**

Formerly advertising manager of the Canten Engraving and Electrotyping Company, has become associated with the S. M. Masse Company, Cleveland advertising agency.

The ultimate effect of the radio on the home habits of mankind is problematical.

Unquestionably, it has altered the daily program of millions, and affected many lines of business.

But there is one of the major activities of the average household it has not changed, and that is *needlework*.

From that day in the unknown past, when one of our earliest ancestors fashioned the first needle from a fish-bone, down through countless ages to the present moment, needlework has held a very definite place in the lives of home-makers.

And not even so marvelous a thing as the radio can lessen its need or diminish the enthusiasm of its devotees.

ROBERT B. JOHNSTON,  
*Advertising Manager*

Fill in, tear out and mail this coupon

Robert B. Johnston, *Advertising Manager*  
Needlecraft Magazine  
285 Madison Ave., New York, N. Y.

Send complete analysis of Needlecraft Magazine's circulation of 1,000,000 and reason why it can increase the sale of



Member A. B. C.

Name of firm .....  
Individual .....  
Address .....

# BRITISH ADVERTISING'S GREATEST REFERENCE WORK

## 100,000 QUERIES CONCERNING BRITISH ADVERTISING ANSWERED IN ONE BIG VOLUME.

November 30th, 1925, was the date of publication of the first Great Reference Work covering every branch of British Advertising—the **BRITISH ADVERTISERS' ANNUAL AND CONVENTION YEAR BOOK, 1925-26.**

This volume gives for the first time information and data needed by all advertising interests concerning British advertising, British markets and British Empire Trade. You can turn to its pages with your thousand and one advertising questions concerning any phase of British advertising, media and methods—and know that you will find accurate and up-to-date answers.

You will see from the brief outline of contents adjoining, that this ANNUAL is really a Directory and complete Reference Data covering every section of British advertising—a Market Survey and Research Tables—a complete Advertising Text-Book covering the Official and Full Report of the First All-British Advertising Convention held this year at Harrogate.

four books in one. It contains: a Series of Directories and complete Reference Data covering every section of British advertising—a Market Survey and Research Tables—a complete Advertising Text-Book covering the Official and Full Report of the First All-British Advertising Convention held this year at Harrogate.

The 12 Directory Sections and the many pages of Market Data and Research Tables will alone be worth many times the cost of the book to those American Advertising Agents, International Advertisers, newspaperers and magazines, who are interested in advertising in Great Britain, in British and Colonial markets, or in securing advertising from Great Britain.

For instance, here are given the 1,100 leading newspapers, magazines, and periodicals in Great Britain and the Empire—with not only their addresses and the names of their advertising managers, but with a complete schedule of all advertising rates, page and column sizes, publishing and closing dates, circulation, etc. Nothing so complete, comprehensive and exhaustive as this has ever before been produced in any country. In the Market Survey Section likewise there are thousands of facts, figures and statistics given in the various Tables and Analyses.

The working tools of an American advertiser, who wishes to do any business in the British markets, or in British advertising, cannot be complete without this great work of reference. It answers up to one of 100,000 possible advertising queries of a merchant's office. It gives the names and addresses of a host of firms that have done successful business by every day of the year. Nearly 200 separate and separate advertisements from 2,000 sources in 100 different countries, with their conditions, conditions, and a host of other individual pieces of useful data—all reports of all events and official regulations and advice of the Harrogate Convention—and finally, altogether 100 articles and papers, many by recognized advertising and selling experts, giving a complete picture of British advertising methods, needs and men up to the minute. A year's labour on the part of a staff of able editors—the result of more than 14,000 separate and individually prepared questionnaires—the combined efforts of a score of experts—the help of more than 3,000 advertising men in collecting the data—all these have brought together in this volume every item of information you can need.

And whilst, the value of this work is a mere trifle compared with its utility value. To secure the volume of yours, please send your order for immediate use, you need merely fill in the coupon alongside, attach your cheque or money order for \$4.00 and the British Advertiser's Annual and Convention Year Book, 1925-26, will be in your hands by return of mail.

### CONTENTS—In Brief

Nearly 500 pages, large size, crammed with data, facts, ideas.

**First—A Complete Advertising Text-Book on the Advertising Developments of the Year; Methods, Media, Men, Events, 22 chapters, 25,000 words—A complete Business Book in itself.**

**Second—Market Survey and Data and Research Tables—An important presentation as has yet been given in Great Britain of how to analyse your market, how to conduct research how to find the facts you want, how and where to launch your campaign, and push your goods—together with actual detailed facts and statistics on markets, districts, population, occupation, etc., etc.**

**Third—The Official, Full and Authoritative Report of the First All-British Advertising Convention at Harrogate. Another complete book in itself—60,000 words, 76 Addresses and Papers—constituting the most elaborate survey of the best and latest advertising methods, selling plans and policies, and distribution schemes, ever issued in this country, touching on every phase of publicity and selling work.**

**Fourth—A Complete List and Data-Reference and Series of Directories, covering every section of British Advertising: Fourteen Sections, 2,600 Separate Entries with all relevant facts about each, more than 250,000 words, embracing distinct Sections with complete Lists and Data on British Publications, Advertising Agents, Overseas Publications, Overseas Agents, Billposters, Outdoor Publicity, Bus, Van, Tram, and Rail-way Advertising, Signs, Window Dressing, Display-Publicity, Novelty Advertising, Aerial Publicity, Containers, Commercial Art, Postal Publicity, Printing, Engraving, Calendars, and Fancy Papers, etc., and a complete Section on British Advertising Clubs.**

Really Four Works in One—A Hundred Thousand Facts—The All-in Advertising Compendium.

### Sign this Coupon and Post it To-day—

To The Publishers of British Advertising's Annual and Convention Year Book, 1925-26, c/o "Advertising & Selling Fortnightly,"

9 East 20th Street, New York

Please send me one copy of the "BRITISH ADVERTISERS' ANNUAL AND CONVENTION YEAR BOOK, 1925-26" by return. I enclose here with \$4.00 in full payment.

Name

Address

## The Stock Market Slump

[CONTINUED FROM PAGE 28]

If the present slump in the market moves along true to form, we will soon find the news of the country colored a deep blue. Rumors and forebodings will flood the press, and the character of practically everybody and everything will be attacked with the possible exception of the quality of the gold in the United States Mint.

The question is: Can American business stand up successfully under the attacks of our speculative element? A great many people who are ostensibly engaged in producing goods are far more interested in the fluctuations of the prices of their securities than they are in the output of their factories.

There are some evidences of a definite movement on the part of legitimate business interests toward a new day of industrial independence and stability. We have succeeded in civilizing money and credit to such an extent that panics like the one which occurred in 1907 are no longer possible. There is also much hope in the fact that business has been educated during the past few years to abhor any movement tending toward the creation of a foolish boom. Today inventories are not inflated. Money is plentiful and credit is easy.

It will be interesting to see if stock gamblers can bring about a serious depression in the face of conditions that are fundamentally sound. This does not mean that we will not have to pay for engaging in foolish land speculation, excessive installment buying and other forms of waste and extravagance. However, an examination of the present situation will not disclose at the present time those factors that are the breeders of hard times. Business can well afford to slow down a bit and devote a little time to cleaning house. While conceding the wisdom of such a policy, let us turn a deaf ear and a bold front to the lamentations of rumormongers who would have us believe that just over the horizon are dire developments that will soon show us the hopelessness of any notion that business can enjoy more than temporary prosperity.

The need of the present moment is for original thought that is independent of the fallacious theories of the exponents of calamity.

### Freeman Advertising Agency, Inc.

Richmond, Va., announces the appointment of Lebaron Coakley as art director; and that it will direct advertising for the following concerns: The Southern Biscuit Works, Richmond, Va.; the Budweiser Pharmaceutical Company, the McO-Mint Company and the McCorkle Drug Company of Lynchburg, Va., for Southern publications; the Standard Feather and Pillow Company, Greensboro, N. C., for mail order publications.



asks a subscriber: "Do you always agree with the articles you publish?" "No," we answer. Nor do we expect our readers to do so. The Fortnightly is not a dispenser of dogmatic opinion. It is published for those who want to think on all sides of the problems that confront business to-day, and who enjoy an occasional feature with which they honestly disagree

4,000

Delegates, the executive buyers for the Y. W. C. A. organization are on their way to the National

### Convention

at Milwaukee, April 21-28 where they will select markets for this year's appropriated budget of

## \$23,580,000

If you have anything of interest to executives buying for

821 Y. W. C. A. building  
301 hotels with 360,131 guests  
304 cafeterias serving 29,326,891 meals  
289 summer camps

We will put you in personal touch with these executives.

Place your product before two sets of buyers:

1. 4,000 buyers for 1,154,946 women at the buying time of the year.
2. Reach Individually  
600,000 adult members,  
500,000 Girl Reserves,  
52,000 committee women.

Write for rate card and terms on "Y" service, which includes Convention displays, distribution of circulars, etc.

Advertising Manager

### WOMANS PRESS

600 Lexington Ave.

New York, N. Y.

# Before You Change Jobs

[CONTINUED FROM PAGE 30]

Some sales managers do not merit the title at all, and it is mainly because they do not value their own dignity and the dignity of their profession when they accept a position. They fail first to make an analysis of a job, and, then, to stand up for the amount of authority which they know to be necessary to meet the responsibility which will be placed upon them.

IT is easy to say "Analyze the job," but precisely just what does that mean? I herewith list as questions some important facts which should be considered when a sales manager is thinking about an offer of a new position:

(1) What are the requirements of the prospective job in experience, personality and technique?

In other words, a man's first duty, both to himself and his prospective employer, is to determine what will be required of him; not alone in enthusiasm, etc., but in specific detail. A man must be prepared to analyze his own personality with great frankness and humility.

(2) What is the organization and political status of the office of sales manager in the prospective organization?

The political factor wrecks more sales managers, perhaps, than any other. Business organizations, in a lamentably large number of cases, suffer from political intrigues. They do not show on the surface, but are tremendously real when you get "inside." Usually there are ways to find out these things—before breaking your heart, losing time and possibly your reputation as well.

(3) Who are the controlling heads of the institution and what is their personality, temperament and outlook?

The men he must satisfy or sell his plans to mean much to a sales manager's future. They may be keen, able business men who know how to judge man and plans, but often they are idiosyncratic and opinionated. If it requires a great deal of time and a great deal of energy to sell them good plans, there is little time or energy left to put them into effect.

(4) What is the precise authority and responsibility the sales manager will have?

Standard organization principle demands that a man be given authority commensurate with his responsibility. Innumerable sales managers discover too late that while plenty of responsibility is to be placed upon them, authority is largely withheld. This situation strangles reputation and results. This should be settled before the job is taken.

(5) What is the general trade situation and sales resistance in the com-

pany's field, and what is the company's competitive status?

A sales manager's success is far from dependent only on his "pep" and "punch." Why undertake virtual impossibilities? Why not know as much as possible beforehand about the degree of sales resistance to be encountered in a given job? It may save your reputation from either an ignominious fall or a long, slow development without much return? A survey of the field might have saved years of time and thousands of dollars.

(6) What is the company's history and financial status?

Many men accept jobs without even looking up the financial status of the company. They know even less, sometimes, about the quality of the article involved. It may be a hopelessly inferior one with little or no future. It is possible to get competent and quick reports on such matters, and extremely important to do so.

(7) Who were the predecessors in the position, and why did they leave?

Those who were once connected with a company may have carried away prejudices, but they may also be able to throw a great white light on the situation.

(8) Exactly what, from various points of view, will be expected of the sales manager by his employers?

Much disappointment arises from the unexpressed expectations in the mind of both employer and sales manager. If they had been discussed concretely and frankly many regrets would have been avoided.

(9) What is a cool calculation of the chances—in getting along with superiors, in reaching the mark which is to be set, in enhancing a professional reputation and in making progress financially?

There are purely personal, selfish considerations, but they mean a great deal to the success of a man on a job. They should be systematically faced and squarely answered.

(10) What are the facts about the industry, the market, the article itself, the field conditions and the public attitude?

When a man takes a position he is making an investment in the business he enters. Just as the stockholders and bankers stake their capital, so the sales manager stakes his brains and reputation. He definitely puts them in, and it is not an easy or graceful thing to withdraw them once he has decided. Therefore, I believe it just as important for a sales manager to ascertain the conditions in an industry before he takes a job in it as it is for the banker or investor to study a proposition before he puts in money.

(11) What definite salary and pros-


## HOTEL EMPIRE

New York's newest and most  
beautifully furnished hotel—  
accommodating 1034 guests  
Broadway at 63rd Street.

ROOM WITH PRIVATE TOILET.  
**\$250**

ROOM WITH PRIVATE BATH.  
**\$350**

ALL OUTSIDE ROOMS



**KEEP YOUR COPIES!**

At the conclusion of  
each volume an  
index will be published and mailed  
to you.

erity sharing arrangement can the sales manager make?

I firmly believe the right professional point of view is to regard salary as secondary. I know the cynics will say "I'm out for the money first," but any wise man will agree with me. I believe that salary follows the results of your ability. If you believe in yourself, it is more important to get a place where you will have a chance to prove your ability, then it is to work politics and personality to land a job that carries a good salary but a big handicap. Handicaps which ability can overcome worry no man; but handicaps which are immovable are absolutely deadening to ability, reputation and self-respect.

As in military tactics, it is perfectly sound for a brave general to decline a chance to fight. A wise general, if he can have any choice in the matter, selects his battleground very carefully. I do not believe a sales manager is, as a rule, so badly off that he cannot afford to wait until he can make the proper connection.

The unwise sales managers are those who allow themselves to be "hired" into any sort of job, provided that it carries an attractive salary, and then, if things go wrong, to regard the responsibility as belonging to some one else. Such men are not the really big sales managers of today.

#### Robert Means Nichols

Has resigned from James F. Newcomb & Company, New York advertising agency, effective March 1, 1926, to join the sales promotion staff of *Collier's*.

#### Charles H. Taylor

Has been appointed general sales manager of the Simmons Company, New York.

#### Street & Finney, Inc.

New York, will direct advertising for the Bay State Fishing Company, Boston.

#### The Buchen Company

Chicago, will direct advertising for the Kalman Steel Company, manufacturers of steel bars for concrete reinforcing, steel forms, etc.

#### The Fred M. Randall Company

Chicago office, will direct advertising for the Minnesota Valley Canning Company, Le Sueur, Minn.

#### R. T. O'Connell

Formerly manager of advertising service and sales promotion for the *Textile World*, is now associated with the Carter Advertising Agency, New York.

#### Allan A. Ackley

Has become associated with William G. Kreicker & Company, Chicago advertising agency.

## FREE LANCE ADVERTISING COPY

As written for

THE AMERICAN HOSPITAL SUPPLY CORPORATION in Chicago  
by Oren Arbogust

"We have advertised in previous years to sell hospital supplies and I do not recall either tangible or intangible results. Then we were advised to use Oren Arbogust copy. We were told that it was different and that it would help us sell. We were doubtful, but did not have time to prepare our own advertisements. That was eight months ago and today's results speak out loud for his work. People know us now, they believe in us, they have complete confidence in our goods. Our salesmen are required to spend less time in missionary work and they have more time for actual selling. Our mail sales have almost doubled; our salesmen have increased their sales decidedly. We credit much of this to common-sense, interesting sales copy. We know that it sells."

F. G. McGaw, Vice-President  
The American Hospital Supply Corporation, Chicago, Illinois

### A Tale and a Query About HOSPITAL SUPPLIES



Magazine advertisements similar to this are supplemented by direct mail

If your advertising copy doesn't suit you, if you feel that it is being carelessly scanned, if you doubt its strength, its usefulness, if you want copy that commands attention and *sells* what you sell, if you want that kind regularly, monthly, I'd like to have you drop in here.

OREN ARBOGUST · Advertising Copy

30 N. MICHIGAN AVE., CHICAGO

## "Impressive Facts About the Gas Industry"



With an investment of \$4,000,000,000, the gas industry stands high among the country's leading industries. To familiarize advertisers with the enormous market which this business affords, we have prepared an attractive little booklet entitled "Impressive Facts about the Gas Industry." You are invited to send for a copy.

Robbins Publishing Co., Inc.

9 East 38th Street

New York

**GAS ENGINEERING AND  
APPLIANCE CATALOGUE**

# Canned Experience

Buy your books on the Budget Plan



You pay for your books in small monthly payments. Prices the same as for cash.

That old saying about experience being the best teacher is absolutely sound in one sense. But most of us read it without thinking that experience may be of various sorts—the experience of other people or our own, "canned experience." If you desire, read for us. Just select and order yourself. Why not take advantage of the experience of other men as far as you can and save not only years of time but many expenses?

Do you know how much of the world's best research in the advertising and selling field is available?

## McGRAW-HILL BOOKS?

That single fact in idea may be worth more than the price of the book to you.

### 1 Strong—PSYCHOLOGY OF SELLING AND ADVERTISING

461 pages, 5 x 8, illustrated \$4.00  
How people buy and how the advertiser can reach a greater understanding of the best psychology plays in selling and advertising—furnish you can apply to your own efforts and problems.

### 2 Learned—ILLUSTRATION IN ADVERTISING

319 pages, 6 x 9, illustrated \$4.00  
How illustration can increase the effectiveness of advertising—practical, well-illustrated, are covered in detail.

### 3 Pract—SELLING BY MAIL

428 pages, 5 x 8, illustrated \$4.00  
Covers every angle of modern mail sales work. Explains principles and shows how they work out in practice. Packed with ideas, suggestions, methods, danger signals—facts you can put to work.

### 4 White—MARKET ANALYSIS

New Second Edition  
418 pages, 5 x 8, \$3.00  
A new edition of this standard work on market analysis—practical material on agency market research, industrial and community surveys and consumer surveys.

### 5 Keneagy and Yakum—SELECTION AND TRAINING OF SALESMEN

300 pages, 5 x 8, \$3.50  
Definite principles in selection, training and development of salesmen. Helps in making good and better out of this important marketing step.

### Free Examination — Small Monthly Payments

Choose any of these McGraw-Hill books that you would like to read—as many as you wish.

Head them for 10 days free—keep those you want—send back those you don't want.

Pay for the books you keep as you go along. If you keep \$15 worth of books, send \$3 in ten days and \$3 monthly.

The smallest monthly payment is \$2. If you keep \$5 worth of books, send \$3 in ten days and \$3 a month.

The monthly installments must be large enough for the entire account to be paid in full within 12 months. Begin to Budget Your Book Buying NOW.

## What Is This Modern Advertising?

[CONTINUED FROM PAGE 27]

that after her fascinating little visits to fairyland, holding trustingly to the hand of Modern Advertising, the average woman returns to sanity without so much as a vestige of belief in her fairy purchases. She may even buy again and again, but she has no conviction. And sooner or later, she tires of the old fairy story and begs for a new one. She is desirous of having a new, gay deceiver.

If this is true, then the very quality which makes Modern Advertising so successful, that is, its joyous, delightful mendacity, is really the germ of death for the product advertised. It is like a song that is killed by its own popularity. A lot of money can be made while the song is popular, but you could hardly issue twenty year bonds, based on its success.

SO if it develops that modern advertising simply sells an enormous quantity of merchandise for a few years, but without winning for the product any large measure of permanent good will, its value to business would be less convincing. Business can rarely be organized and financed for a three-year clean-up. There are too many items of permanent investment.

The advertising itself is enormously costly. It must be gorgeous and overwhelming from the start. Millions must be staked on faith that the public will fall for the bunk. Even if the public does fall, it usually takes two or three years for sales to reach a profit level. If, at this point, the fairy story should become stale and sales begin to shrink or require ever-increasing doses of advertising stimulus, the permanent value of this kind of advertising would be doubtful.

Now the old fashioned conception of advertising was this: you made a product just as good as you knew how and in a simple, wholesome way told people why it was good and to what degree it would benefit and serve them. Because you were trying scrupulously to tell the truth, your advertising sounded honest and was believed. After a while, people bought the product and found that your statements about it were true. Then began a lifetime relationship between you and the people, based on confidence, friendship and good will. It wasn't very exciting or sudden, but it has built some highly substantial institutions. It has established certain names which for generations will be accepted as satisfactory assurance of honest quality.

It all really adds up to this: to be permanently profitable, advertising must in the end be believed. Fairy stories are not believed. Ponzi did well for a while, but savings banks are still operating.

DISPLAY advertising forms of Advertising and Selling Fortnightly close ten days preceding the date of issue.

Classified advertising forms are held open until the Saturday before the publication date.

Thus, space reservations and copy for display advertisements to appear in the March 24th issue must reach us not later than March 15th. Classified advertisements will be accepted up to Saturday, March 20th.

### FREE EXAMINATION COUPON

McGRAW-HILL BOOK CO. INC.  
370 Seventh Avenue, N. Y.

Send me the books checked to 10 days' free examination:

- ..... Strong—Psychology \$4.00  
..... Learned—Illustration \$4.00  
..... Pract—Selling by Mail \$4.00  
..... White—Market Analysis, \$4.00  
..... Keneagy and Yakum—Sel. & Tr. of Salesmen \$3.50

I desire to receive books as I do not wish to keep payment within 10 days of receipt and in return of the same time not feel obligated and the balance in small, convenient monthly installments. I understand, if the book is not sent to be paid within 12 months.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_

# First Function of the Business Publication is to Get Itself Read

**The Iron Age is showing the way to prompt reading and immediate attention by placing each copy flat, unwrinkled, unrolled, ready to read, on the desk of every subscriber.**

The deluge of praise which resulted makes it fair to assume that this move will be inevitable for business papers whose value lies in prompt and thorough reading. Extracts below from the 1200 letters received show why The Iron Age is proud to pioneer a step which makes it more valuable to its readers:

"We very much prefer the flat method of mailing"—"The book lies nice and flat."—"A pleasant surprise this morning to find the Dec. 31st issue of The Iron Age in an envelope instead of the method of wrapping formerly used."—"A vast improvement."—"Very much easier to get into."—"We like it."—"Is much easier to use."

***The World's Greatest Industrial Paper***

## More Valuable Than Ever Before

"Appearance and readability are greatly improved."—"Easy to handle."—"Results in reading Iron Age immediately when received."—"Easier to open the book."—"Easier to handle on the desk. Better for filing purposes."—"Decided improvement."—"A great improvement, and makes for better reading."—"A wonderful improvement."





## Telephone Preparedness

NINE years ago, when this nation was preparing for war, it found the Bell Telephone System ready for service at home and abroad. The war found the Bell System prepared. From its technical forces so helpful to meet our war-time activities in this country, fourteen battalions were organized to carry to the front the highest developments of the telephone art. No other nation had so complete a system of communication to aid in mobilizing its resources. No other nation was able to put into the field a military communication system of equal effectiveness.

Fifty years ago Alexander Graham Bell, the inventor of the telephone, gave to the world a new art. He had the vision of a nation-wide telephone system by which people near at hand and far apart could talk to one another as if face to face. He foresaw a usefulness for the telephone which could not be achieved without innumerable developments, inventions and improvements, to him unknown. But not even he foresaw the marvelous applications of telephony which gave to the American armies that fighting efficiency which is possible only when there is instant exchange of complete information.

Since the completion of its service in time of war, the Bell System has devoted itself to the extension of the telephone art as one of the great agencies for the development of the pursuits of peace.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY  
AND ASSOCIATED COMPANIES

BELL  SYSTEM

IN ITS SEMI-CENTENNIAL YEAR THE BELL SYSTEM LOOKS FORWARD TO CONTINUED PROGRESS IN TELEPHONE COMMUNICATION

**American Lumberman**

Published in CHICAGO

Member  
A. B. C.

READ wherever  
Lumber  
is cut or sold.

Folded Edge Duckline and Fibre Signs  
Cloth and Paraffine Signs  
Lithographed Outdoor and Indoor  
Displays

THE JOHN IGLSTROEM COMPANY  
Massillon, Ohio Good Salesmen Wanted

## Will Dealer Follow the Dealer?

[CONTINUED FROM PAGE 40]

in every package and with charge account statements sent out during the drive. Also, the dealer was advised to secure similar material put out by the publisher and use it in the same way.

6. Delivery wagon signs. "If delivery is made by the store's auto or wagon," Mr. Grauer's letter to the trade said, "it should carry an oil-cloth sign asking the question: 'Have you read Bruce Barton's Book, 'The Man Nobody Knows'? You need to know HIM.'"

7. Selling the schools. Here Mr. Grauer suggested a letter to be sent to instructors in the high schools, offering the book at a special price to bona fide students of the schools, or teachers.

8. Selling to big industries. A sample letter to go to the president or chief executive of every large business concern in the community, suggesting that the company should give every executive and salesman in the organization a copy of the book. The plan proposed sending a copy of the book itself without charge to the executive at his home address, and following it up a week later with a double government postcard asking the recipient to acknowledge receipt of the book, and giving him an opportunity to order copies for his organization. A second letter was suggested as a follow-up, two weeks after the first letter. One week later, the bookseller was advised to telephone all executives who had not yet replied.

9. Support of Clergy. The bookseller was advised to present a free copy of the book to leading members of the clergy, asking them to read it and devote a part of a sermon to the ideas found in the book, if they believed it the kind of influence that should make for better and more religious citizenship.

10. Further circularization. Other ideas given the bookseller were for letters to the superintendent of every Sunday school in the city, to every Boy Scout and Girl Scout leader, and to other lists of prospects.

So far the results in the Ulbrich store have been sufficient to indicate that this plan throughout the country will be highly successful. This is confirmed by the sales record for the whole country for the first six months. However, as in every other marketing job, the quality of the product was the without-which-nothing of its success.

F. P. Remington Advertising  
Agency, Inc.

Buffalo, N. Y., will direct advertising for the Blackstone Manufacturing Company, Jamestown, N. Y., manufacturers of power washing machines; and for the bronze radiator caps manufactured by the Ellison Bronze Company, also of Jamestown, N. Y.

Wherever there is  
**SUPERIOR PURCHASING POWER**



LEADING RESORT  
 AND CITY HOTELS



PROMINENT CITY AND  
 COUNTRY CLUBS

## The SPUR

In fine homes, in the best hotels, in the leading clubs, in the reading lounges of palatial steamers, in railroad observation cars—wherever there is superior purchasing power, you will find The SPUR, because it mirrors the lives of people of means.

If you are interested in reaching a quality audience, The SPUR offers you an ideal opportunity. It holds no appeal for others. Its pages are devoted solely to such topics as Society, Amateur Sports, Fine Homes, Antiques, Yachts—which can interest only those with the price to indulge.

If reaching people with the ability to buy is your object, The SPUR is your medium. A booklet of information about The SPUR will be sent upon request.



FINE HOMES

STEAMSHIP LOUNGES



## The SPUR

425 FIFTH AVENUE

NEW YORK CITY

CHICAGO

Burton R. Freer  
 122 So. Michigan Blvd.

LONDON

PARIS

BOSTON

Travers D. Curran  
 104 Boylston Street



**T**HERE is only one industrial journal, having A B C circulation, devoted entirely to the interests of the furniture manufacturing industry. That is *The Furniture Manufacturer & Artisan*.

You will find this journal in practically every worth-while furniture factory in the United States, and it reaches a number of the large plants in foreign countries.

For considerably less than \$1,000 it will carry your sales message to these manufacturers on a full page basis each month for a year. We'd like to tell you more about it and show you a copy. May we?

# In Sharper Focus



## Harry E. Lesan

**I** MAKE no apology for having been born in Iowa. The name of the town where this historic event took place is Mount Ayr. It is on a branch of the C. B. & Q. which parts company with the main line at Chariton, Iowa, and after wandering in a southwesterly direction for 50 or 60 miles, comes back and joins another branch of the Burlington at Albany, Mo.

This same branch line of the "Q" bulks large in my boyhood recollections for at the age of eleven, when I should have been preparing to enter high school, I went to work on it—the branch line, I mean—as a newsboy. For three years or so I traveled back and forth, six days a week, between Bethany Junction, now Togo, and Grant City, Mo., then the terminus of the branch. Then, feeling that I was a man and should be doing a man's work—I was not quite fifteen years old—I gave up my job as newsboy and started in selling "dissected" maps. Old-timers know what they were.

I did pretty well with them—so much so that, eventually, I got as far as Ottumwa, Iowa. There, a cigar manufacturer to whom I had sold one of my maps, offered me a job as traveling salesman. I grabbed it; but candor compels me to admit that I was not a glittering success as a cigar salesman—chiefly, I think, because, being only sixteen years old, I felt that I was too young to smoke! Things came to a head one day when a cigar dealer, on whom I was calling, asked me all sorts of searching questions about the brand of cigars I was trying to sell him. Were they this? Were they that? How did they compare with such and such a brand, a sample of which he offered me? Cornered, I fessed up. I told him the awful truth—I was not a smoker! He snorted in indignation and ordered me

out of the store. "Begone!" said he; or words to that effect.

About that time I became acquainted with Mr. A. W. Lee of the Lee Newspaper Syndicate. Mr. Lee needed a reporter. A friend of mine who was also a friend of Mr. Lee told him I was the man he was looking for. Mr. Lee was not at all sure that my experience as a newsboy, as a seller of dissected maps and as a cigar salesman qualified me for reportership on the Ottumwa Courier, but he was willing to be shown. He would, he said, give me a trial. I was assigned the task of reporting the speech of A. C. (not "Bill") Rankin, widely known at that time as the "Moulder Orator."

Well, I turned in my story at five o'clock in the morning. When I reported for duty two or three hours later I was informed that I had been engaged as a full-fledged reporter on the Courier. My salary, if I remember rightly, was \$12 a week—not by any means a poor salary for those days.

I stayed with the Courier for eight years, serving successively as reporter, city editor, managing editor and Associated Press correspondent.

During my connection with that paper I met Mr. Lee's nephew, John Lee Mahin, who was at that time representative in Chicago of the Procter & Collier Company, advertising agents, Cincinnati. I associated myself with him. A year or so later Mahin decided to go into business for himself and I went with him.

A couple of years later I made up my mind to have my own advertising agency, and in 1900 I established the Lesan Advertising Company, with headquarters in St. Louis.

Almost from the beginning, I specialized in railroad advertising, and very soon I found myself handling the advertising accounts of most of the railroads whose general offices were in St.

## Recipes, Tests, Booklets

By Mrs. Christine Frederick

Intensely practical, thoroughly accurate home economics educational advertising work by a woman with a national reputation—founder Appleton Home Experiment Station.

No fail to benefit from her ability and experience.

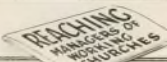
Send for folder.

## THE BUSINESS BOURSE

15 West 37th St., New York City

Tel.: Wisconsin 5067

In London, represented by Business Research Services, Aldeyeh House, Strand



Now over 10,000 copies per month, all to church executives. The fastest growing publication in the Church Field (interdenominational).

A business journal for pastors.

Only 15c. per line—send for a sample copy and rate-card.

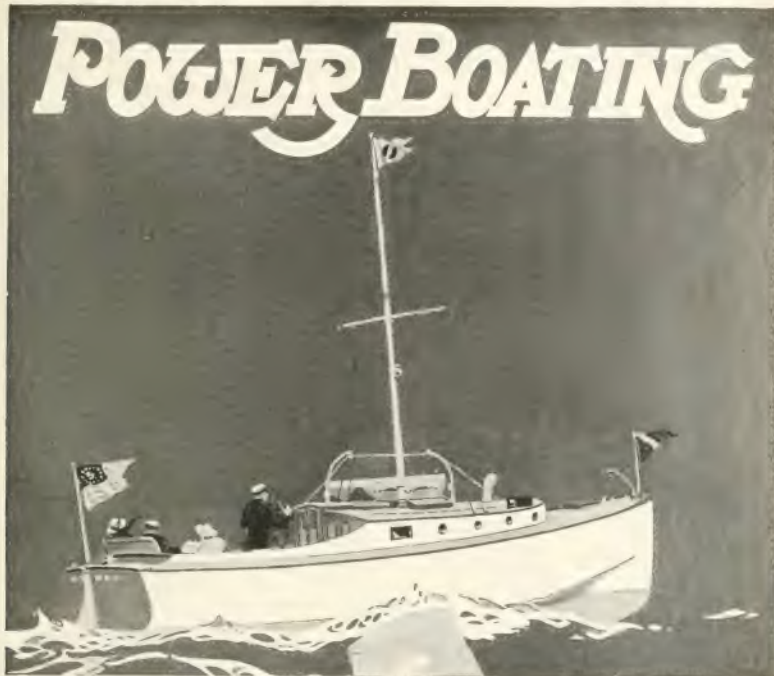
**CHURCH MANAGEMENT**  
456 BURON RD. CLEVELAND

## Topeka Daily Capital

The only Kansas daily with circulation throughout the state. Thoroughly covered Topeka, a national primary market. Highest circulation. An Arthur Cohn publication.

Topeka, Kansas





## NOW is the time to go after big-volume boating business !

This is the period of peak demand. Power boat owners everywhere these spring days are fitting out their craft. They're getting them ready for days of glorious cruising, or worth-while profit making just ahead. They're in the market for new boats, engines, and the thousand and one things needed for every boat.

POWER BOATING readers are eager buyers of quality products. For nearly four out of five of our regular subscribers are boat owners. From palatial yachts to grimy workboats, and from champion speed boats to outboard engine rowboats, they own and use thousands of every kind and type.

That's why POWER BOATING offers a tremendously receptive market for every product and service used in repairing, building, and operating power boats. That's why we believe it represents the biggest dollar for dollar advertising value in the field today, and why its selection as the first-choice boating paper is easily justified.

*Let us give you all the facts*

Member  
ABC

# POWER BOATING

Member  
ABP

New York

CLEVELAND

London

AMERICA'S LEADING POWER BOAT MAGAZINE

## \$250 in Cash Prizes!

### CRAIN'S MARKET DATA BOOK AND DIRECTORY

announces a prize contest, which will close April 30, 1926, and which will include four prize awards for the best letters on the subject

#### "HOW I USE THE MARKET DATA BOOK"

The first prize is \$100 in cash; the second prize, \$75 in cash; the third prize, \$50 in cash; the fourth prize, \$25 in cash.

Everyone is eligible to compete. There are no restrictions as to the length of the letters. They may be as brief as you like, or as long.

Well-known advertising men will be the judges.

If you have had some worth-while experience in using the Market Data Book, send your letters now to

Crain's Market Data Book and Directory is the first source of market information on a hundred fields of trade and industry. It is the logical basis for intelligent market analysis, and is used by thousands of advertisers and agencies. With each division of industry is a list of the business publications covering that field, giving rates, page sizes and other information necessary in making up lists. Let us send you a copy on our liberal approval plan.

### CRAIN'S MARKET DATA BOOK AND DIRECTORY

537 S. Dearborn Street

CHICAGO

Louis—the M. K. & T., Frisco, the Wabash, the Cotton Belt and, later on, the Big Four.

We tried to do—and I am sure we did do—good work for all these railroads; but it seemed to me then as it does now, that our efforts on behalf of the Big Four were exceptionally successful. I know that in the fall of 1907, I was asked to prepare a plan for advertising the New York Central, which controlled the Big Four.

SOMEHOW news that the New York Central was considering appointing an advertising agency leaked out, and when my plan was ready to be presented I learned to my surprise that about twenty other advertising agencies had also prepared plans.

I got the account! What is more, I held it for many years with pleasure and profit to all concerned.

It is possible that I am mistaken in thinking so, but I really believe that my experiences as a newsboy on a branch line in Iowa, forty years ago, gave me an insight into the mind of the traveling public that has been invaluable, not to me only, but also to the transportation agencies whom it has been my privilege to serve.

Let me complete this brief record by including a few personal details: I am married—and very glad of it. I live in Scarsdale—and am glad of it. My hobbies are: gardening, our national parks and cooperative action among advertising agents.

Gardening gives me as great a thrill as other men get from golf—more, I believe. In spring and summer, I work several hours a day in my garden and I get as much fun from my potatoes and my roses as my neighbor does from a 230-yard drive down the fairway.

My interest in railroad advertising is so keen that every summer Mrs. Lesan and I spend a happy month or two in the "great open spaces" of the West. Zion National Park, Yellowstone, Yosemite—we know them all. The accompanying picture of Mrs. Lesan and myself was taken by Arthur Chapman, author of "Out Where the West Begins," at a point which overlooks the rim of the Grand Canyon.

#### "Women's Wear"

Announces that its magazine is now published in a new and enlarged page, type size 8 1/4 by 11 1/2; and that the following additions have been made to its personnel: Noble B. Yewell, formerly advertising manager of *Current Opinion*, and Florence Chamberlain, formerly advertising manager of the School Division of the *Red Book* magazine, to the executive staff; Bertram A. Mintz and Milton R. Lowenthal to the selling staff.

#### Morgan C. Aldrich

Formerly director of the service department of the Periodical Publishing Company, Grand Rapids, Mich., has been appointed by us as editor of their new Furniture Record. *Merchandised Advertising Service*.

If it keeps shelves empty  
—and sales books full—  
it's an  
**EINSON-FREEMAN  
WINDOW DISPLAY**

327 E. 29th St.  
Lexington 5730  
New York City

Specializing  
in window  
picture display  
advertising

ELECTRICAL  
ANIMATED  
AND  
STILL

**DISPLAYS**

for  
WINDOW,  
COUNTER,  
and EXHIBITS

Effective—Dignified  
Planned Inexpensively

CONSULT WITH EXPERTS

ANIMATED PRODUCTS CORP.  
19 WEST 32D ST. NEW YORK

## THE CONSCIENCE OF A SPACE-BUYER



WHEN an agent puts on your list THE QUALITY GROUP you may be sure that his recommendation is a conscientious one.

He must exist on his commissions. His margin is not wide. Always his problem is how to render good service without letting it devour his profit.

The percentage of commission which we allow him is no larger than that allowed by other periodicals having much higher rates.

Obviously the preparation of a lower-priced page throws just as much work on the copy, mechanical and clerical departments of the agency as the preparation of a higher-priced page.

The agent can make the most immediate profits by reaching for circulations in the millions, where page rates are higher, money is spent quicker and commissions earned with less effort.

Therefore his sincerity is proved when he subdivides an appropriation to include THE QUALITY GROUP. He lets himself in for more work.

By that act he shows himself to be immune to the mania for million circulations. He is applying something more than a quantitative standard.

He knows that while other publishers have been aiming for the millions, THE QUALITY GROUP has held steadily to its idea of quality. Quality in contents, in physical appearance, in the intelligence of its readers, in the interest with which they read, in their purchasing power, in their influence upon their environment. He knows that readers of this sort have always been the core of American opinion, the vital force in making advertising profitable.

After all, in bringing this force to bear upon your product, he is being something more than conscientious. He is also being faithful to the ultimate best interests of his own profession, which thrives by keeping advertising sane and wholesome.

He knows that advertising in THE QUALITY GROUP is *next to thinking matter*.

## THE QUALITY GROUP

681 FIFTH AVENUE, NEW YORK

THE ATLANTIC MONTHLY

THE GOLDEN BOOK MAGAZINE

HARPER'S MAGAZINE

REVIEW OF REVIEWS

SCRIBNER'S MAGAZINE

THE WORLD'S WORK

*Over 700,000 Copies Sold Each Month*

## Inferiority

THE other evening I sat at an association dinner and witnessed a sample of the workings of the inferiority complex.

There were three speakers on the program. The alleged lion of the evening came third. When the second man got up to speak he was obviously rattled by the presence of our hero.

He dragged in an awkward compliment to Mr. Third-man, offered an apology for his own presence, got red in the face, stumbled around with his introduction and, finally, after a very poor start, put up a really good talk.

The touted star of the evening gave a talk that was an utter "flop."

Now, how much better it would have been if the man who came with and delivered the good speech, had ignored the other chap and had tended to his own knitting from the start. He really proved to be the better speaker.

Question: Why couldn't he bring himself to let the audience judge—as it was bound to do anyhow—and forget the other man?

Answer: Because he was responding to an inferiority complex.

It is given to but few of us in this life to be always and entirely free from the tyranny of Old Man Inferiority.

Often, we don't know what it is that is holding us back from our best possible performance.

Fantastic as the fact may seem to you, it is true, nevertheless, that the purchase of a lot of advertising space is influenced by the inferiority complex.

Deny it as they will, the fact remains that some men are bluffed into buying space in magazines which in their heart of hearts they know they don't really need and cannot truly benefit by.

I have seen it happen an hundred times. I have even had men confess it to me.

Think of it!

One man recently said to me, "Oh, we feel that we have to use the magazine or else we won't think we are anybody in the field." That was his last defense for his action after he had been shown beyond all doubt that another publication was a better buy from every standpoint.

Wotta life, wotta life!

*A. R. Mayjen.*

for  
**INDUSTRIAL POWER**  
440 So. Dearborn St.  
Chicago, Ill.

*You do not need the aid of an inferiority complex to use INDUSTRIAL POWER because it is offered to you on the sole basis of value received in tangible returns. All else is futile anyhow.*



### The Riddle of Florida

A New York advertising man who is spending the winter in Florida sums up his impressions of that state in a four page letter which I received one day last week. From pages 1 and 2, I make these extracts:

"The whole bally-hoo is reminiscent of Barnum and his Woolly Horse . . . I have just made a bus trip from Jacksonville to Tampa and south to Fort Myers and I give you my word the whole Dixie Highway from Jacksonville down is literally a continuous chain of so-called 'developments,' staked off in town lots, many of them ten miles from any existing town . . . The condition is crazy and dangerous . . . It ought to be stopped by law . . . It is nothing but scavenger's lust and Florida will rue it very soon."

"Ah, ha," said I to myself, when I had read that far, "X does not think very much of Florida." Imagine my surprise, then, to read on pages 3 and 4, these words:

"Florida is, beyond question, the coming State. The more substantial developments around the edges of well established towns are sure to make good during the next 5 years. These are all as good investments or better than say Forest Hills or Jackson Heights or Larchmont and they are attracting people of means who not only can but will build fine houses and probably make Florida their permanent home. Florida has a wonderful lure in its own right. One has only to look around these existing good towns like Daytona, DeLand, Kissimmee, Orlando, Lakeland, St. Petersburg, etc., to see that their growth is inevitable and sure along fine lines. Everything points that way. Nothing can stop these towns. They are far beyond their birth pains and are in every way tempting to a Northerner of reasonable or even modest income. Any such man building a home here is more sure of increased valuation than he would be in Pelham or New Rochelle, and this with present prices relatively two or three times higher down here. They are selling 50 ft. lots in St. Petersburg suburbs from \$10 to \$20,000 each. Practically no inside

property is for sale at any price. Of the twelve towns I have stopped in overnight I like Clearwater on the West Coast best of all as a corner. It is a delightful little town and good business plots are bringing \$1,000 a front foot—and worth it if any land is worth such a price. I would bet all I have that this town will double its population in the next 5 years. You ought to come down here if only to look around."

Everything one hears about Florida is like this man's letter. One minute—or in one paragraph—the state and everybody in it are exoriated. The next minute—or in the next paragraph—they are lauded to the skies.

### The "Saturation Point"

In a recent issue of the *New Republic*, the statement is made, on the authority of an "engineer," that not more than 6 per cent of the retail price of a car on the average is labor cost, while 40 per cent is sales expense.

If this is true—or anywhere near true—the automobile industry is not in as sound a condition as it seems to be. Everybody knows—or at least says—that some day the "saturation point" will be reached. Possibly, as good an indication of its approach as any other is the item of sales expense—for it is the measure of the ease or difficulty of making sales.

### Damphoolishness!

One of the most important railroads leading into New York had a bad wreck a few weeks ago. One of the results was that its local train-service was thoroughly demoralized. Another was that many of the through trains made stops at stations at which, ordinarily, they do not even hesitate. At one of these stations a considerable number of passengers—about 150, I was told by a man who was there—had gathered. They wanted to get to New York. There were scores of vacant seats aboard the trains and any number of men and women on the station platforms who were anxious to occupy them. But—"We have no orders," said the train men.

It is just such dampfoolishness as this that keeps alive the average man's resentment against public-service corporations. In recent years, American railroads have done an exceptionally good job. But in the field of social relations, they still have a great deal to accomplish.

JAMOC

Handling the actual preparation of all our trade and architectural advertising. This we have found we can do to better advantage ourselves in our own organization, because, after all, the company's messages to the trade must come out of an intimate knowledge of trade conditions.

This is an excerpt from an address delivered before the Advertising class of the New York Advertising Club, and published in Advertising and Selling Fortnightly. The speaker is the advertising manager of a large Pennsylvania concern, advertising nationally.

# We have this Knowledge!

PERHAPS you, too, believe that you cannot find an advertising agency with "an intimate knowledge of trade conditions"—that you must burden your own organization with your industrial advertising.

Wrong! For in Russell T. Gray, Inc., you have at your command specialists in advertising to industry—you have an organization that knows industry, that knows your markets and that knows how to reach them effectively and economically.

Here's help for the sales manager unwilling to trust the preparation of his industrial advertising to an outside organization—help for the overburdened advertising manager—help for the general agency in need of industrial counsel.

Our little booklet, "the advertising engineer," tells about our specialization, about how we can help you to find the profitable industrial business. We'll gladly send it to anyone who sells to industry.



Russell T. Gray, Inc., Advertising Engineers  
1500 Peoples Life Bldg., Chicago

Telephone Central 7750

Industrial advertising exclusively!



## Differences Count, in Power Plants and Publications

**T**WIN Branch station illustrates standardization on fundamentals common to many central stations, but with differences in their application that count in the economy of its operation.

Power Plant Engineering standardizes on fundamentals yet is distinctive in its service to its readers and advertisers by reason of the differences in their application.

Concentration of its entire organization on this one publication causes Power Plant Engineering to be selected by 23,274 power plant men in leading plants as their buying and operating guide.

Having no affiliation or connection with other enterprises, Power Plant Engineering is subscribed to solely for the professional needs of its readers.

Published on the 1st and 15th of each month, the interval of time which readers find most acceptable, advertising in Power Plant Engineering receives the lively interest of leaders in the field.

Quality circulation and economical operation make it a high-powered and low-cost medium.

Member Associated Business Papers  
Member Chicago Business Press Association  
Member Audit Bureau of Circulations



**POWER PLANT  
ENGINEERING**  
537 So. Dearborn St., Chicago, Ill.

# The Credit Man's Problem in Installment Selling

[CONTINUED FROM PAGE 38]

acceptance to the bank. In acquiring the goods, the purchaser makes a certain down payment and gives the trade acceptance plus 6 per cent interest to the store. Our bank discounts the trade acceptance at 6 per cent. On the first of each month, the bank renders the store a statement of the aggregate amount of the trade acceptances, on which the store pays the bank 2 per cent. It will be seen that the bank gets 6 per cent interest on the trade acceptances and 2 per cent in addition from the store, making a total of 8 per cent. The trade acceptances are then paid weekly to the bank by the customer."

**T**HIS arrangement is mentioned because it is typical of new adaptations of the basic idea of installment selling that are appearing every week, if not every day, in the United States. It is recorded also because it gives definite figures in regard to interest rates and to charges for financing installment sales. That this plan will spread rapidly is the opinion of Mr. Bruce Davenport, who assembled the facts concerning the Louisville National Bank plan for the American Bankers' Association.

It is impossible, within the limits of a report of this scope, to do more than to point out the bigness of the installment sales problem and to touch briefly on some of its more important aspects. There is a wide difference of opinion among well-informed business men concerning this matter. But it is essentially not one problem but a series of them, all of which are difficult, and the solution of these problems will take a considerable amount of time and scientific study.

The committee believes:

*First:* That the importance of installment selling and its bearing upon general costs of doing business be urged upon the attention of the manufacturers and distributors of the United States.

*Second:* That buyers on the installment plan be advised to enter into contracts only for goods they actually need and can comfortably pay for; that they make certain that the goods are as represented, the terms of payment fair, and the provisions as to repossession legally valid.

*Third:* That producers, distributors, economists and statisticians be urged to devote such attention to this problem as shall lead to the development of scientific data, upon which future action may logically be based.

The credit manager of a large department store expressed the following opinion recently about installment sales at the request of the Department of Public Relations. It was as follows:

"I have no fear of installment sales if

(a) The principle is adhered to that only such merchandise will be sold on that plan as will not outrun the liquidation of the account;

(b) that the credit is restricted only to those of the requisite stability and earning capacity with a sufficient margin of savings to take care of any unforeseen contingencies or emergencies;

(c) that the credit be granted through the dealer and not a financing company so that proper contact with the customer and consideration for him, when necessary, may be maintained and extended. This does not mean that the dealer in turn may not discount the paper through his regular banking channels, avoiding however the financing company whose charge usually is exorbitant and constitutes a tax upon the consuming public whose spending power is correspondingly reduced.

"One of the greatest evils in my opinion in the installment plan of selling and one which seems to be more or less glossed over, or not touched upon at all, is the profiteering not only of the financing companies but also of the dealers at the expense of the customer—through the financing charge which rarely runs under twelve per cent per annum and frequently as high as several hundred per cent, and a general average that is probably twenty per cent.

"My belief is that credits wisely given, whether these be on the installment or any other plan, are a service to all concerned. That credits unwisely given are a detriment."

**I**N conclusion, there are two things that have been presented in regard to installment selling that are highly significant and one of them almost obvious. First: When an article combines high costs of operation, upkeep, and depreciation with little or no earning power, costing money every day from the moment it enters one's possession until the day it leaves, then it would seem that such an article is, on the very face of things, unsuited for carrying long-term credit, especially to purchasers of small means dependent upon wages.

Second: It has been estimated that installment sales for 1925 approached \$5,000,000,000, which is about one-twelfth of the national income, and which is more than a tenth of what is available for direct spending.

In this compilation there has been a decided attempt to present both sides of the question while keeping in mind that the National Association of Credit Men has declared itself against what its Board of Directors believes is an existing abuse of individual credit.



## Broadway Limited

The Busy Business Man's overnight train and connecting link between the East and the West

20 hours	Lv. NEW YORK - - 2:55 P.M.	Ar. CHICAGO - - 9:55 A.M.	20 hours
18 1/4 hours	Lv. NORTH PHILA. 4:40 P.M.	Ar. CHICAGO - - 9:55 A.M.	18 1/4 hours

© PENNSYLVANIA RAILROAD SYSTEM . . . Reproduced through their courtesy

## Picturing the FLIGHT of the STEEL STEED

PHOTO-ENGRAVING HELPS BROADWAY SAY "Good Morning" TO STATE STREET . . . . . *A Note by* JAMES WALLEN



THE Pioneer Fast Line in wood-block, the Broadway Limited in halftone, dramatize a race that belongs to the swift and the strong — transportation and pictorial publicity.

The chancellors of the great railroads know that Your Story in Picture Leaves Nothing untold. They trust brush and camera to tell how "the Centuries pass in the night."

*The Association booklet "THE RELIGHTED LAMP OF PAUL REVERE" mailed on request.*

# AMERICAN PHOTO-ENGRAVERS ASSOCIATION

GENERAL OFFICES • 863 MONADNOCK BLOCK • CHICAGO

## Do You Wish to Increase Your Advertising Volume?

☐ I am now selling space with more than ordinary success for the largest industrial paper in its field.

☐ But this paper seems to have reached its maximum growth, and I want to ally myself with a growing publication, one wishing to increase its advertising in the Metropolitan district.

☐ I am 38; a college graduate; possessed of the gift of success for myself and what I work for; and with a fully developed ability to sell advertising.

☐ Your letter will be held strictly confidential. Address Box 370, Advertising & Selling Fortnightly, 9 East 38th Street, New York City.

P. S. I am a member of the New York Advertising Club and have a wide acquaintance among the agencies.

# House-to-House Selling Has Not Passed Its Peak

[CONTINUED FROM PAGE 25]

which are not backed by stated facts, are based on sound reasoning.

Mr. Fiske gives three reasons for his statement. His first is that the general shortage of labor has helped to hasten the imminent decline. He says that this shortage was acknowledged by house-to-house sellers when they indulged in a "great orgy of advertising for salesmen." How utterly misleading this statement is, we shall now proceed to show.

**J**UST as Mr. Fiske concluded that the whole field of house-to-house selling is tottering, because some members are in difficulties—he here concludes that simply because direct selling firms do much advertising, they are finding it next to impossible to build organizations.

The real purpose of advertising—to broaden and develop and enlarge a business—seems to escape Mr. Fiske entirely. True, house-to-house selling firms have been doing much advertising. But this has been a natural outgrowth of competition and progress that is found in every other line. The automobile industry is advertising now more than ever. Does this increased volume of space-use indicate an unhealthy condition? Rather the contrary. House-to-house firms merchandise themselves, their products, their reputations, to salesmen in the same manner that others do their products. A beginner in the business may do either no advertising at all, or use small space. When he becomes a successful operator he makes use of increasingly large space, in exactly the same manner that other firms do in other fields.

In late years these successes have become numerous, and therefore the volume of house-to-house advertising has grown, and with it the number of trade journals read by men and women who sell direct. But this volume does not mean that salesmen are next to impossible to obtain. To this latter statement we are in excellent position to attest, for we are responsible directly for several hundred thousands of dollars expended yearly in advertising by house-to-house firms.

Hundreds of thousands of men and women are earning satisfactory livelihoods by house-to-house selling, and thousands more are being attracted to it monthly. The competition we meet is natural and to be expected—even welcomed. Every fast-developing field can point to the very same kind of competition. A few years pass, the fly-by-nighters are weeded out through their own inefficiency, and the big, re-

missible, well-established firms remain.

Much of the turnover of which Mr. Fiske speaks so alarmingly, is the direct result of this gradual evolution, but this turnover is being decreased. The industry is becoming stabilized, and in a few years the foundation will be as firm as that which supports the retail and wholesale structures.

That it is an unusually hazardous proceeding to step into the direct-selling field today, is untrue. That the latest firms in the business are of "very distinctly low quality" is more so. Only the last six months have seen the entrance into direct-selling of one of the most outstanding shoe chain stores in the country, (Feltman & Curme) an organization operating thirty-nine stores in many cities. Surely not a candidate of "low quality!" The executives of this company considered direct-selling from every standpoint and entered the field under their old name and backed by their long-standing reputation only after careful analyses had convinced them that the method was sound.

**A** FEW months before this shoe concern became a direct-seller, one of the best known dress houses in America, (Bedell), stepped into the business. This firm operates twenty stores in twenty cities and has had a splendid reputation for more than twenty-five years, backed up by a million-dollar-a-year publicity. Would our friend, Mr. Fiske, call this firm a candidate of "low quality"? We could name many more who are engaged in house-to-house selling—firms nationally known and nationally advertised,—who sell direct to the user under other names because they do not wish to endanger their good will with their retail trade. True, some of the new-comers are small and unreliable—but can it be said of every new retailer or every new wholesaler or every new jobber, that he is backed by limitless capital and by spotless reputation? Reasoning of this type is exasperating because it is one-sided and unfair.

Proceeds Mr. Fiske: "They (house-to-house firms) have never developed much good will and do little advertising to aid in securing it, with the result that they have encountered a biased housewife, rather fed up with the system of selling." The first and second part of this statement are not based on fact. Mr. Fiske ignores the striking campaign of the leading hosiery firm in the direct field. He evidently is not aware of the publicity given the leading line of brushes. He forgets



# Choose the Right Channel



daily—and did a *whale of a business*.

One ship can't make all the ports. Neither can you hope to sell everywhere on one kind of advertising. You can't reach the South through magazines alone. This is particularly true of this amazing, ever-growing, fertile market.

Consult your chart of circulation and your barometer of buyers. In ten great Southern States, among the most prosperous ones in the Union, even the greatest magazine has a circulation equal to only about 1% of the total population.

**S**HE was the biggest boat in the business. It looked like if you had goods to deliver she was the best bet for getting them there.

But, strange as it may seem, there were *plenty* of cities with municipal docks and prosperity and real wealth and desirable qualities in general that weren't listed on her log.

She just naturally didn't go up the right Channels to reach them.

*But* there were fleets of ships in the local trade that made those prosperous ports

But the local newspapers reach this vast market thoroughly. Newspaper rates are low in the South. There is new wealth and the power to buy. Southern newspapers, through this Association, are equipped to give merchandising aid that is founded on knowledge of local conditions.

For detailed information on the possibilities of the South as a market, write to the Southern Newspaper Publishers' Association at Chattanooga, Tennessee, or to any of the Newspapers listed below.

## These Newspapers are the Right Channel for Reaching the South

### ALABAMA

Aniston Star  
Birmingham Age-Herald  
Birmingham News  
Huntsville Times  
Mobile News-Item  
Mobile Register  
Montgomery Advertiser  
Montgomery Journal  
Opelika News

### FLORIDA

De Land News  
Fort Myers Press  
Gainesville Sun  
Jacksonville Journal  
Jacksonville Times-Union  
Lakeland Star-Telegram  
Miami Herald  
Miami News  
Orlando Reporter-Star

### FLORIDA

Orlando Sentinel  
Palm Beach News  
Sanford Herald  
St. Augustine Record  
St. Petersburg Independent  
St. Petersburg Times  
Tampa Times  
Tampa Tribune  
West Palm Beach Post

### GEORGIA

Albany Herald  
Atlanta Constitution  
Atlanta Journal  
Augusta Herald  
Columbus Ledger  
Milledgeville Observer  
Savannah News  
Thomasville Times-Enterprise  
Waycross Journal-Herald

### KENTUCKY

Paducah Sun

### LOUISIANA

Baton Rouge State-Times  
La Fayette Advertiser  
Lake Charles American Press  
Monroe News-Star  
New Orleans Daily States

New Orleans Item-Tribune  
New Orleans Times-Picayune  
Shreveport Times

### MISSISSIPPI

Greenwood Commonwealth  
Gulfport & Biloxi Herald

### NORTH CAROLINA

Ashville Citizen  
Ashville Times  
Charlotte News  
Charlotte Observer  
Concord Tribune  
Elizabeth City Advertiser  
Fayetteville Observer  
Gastonia Gazette  
Greensboro News  
Henderson Dispatch  
Hickory Record  
Kinston Free Press  
Raleigh News & Observer  
Raleigh Times  
Rocky Mt. Telegram  
Salisbury Post  
Winston-Salem Journal  
Winston-Salem Sentinel

### SOUTH CAROLINA

Charleston News & Courier  
Columbia Record  
Columbia State

### ROCK HILL HERALD

Spartanburg Sun  
Sumter Item

### TENNESSEE

Chattanooga News  
Chattanooga Times  
Clarksville Leaf-Chronicle  
Columbia Herald  
Greenville Democrat-Star  
Knoxville Journal  
Knoxville Sentinel  
Memphis Commercial Appeal  
Memphis Press  
Nashville Banner

### VIRGINIA

Clifton Forge Review  
Danville Bee  
Danville News  
Danville Register  
Fredricksburg Daily Star  
Lynchburg Advance  
Lynchburg News  
Richmond News Leader  
Roanoke Times  
Roanoke World News  
Staunton Leader  
Staunton News Leader  
Winchester Star

### VIRGINIA-TENNESSEE

Bristol Herald-Courier  
Bristol News



**"Sell it South Through Newspapers"**

## An Opportunity for Three Good Salesmen

A large, internationally known Corporation has openings for three salesmen. The territory is a large city—the article to be sold is a paint product with many revolutionary characteristics. To date, with limited sales effort, it has moved remarkably well. Its possibilities are almost unlimited.

The men wanted are about thirty years old. They are familiar with the fundamentals of chemistry as it applies to the paint industry. They have had two years' successful sales experience, preferably with paint or some paint product. They will have the foresight to recognize opportunity when they see it.

The positions offered provide a reasonable salary and a unique opportunity to grow up with an unusually good product marketed by a Corporation whose stability has been definitely established for many years.

If you are one of the three men wanted, put in one letter which will be treated confidentially, full details about yourself, your education and experience, and mail it to:

Box 362, Advertising & Selling Fortnightly  
9 East 38th Street, New York City

*Representing*

## The FORUM

*New England Representatives*

CARMAN-IN-NEW ENGLAND  
194 Boylston Street, Boston

*Western Representatives*

FINUCAN & McCLURE  
720 Cass Street, Chicago

*Member Audit Bureau of Circulations*

## FORUM

WALDO W. SELLEW, *Advertising Manager*

247 PARK AVENUE

NEW YORK

also the campaign now appearing in the national publications and written by one of the leading advertising agencies, to create good will for a large eastern lingerie manufacturer. Then there is the full page space appearing regularly in *The Saturday Evening Post*, for a big food and household products manufacturer. A men's clothing manufacturer has been running full pages in publications of national circulation. Many others might be mentioned. An increasing number of house-to-house firms are employing national advertising to create this good will.

But Mr. Fiske must remember two other factors when he speaks of such advertising.

**F**IRST, the field is young. Five years ago house-to-house selling, as it is now known, was in its infancy. For this field to have developed a dozen or so national advertisers in such a short period of time is no small achievement. We surmise that investigation would show that national advertisers have been developed in the direct-selling field, as rapidly as they have been in other fields, all factors, especially the time factor, considered.

Secondly, the business, by nature, does not demand the same volume of national advertising that other lines do. It is a well-known fact that much of the advertising that appears in national magazines is run to impress the dealer and is written merely to act as a "hook-up" with intensive sales campaigns to induce jobbers and dealers to stock the particular lines. It is also common knowledge that this advertising is often necessary to meet the problem of inducing customers to come into the stores—a problem that direct sellers do not have to contend with, for the initiative is supplied by their representatives. But, as we have pointed out, despite the lack of the same necessity for such advertising, an increasing number of house-to-house firms are using it in increasing volume.

The third factor that Mr. Fiske mentions as contributing to the decline of house-to-house selling is the "awakened retailer." Sad to say, the retailer is not yet awake. He is having what we fear is a bad dream, a nightmare, that has caused him to do many foolish and thoughtless things, against which his own best advisers have argued. The "argumentative propaganda" which Mr. Fiske mentions has acted as a boom-erang, as Mr. Taft of the *Retail Ledger* has pointed out time and time again. The housewife is not sold by it. The "superior attractions" do not exist in all cases. The fact that retailers are using house-to-house salesmen of their own with fair success, is, we think, a rather sorry argument to use against house-to-house selling, for its very use by the retailers is an admission of its value as a business-getter.

But Mr. Fiske saves his most vulnerable conclusion for the last part of his article. Says he, "A more deadly factor, saturation, has been injuring some companies. An article which, once pur-



## Less "Arm Chair Duty" for Salesmen

More productive SELLING time is what every business is seeking, and yet many managers compel their salesmen to break through the icy wall of ignorance or indifference, to build up confidence in the house, to stir interest

and awaken desire.

It is a needless waste to send out salesmen to do the ADVERTISING—to make call after call that must be charged to advertising instead of selling. It is a slow, expensive process.

Here is what men who KNOW have to say about it:—

Statement by R. E. Fitzsimons, General Manager of The Fitzsimons Co.—

"One of our men told me that he had repeatedly called on a certain large concern without seeing the purchasing agent at all. After the advertising (in A. B. P. papers) had been running for six months, he made a routine call, was invited in and told that although not taking on any new sources for material at that time, they were reading the advertising with a lot of interest. Since then we have secured a good deal of new business from them."

Letter from a hustling Maine salesman:—

"I have been out in the sticks selling to dealers who don't know us. I've covered nearly the entire State of Maine, called on perhaps a half hundred accounts, most of whom have never been approached by our house, and you would have been amazed to find how universally the proposition was known in advance, and how a lot of my work was done before I started to talk. They would say 'Oh yes, I've been following your proposition in the (A. B. P. paper).'"

From leading salesman with famous jobbing house:

"Every good buyer I know has time to read trade papers. It's part of his work to keep posted. I cannot recall now a single GOOD buyer that is not a subscriber to a leading trade periodical."

There's an A.B.P. publication in every field—trade, industrial, professional or institutional. Papers that parallel the work of salesmen, that carry the highest degree of reader interest because they deal with the biggest thing in the lives of the readers—their business. Ask us anything you want to know about business papers or their fields.

# A. B. P.

THE ASSOCIATED BUSINESS PAPERS, INC.

Executive Offices: 220 West 42nd Street, New York, N. Y.

*An association of none but qualified publications reaching 54 fields of trade and industry*

# How to approach him

"The longest way round is the shortest way home" may be a true and fitting axiom for young and giddy lovers, but the shortest way to strike home in the Oil Industry is brevity—in two words—"Oil Trade."

Your only purpose in buying advertising space is to get results as quickly as possible and with the least cost and effort. Isn't it logical then to go to the heart of the matter on a straight road without any detours. If the executives make the decisions and determine the buying, why not go directly to them through Oil Trade, which has selective circulation to the key men of the Industry.

A booklet, "More Business from the Oil Industry" will be cheerfully sent to those interested in increasing sales to the oil industry.

## The Oil Trade

*Publishers Fuel Oil*  
350 Madison Avenue, New York  
CHICAGO TULSA LOS ANGELES

chased, practically supplies the housewife for a few years, or for all time to come, necessarily finds saturation a decidedly real thing." And he goes on to state that this saturation, which he seems to believe is true only of products sold from house-to-house, has increased sales resistance to an alarming degree.

FIRST, this saturation does not exist in most lines. The leading firm in the field sells hosiery. Certainly not an article that is bought once and never again. A firm in Cincinnati sells \$10,000,000 worth of men's clothing every year. Leafing through the pages of a publication devoted to house-to-house selling, we find these articles offered: Dresses, women's hats, lingerie, men's shirts, work suits, fountain pens, slickers, food products, dress goods, fire-extinguishers, tires, men's ties, household remedies, men's and women's shoes. Will Mr. Fiske inform us when and where the saturation point is reached in these lines? Will he tell us why it is unlikely that purchasers of these articles will buy again from the same firm and the same representatives, if they are satisfied with the purchases which they have made at some earlier date?


Above all, will he explain why this saturation, upon which he puts considerable emphasis, is confined to articles sold by house-to-house firms, and why it does not exist when these same articles are sold by retailers?

We do not desire to set a halo of perfect innocence and angelic perfection around house-to-house selling. It has its evils. It has its serious problems. It has many thorns, and weeds to pull up. We are conscious of these, as is every other firm interested in this method of merchandising. The development of the field has been so rapid, so phenomenal, that many problems of a serious nature have arisen that we are confident the coming few years will see solved to the satisfaction of all those interested.

The important fact to remember is that house-to-house selling has found a permanent and definite place in the distribution of merchandise. Intelligent observers do not believe that it will replace the retail store, the chain store, or the mail-order house. But just as the chain store and the mail-order house have carved out permanent niches for themselves in the structure of distribution, so house-to-house selling is rapidly making a place for itself.

When better values are not offered, a more complete or a more distinct service is rendered, perhaps a wider range of colors in hosiery, or novel and attractive features in shirts, or more beautiful fabrics and later styles in dresses. And above all, the house-to-house salesman offers the convenience of making purchases in the quiet of the customer's home, without the hustle and bustle that attends store purchasing.

Who  
ELSE  
Is  
THERE IN  
YOUR OFFICE  
Who  
OUGHT TO BE  
READING "THE  
FORTNIGHTLY"  
But  
Isn't...

Advertising  Typographers

UNDOUBTEDLY the full page advertisement enjoys an advantage over its little brother, the eighth-page advertisement. The small advertiser can greatly reduce his disadvantage by using our typography based on twenty years' experience.

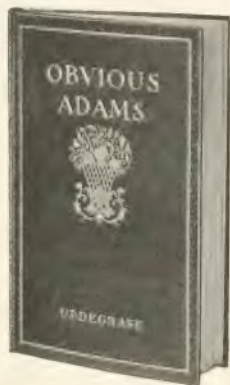
Ben C. Pittsford Company  
431 South Dearborn St.  
Chicago, Ill.  
Phone Harrison 7131

WHY not turn to the Market Place on page 89 and see if there is not something of interest to you?

Gently place a pen in his hand and point your forefinger below

ADVERTISING AND SELLING FORTNIGHTLY.  
4 Eves. Ave. Chicago, Ill.  
New York, N. Y.  
Send me advertisement for two full (12 issues) @ \$1.00 and name for \$1.00.  
Send me bill after 2 months for balance.  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_  
Zip \_\_\_\_\_

# When E. M. Statler Read "Obvious Adams"



—He immediately ordered copies sent to  
the Managers of all his Hotels

**L**IKE many another high-calibre business man he recognized in the story of **Obvious Adams**, the sound philosophy that makes for business success, whether the business be writing advertisements, managing a department or running a great metropolitan hotel.

An "obvious" man himself Statler wanted his managers and their assistants to see clearly just what it is that keeps a business on the ground and makes profits. So he sent each of them a copy of this little book, written several years ago by Robert R. Updegraff as a story for the Saturday Evening Post, because he saw that it would crystallize one of the biggest and most important of business principles and make it graphic and unforgettable—give it to them as a working tool.

For this same reason advertising agencies, newspaper publishers, bankers and business men in many other lines are purchasing **Obvious Adams** in quantities at the new wholesale prices to distribute broadly through their organizations, to executives, department heads, salesmen, and office workers.

Have your people read it? Wouldn't it be a good business investment?

### Quantity Price List

500 copies or more,	40c per copy
100 copies or more,	44c per copy
50 copies or more,	46c per copy
25 copies or more,	48c per copy
10 copies or more,	50c per copy
Single copies,	55c postpaid

**KELLOGG PUBLISHING COMPANY**  
30 Lyman St. Springfield, Mass.

# MOVING

Be sure to send both your old and your new address one week before date of issue with which the change is to take effect.

# Selling the Tenant Farmer

[CONTINUED FROM PAGE 22]

these States, with but a single day of income for the year. Unless the landlord were thus to care for his tenants, they could not live during the seven or eight months of crop making. The ordinary landlord has, therefore, quite easily turned store-keeper.

The cross-roads stores of the South, as well as the small-town stores, belong to the neighboring landlords, the landlords themselves becoming more and more town dwellers. These stores are supplemented by plantation "store-rooms" or commissaries, where the landlord or his manager does out supplies day and night. No small share of the time of such a man is taken for such petty tasks as being roused in the early morning hours to cut a slab of bacon for breakfast in one of his cabins, or by dim lantern light to select a pair of shoes for a girl who is to "join the church" on Sunday morning.

FARMERS of the South buy automobiles, much as farmers do in other States. In these cars they come to town. But they do not buy in town as do the farmers of Iowa.

For eight months of the year both share tenants and croppers are in debt to the landlord for the growing crop; for about one month they enjoy a bit of cash; for the remaining three months many of them are seeking advances from the landlord against the next crop which it not yet planted. How can such people buy from town merchants? The sad side of the story is that many sales managers and an army of imported specialty salesmen miss entirely these landlord-owned stores as merchandise outlets. The plantation "store-room" is usually closed during the daytime; often its doors are open but alternate days of the week; the landlord, for more than two-thirds of all such stores, lives not on the plantation but in town, according to the census. Only too commonly, stores of this character are not listed in the trade directories which constitute the "route charts" for salesmen since they are not retail mercantile establishments in the usual sense of that term.

Throughout eleven States are some 6500 plantation commissaries and about 7200 plantation general stores. The volume distributed through them has been corralled by a very few jobbing houses, plus a limited number of other concerns that have awakened to this sales opportunity. Canned goods, as one example, have made distressingly small headway in the rural South, but on the other hand one manufacturer of toilet goods has developed a surprising

volume in this rural market where, on the face of it, demand for his goods would be nil. He understands this aspect of merchandising in the rural South.

So inextricably is the landlord's interest bound up in the crops raised by his tenants and croppers that the law of every Southern State provides for "farm liens" in a manner hardly known elsewhere. It is of course right that the rental and the landlord's advances shall come from the crop. In the South, the law insures that they shall.

These liens, colloquially, are known as "crop mortgages," which term is an apt description, for the legal grip of the claimant is more akin to the certainty of a mortgage on real estate than that of any chattel statute known to other States. "Possession" of a crop raised on tenant land in the South is far from being legal ownership, even though bought innocently for full price. Such possession is little better than evidence of ownership, but that ownership is valid if, and only on condition that, all liens to the landlord have been discharged. In most of these States, the law goes even further. The lien of the landlord holds against the purchaser of the crop, even though there be no specific evidence that such lien exists.

These conditions are peculiar to the South. They arose from the custom of the landlord financing his tenants. They are so ingrained into the commercial structure of the South that everything the share tenant and the cropper buys is subject to the approval of his landlord.

EVERYWHERE, landlords compete for tenants to overcome the restlessness of these people. Fair treatment, help in trouble, consideration and encouragement will bind the cropper to the planter whose acres he leases. Debt to the landlord binds even more firmly. This last statement is harsh; but, none the less, debt to the landlord has greater influence on rural merchandising in the South than any other single element. It is deliberately the policy of the planter to keep his "cropping" tenants under the yoke of indebtedness. This is the surest and simplest method of holding them on the plantation.

One of Virginia's tobacco planters, who lives palatially in Richmond, made the significant remark within three months:

"In the fall, when my farmers begin marketing their tobacco, I make trial balance of their accounts. Whenever I find one with a considerable credit, I sell him a Ford."

## Shoe and Leather Reporter

Boston

The outstanding publication of the shoe, leather and allied industries. Practically 100% coverage of the men who actually do the buying for these industries. In its 67th year. Published each Thursday. \$6 yearly. Member ABP and ABC.

## Bakers Weekly A.B.C.—A.B.P.

NEW YORK OFFICE—45 West 45th St. CHICAGO OFFICE—343 S. Dearborn St. Maintaining a complete research laboratory and experimental bakery for determining the adaptability of products to the baking industry. Also a Research Merchandising Department, furnishing statistics and sales analysis data.

## Advertising Men

and in "Commercial Engraving and Printing" by Charles W. Harkleman, a mine of usable information beyond pricing, revised. \$10 covers. Over 1500 illustrations. Covers 35 processes, methods and subjects relating to the graphic industries.

Mailed on approval. No advance payment. Write for FREE prospectus showing sample pages, contents, terms and other information.

Commercial Engraving Publishing Co. Dept. WT INDIANAPOLIS, INDIANA

**AJ-DENNE** The Only Denne in Canadian Advertising

You cannot effectively place your Canadian Advertising by merely consulting a Newspaper Directory. You need an Advertising Agency familiar with "on the spot" conditions. Write.

**AJ-DENNE & Company Ltd.**  
Raford Bldg. TORONTO.

## THE JEWELERS' CIRCULAR,

New York, has for many years published more advertising than have seven other jewelry journals combined.

## The Standard Advertising Register

is the best in its class. Ask any user. Summarize valuable information on more than 8,000 advertisers. Write for data and prices.

National Register Publishing Co.

Incorporated  
15 Moore St., New York City  
R. W. Fretzel, Manager

In that phrase—the five final words quoted—is the kernel of selling that part of the rural South which lives under share renting or cropping tenantry. Beyond sheer necessities, the landlord dictates what his tenants shall buy. More often than not, the landlord exercises such paternal control towards his "folks" that he buys for them to quite a considerable extent.

In March of 1923, at Henderson, S. C., I saw a wealthy tobacco planter approached with a suggestion that he persuade each of his tenants to subscribe to a certain farm journal that is quite well known.

"Persuade them?" he repeated, in the nasal inflection of Carolina, "Hell, man, I'll do it for them!" and he made good by laying down the cash for fifteen subscriptions, remarking only that three others of his tenants could not read. There is not the least question that the payment was charged back on fifteen of his accounts.

The best-sold merchandise in all the South is fertilizer. One reason, though of course not the sole cause, is that the landlord's self interest is doubly intertwined with this product. He, as store keeper, pockets a fifteen per cent profit on sale of the goods; and as land owner, he gains again from the increased yield.

Close to fertilizer, for successful selling, is our most popular automobile, the agencies for which have repeatedly told how their follow-ups are directed to the landlords, not to the car owners. The packing houses rank high for their merchandising methods, and their aggressiveness is resented by grocery jobbers who complain of packer competition in non-meat products. One wholesaler puts it thus: "It's like the way they butcher a hog; nothing is missed."

#### Dorrance, Sullivan & Company

New York, is placing schedules covering eighteen weeks of advertising for George W. Childs Cigars, account of American Cigar Company, in cities and towns throughout the United States which are represented by distributors.

#### World Wide Advertising Corporation

New York, elected the following officers at their annual meeting: President, Emil Maurice Scholz; vice-president and general manager, S. H. Somerton; vice-president, William H. Clark; treasurer, Donaldson Douglas; secretary, Katherine Gannon. The present board of governors was re-elected.

#### R. M. Beil

Formerly with the Gundlach Advertising Company, Chicago, has become associated with the production department of Advertising Producers Associated, Inc., same city.

#### The Clark Collard Company

Chicago, will direct advertising for the R. G. Haskins Company, same city, manufacturers of portable electrical equipment.

## IF THE RIGHT MAN

happens to read this notice his future is assured

HAVE YOU SOLD {ART WORK or ADVERTISING SPACE?

A lucrative position is open, much above the average; one of those opportunities occurring perhaps once in a decade. An established publication needs a man who understands commercial art work and has a record as a salesman of either art work or advertising space.

Please answer at once and state your experience. Position carries salary and bonus.

Address, Box No. 364

ADVERTISING & SELLING FORTNIGHTLY  
9 East 38th Street, New York, N. Y.



## FAST Sailing

The balmy climate, the wonderful sunshine and the invigorating salt sea breezes from the Gulf of Mexico have made The Daily Herald sail fast, but consistently, through the waters of increased circulation. We have grown over 140% in the past five years, and our last audit report is now available and open for inspection.

National Advertisers will find The Daily Herald an alert and effective selling messenger to the thousands of people who have come, and are still coming, to the Mississippi Coast. Sell them through the columns of this wide-awake paper!

## THE DAILY HERALD

GULFPORT

MISSISSIPPI

BILOXI

Geo. W. Wilkes' Sons, Publishers

### THE AMERICAN ARCHITECT

A. B. C. Est. 1876 A. B. P.  
50 Years of Service to the Architectural Profession and Its Results

THE AMERICAN ARCHITECT numbers among its present subscribers some who began the use of its GAZETTE IN 1876 and more than 100 of its advertisers have been continuously represented for more than five years. When considering the cultivation of this market write for information and the complete price list.

239 West 39th St.

New York

### THE BUILDING AGE and BUILDERS' JOURNAL

Subscribers have proven purchasing power of nearly two billion dollars yearly. Reading contractors, builders, architects, etc., of known responsibility. Published weekly for 46 years.

Member A. B. C. and A. B. P.  
239 West 39th St., New York; First National Bank Building Chicago; 329 Market St., San Francisco

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## Forms of Competition Facing the Retailer

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grade distributors all over this country, separately owned and operated, that are chained together in their policies, their research work, and thereby add greatly to the strength and volume of this method of selling.

This is the situation that the manufacturers and wholesale distributors and the retailers are facing today: First, too many retailers; second 75 per cent of them incompetent, and third, the great loss in volume because of the growth of mail order houses, house-to-house canvassers, and chain stores.

The second question is: "What policies of merchandising and so forth will it be necessary for the retailer to adopt to satisfactorily and profitably meet these conditions?"

**T**HE first thing a retailer trying to cope with these conditions needs is to know something about his business. So I think that the first thing which should be recommended to the average retailer is a simple system of keeping track of his business, a simple inventory that will enable him to know at all times what stocks are in the different departments and which will enable him to sell the goods at a profit during the season, thus eliminating these foolish cut price sales that occur season after season and year after year.

The next point on which the retailer must be educated is the value of turnover in his business.

I noticed a reference to turnover once in a talk given by the vice-president of the Baldwin Locomotive Works, and I wrote and told him that I was interested. He sent me a reply and this is what he said:

"In handling a business of ten million dollars monthly, we aim to make the shortest possible turnover so that our profits may be more satisfactory. In other words, if we can make a turnover every three months we will have only thirty million dollars tied up between the order sheet and the bill book. If it requires four months to make a turnover, you will realize that forty-million capital is required, or ten million dollars more, and the profit will be three million dollars less per year. If, therefore, we can make the turnover in three months instead of four months, we not only tie up ten million dollars less capital, but we increase our yearly profits three million dollars, and this increase in profits will more than justify the added cost of efficient transportation."

Henry Ford, in his book, says: "In the changing of the production we discovered after a little experimenting that freight service could be improved sufficiently to reduce the cycle of manufacture from twenty-two to fourteen days. That is, raw material



could be bought, manufactured and the finished product put in the hands of the distributor in 33 1/2 per cent less time than before. We had been carrying inventory around sixty millions to insure uninterrupted production. Cutting down the time one-third reduced it to twenty millions. In cutting the finished inventory we find we saved eight million more, that is, we were able to reduce twenty-eight million dollars in capital and to save the interest on that sum."

These are two pretty big illustrations of what turnover will do in a big business.

Another important thing is the idea of the policy of concentration, which means few creditors instead of many. It means a small stock always worth its cost, and not a large stock of shop-worn goods that are always worth less than the inventory. It means that every dollar is working and earning, instead of the fresh merchandise carrying the burden of unsalable goods.

Concentration of purchases among a few houses simply means adding that many partners to your business, and it means that they are as much responsible for the success of their part of your business as you are. They cannot afford to have any of their goods lying on your shelves.

Concentration means greater profits and less debts. It means few creditors instead of many. It means a few good strong houses really interested in your business and success instead of many of so small an interest as to be a menace rather than a help.

I believe that there must be a closer and more intelligent cooperation between the manufacturer or distributor and the retailer, in order that they may both meet the present situation, and as the average retailer is not competent himself, the manufacturer must assume that responsibility.

### Sherman & Lebar, Inc.

New York, will direct advertising for the Murphy-Gorman Company, Danbury, Conn., manufacturers of Emerson hats for men.

### New York Advertising Agency

New York, will direct advertising for a new line of toys being manufactured by Louis Bossert & Sons Company, Brooklyn, N. Y.

### The Green & Van Sant Company

Baltimore, Md., will direct advertising for the Chamber of Commerce, Spartanburg, S. C., in a campaign to attract desirable industries to that city.

### The Advertising Corporation

Waterloo, Iowa, announce the opening of a branch office in charge of Maurice H. Kammann in Minneapolis, Minn.

### Louis C. Boone

Has taken charge of a new office in Detroit representing the *Chicago American*, the *Detroit Times*, the *Boston American*, the *Wisconsin News* and the *Rochester Journal-American*.



Rate for advertisements inserted in this department is 35 cents a line—6 pt. type. Minimum charge \$1.80. Forms close Saturday noon before date of issue.

### Business Opportunities

GET YOUR COPY OF OUR BULLETIN OF PUBLISHING PROPERTIES FOR SALE

Address: HARRIS-DIRBLE, CO., 345 MADISON AVE., N. Y. C.

We can now sell space and represent another trade or class publication of merit. Chicago and Western territory; organized representatives with experienced sales staff. All agencies. Brian & Peck, 431 S. Dearborn St., Chicago, Ill.

### Help Wanted

SALESMEN—Established and progressive company desires the services of three experienced salesmen with proved capabilities. Must own car. This is a real opportunity for men not afraid of hard work. A real salesman's earnings can easily reach five figures. Your first letter should tell the whole story. Negotiations confidential. Salary and commission basis. Either with part car maintenance for those who can qualify. Box No. 367, Adv. and Selling Fort. 9 East 38th St., New York City.

### Position Wanted

Production Man with thorough, practical experience in all phases of production work and agency routine, desires a permanent connection with an agency offering better opportunities for advancement. Box No. 366, Adv. and Selling Fort. 9 East 38th St., New York City.

### SECRETARY TO ADVERTISING MAN

An educated young woman with broad business experience, recently secretary to the head of a medium-sized advertising agency, seeks a position (New York City only) as secretary to an advertising man. Experienced stenographer and can write own letters. Can assume responsibility and have personality that enables her to meet people. Moderate salary. Box No. 363, Adv. and Selling Fort. 9 East 38th St., New York City.

Advertising Writer-Salesman; young man, impressive personality and appearance; splendid background, experience planning, writing, selling; available immediately. Box No. 357, Adv. and Selling Fort. 9 E. 38th St., New York City.

Advertising man, with thorough, practical experience in all phases of publication and direct mail advertising, now handling copy, visualization and layout, wants to join an agency offering greater opportunities; controls several active accounts. Box No. 365, Adv. and Selling Fort. 9 East 38th St., New York City.

### Position Wanted

SALES ENGINEER, long experience selling engineering lines, with business and financial experience, interested in a high-class proposition only; salary or drawing account essential. Box No. 361, Adv. and Selling Fort. 9 East 38th St., New York City.

Young man, agency and advertising department experience, desires connection with agency promising future. Experience covers copy, layouts, practical selling, merchandising, soliciting. Desire to make proper connection makes salary secondary. Box No. 369, Advertising and Selling Fort. 9 East 38th St., New York City.

### Service

#### ARTIST

All around commercial man with thorough knowledge of engraving reproduction. Studio rent-free located. Rates reasonable. Box No. 368, Adv. and Selling Fort. 9 East 38th St., New York City.

### Multigraphing

Quality and Quantity Multigraphing, Addressing, Filing In, Folding, Etc.

DEHAN CIRCULAR LETTER CO., INC. 120 W. 42nd St., New York City. Telephone Wis. 5483

### Miscellaneous

#### BINDERS

Use a binder to preserve your file of Fortnightly copies for reference. Stiff cloth covered covers, and die-stamped in gold lettering, each holding one volume (13 issues) \$1.85 including postage. Send your check to Adv. and Selling Fort. 9 East 38th St., New York City.

#### BOUND VOLUMES

A bound volume of Advertising and Selling Fortnightly makes a handsome and valuable addition to your library. They are bound in black cloth and die-stamped in gold lettering. Each volume is complete with index, cross-filed under title of article and name of author making it valuable for reference purposes. The cost (which includes postage) is \$5.00 per volume. Send your check to Adv. and Selling Fort. 9 East 38th St., New York City.

"GIBBONS knows CANADA"

TORONTO GIBBONS Limited, Advertising Agency MONTREAL WINNIPEG

"We, ourselves, from this office, use some ninety-six newspapers throughout the country, while some two thousand of our dealers are using newspaper space and are continually referring to us as to what newspaper they should use. We have always found the information and data contained in your publication of a satisfactory nature."

*Willard Storage Battery Company.*



**PUBLISHERS**—This electro will be furnished to you free of charge. Use the symbol in your advertisements, direct-by-mail matter, letter-heads, etc. It's a business-producing tie-up—links your promotional efforts with your listing in STANDARD RATE & DATA SERVICE.

..... **USE THIS COUPON** .....

## Special 30-Day Approval Order

STANDARD RATE & DATA SERVICE,  
536 Lake Shore Drive,  
Chicago, Illinois. .... 192.....

**GENTLEMEN:** You may send to us, prepaid, a copy of the current number of Standard Rate & Data Service, together with all bulletins issued since it was published for "30 days" use. Unless we return it at the end of thirty days you may bill us for \$30.00, which is the cost of one year's subscription. The issue we receive is to be considered the initial number to be followed by a revised copy on the tenth of each month. The Service is to be maintained accurately by bulletins issued every other day.

Firm Name ..... Street Address .....

City ..... State .....

Individual Signing Order ..... Official Position .....

## \$17,000,000 Worth of Motor Trucks —and more to be bought!

Because the speed and economy of motor transportation is essential to their profits, building supply dealers—the merchants of the building industry—use modernized delivery methods.

\$17,000,000 worth of motor trucks are now being used by these merchants, and new trucks, special bodies, trailers and hoists for additional equipment and replacements are purchased from day to day.

Here is a great market for motor transportation. We know its size, the average number of vehicles per merchant, the requirements of today, and of the days to come.

To truck manufacturers looking for profitable sales we will give vital facts and tell how this business can be secured.

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# BUILDING SUPPLY NEWS

*(Edited for the Merchants  
of the Building Industry)*

# "The Home Is the Thing"



THE illustrations used on this page are reproduced in miniature from the advertising of the John M. Smyth Company in the Photo-gravure Section of The Chicago Daily News. The first page appeared on Saturday, August 15, 1925, and although their contract calls for a minimum of two pages per month for one year, a full page has appeared every Saturday with three exceptions.



*(NOTE: The John M. Smyth photo-gravure advertising totaled 47,040 agate lines in the first six months of the contract, or nearly the entire amount originally contemplated for the full year.)*

"We have had requests for the merchandise three weeks after its appearance in the Photogravure Section—not one but many," says the John M. Smyth Company.

## THE CHICAGO DAILY NEWS

*First in Chicago*