

"This Argus o'er the people's rights
Doth an eternal vigil keep;

No soothing strains of Maia's son,
Can lull its hundred eyes to sleep."

VOL. LX

GOLDSBORO, N. C., THURSDAY EVENING, JANUARY 29, 1914

NO. 98

What is the Meaning of Home Loyalty?

THE ARGUS PRESENTS A COMPREHENSIVE REVIEW OF THE ENTIRE QUESTION OF "MAIL ORDERS" THAT OUR HOME MERCHANTS SHOULD APPRECIATE IN A RESPONSIVE MANNER.

"Home Loyalty" is a "Bogie" set up by the local merchants to scare people into trading at home.

"Has that idea ever occurred to you?" asks the Merchants' Journal of Topeka.

The Larkin company, Peoria, Ill., vendors of soap, perfumery, etc., and distributors of thousands of varieties of premiums, say that this is the real meaning of "home loyalty."

Their ridicule of "home loyalty" is conveyed in a letter by the Larkin company to a Topeka woman who wrote to them telling her reasons for not organizing a "Larkin club" as they requested. The letters which the Larkin company sent to that Topeka woman asking her aid and the reply which she sent to the company on October 17, were printed on page 17 of the last issue of the Merchants' Journal.

Under date of October 23, the Larkin company answered the woman's letter, and tried to answer arguments in favor of trading at home. The Larkin company said:

Peoria, Ill., Oct. 23.

Mrs. ———, Topeka, Kansas:
Your letter of the 17th, written to our manager, Mr. W. E. Persons, has been given the writer for attention.

You mention "Home Loyalty." Let's analyze this and see what it amounts to. Your local dealer advises you to buy from him, giving as a reason for doing so you will help build up the city because it leaves the money in Topeka. Very well, let's go a little farther with this. Suppose instead of buying from him, you buy from us. Now we are going to sell you goods for the same price as your local dealer has to pay the wholesaler. You must remember that your local dealer has to buy his goods and send money out of town to get them. The only part of the money that's left in Topeka is the profit he makes on you. Now you can still leave that money in Topeka by buying where you can keep the profit for yourself.

We are perfectly willing to leave it to the consumer which is best for his individual comfort—to have the money in Topeka with him, or to have it left in Topeka with the retail dealer.

The "home loyalty" agitation is a bogie held up by the local merchants to show people why they should trade at home. It really amounts to nothing because, in either case, there is just as much money left in Topeka.

As to our prices, we will not enter into a discussion of them further than to say that the prices on our order blank are just what you have to pay locally for the same goods. The only difference is that with each \$10 purchase we give you some nice piece of furniture, or a walking skirt, or some other useful article that will sell locally for anywhere from \$7 to \$10.

We have a great many wives of retail merchants who belong to Larkin clubs, while a good many operate clubs. Since there is so much agitation over buying out of town, we feel that we owe it to these customers to withhold their names. In many cases we have to ship goods to such consumers in plain boxes and keep our name off of all literature to prevent other retail dealers from finding out that the person in question is running clubs.

Above all, don't forget "home loyalty" usually means nothing more nor less than "self-interest." Your local dealer sees his home when he speaks of "home loyalty." When we speak of it we see yours. It doesn't require a great deal of study to decide which is the better for you.

Yours respectfully,
LARKIN CO.,
of Illinois,
W. A. GATES.

BETTER THAN A WILL

Our monthly income policy provides in event of death the immediate payment of a lump sum plus monthly income during lifetime of beneficiary. No fees, no probating, no inheritance tax, and best of all no worry.

National Life Insurance Co. of Va (Mutual)
H. M. HUMPHREY, State Mgr.
Goldsboro, N. C.

What Home Loyalty Means.

The Topeka woman promptly sent her reply to the letter of the Larkin company. She was getting warmed up by this time, and ready to enjoy the correspondence. Her reply follows:

Larkin & Co.,
Peoria, Ill.,
Attention of Mr. W. A. Gates.

Dear Sir:—I appreciate your courtesy in replying to my letter of Oct. 17th, and have read your reply with care.

Referring to the subject of "home loyalty" which you called a "bogie" held up by local merchants. You suggest that it would be better for me to send my money to mail order houses and "keep the retailer's profit myself" than to buy goods at home and let our home stores make the profit.

Your essential premise is that you sell to me at the same price which the local retailer pays at wholesale. That is a vital point which I am not yet ready to concede, except for the sake of argument.

But assuming your promise to be correct, has it ever occurred to you, Mr. Gates, what the consequence would be if myself and all my neighbors out in the smaller towns should begin to send their money to mail order houses in order to "keep the profit for ourselves?" Let us suppose that—

—Mrs. Smith's husband drives the delivery wagon,

—Mrs. Brown's husband is cashier in the local bank,

—Mrs. Jones' husband teaches the village school,

—Mrs. White's husband preaches in the village church,

and we all stop trading at home. Suppose all the rest of the women did the same. What is good for one is good for all. What would be the result?

First the stores would close up.

My husband would lose his job. We would have to move—probably to some big city.

Mrs. Smith's husband would lose his job, and they would move away.

The stores being closed and local business suspended, the bank would be driven into liquidation, and Mrs. Brown's husband would lose his job, and would move away.

All the families in town having been driven away, the school would of course be closed up and Mrs. Jones' husband would lose his place.

The church would die, and Mrs. White's husband would be out hunting for a new pastorate.

And we women, by organizing our Larkin clubs, and distributing our Montgomery & Ward catalogs have practically discharged our husbands, and separated ourselves and our children from our bread and butter. We would have to go to the farm or to the big city in order to exist.

Of course I realize, as you also realize, that such a condition is not likely to come to pass—but this is not your fault. Your policy if carried out to its logical end, would mean just this:

Would it help much to "save the profits at such a cost?"

Your claim that the prices quoted in your catalog are the prices which the local merchant pays at wholesale is not well founded.

Furthermore, I am inclined to believe from inquiries I have made, that I could go to our home stores and by buying in \$10 lots, paying cash, and taking the goods home with me, I could save enough out of a \$10 order to duplicate the premiums you offer, considering the cost of shipping and delivery of goods from Peoria. Besides it would be buying at home, save several weeks of waiting, avoid the risk of delay and loss, and I would know in advance by personal examination, just what I am getting.

Referring again to the matter of profits, let me say this:

I do not know of any merchants in the small towns of Kansas who are making unreasonable amounts of money, if appearances count for anything. These merchants live modestly and seem to practice the usual economies. Montgomery & Ward, on the other hand, is a multi-millionaire; the profits of this company are increasing by millions in each annual report; Julius Rosenwald is a multi-millionaire; the Larkin family, I am told, are multi-millionaires.

Who are getting the big profits?

I asked you to give me the names of a few of these "wives of small merchants" who are acting as secretaries of Larkin clubs, so that I might write them. You refuse to do so, because, you say, they fear publicity. You also

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THREE LIVES WERE LOST

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A portion of Eugene, Ore., was flooded by the overflow from Amizoon creek. Telephone and telegraph lines between Portland and Salem were crippled. At Salem the storm unroofed a portion of the State insane asylum and at Baker, Ore., the court house was damaged and many houses were unroofed. At Junction City Ore., the water tower supplying the city, was blown down.

More than an inch and one-half of rain had fallen at Portland in the last 24 hours and the excess of rainfall here since January 1st, has been 5 1/3 inches.

Three Men Killed.

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