

# THE TWENTIES IN CONTEMPORARY COMMENTARY


 Leonard Dove, *The New Yorker*, October 26, 1929

## — CONSUMERISM —

Mass-produced consumer goods like automobiles and ready-to-wear clothes were not new to the 1920s, nor were advertising or mail-order catalogues. But *something* was new about Americans' relationship with manufactured products, and it was accelerating faster than it could be defined. Not only did the latest goods become necessities, *consumption* itself became a necessity, it seemed to observers. Was that good for America? Yes, said some—people can live in unprecedented comfort and material security. *Not so fast*, said others—can we predict where consumerism is taking us before we're inextricably *there*?

Something new has come to confront American democracy. The Fathers of the Nation did not foresee it. History had opened to their foresight most of the obstacles which might be expected to get in the way of the Republic—political corruption, extreme wealth, foreign domination, faction, class rule; . . . That which has stolen across the path of American democracy and is already altering Americanism was not in their calculations. History gave them no hint of it. What is happening today is without precedent, at least so far as historical research has discovered. . . . No reformer, no utopian, no physiocrat, no poet, no writer of fantastic romances saw in his dreams the particular development which is with us here and now.

This is our proudest boast: "The American citizen has more comforts and conveniences than kings had two hundred years ago." It is a fact, and this fact is the outward evidence of the new force which has crossed the path of American democracy. This increasing stream of automobiles and radios, buildings and bathrooms, furs and furniture, [ocean] liners, hotels, bridges, vacuum cleaners, cameras, bus lines, electric toasters, moving pictures, railway cars, package foods, telephones, pianos, novels, comic supplements—these are the signs. And it is just these which we accept naturally. We think of them as particularly American, as the logical growth from that particular beginnings which was ours; these we think of as America's second chapter. The first chapter was concerned with the Fathers and their struggle, the Declaration of Independence, and the Constitution. The second chapter is the present—the chapter in which we use the opportunity secured for us, the chapter in which every American comes into his own, the chapter in which every American lives better than once a king lived. This America today, this vast magazine of things, is regarded as the successful development of the Fathers' work, the natural fruit of that democratic seed which they planted in the fertile American soil.

But although to us this development may seem natural, be sure it would not have seemed natural to the Fathers; be sure it would have seemed abnormal to them. Is this to say that the Founders of the Republic never looked forward to the time when every citizen would have his own conveyance, his

Samuel Strauss  
*"Things Are in the Saddle"*  
*The Atlantic Monthly*  
 November 1924

own house, with abundant furniture, when every wife and daughter would have silk garments and a piano to play upon like a princess? No. It might be said that this was precisely that to which they did look forward; this was an essential part of their expectation. . . . But they could not foresee what has happened. They could not foresee at what a rate the machine would multiply things; they could not foresee how the prosperity—indeed, the very existence—of the nation would come to depend upon people being forced to use what the machine pours out.

What is the first condition of our civilization? In the final reason, is it not concerned with the production of *things*? It is not that we must turn out large quantities of things; it is that we must turn out ever larger quantities of things, more this year than last year, more next year than this; the flow from mill and mine must steadily increase. . . . The Capitalist and the Socialist are at each other's throats, but the issue between them is, Which can ensure the distribution of the most goods to the people? No statesman, no pacifist, no League-of-Nations enthusiast, would entertain his pet scheme for a moment longer if he believed it would mean that ten years later people would buy half of what they buy today. For the standard of living to sag back, for the people to buy half of what they used to buy—everybody knows that that means ruin, and not the ruin of business alone. The national prosperity gone, the national safety is in danger. This is not a fear; it is a fact. If anything were to happen to industry, there would be first confusion and then decline in all our institutions; our great system of free education for the nation would wither, our organized charities would dry up, the thorn and the nettle [weed] would spring up in our parks, our slums would become fever spots, our roads would fall into decay. More than all, our ideals of political authority would be a heap of jackstraws; we should hold the kind of government the Fathers gave us to be a broken reed.

Production has played many parts in history; it has taken various forms. The form which it takes in this, the Machine Age, is strange and new. Consumptionism is a new necessity. Consumptionism is a new science. Through the centuries, the problem has been how to produce enough of the things men wanted; the problem now is how to make men want and use more than enough things—the “science of plenty,” it has been called. Formerly the task was to supply the things men wanted; the new necessity is to make men want the things which machinery must turn out if this civilization is not to perish. Today we dare not wait until men in their own good time get around to wanting the things; do we permit this, the machine flies to pieces. . . . The problem before us today is not how to produce the goods, but how to produce the customers. Consumptionism is the science of compelling men to use more and more things. Consumptionism is bringing it about that the American citizen’s first importance to his country is no longer that of citizen but that of consumer.

**radio luxury....**

**for a luxury hungry world**

**MATCHLESS TEMPLETONE . . .**  
superb duplication of sound just as the recording artists commit it to the microphone . . . is the exclusive gift of Temple to a world that is healthily hungry for radio luxury.

The new Temple is so great an achievement in acoustical engineering it needs no superlatives to bolster its appeal.

The intricate devices by which this tone miracle has been wrought need not be described here. The world doesn't ask for blue-prints. It takes results to its heart.

Any Temple dealer will proudly demonstrate to you that Temple gives a true, sweet, full-proportioned echo of the program it receives.

*Temple radio channels  
of reproduction  
of reproduced impulse  
and reproduced impulse*

Life, November 1, 1929

**LEAVE IT TO THE YOUNGER CROWD TO KNOW THE BEST!**

**I**T is characteristic of this younger set to settle the cigarette question exactly as they settle their hard-fought games — on the sporting principle of “may the best win!”

**FATIMA**

*A few cents more—for the best that money can buy!*

Life, November 24, 1927

Robert S. Lynd & Helen Merrell Lynd  
*Middletown: A Study in American Culture*  
1929\*

Selected in 1924 as a typical town of "middle America," Muncie, Indiana, was the focus of two sociologists' research into the changes wrought in modernizing America since the late 1890s.



Today Middletown lives by a credit economy that is available in some form to nearly every family in the community. The rise and spread of the dollar-down-and-so-much-per plan extends credit for virtually everything—homes, \$200 over-stuffed living-room suites, electric washing machines, automobiles, fur coats, diamond rings—to persons of whom frequently little is known as to their intention or ability to pay.<sup>1</sup> Likewise, the building of a house by the local carpenter today is increasingly ceasing to be the simple act of tool-using in return for the prompt payment of a sum of money. The contractor is extensively financed by the banker, and this more and more frequently involves such machinery as "discounting second-mortgage notes." A veteran official of a local building and loan company summed up the present-day optimistic reliance upon credit for all things great and small: "People don't think anything nowadays of borrowing sums they'd never have thought of borrowing in the old days. They will assume an obligation for \$2,000 today as calmly as they would have borrowed \$300 or \$400 in 1890."



[T]he leading paper offered the following prescriptions for local prosperity: "The first duty of a citizen is to produce"; and later, "The American citizen's first importance to his country is no longer that of citizen but that of consumer. Consumption is a new necessity."



This diffusion of new urgent occasions for spending money in every sector of living is exhibited by such new tools and services commonly used in Middletown today, but either unknown or little used in the nineties, as the following:

*In the home*—furnace, running hot and cold water, modern sanitation, electric appliances ranging from toasters to washing machines, telephone, refrigeration, green vegetables and fresh fruit all the year round, greater variety of clothing, silk hose and underwear, commercial pressing and cleaning of clothes, commercial laundering or use of expensive electrical equipment in the home, cosmetics, manicuring, and commercial hairdressing.

*In spending leisure time*—movies (attendance far more frequent than at earlier occasional "shows"), automobile (gas, tires, depreciation, cost of trips), phonograph, radio, more elaborate children's playthings, more club dues for more members of the family, Y.M.C.A. and Y.W.C.A., more formal dances and banquets, including a highly competitive series of "smartly appointed affairs" by high school clubs; cigarette smoking, and expensive cigars.

*In education*—high school and college (involving longer dependence of children), many new incidental costs such as entrance to constant school athletic contests.

YOUNG woman who has her  
her a New Process Head Wheel  
Gas Range with Self-regulating  
heat gives her time for reading, writing,  
visiting, etc., for church, lodge or  
club meetings for comradeship, youth  
and happiness.

The Lorain Head Wheel accurately measures and automatically regulates the heat of the New Process Oven, making it unnecessary to stay in the kitchen while foods are being cooked in the oven.

Do You Know the New Process?

Come in and see how your New Process—the size and style that suits your kitchen. Ovens of right or left.

The model illustrated has a one-burner cooking-ring, one Wall  
Wheel oven, cutout compartment and a broiler—all in a space 30" across. The reasonable price puts New Process beauty and genuine quality in reach of every household.

**NEW PROCESS Gas Ranges with LORAIN**

**CENTRAL INDIANA GAS CO.**  
Phone 734      309 E. Main St.  
Muncie [Indiana] Post-Democrat, Dec. 2, 1927

\* Reproduced by permission of Mr. Staughton Lynd.

<sup>1</sup> This sudden expansion of the miraculous ability to make things belong to one immediately under the installment payment plan has telescoped the future into the present. It would be interesting to study the extent to which this emphasis upon the immediately possessed is altering Middletown's habits as touching all manner of things involving the future, e.g., the increasing unwillingness today, noted elsewhere, of young working class boys to learn more than is necessary to operate a single machine so as to earn immediate big pay, regardless of the future and of how this early specialization may affect their chances to become foremen. Elsewhere will be noted the frequent loss of homes today—with resulting disorganization of many kinds—by people who attempt to purchase "on time" with inadequate resources. [Note in Lynd & Lynd]

Stuart Chase  
*Prosperity: Fact or Myth?*  
1929

Economist and consumer activist Stuart Chase published several bestselling works on consumer culture and the social effects of technological innovation, all based on extensive research into the realities of modern American life. [See also p. 6.]

## THE NEW STANDARD OF LIVING

[I]t will be well . . . to enumerate again the specific goods, services and qualities which comprise the new American standard of living. Remember that it is not a list which all possess but only a list to which all aspire . . . Or almost all.

### **SHELTER**

More apartment living <sup>2</sup>	Electric lights	Radios
More attractive villas for the business class	Electric appliances, such as washing machines	Phonographs
Furnaces and oil heaters	Refrigeration	Telephones
Plumbing and bathtubs	Sleeping porches	Five-foot shelves
	Overstuffed furniture	Glittering cocktail services
	<i>And smaller space.</i>	

### **CLOTHING**

More variety	More accent on underwear	More fat reducers
More style	More commercial laundry, pressing, and cleaning work	Permanent waves
More silk	More cosmetics	More colorful vestments for men
Rayon	<i>And poorer quality.</i>	

### **FOOD**

More variety with fewer calories	More attractive service	More restaurant eating
More fresh vegetables	More milk products	More tea houses
More fresh fruit	More packaged foods	More drugstore bars <sup>3</sup>
More tin cans	More delicatessen shops	More candy and sugar
More quick lunches		More chewing gum

*And less home cooking.*

### **SUNDRY [Misc.]**

Motor cars	More athletic shows	More golf
Moving and talking pictures	More clubs, including night clubs	More traveling—particularly to Florida and California
More elaborate children's toys	More high school and college education	
	More correspondence courses	More bridge
More books	More magazines and tabloids	More jazz
More cigarettes	More parks and playgrounds	
More comic strips	<i>And more noise and speed.</i>	



Mass consumption has also dealt a body blow at the time-honored doctrine of thrift. We are urged on the highest authority to spend rather than to save. Only by spending can we make the wheels of industry turn. We are urged deliberately to waste material. Throw away your razor blades, abandon your motor car, and purchase new. This strange doctrine would have horrified our grandfathers—and alas, has an excellent chance of horrifying our grandchildren. It operates to engulf irreplaceable natural resources at a staggering rate.

<sup>2</sup> By "more," Chase notes, is meant "relative to population. These items are increasing faster than the number of people in the country."

<sup>3</sup> Soda fountains.



foods and the attitude of foreign housewives toward new ideas in England, France, Belgium, Holland, Italy, Germany, and Switzerland. I was a speaker at the International Home Economics Congress at Rome in 1927 and presided over the Home Exposition ("Salon du Foyer") at Paris in October 1927. I have no hesitation in saying that American housewives in the mass are fully twenty times more responsive to new ways, new foods, new devices than are foreign housewives. . . .

Twenty times as responsive to new offerings, inventions and improvements by industry! That is a mighty makeweight in the balance of progress in America, both for individual health and happiness and for business. The American woman's relation to American manufacturing is positively startling to foreign eyes—but a commonplace here. She writes letters to Home Service heads employed by the manufacturer, and secures a woman-to-woman reply. She attends household lectures and secures free education. She is supplied with general household information, recipes and housekeeping aid that is only indirectly connected up with the manufacturer's product. Abroad this would frankly be regarded as philanthropic folly. She is asked for her opinion both before a new product is put out, and afterward; she is offered prizes and rewards for participating in the improvement of the product and the widening of its scope of usefulness. She is given information in the newest developments, told promptly of new inventions, and is offered through reduced prices made possible by mass production, a dividend share in the patronage she supplies.

**Mrs. Consumer Fully Approves Advertising.**—*All this is an advertising technique.* The printed page acts as the constant inter-communicating telephone or radio between manufacturer and Mrs. Consumer. They were strangers before this was the fact, but are in effect now co-partners in advancing American standards of living. It is even not unusual for a parlor game to consist of a test of remembrance of advertising slogans, or for society costume balls to be sprinkled with characters representing advertising trademarks.

Little wonder then that we do not resent the very considerable amount of advertising in the women's magazines. I believe I speak accurately for my sister American housewives when I say that we would certainly be distressed and discommoded if the magazines were to drop their advertising. . . . Advertising is a live part of our trade and technical information on women's special fields—food, furnishings, children, equipment. I have often noted that the carping critics of advertising are *not* housewives, and do not possess, as we do, the manifold remembrances of the benefits and new ideas we derive from advertising.

But always this attitude of ours toward advertising is *unconscious*. We inhale advertising as we breathe in air—and *exhale* unconsciously that part of it which is without interest, without merit, or without sincerity and sense. We live in a vast whirligig of advertising, to be sure, and shop-windows, signs, displays are all about us. To be conscious of it would invite irritation or surfeit. We women simply adapt ourselves to an advertising age as men adapt themselves to a machine age because it is an important element of modern life, and far more vital to it than casual criticism makes out. In fact, there is much absolute nonsense talked in the name of criticism of advertising, and none, when she thinks, knows it better than Mrs. Consumer. Her superbly practical mind quite readily grasps the basic economics involved not theoretically but in daily practice. . . .

As a consumer I always think of advertising as a tremendous moving-picture device to keep ever and constantly changing before us, in film after film, reel after reel, all the good things that manufacturers make everywhere, set in a dramatic scenario which compels attention through the touch of advertising genius. Not only has it by force of example made a bath in a porcelain tub and a brushing of our teeth national daily rites, but it is performing the task that the churches have long given up—it is strengthening our characters. I am really serious. Advertising is truly forcing us to develop strength of will to resist its alluring temptations to buy articles which we do not need.



New York Public Library

1921

|| Stuart Chase & F. J. Schlink  
*Your Money's Worth: A Study in  
the Waste of the Consumer's Dollar*  
1927

Consumer activist Stuart Chase (see p. 2) co-authored this bestselling work that contributed to the emerging consumer protection movement. Chapter One was titled "Alice in Wonderland."

The consumer is under mounting pressure, directed by ever increasing astuteness, to buy, buy, buy—while very few

sources are offered him whereby he may use intelligent selection in his buying. Indeed, so far as may be, he must not be permitted to stop to think. It is an axiom of the higher salesmanship that his mind must be made up for him in advance. Too much thinking would halt turnover, flatten sales curves, give competitors an opening. Witness the cloud of "last call" advertising—"this extraordinary offer good for ten days only," "the chance of a life time. . . ." [ellipses in original]

. . . A large fraction of the goods the consumer buys will do the things the advertising says they will, but so long as there is a large fraction which will not, and no court of appeal, the consumer remains in Wonderland and the manufacturer of sound material remains the victim of an unjust handicap.

Wonderland indeed. A wilderness in which we consumers wander without chart or compass. We buy not for the value of the product to meet our specific needs but because the story told on every billboard, every newspaper and magazine page, every shop window, every sky sign, every other letter we receive—is a pleasing, stimulating and romantic story. It bears a Message Straight to our Hearts. But whether or not it is a fairy story we do not know save through the bitter and wasteful process of trial and error. "Repetition is Reputation."

|| William Retlaw  
"Magic Words That Build Fortunes for Advertisers"  
*Mail Order Advertising*, April 1925

Pick up any good mail order magazine. In its advertisements you'll find words which, like Aladdin's lamp, can produce fortunes in the twinkling of an eye. . . . Let's examine these advertisements. In them we shall discover the magic words that produce mail order profits—fascinating words that arrest the eye—appealing words that seize the interest—alluring words that light the fires of desire—convincing words that strangle doubts and establish firm belief—stimulating words that spur the prospect to immediate action.

SHORT WORDS THAT "STRIKE"

Can you name the most used word in mail-order copy? To define it by crossword puzzle methods, it is a four-letter adjective meaning something for nothing, gratis, liberal.

You've guessed it! The word is "Free."

This bewitching little word is displayed no less than 137 times in the headlines of 112 of the above ads. That's over 35 percent, or more than one third of the total number. . . .

Its nearest competitor is another short word. Crossword puzzle definition—a verb of five letters meaning donated, presented free of charge, bestowed.

Can you get it? The word is "Given." It is conspicuously shown in 31 ads, which is 10 percent of the total.

In addition to "Free" and "Given," the following magnetic words are frequently used to attract favorable attention: "Bargains"; "Sale"; "Big Prizes"; "Prices Cut"; "Amazing Offer"; "On Trial"; "Only \$1"; "Send No Money"; "Easy Terms"; "Save"; "Earn"; "Sale Price"; "Make Money"; "Agent"; "Cured"; "Sex"; "Reduce"; "New Hair"; "Look Young." These words are all boldly displayed. They are all valuable—but none of them can compare with that mighty word, the King of them all, "Free."



William Chenery  
"Messenger to the King"  
*Collier's*, May 3, 1930

Advertising, essentially, is the awakening of human desire. There is no stronger force in this new world of ours.

The successful advertisement makes you crave new things. The motive is frankly commercial but the consequences reach far beyond trade.

Though the purpose of an advertiser is primarily to sell his goods, the byproducts of his efforts have had prodigious effects upon our opinions, our standards of taste, our habits, and even upon our picture of a good life.

Contrast our familiar life of today with that of any other time and people and you get a vivid impression of what advertising has done for us.

We arise in the morning and we bathe. Why? Merely because soap makers have taught us the importance of cleanliness. Frequent washing is a new habit. Not even nobles and kings of the Middle Ages were addicted to the bath. Queen Elizabeth's courtiers could go days without the benefits of water. We learned the habit from the soap men.

Beards and even mustaches have gone out of fashion because razor manufacturers persuaded us to shave. Forty years ago the man who shaved daily was a dude. Today a beard is a relic. Thank advertising for that if you are against whiskers.

We clean our teeth because toothpaste manufacturers have made us believe in the importance of oral hygiene. They have saved us from more aches than the dentists could cure.

Our breakfast habits are the results of the teaching of food manufacturers. The old heavy American breakfast has gone the way of the hoop skirt. Our health is better. Advertising did it.

The clothes we wear, the houses we live in, the furniture we use, our very conception of a home is the product of advertising.

Motor manufacturers taught us by the printed word and the illustrative picture to desire swift transportation. Millions of us began to want automobiles. The motor car revolutionized our way of living.

We have 19,000,000 telephones because corporations persuaded us that electrical communication was desirable. That, too, helped to change us.

Look at our life from any standpoint and you will find our American civilization is built upon the use of things for which advertisers stimulate a desire in us. We appreciate good music because of the teaching of phonograph and radio makers.

Although in its earliest forms, advertising was a two-word notice of seven letters—"For Sale"—modern advertising deals in ideas quite as much as in commodities.

We are interested in new utilities and services before we are in the frame of mind to buy new commodities. We want fast transportation before we begin to shop for motor cars.

Advertising with its subtle stimulation of our wants and aspirations makes us respond to multifarious appeals.

The advertiser contrives the picture and tells the story, and we behave as he foresees we will. He succeeds, however, only when he tells the truth. Sincerity is essential.

No advertisement can be eloquent enough to induce people repeatedly to buy a shoddy article, or to believe a lying story. Man is still a thinking and deciding animal.

What has differentiated our country from all others is the existence of national advertising. Only in the United States have truly national magazines been established. In the United States at least 40,000,000 people, the literate upper third, are magazine readers.



*Collier's*, Oct. 15, 1921

## WE HAVE NO PROVINCES

Through the medium of these nationally distributed publications, industry has been able to communicate with the entire American people. Measured by the material standards of living, there are no provinces in America. What the metropolis wants is also current style in the remotest village.

So powerful and persuasive is this new force that the records show that those manufacturers who have appealed directly to the public through advertising have far outstripped their reticent competitors of other years.

Statisticians are able to draw clear and startling lines revealing that those manufacturers who have consistently carried their story to consumers become the leaders of American industry. Those who stopped advertising stopped producing.

The record is amazing. After all, public demand is intangible. You can't see it nor touch it. You can't even measure the effect upon yourself of reading week after week and month after month the messages sent out by manufacturers; that is to say, you can't measure the effect unless you take an inventory of your possessions and of your desires.

Bankers would tell us, however, that we and so many thousands and millions like us were moved cumulatively by such and such an appeal. The advertisers' imponderable appeal can be weighed and is weighed in the counting house.

We benefit in a thousand ways. We are trained to demand good products. Given a choice, all of us instinctively demand an advertised product. We trust the known name.

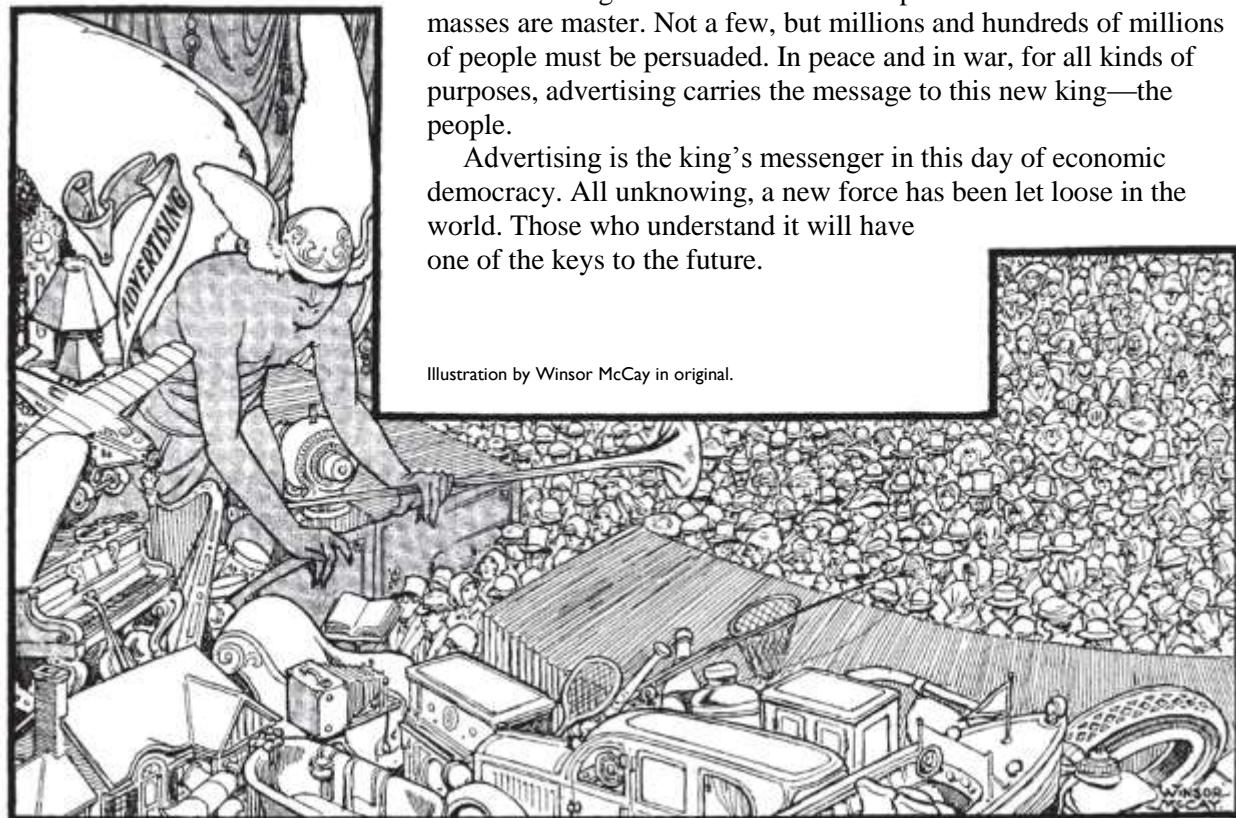
Often the advertised product is cheaper. National demand makes possible mass production and that cuts costs. More directly, by creating a demand, advertising cuts marketing costs and so serves the consumer.

If journalism is the little sister of literature, advertising began certainly as the Cinderella of selling. Now it is the great motive force in our commercial life. It is the life blood of public demand. Our material civilization has been made possible by it.

The old kings and aristocrats have departed. In the new order the masses are master. Not a few, but millions and hundreds of millions of people must be persuaded. In peace and in war, for all kinds of purposes, advertising carries the message to this new king—the people.

Advertising is the king's messenger in this day of economic democracy. All unknowing, a new force has been let loose in the world. Those who understand it will have one of the keys to the future.

Illustration by Winsor McCay in original.



# Are We Debauched by Salesmanship?

THE FORUM ■ JANUARY 1928 ■ EXCERPTS

The Forum, a magazine of social and political commentary, regularly invited point-counterpoint essays on contemporary issues. For this inquiry the Forum invited essays from economist and consumer activist Stuart Chase and advertising executive Roy Durstine.

## Yes: "Six-Cylinder Ethics"

STUART CHASE

In the last generation, the technical arts have built an industrial plant capable of producing goods a great deal faster than purchasing power has been released to absorb them. As an inevitable result, the world of business has shifted its accent from producing to selling. The great and pressing problem has been how to dispose of the volume of articles which mass production has made possible. Hence the higher salesmanship, advertising, sales quotas, the shattering of sales resistance, go-getters, the discovery of Jesus of Nazareth as the first advertising man, courses on the development of personality, pie charts, maps with red, orange and violet pins, closing men, contact men, sucker lists, full line forcing, direct mail appeals, trade association drives, Paint Up Week, the conversion of real estate men into realtors, the conversion of undertakers into morticians. (One awaits expectantly the inauguration of a Get Buried Oftener Week.)

High speed selling has been so essential (with no fundamental change in the money and credit structure) and so universal, that it has profoundly affected both related and distant fields. Thus the clergy have taken over the technique in great numbers, and urge us to church with posters, sky signs, dodgers, and even veiled hints of sermons garnished with sex appeal. . . . No politician worthy of the name is to be found without his publicity agent, endlessly busy on the job of selling the statesman to his customers. No respectable captain of industry fails to retain a counsel [advisor] on public relations to sell his personality, his shiny new dimes, his marvelous whiskers, his throbbing brain, his great open heart, to the free citizens of the greatest republic ever heard of. . . .

For better or for worse, we have entered the Age of the Salesman. The final objective of the salesman is to put it across, to get away with it, to secure the order. The signature on the dotted line becomes the Supreme Good. It follows that any methods involved in this consummation [completion], are, *ipso facto* [thereby], good methods. The new ethics is thus built on the ability to get away with it, by whatever means.

## No: "Twelve-Cylinder Critics"

ROY S. DURSTINE

It's all right for every man to have his own viewpoint, but the danger lies in adopting a viewpoint the way a house adopts paint—by having someone lay it on. It's the fashion now to be captious [find fault] about American business—especially about American businessmen. There seems to be a paying market for satire on this subject. . . .

[Mr. Chase] is being influenced, consciously or not, by the badly informed and smug people who pick up some catch phrases and put them into newspaper paragraphs or plays or funny papers to lambast business. . . . For example, Mr. Chase has a great many things to say about advertising agencies. Most of them are no more typical of the good agencies of the country than machine guns are typical of home life in Chicago. He is describing the appointment of an agency to market a manufacturer's product.

"Short of opium," says Mr. Chase, "and the more deadly varieties of arsenic, the agency accepts the mandate with enthusiasm."

First error. Any self-respecting agency looks at a prospective client's product with caution. A product of merit is the only one worth advertising. The fact that here and there an unworthy product has made a success through advertising does not disprove the rule that the outstanding and permanent successes of advertising have been made for products of genuine merit. . . .

. . . No one believes that American business is even remotely perfect. But is it any worse for [biographer] Ivy Lee to give the world a perhaps too favorable portrait of John D. Rockefeller than for Mr. Chase to give the world a too unfavorable picture of the American businessman? . . .

Finally, it may be well to observe a twelve-cylinder critic out of the library. A certain man of Mr. Chase's school of fault-finding, another twelve-cylinder critic . . . recently was invited to work out some of his ideas under practical conditions. He obtained a job under the watchful eye of another economist and was told to go ahead and economize. They have him all the rope he wanted and it took him exactly three weeks to get so hopelessly snarled that it took several plain, hard-working businessmen a long time to untangle the knots. [P.S. He lost the job.]

Frederick Lewis Allen  
*Only Yesterday: An Informal History  
of the Nineteen Twenties*, 1931\*

Labeling himself a “retrospective journalist,” Allen published an informed and widely popular narrative of the 1920s just two years after the decade ended.

Perhaps the readiest way of measuring the change in the public attitude toward cosmetics is to compare the advertisements in a conservative periodical at the beginning of the decade with those at its end. Although the June 1919 issue of the *Ladies’ Home Journal* contained four advertisements which listed rouge among other products, only one of them commented on its inclusion, and this referred to its rouge as one that was “imperceptible if properly applied.” In those days the woman who used rouge—at least in the circles in which the *Journal* was read—wished to disguise the fact. (Advertisements of talc, in 1919, commonly displayed a mother leaning affectionately over a bouncing baby.) In the June 1929 issue, exactly ten years later, the *Journal* permitted a lipstick to be advertised with the comment, “It’s comforting to know that the alluring note of scarlet will stay with you for hours.” (Incidentally, the examination of those two magazines offers another contrast: in 1919 the Listerine advertisement said simply, “The prompt application of Listerine may prevent a minor accident from becoming a major infection,” whereas in 1929 it began a tragic rhapsody with the words, “Spring! for everyone but her . . .”).

*Life* magazine

Andy Consumer ad series [pp. 12-13]

Ads on the series in *Advertising and Selling*, 1926 [right]

National advertisers have spent more than fifteen million dollars for space in little old LIFE.

“Well,” said we, a few months ago, “seems as if we ought to make some sort of gesture of appreciation.”

Naturally, having received fifteen million dollars for advertising space, we regard advertising as a fine thing. It occurred to us that we might thank national advertisers for their years of patronage by telling the great public (out THERE) what a fine thing advertising is for THEM.

Instantly we invented Andy Consumer—a typical consumer—and put the profound doctrine of advertising economics on his idiomatic tongue.

Some say it is the best advertising that advertising has ever had.

—*Life* ad, *Advertising and Selling*, May 5, 1926

The Andy Consumer campaign conceived and executed by LIFE in behalf of national advertisers is nothing more nor less than a most cunning attack on one of the most widespread and—ah—universal—inferiority complexes in the world today—ah—

—the inferiority complex of the average consumer towards national advertising.

The average consumer has been hearing of million-dollar advertising appropriations until he is inclined to be suspicious, craven, and cringing. (We exaggerate.) He has come to wonder when and where he gets stuck.

Then along comes Andy and stands up and talks turkey to national advertisers—shows them that he, a puny consumer, is still the Master Mind—that the bigger the advertising, the more it puts the situation into his hand.

You get the idea. (We are doing it in token of our appreciation of the \$15,000,000 national advertisers have invested in LIFE space.)

—*Life* ad, *Advertising and Selling*, June 30, 1926

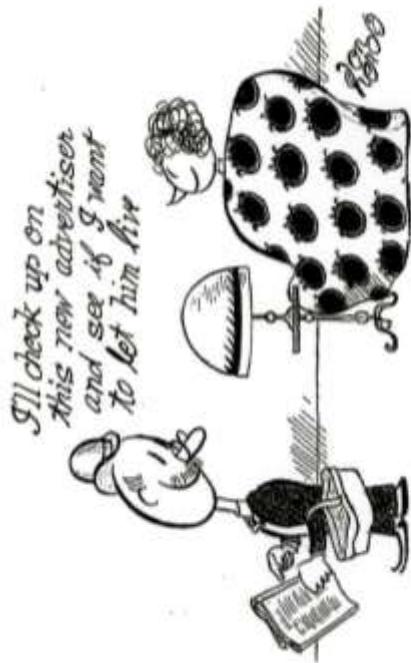


Advertising and Selling, May 5, 1926



Advertising and Selling, June 30, 1926

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## ADVERTISING CAN'T PUT ANYTHING OVER ON ME

—or anybody else.

I'm pleased that advertising is an expensive sport for you big business boys. Ha! ha! ha! ha! ha!

We consumers laugh.

The high cost of nation-wide advertising puts the situation entirely in our hands. Yes, we must laugh.

If you advertise, you can't afford to sell us just ONCE. You can't advertise and then run off and hide. We are poor pickin' 'till we repeat our purchase and pass the good word.

And what if we don't repeat our purchase and pass the good word? What then?

You may bellyluoo us into buying one package or box or can, but remember where you'll be if we don't buy two.

Fool us once if you will, Jack Dalton, but remember that after that we have you in our power-power.

Continuous advertisers are, therefore, birds who have passed our acid consumer test.



## MEGAPHONE IT TO ME

I DON'T want any more confidential buying advice. Don't whisper to me on the q. t. what you have to sell.

A man once told me confidentially about an oil well that (confidentially) was going to be a gusher. Confidentially I'll never see that thousand dollar again. A man once gave me a quiet tip on a house and I put one hundred berries on him—another hundred Mrs. Consumer is still asking about.

Two years ago a grocer got confidential with me about a new unad-

vertised breakfast food, and we have it yet.

DON'T TELL ME SECRETS.

I am through buying fodder and folderols that merchants tell me are just-as-good. They are just-as-good—for the Grand Canyon. If you want me to believe it, broadcast it. Advertise it out loud. If it's good enough for me it's good enough for millions.

The more magazines and newspapers I see it in, the more I trust myself.

*Andy  
Consumer*

THE NATIONAL ADVERTISER NETS HIS  
ADVERTISING MONEY THAT HIS PRODUCT IS RIGHT

THE NATIONAL ADVERTISER NETS HIS  
ADVERTISING MONEY THAT HIS PRODUCT IS RIGHT

*Andy  
Consumer*



### YOUR MONEY'S WORTH

**A**DVERTISING may not be perfect, but how would you like to live in a community without any?

I, myself, wouldn't like to go back to the days when things had no names and we had to buy nondescript, nonentity merchandise out of barrels and bins.

In those days you couldn't even knock an inferior product satisfactorily—not knowing its name. Today if we have a bad word for a mouth wash or a safety razor we can call it by name and a nation will hear. Big-scale advertising makes possible not only big-scale acceptance but big-scale condemnation. Big-scale knockers will do well to choose advertised products or they will find a small audience.

An inferior product without a name may thrive insidiously for years. But a valid discovery of a defect or a shortcoming in an advertised trade-marked product can kill it overnight. You and I can turn reputation into notoriety in a jiffy if we know names.

National advertising makes possible a quick nation-wide public test of a new product in the fiercest of all bureaus of standards—that of practical trial and use by you and me. And if that product does not measure up—zowie!

You public (including me) were not born yesterday. You don't need any text books to teach you how to howl if you don't get your money's worth.



### WE CONSUMERS WRITE THE ADS

**T**HERE is no force in advertising until we consumers give it force. Until an advertisement has sold goods and resold them again and again, it is mere words and pictures. It is we consumers who make it ring with reality.

Advertising does not hypnotize, mesmerize, or anesthetize. All it can do is to call something "to our attention" in a frail and feeble whisper.

If we consumers test its whispered suggestions and find them good, then, and then only, does advertising begin to reward. Its timid tinklings become tones of brass—but only because we lend them approbation and echo.

Legion are the advertisements which have remained whispers, because the public found the product wanting.

Think of the widely advertised motor cars of yesterday—advertised in brilliant whispers that ever remained whispers. No advertisement can ever be more than a bleat until we decide that it shall be trumpeted. Ad writers may write words, but it is we who write advertisements.

New advertisers know and fear advertising which shall sound like the fall of a nickel on a plush couch. Advertising good—product wrong—business graveyards are spotted with this epitaph.

The fear that advertising can put something over on consumers is one of the dead bugaboos of dark decades of the past.

The power of advertising is entirely a reflected power—and we are the reflectors.

*Andy Consumer*

THE NATIONAL ADVERTISER BETS HIS  
ADVERTISING MONEY THAT HIS PRODUCT IS RIGHT

THE NATIONAL ADVERTISER BETS HIS  
ADVERTISING MONEY THAT HIS PRODUCT IS RIGHT

*Andy Consumer*

# Should We Stop Installment Buying?

THE FORUM ■ MAY 1927 ■ EXCERPTS

The Forum, a magazine of social and political commentary, invited point-counterpoint essays on contemporary issues. For this inquiry the Forum invited essays from a past vice president of Ford Motor Co. and an automotive industrialist originally with Studebaker.

## Yes: "Installment Buying and Its Costs"

JAMES COUZENS

Former VP, Ford Motor Co.; U.S. Senator from Michigan

All statistics aside, installment buying is a rapidly growing evil. It is inflation of the worst kind. Installment buyers pledge their earnings for years in advance; and then when hard times come—as they inevitably will—this large debtor class finds itself forced to pay in deflated, higher-value dollars, what they had contracted for when dollars were cheap. . . .

Installment buying is an attempt to keep up with the Joneses, to satisfy every passing want; and it is creating a condition that is certainly unsound and, in many cases, results in weakening of character and neglect of the more substantial things of life. I can say from my personal knowledge that the education of children, their physical well-being generally, even the care of their teeth, are being neglected to enable families to purchase on installments many luxuries and things they could very well do without. If this is sound, then let the orgy proceed. . . .

Advocates of installment buying say that they make possible mass production and lower costs. The motor-car industry admits that seventy to eighty percent of its cars are sold on an installment basis, thus making for mass production and lower prices. But if the volume of installment sales in industry at large is as infinitesimal as economists say, it can hardly have such a stimulating effect upon production as they claim. . . .

A friend of mine recently purchased a sewing machine of well known make on installments, at a total cost of one hundred dollars. If he had paid cash, he would have received a discount of fifteen percent. The very great increase in cost to the installment buyer, of which this is a striking example, seems to be ignored in public discussions. . . .

They say that installment buying is here to stay. Of course, it has always been and always will be with us. That is not the point of discussion. The point is whether or not it is being properly or improperly used.

## No: "The Case for Installment Buying"

CHARLES CONNARD HANCH

Former VP, Natl. Automobile Chamber of Commerce

My childhood was spent among the hardships of pioneer life on a midwest wilderness farm. My mother made the family's clothing by hand with needle and thread, while my father cultivated his crops among the stumps of the clearing. Five times during my early life I came in contact with the installment plan: first, when my mother bought her sewing machine; second, when my father bought his first reaper; third, when the family purchased a piano; fourth, when I bought my first good suit so that I could hold down a city job; and fifth, when I purchased my Encyclopedia Britannica in place of the college education that was beyond my reach. I look back upon these five events as memorable occasions in my life. When I recall the relief brought by the sewing machine and the pleasure brought by the piano into my mother's life, I bless the man who first conceived the idea of consumer credit. . . . I mention these things because they are typical. Thousands of other people have had similar experiences. . . .

There are, in fact, three very important benefits of installment selling. It enables a new article to come into general use more rapidly than would otherwise be possible. It greatly increases production. And from these facts it follows that installment buying reduces costs of production, at the same time making possible an improvement in quality. . . .

Critics of the installment plan assert that the installment purchaser gets into the habit of pledging all his available income for months in advance, leaving no margin for the inevitable emergencies which are bound to arise. Here, in fact, is the essence of all the hue and cry against the installment plan. Everybody seems ready to admit that installment buying is comparatively harmless where the buyer is careful not to overoblige himself, and most of the protest is based upon the assertion that buyers are reckless, . . .

This is a serious accusation, and the most interesting thing about it is that nobody has ever tried to prove it.

|| New York Labor Bureau, Inc.  
"Installment Buying"  
*Facts for Workers: The Labor Bureau Economic News Letter*  
April 1926

[several] high powered salesmen had sold him a second-hand automobile for which he had contracted to pay \$30 a month; a set of plush and fumed-oak parlor furniture for an equal monthly sum; a piano, a gold watch, a baby carriage, and a diamond ring. The sum total of his monthly installments came to more than his total monthly wages, provided he worked every day—which he didn't. . . .

We are so loaded up with monthly payments [on the installment plan] that we have to cut down on pork chops and warm underwear. Already manufacturers of essentials like the Pacific Mills (textiles) and the Endicott Johnson Corporation (shoes) are finding that installment buying is cutting into their business. Thus the whole national manufacturing program is liable to be made top heavy with non-essentials, while the lower income groups find themselves actually suffering because they cannot buy the necessities which the family needs. In this vicious circle there is the possibility of a very ugly day of reckoning.

. . . If installment buying of non-essentials continues to grow as it has been growing, it is difficult to predict anything but disaster. Either the movement must be checked, and that very soon, or else ways and means must be discovered for increasing the purchasing power of the workers. If real wages can be made to go up fast enough, they can absorb the installment burden, which leaves it pretty squarely up to the manufacturing and banking interests. If they want to sell their luxury goods and keep the country prosperous at the same time, they must increase real wages.

A writer in the *American Mercury* reports the case of a mechanic in Texas who received, when work was available, \$6 a day. Sundry

#### THIS INSTALLMENT STUFF

SMITH: Are you getting a new car this year?  
JONES: Yes. That is, as soon as I've paid for the one that I had before the one I've got now.

*Life*, February 15, 1929

|| Wilbur C. Plummer [economist]  
"Social and Economic Consequences of Buying on the Installment Plan"  
*Annals of the American Academy of Political and Social Science*  
Supplement to Vol. 129, 1927

An exceedingly important question in regard to installment buying is that of its effects upon the characters of individuals. It is the view of some people that it is creating a generation of improvident people—spendthrifts. This opinion rests upon the assumption that installment buying causes more extravagant spending than would otherwise occur. We have questioned this assumption in this study. There are others who believe that installment credit has a disciplinary value. Its use inculcates habits of orderly spending and saving. It teaches respect for obligations and educates for responsibility. The difficulty of this question is in the fact that the same kind of installment buying seems to affect different people differently. It is undoubtedly true that installment buying causes some individuals to plan their expenditures and thereby leads to saving. But it is equally true that other individuals are led into extravagant spending by exactly the same set of circumstances.



*Collier's*, Nov. 5, 1921

John Crowe Ransom  
*God Without Thunder: An Unorthodox Defense of Orthodoxy*, 1930

The industrial revolution has come much too fast not to have upset the historic economy of human life. It eliminated the leisure from man's labor, and shortened and concentrated it in forms that did not permit the old enjoyment. It gave him time for consumption greater than he had any natural aptitude for. But it also gave him so many goods to consume that he had to hurry to get through them. And he knew how to hurry—he had learned this lesson as an industrial laborer, and it had carried over into his life of consumption. So there is little to choose between the indignities of modern man as a laborer and as a consumer. he is simply, either way, a new man: he was not known as a historical inhabitant of this planet until lately.

Will Rogers  
Syndicated column  
January 4, 1931\*

Widely read through his nationally syndicated column, "cowboy philosopher" Will Rogers offered common-sense political wisdom in his signature folksy style. Here he offered a New Year's message on Americans' changed perspective on consumerism fifteen months after the October 1929 stock market crash.

You see in the old days there was mighty few things bought on credit. Your taste had to be in harmony with your income, for it had never been any other way. . . . I don't reckon there has ever been a time in American homes when there was as much junk in 'em as there is today. Even our own old shack has got more junk in it that has never been used, or looked at than a storage place. Most everybody has got more than they used to have, but they haven't got as much as they thought they ought to have. So it's all a disappointment more than a catastrophe. If we could just call back the last two or three years and do our buying a little more carefully why we would be O.K.

But things turn pretty quick, and with the government helping out like it is finally going to, why we are liable to get out of this bog hole before we know it. And it will be a good thing for everybody in the long run. We was just getting the idea that nothing could go down in price, we thought the only way it could go was up. Just buy it and hold it a day or so that's all we thought there was to finance. Well, from now on you are going to find some mighty careful folks. A Salesman knocking on our door now with some new fangled pet knife is going to have to be mighty good to even get in the door much less make a sale. The Lord just kinder looked us over and says, "Wait, you folk going too fast, slow up and look yourself over, a year of silent meditation will do you good. Then when you start again you will know you got to get it by working and not by speculation." So the old year just gone is liable to prove in the long run a mighty beneficial year after all. It may bring us back to our senses.



State Archives of Florida

Oldsmar, Florida, 1923

\* *The Writings of Will Rogers* (Oklahoma State University Press, 1980-1981), ed. James M. Smallwood, Vol. IV, The Hoover Years: 1929-1931 (1981). Reproduced by permission of the Will Rogers Memorial Commission, an agency of the State of Oklahoma.