

BUDGET Buying Plan

This enlarged buying convenience is inaugurated at the opportune time—the beginning of the Christmas shopping season when stocks are at their peak and assortments the best. Make Christmas giving a pleasure and not a worry. CASH, REGULAR CHARGE AND BUDGET PRICES EXACTLY THE SAME.



466 State St. SALEM

FREE Opening Day Wednesday

To the first 100 customers who purchase \$2.00 worth or more Wednesday, we will give absolutely free, a handsome DAY TIME FROCKS until 100 of these frocks have been given away. Begins Wednesday at Nine

Explaining in Detail THE BUDGET BUYING PLAN

Inaugurated to Further Broaden This Establishment's Service to the People of this Community

KAFOURY BROS. STORE IS MORE THAN A DEPARTMENT STORE, MORE THAN A MART OF COMMERCE, MORE THAN A BARTERING PLACE OF MONEY FOR MERCHANDISE

It Is a Public Service Institution

THAT MUST AND DOES RECOGNIZE ITS MANY RESPONSIBILITIES, NOT ONLY TO ITS THOUSANDS OF PATRONS, BUT TO EVERY INDIVIDUAL IN THE ENTIRE COMMUNITY

THE BUDGET BUYING PLAN

Is an enlargement of our plan adopted in December, 1926. A policy that is now in operation in the leading ready to wear and department stores throughout the country—a policy inaugurated to further broaden this establishment's usefulness. It is a modern merchandising method that is fast taking a firm grip on the buying public of the entire country.

It is a plan that has the endorsement of no less a personage than President Coolidge who stated he regarded it as a helpful step forward from old commercial methods. Responsible men and women of this community will find it to their advantage to buy on the Budget Plan.

THE SERVICE EXTENDED TO EVERY DEPARTMENT

Women's Coats, Dresses, Raincoats, Blankets, Silks, Lingerie, Hosiery, Linens, Silks, Staple Dry Goods, Drug Sundries, Jewelry, etc., etc.—in fact everything in all departments of the store will be featured at their lowest prices during the campaign for the enlargement of our Budget Service.

THE BUDGET BUYING PLAN

Is a new charge service broadening the scope and purchasing power of every member of the family. It is a safe and convenient form of buying things you need, paying a moderate amount at the time of purchase and the balance in ten weekly payments; five semi-monthly payments or three monthly payments of equal amount.

NO ADDITIONAL COST FOR THIS SERVICE

Our cash prices now and always have been the lowest possible. There is no interest or carrying charge for this new service—Cash, Regular Charge or Budget Plan Prices are the same. Men and women accustomed to buying Automobiles, Radios, Homes, Real Estate—in fact all commodities, including Investment Securities on Deferred Payments, may now include dependable wearing apparel for women and children, also blankets, silks, staple dry goods, hosiery, underwear, etc., without extra cost for the privilege. The Budget Plan is a new and convenient charge Service that cannot fail to meet with instant approval.

Questions and Answers

Regarding Our Budget Buying Plan

INTRODUCTORY

The Budget Buying Plan must not be confused with the ordinary installment sales plan. It is, rather, a selective plan, a courtesy extended to those who prove worthy of the courtesy—who are inclined to and are known to meet their obligations promptly. It is a well known fact that stores specializing in the ordinary installment sales plan provide for credit losses and carrying charges in the prices at which the goods are sold, also in an added interest charge on installment payments. This very point marks the big distinction between our Budget Buying Plan and that of the ordinary installment store plan. You may purchase merchandise in our store under this plan, absolutely secure in the knowledge that the prices are no more than our regular cash prices. The Budget Buying Plan carries no interest charges, no increase in prices, no penalty of any kind.

It is designed to help you buy women's coats, dresses, blankets, etc., if you so desire, paying for your purchases in the most convenient credit form so far evolved for a retail store.

What is the Budget Buying Plan?

A plan of dignified Credit convenience to meet present day credit needs for the majority—permitting the purchase of merchandise with a payment of a moderate amount at the time of purchase and delivery of the merchandise, and equal payments on the balance, spread over a period of ten weeks.

Is the customer confined to any particular merchandise in order to obtain the benefit of this plan?

Every department in the store is featured in the Budget Buying Plan—Women's Ready To Wear, Staple Dry Goods, Silks, Blankets, Linens, etc.—You may purchase in any or all of them paying on the Budget Plan.

Is there interest charge on Deferred Payments?

There are no interest charges of any kind whatsoever. You pay only what you would pay if you handed us the full cash price for the merchandise selected. Our increased volume and turnover of merchandise make this possible without extra charge for the service.

EXPLAINING IN DETAIL

The Working of the Budget Plan

\$25 Purchases

You pay \$6.25 at time of purchase and \$1.88 weekly

\$30 Purchases

You pay \$7.50 at time of purchase and \$2.25 weekly

\$35 Purchases

You pay \$8.75 at time of purchase and \$2.63 weekly

\$40 Purchases

You pay \$10.00 at time of purchase and \$3.00 weekly

\$45 Purchases

You pay \$11.25 at time of purchase and \$3.38 weekly

Larger purchase payment can be arranged in a similar proportion

To those whose income is semi-monthly or monthly, payments can be arranged accordingly

Questions and Answers

Regarding Our Budget Buying Plan

Is this Plan Entirely New?

No, it was adopted by this store in 1926 and has proved a great convenience. We have enlarged the scope of the Budget Plan and are putting it into operation during this sensational drive for increased business. We regard this as an institution in the service of the public and are always ready to adopt new ideas that will be in any way helpful to our clientele. The New Budget Buying Plan will take care of all deferred payment purchases, which under it may be made in any part of the store, embracing Women's Coats and Dresses, Blankets, Dry Goods, Silks, Hosiery, Underwear, etc.

Does it Affect the Privilege of Establishing Monthly Accounts of Conventional Form?

If you have an established account or wish to open a regular charge account on the "first of the month" basis, you are at liberty of course, to do so. If, however, you prefer to take advantage of the liberal terms of the Budget Buying Plan you may also do so. This plan has decided advantages for those who like to budget their merchandise expenditures and arrange to meet the payments in convenient form.

When can accounts be opened?

At any time you desire. However, Wednesday, Nov. 30, in conjunction with our drive for increased business, we feel it the opportune time, when we guarantee

prices will be the lowest in the history of this business. We have made huge preparations for this tremendous event and believe it to be an occasion you cannot afford to miss. Buy during this money-saving event—pay for your purchases through the Budget Plan. Our credit office will quickly give you further and full information.

How much of purchase price must be paid down?

You may pay down as little as one-quarter of the purchase price.

How are the remainder of payments to be made?

After the initial payment is made, the balance is divided into ten equal amounts to be paid weekly. On a purchase of \$35.00, the balance after paying down \$8.75 on a \$25.00 purchase, would be \$18.75 which would be payable at the rate of \$1.88 weekly, or, if more convenient, semi-monthly or monthly payments of equal amount can be arranged.

Is plan open to every customer? Yes, to every customer whose credit rating is good. It is "selective" only in the respect that we cannot extend its privileges to those who have unfortunately gained a reputation for not meeting their obligations promptly. This plan is built on the basis of the same price to every purchaser. Credit arrangements which anticipate losses necessitate higher prices for merchandising. The Budget Buying Plan means one price—cash or credit.

The Day is Set—the Hour You Know—Wednesday, November 30, at 9 A. M.—Plan to be Here Early



466 State St. SALEM

A WORD TO OUR OLD CUSTOMERS

We want you, our regular cash and charge customers, to understand that this new plan of selling goods does not affect the handling of your accounts in the ordinary way. There need be no change whatever in handling your business.



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