

POOR DOCUMENT M C 2 0 3 5

THE EVENING TIMES AND STAR, ST. JOHN, N. B., FRIDAY, NOVEMBER 10, 1922

IT TOOK ONLY 5 DAYS TO CHANGE A 10-YEAR POLICY

The Kohler Company, of Hutchinson, Minn., Found That Cash Sales Paid Them a Whole Lot Better Than Credit, So They Shifted Basis of Payment in Five Days—No Complaints.

An advertising campaign, concentrated in five days, that completely sold a community of upwards of 30,000 prospective customers on the advantages of a change from a credit to a cash policy in merchandising, recently was conducted effectively by the Kohler Company of Hutchinson, Minn.

The campaign was unique in many ways, especially in the quality of the copy which carried the message and put it over so completely. The Kohler Company had been operating its dry goods, shoes and clothing departments on a credit basis for ten years while selling groceries for cash only. The cash basis was so much more satisfactory that a decision was reached to put the entire store on the cash policy.

Then came the question of how to do it effectively. It was felt that a long advertising campaign would be too expensive, so it was decided to conduct a short drive of publicity, but to do it in an outstanding way, believing that by this method the idea could be put over at minimum cost.

Aside from the concentration of copy in the last five days, the only advertising in connection with the change consisted of a few readers inserted in local newspapers. Here are some samples:

"Cash is the magic word in merchandising today that unlocks the great door of saving. Read about it in the Community Salesman, third page."

The "Community Salesman" is a bulletin gotten out co-operatively once a month to advertise the community bargain day sale held by Hutchinson merchants.

Another reader used by the Kohler store follows:

"On the third page of the Community Salesman for April you will find the most important announcement Kohler's ever made. After ten years

trying to sell both for credit and cash, Kohler is definitely going to all cash.

"The time has come for plain thinking and plain speaking. People want more for their money. Only by giving more and taking less can merchants in the future hope to live up to the expectations of their customers. There are many things that have contributed to the maintenance of higher cost levels for manufactured products, but not all of them have been faults of the merchants. It is not our purpose to discuss these other factors here. It is sufficient to the merchant to take care of his own contribution to unnecessary expense."

"So the object of the Kohler plan which you will find outlined in the Salesman is to save you more and give you more. Kohler will cut the cost of your living. But the first thing which Kohler asks is cash. Cash is the magic word in merchandising today that unlocks the great door of saving."

Then came the concentrated drive that sold the community on the pay cash idea to which merchants everywhere are turning as one means of reducing overhead cost when reduction is so necessary. The main advertisement appeared in the Salesman and was effectively displayed. It had a distinctive checkerboard border and good display type to set it off. But it was the quality of the copy and the concise and effective way in which it set forth the value of cash payment that really put the change over practically without complaint of customers and in a way that made them actually welcome it.

Here is the copy that did the trick:

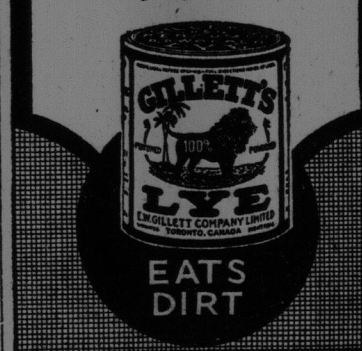
"You want more for your money. Everybody does."

"The time has come for plain thinking and plain speaking. We have said in the past that eventually this store would sell for all cash. It has been a long climb. In the ten years of our

GILLETT'S LYE

Comparatively few people realize to what extent Gillett's Lye can be used to advantage in every home. For instance, with one can of Gillett's Lye and five or six pounds of lard or grease, ten pounds of good hard soap can be made. Use one tablespoon Gillett's Lye in gallon of water for cleaning and disinfecting refrigerators, sinks, garbage cans, tiled floors, baths and toilets.

Useful for over 500 purposes.



business as a cash store when we have extended limited credit, we have accumulated the lowest total of book accounts by any store in Hutchinson.

"Yet we can not sell for cash store prices so long as we have credit accounts. We have found this out. Credit stores will never sell for prices so low as cash stores. Credit stores cannot do it."

"Will You Pay Cash?"

"So, in bringing this issue to you, we definitely promise you lower prices. The question is, 'Will you pay cash?'"

"We do not want to know if you will decide. The majority of people will if they can see it pays them. Witness the Kohler grocery, which, after going to an all cash basis five years ago, jumped to the highest sales totals it had ever attained."

"But Kohler's are going to do more than go on a basis of cash. The day of the future demands simplification, for people definitely want the useless frills cut out, the expenses lowered and

the profits shaved to the end that they may buy more value for the money that they spend."

"On every hand you hear of saving. Saving is the air, Kohler's is going to save with the people. Kohler's—selling for cash, buying for cash, standardizing merchandise and operation, cutting out waste and expense (which is often excess profit)—Kohler's are going to save you more money than Kohler's ever did before."

"If the old methods will not stand in competition with the new, then the old methods must go—and the first rule of saving in merchandise is to pay for cash. No store can sell on long-time credit and pay you dividends on the merchandise that you buy from it. When you want to save money then you must do your part. Cash is the magic word in merchandising today that unlocks the great door of saving."

"We cannot give you credit. It is not you—it is the system. We like you. If you ask for credit we shall be sorry to refuse you. But we do not believe our customers will ask for credit. The time when people did not understand why a merchant could save by asking for cash is past."

Three follow-ups were used in helping sell the community on the change. One of these went to all the credit customers the store had. The message was printed on green slips and included with the statements sent out April 1. This slip read:

"To give our customers better value for their money and better service than in the past we are going to sell only for cash after April 6. You will read about the plan in the April Community Salesman. It means money in your pocket to buy for cash from a cash store. We trust that you will not take offense at the change of policy, since it will enable us to become more useful to everybody alike."

There was another problem the store had to solve and a more difficult one. It dealt with the credit customers of

the highest class, those whose accounts always were paid on the day they became due and which involved virtually no risk.

"Two days before the change to cash went into effect the store sent the following letter to these customers:

"We really feel very sorry to discontinue an account which has been taken care of so nicely as yours. At the same time, however, you will understand that to be fair to everybody alike, we cannot make any exception in the way of giving credit in the future. If it were not for that fact we would be very pleased to carry your account just as we have been carrying it in the past with your very prompt payments."

"Still we can hardly write you without saying something about the advantage of buying from Kohler's in the future, for cash. There is nothing which contributes more to the expense of merchandise than long-extended credit, and nothing which helps lower prices so much as cash for the goods. You may expect to buy more cheaply from this store, because it is a cash store and we shall not disappoint you."

Reflecting the success of the advertising campaign and of the change from credit to cash, is an advertisement used by the Kohler store a month after the change took place. It was headed:

"People Like to Pay Cash," and read:

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

"We know most of our customers had paid cash in the past—but we had no idea so many people would welcome doing business that way."

"People like to pay cash—thousands of people actually want to pay cash—want to get the habit."

"It is easy when you come to Kohler's. And when you leave the store you have that clean feeling of No Debts. In return, Kohler promises you more merchandise for less money and better merchandise for the same money. It is simple—as simple as two and two making four."

Your Corsets and Theirs—

For many years Warner's Rust Proof have been the largest selling corsets in the United States. For many years also they have been worn by discriminating women in all corners of the civilized world. At the outbreak of the War they were sold in 56 different countries or Dominions, and were made only in the United States.

To-day they are also made in Canada, cut from the same carefully designed patterns, and made to the same standards and specifications as the United States models. Corsets which are imported by other nations are offered to women of the Dominion without the costs of duty, ocean freight, etc.

You can, for instance, buy in Canada Warner Models for which your friends in England gladly pay almost double the price—and Warner Corsets are widely sold in England. You can buy comfortable corsets that represent the last word in Style at prices which mean true economy, and

Every Pair is Guaranteed
Not to Rust, Break or Tear

Warner's
Rust-Proof
Corsets
MADE IN CANADA

Are not the cheapest, but we believe them to be the most economical corset you can buy. Priced as low as \$1.50, but the added value at \$2, \$3, \$4, or \$5 is well worth the extra cost. WARNER BROS. CO., Montreal, Que.



SOUSA, SIXTY-EIGHT

Gallant Seventh Regiment
Camp Fire Girls and Actors Equity Aid in Tribute

(New York Times.)

Five thousand persons filled every seat in the Hippodrome and spilled over on the stage last night to help John Philip Sousa celebrate his sixty-eighth birthday anniversary and to

down on even some of his most thrilling crescendos with deafening plaudits that he might be left in no doubt that he still was America's best-loved bandmaster. It was Sousa's thirtieth season at the head of his big organization, it was his first appearance in New York for some time, it was a number of things offering opportunities for particular enjoyment and special outpourings of music, matched by specially noisy acclaim.

For instance, there were the Camp Fire Girls, properly uniformed and

occupying a stage box to hear played as part of "Leaves From My Notebook," a new composition by Sousa, an offering descriptive of themselves in a woodland setting; there was the inevitable military note supplied by admirals, and colonels and lesser officers of the army, the navy and the marine corps; there was the band of the 107th, the Seventh of earlier days, away at the 101st Sousa march, "The Gallant Seventh." Then there was a speech honoring the bandmaster as a sympathetic and helpful artist on behalf of the Actors' Equity Association, the speaker, thereupon doubling in brass as the modest Mr.

Sousa's own mouthpiece in presenting the original manuscript of the march to Colonel Wade Hampton Hayes, that he might deposit it in the archives of the regiment. And there were the armfuls of flowers that brought all sorts of birthday wishes to a smiling and happy maker of music for the masses.

Encores came faster than the usual Sousa quick time in obliging, old favorites drowning the echoes of old favorites. And, to round it all out, there were four soloists—John Dolan, with a most admirable cornet; Miss Marjorie Moody, with a sweet voice equal to the huge amphitheatre; George Carey at a melodious xylophone and Miss Caro-

line Thomas, whose violin playing was in high favor.

Crushing Retort.

"Hello, dearie," said the fresh young man with a "toothbrush" mustache and dressed to the minute, "a glass of sweet milk and a piece of lemon pie?"

"Anything else?" asked the fair but haughty waitress.

"A little speed and a smile, if you don't mind."

"You've got all the speed you need, and as for a smile, look at yourself in one of them mirrors along the wall. If that don't give you a laugh, you ain't got no sense of humor."

Exceptional Fall and Winter Merchandise Saturday Last Day of "November Drive"

There'll be lively times at this store on Saturday. Let it be your wise plan to be in on this big merchandising event before it closes tomorrow night. It will certainly be money in your pocket. Sale ends Saturday 10 p.m.

Time Sales

Saturday 10 to