# J.WALTER THOMPSON AEWS BULLETIN



NOVEMBER 1926

Copyright in the U.S. A. 1926 J. Walter Thompson Company Copyright in Great Britain

## Table of Contents

Tuble of Contents	
	Page
Co-Operative Advertising	
by James W. Young, Vice-President, J. Walter Thompson Company	. 2
Where Are You Going—My Pretty Market?  The great expansion of markets in this country is due, not to a mere orgy of spending, but to new conditions of the distribution of wealth.  By Paul T. Cherington, Director of Research, J. Walter Thompson Company	. 9
"The Creative Plus Which No One Mind by Itself Could Achieve"  Professor H. A. Overstreet throws new light on the problem of influencing human action	. 15
Nearly Thirteen Million Americans Live in Villages  Some interesting marketing facts given in a recent economic study	. 17



# Co-operative Advertising\*

BY JAMES W. YOUNG

Vice-President, J. Walter Thompson Co.

THE only general statement about advertising that may completely be relied upon is this: That no general statement about advertising should completely be relied upon.

Advertising problems and advertising opportunities are no two exactly alike. In any given situation, there exists a considerable number of factors affecting the judgment of what is good or what is possible in that case. Any individual factor may display a striking likeness to the same factor in some other situation—a likeness so striking, indeed, as to inspire a hasty conclusion that what produced results for one will therefore produce them for the other.

But the same governing factors are seldom found in exactly the same combination. As an infinite variety of combinations of these factors is possible, so an infinite variety of

advertising needs or opportunities exists.

Therefore, as by the nature of the case, I am obliged to deal somewhat in generalities today, please do not rely too much upon what I say. The salt shakers are still on the table. You are invited to use them freely on any statements of mine you feel inclined to swallow.

I hope we may come out at the end with some few principles which will prove useful to at least some of you. Also that along the way, here and there, you may pluck a suggestion or two that by careful transplanting and cultivation

may flourish in your own individual garden.

This is all I can hope to do. For let me say at once that I am by no means an authority on the subject of Co-operative Advertising. Some of you here have probably had more valuable experiences with it than I have. But some experiences I have had, and some opportunity to observe its workings broadly, and from these I venture to bring some contributions to your own thinking. That is all.

\* This address was delivered before the Business Secretaries Forum at Chicago.

I suppose there is no doubt today that advertising has been proved to be a force which associations can use successfully. By no means the only successful use of it is in national magazines, but the figures on the use of advertising in this form are illuminating.

Here is the ten year record: In 1916 there were, in the 30 leading national magazines, 15 co-operative campaigns amounting to \$471,000.

In 1925, there were in the same magazines 54 campaigns amounting to \$3,424,593.

In number of campaigns, this field of advertising has increased 360%. In amount of money spent, it has increased nearly 800%.

On the other hand, it is evident that advertising is not a panacea for all the ills associations are heir to. For the figures also show that there were 46 co-operative campaigns that started after 1916 and disappeared before 1925.

'Of course, not all of these represent failures. These are figures for magazine advertising alone. Some of these campaigns went out of magazines into other forms of advertising. Some had only temporary ends to accomplish and served their purpose before they disappeared.

But there is a remainder that represents definite failure not of advertising—but of the use of advertising by these associations.

These two sets of figures seem to indicate definitely, then, two things. First, that many associations can use advertising and use it with marked success. Otherwise the great increase in this field as a whole would not have occurred. Second, they show that for associations as for individual concerns it is possible to misuse advertising and score a failure, and that it is by no means a patent medicine for all associations or for all association problems.

Advertising is a force, a form of energy, just as electricity is. Like electricity it can lift loads, drive the wheels of industry, and sometimes even work wonders—when it is properly applied and connected up. But also like a high power current in the hands of amateurs, it can shock, burn, and

even destroy when it is short circuited, improperly grounded or misapplied.

ACHIEVEMENTS OF CO-OPERATIVE ADVERTISING

What are some of the things advertising has done for associations when properly used?

1. It has been successfully used to stimulate the con-

sumption of a product already in use.

Perhaps the most striking cases of this kind are in the food field. There was a time when most of the tea drunk in this country was green tea. Today green tea is very much reduced in volume and black tea has been rapidly gaining. You have undoubtedly seen the advertising of the India Tea Growers that has been largely responsible for this. Now the Japan Green Tea Growers have started advertising to hold and regain their business.

2. Advertising has been used to get a better price on

an existing volume.

One association with which I am familiar is engaged in marketing a by-product of its members' principal line of business. The total volume of this by-product cannot be increased much from year to year, due to the nature of the parent industry. The total output of the by-product is now being sold, but it is believed that a greater conviction about its value among users would enable it to fetch a higher price. Advertising is being used to create that conviction.

- 3. Advertising is being used successfully to expand selling seasons. Perhaps the best examples of this use are campaigns of the "Say it with Flowers" kind, and that of the Greeting Card manufacturers.
- 4. Advertising has been used to clear up prejudice and misunderstanding, as when the association of railroad executives took the railroads' case to the public.
- 5. It has been used by one industry to meet the encroachments of another.

For instance, the campaigns of the leather tanners when fabric and rubber substitutes began to take the

place of leather. Right now we see the ice manufacturers considering its use against the growth of electric refrigeration, and the lumber industry turning to advertising as a protection against the rapid growth of lumber substitutes.

- 6. We see advertising used to raise the standards of public taste, and educate the public to the value of a better product, as in the campaign of the plate glass manufacturers.
- 7. It has been used primarily to concentrate demand on a reduced number of styles. This is said to be the purpose of the Knit Underwear Association advertising.

8. It has been used to combat unfair attacks and misinformation of the public.

This was the purpose that led the coffee trade to undertake advertising. It is a purpose that might well lead to the use of advertising by the flour millers, whose business has undoubtedly suffered by the widespread misinformation about the value of whole wheat flour as against white flour.

9. It has been used to correct bad practices within a trade.

For example, the American Malleable Castings Association undertook a campaign to tell its public what good malleable castings were, in order to discourage the use of inferior products that were hurting the whole industry.

10. And finally, advertising has been used to do for an industry what its individual members have not been able to do for themselves.

Such advertising is not usually classified as co-operative because it is conducted and paid for by one manufacturer. Examples are the campaign for bakers' raisin bread conducted by Sun-Maid Raisins; the sweet dough breads campaign now being conducted for bakers by the Fleischmann Yeast Company; and the "Send it to the Laundry" campaign of the American Laundry Machinery Co. While such

campaigns are paid for by an individual manufacturer and benefit him directly, they are campaigns for the whole industry, and I therefore include them under co-operative advertising. In other industries there are probably opportunities for similar campaigns and cases where it may be easier to get a dominant source of supply for an industry to undertake such a job than for the industry itself to do it directly.

Here, then, are ten ways in which advertising has been

used for the joint benefit of a group of competitors.

What is there about these ten uses of advertising for cooperative purposes that differs from its use for individual enterprises? Fundamentally, none. Most of these ten reasons for using advertising are identical with the reasons that lead individual concerns to use it. Details in the application of its use differ, it is true. But the advertising problem, pure and simple, in getting an increased demand, spreading a season, combating competition and all the other uses listed—the purely advertising problem is essentially no different for an individual manufacturer or an industry.

The chief problem of an association or co-operative advertising effort is not an advertising problem at all. It is an

organization problem.

Undoubtedly there have been failures in co-operative advertising because a poor advertising job was done. It will not do merely to shout at the public "Eat More Wheat" or "Eat more this or that." That is merely poor salesmanship.

But most co-operative advertising failures were seven months children. They came forth before their time. Too small a percentage of the industry was behind them—poor organization. Or the financing methods were inadequate—poor organization. Or, most of all, there was no unified control of advertising plans—again poor organization.

## THE CHIEF ESSENTIAL—UNITY OF CONTROL

Of all the causes that make or break an advertising campaign, this matter of advertising control is the most important.

I might almost say that co-operative advertising succeeds in proportion as it ceases to be co-operative advertising.

Co-operative financing, yes. Co-operative benefits, yes. But

co-operative management of advertising, no!

The advertising of an individual manufacturer is co-operative in the sense that it does for his dealers as a whole what they could not do individually for themselves. It succeeds in part, because it is based on taxation without representation. An absolute monarch controls it, and all political theorists agree that a beneficent absolute monarchy is the best form of government.

The next best is Constitutional Government. You can't run an association as an Absolute Monarchy. But you can run it as a Constitutional Government with responsible officers empowered to act. Unless you can, don't start an advertising campaign. Pure Democracy in the management

of advertising is fatal.

Perhaps I may properly add a word about advertising

agencies in relation to association advertising.

I have heard it said that the better advertising agencies are not interested in association accounts. This is not true. Most good agencies have some of them and are very glad to have them.

But an agency is primarily an organization for finding the proper use of advertising and executing the work necessary to that use. That is the agency's job for an association or for an individual manufacturer.

It is not their job to organize and finance co-operative advertising campaigns, and the better agencies are not interested in undertaking any such responsibilities. I do not mean, of course, that they cannot be of assistance to an association's leaders in such work.

If there is doubt among your members as to the applicability of advertising to your particular problem, hire an agency on a retainer fee to study your problem and report on it. Farsighted agencies do not want to sell advertising unless there is a reasonable hope of its success and permanent usefulness—and there are many such agencies.

In conclusion, then, we have seen that advertising for cooperative benefits is on the increase; that there are many useful and valuable functions it can perform when properly applied; that as a problem in technique, advertising for associations does not differ materially from that for the individual manufacturer; and that the chief problem of success in association advertising is an organization problem and not an advertising problem at all.

Just as there are certain trade practices which it becomes good business to eliminate when all the members of an industry will eliminate them, so there are advertising objectives which it pays to undertake as an industry which it

would not pay for an individual to undertake.

Increasingly today competition is recognized as being between industries rather than between individuals. A dietetic authority has pointed out that the human system can, on the average, consume only so many calories of food. If the nation is taught to eat more wheat, it is likely to eat less meat, or less of something else. This competition for the consumer's calories is between industries.

Similarly, there is competition among luxury articles for that share of the citizen's income above the requirements for daily living. The money that radio took seems to have affected, at least temporarily, the buying of pianos and

phonographs.

The number of "squares" of roofing that will be put on houses in this country next year is reasonably predictable. The percentage of this total that will go to the wood shingle or the asphalt shingle manufacturers depends largely on the relative efforts each group makes for a share of this business.

So it is in almost every field. This is the new competition. More and more industries will organize to meet it through

Co-operative Advertising.

# Where Are You Going— My Pretty Market?

BY PAUL T. CHERINGTON

Director of Research, J. Walter Thompson Company

THE flood of "since the war" criticism of mankind has been full of lamentations. We have been reminded of the dangers of instalment buying, and we have heard much about the orgy of extravagance. We have even been called upon to pause and reflect on our costly ease, and other such painful subjects. But, while we were so busy pointing the warning finger, a number of less woeful facts have crept upon us almost unheralded.

It is not my purpose to explain these more cheerful things. They may be due to prohibition, they may be due to the way the United States financed the culmination of a century of European diplomacy; they may be due to the sun spots, or the cooling of the oceans. What I want to do is not to explain

them, but to enumerate them.

The buoyant facts I have in mind are those which indicate some of the more durable results of these hectic years. While spending has been running riot, saving has been going on. While our people have been mortgaging their futures to buy automobiles, and vacuum cleaners and washing machines and adios, they have also been buying bonds. While our cosmetic output has mounted from \$17,000,000 to \$140,000,000 we have, strangely enough, been putting money in the bank—not only the lip-stick makers but many of the users, as well. In short we seem to have overlooked the fact that the great expansion of markets which has been taking place in this country is due to new conditions of distribution of wealth and not to a pathological desire to "blow off steam."

Now, let us look at a few of the tangible evidences of this unheralded, but immensely important, change in our eco-

nomic structure.

### More Savings and Insurance

Since 1900 savings bank deposits have quadrupled and are now well over 8 billion dollars. Savings deposits in other banks have more than doubled in ten years and are now over 20 billion dollars. Building and Loan Association assets have grown at about the same rate and are reported at over 4 billion. These three types of saving accounts thus show a combined total of about 32 billion dollars.

But quite as impressive as these totals is the evidence that these accumulations are being made by a class of people not ordinarily regarded as a prime factor in the advertiser's market. The Philadelphia Savings Fund Society, for example, in a statement issued early this year, reported that of its 47,000 depositors, 19,000 were either wage earners or their wives, 3,500 were salaried employees, or their wives, and 16,000 were minors.

The number of savings depositors has nearly quadrupled in the past ten years, indicating that the savings habit is spreading and that it is not merely an increase in volume. In 1925 the total number of savings depositors was nearly 44 million, which is slightly above the figure for the total number of persons gainfully employed.

At the same time, life insurance has shown phenomenal increase. Ordinary policies now total nearly 50 billion dollars and industrial policies over 11 billion. These involve the payment of premiums of about 8 billion dollars a year.

### CHANGES IN INDIVIDUAL INCOMES

To be sure, savings deposits and life insurance are no new phenomena in the financial life of the country, but the enormous expansion in the total savings and in the number of savers is an important financial development. The same sort of expansion which has taken place in commodity markets manifestly has been going on in those fields representing savings and gives evidence of expanded investing power as well as purchasing power. The obvious explanation is found in the revolutionary changes which have come in individual incomes. The National Bureau of Economic Research, which has conducted the most painstaking study yet made of American incomes, estimates the total number of incomes above \$2,000 in the United States in 1900 to have been 1,411,000. For 1919 it estimated the number of incomes of this size at 5,508,000 and the probabilities are that the number has materially increased since then. The number of personal income tax returns for incomes over \$2,000 in 1919 was 1,838,000, while for 1923 it was 2,900,000, an increase of 60 per cent. Applying the ratio of increase to the entire number of incomes of over \$2,000 in 1919 the figure for 1923 would be 8,812,000—or at the present time, close to 10,000,000. This, it should be realized, is an advertiser's market such as exists nowhere else on the planet, and such as never has existed anywhere before.

The census of manufacturers gives another picture of the same fundamental fact. In 1914 the amount spent for wages in American manufacturing industries was a little over 4 billion dollars, in 1923 it was over 11 billion. The average wage per worker was \$580 in 1914 and \$1250 in 1923. In other words there were in 1923 over 8 million wage earners in American manufacturing industries with an income of over \$1200 each compared with 7 million with an income of less than \$600 each in 1914. These figures for factory wage earners usually represent about one quarter of the gainfully employed persons in the country. Most of the others, with the possible exception of those employed in agriculture (of whom there were 11 million) show similar gains.

The evidences of this greater diffusion of wealth are numerous, but perhaps three concrete facts are enough to mention:
(1) the expansion in the number of holders of Government Bonds, (2) the increase in the ownership of stocks, and (3)

the spread of labor banks.

## Ownership of Government Bonds

Before the war the number of bond owners in the United States was variously estimated but seldom over 200,000. The first Liberty Loan is reported to have been sold in all to about 18,000,000 people. Many of these, of course, only held

their bonds temporarily, but the actual number of owners of United States Government Bonds probably is very large compared with pre-war figures. From the Section of Statistics of the Treasury Department I have the following:—

"There are no data available for any year showing the actual number of United States Government bondholders. The following estimate has been made of the number of holders of Liberty Bonds

and Treasury Bonds in 1925:

"The amount of registered United States Liberty and Treasury Bonds outstanding on June 30, 1925, was \$3,725,885,300, carried in approximately two million accounts representing average holdings in each account of about \$1800. The amount of coupon Bonds outstanding on the same day was \$12,351,088,450. Assuming that the average holdings of coupon and registered bonds is the same, it is probable that the average holding of bonds per individual is approximately \$2,000 and a conservative estimate of the number of holders of Liberty Bonds and Treasury Bonds probably lies between a minimum of 8,000,000 and a maximum of 10,000,000."

#### OWNERSHIP OF COMPANY STOCKS

This clearly indicates the extent of the rapid expansion in the number of security owners as a result of the drives for the sale of Government Bonds during war time. But this sale of Government Bonds is not the only movement of the sort. Public Service Corporations have been offering stock to customers and employees; and even industrial and commercial enterprises have been adding to the number of owners of their securities and, hence, to the advertiser's market.

In his recent article on publicity in the Atlantic Monthly, Professor Wm. Z. Ripley calls attention to the fact that various well known industrial establishments have their

shares widely held as follows:

	NO. OF SHAREHOLDERS	YEAR	
Gillette Safety Razor Company	7,000	1925	
Standard Oil Company of N. J.	81,000	1923	
United States Steel Corporation	179,000	1926	
General Motors Company	86,000	1926	
Waltham Watch Co.	3,000	1926	
American Woolen Co.	35,000	1926	
National Biscuit Co.	15,657	1925	
U. S. Rubber Company	26,898	1926	

Professor T. N. Carver in an article in the World's Work for July, gave some additional figures of the same sort:

	NO. OF SHAREHOLDERS	YEAR
Thirty-three leading railroads	602,000	1923
Western Union Telegraph Co.	26,276	1923
American Tel. & Tel. Co.	343,000	1924
All Corporations in U.S.	14,400,000	1922

In an address in New York a little over a year ago, Robert S. Binkerd gave a most illuminating table as the result of inquiries made directly of the presidents of 97 important corporations in which he showed that the number of stockholders in railroads, express and Pullman companies had increased from 660,000 in 1918 to nearly 990,000 in 1925. An increase of 50 per cent. He showed further that, if some of the more conspicuous street railway, public service and industrial companies were added to these, the number of shareholders had increased from 2,539,000 in 1918 to over 5,050,000 in 1925—or in other words had practically doubled. Of this total increase over 338,000 was from among employees, 865,000 from among customers and over 1,300,000 from the general public.

## THE GROWTH OF LABOR BANKS

The Amalgamated Clothing Workers of America are sponsors for a statement showing the condition of thirty-six labor banks as of December 31, 1925. They were reported to have capital stock totalling more than \$9,000,000, surplus of nearly \$3,500,000, deposits of over \$98,000,000 and total

resources of nearly \$115,000,000.

How successful or permanent this type of bank ownership will prove is still to be demonstrated. For purposes of this discussion the significant point is the fact that all the way from New York to California and from Montana to Alabama there are banks with resources ranging from \$200,000 to \$25,000,000 controlled by labor and making a bid for labor's investment and banking patronage. These groups of laborcapital must expect to draw a substantial part, if not all, of their patronage from labor which has accumulated a surplus of funds.

## WELL, WHAT OF IT?

What do these apparently more or less irrelevant facts about finances and investment mean to the person mainly concerned with markets?

In the first place they mean that, in spite of their more liberal spending, the great masses of people are not incorrigibly thriftless. They are spending more money because they have more to spend; and after all their spending they have some left over to "salt down" in property—taxable and passably permanent—or in actual savings in the bank.

In the second place, these facts indicate a substantial degree of permanence in this newly expanded market. If people were actually spending their all on gewgaws and the merchant were putting a lien on next year's pay for the larger jimcrackery we should all be riding for the fall that is so dourly promised us. But somebody is saving, millions of somebodies. Perhaps not as much as they could or as they should—but their savings are substantial and are an anchor to windward against individual misfortune and general depression.

And finally, if it is true that a substantial part of the country's wealth is being spread among 10 million people or more instead of being closely held by a few hundred thousand, it means something for the stability of finances as well as for the permanence of markets. Ten million investors spread out into all parts of the country working day by day at the tasks of production are not so easy a group to stampede as a few hundred stock owners mainly concerned with speculative profits and gathered in a few centers fanned by the same hot breaths of rumor.

These three suggestions as to the significance of these facts simply point the way to their interpretation. It is possible to see in them the opening of a new economic and social era, a revolution in our accepted ideas of the distribution of wealth. But even if we keep our enthusiasms under sharp restraint there is reassurance for all who make things to sell in the thought that there is all this evidence that we are not riding straight to some vast chilly economic Sheol.

## "The Creative Plus Which No One Mind by Itself Could Achieve"

Professor H. A. Overstreet throws new light on the problem of influencing human action

"SOME day we shall doubtless realize, more than we now do, the profound psychological significance of the biblical sentence: 'Where two or three are gathered together in My name, there am I in their midst.' That has hitherto been taken in the religiously mystical sense. Psychologically interpreted, however, it means that in every coming together of minds that are serious in the effort to understand, there is something more than the sum of minds. There is the Creative Plus which no one mind by itself could achieve. And even when the two or three are in conflict together, if the intent to understand and to find a new way out is there, something creatively new emerges."

This commendation of the group-method for creative work comes from the pen of H. A. Overstreet. Professor Overstreet is a graduate of the University of California and is a B. Sc. of Oxford. He has taught at Chicago University, the University of California, and at Columbia. He is now the head of the Department of Philosophy in the College of the City of New York. The paragraph quoted above appears in his

recent book "Influencing Human Behavior."

Especially rich in interest to all whose work is concerned with influencing people by either the spoken or the written word, this book contains chapters on the following subjects: "The Key Problem, Capturing the Attention; The Appeal to Wants; The Problem of Vividness; The Psychology of Effective Speaking; The Psychology of Effective Writing; Crossing the Interest Dead-Line; Making Ideas Stick."

In the second part of the volume (no ponderous tome by the way, less than 300 pages of good-sized easily legible type) Professor Overstreet tackles even more fascinating problems. In his last half of the book, he has chapters on: "How to Change Persons, the Entering Wedge; The Building of Habits, Associative Techniques; Our Unconscious Fabrication Habits; The Problem of Straight Thinking; Diagnosing the Public; Training the Creative Mind; Conflict and Invention; The Technique of Humor; The Individual and His World."

Incidentally, Professor Overstreet has several things to say about advertisements and the people who create them. More than once Professor Overstreet holds up the methods used by advertising men in influencing human behavior as a useful example to the rest of mankind, to be followed insofar as possible in daily life.

After writing "Our chief task . . . is to arouse the more important but slumbering wants into action," Professor

Overstreet proceeds:

"What, now, are some of the fundamental wants to which effective appeal can be made? It is most instructive in this connection, to watch the appeals that advertisers make. The advertiser wishes to influence human behavior. He wishes people, in short, to change their habits to the extent of purchasing what he has for sale. If he is a skilled advertiser, he does not tell people that they ought to buy his article—as a father tells his children that they ought to do thus and so, etc. What he does is to induce them to want to do what he wishes them to do. The advertiser knows that if he can make the person who sees his advertisement feel a particular want with sufficient strength the sale is made. He does not have to argue. If only parents could be clever enough to arouse wants and so avoid the necessity for arguing!

"In this respect, the advertiser, despite all the hard things we have to say of him, is a pioneer in psychological

technique."

# Nearly Thirteen Million Americans Live In Villages

Some interesting marketing facts given in a recent economic study

It will come as a shock to the millions of village boys who have moved to the great cities to learn that the American village is not declining. In fact, the village population is becoming proportionately a larger element in American "rural" population. Today, nearly one-eighth of the population of the United States lives in villages. This is one of the facts about American village life developed by C. Luther Fry from a study of the census in his recently published book, "American Villages."

Mr. Fry's main chapter headings are in the form of six

questions which his text undertakes to answer:

How many villagers are there? Are village populations declining?

What kind of people live in agricultural villages?

What do villagers do for a living?

What are the distinguishing peculiarities of village populations?

What functions do villagers perform?

The summary of Mr. Fry's findings in answer to these questions presents thirteen conclusions which will bear thoughtful and careful scrutiny by advertising men.

- 1. There are in the United States approximately 18,000 villages whose populations aggregate between twelve and a half and thirteen million. This means that nearly every eighth American lives in a village. (Chapter II.)
- 2. Villages are scattered over the country in much the same proportions as the populations as a whole, the most notable exception occurring in the mountain division where the number of villages is disproportionately large. (Chapter II.)

- 3. Contrary to general belief, village populations are increasing. From 1900 to 1920 villages actually increased in population more rapidly than the nation as a whole. (Chapter III.)
- 4. Although village populations increased more slowly in the period 1910 to 1920 than in the previous tenyear period, nevertheless in both decades villagers increased several times more rapidly than the rest of the "rural" population. As a result, villagers are steadily becoming a more and more important element of the nation's "rural" population. (Chapter III.)
- 5. Agricultural villages, i.e., villages located in distinctly farming areas and that act as service stations to inhabitants of the surrounding countryside, appear to be the most numerous type of village. (Chapter II.)
- 6. A special tabulation of Census data about agricultural villages reveals that the composition and characteristics of the populations differ widely from region to region. National generalizations about villages should, therefore, be made with great care. (Chapter IV.)
- 7. Despite the fact that village populations vary widely from region to region, the "social-economic" status of the gainfully employed men in villages is much the same in the villages of the different regions. (Chapter V.)
- 8. Even in agricultural villages the gainfully employed men engaged in manufacturing pursuits form the largest group. (Chapter V.)
- 9. The inhabitants of middle western villages seem to be economically more prosperous than villagers in other regions. They have comparatively high proportions of home ownership and of young people attending school, and the rate of child labor is low. These facts point to a relatively high standard of living in the villages of the area. (Chapter IV.)
- 10. Child labor in southern villages seems to be partly a result of economic pressure. In those villages

the relative number of gainfully employed children under fourteen is comparatively high; but the proportion of gainfully employed old people also tends to be high. (Chapter V.)

11. Villagers differ from city dwellers. They have higher proportions of native whites and decidedly

larger numbers of old people. (Chapter VI.)

12. On a number of important points village inhabitants differ at least as widely from open-country as from city dwellers. These data, therefore, raise the question whether the common practice of combining village and open-country populations under the one head "rural" is justifiable. (Chapter VI.)

13. The medical services performed by villages are decidedly less adequate than those performed by cities. In proportion to the populations they serve, villages have fewer physicians and dentists than have cities, while more than half the villages studied have no trained nurses at all. (Chapter VII.)

## Clients of the

## J. Walter Thompson Company

0	7 .			
C	12	e	71	t

Associated Corn Products Manufacturers Chicago, Ill.

Aunt Jemima Mills Branch of The Quaker Oats Co. St. Joseph, Missouri

Franklin Baker Company Hoboken, N. J.

A. Beller & Co. New York City

The Bishopric Manufacturing Co. Cincinnati, Ohio

The Chas. W. Breneman Company Cincinnati, Ohio

Buxton, Inc. Springfield, Mass.

The William Carter Company Needham Heights, Mass.

Cheek-Neal Coffee Company Nashville, Tenn.

Chicago, Burlington & Quincy Railroad, Chicago, Ill.

The City Baking Company Baltimore, Maryland

J. & J. Colman (U. S. A.), Ltd. New York City

Corning Glass Works Corning, N. Y.

The Corticelli Silk Company Florence, Mass.

Cream of Wheat Company Minneapolis, Minn. Product

CORN, GLUTEN, FEED

AUNT JEMIMA PANCAKE FLOUR, AUNT JEMIMA BUCKWHEAT FLOUR

BAKER'S COCONUT

CLOAKS, SUITS, WRAPS, DRESSES

BISHOPRIC STUCCO, BISHOPRIC STUCCO BASE, BISHOPRIC PLASTER FINISH FOR INTERIORS

Brenlin Window Shades

BUXTON KEYTAINERS

CARTER'S UNDERWEAR

MAXWELL HOUSE COFFEE MAXWELL HOUSE TEA

Passenger Service Burlington Escorted Tours

RICE'S BREAD, RICE'S PIES

Colman's Mustard, Savora, Robinson's "Patent" Barley

Pyrex Ovenware, Steuben Art Glass and other Corning Glass Products

CORTICELLI SILK FABRICS, SILK HOSIERY, YARNS

CREAM OF WHEAT

~		٠			
C	ſ.	ï	n	24	4
01	П	I.	Ľ.	ΓI	L

Davey Tree Expert Company, Inc. Kent, Ohio

Dolly Madison Baking Corporation Springfield, Mass.

Douglas-Pectin Corporation Rochester, New York

Dwight Manufacturing Company Minot, Hooper & Co., Selling Agents New York, N. Y.

Erskine-Danforth Corporation New York City

Exchange Trust Company Boston, Mass.

Felt & Tarrant Mfg. Co. Chicago, Ill.

The Fleischmann Company New York City

Foamite-Childs Corporation Utica, N. Y.

Fort Worth and Denver City Railway Co. Fort Worth, Texas

The Freihofer Baking Company Philadelphia, Pa.

Wm. Freihofer Baking Company Philadelphia, Pa.

Gruen Watchmakers' Guild Cincinnati, Ohio

Gulbransen Company Chicago, Illinois

Richard Hellman, Inc. Long Island City, N. Y.

The Hoosier Manufacturing Co. New Castle, Indiana

The Hooven & Allison Company Xenia, Ohio

Horlick's Malted Milk Company Racine, Wisconsin Product

DAVEY TREE SURGERY

BREAD

CERTO

DWIGHT ANCHOR SHEETS AND PILLOW CASES

DANERSK FURNITURE

BANKING

COMPTOMETERS

FLEISCHMANN'S YEAST

FIRE PROTECTION ENGINEERS AND MANUFACTURERS

SUMMER TOURIST SERVICE

BREAD, CAKE

Bread, Cake

GRUEN GUILD WATCHES

GULBRANSEN PIANOS

HELLMAN'S MAYONNAISE

HOOSIER KITCHEN CABINETS

CORDAGE

HORLICK'S MALTED MILK

#### Client

Howlett and Hockmeyer Company New York City

George P. Ide & Co., Inc. Troy, N. Y.

Irving Bank and Trust Co. New York City

The Japan Tea Promotion Committee Chicago, Ill.

The Andrew Jergens Co. Cincinnati, Ohio

Johnson & Johnson New Brunswick, N. J.

A. & M. Karagheusian, Inc. New York City

Kops Brothers, Inc. New York City

A. C. Krumm & Son Philadelphia, Pa.

Lamont, Corliss & Company New York City

Distributors for:

(1) O'Sullivan Rubber Co., Inc.

(2) Peter Cailler Kohler Swiss Chocolates Company, Inc.

(3) The Pond's Extract Company

Langendorf Baking Company San Francisco, Cal.

Lehn & Fink Products Company New York City

Lever Brothers Company Cambridge, Mass.

Libby, McNeill & Libby Chicago, Ill.

The Linen Thread Company New York City

W. H. & A. E. Margerison & Co. Philadelphia, Pa.

Melville Shoe Corporation New York City Product

Waterside Corduroy, Suede-like

IDE COLLARS AND SHIRTS

BANKING

JAPAN TEA

Woodbury's Facial Soap, Jergens Lotion, Castolay

JOHNSON'S BABY POWDER

HERATI RUGS

NEMO-FLEX CORSETS, BRASSIERES AND COMBINATIONS KRUMM'S MACARONI

O'SULLIVAN HEELS
NESTLE'S MILK CHOCOLATE
PETER'S MILK CHOCOLATE
POND'S COLD CREAM
POND'S VANISHING CREAM
BREAD

Ревесо Тоотн Разте

Lux, Lux Toilet Form

LIBBY'S 100 FOODS

BARBOUR'S LINEN THREAD

MARTEX TURKISH TOWELS

JOHN WARD SHOES, RIVAL SHOES, THOM McAn SHOES

#### Client

Motor Improvements, Inc. Newark, N. J.

Norfolk-Portsmouth Community Advertising Fund Norfolk, Virginia

Northern Pacific Railway Company (Land Department) St. Paul, Minn.

The Norwich Pharmacal Company Norwich, N. Y.

The Odorono Company Cincinnati, Ohio

Parker-Regan Corporation San Francisco, Cal.

Penick & Ford, Ltd. New York City, and New Orleans, La.

Pennsylvania Railroad Company Philadelphia, Pa.

Phenix Cheese Corporation New York City

Pinaud Incorporated New York

President Suspender Company Shirley, Mass.

Rand McNally & Company Chicago, Ill.

The Rice-Schmidt Baking Company Washington, D. C.

The Richardson Company Lockland, Ohio

Royal Baking Powder Co. New York City

F. Schumacher & Co. New York City

Seth Thomas Clock Co. New York City

Sonora Phonograph Company New York City

Sperry Flour Company San Francisco, Cal.

#### Product

PUROLATOR

COMMUNITY ADVERTISING

MONTANA FARM LANDS

UNGUENTINE

ODO-RO-NO, CREME ODO-RO-NO

BETTY BRIGHT MOPS

Brer Rabbit Molasses, Brer Rabbit Syrup, Penick Syrup, Penick Oil Railroad Service

'PHILADELPHIA' CREAM CHEESE, PHENIX CHEESE Ed. PINAUD EAU DE QUININE, LILAS VEGETAL PRESIDENT SUSPENDERS

PUBLISHERS AND MAP ENGRAVERS

RICE'S BREAD

RICHARDSON ROOFING AND
SUPER GIANT SHINGLES,
LOK TOP SHINGLES, VISKALT
ROYAL BAKING POWDER,
ROYAL FRUIT FLAVORED GELATIN
DECORATIVE DRAPERY AND
UPHOLSTERY FABRICS
SETH THOMAS CLOCKS

Sonora Phonographs, Sonora Radios, Radio Speakers Flour

0	7.			
C	10	0	21	÷
4		G	11	6

Stanley Insulating Company Great Barrington, Mass.

J. P. Stevens & Company New York City

S. W. Straus & Company Pacific Coast Division San Francisco, Cal.

Sun-Maid Raisin Growers of California Fresno, Cal.

Swift & Company Chicago, Illinois

U. S. Gutta Percha Paint Co. Providence, Rhode Island

U. S. Industrial Alcohol Co. New York City

United States Rubber Company New York City

The Wadsworth Watch Case Co. Dayton, Ky.

William R. Warner & Co., Inc. New York City

Northam Warren Corporation New York City

The Welch Grape Juice Company Westfield, N. Y.

#### Product

STANLEY VACUUM BOTTLES

PEACE DALE YARNS

INVESTMENT BONDS

SUN-MAID RAISINS

SWIFT'S PREMIUM HAM, PREMIUM BACON, "SILVERLEAF" LARD, BROOKFIELD FARM PRODUCTS, SUNBRITE CLEANSER, RED STEER FERTILIZERS, VIGORO, EDUCATIONAL ADVERTISING

Barreled Sunlight (The Rice Process White)

Pyro and other Alcohol Products

"U. S." Rubber Footwear, Keds, "U. S." Raynsters, Naugahyde, "U. S." Jar Rubbers

Wadsworth Cases

FORMAMINT, SLOAN'S LINIMENT, STACOMB

CUTEX MANICURE SPECIALTIES

WELCH'S GRAPE JUICE, GRAPELADE AND GRAPE JELLY

# J. WALTER THOMPSON COMPANY

Advertising

244 MADISON AVENUE NEW YORK

S

CHICAGO
410 NORTH MICHIGAN AVENUE

BOSTON 80 BOYLSTON STREET

CINCINNATI
FIRST NATIONAL BANK BUILDING

SAN FRANCISCO
KOHL BUILDING

LONDON BUSH HOUSE