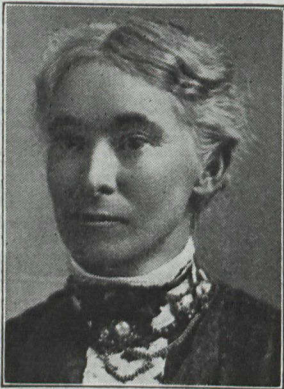


# Why Don't YOU Sell Us Your Spare Time?

Last month more than five hundred men and women took up our money making plan for their spare time, and earned salaries and cash commissions amounting to over \$3,000.00.



Mrs. W. J. Way, giving only a little occasional spare time to the work, she has earned \$104.00 cash.

During the same month over twenty of these spare time representatives, realizing that this work offered the best possible opportunity for money making, decided to devote all their time to it. The earnings of these people are the very best evidence of how wonderfully profitable our plan would be for you. Just note!

F. M. of Toronto received over \$200.00 cash during the month—\$50.00 per week.

F. A. of Lindsay, Ont., received over \$175.00 net for his month's work.

Miss M. U. of Toronto received over \$40.00 per week and her salary and commissions are climbing higher daily.

Many others are averaging equally as high and these successful men and women will gladly tell you how to be as successful as they are.

**You need no previous experience of any kind to earn from \$25.00 to \$200.00 per month in your spare time.**



Miss E. G. Lansdowne, Sudbury, Ont., earned \$35.00 cash commission as the result of her first few hours of spare time work.

We want you to represent us in your family and among your own friends and neighbours. You need no experience of any kind to make a success of the work. You do not invest a single penny. We supply everything necessary for your success. We pay you a liberal monthly salary and cash commission right from the start.

There are at least one or two afternoons or evenings each week when you have an hour or more to spare. Why not put that hour to work to make money? in these days everyone of us should produce. Many of our representatives have earned as high as \$2.00 for a single spare hour—\$4.00 and \$5.00 for a single evening.

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I would like to know, without obligating myself in any way, how much you will pay me for my spare time.

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## Do You Know How To Buy?

The Advantages and Disadvantages of Purchasing Wholesale

By EDYTHE G. BLACK

IT is a well-known fact that of the monies of any household fully eighty per cent. must go through the hands of the women of that household. Theirs is the task of regulating the expenses of the family so as to keep them within due limits and at the same time to supply the maximum of comfort and efficiency with the minimum of cost. To them belongs the filling of all the household needs, not only of food but of clothing, warmth and comfort, and in these days of high prices and scarcity of many commodities hitherto readily available, their task becomes a difficult and onerous one.

To be able to accomplish this task successfully a woman of the present day must have at her finger-ends a knowledge of many sciences that in the past would have been considered as altogether outside of her sphere, and among these a practical knowledge of the science of marketing is not the least in importance.

Now, by "marketing" is not meant the simple act of ordering, by telephone or otherwise, the supplies that she may consider necessary for the maintenance of the household without much consideration as to season, price or quality of the goods ordered, but the careful comparison of places and methods of purchase, in order that such purchases may be made to the best advantage and with a due regard to the saving both of time and money.

One of the chief problems of the present day is whether to buy from middlemen or, as far as possible, from producers. In the beginning, the purpose of the middleman was an excellent one. He saved time and trouble to both producer and consumer and so rendered an important service to both. If the producer were to take time to find a customer for his produce his power of production would be decreased by so much. It was at times impossible for the consumer to find ready to hand one who produced the articles of which he stood in need. Here was the middleman's opportunity. To the producer he said: "Here I am, ready to find you a customer who will purchase all that you have to sell. You need spend neither time nor trouble in the matter. Go on with your work of production and leave the rest to me."

To the customer he said: "See, here are the very articles that you want brought within your easy reach without any trouble whatever on your part." To both he showed that all this was performed at the cost of a very small percentage on the original value of the article.

In this saving of time and trouble lay his usefulness and for such services he was indubitably entitled to payment. So long as he was content with a fair rate of profit for his pains there was no cause for complaint, but as time went on the middleman gradually assumed control of the market and was enabled to levy a heavy toll upon goods passing through his hands. Furthermore, an elaborate system of reduplication gradually came into existence until, at the present day the usual course of purchase in large centres is about as follows:

1. The Producer. 2. The Importer. 3. The Wholesale Dealer. 4. The Retail Dealer. 5. The purchaser—the goods thus passing through the hands of at least three middlemen, each of whom adds to the original price such quota of profits as he deems a fitting return for his labors, and finally reaching the consumer with a marked deterioration in quality and an equally marked enhancement in price.

In order to prevent this and to eliminate as many links in this chain of transfer as possible, it is expedient that, where feasible, producer and consumer should deal directly with each other.

This end is, perhaps, best obtained by the establishment of markets in all the large centres of population where producer and consumer may meet and where purchases may be made, thus abolishing altogether the necessity for the middleman and with him his higher scale of prices and inferior goods. By purchasing at such markets, the housekeeper may be certain of the good condition and quality of the goods that she buys as well as of the fact that she is paying but a single tax upon her purchases instead of being mulcted of two, or perhaps more, commissions upon such supplies.

Under conditions at present existing in many places, however, such a solution of the problem is impossible, and the question resolves itself into two branches—

the method of wholesale purchase, or that of retail, each of which has its own advantages and disadvantages. Let us consider first the method of buying by wholesale.

In most cases the advantage in price is with the wholesale purchaser, as he eliminates one link in the chain of profiteering and by buying in large quantities secures a further reduction in price. There are several varieties of wholesale purchase, the first and perhaps the best being to buy directly and in large quantities from the producer. This, where possible, is the most advantageous of all methods of purchase as it secures not only lower prices, but better goods. Often, however, this method of marketing is rendered impossible by difficulties of transport, etc., in which case a second method remains to be considered, namely:

Purchase directly from the importer, thus adding one link to the chain of hands through which the goods must pass.

If this also is impossible there remains the power of purchase from the wholesale house to which the importer sells his goods.

### Wholesale Buying

WHOLESALE buying tends to reduction in price, the difference generally being from ten to twenty-five per cent. It saves time, labor and thought and generally offers a far better choice of goods. It has, however, its disadvantages, among these being the need of increased storage room and of larger sums of ready money.

Among the advantages of retail buying are the facts that very little storage room is needed and not so much ready money. A great many foods and perishable goods have to be bought in small quantities and there is not liable to be so much waste as in the case with goods bought in bulk. In the case of package goods there is an advantage in cleanliness, although they may be slightly higher in price. More money, however, is always paid when supplies are purchased in small quantities.

It is possible at times to combine wholesale and retail buying in the following manner:

1. By buying in large quantities from retail houses, the retail dealer will often sell at wholesale prices or a very slight advance on the goods. This, however, is open to the same objection as direct wholesale buying, namely, the need of storage space.

2. Many large wholesale houses have a retail department from which goods can be secured.

3. There are some places that do their own importing and retailing. These are apt to be more moderate in their prices than are those retail shops that purchase from the wholesale houses.

It must be remembered in marketing that the cost of food is not only its money value. Food purchased at small cost is cheap only when it maintains bodily efficiency and carries out its purpose, which is to transmute itself into energy sufficient to enable the person eating to carry on his daily duties in the best possible manner. Therefore money paid for any article which does not in some way contribute its quota to the production of this energy, is money wasted, no matter how little the said article may cost.

There are many factors which may influence the price of commodities, among them being the law of supply and demand. So too, Government regulations—tariffs, duties, etc., may affect the price of materials.

Besides these general factors determining the cost of foods or materials, there are often others which affect only particular localities; for instance, in a case where there is little demand for a certain class of produce, prices become lower.

From the foregoing it may be seen that many considerations enter into the science of marketing. The housewife who is thoroughly mistress of all these is certain to know how her money may be laid out to the best advantage and with the most pleasing results and her household will rise up and call her blessed.

With the war, new considerations of economy have entered the lists, with which she must be prepared to grapple, but in the main the woman of the present day is meeting her difficulties successfully and at the end of the struggle she will emerge with greater efficiency and wider outlook than in the past.

All success to her in her endeavors!