

FROM CREDIT TO CASH

on and after December 1st we will sell

For Cash Only

Read the Reasons

Your own welfare is the thing that deserves your most careful consideration. Upon you men and women, as heads of your families, lies the responsibility of conducting your business in such a manner that it will give to those dependent upon you the greatest possible amount of comfort.

In making the change in our business methods we announce to you that we have had this thought clearly before us. In any business there are three important essential factors—the producer, the seller and the consumer. The most important factor in any business is the consumer—the man who uses the goods. He, therefore, deserves our most careful attention. A merchant's interests are very closely associated with his customers' interests and of the general interests of the community in which he lives and earns his bread and butter. It will also be readily seen that a merchant can prosper only in proportion to the service he renders. After a very careful consideration of the subject and a thorough investigation of stores where it has been tried, together with an observation of the evils of the credit business as it has affected our business for the past three years, we have reached the conclusion that cash business is better for the general good of the community than credit business.

The Reasons Are Very Plain

First—Credit has ruined many more people than it has helped. You can, no doubt, see this result right in your own neighborhood. Men have established a reputation for being good pay, have been able to buy goods on credit at any store, and as a result have overreached themselves. This result varies in degree. Farmers have had to sell their hogs or calves or potatoes or hay to meet an obligation when if they had been in a position financially to hold for a more favorable market, their returns would have been much greater. Likewise have merchants been forced to sacrifice their stocks just because they "couldn't meet their obligations to the wholesalers."

Second—It is then very plain that a cash system will benefit the entire community by putting it upon a more conservative and more safe basis. If every family pays as it goes there will always be money in the "family exchequer" to meet the emergencies which continually arise in our lives. A cash system will give every man an honest chance. It will compel every man to stand four-square to the world exactly as he is and give him a feeling of independence which only the cash man can have. There is absolutely no question about his being able to become more prosperous and carry a bigger bank account under the cash system. He will know every night exactly what he is worth and, like "The Village Blacksmith" of our school-day time, "Look the whole world in the face for he owes not any man." It will eliminate from the minds of us all the thought that "pay does not come until tomorrow and tomorrow is a long way off."

Third—It will save the merchant a large part of his expense in doing business. There will no longer be forgotten charges to account for. There can hardly be an error in a cash transaction. We will no longer have to go over a long list of accounts and wonder if this man or that man is still good. It will eliminate all loss of goods wrongly charged and accounts denied. It will enable us to be better buyers. Cash on delivery in the world's markets always talks louder than sixty days' time. There is nothing that makes such a tempting noise as good old Uncle Sam's currency.

We are sure that our stand is just and right. We appeal to you as intelligent business men and women to take the sane and honest view of the situation and give it your most careful consideration. Then join with us to develop the "pay as you go" system.

Helliwell, Bangs & Marksbury
The Daylight Store for Quality and Service