

# Saving millions by co-operation

## A saving of \$30,375 through this one transaction in PIANOS

Copyright, 1912, by Stone & McCarrick, Inc.

(EDITORIAL)

"Creeping into the lives of men everywhere is the thought that co-operation is better than competition. We need each other, and by giving much we will receive much.

"We are reaching enlightened self-interest."

- ☐ Co-operation is the act of working *jointly* together.
- ☐ Co-operation is the act of two or more persons *uniting* their skill or resources *to produce* something, *to buy* something, or *to share* the profits on something.
- ☐ Co-operation is based on a well established fact, that two or more articles of a kind can be produced *more cheaply* than one; that two or more articles of a kind can be *bought*, and afterwards *sold*, more cheaply than one. It's a simple principle. A child can see it and understand it. A stick of candy costs a cent. Six sticks can be bought for a nickel.
- ☐ Take the matter of this piano transaction as another illustration:
- ☐ The manufacturers who are interested in this plan saw that if they could sell *more* pianos they could build them at a *reduced expense*. To sell more pianos, they must get the co-operation of piano dealers like this house and other large distributors throughout different sections of the country.
- ☐ To sell more pianos, these dealers were shown that they would have to be content *with a smaller profit* on each piano sold. But by selling *many more pianos* they could make a larger *aggregate* profit.
- ☐ To sell *many* pianos instead of a few, it was unanimously decided that the dealer's proposition to his customer would have to be attractive. That it would have to be fair, square, open and above board--and, *above all--more liberal in all its conditions* than pianos are *regularly* sold upon.

☐ It was also pointed out that the co-operator's proposition to the public would have to be UNIFORM, on each and every piano distributed on this plan. That each and every person who participated in this co-operative plan SHOULD SHARE AND SHARE EXACTLY ALIKE.

☐ In contrast to THIS PLAN, the USUAL METHOD of selling pianos has been: if there were twenty pianos sold of a given grade, they were sold under twenty different conditions of sale, and, in many cases, at ACTUALLY TWENTY DIFFERENT PRICES.

☐ So, with these things in mind, certain piano manufacturers and certain merchants (including ourselves) came together.

☐ The manufacturers said: "We can make BETTER pianos, and make them for LESS MONEY, if we can get a BIGGER MARKET."

☐ The dealers (we were one of them) said: "If we can BUY CHEAPER so that we can offer more attractive inducements, we can MAKE A BIGGER MARKET"—which resulted in this Co-operative Association.

☐ After this Association was formed, THIS PLAN was worked out.

☐ We started with the idea of selling MORE PIANOS THROUGH AN INCENTIVE. But what would the incentive be? What would induce YOU to purchase a piano? Logically, it could be BUT THREE THINGS:

☐ (1) A LOWER PRICE; (2) EASIER TERMS; (3) MORE LIBERAL CONDITIONS OF SALE, ALL THE WAY THROUGH.

☐ We reasoned like this: Suppose something could be made and sold at a profit, for a dollar each. Now suppose, by making TWICE AS MANY of these some things, and by employing QUICKER AND MORE ECONOMICAL selling methods, these same some things could be made and sold at a profit, for SEVENTY-FIVE CENTS each. What would be the result?

☐ The result would be that TWO SALES would be MADE, aggregating one dollar and fifty cents, where there had been but ONE SALE made before, amounting to ONLY ONE DOLLAR, and TWO PERSONS WOULD THUS SAVE TWENTY-FIVE CENTS EACH BY THE TRANSACTION. Do you catch the idea?

☐ Now what has happened?

☐ We have worked out THIS PLAN. To put it into effect, the three incentives above mentioned have become the very "WARP AND WOOF" of this whole proposition. The PRICE has been LOWERED; the TERMS have been made so easy that, as some say, "they are almost RIDICULOUSLY low," and it is left to your own good judgment, if the CONDITIONS OF SALE are not the fairest, squarest, and most liberal upon which you have ever known anything to be sold.

### Little stories of co-operation

A thrifty housewife spent a couple of weeks up State last summer. While there she met a farmer who had fine, fresh eggs to sell. The farmer had been selling eggs to the country storekeepers, who in turn had been shipping them to the commission merchant in the city, the commission merchant in turn selling them to the city retailer, from whom you buy them.

Now this good woman saw a chance for a bargain and made a deal with the farmer, to ship her twenty-four dozen eggs each week, for which she was to give him eighteen cents a dozen winter and summer. Coming home she told her friends and neighbors. Result—nine families with her's divide the twenty-four dozen eggs, and divide the cost of getting them by express (which amounts to about three cents a dozen), making fresh eggs cost she and her friends, the year round, about twenty-one cents a dozen—all through co-operation.

Four railroad men in this city have for years been getting two car-loads of coal at the mine in the early fall, paying the price of the coal at the mine—then dividing the coal and the freight and hauling expense. In this way they have obtained their winter's supply of coal at a saving of over \$1.50 a ton—through co-operation.

Switzerland is one of the foremost countries in promoting co-operative societies. Switzerland has long taken a leading position among nations in economics, and was one of the first countries to take serious hold on the co-operative idea. This tiny little nation fairly bristles with co-operative societies representing every shade of commercial manufacturing and financial activity.

Fourteen young graduate dentists of a certain well known Dental College, this summer, purchased four hundred dental chairs, all at one time and as one purchase, thereby saving thirty dollars on each chair, or a total of four hundred and twenty dollars—through co-operation. Just as three hundred persons will save collectively \$30,375 in the purchase of these three hundred pianos, or will save individually One Hundred and One Dollars and Twenty-five cents.

In Russia the government itself co-operates with various co-operative societies. In one instance the government has loaned forty million dollars to a Farmers Co-operative Credit Society, charging the society only five per cent. on the loan. This money is loaned to the members of these societies on long time and easy terms and each member shares in the profits of the society to which he belongs. This information has just recently come to hand through an official report of United States Ambassador Curtis Guild.

Six young women employed in this city, keep house on the co-operative plan. They rent their apartment, employ their cook, buy their groceries, etc., and divide the expense. Result—a better home, a better table—more comforts at less expense than if each were paying her board individually.

According to the last official report, there are 23,141 co-operative societies in Germany with a total membership of 4,579,740 members. Of these 2,205 societies with 1,328,779 members are consumer co-operatives. One of these societies at Frankfurt on the Main, last year did a total business of \$1,982,123, and has a membership of 29,448 whose individual liability is fixed at \$7.14 each.

There are 15,000 rural co-operative banks in Germany—with an average membership of 100 persons each. This membership is largely made up of farmers and the banks are organized to finance the farmers with all they require. These banks extend their operations over the entire empire—and last year did a business of one billion, five hundred and fifty-seven million marks.

The co-operation idea in Germany is not confined entirely to financial co-operation. There are distributive co-operative societies, dairying co-operative societies, and other kinds. The working classes of Germany have found an idea which gives aid to them in buying, in selling, and in banking. The members in this nation-wide movement felt the need of co-operation among themselves. As a result provincial organizations are formed to propagate the co-operation idea, to educate the people in the movement, and to act as a general defense association for the entire membership of the co-operation movement.

### Lessening the price

☐ To lessen the price of anything and lessen it materially is no easy matter. A merchant may sacrifice some of his profit and thereby reduce prices *a little*. He may here and there make an advantageous purchase, and thus lessen prices temporarily. But to make a big, stable cut in prevailing prices it can only be done in *one way*, and that is *by selling greater numbers*. Selling greater numbers means *making greater numbers*, which in turn means buying materials cheaper, making for less cost, and the elimination of expensive selling methods. Selling greater numbers means *concentration and co-operation*--centering every energy on the work in hand, and giving much *from others* through working together.

LIKE THIS PIANO TRANSACTION—Where every energy has been put forth by the manufacturers and ourselves, and where every incentive, in turn, is being given to our customers, to make a low-water mark in piano prices.

And this we have accomplished. Through this co-operative effort we are offering to three hundred persons a piano for two hundred and forty-eight dollars and seventy-five cents, the same as has been selling for years at varying prices from three hundred and fifty to four hundred dollars.

They are offered at ONE STABLE PRICE, and that the LOWEST at which such pianos have ever been sold. The price has the advantage of not only being the LOWEST, but it is the UTMOST price, as well. For when you have paid the two hundred and forty-eight dollars and seventy-five cents, there are then NO FURTHER PAYMENTS staring you in the face. No interest—no extras bobbing up—but just one low, stable and ABSOLUTELY FIXED PRICE of two hundred and forty-eight dollar and seventy-five cents COVERING EVERYTHING.

The balance on the piano, is payable 1 dollar and 25 cents, weekly. The balance on the player-piano is payable 2 dollars weekly, WITHOUT INTEREST. This gives you 195 weeks time in which to pay for the piano or the player-piano.

### Lessening the terms

You can buy plenty of pianos at a dollar and 25 cents a week—and even as low as A DOLLAR a week. It is no new thing to be able to get a piano on terms as low as these—you will see them advertised almost every day.

But to get a piano LIKE THESE at a dollar and 25 cents a week IS a new thing.

The initial payment necessary to obtain one of these pianos is FIVE DOLLARS. The five dollars is deducted from the price—leaving TWO HUNDRED AND FORTY-EIGHT DOLLARS AND SEVENTY-FIVE CENTS to be paid at ONE DOLLAR AND TWENTY-FIVE CENTS a week, with NO INTEREST or further payments of any nature.

These are pianos such as are seen only in the best homes. These are pianos such as any one might well wish to own. These are pianos of which any one might well feel proud.

They are instruments which REGULARLY SELL for AT LEAST ten dollars a month—and as much more as the customer will give.

But here you have—as the result of this co-operative effort—a good, durable and desirable piano upon the low and uniform terms of only ONE DOLLAR AND TWENTY-FIVE CENTS A WEEK.

We do not ask YOU to pay these easy terms—and YOUR NEIGHBOR some other terms—and SOMEONE ELSE still OTHER terms.

But the three hundred persons who obtain these three hundred pianos pay EXACTLY the SAME terms—to the penny.

EACH AND EVERY ONE of them is privileged to take one hundred and ninety-five weeks' time in which to pay for their piano. They can pay in LESS time if they wish: That is to say—they are NOT COMPELLED to drag out their payments over the WHOLE TIME allowed them, if they prefer to pay in SHORTER TIME.

If they DO pay in shorter time—they PROFIT STILL FURTHER—getting FIFTEEN CENTS (cash premium) for each and every week the time is shortened.

### Also Player-pianos

One Hundred player-pianos will also be sold on this co-operative plan. The usual price of these player-pianos is five hundred and fifty dollars each. The co-operative price will be three hundred and ninety-five dollars, with NO INTEREST to be added. The player-piano will also be delivered immediately upon the payment of five dollars. The payments will be two dollars a week—giving you one hundred and ninety-five weeks time in which to make your payments—the same as on the piano. The same unconditional guarantee that is given on the piano is given on the player-piano. You can also get your money back at any time within thirty days. You get the same privilege of exchanging within a year, as that given with the piano. All of the unpaid balances will be voluntarily cancelled in event of death. Also, a player-piano bench and nine rolls of music (your own selection) are included without extra charge. An arrangement will be made with each purchaser whereby new player rolls can be procured at a cost of only five cents a roll. These player-pianos are standard 88-note players; that is, they play every note in the piano when the music roll is in motion. These player-pianos have an automatic shifter, which compels the music to play perfectly. Most player-pianos sold at from two hundred to two hundred and fifty dollars more than these will not play perfectly. These player-pianos have lead tubing. Most player-pianos have rubber tubing. The life of rubber is one year—at most. Lead lasts forever. It cannot wear out and the tubing in these player-pianos is so placed it cannot be broken.

All of the features of the co-operative plan are carried out in offering the player-pianos, with the single exception that the terms on the player-piano are two dollars a week instead of—as on the piano—one dollar and twenty-five cents a week.

Photographs of Pianos and Player-Pianos (You need this book to help you choose)

Cut this coupon off, and mail tonight J. H. TROUP MUSIC HOUSE Harrisburg, Pa.

Without any obligation whatsoever on my part, you may mail Book of Photographs and full description of the pianos and player-pianos being sold on your co-operative plan to

Name .....  
Street and No. ....  
City .....  
State .....

**J. H. Troup Music House**  
15 SOUTH MARKET SQUARE, HARRISBURG, PA.  
15 South Hanover Street, Carlisle, Pa.  
C. S. FEW DRUG STORE, 205 South Union Street, Middletown, Pa.