Design Hints For Memorial Craftsmen

February 1927, Vol. III, No. 8

Published Monthly at St. Cloud, Minnesota
Dan B. Haslam, Editor and Publisher

This booklet, which begins on the next page, is presented on the Stone Quarries and Beyond web site.
http://quarriesandbeyond.org/

Peggy B. Perazzo
Email: pbperazzo@comcast.net
December 2012
The Opportunist

is the man who meets the wolf at the door and comes out wearing a FUR COAT.

ROYAL dealers never meet the proverbial wolf. They are a prosperous, satisfied lot—the folks they sell, sell others.

The Royal line will dress up the finest display rooms and make newcomers stop to inquire.

ROYAL GRANITE COMPANY
ST. CLOUD - MINNESOTA
What Could Be More Convincing Than a Memorial Such As This

We know you will have a good spring business. The outlook as predicted by statistical experts and those close to economics predict a new high level of selling activity for this season.

We urge you to be prepared for this unusual upward trend. Increased sales can be brought about with United memorials on your floor. Try the Malnatti design, at least, for one and write us concerning other designs which we have.

UNITED GRANITE CO.
St. Cloud, Minn.
With the Crafton Design and Red Pearl You Have It All

Beautiful design is shown to best advantage only when the highest type of memorial granite is used.

RED PEARL leaves nothing to be desired when properly dressed and set off with a design of rare beauty.

We believe this combination might be shown to advantage and because of this we are suggesting the Crafton design with Red Pearl for your Memorial Day display.

St. Cloud Granite Works
St. Cloud, Minn.
Order Rex Early To Assure Delivery In Time For Spring

Rex quarries are busily engaged in turning out an increasing flow of orders for spring needs.

The "King" of memorials is finding his way into new lands and his power is increasing.

Rex will help you dispose of a larger number of memorials if you will give him proper display in your show rooms. We will welcome an opportunity to demonstrate the truth of this statement.

Rex Granite Company
St. Cloud, Minn.

Say you saw it in DESIGN HINTS
Here’s A Design That Will Attract New Spring Business

In the Morling design we believe we are advancing an idea that is distinctive and attractive. Made up by Simmers it will show itself to advantage in any display room.

We welcome inquiries concerning this or any other design and we are confident that if this is backed by Simmers service and ready sales helps, it will be a source of mutual profit.

We should like to help you figure your spring requirements.

A. M. SIMMERS & SONS

A. M. Simmers  A. W. Simmers  George Simmers
St. Cloud, Minn.

Say you saw it in DESIGN HINTS
Spring Desires Become Actual Necessities When Superior Is Shown

The Ahlgren line of granites, Superior in tone, color, texture and finish, will help sell those prospects who are still in the debating or undecided class.

We have placed Superior Red and Superior Gray in a large number of retail rooms over the country and the verdict has been the same—an increasingly interested buying public.

The time for filling your sales rooms with desirable memorials for spring needs has arrived. It is here—and NOW.

Granite City Granite Co.
The Ahlgrens
St. Cloud, Minn.

Say you saw it in DESIGN HINTS
Pyramid Never Was In Better Shape to Handle Your Needs

Spring finds us prepared to turn out the finest memorials we ever have produced in the Pyramid plant. Our quarries are turning out large stocks of granite, of splendid uniformity, color and texture. We look for more orders for the Pyramid Trio during the coming year.

PYRAMID RED - PYRAMID GRAY
ST. CLOUD GRAY

By sheer merit all three of these have been extending their territories, and the victory for Pyramid has been complete and constant because of these well known qualities.

Try the Pyramid line for your spring needs.

Pyramid Granite Works
Incorporated
St. Cloud, Minn.

Say you saw it in DESIGN HINTS
A Swenson Gray Creation is a Design of Merit

Swenson Gray memorials are quickly recognized by dealers of discriminating tastes because they are distinctive and beautiful—the result of faithful, skillful execution and personal supervision.

Swenson Gray Designs attract new customers and stimulate business because they are really different.

May we send you sizes and prices on the beautiful ‘Flanagan’ memorial as shown in the accompanying Plate. Like all other exclusive Swenson creations, this design was made for Swenson Gray granite and it will appear best only when fashioned and hewn by the hands of the Swenson skilled artisans.

The John Swenson Granite Co.
Concord, New Hampshire

Say you saw it in DESIGN HINTS
New and Inexpensive, Also
A Good Sales Producer

The Worthington design is one that should stimulate sales during the spring.

It has the advantage of being a monument and a marker all in one.

It is built on the low tablet idea, with the family name across the front and the inscriptions on the bevel.

This design is modern, inexpensive and absolutely new in thought and execution. It will be immensely popular and affords you an opportunity to sell with very little resistance.

The House of Seven has this number among a group of very pretty designs.

THE HOUSE OF SEVEN BROTHERS

Universal Granite Co.
St. Cloud, Minnesota

Say you saw it in DESIGN HINTS
This Required Application

We have within the range of our limited knowledge the inside story of a company which has increased its business from a few hundred thousand dollars per year to better than $15,000,000! And this all within the space of 15 years!

And the worst of it is that it is a printing business! It is the same kind of business that thrives on a few cases of type and a small so-called job press.

Back of that business romance must be something besides luck. It must be something beside luck with a "P" pre-fixed. There must have been a lot of perspiration, thought, disappointments, risks and application to that business.

We’re not going into the thing to mention names and places. We’ll tell the story as it is.

We neglected to say that this concern had less than a dozen customers! Think of it, a business running up into the millions with less than a dozen customers! And the work it required to bring that business up to its present high level of efficiency in production in such a short time—fifteen years.

A country boy did it. He had been "deviled" in a small print shop and by some quirk of fate he was cast into the larger place in a minor office role. Then he became manager of the office and general manager of the business.

The owner of the business died. The widow knew nothing of the business, so she took him in as a partner. He eventually took over the whole business. When he went in as a partner the company had a matter of three hundred men and women on the payroll.

Today there are three thousand on the payroll. The company operates a gymnasium for its employees. They have reading rooms, outdoor parks and play grounds, cafeterias, and other amusement features.

In addition to being well paid they have the things which make life worth while. They are a happy, contented lot. There is no talk of strikes or lockouts; no bickering or back-biting or unrest.

This is an ideal industrial situation. It is on a big scale and it is not going to stop as long as the spirit of this man lives either in himself or others.

This man cashed in on his opportunities—he made the best of them. It is just as possible

Continued on page 23
Memorials Bear Witness To Depth And Tenderness of Human Love

Address delivered by Ivan Johnson, Field Service Representative of The Rock of Ages Corporation, of Barre, Vermont, before the convention of memorial craftsmen of Minnesota, in the New Nicollet Hotel, Minneapolis, Minnesota - January 36th, 1927.

Not long since, I came across a page advertisement regarding Florida, in a National magazine. The message contained therein was a tribute to the advertising writer’s art. Concretely, the “ad” stressed in every sentence a feeling of pride and confidence in Florida. The author placed his entire emphasis on selling his product on the basis of this pride and confidence. The climax of the entire production was in the concluding paragraph in which the writer painted the following picture:

“And when the huge stars swing low in the black velvet night, and the last dance is danced, you will say, as thousands have said before you, ‘This is Journey’s End! This is My Country! This is Home!’”

The “ad” writer did not suggest to his customer any of the faults or criticisms of Florida, and, more important of all, he did not intimate that any other real estate promoter might be a crook.

I tell that because in a year’s field service work for the Rock of Ages Corporation, I have found too many retail memorial dealers dissatisfied with and really ashamed of their profession and work. There are too many men who lack the pride and confidence which the Florida real estate dealer was selling; too many who are blessed with sons whom they do not want to follow in their fathers’ footsteps.

A year of pioneering work in the Rock of Ages field service has been enlightening. Rock of Ages owners wanted to become more familiar with the problems of the retail dealers who sell one hundred per cent of their product to the ultimate consumers, so they inaugurated the Field Service.

I am not trying to make you believe Rock of Ages owners altruistic to the point of being sentimental. They are not in business for their health any more than anyone of you is in business merely for the pleasures of occupation. They are seeking information which will be of value in aiding them to give their whole share of cooperation in the biggest step forward in the memorial industry’s history.

The Field Service was not expected to furnish a panacea for the ills of the industry, any more than the Memorial Craftsmen’s national organization expects to solve the problems of the business singlehanded. Business success and achievement do not lie in that kind of magic.

You are all familiar with the so-called shortcomings of your business and the men in it, so there is no object in calling the roll of the evils.

There is no mystery in the remedy. It requires real cooperation of all the units of the industry back of a far-reaching,
comprehensive program for the benefit of the entire industry, and that time seems to be just in the offing. Unfortunately, I could not be present yesterday when President Yunker of the Memorial Craftsmen of America explained the outline of the plan for a survey of this industry, with a view to mapping out an educational campaign and eventually a campaign of advertising to sell nationally the memorial idea.

When I saw the Memorial Craftsmen of America executive committee sit down in Chicago the other day and sell the plan to the hard headed Scotch and Irish from Barre, I was convinced that the kind of brains and judgment represented there was pointing to what is the most potential plan for the elevation of this industry. I felt it a privilege to be present just as an observer of the step which was taken.

An united front must be put forward not so much to keep, as to gain, for this industry its proper place in the regard of the people of the United States.

I believe that the time is here for a great combined program of survey and education of the memorial industry, leading into a plan to teach the people of the Nation anew the significance of memorials. Let me quote what a dealer in Cleveland told me a year ago:

"The future of the memorial industry depends upon the formation and development of a national program by all three branches of the industry to inculcate the sentiment of memorials in the hearts and minds of the people."

Along with the idea of selling the memorial idea, it seems to me must come the preparation of the industry itself to give the service which would make an enlarged memorial field yield an equitable return.

Farming has had to look far ahead. A friend of mine in New York, a farm editor for the Crowell Publishing Company, tells me that organized agriculture, faced by semi-failure in its effort to teach cooperation to the mass of farmers of the United States, is turning to text books in the schools and agricultural colleges as the means of teaching the value of cooperation and organization to the younger generation. That is vision and the men in this memorial industry will succeed in their proper measure when they get the right kind of vision.

I don't want to sermonize or seem idealistic, but this should be a business of ideals, based on human emotions and sentiment and not entirely on the dollar mark, so I hope you will take the following quotation in that spirit:

"Great leaders, daring soldiers, saints, prophets, poets, statesmen, women whose loveliness made the air about them sweet and warm, young girls in whose charm all that was sweetest in nature and most appealing in prediction of the richer growth to come, little children holding the pilgrim's staff like a toy in their hands—for each and all there are memorials which record the wealth of achievement or promise that went with them out of the world. To be surrounded by the visible memorials of those who have gone be-
fore is to have continually present the sense of the unbroken life of the race, of the line of descent from parent to child in continuous generations, of the unity of those who have passed through the education of earth and those who are learning its lessons as best they can, of the fellowship of that invisible host of witnesses which gives human struggle its immense spiritual significance. As children ought everywhere to read the story, not of their country's wealth and power, but of its heroes, its courage, its achievements in the emancipation of the human spirit, so ought every child to come into consciousness of the ties that bind the latest to the earliest men and women in vital and unescapable relationship, by memorials on every side of those who have made life great, rich, pure, tender and fruitful. If they whom we call the dead have escaped out of sleep and are now alive in a fulness of life which 'it hath not entered into the mind of man to conceive', then, surely, they who remain to endure and struggle toward the light ought to be lifted up by the companionship of the vast company who have achieved freedom and harmony of deed with thought and of reality with vision."

The memorial industry as a whole has slipped in the fulfillment of its obligation as an industry, because it did not keep pace with the modern development of other industries. Installment plan buying of almost everything under the sun is another factor, and the result is that the duty of memorializing the dead, all too easy to defer under one pretext and another, has been neglected. Conscience has been lulled to sleep because there was no special effort to arouse the keen sentiment necessary to action in buying a memorial.

When the quarriers, the manufacturers and retailers of memorials become able to sell to the people of this country the kind of memorials they ought to have, and the proper demand is created through a far-reaching system of education of the buying public, there will be a market for an APPROPRIATE memorial for every family. My one great ambition is to see the day when a man's standing in his home community will be rated more definitely by the appropriateness with which he has marked his burial ground than by the make of automobile he drives. It is unfortunate, but true, that today, nearly everyone feels it a disgrace to be without a car, but little or no stigma is attached to failure to properly mark the last resting place of loved ones.

Attainment of eventual success in this industry rests, I believe, upon the success of the formation of an united basis for action - the good with the bad, the large with the small - that the entire industry may be benefitted.

Too many memorial dealers have sat by and blamed the automobile, the radio, and a thousand other things for taking the people's money, when they should have been engaging in competition, not so much against their fellow craftsmen, as with these other industries for their own
proportionate share of the buying public’s money.

Mentioning the automobile makes me refer to a statement by Harry Fancher, of St. Louis, an accounting expert with the National Association of Automobile Dealers. Fancher told me a few days ago that “the auto dealers are awakening to the need for a cost accounting system.” It has taken four years of hard pounding by the Association, years of a lot of thankless efforts, to get results which justify even a cheerful optimism toward the future. It has taken a long time for the automobile dealers to learn the lesson in their slogan - “One dealer’s problem is every dealers’ problem.”

Auto dealers are learning their lesson that it is not volume of sales which maintains their business, but percentage of net profit on what they sell. And, with a flood of requests for cost accounting systems coming from auto dealers all over the country, I have it from their own representative that the automobile industry is getting into position to furnish even stronger competition in the future for the public’s money.

A clothing man down in Cincinnati decided that he could conduct his business by the Golden Rule and a few years ago I listened to a marvelous story of his success. It seems that a little more of the Golden Rule and less of the well known yardstick might not work a hardship in the memorial business.

The retail memorial dealers of the United States are just as honest, intelligent and high grade men and women as are the representative dealers in any other line of business, but it is my observation that a whole lot of them use up a lot of valuable time telling the world how many “crooks” there are in the memorial business.

It never has been my pleasure to meet or talk with one of these so-called “crooked” dealers. But, there is a man in your state whose name has been given to me and I think your investigating committee should, if possible, look into his record at this convention. I have hesitated to mention names, but I believe this is a matter which will interest every one of you and I am going to tell you to whom I refer.

He is—THE OTHER FELLOW.

He lives in every town. That is the reason why I never have been able to meet him. He is like tomorrow - always just ahead.

It is pretty near an established fact now that one of the most valuable steps taken in the industry in a long time was the inauguration of conferences at regular intervals between the Memorial Craftsmen of America executive committee and representatives of Barre and other memorial producing centers. Out of these meetings came the common viewpoint which made it possible to advance the plan for cooperation which has been laid down here by President Yunker.

Seriously, your hope lies in your organization and in the manner in which it cooperates with the other branches of the industry. As an example of cooperation, while crossing Wisconsin the other day on a train,
LINDSEY

The appearance of the small memorial design is very much improved by the employment of hammered margins against polished surfaces. Note the attractiveness of this treatment along with the use of narrow incised lines as illustrated in the Lindsey memorial. The lozenge shaped ornament is practical and unusually interesting—a modern adaptation of one of the many splendid examples of Greek Ceramic Art.

Beautiful 11x14 photographs of the designs shown on these two pages, will be furnished by Design Hints for 75c each.
LOREN

The Loren is a splendid example of the tall stately type in memorial design. The hammered margins and deeply incised lines down the sides and across the bottom of the die, support the ornament, create a cap-like appearance and greatly enhance the apparent slenderness of the whole scheme. Keen contrast is displayed between the hammared surfaces of the lower part of the die and the polished flat top base.

Please write to manufacturers listed in Design Hints for sizes and prices on designs shown on these two pages.
Bulk
Usually
Counts

If It
Strikes
Hard

Melrose Never Tires Of Being Youthful And Trying To Grow!

It always has retained those qualities which make youth—the spirit to go ahead, the purpose to struggle onward in a given path.

Melrose hopes it never will grow old! It wants to keep on striving to give its customers better and better service, not altogether for the emoluments of such service, but because there is an immense satisfaction in the doing itself.

We believe that we can grow and thrive only because we make someone else grow and thrive. Melrose, then, has given of its every energy in this direction. It has tried always to bring to the retailer what it would like to have if it was a retailer itself.

Melrose Granite Company, St. Cloud, Minnesota

To begin with Melrose has maintained a design service for years—even though it was at a great cost. It has gathered together a few hundred of the finest craftsmen in the business—and has kept them at work. It has developed some of the finest quarries in this district and made it possible for you in the retail business to sell high grade memorials at a reasonable price and still make for yourself a respectable profit.

Melrose will continue to render this service and whenever opportunity presents itself the service will be extended. We can’t do otherwise because, being the world’s largest involves its responsibilities, too.
A very successful meeting of the Minnesota and Dakota Craftsmen was held in Minneapolis the 25th and 26th of January 1927. On account of night school duties we were unable to attend the first days session but we were fortunate in being able to listen in on some splendid talks given before the meeting on Thursday, January 26th.

Mr. L. E. Fiero of Mankato, Minnesota, the immediate Past President of the Minnesota State Association very kindly consented to furnish us with a report of this meeting. We are greatly indebted to Mr. Fiero for the following:

In making preparations for this meeting the committee had in mind making the two day period a strictly educational program. One which would give to the dealer a recapitulation of the trend of the times in this business as well as other lines of trade.

The convention was called in the New Nicollet Hotel, Minneapolis on January 25th. The meeting was called to order by the president who outlined something of his ideas of the needs of the craftsmen. He said that personally he was a nut on the subject of advertising, and that there was not a manufacturers salesman who called on him that he in turn did not try to sell the idea of some sort of cooperative effort to inform the world more about monuments thru the printed page. He spoke of the general feeling over the country that there was something wrong with our business, and estimates conservatively made prove that we are erecting a lesser volume of monuments according to dollars of valuation than we were years ago. There must be a reason, and the reason advanced was that the automobile, furniture, food, and radio manufacturers are telling the world by means of advertising and we are making no attempt in that direction.
In this state association two years ago we took a stand to work for a thorough co-operative plan of advertising. This has had some effect, and the quarriers, and manufacturers are apparently realizing the need as evidenced by one manufacturer spending one hundred thousand dollars in advertising; and also by the effort made by producers whom it was later explained are going to levy 1% at the quarries to be used in education, and advertising.

Mr. R. Ruemelin inventor of the Ruemelin Sand blast Equipment, Minneapolis, was the next speaker. He gave practical hints on the operation of the sandblast. His talk was of special interest to those now operating a sandblast and to those who expect to soon install one.

One of the most inspirational talks was given by a comparatively young business man, Daniel C. Gainey, of the Jostin Jewelry Company of Owatonna, Minnesota. An interesting side-light on Mr. Gainey’s success in business was his management of the Hamline Glee Club while in the University. His efficient handling of finances enabled him to take the club on a successful tour to the Pacific coast.

He gave a very fine survey of the business situation of today. One of his startling statements being that the old saying that “Competition is the life of trade” is not true. Competition is the death of trade. He stated that human life is comparable to a forty thousand dollar automobile. Who would not take care of such a beautiful machine, keep it well oiled, spotlessly clean, and in good working order. He urged that we consistently exercise our bodies, be careful of our eating and drinking that we may enjoy the fruits of a long and happy life.

One thing that I think impressed every dealer there was his statement that unless we dealers brush up in our personal appearance—rub the dust off our coat sleeves—present a cheerful well kept appearance he would tell his wife that when the time arrived for her to select a memorial, to use his little old twenty two thousand life insurance for new furniture, clothes, and food and let the monument go.

We had real University instruction in the subject of “Economics of Business.” Professor Vaile of the State University spoke on this subject and to the point. It will be a good thing for all if we can more frequently return to school.

Claire Weikert, gave an unusually fine talk and blackboard demonstration on the cost problem.

At the banquet in the evening at which Henry Whitaker presided due to the modesty of myself, he did himself justice, and Art Soule, Mr. Holes, and many of the old guard responded. It was some feed, and as one craftsman said, we had chicken with the cape on.

Next morning there was a large crowd on hand at ten o’clock in anticipation of a talk by T. K. Kelly, President of the Kelly Sales System. His personal secretary gave this talk because Mr. Kelly missed his train and was unable to attend the meeting.

His address was very interesting and stressed the value of
advertising. Following were short talks by Mr. Anderson of Barre, and Mr. Newcomb, the new secretary of the Barre Association. These men summed up the situation very nicely. Our patron Saints—Campbell, Hunter, Dan Haslam, and others showed they “know their oats”, to adopt the modern slang expression.

The business session of the last day was short and snappy, being taken up with reports of committees, and the election of new officers. Ben Green of Duluth was made the new President, and I know of no one who can better dignify the office. He is a man who has made a success of his vocation and may be looked upon to guide the destinies of our association successfully. Bert Gilmer of Delano is the new Vice President, and Roman Schumacher of Shako-pee re-elected Secretary-Treasurer.

I hope that in making this report of our convention it can be called a report I won’t be accused of saying too much for some and too little for others. I believe we had a very good time and left the metting with many splendid new ideas.

Personally I am glad to get out of office, although I shall always want to do my share to further the interests of the Memorial Craftsmen as long as I am connected with the business. I have served for three years in the capacity of Secretary, Vice-president, and President and must “hit the ball” now and make a dollar or two for the firm.

L. E. FIERO.

The Editor considers himself very fortunate in having had an opportunity to hear the address delivered before this meeting by Mr. Ivan Johnson, Field Service Representative of the Rock of Ages Corporation which Mr. Fiero in his report inadvertently omitted. Mr. Johnson explained that he had very little time in which to prepare his address, and if such is the case we hope to hear him sometime when he feels he has had sufficient time in which to prepare himself. The address was one of the finest that has ever been delivered before any State meeting and we are pleased to present a complete copy in other pages of this issue.

We are always pleased to receive poems or other contributions from our friends. This month we acknowledge with appreciation the following poem from the facile pen of Mrs. F. A. Van DeWater of Hays, Kansas which will doubtless be enjoyed by our readers.

THE SILENT CITY
We came to a silent city—
A city of the dead;
And Oh, the peace that covered all:
Why mourn we, Or why dread?
Never a bird sang sweeter,
Nor a flower bloomed more fair,
Than I found in that silent city Out on the hillside there.
Those sturdy, gray, grim sentinels,
What epitaphs they bear
To father, mother, daughter, son,
The dear ones resting there.
As time rolls on to eternity,
Ever their watch they’ll keep;
Patient, and quiet, and faithful,
Guarding our loved one’s sleep.

—Annie C. Van DeWater,
Hays, Kansas.
Why Not Change Our Credit System?

By Mr. C. Ogard

A great deal has been said and written about the troubles of the Granite Manufacturing business, its weak points, their causes and the remedy for them. Price books have been issued with an object of stabilizing the price at the Quarry Centers in order to stabilize the retail price; placing all retail dealers on an equal basis as far as the purchase of monuments at the quarries is concerned and thereby so establishing the cost that unfair competition among the retail dealers will be eliminated.

Has this had the desired effect? It has not.

Then why hasn't it? The answer is simple.

All retail dealers do not pay their bills. Why?

Again the answer is simple. The manufacturers are so lenient in extending credit and so lax in cooperation among themselves, that any retail dealer who wishes may take advantage of the credit situation and by pyramidng, may obtain almost unlimited credit in any producing district. It is, therefore, unnecessary that the retail dealer establish credit in his own city. It is unnecessary for him to have any particular credit worth. It enables anyone, without experience, without capital, without credit at home, to enter the retail selling field.

Ask any retail dealer who is established in a legitimate way, who is doing business along the right lines, what his greatest handicap is and invariably he will say, "The dealer who causes most of the trouble, who cuts prices to the bone, who causes the retail monument dealer to be held in ill repute, who uses every means of unfair competition is the dealer who does not pay his bills." Knowing these facts, it is necessary that a new credit system be established in order that the monumental business be placed on a sound business basis.

What is this system? The following is suggested.

1st. All granite monumental work to be shipped sight draft attached to bill of lading whether the purchaser is worth one dollar or a million.

2nd. A larger cash discount be given to the dealer who takes up the draft in 15 days from date of shipment.

3rd. If cash discount is not taken, then draft to be paid in full upon arrival of shipment.

4th. In the event that for any reason shipment is not accepted by purchaser and draft taken up when shipment arrives, purchaser to be put on a cash basis.

5th. A uniform draft to be used on all shipments reading as follows. "In consideration of purchaser agreeing to the shipment of the monumental work covered by the attached invoice sight draft attached to bill of lading, the shipper agrees to give the purchaser a cash discount of 5% upon the payment of this draft, within 15 days from date of shipment."
In the event the discount is not taken advantage of, the net amount of the invoice is due and payable upon arrival of shipment covered by this invoice. The shipper of the monumental work covered by this invoice guarantees the work to be in accordance with the order given the shipper by the purchaser.

Signed “THE SHIPPER”

It is an acknowledged fact that the retail dealer who discounts his bills enables the manufacturer to carry the long time discounts. This being true he is entitled to a larger cash discount than he now gets. The retail dealer who now discounts his bills will welcome this increased discount and will have no objection to having his work shipped sight draft attached to bill of lading for he benefits by having it shipped that way.

The retail dealer who wants to see the work before he pays for it will take up the draft when the shipment arrives, making his credit arrangements locally to take care of it, but forefeiting the cash discount. This is fair to him for the reason that the manufacturer guarantees the merchandise and he has the privilege of taking the discount if he chooses.

The retail dealer who is so careless that he does not take advantage of the cash discount nor take up the draft on arrival of the shipment is not entitled to credit and should be put on a cash basis.

The advantage of this credit system is apparent. It allows the manufacturer to ship his merchandise with absolute assurance that the invoice will be paid promptly. He can finance his business without difficulty and the burden of credit is placed on the purchaser, where it belongs, or on the community where he resides. It also enables the retail dealer who pays his bills promptly to compete with the one who now takes from six to twelve months time and who has to go out to the buying public eventually and sacrifice on the retail price in order to get money to pay the manufacturer.

The plan will in no way decrease business but will either eliminate the retail dealer who does not pay his bills promptly, because of carelessness or inability or make a good retail dealer out of a poor one, and it will not make it impossible for anyone so inclined who has capital or substantial credit to enter the business.

The writer has talked with many retail dealers to get their view of the matter and when this credit system has been explained there has not been a single dealer who was not favorably impressed with the idea.

The continually growing list of long past due accounts in the manufacturing centers is proof positive that something must be done to counteract it and the remedy is simple if the manufacturers will give it a little serious thought. The interest and carrying charges on long past due accounts and the subsequent losses entailed on account of those that are never paid are a very considerable item of general overhead cost which is eventually reflected in the price of granite and ultimately borne by the buying public.
This article gives you the meat of the credit system proposed. The details will have to be worked out. The results will be so great when it is placed in effect, that the buying public will hold the memorial business in the highest esteem, and the retail dealer, the manufacturer, the salesman, the banker and all those in any way connected with the business can feel the respect it merits.

Note: The writer will be pleased to answer any questions relative to this article. If you think it impractical in any way attack it. He will endeavor to show you that any objection you may have is unfounded and that the system proposed is equally good for the manufacturer and the retail dealer. Please address all communications to Design Hints, St. Cloud, Minnesota, attention of Mr. C. Ogard.

**This Required Application**

(Continued from page 9)

for you and me to do our work on a much larger scale. We, of course, can’t get into the millions, but we can develop our business in a large way by more application, more hours of steady work and a greater interest in detail.

We all have our ideas about the business. If we’d only ride some of these right through—not by giving up some of our well organized methods, but by adding to them.

The memorial craftsman has his fascinations in the field of business. It is an honorable business. It can be developed in your own territory by your own application to it. Because, after all, the public’s reaction to your business is nothing more than a reflection of your own ideas; your own expression, your own exemplification.

We don’t expect to see a lot of millionaire retail granite men but we believe there could be more of them making a comfortable competence by the use of good common sense, the application of oneself to definite ideas and the will to grasp every opportunity and hang on until that opportunity is cut off.

Work is the salvation of all of us. We make it attractive only by creating our work and then standing by it until the end.

"**Memorials Bear Witness To The Depth and Tenderness of Human Love."**

(Continued from page 13)

I noticed a sign on a restaurant near a railroad station which said - "If you don’t eat we both starve."

If you can throw aside ancient prejudices, biased opinions, misunderstandings and fears and learn to know that your fellow craftsman is a human being with a soul, and not a Devil with horns and hoofs and a brazen tongue, everyone who amounts to anything and is worthy of being in the business will be putting his shoulder to the wheel and helping lift the industry to a better day. Those not willing or able to exercise that vision either will suffer elimination, or they will be a material force in dragging down the memorial industry to a lost art.

It is hard to think that there is any memorial dealer or anyone else engaged in the business

(Continued on page 26)
Emblems For Memorials

Modern Knights Templar Emblems

Fig. 1

Fig. 2

Fig. 3

In the previous articles on Emblems for Memorials we illustrated the first two emblems of Freemasonry, that of the Square and Compass for the third or Master Mason degree and the next degree or Chapter. It was mentioned in this article that Freemasonry emblems for higher degrees would be shown later.

In this issue we are pleased to present illustrations of the modern Knights Templar emblem. This is the newly authorized emblem of this particular degree in Masonry and it takes the place of the Cross and Crown which has previously been used as the emblem of this degree. The Cross and Crown emblem is now obsolete and the emblems as shown in Figures 1 and 2 are the new emblems representative of the Knights Templar.

Colors play a most important part in the new design as shown in Figure 1 of the accompanying plate. The color green used within the eight points of the cross signify that those who are entitled to wear this emblem are Sir Knights. When Red is used within these points the color signifies Commanders, Past Commanders, and Grand Commandery officers. When Purple is used, it signifies Past Grand Commandery.

The Knights Templar emblems as illustrated in our plate are much more artistic than the Cross and Crown. We do not recall seeing this emblem published in any paper heretofore and because of this our renderings of the emblem should be of just that much more value to the trade. We have endeavored to make the drawings of such a nature as to be adaptable to Memorial work and we trust the members of the Craft will find them beneficial.

There are three steps in the Knights Templar degree which may be in a way compared to the first three steps in Masonry, explained in the previous article.
The first step in this degree is that of the Illustrious Order of the Red Cross, the second, Order of Malta, and third, the Order of the Temple, the last step in the Knights Templar degree.

There is no difference in significance between the emblems as shown in Figures 1 and 2 of our plate. The sketch as shown in Figure 1 is the authorized design of this Degree. The sketch as shown in Figure 2 is more elaborate and is offered as a help in case the dealer is requested to show the lettering “In Hoc Signo Vinces” along with the Armor and Sword which are representative of the Defense of Christianity. Figure 3 illustrates the old style Cross and Crown which is now obsolete.

From the earliest ages of the Church, a custom of making pilgrimages from Europe to the Holy Land prevailed.

To alleviate the dangers and distresses to which the pilgrims were exposed, to guard the honor of the saintly virgins and matrons, and to protect the gray hairs of the venerable Palmer, nine noble Knights, let by the stalwart Hugh de Payens, who had greatly distinguished themselves at the siege and capture of Jerusalem formed a holy brotherhood in arms and entered into a solemn compact to aid one another in clearing the highways of the mountains to the Holy City. To this undertaking the narrative assigns various dates near the end of the Eleventh Century.

Thus the first aim and object of the “Knights Templars” (as they were then called) had been to protect the poor pilgrims on their journeys between the sea-coast and Jerusalem. But as the hostile tribes of Musselmens, which everywhere surrounded the Latin kingdom, were now gradually recovering from the terror into which they had been plunged by the successful and exterminating warfare of the first crusaders, and were assuming an aggressive and threatening attitude, it was determined that the Holy Warriors of the Temple should, in addition to the protection of pilgrims, make the defense of the Christian kingdom of Jerusalem, of the Eastern Church, and of all the holy places a part of their particular profession.

Warmed with the religious and military fervor of the day, and animated by the sacredness of the cause to which they had devoted their swords, these ancient Knights called themselves the “Poor Fellow-Soldiers of Jesus Christ,” and a few years later became known by the name of “The Knighthood of the Temple of Solomon.” They derived their name of Knights Templars from the Temple of Mount Moriah, which was appropriated to them as a place of habitation. Uniting in themselves the two most popular qualities of the age, Devotion and Valor, and exercising them in the most popular of all enterprises, they speedily acquired fame and reputation.

At the time of the Second Crusade, the Templars assumed the blood-red cross (the symbol of martyrdom) as the distinguishing Badge of the Order. This was to be worn on their habits and mantels on the left side of the breast over the heart, whence they came to be known by the name of the Red Cross.
Knights, and it was at this time that they first used their Red Cross Banner upon the field of battle—a white standard made of woolen stuff, having in the center the blood-red cross.

During the Third Crusade, they carried before them to battle a banner of black and white, which they called the Beauneant, that is to say (in the Gallic tongue) Bienseant, because they were fair and favorable to the friends of Christ, but dark and terrible to His enemies.

"Memorials Bear Witness To The Depth and Tenderness of Human Love."

(Continued from page 23)

who is ashamed of his work. We are engaged in a noble industry in which we should be proud. Someone has given us this thought about the industry:

"Memorials of every kind in every age and country, bear witness to the debt and tenderness of human love, and to its guardianship of the memory of those who have passed beyond its care into the keeping of the Eternal Love. Passionate grief, despair, dumb submission, victorious faith, have found expression in every form that art could devise - beautiful, stately and tender."

As long as men and women who write for the printed page are saying things like that about your business, it is a lasting regret that some memorial dealers get into a frame of mind which impels them to give yardsticks for Christmas souvenirs and talk only price and size in selling.

I have tried to point to the fact that there is every reason to have PRIDE and CONFIDENCE in the memorial business. I should like to see the pride and confidence of the Florida advertisement reflected in this industry, and in closing I just want to recall to you that "ad" writer's sentiment in my own words in which I have paraphrased his closing paragraph. Applied to the memorial industry, it is:

My heritage from the ages gone is the privilege of enshrining sacred memories in the temple of memorial art; the privilege of creating the book of history in stone; the privilege of enriching the heritage of future generations. This is Journey's End! This is my calling! This is my mission to serve!

BLISS

American Legion committees are meeting all over the country with avidity (how's that!) to make plans for their march on Paris this summer. And already the reminiscences are beginning. One Legionnaire, who commanded a troop of negroes was telling about back in the old days at St. Nazaire. A couple of sweating negroes had stopped work for a chat. "Boy," said the first "what yo want mos' when you am discharged 'um de Ahmy?'" "Ah wants my rifle mos' of all," replied the second. "Yo' rifle? Whaffo' wants yo' rifle?" "So's when Ah gits me home Ah kin plant it in de middle of mah yard, an' when it rains Ah sits me by the window an' says: 'Rust, yo' sun of a gun, rust!'"

A liar is a man who has no partition between his imagination and his information.
DRAWING
IS A WAY TO
FORTUNE

Ali Hafed, a Persian farmer, sold his acers to go out and seek his fortune. He who bought the farm found it contained a diamond mine which made him fabulously rich. Ali Hafed overlooked the great opportunity at his door to go far afield in search of wealth—which illustrates a great truth.

Earn $200 to $500 A Month

If you like to draw, develop your talent. Your fortune lies in your hand. Present opportunities for both men and women to illustrate magazines, newspapers, etc., have never been excelled. Publishers are buying millions of dollars’ worth of illustrations each year. The Federal Home Study Course has been prepared by such famous artists as Neysa McMein, Norman Rockwell, Charles Livingston Bull, Clare Briggs, Sidney Smith, Fontaine Fox and fifty others. Each student gets individual personal attention. No previous training is necessary. Every step is clear and simple.

FREE, illustrated catalog on request. Shows work of students and testimonial letters. Complete outline of course with all the details. Just write your name, age, occupation and address in the margin and send it to us.

Federal School of Illustrating
2447 Federal School Bldg.
MINNEAPOLIS, MINN.
Say you saw it in DESIGN HINTS

The above cut is a reproduction from a snapshot of Richard Groody and his “Dad”. Dad is James G. Groody, the progressive proprietor of the Washington Monument Company, Washington, Kansas.

‘Dear Editor:
“Last Thursday I lost a gold watch which I valued very highly, as it was an heirloom. I immediately inserted an advertisement in your ‘Lost and Found’ column, and waited. Yesterday I went home and found the watch in the pocket of my other suit.
“God bless your paper!”

“I want some winter underwear.”
“How long?”
“How long? I don’t want to rent ’em; I want to buy ’em.”
Call for Mr. Volstead!
The preacher had been exhorting long and loud on the evils of liquor and finished by stating that Agents had confiscated a carload of whiskey, champagne, etc., which was to be destroyed by dumping same into a nearby stream. Continuing, he said, “We will now close by singing hymn No. 213, ‘SHALL WE GATHER BY THE RIVER…’”

Kitty: “Gracious, it’s been five years since I’ve seen you. You look lots older, too.”

Catty: “Really, my dear? I doubt if I would have recognized you, but for your coat.”

He: “Dearest, I love you, and want you for my wife.”

She: “Heavens, I didn’t know you had a wife.”

News item: One man is knocked down by an automobile every ten minutes in Chicago. One would think it would wear him out.

“He threw his slippers at me and told me to go to the devil,” sobbed the unhappy daughter.

“You did right by coming home to me,” answered the mother.

And in 1950.
Johnny (1927): Oh, mother, I’ve just seen a woman with great long hair done up in a bump on her head and fastened with some bent wires.

We won’t believe that Mussolini can’t be killed until some of our reckless American taxicab drivers have had a chance at him.

No man makes two mistakes in marrying, unless he marries more than once.
Three Ideals

In granites the Ideals will be among the leaders in Memorial day business. We have the design and craftsmen to make of Ideal granites the kind of memorials that will sell readily.

IDEAL RED
IDEAL GRAY
IDEAL SUNSET RED

This trio has increased volumes for many others and the return business has compelled us to seek a larger and more capacious place for turning out work.

We'll welcome your spring inquiries.

Ideal Granite Co.
St. Cloud, Minn.

You're Fired!

Clerk: I have added this column of figures a dozen times, sir. Boss: Good boy.
Clerk: And here are the dozen answers.

Poor Papa.

Mother: Daughter, I believe you would have been happier if you married a man with less money.
Daughter: Don't worry, mother, he will soon have less.

"Wheah you-all bin?"
"Lookin' foah work."
"Man! Yoah cu'osity's goanna git you into trouble yit."

A winner never Quits and—A Quitter never wins.

Motor Equipment Reduces Toil and Increases Profits

MAKES 'EM HAPPY

Cranes, Hoists and Derricks make play of work. Ask the men who use them.

GRANITE CITY IRON WORKS
St. Cloud, Minn.

DRIVING POWER

is needed to keep bulky machinery in profitable motion. We specialize in motorized equipment for the granite industry.

GRANITE CITY ELECTRIC COMPANY
St. Cloud, Minn.

Overhead Cranes Reduce Overhead Costs.

Say you saw it in DESIGN HINTS
The Mark of Exclusion Should Mean
A Great Deal To You

Hunter's plan of exclusive representation in the territory gives you the advantage of selling a tailored line. The Hunter line of granites and memorial service is backed by a certificate of warranty which tells the customer everything he wants to know.

When your customer is in the mood to buy you must show him something that will attract him and be a means of immediately convincing him of its inherent worth and unquestioned merit.

Hunter's Mahogany will do this because it has the style of design, the beauty of material, and it is backed with a guarantee that gives the customer everything he expects.

Hunter's Mahogany
Memorials

ROBERT HUNTER
Milbank, South Dakota

Say you saw it in DESIGN HINTS
“Air Take-Off Device”
For Cemetery Lettering

Changes auto engine into an air compressor by simply removing spark plug and inserting device. No tank required. Will fit standard hose nipple. Air pressure controlled by stop-cock on hose. Your engine runs at slow speed while this device takes in fresh air from outside. Will enable you to cut clean letters and saves time. Fifty satisfied dealers using this devise, all sold in less than two months.

Terms: C. O. D. with refund privilege ten days from receipt of order, if not satisfied.

Guaranteed: Two years against defective parts.

State Make of Car
Weight 2 pounds  Price $30.00 C. O. D.

MOUNT BROS.,
Memphis, Missouri

Craftsmanship that Includes Every Item in Conception

The designer’s idea always is carried out to the last degree by Grewe craftsmen who adhere strictly to sizes, and give faithful attention to such details as carving and lettering. In any Grewe memorial you will find these elements religiously carried out. That’s why Grewe memorials are so popular and such good sellers.

Grewe Granite Co.
Wholesale Exclusively
St. Cloud, Minn.

Say you saw it in DESIGN HINTS
“---I Have Used Them All, But I Find ‘Trow & Holden’ Best”

Could you ask for a better testimonial than this kind of customer-satisfaction?

Our customers’ satisfaction is the result of over 30 years’ uninterrupted effort on our part to produce the finest tools that can be made and render the best service possible.

Write for Descriptive Catalogue.

TROW & HOLDEN COMPANY
Stone Working Tools and Supplies
Barre, Vermont.

GLOBE H. C. CHILLED SHOT
For sawing, cutting and polishing Granite, Marble and other hard stone

BEST BY EVERY TEST
Special treatments for strength and durability render it 35 to 40 per cent more efficient in length of service and cutting capacity than the ordinary cast-iron low priced shot. Its maintained uniformity and quality insures satisfaction at all times.

Manufactured by
The Globe Steel Abrasive Co.
Mansfield, Ohio
Write for Samples.

“BY SHEER MERIT”

RUEMELIN EQUIPMENT “Won It’s Way”
“Hundreds of Satisfied Customers”
“Experienced Sand Blasters” Realize the Superiority of Our Equipment.

STEELE ROOM—CURTAIN—GENERATOR

Zig Zag Sand Sifters (on trial) $19.50

RUEMELIN MFG. CO.
Minneapolis, Minn. 2107 Kennedy St. N. E.

Say you saw it in DESIGN HINTS
For your Spring Requirements be sure to specify

"Rose Red"
ST. CLOUDS' FINEST GRANITE
Sold in the rough to the trade by the piece or carload.

Empire Quarrying Co.
St. Cloud, Minnesota

IF IT'S TURNABLE WE CAN TURN IT
We have the largest lathe in the world.
Perfect workmanship guaranteed.

JOHN CLARK CO.
ROCKVILLE, MINN.

St. Cloud Iron Works Co.
ST. CLOUD, MINN.
Mfrs. of
Jenny Lind Stone Polishers
Shot Wheels
Emery Wheels
Surfaee Frames

Agents for
Dallett Pneumatic tools
Dallett Stainless Glue
Dallett Putty Powder
Service Insurance

Have you ever heard of anyone carrying insurance on the kind of service they can give?

North Star does. It pays a premium of $3,000.00 to $4,000.00 a year. This represents the carrying charges on a half years supply of rough stock.

Our service insurance is free to North Star Customers.

The North Star Granite Corp.
St. Cloud, Minnesota