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the Central West came to see the fallacy of this widely prevalent be-
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sumer to give careful consideration to the facts Mr. Powell is pre-
sents in these articles, which have appeared in The Washington
Standard since August 14. It will mean dollars and cents for you
and a bigger, better and more beautiful city for all of us to live in
or near.
Sincerely yours,

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WATCH FOR THESE ARTICLES EACH WEEK

**CONSUMER FINANCIALLY
BENEFITED BY LOYALTY
TO HOME INSTITUTIONS**

MERCHANT AN PATRON ARE MU-
TUALY INTERESTED IN UP-
BUILDING OF COMMUNITY

FARM VALUES GAUGED BY NEAR-
NESS TO LIVE CITY.

(By David Powell.)

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served.)

"The dollar spent at home
To you again may chance to roam."
It is possible that the person who
sends his money away from home
does not stop to consider what effect
his action may have upon the business
conditions of his community and in-
directly upon his own fortunes. It is
a fact plainly evident and thoroughly
demonstrated by the experience of
any number of communities through-
out the land, that not only farm val-
ues, but the price of farm products as
well, depend largely upon the proximi-
ty of a good market.

If the residents of the country tribu-
tary to small cities insist on buying
their supplies from out of town
houses and traveling agents, the com-
munity is deprived of business that
legitimately belongs to it. The money
thus spent is lost to that particular
locality as a circulating medium and
with the resultant decline of business
begins the inevitable decline of com-
munity welfare and community val-
ues. When you decrease the business
and population of your home town
and surrounding country, your own
home in turn will be bound to suffer
depreciation. Any policy which has a
tendency to injure your neighbor will
in time re-act, and you will have to
bear your share of the damage.

It is a sound economic principle to
spend your money where you make it.
Only in very rare cases is there any
necessity or excuse for any one send-
ing away from the home town for
goods; the local dealers are able to
buy just the same goods as the city
merchants at just as low prices, and
if they do not happen to have the ar-
ticle called for in stock, they can al-
ways get it for a customer on short
notice.

Commenting on the death of the
late Montgomery Ward, the well
known president of the big mail-order
house that recently opened a
Pacific coast branch in Portland, the
American Fair Trade magazine says:
"Mr. Ward leaves a fortune of
twenty million dollars in his own
name, and a business of seventy-five
millions a year, built up at the ex-
pense of the small towns and villages
of this great country, and not a cent
of it ever gets back to help build up
the community from which it came."
The situation is surely one of
great significance. It seems that but
to read a list of the country mer-
chants who every year close their
stores and abandon their businesses
owing to the seductive influence the
"silent salesman" of the catalog
house has gained in their communi-
ties, would be sufficient to establish
beyond a doubt that every mail-order
purchase by a citizen is a direct and
deadly blow at the prosperity of his
own community. For practically
every such commercial failure, a
good home is disrupted and a sturdy,
progressive family is scattered and
lost to the community."

President Wilson has spoken on
this general line more eloquently,
perhaps, than anyone before him. He
said:
"The vitality of America does not
lie in New York, nor in Chicago, nor
in any other large city, no matter
what its wealth or resources; it will
not be sapped by anything that hap-
pens in St. Louis; neither will it be
affected by a Galveston flood or a
San Francisco earthquake. The vi-
tality of America lies in the brains,
the energies and enterprise of the
people throughout the land. There
dwells the vital forces that are des-
tined to make this the grandest
country in Christendom. There is
the wealth of America, and if Ameri-
ca discourages locality—the commu-
nity—the self contained town—she
will kill the nation."
Suppose that everybody in your
town and community were to send
away from home and purchase all
their supplies. In a few months the
ultimate result would ensue—the
closing of all the fine large stores in
your town; a daily decrease in popu-
lation; and a enormous shrinkage
in real estate values. Once this con-
dition were established, just think
how proud you would be when your
friends visited you to show them a
lot of little "junk shops" with stocks
which looked as if they had been
placed on the shelves by a cyclone.
Keep the good stores in your town
busy. Make them better by boosting
for them and pushing for home trade
all you can, and be proud of your
town instead of ashamed of it. Any-
thing you can possibly do to increase
the volume of business done in your
community is bound to re-act to your
own individual benefit, because in-
creased business volume means in-
creased property values which in
turn means larger tax, returns, and
the consequent benefits which follow
in every progressive community.

articles, of which this is the last. It
seems to the writer that five concise
and potent reasons have been clearly
established why it is profitable for
the consumer to patronize their home
merchants:

First—Considering quality, trans-
portation charges, service and terms,
home prices are as low, or lower,
than catalog house prices; state-
ments by such concerns to the con-
trary notwithstanding.

Second—Home merchants are in a
position to, and do, render incom-
parably better service than distant
houses. In buying from a home
merchant one may see the goods in
person; discuss the merits of the
article and prices; readily exchange
them if unsatisfactory; and have
other privileges that are not accord-
ed by the mail-order houses.

Third—By the very nature of
things one may rely upon home mer-
chants more than upon distant con-
cerns. This is because home mer-
chants meet their patrons face to
face and have to make good.

Fourth—The home merchant is in
a position to extend credit accommo-
dations to his customers and is gen-
erous and courteous in doing so. This
the mail-order houses absolutely re-
fuse to do under any circumstances.
In this country where men and money
are both busy, this matter of cred-
it accommodation means much. The
home merchant is the consumer's
friend when he is in need; he is at
least entitled to a square deal when
one has cash to spend.

Fifth—The interests of country
people and the merchants are iden-
tical, and self interest on the part
of the consumer demands that he pa-
tronize home institutions. Thorough
investigation will show that in by far
the majority of cases local dealers
can meet and beat mail-order com-
petition.

Some people are of the prejudiced
opinion that if they spend their money
at home it simply goes to make
one of the local merchants a little
richer, and would have absolutely no
other results. They think that all
movements to encourage a spirit of
loyalty to home institutions are based
on the purely selfish interests of
the merchants promoting the cam-
paign, who want to gather all the
money in sight for their own indi-
vidual benefit.

They are unable to see that better
business conditions in their town
would in reality work just the other
way. Once the word went abroad
that their's was a live home trade
town, progressive and up-to-date
merchants from all over the country
would soon seek locations there to
share in the prosperity created by a
loyal devotion to the spirit of home
patronage; thus creating new com-
petition which could only tend to low-
er, rather than increase, the profits
of the merchants who started the
ball rolling.

No, the merchants of the little
towns and cities throughout the
country are not robbers. They are
just plain, everyday American citi-
zens, who, like the rest of us, want
to make an honest competency, and
give and take a square deal from
everybody.

The Case in a Nutshell.
In summing up the evidence which
has been gathered and which has
formed the basis for this series of

MONEY TO LOAN
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