The house that credit built: How advertising shaped a culture of borrowing in the decade of prosperity.

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THE HOUSE THAT CREDIT BUILT: 
HOW ADVERTISING SHAPED A CULTURE OF BORROWING IN THE DECADE OF PROSPERITY

By

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B.A. University of Louisville, 2016

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B.A., University of Louisville, 2016
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April 22, 2019

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ABSTRACT

THE HOUSE THAT CREDIT BUILT:
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OF PROSPERITY

Morgan Folden
April 22, 2019

This thesis is an examination of the visual rhetoric of the advertisements in 1920s America that encouraged consumers to implement payment plans to purchase commodities. It begins with an analysis of a standard advertisement found in a popular subscription journal and describes the ad’s reliance on an editorial-style layout to appeal to the rationality of the viewer, a theme common among marketing schemes of the surrounding decades. It uses an art historical approach to provide a new lens in studying capitalist economics and the provocative issue of empowerment versus confinement in the general visual representation of American housewives. The latter part of the thesis discusses the social and financial repercussions of these advertisements and asks of commercial art’s credibility as a subset of fine art to be considered seriously.

The thesis is divided into three chapters, organized by three separate consumer industries that each promoted installment plans or borrowing on credit in their advertisements. Chapter One discusses the automotive industry as the opening ground for offering loans to the public. It gives an overview of different borrowing tactics promoted by Ford and General Motors, how they were marketed, and which one was successful
while the other ultimately failed. Chapter Two looks into the expansion of kit homes sold by department stores and how the countrywide promotion of homeownership, as backed by prominent political figures, generated a demand for starting a new life with a mortgage in suburbia. Chapter Three expresses the pressures implemented on housewives of the era through common media and literature to be a successful hostess and homemaker, transferring the time and energy saved through kitchen appliances purchased on loan back into the home into extensive expectations of cleanliness, health, and home entertaining.

The thesis concludes with bringing the three industries together, discussing how they all rely on each other to promote installment plans to their own benefit while simultaneously forming a new social landscape. The modern landscape of consumer credit in America is detailed, explaining how the successful visual rhetoric of marketing in the 1920s set the foundation for the country as one built upon debt. This visual rhetoric is then compared to that of fine historical art, and how the basic intentions for both high art and low art are more similar than is typically discussed or accepted.
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INTRODUCTION

On page 113 of the January 1920 edition of Ladies’ Home Journal, a branch of blooming Japanese cherry blossoms cascades down the right edge of the paper, dropping delicate petals while tiny pink buds emerge from green leaves. Below, the black-and-white side profile of leading home economist Mrs. Ida C. Bailey Allen is superimposed onto the painted cherry blossoms, nestled within an ink drawing of a delicate frame with elegant filigree. She is introduced in text by her many titles, including author of her own cookbook, former editor of Good Housekeeping and Pictorial Review, and traveling lecturer. In her pose she appears modest but confident in plain clothing and a tightly controlled bob. Four columns of text consume over half of the page with small illustrations of luscious desserts and appetizers sprinkled throughout. The beginning column discusses the burdens of being today’s busy housewife with a technologically delayed kitchen, and how no housewife would choose to do her chores by hand if she had the electricity and appliances to do everything for her. The next column states that methods used in the home kitchen can benefit from the restaurants and hotels that have perfected efficient processes, and that economy should be practiced in every household. The remainder of the text details recipes for the hostess to try.
Mrs. Ida C. Bailey Allen tells how she uses Del Monte Products to add delicious and economical variety to the everyday menu.
Should these details of the page have stood alone, it would have read like another magazine editorial sharing with housewives the well-practiced tips and tricks of modern homekeeping that rely on an equally modern electrical kitchen. However, this page as shown in fig. 1 is actually an editorial-style advertisement for Del-Monte canned foods that sympathizes with housewives who can’t afford kitchen appliances but still want the efficiency and economy of new technology. The terms “efficiency” and “economy” carried weight in the context of home journals for women who were caught between no longer having servants but didn’t have enough income to buy refrigerators, washers, or other time-saving commodities. Through the constant exposure of the expectations of a housewife through the several different women’s journals in circulation, women who didn’t own appliances were likely bombarded with emotions of guilt, envy, and mediocrity.

Most of the emerging appliances of the decade would have been far beyond the reach of a middle-class family. A 1926 Frigidaire model cost $285 when it was released, which would amount to $4,903 in 2019.1 Because of the simplification of the technology alongside increased options provided by many competing companies, a basic Frigidaire model today costs around $500. The staggering prices of appliances in the 1920s didn’t lessen the amount of advertising that was marketed to families who couldn’t possibly pay full price. Instead, the rhetoric was finely crafted to form an underlying sense of inadequacy in the viewer but to also offer a feasible solution to this deficiency: consumer credit. This method wasn’t restricted to just appliances. The automotive industry was among the first to openly promote the establishment of credit to buy unaffordable goods.

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1 “Electrical Goods and Appliances in the 1920s.”
Although the pressures to buy a car were different, the fear of missing out or not providing the very best for the family was still heavily utilized to instill guilt in the viewer. As well, the repetition of “efficiency” and “economy” easily applied to selling cars, reminding the viewer that opening a credit line to buy an expensive good is not outlandish but rather a wise notion.

The automotive industry may have opened the door for promoting safe options for borrowing money, but the housing industry kept it wide open. Once consumers had increasingly become comfortable with purchasing on loan, department stores took notice. Kit homes (those of which would be purchased from a department store and delivered to an empty lot in fragments, where the buyer would then build the home himself) were then advertised as unbelievable opportunities for middle-class consumers. The ads targeted those who were tired of renting in the filthy city and desired a new start for their families, based on an investment that would secure them financially for the rest of their future even if it required borrowing. These same ads (particularly from Sears, Roebuck and Company) openly promoted their interests in retaining their homeowners as dedicated Sears shoppers of furniture and appliances that also required payments to afford. From the ground up, every step of the home-building process (from the car that can take the owner to work from suburbia, the house alongside the electricity and appliances built within it, and to the furniture and items of entertainment that fill it) was promoted by credit.

The 1920s has continued through history as a decade remembered for its glamour, excess, and extreme consumerism granted by advancements in technology and credit opportunities. What makes this so remarkable was its abrupt and tragic end, spearheaded
by the Great Depression. All the promises of convenience, social mobility, and success came crashing down, leaving behind an extensive catalog of a history of the payment plans and installment loans that allowed for the taste of the rich life.

This thesis investigates the rhetorical devices used to promote the boom in credit that established America as a capitalist country built upon debt. A positive history of credit is now required in 2019 to buy a car, home, or even apply for an apartment. Even if one doesn’t need to borrow money, making payments is an essential part of building a good credit score. How did this happen, and how did the country get to this point? The first place to start is where it all began, when in the 1920s a once-frugal economy was encouraged to purchase on credit through both hidden and straightforward methods. The layers build upon one another: through literature and entertainment a life of luxury and convenience was promoted as accessible to all through a fast and simple process of installment plans. Further, the social pressures of a lifestyle based on hosting friends in a well-furnished home in suburbia (a healthy, green landscape in which to raise children as opposed to the frightening and dirty urban landscape) intertwined with the personal satisfaction of owning electric technology.

Through viewing three separate industries (automotive, home, and appliance) it becomes evident that they all require the other to each be promoted individually. This triad generated the perfect storm in capturing the middle-class’s desires and preying upon them. It must be stressed that many of these goods were not simply frivolous, for they were valid desires in the quality of life they helped to provide. However, what should be noted is that by beginning the trend of credit with essential goods, Americans became increasingly comfortable with buying outside of what their incomes allowed for, which in
turn led to borrowing loosely and extensively for goods beyond basic needs. The conclusions will offer implications of this phenomenon, discuss how it has affected commodity ownership and consumption in 2019, and ask further questions on how this system of advertising affected the social and economic landscape. As well, the issue of commercial art as a form of fine art will be mentioned to attempt to understand the true similarities between low and high art in their intentions and motivations.

A common visual tactic that is repeated throughout many of the advertisements shown in this thesis involve representations of women as not just passive, but confident and controlled in their home spheres or with their families. With the implementation of “efficiency” and “economy” in a household routine, women felt that they were skilled laborers of their craft, just as factory workers manipulated efficiency and economy to improve their capabilities. The purpose of utility became a component of cleaning, cooking, washing, and prepping, thus involving a vocabulary of industrial labor alongside the involvement of electric appliances purchased on credit. Not only does this provide a stronger sense of importance, usefulness, and meaning to otherwise dull, tedious, and thankless chores, but it also allows for women to perfect their roles down to a practiced science and methodology. Through this perspective, it would seem that the ability for middle-class women to purchase appliances on credit was a liberating experience because it gave way for mastering their practices. However, an issue that cannot be ignored is the possibility of the same liberating appliances further reinforcing women’s roles as permanent housewives. Can a woman of a sixth grade education truly find liberation when she is still confined to the home, even if she can be master of her trade?
The problem of empowerment versus confinement has been discussed in various academic writings. However, this thesis turns to an economic foundation to provide a different perspective, based on the rapid changes of social standards in the 1920s stemming from technological and financial advancements. By using an art historical approach to consider empowerment versus confinement, as well as looking at these same advertisements to detail the visual rhetorical devices that encouraged consumer credit, the question of high art versus low art is also highlighted. Would it be overreaching to suggest that both high art and low art use similar emotional appeals to manipulate viewers into accepting the values and ideology promoted by the artwork itself? Do Renaissance paintings of biblical narratives to gain religious interest have the same motivations as a washing machine advertisement to gain a new customer and borrower? How may this question be considered with advertisements that involve illustrations clearly inspired by traditional Western art practices, and will commercial art ever be considered sophisticated?

I have identified the 1920s in America as a distinct moment in time that addresses these concerns in its visual culture. Because installment plans and credit extensions were not a relatively simple or public process before, they needed to be advertised as a safe, riskless, and positive decision to make for the average family. To appeal to as wide of an audience as possible, such advertisements required safe, riskless, and positive imagery that glorified the commodities sold and illuminated the happiness of the borrowers who obtained them. The present academic environment lacks in research dedicated to the intersections between commercial art and consumer culture in the early 20th century, and my goal is to provide a framework for using these intersections to understand the role of
graphic design in every day American life. To do this, my main sources have been archived newspapers and journals to ensure correct dates and remain honest to the primary forms of reading and entertainment at the time. The University of Michigan’s online catalog record for *The Ladies’ Home Journal* has been especially useful in this task. It is through the advertisements of these publications that the visual rhetoric can be revisited.
CHAPTER I

The name Ford Motor Company alone garners an immediate assumption that it was the most successful car company of the early 20th century. However, due to Ford’s reluctance to advertise heavily in the early 1920s or offer a credit plan even closely comparable to that of his competitors, the company was left to drastically scramble for resources near the end of the decade. This may suggest two coinciding ideas: that advertising was an incredibly powerful force during an age of consumption and excess, and that many more Americans were turning to advertised credit plans as a payment option than Ford wanted to admit to. For the top automobile company in the country to have such a drastic downfall in such a short period of time strengthens each of those assumptions.

Although Ford had reached a new high in its car sales in 1920 (when two-thirds of the cars on streets around the world were the Model T), the company’s numbers would begin to rapidly decline only four years later as that of their competitors soared.\(^2\) Even if their cars were some of the lowest priced on the market, the actual cost didn’t matter much when middle-class consumers would still be harshly impacted by purchasing a car with cash for the full amount. Pairing that issue with the frightening and violent stories of being trapped by loan sharks, new car shoppers were reluctant at best. However, that didn’t do much to convince Ford to attempt establishing an attractive payment plan - cash was still

\(^2\) Calder, 191
king - until the company’s decline begged for a solution. The result was The Ford Weekly Purchase Plan established in 1923; even if Ford made a major leap to offer a payment plan, it was ultimately a step in the wrong direction.\(^3\)

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\(^3\) Calder, 195
The informative ad shown in fig. 2, published after the first year of The Ford Weekly Purchase Plan launch, laid out its terms in several popular magazines including Better Homes & Gardens, American Legion Weekly, Household Magazine, Peoples [sic] Popular Monthly, and Woman’s World, among many others. The illustration features a young family cooped up indoors, assumingly uncomfortable from the heat as the husband, with sleeves rolled up, wipes his neck with a towel while his wife fans herself. The three figures look bored and bothered, these emotions accentuated by the husband looking out the window with envy as his neighbors unfairly enjoy their Ford Model T. The accompanying headline makes the delighted neighbor seem undeserving of his beautiful new car - “How did he ever get the money to buy a car[?]” We’re expected to feel sorry for the main figure, and this drama is heightened by his living room being dark, melancholy, and sweltering as opposed to the cheerful weather the neighbor gets to experience on the other side of the window. The text works even harder to manipulate the reader’s emotions.

Perhaps he doesn’t make as much as you do - but he took advantage of this quick, easy, sure way to own an automobile…

Every family - with even the most modest income, can now afford a car of their own. This Ford Plan makes it possible. You accomplish something when you own an automobile - give yourself more earning power - economize your time - travel more, see more, do more, enjoy more - get more out of life for yourself and family - bring pleasure to others.

Buying a Ford means making a sound investment. An investment that yields increased earnings and pleasures, broadens your vision - moves you just that much farther on the road to success…

Every family should have their own car. Why be pushed and jammed in crowded conveyances when you can easily and economically go and come in your own automobile? Why stay home on pleasant afternoons when you and the family should be enjoying nature’s beauty outdoors? You live but once and the years roll by quickly. Why wait for tomorrow for things that you rightfully should enjoy today? Get our book NOW. Don’t wish for a car any longer. We’ll show you how easy it is to own your own car…

IT IS EASY TO OWN A CAR BY USING THIS PLAN

---

4 (1924 Ford Model T Advertisement).
Paired with the illustration of the somber family, the story told in the paragraphs below bully the reader by reminding him or her what they are lacking. Why wouldn’t you go buy a Ford immediately now that you know it’s easy to do so? “Easy” is used multiple times over. A sense of *memento mori* is included, describing life as much too short to not enjoy the finer things in life and therefore you’re entitled to such, especially when it’s made possible by The Ford Weekly Purchase Plan. What’s most interesting is that the text constructs a confusing narrative well beyond a vacation appeal that you must own a car to even be able to enjoy nature with your family. Thus, the family in the image is simply not allowed to go outside and participate in the beautiful day due to their lack of owning a Ford, even if they are sweating profusely indoors. Asking the neighbor to go on a ride with him would be even more out of the question. The failure to provide for his loved ones hangs heavy upon the jealous husband.

Ads for The Ford Weekly Purchase Plan that were circulated in newspapers also urged the pleasures of nature with the family as a main selling point. Figs. 3 and 4 both feature illustrations of either vacations or day outings with the Model T at the forefront; a visually large, heavy block of industrial ingenuity that allows the everyday American to truly be free. Pleasure is again paralleled with the opportunities that only comes from owning a car. Realistically speaking, this surely is true to an extent - the privileges of independent mobility was certainly a major advantage to the American way of life. What’s important here is the way this mobility, specific to owning a Ford, is illustrated and discussed.

Fig. 3 features a beautiful landscape of vast mountains and pine trees as a family explores the environment. The text underneath the alluring illustration reads, “...in a short
time you will have a car of your own. Then all “out-of-doors” will be yours to enjoy with your family. Think of the comfort, the pleasure and happiness which will be yours.” The repetition of “your” specifically prods at the satisfaction of independence and singular ownership - perhaps overly stressed because the car wouldn’t even be in your possession until it was fully paid off. With the aid of the beautiful image, it also suggests that you, and you alone, deserve to have all of nature and its perks at your family’s whim. This entitlement of pleasure is also present in fig. 4, where a happy family enjoying a picnic energetically waves to an enthusiastic Ford driver. The text reads, “So plan to get out into the fields and woods - down to the beach or stream - the family and you - in the Ford Sedan. It is ready for pleasure or business anytime you step into the driver’s seat… And now it is within your reach.” Again, the ecstatic faces of those who are already getting the opportunity to own Fords are matched with The Ford Payment Plan being the shining beacon of such desires.
Stressing further the promotion of family interest and bonding over the freedoms of independent vehicular transportation through a Ford, promoting pride becomes another tool for soothing a buyer who may otherwise feel weakened by a payment plan. Both figs. 5 and 6 encourage allowing all members of the family to contribute towards The Ford Weekly Purchase Plan, even if just by pocket change. Fig. 5 shows an illustration of an eager family wrapped around a table, assumingly discussing their payment plan with a salesman. A dream bubble featuring the family taking a trip in the new car takes up more room than the figures themselves, indicating how large this dream has become and how
close they are to making it a reality. The text reads, “Let the whole family participate… What easier way could there be? The whole family can participate. You’ll be surprised how quickly the car will be yours.”

Fig. 6 constructs a similar image. A family of four each point at the $5 down symbol, smiling from ear to ear, as their dream of a family picnic is nestled within the symbol they point to. This suggests that their wonderful day together in nature can only come true with the Ford in possession. The text reads, “Father starts it - mother finds she can add a little - even the kiddies will contribute their pennies and in a surprisingly short time, the whole family is enjoying the pleasure of owning a Ford… Add a little each week. Soon the payments, plus the interest paid by the bank will make the car yours.” The sense of pride, then, isn’t received by the buyer alone, but by his entire family who can feel like they had the opportunity to help achieve a car. Based on the smiles of the family in the image and their handsome dream of a day in the park, the reader is left to think of their own family and how much joy he or she could bring to them, if only through a Ford because of the opportunity presented by The Ford Weekly Purchase Plan.
Considering the emotional nature of the way The Ford Weekly Purchase Plan was advertised, why did it become such a massive flop? These ads strongly attempted to shift
the fear of borrowing into the fear of missing out in Ford ownership, so why didn’t that method work while other car companies were simultaneously increasing in sales? The main issue could be that, for as much as instant gratification and sense of urgency was stressed in the ads, The Ford Purchase Plan was contrastingly not immediate by any means. Rather than own the car while contributing payments to the total purchase cost plus interest charges, the Purchase Plan reversed the process by forcing the buyer to make payments towards the total purchase cost while gaining interest before actually getting access to the car. Therefore, the steps involved in the Purchase Plan didn’t exactly match the way the ads appealed to consumers. In a way, the ads could have even emotionally charged the viewer to seek out a plan that would allow the immediate pleasures that owning a car was stated to provide, especially when the interests of the family is a common theme alongside the fear of missing out.

One of the credit campaigns that garnered the greatest success in the auto industry was GMAC, or the General Motors Acceptance Corporation. Established in 1919, GMAC was a credit program that reduced the risk for auto dealers who wanted to offer payment plans to their customers.\textsuperscript{5} This was especially important during the time considering the public’s lingering fear of obtaining debt and the crediting industry as a whole. To combat this skepticism, GMAC formed a team between the dealership and the manufacturer, leaving outside banks out of the equation and creating a sense of trust within the buyer. As GMAC was a wholly-owned subsidiary of GM, and being the first one of its kind, both dealer and consumer could comfortably be financed in a way that other auto companies couldn’t promise.\textsuperscript{6}

\textsuperscript{5} (Buy Now, Pay Later).
\textsuperscript{6} Tedlow, 58
In order to make GMAC work, that sense of comfort for the buyer needed to be clearly and confidently promoted, especially when it came to higher priced models. Buying an automobile was already a massive undertaking to a family’s financial stability in the 1920s, but in a country that was rapidly shifting towards a mobile society, owning a vehicle would be as much a necessity as a dream. To remind Americans of how their neighbors, coworkers, and friends were already buying their own cars, GM would openly post their sales numbers to publish their popularity among those who hadn’t yet taken the plunge. The fear of missing out was used alongside positive financial figures rather than illustrations of sad families and narratives of death. By being transparent with their success of financing, GM could work to eradicate the years of fear instilled upon borrowers by the once tumultuous crediting industry.

In fig. 7, the promotional image boasts almost a billion dollars in credit granted over a six-year period through GMAC. On the left image, two illustrated scales compare the amount of car sales of 1910 and 1924 - a difference, it states, of over half a million cars. The smaller scale representing 1910 displays a single car and a small stack of coins, balanced by only two fingers of the hand that holds the scale. The larger scale representing 1924 displays numerous cars and a pile of coins reaching about 3/4th the height of the cars. The hand that balances this scale must use a firm grip, for the weight of it is that much heavier than the scale to its left. The careful and neat pyramidal stacking of the cars and coins here exemplifies the solidity of the numbers, and the coin stack being shorter than that of the cars indicates that the benefits of the car equates just a small cost.
fig. 7: Ad for the GMAC Plan, 1925

On the right image, GMAC’s sales of over a million cars and close to a billion dollars during its first six years is displayed with the numbers being significantly larger than the companion text in the same box. To the right, an overloaded treasure box is flung open with stacks of bills shooting directly into the palms of multiple hands that openly reach for the money. The direction of the money flow is important: rather than customers handing over stacks of their own hard-earned money, GMAC is generously offering the money to them to be able to afford a car; never mind the fact that the customer will, regardless, still be paying with their own money and added interest. Both the numbers in the box and the amount of hands accepting money in the illustration work together to reiterate the sheer amount of volume surging through GMAC’s program.
Of course, not all of GMAC’s advertisements were as blatant with mass financial figures but using numbers remained a useful tactic. Fig. 8 explains that the payment prices for a Buick with the GMAC plan are $30 to $75 lower than its competitors. However, this detail doesn’t grab attention nearly as fast as the word “Reduced!” splayed across the top in fat, bold letters. Although the ad as a whole is text-heavy, the more important ideas are the most visually obvious: better payment costs, lowest rates, GMAC, better Buick. The italicizing of sporadic words doesn’t make grammatical sense, but the variety of the text certainly screams for attention. Because the ad is devoid of any illustration, the words themselves need to act as images, therefore requiring such tactics to keep a viewer interested.
What also stands out with this particular image is the repetition of certain words. Perhaps not just for a constructed pattern for visual sake, the repeating of specific words instills such terms in the thoughts of the viewer long after the page is turned. This idea is useful when considering the actual cost of the car: although it’s repeatedly expressed as low cost in the ad, it doesn’t directly refer to any Buick models or prices. What matters is that the customer associates GM with a great deal of a low monthly payment, not low total
price. Thus in this case, thanks to GMAC, cost = low and Buick = better/best. By examining the text and highlighting such terms, this relationship quickly becomes evident:

Better Buick time payment costs are Lowest in the Motor Car Industry…

Actual comparison of DELIVERED cost will show you the Better Buick’s decisive price advantage over other cars whose dealers have not the opportunity to work under the GMAC Plan. Pick out any other car of approximately the same list price as a Buick model ad get the DELIVERED cost of each, with everything you will be required to pay added to the total (including interest and insurance). See how much lower Buick is!

The Better Buick, at its new low prices, is the best buy in the motor car market today, on the basis of efficiency, quality, and value, whether you pay cash or buy it out of your income on the new GMAC Plan. Either way you get a better car for less money…

WHEN BETTER AUTOMOBILES ARE BUILT, BUICK WILL BUILD THEM.

Cash is ultimately still king, but this ad reinforces the Buick as a better choice with the low cost GMAC payment plan multiple times. Other terms are important here: advantage, opportunity, quality, and value. “Advantage” and “opportunity” both describe the GMAC plan as a type of program that isn’t awarded by just anyone; rather, GM’s success allows for this privilege to be passed to the consumer should they be wise enough to apply for it. “Quality” and “value” both assure that the “advantage” and “opportunity” are rightfully declared regarding the high worth of the vehicle, the integrity of its manufacturer, and its manufacturer’s interests in putting the customer first.

The enthusiasm expressed in GM’s ads referencing the GMAC plan reaches a new level in a 1927-29 campaign illustrated by artist Edward A. Wilson for the La Salle. Every ad in the collection features the La Salle in different landscapes while its owners getting to experience the delights of the world due to its transportation. This illusion of traveling in such a vehicle would initially pinhole a consumer with certain wealth: just the car itself was listed between $2295 and $2875 during a period when about 71% of the American population’s familial income was at that amount or less. However, the company was of

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7 (Statistics).
mind to promote the La Salle to anyone who dreamed of owning one, again thanks to GMAC.

**Infinitely Greater Safety, Comfort, Handling Ease the New La Salle**

Though it is surprisingly within your means, the new La Salle possesses qualities which—excepting Cadillac itself—do not exist elsewhere. These qualities comprehend a new measure of safety plus a degree of power, roominess and luxurious comfort that only a large car possesses with the handling ease and freedom from driving fatigue of a light short-wheelbase car.

The steering gear is so designed that it takes the strain out of steering, resulting in the same nimble handling either in city traffic or on the open road.

Due to the new Cadillac-La Salle, Synchro-Mesh transmission, gears shift instantly, easily, at any speed, and without the slightest hint of jolting. Though the brakes are powerful, their grip is velvety-soft; they respond to the lightest touch and stop the car with amazing little brake pedal pressure.

All windows and doors as well as windshield are equipped with Safety-Plate Glass, removing even the remote hazard of flying glass. The front seat is quickly adjustable so that brake and clutch pedals are within comfortable reach. Bodies and chassis are designed and built in accordance with the principles of pneumatic control, assuring maximum quietness.

The smart, distinctive La Salle design that created today's vogue in motor cars is made still more appealing in the new models. Longer, wider and more luxuriously roomy closed car bodies. Elegantly exquisite new Fisher body styles; two deluxe custom-built Fleetwoods.

*Cadillac Motor Car Company*  
Division of General Motors Corporation  
Oshawa, Canada

fig. 9: Ad for the General Motors La Salle, 1928

The ad displayed in fig. 9 is a strong example of the lengths GM advertisements went to in order to attract customers beyond the reasonable income bracket for the La Salle.
Immediately noticeable is the charming landscape that the handsome vehicle effortlessly fits into. Inside the La Salle, the nuclear American family (in particular, a husband, wife, child, and Scottie dog) causally admires their surroundings as local female farmers stroll across the road. As their faces aren’t clearly visible, anyone viewing the picture could imagine themselves inside the car without distraction. A heavy rainstorm looms across the horizon: the traveling American family are protected by their La Salle while the working women are left fully exposed. A steamboat and train zoom past in the background, headed towards the car at full speed as if to indicate that the La Salle is the next step in the technological progress of transportation. The text of the ad connects this wholesome image of a leisurely yet exciting American vacation with the promise of availability to anyone who desires it:

Though it is surprisingly within your means, the new La Salle possesses qualities which - excepting [sic] Cadillac itself - do not exist elsewhere. These qualities comprehend a new measure of safety plus a degree of power, roominess and luxurious comfort that only a large car possesses with the handling ease and freedom from driving fatigue of a light short-wheelbase car...

With the incomparable value inherent in the new La Salle and its new prices and the convenience and liberality of the General Motors Acceptance Corporation income payment plan there is no reason in all the world why you should not at last satisfy your long-cherished aspiration for a Cadillac-built car...

As a whole, these paragraphs both tout the benefits of a La Salle over anything else and play with the consumer’s doubts about the risks of purchasing one. The lack of punctuation in the second paragraph nearly emphasizes the breathiness in which the passage would be spoken aloud, perhaps akin to the speedy and excitable dialect of a typical car salesman. Unlike the Buick ad from before, this ad doesn’t construct low cost as the main factor in finally pulling the trigger. Rather, luxury and convenience are reinforced: a luxury that a cheaper option would never eclipse and a convenience that only the GMAC plan could allow. What’s important here is that luxury and convenience are paired with the
terms value and liberality; as the La Salle is such a great value, it would be foolish to pass up this deal to be able to own such luxury, especially since the convenient GMAC plan is liberal in who qualifies for acceptance.

The ultimate strength of this ad is its ability to appeal to multiple income brackets. By leaving out any potentially tacky descriptions along the caliber of “low cost,” “flash sale,” or “rock-bottom pricing,” upper-class consumers aren’t scared away by thinking the La Salle is for the common man. However, the common man is also still encouraged to purchase the La Salle within the same description - for he gets to “at last satisfy [his] long-cherished aspiration” of himself owning the luxury vehicles already obtained by the elites. Therefore, the La Salle is still glorified, whether appealing to the rich family who would buy with cash or the working family who would buy with credit. However, not all promotions of luxury cars to be purchased on payment plans were nearly as exaggerated as that of the La Salle ad. Some would argue that the more subdued the message, the more powerful its effect.

Although Pierce-Arrow as a company didn’t last in comparison to GM, its reputation as a highly regarded luxury vehicle was at its height when Studebaker purchased a $5.7 million stake in the company in 1928. The following year, the company set a record of 10,000 sales from its new line of two luxury models, ranging in price from $2,875 to $8,200. Referring back to what familial income looked like around this time, this price range was only suitable for 29% of the American population. Trying to cater to anyone below the upper-class may be nonsensical, but this doesn’t completely eliminate the appeal of marketing a payment plan. The lower end of the upper-class may still need to borrow to

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8 (Record Breaking Years).
9 (Statistics).
buy such a car, or the family may want to save the money they would have spent on the car on another expensive good. Whichever the case, Pierce-Arrow still advertised credit options.

fig. 10: Ad for the Pierce-Arrow Coach, 1925
Fig. 10 shows a clean, refined, and straightforward presentation of their Coach. Absent of any lavish environments or wholesome families, an illustration of the Coach is placed front and center, its darkness and thick size juxtaposed with the lightness of the headline’s text and the delicate strands of ivy above the car and underneath the price. The lines of the car are smooth and curvaceous while the rounded font of the headline closely resembles the car’s thin wheels. The high price is surprisingly large and glaring. As most of the ads were throughout this period, the page is rather text-heavy with details that extensively describe the impressive features of the car.

HAND-BUILT! This beautiful new coach is purely Pierce-Arrow. The moderate price is due to the inherent economy and simplicity of the coach design, rendered even more economical by Pierce-Arrow engineers and craftsmen...

Behind this luxury, giving it both permanence and safety, is a superstructure designed and built by men accustomed only to fine car standards of strength and durability. A long-lived Pierce-Arrow frame of flawless, straight-grained, seasoned Northern Ash - the vanadium of woods - finished and fitted by hand...

And underneath, guaranteeing Pierce-Arrow performance, dependability and economy, the standard Series 80 chassis - with its 70-horsepower, six-cylinder Pierce-Arrow engine, four-wheel brakes and balloon tires, each engineered into the car...

A coach? In design, yes. But, in fact, a Pierce-Arrow closed car. A new standard of fine car value, and a new low level of motoring economy.

Pierce-Arrow representatives are now demonstrating America’s first custom-built coach. A moderate first payment, balance to be evenly distributed over a period of months, will assure early delivery...

Although this car is to be marketed to a wealthy crowd, there’s a single term repeated multiple times that makes the car seem achievable despite the hefty price tag: economical. The car is also still described as a luxury, but the repetition of economy attempts to convince the viewer that the car’s cost is actually a fair value considering its features. The ad is also relatively gentle when referring to its accompanied payment plan. The reference is almost passive, calling the first payment moderate with even distribution of the rest. There’s no begging, desperation, or loaded language, or cramped excuses. The reasoning is as simple as wanting an economical luxury car and being able to have it.
When bringing this discussion to a modern time period, I want to reinforce the phenomenon of automobile credit in the 1920s as a first-time process that developed from a years-long fear of the borrowing experience prior to this boom. Currently, purchasing a car on credit that costs more than one’s yearly salary is not necessarily an outrageous decision, especially considering how much today’s landscape relies on automobile transportation. Of course, traveling by car was still incredibly useful in the 1920s, but what was happening via advertising was the promotion of cars beyond the means of average consumers because of the new implementation of trustworthy payment plans. Not that this is a novel marketing tactic in the 21st century, but it certainly was a century ago. These dreams of excess weren’t limited to the automobile industry - expensive consumer goods quickly flooded into the market to take advantage of the opportunities that selling on credit allowed for.
CHAPTER II

When discussing the consumer market for automobiles, especially regarding the requirement of establishing credit for such a purchase, it is important to remember that owning a car included advantages much different from that of other consumer goods in the 1920s. Before, utilizing horses for all transportation needs also meant having to account for the realities of relying on a living animal: they simply could not travel as far, as fast, or carry as much weight as a machine, while both horse and rider were susceptible to weather conditions. To aid in transportation, turnpikes were developed on American lands in the early 19th century. Via different materials (including gravel, macadam, and just dirt) there were nearly two million miles of public highway by 1904.10 Americans always had a thirst for exploration. Now that roadways had set the stage for increased ease of mobility, the automobile could replace many of the remaining negative factors of horse-drawn wagons.

Credit opportunities were an essential part of constructing America as a widely mobile country, both literally and socially. With automobiles, middle-class families could partake in activities that only the rich could before, and this taste of upper-class lifestyle may have generated a new set of ideals for people once constricted to reasonably spending within their means. This could have generated further interest in enhancing

10 “Transportation in America”
lifestyle though other technologies, including those that require electricity. At this time, more homes were gaining electricity as manufacturing companies were also learning how to best use electric power in their factories. By the start of the 1930’s, two-thirds of American homes were connected to power and one-half of homes had a telephone.\textsuperscript{11} What resulted was an increased ability for families to own objects of convenience, while companies had an increased supply of products that needed a higher demand from consumers. Both sides would meet through the advantages of advertising: commodities were represented to reduce labor while simultaneously forming a new general standard of cleanliness that would equally maintain that demand for such commodities.\textsuperscript{12}

It is apparent that the 1920s saw an astounding shift towards luxury and convenience as significant points of desire for the once-frugal American due to advancements in travel and energy. However, what emerges from this phenomenon is gaining the freedom of leisure while losing the freedom of financial independence. Keeping up with the Joneses soon meant going on vacations and sightseeing in the brand new car, listening to radio shows, and hosting grand dinner parties in a spotless home full of lavish furniture and the latest technologies. The social standards of the 1920s required a large sum of money to maintain, but lucky for the consumer, companies were now willing to extend the opportunity of purchasing on credit. The transition had been eased through installment plans for buying cars; the next step into the world of credit was home ownership and subsequently filling that home with impressive goods.

As car ownership boomed, the landscape expanded as the working class was no longer constricted to living in close proximity to urban areas. Suburbs were developed to

\textsuperscript{11} Mintz, McNeil
\textsuperscript{12} Mintz, McNeil
accommodate this changing landscape, and in turn, home prices were on the rise, especially as home-building had stalled during WWI. Of course, the variety of options for financing also increased the pool for potential applicants in areas where credit had earlier been restricted.\(^\text{13}\) In 1917, the U.S. Department of Labor picked up the “Own Your Own Home” campaign launched by the National Association of Real Estate Boards after WWI. When the program moved to the Commerce Department in 1921, it was then overseen by secretary Herbert Hoover who firmly believed that home ownership was the solid foundation for a stable economy. Alongside this, he acted as president of the “Better Homes in America” campaign in 1922 with vice president Calvin Coolidge as chairman, an organization which also served to promote home ownership. Between 1920 and 1930, nearly three million new homes were built.\(^\text{14}\)

Which companies established the marketing that encouraged viewers to apply for a mortgage? One newspaper advertisement in particular stands out because of its similarities to the 1924 Ford Weekly Purchase Plan ad. Illustrated at the top of fig. 11 is a scene of an attractive couple looking longingly towards a serene Dutch-colonial home. The yard is large and welcoming, the house set towards the back and surrounded by trees. Light pours into the setting, illuminating the unreachable dreams of the young couple. The neighborhood they stroll in is considerably cleaner, quieter, and more enchanting than the city landscape they would move away from. Suburbia promises a healthy and peaceful environment to raise children in, and the landscape of the given scene emulates those promises. The illustration is not of a dream but of a true possibility that the couple, and reader, can act upon immediately. All it takes is to mail in a request for a booklet that

\(^\text{13}\) Brocker, Hanes; 31-32
\(^\text{14}\) Cannato
explains how to receive the proper finances to become a homeowner. The scene gracing the cover of the pictured booklet in the advertisement tells an identical story: a couple dressed in their Sunday best points eagerly to the home of their dreams - the home they will soon be able to have for themselves thanks to the information obtained through the booklet. The text accompanying the illustrations energetically boasts of what the booklet will offer:

fig. 11: Ad for “You Can Own That Home” booklet by The Celotex Company, 1927
All these people who own lovely homes - homes you admire and envy - may earn no more than you; they are not luckier or smarter than you. There is no reason why they own their homes and you do not, except - They ACTED...

We have just published a free book that shows you the secret of getting this help… this new book tells you facts that will surprise you about how easy it is to finance your home on a basis that will protect your investment…

Moreover, this book will tell you about the amazing 5-point material that brings new comfort and cuts one of your biggest items of upkeep cost by a third. This material is Celotex…

Every man who is renting owes it to himself and to his family to read this book. It is showing thousands who have simply wished for a home how easy it is to actually own one. All you have to do to get the facts is to mail the coupon below.

Already noticeable is the same narrative as that of the Ford Weekly Purchase Plan ad. The neighbor that the figures deeply envy in the illustration is in no way more deserving for what he has. Rather, he simply knew about the secrets of securing financing for everything he wants. As the text continues, we actually learn that this is not an advertisement published by a realtor or home construction company, but by The Celotex Company to describe the material’s benefits when installed in a home. This method is fairly interesting: The Celotex Company is first constructing a demand for home ownership, then affirming to the reader that the home will need Celotex to be comfortable, well-built, and protective of your investment. Solely based on the illustration of the wishful couple and the beautifully drawn home placed in the bottom-right corner, one wouldn’t have any idea that the ad serves as a pitch for installing Celotex over anything else. This deception is pretty clever; after the viewer is excited about owning a home, it only feels right that it should be enhanced with a cost-saving material that will add strength and warmth. As confident and charming as the ad may appear, The Celotex Company would later declare bankruptcy in 1990 over health disputes on asbestos-related injuries that reached a collective $200 billion.15

15 Mauney
The Celotex Company was not the only materials-based organization benefiting their own interests through urging homeowners to further ‘protect’ their investments. Fig. 12 is of a newspaper ad by the Copper & Brass Research Association in New York. Something to note about this group is that, after WWI, there was a great surplus of copper because of the mass funding allocated to manufacturing materials for the war. However, once the demand from the war disappeared, the metals industry was left with figuring out what to do with everything that was left behind. Thus, the Copper & Brass Research Association was established in 1921 to perform public relations that would promote the use of copper among American consumers whose emerging prosperity could be capitalized on. One way to do so was to explain how it could be used to improve homes.

![Beware of the Third Mortgage!](image)

fig. 12: Ad by the Copper & Brass Research Association, 1927

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16 “Celebrating 40 Years of Service”
Pictured is a terrifying portrayal of rust as a strange, winged, wolf-like creature that creeps through another unassuming Dutch-colonial home, baring its teeth and ready to strike at any moment. Among a sea of advertisements that glorify the presentation of the home, this scene uses the beautiful Dutch-colonial as under attack to make the viewer fearful of the impending destruction of rust. Below the rust creature are two illustrations of leader heads - one of copper that’s held up for 137 years while its galvanized iron counterpart deteriorated after four years. Rather than encouraging home financing like The Celotex Company did, the Copper & Brass Research Association appeals to the viewer who has already established a mortgage and further attempts to threaten the homeowner’s comfort of investment. The massive bold text at the head of the ad reading “Beware of the Third Mortgage!” suggests that the rust creature, already looming and always braced to attack, will cost just as much as the house itself if not eliminated immediately. The text further emphasizes the importance of destroying the threat of rust:

Every house fitted with substitutes for Copper and Brass is saddled with a “third mortgage.” That mortgage is held by RUST. The annual interest paid by home-owners on this never-satisfied “third mortgage” makes the enormous sum of 625 million dollars spent yearly to repair and replace short-lived material in American homes. This staggering amount, now wasted, would pay 6 per cent annual interest on two million first mortgages of $5,000 each. Copper and Brass are low in price. Rust-proof your house from roof to cellar. No painting, repairing or renewing - and this saving soon pays for the slightly higher first cost. Copper and Brass add value, beauty and dignity to your house. Insist on Copper roofing, flashings, gutters, leaders, screening; Brass plumbing pipe and fittings; Brass or Bronze hardware. Copper and Brass are cheaper because you pay for them only ONCE

Here the rust creature is defined as ‘never-satisfied,” making it appear as if it will continue to inflict damage on your home until it’s ridden of - further clarified by the appearance of aggression and eagerness in its face. The text includes some staggering financial figures without any mention of where or how the research was conducted.
However, based on the name of Copper & Brass Research Association, it is assumed that the investigators involved are professionals, and it is not made clear to the viewer that the organization was really formed to respond to the country’s excess of copper. Such major financial figures would certainly be frightening to a middle-class family who just took on a mortgage. As well, it’s important to consider that this also puts the family in a position where they may need to open another line of credit to afford the renovations that the ad is promoting. But, the ad insists, the decision to install copper could only be of sound financial advice, for it lasts indefinitely and the savings will be worth it. The ad concludes with a reference towards the Association’s booklet titled, “How to Build a Better Home,” reaffirming copper as the proper material to construct the best home just as The Celotex Company did for Celotex.

There were plenty of different ways to market homeownership as a sound investment with the help of establishing a mortgage. One particularly innovative home option in the 1920s played by its own rules, and therefore was marketed in a much different way: kit houses. Similar to the story of copper and the Copper & Brass Research Association, Sears & Roebuck was faced with a surplus of building materials with little demand. China department manager Frank W. Kushel was moved to the building materials department to fix the dilemma. His solution was to sell the materials as finely crafted home collections, leaving both the labor and savings to the customer instead of trying to piece different projects out individually. What resulted was a catalog of home kits that customers could choose from, where they could be included in the process from start to finish in both envisioning and realizing their very own home. The first catalog for
this Modern Homes program was published in 1908 and the first financing package was established in 1911.\textsuperscript{17}

In 1920, about 125 home kits were being shipped out from the Sears Modern Homes program every month. By 1929, the program had sold almost 49,000 kits in total and sales tipped over $12 million that year - half that amount being tied to mortgage loans. However, financing was discontinued in 1933 as Sears felt the heavy burden of the stock market crash.\textsuperscript{18} The company had been especially vulnerable due to their generous offerings with mortgage options: in 1918, the original plan was extended to include all building materials and labor costs (including the lot), and the general 6 year/6\% interest period could be moved to up to 15 years.\textsuperscript{19} Such attractive terms were advertised as an obvious no-brainer, especially when it was often cheaper than renting. As well, placing emphasis on the low monthly installments eased the risk of taking on the responsibility of a mortgage - owning a home could be as convenient as paying rent but at a cheaper rate.

How do you convince a consumer that not only is buying a kit home with credit a financially responsible decision, but that the required personal labor is worth the cost, too? Fig. 13, the first page of an Honor Bilt Modern Homes catalog from 1921, offers insight. Pictured is a stunning illustration of a family gleaming with happiness as the father holds open the same catalog the ad itself is placed in. He tosses dozens of rent checks in a trash bin from a stack of hundreds placed unevenly on his desk. Both his wife and daughter rest their hands on his shoulders in approval of his sound decision. A blown-out-of-proportion order form hovers behind a visualization of the house the family

\textsuperscript{17} Massey, Maxwell
\textsuperscript{18} “History of Sears Modern Homes”
\textsuperscript{19} “History of Sears Modern Homes” 2
has fallen in love with - much like the rust creature from the copper ad, where both the rust creature and the order form are what stands between the consumer and a perfect home. Indeed, the home in this scene appears perfect and gorgeous, having a spacious yard and an inviting porch with art deco styling.

This ad uses an illustrated montage to incorporate the family, their dream house, and the paperwork that sets the two apart. A montage creates a visually seamless composition of the scene while simultaneously merging the family with their aspirations in the narrative. Within this, the paperwork is the binding presence, acting as the transition from simply viewing homes in a catalog to actually receiving the mortgage for one. As well, since the particular catalog the father holds is of the same company the ad promotes, Sears is not only merged into the story as another layer of the steps to homeownership, but as the guiding force who can direct the course.
fig. 13: Ad from Modern Built Homes Catalog by Sears, Roebuck and Co., 1921
The first section of text, enshrouded in bold exclamations of “Extra!” and “EASY PAYMENTS,” details every particular reason how Sears offers a better loan option than its competitors.

1. We make you building LOANS UP TO ABOUT TWO-THIRDS of the cost of the completed building and lot. Turn to the order blank in the back of this book.
2. We give you PLENTY OF TIME to pay in small monthly payments.
3. We save you 25 to 33 ½ per cent on the interest and other charges. We charge ONLY 6 PER CENT INTEREST.
4. We sell you at our REGULAR CASH PRICES, charging ONLY 6 PER CENT INTEREST on balance due.
5. We ship material already cut and fitted according to the “HONOR BILT” system. Actual test shows this system saves 40 per cent on carpenter labor.
6. We SAVE you $500.00 to $2,000.00 ON THE MATERIAL.
7. We ship you material DIRECT FROM OUR OWN MILLS AND FACTORIES - only one profit added to the manufacturing price.
8. We give you your choice of 150 modern and PROVED HOUSE DESIGNS.
9. We give you the HIGHEST QUALITY obtainable at our LOW PRICES.
10. We give you a guarantee of COMPLETE SATISFACTION backed by our entire resources.

The amount of capital letters used here is rather overwhelming, as is the emotionally charged rhetoric that practically screams Sears’ foolproof terms to the viewer. The text argues value, quality, ease, and convenience of both the building materials and the financing terms. Coupled with the unmistakably happy family, as well as a quality seal wavering to their right, the assurance of the description of terms is meant to comfort the skeptical renter not yet ready to take on a mortgage. If the ten points argued above didn’t work on its own, the second section of text may complete the gaps.

When you purchase a house from us, we have not only your best interests in mind, but our own reputation. We want the house we sell you to be so good that you will be a friend and customer of ours forever afterward. We could not afford to sell you anything but the very highest quality for your home. We want to supply the furnishings for this new home of yours when you build it; we want to sell you clothing, groceries, musical instruments, shoes and books. Don’t you see that it is as much to our interests as it is to yours that we save you money on your new home and furnish materials of which you and your friends will be proud?

Now the true intentions behind Sears’ fight for a strong home kit customer base is evident. When a family buys their own brand new home that they literally built from the
ground up, the spending doesn’t stop at just the mortgage. The new house requires food, furniture, appliances, electricity, plumbing, and commodities for entertainment, leisure, and pleasure. On top of this, these goods need to be handsome and of high quality so as to impress peers and neighbors. However, the buyer of such goods is not a mere consumer to Sears, but a dear customer and friend. Could it have been a mistake to be so forthright about the company’s desire for the customer to buy everything else from them? Besides, the scheme itself was initially built upon a need for higher demand. Regardless, this kind of declaration disappears from much of the remainder of marketing for Honor Built Modern Homes, but the narrative of the happy and successful home-owning family as a result of Sears’ payment plan charges onward.
Joy Radiates From a Home of Your Own

Long Life and Happiness

To get the full share of Good Health, Long Life and Happiness for yourself and kiddies, to get the most out of life as our Creator intended it should be, a HOME OF YOUR OWN is an absolute necessity.

It promotes happiness and contentment, for it is the most pleasant and natural way to live. It has the correct environment made up of the natural instead of the artificial.

Green grass, trees, shrubbery, flower and vegetable gardens all your own, provide a pleasant pastime, and an abundance of the things we all crave. It is the real life that leads to happiness, for you, and those you love.

Best of all, a home of your own does not cost you any more than your present mode of living. Instead of paying monthly rental, by our Easy Payment Plan you may have all these luxuries at a lower cost and, in the end, have a beautiful house instead of worthless rent receipts.

Our plan is simple. It has already enabled thousands of people to get out of the renter’s doom. This plan will put you in your own home and give you your independence.

On the following pages you will find nearly 100 designs of homes. Some of them will surely meet with your ideas of what a real home should be.

We will gladly tell you all about any house in this book and will show you how easy it is to own a home on our Easy Payment Plan. Write us.

Information Blank on Page 115

Our Easy Payment Plan Makes it Possible

Why Pay Rent?

fig. 14: Ad from Modern Built Homes Catalog by Sears, Roebuck and Co., 1925
Fig. 14 uses a more unique approach in displaying the emotional advantages of homeownership. To the left is an illustration of a quaint, quiet home with meticulous landscaping. To the right is a film roll showing multiple scenes of instances where the family has gotten to experience pleasurable memories thanks to their new home. What this does is explain the home to be an integral part of the foundation of a family’s life achievements and possibilities, for it is the very film in which precious moments are recorded and preserved forever. Each scene has its own description: “Save Your Real Money,” “Give the Kiddies a Chance,” “Get Close to Nature,” “Have Real Friends and Neighbors,” “Be Independent in Old Age.” Pairing these descriptions with the main header, “Long Life and Happiness,” the home stands as the foundation for every major chapter of one’s life. Shown in the film roll are the type of dreams usually reserved for movies, but Sears has again become director, allowing the dreams to be attainable with the storyline focused on the viewer. At the bottom of the film roll is the bold-lettered quote, “OUR EASY PAYMENT PLAN MAKES IT POSSIBLE… WHY PAY RENT?”

The left-hand column of text explains exactly how it’s possible.

To get the full share of Good Health, Long Life and Happiness for yourself and kiddies, to get the most out of life as our Creator intended it should be, A HOME OF YOUR OWN is an absolute necessity.

   It promotes happiness and contentment, for it is the most pleasant and natural way to live. It has the correct environment made up of the natural instead of the artificial…

   Best of all, a home of your own does not cost you any more than your present mode of living. Instead of paying monthly rental, by our Easy Payment Plan you may have all these luxuries at a lower cost and, in the end, have a beautiful home instead of worthless rent receipts.

   Our plan is simple. It has already enabled thousands of people to get out of the renter’s class. This plan will put you in your own home and give you your independence.

This column uses incredibly emotionally-charged arguments. This is nothing new to marketing a mortgage, but now the aspect of religion is included. It seems as if owning a house is a God-given right, and therefore every human (being truthful to the historic
environment: only of the privileged white middle-class) deserves to be graced with something that rightfully belongs to them by word of their faith. God intended for one to thoroughly enjoy the blessings of life, but this can only be achieved through the advantages of home ownership. Besides, all of the scenes illustrated to the right are only possible through this route. Another interesting argument is happening here; the peer pressure inflicted upon the viewer by the thousands of others who already took the leap is constructed through shaming a categorized “renter’s class.” The text further demeans this “renter’s class” by claiming it as dependent, thus people of such class are helpless and inhibited until they utilize Sears’ Easy Payment Plan to enable themselves to get out. Turning this issue into a personal conflict - Sears can enable you to progress your life, but only when you allow them to - makes the viewer feel guilty for not having done anything yet.

By 1930, the advertising for Honor Bilt Homes returns to familiar tried-and-true methods. Fig. 15 follows many of the same techniques already observed thus far in other home marketing schemes. A real photograph of a family is superimposed onto an illustration of the same family enjoying the fruits of their labor. The folding mat in which the photograph is placed alludes to the preservation of family and the sweet memories to be cherished for time to come. This style of familial photograph was fairly common at the time, so including one into this ad appealed to a wide audience who would be able to “see” their own family photograph in the same folding mat and therefore in the same storyline. A happy couple holds hands and smiles as they watch their young children play with a dog in their very own yard. The window-boxes are spilling over with beautiful flowers, the house bountiful with life and joy of all kinds. The scene is cheerful and
bathed in sunlight. Similar to the ads for Celotex and copper, there is a booklet involved that will share with the viewer the secrets of obtaining the best financing possible.

fig. 15: Ad from Sears General Merchandise Catalog by Sears, Roebuck and Co., 1930
“This Is Why I Am Buying MY OWN HOME.. 
….because of my family.” What better reason is there for buying your own home? 
Security - freedom from paying rent from year to year, to build up something of an estate 
- these and other good reasons are not nearly so important as your family. Now is the time 
to start buying that home for yourself, your wife and children, to make a place for the boy 
and girl to play and grow - a real home for them. 

… Thousands of families have been amazed to learn that payments are often less 
than rent - sometimes as low as $25.00 a month. This brings our homes within reach of all. 

So many thousands of families have taken advantage of this wonderful plan that 
we are, today, the World’s Largest Builders of Homes. Much of our success rests upon our 
famous 3-for-1 plan. All you need is a well located lot and a little cash. We match every 
one of your dollars with three of ours. We believe this to be the most liberal finance plan 
ever devised, 60 to 75% first mortgage, no payments the first four months, 5 to 15 years to 
pay. 

It has become clear through these three ads for kit homes that there lies one main 
message through them all: the viewer owes it to the success of their family, just as much 
as themselves, to buy a house on credit. As well, it has been continually noted that paying 
a mortgage costs less than paying rent with the added advantage of outright owning the 
home once the debt is paid. Along with the persistent exposure to other ecstatic families 
who have already made the lifestyle change being represented in page after page of 
beautiful illustrations in newspapers and magazines, how could you possibly not join 
them? Something else to consider is the way in which each house from the Modern 
Homes program are drawn and painted, represented in figs. 16 and 17. Every home 
facade of every style is incredibly attractive, sitting underneath a bright sky with just the 
right amount of clouds, the sunlight hitting at a perfect angle, and the surrounding nature 
delicately manicured. Flowers are always included whether in the windows or as a 
garden, almost appearing as a congratulatory gift for whichever lucky family gets to 
move into the pictured home. The scenes feel quiet, safe, and almost enchanting - an 
environment drastically different from the noisy city life these families would be wanting 
to avoid.
It can be argued here that people would have established mortgages anyway whether credit was well-marketed to the public or not, just based on the obvious advantages of home ownership alone at the time. However, what these advertisements did was help viewers feel comfortable about finally making the leap to do so by literally painting a pretty picture of what it meant to live in the suburbs with one’s own house and a smaller monthly payment than rent. With the main source of entertainment media at home being newspapers, mail-order catalogs, and subscription magazines, being exposed to these idealistic illustrated environments multiple times in the duration of a single issue can be incredibly influential to encouraging a consumer to buy into what they see, even if this means having to borrow money to obtain it. So what is the line between marketing a payment plan for something that has many advantages (such as a home or car) versus a commodity that may be a little more frivolous? Where is this line drawn in the roaring decade of decadence and excess, if at all?

The main tactic used to encourage credit for nearly everything at this time was assuring the ease of payments. As the given good encroaches the territory of more frivolous or expensive than necessary, the better the “deal” seems to be. Sales and clearances were
narrated to be at the company’s expense for the customer to take advantage of. Besides, why wouldn’t you want to buy something that’s been drastically marked down in price if it’s at the loss to the company and not to you? This makes the consumer feel as if they’re not being taken advantage of, thus creating the illusion of being in control and ‘outsmarting the system.’ To further instill such feelings, these ads will promote the sheer unusualness of such rock-bottom prices, even if the same deals just happen to reappear every single month. Dissecting these manipulation tactics can help us better see how consumers were so willing to take on additional debt on top of their new cars and homes and create what would be remembered as one of the most flamboyant decades of American history.

With the introduction of electricity into the average home came personal technologies of ease, convenience, and speed. Items that seem so causal to us today (computers - our modern typewriters, vacuums, toasters, and washing machines among others) weren’t just things that were often present in the background of many houses and apartment buildings. These were high-cost commodities that were surely desirable for what they promised, but an entire culture being introduced to electricity still needed convincing that these costs were justifiable for the time and stress they saved. Advertisements did the work of bridging that gap via newspapers and magazines, but there was another phenomenon bubbling under the surface: ladies’ columns, etiquette manuals, and cookbooks were targeting women to be better (and cleaner) homemakers and entertainers by encouraging their purchasing of specific products being manufactured by the same companies that wrote the literature women were reading. This particular idea will be returned to later.
Electricity itself was not a new invention in the 1920s, but its accessibility was rapidly growing through advancements such as the de-ion circuit breaker, expansion-type circuit breaker, air-blast circuit breaker, three-core power cable, and oil-filled cables. Utilizing meters and outside services to measure electricity usage also made payments easier for tenants, landlords, and homeowners. Additionally, as we’ve seen before with homeownership promotion, a campaign titled “Electrify Your Home” was published from California to the rest of the country, claiming that one’s living quarters would not be “electrically modern” without an oven, dishwasher, water heater, waffle iron, curling iron, bed warmer, and percolator, to name a few.\(^{20}\) The pressuring upon the middle-class, and specifically women, to update their homes and kitchens will also be returned to later.

It doesn’t take too much to convince a consumer the usefulness of owning something like a vacuum or washing machine. Fig. 18 shows a slim, pretty woman standing to the left, lightly pushing a vacuum with only one hand as the other rests on her hip. Realistically the vacuum would have been fairly heavy, but the delicateness in which she uses it suggests its lightness and ease as well as her confidence and mastery over the machine. The vacuum has allowed her to establish her dominance over her home and she knows how to manipulate her tools to work for her. What’s particular about her pose is its striking similarity to Donatello’s *David* of 1440, who also conveys a triumphal sense of absolute mastery over his tool of victory. Certainly the artist who made this illustration would be aware of *David* and could have desired the story’s effect, where David is the housewife and Goliath is the overwhelmingly filthy house. Framed to the right is an example of the Grand Prize Eureka vacuum in action, sucking in a black pile of dirt from

\(^{20}\) Parson
underneath the rug and expelling it through a pipe that would otherwise move it into a bag.

The scene looks dramatized but the text insists otherwise.

fig. 18: Ad for Eureka vacuum cleaner, 1926
Amazing as it may seem, this picture is a true illustration of the tremendous amount of dust and dirt the Grand Prize Eureka discharges from an apparently clean carpet or rug!...

And remember that most of this stifling cloud of germ-laden dirt was hidden deep down where ordinary cleaning cannot reach...

You can purchase a Grand Prize Eureka today by making only an extremely small down payment, with terms so easy that you’ll never miss the balance of its low price. Over 1,500,000 women can tell you that nothing you’ll ever do will bring you more relief and happiness.

The illustrated demonstration (and the text’s defense of its accuracy) speaks for itself. What underlies the image is the significance of utilizing “germaphobia” as an argument for the Grand Prize Eureka being worthy of establishing a credit line over. Since the 1870’s, Americans had increasingly been exposed to scientific evidence of disease-causing microorganisms that cannot be seen with the naked eye. By 1915, knowledge about public and private hygiene became widespread, leading to a modern understanding about the importance of personal contact and contamination with germs. “Bacteriology” enshrouded and dramatically transformed American culture, coming to a peak in the 1920s where aggressive campaigning had incited an overwhelming (but still misunderstood) fear of deadly household germs within the public.21 The Eureka ad appeals to this fear by motioning to the filthy cloud blasting from the vacuum as a “stifling cloud of germ-laden dirt,” tucked away in a place that only the Grand Prize Eureka can find and reach.

Commodities that served more entertainment purposes than practical required appeals of pleasure instead of health. Fig. 19 shows a painting of what appears to be a wealthy couple entertaining friends in their home. An image hangs above their fireplace

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21 Tomes, 192-93
of what appears to be a soldier of the Revolutionary War framed in gold, and the stereo cabinet is an imitation Louis XIV in the manner of André Charles Boulle. The aspect of its factory-manufactured construction attempting to emulate the grandeur and beauty of the masterful French cabinetmaker speaks to the urges of the middle-class for an upper-class environment. Everyone in the scene is dressed elegantly and smiling amicably, most likely enjoying what stories are playing over their handsome new radio cabinet. The amount of detail the artist seems to have used on painting the cabinet in relation to the rest of the image is much more fine and intricate, each curve and carving gleaming with perfection. It’s almost as tall as the hostess that controls it, as she stands with her hand on her hip while happily surveying her guests. Like the Eureka vacuum, her pose speaks to her mastery over the technology and the triumph of hosting a successful dinner party.
THE new General Motors Radio is offered in five superb models, genuinely distinguished in appearance, displaying the real character and charm of authentic period furniture design. You can purchase any model as a permanent possession— for any future chassis will be planned so as to permit its installation in the present cabinets— thus making it possible for every General Motors Radio owner always to enjoy the latest technical developments at the lowest possible cost. In addition to enduring attractiveness and lasting value in cabinets and notable new excellence in every phase of performance, the new General Motors Radio introduces actual mastery of tone with the remarkable new ToneSelector. Now, simply by turning a knob you can emphasize just the degree of bass or treble you prefer to hear in radio reception!...

Any model may be purchased on the liberal GMAC plan of convenient payment.
The text explains that the cabinet’s timeless handsome design is meant to last, both in durability and fashion, for the owner has the ability to change out the interior radio as General Motors’ technological advancements change and grow. Therefore, you’ll never fall behind from your friends and neighbors in having the latest and best in radio, and because of that, the immediate value of what the cabinet costs is applicable to how long it actually remains standing. The peer pressure would have been rather intense: the year 1922 saw $60 million in radio equipment sales and increased each consecutive year of the decade, ending with 1929 bringing in an astounding $843 million. During this explosion in sales, new American stations were constantly being added, growing from only five stations in 1921 to 606 in 1929.\textsuperscript{22} Considering these factors along with the ad’s text, a $150-$200 investment in a personal home radio doesn’t sound too drastic, especially with the promise of General Motors’ reputation in performance. However, we learn in the fine print that the tubes are not included in the prices listed on the ad, so the description of the piece’s beauty is also working to justify the staggering cost of the cabinet alone - but no worry, for the GMAC payment plan is applicable towards this and other GM products outside of the automobile market. In the case of this ad, it is “splendid furniture” that is worthy of being sold on credit.

Because furniture had become mass-produced goods in factories and were able to be shipped by vehicles rather than horses, companies were left to decide how to market their goods in a way that would foster demand. Browsing through the newspaper ads of multiple different furniture companies, it seems that many of them chose similar solutions to their relatively recent problem of excess of production - something that wasn’t as much

\textsuperscript{22} Scott
of a problem when individual pieces were made by the hands of professional craftsmen. Narrowing down the similarities of furniture marketing schemes, three main themes appear: fine quality that surpasses the cost, special clearance events, and the convenient deferred payment plan. Of course, when referring to these themes, each company insists that they have the most beautiful selections in a sale of unbelievable value that can be purchased under the most lenient terms available. How else do you attempt to separate yourself from the competition of nearly identical newspaper ads? Presented in figs. 20-23 are four different ads from 1921-28, all of which use each of the three themes just described.

fig. 20: Ad for National Furniture Co., 1921  
fig. 21: Ad for The Flint-Bruce Company, 1924
Each ad includes illustrations that feature their furniture as a complete set to suggest that these pieces are more appropriate together in a full suite. Most of the drawings are highly detailed and intricate to make the furniture seem elegant and exquisite. In case the artwork didn’t come across as representing the quality well enough, the given text certainly made up for it, often times further clarifying a piece’s particular value. Fig. 20 reads, “Attractiveness and moderate price are happily combined in this suite,” and, “If you want Big Value in an attractive suite at a very low price this bargain will appeal to you.” Fig. 21 reads, “The entire suite is built of solid mahogany. This is unusual even in furniture costing twice as much.” Fig. 22 reads, “This charming suite shows how much beauty and quality can be had at a comparatively low price.” Fig. 23, in
a rather boisterous tone, reads, “Amazing value!” “Another amazing opportunity!” and, “Still another feature sale value!” The word “value” as used in these examples is a way to coax the frugal consumer into feeling comfortable with spending a larger sum of money because they know that the quality will be worth the cost.

Touting the furniture’s value also applies to the way these ads described the sales they were promoting. Fig. 20 reads, “We have striven to present in this Opening Announcement Furniture Values that are calculated to prove suitable to the Average Modern Home - Furniture that is Likable, Practical, Attractive. Monday will be a Day of Unexampled Opportunity for you to Save and Profit.” Fig. 21 reads, “The selection will be larger than ever before. Immense displays on every floor with generous stocks in the warehouse. Nothing but durable reliable furniture for every room in the house. The finest workmanship has been put into the construction of every suite and every piece. It is furniture built to last a lifetime. The values are unusual - every piece of furniture in the store will be reduced for the August Sale.” Fig. 22 reads, “Months have been spent in planning for this special event so that it would measure up to your greatest expectations. In selecting our Fall lines we have kept forward in our minds the buyer who demands quality, yet at the same time desires furnishings that are moderately priced and in perfect taste.” These phrases describe each company’s wishes to please the customer both in quality of furniture and proper sale pricing in a way that makes the viewer feel listened to and cared for.

In contrast, Fig. 23 boasts, “Our annual HALF-YEARLY FURNITURE SALE which so many families look forward to each year, knowing that it presents a genuine opportunity to improve the home at tremendous savings of from 25 to 50% off, is in full
swing. Bear in mind, too, that reductions here are from prices that were already low, making your savings just that much greater!!! Come one, come all!!! Share in the greatest furniture bargains of the entire year.” This paragraph urges the two-fold layer to the company’s rock-bottom pricing. As well, it describes furniture shopping as “a genuine opportunity to improve the home” to make it appear as if the customer is truly the lucky receiver of such a mad bargain. The loud tone that this ad generates is one that reminds us of modern Billy Mays-esque infomercials, screaming to the viewer the insanity of turning down a great deal. However, these sales were communicated, all furniture pictured could be bought with a payment plan.

Some of the ads are understated in their encouragement of credit, while others are completely unabashed in projecting their liberal terms for any and all. Figs. 21, 22, and 23 all use the term “convenient” when mentioning their financing, but direct the convenience as something the customer gains as opposed to the company itself. Fig. 20 exclaims, “credit for all” both in the top headline and in the actual company logo. By stressing great value, special promotions, and ease of financing, each of these four newspaper ads for furniture all follow the same formula of convincing consumers that they have the ability, and power, to buy nice goods for their homes whether they can pay for it upfront or not. As mentioned before, none of these products are new to the market, but what separates this decade in marketing is the new method of advertising to people who can’t afford the goods being promoted. The wheel then starts to turn: when your neighbor suddenly obtains a car, a house, and furniture to fill it even though they are of a similar income to yourself, you become pressured to do the same. Add potent advertising
to the mix and you’re left with a culture hungrily devouring commodities that hadn’t been available before.
CHAPTER III

To consider how gendered advertising typically was in the 1920s, it is important to review what American family incomes looked like to understand which consumers were being targeted and why. Out of a population of 106,021,537, the January 1920 census showed 8,346,796 women being “gainfully employed.” Only 9% of married women held occupations in 1920; this was a substantial increase from the late 1800’s but still a considerably small portion of workers. These statistics may reaffirm the current cultural standards of the time, when women were pressured to marry into comfortable finances and perform as homemakers. At the same time, the 19th Amendment passed in 1920, encouraging a woman’s right to vote and bringing her closer to independence. Tied with the image of the flapper as the representation of an emerging sense of freedom, the “new woman” was bubbling at the surface in American society, but popular literature and entertainment remained dedicated to portraying where “a woman’s place” was supposed to be.

The ultimate threat of flappers was that a woman who focused on fashionable clothing and sexual liberation was considered abandoning the morals that were imperative to growing and supporting a healthy family. In response to this movement, the

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23 Onion
24 Benner
role of homemaker was expressed by authors and editors as a joyous profession, for women could find now emancipation from the drudgery of chores through newly available electrical appliances. Rather than encourage the leisure time these appliances granted as opportunities for working, seeking education, or joining activity clubs, women were instead expected to use that time for decorating, baking, party planning, and hostessing. To increase home responsibilities even though chores were reduced, women were pressured to spend more time on their children through early home education, skill building, and play. In a way, advancements in home technologies did little to help relieve women consumers from their expectations of maintaining their house efficiently and economically, even though these technologies drastically changed the course of homemaking.

The Ladies’ Home Journal set the course for the role of housewife in the 1920s with its perfect balance of appealing to tradition and modernism in American living. By combining editorials and stories of quaint homemaking alongside advertisements of the latest personal technologies, womanhood was defined in the journal as keeping up-to-date with home fashions while still living ‘the simple life.’ The term “saving” shifted from the concept of money to the concept of time, relying on appliances to decrease labor. The influence of competition in marketing has always been a staple of the trade: a way to convince a consumer to purchase something is to remind them that they cannot be better than their peers without it. Americans tend to have an innate sense of competition, whether it is actively suppressed or not. What a good marketing scheme does is pull this innate sense out from the darkness and highlight it with guilt and lack of confidence.

25 Freedman, 379-381
26 Scanlon, 12-14
suggesting the riddance of these emotions should the consumer just go ahead and purchase the item. Going a step further, by encouraging competition beyond ownership and into the realm of completing tasks and raising families, it turns into the consumption of a lifestyle and not just a commodity.

This phenomenon is evident when looking into Lillian Gilbreth, a household engineer and major influence in American women’s lifestyles who turned homemaking into a well-marketed science. As much as she developed and shared efficiency in household tasks based on utilizing appliances, these methods created more ways to care for the home (to be completed efficiently by appliances) instead of reasons to spend time outside of it engaging in practices of self-improvement and independence. This issue leads some to argue that Gilbreth was not a champion of feminism, but a woman taken advantage of by companies trying to find more ways to sell products.27 Her contributions to managing the household must not be neglected, considering her inventions such as the foot-pedal trash can, shelves in refrigerators that keep butter and eggs, and improvements on the can opener.28 However, to remain realistic of the social landscape at the time, Gilbreth’s incredible and intelligent advancements were unable to free women from constant domesticity. Many other female academics would follow behind her to promote home economics as a profession and push the “cult of domesticity” onward, including Christine Frederick.

As industrialization grew in the world of manufacturing and assembly, scholars and marketers were taking note on how this form of work could be translated into the daily rituals of American housewives. After being rejected by the men’s Advertising

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27 Graham, 634
28 Giges
Club in New York, Christine Frederick founded the Advertising Women of New York in 1912 and established her own test kitchen where she could perform experiments on her time-saving methods derived from factory workers. She would grow to be a popular lecturer, mass-produced author, and consulting editor of the Ladies’ Home Journal. Her encouragement of factory-style housework appealed to women because of the method’s constant promotion of true “efficiency,” which would emotionally liberate the housewife and relieve her of the drudgery of daily tasks and chores.

In her editorial series for The Ladies’ Home Journal titled “New Housekeeping,” Frederick enters with a narrative of her husband and a business associate speaking about efficiency while she was sewing. She interrupts the conversation to ask what the term “efficiency” meant and how it’s obtained in a labor setting. She refers to the idea as “a fairy tale” and efficiency itself as a “magic wand.” As she focuses on efficiency as something the housewife can utilize, she describes middle-class women as carrying the heaviest burdens of housekeeping: the richer women are able to afford help while the poorer women are ‘the help’ for their own homes of simple taste and low expectations.

Her ultimate advice is for women to treat the home the same way that men treat their business in the office - stimulated and encouraged by the stir of healthy competition. Therefore, women need to be monitored by other women to motivate each other to be better homemakers through higher efficiency. Because men have acted as experimenters and inventors all throughout society, it is their next duty to teach women their ways of successfully conducting and maintaining labor. It is only in their interests to participate in

29 “Mrs. Christine Frederick Dies”
this movement - the more relaxed the wife, the more attention and companionship the husband receives.\textsuperscript{30} \textsuperscript{31}

To fully consider how essential Christine Frederick’s influence is to the main argument of promoting a society of credit, her work for “the other side” needs to be considered: the advertiser. One of her books, titled “Selling Mrs. Consumer,” details the buying power of housewives (who are referred to as “Mrs. Consumer”), the importance of learning their shopping habits, and their relationships to many types of commodities being sold on the market based on their class and financial status. The book also includes Mrs. Consumer’s attitudes towards advertising, how she views installment buying, and discusses the importance of owning and furnishing a home. Interestingly enough, the book is dedicated to Herbert Hoover, who by this time was fully invested in the “Own Your Own Home” and “Better Homes in America” campaigns.

Frederick describes Mrs. Consumer as someone much less idealistic than she has typically been presented by many male executives in prior marketing strategies. Because she is the one doing most of the household spending, it’s incredibly important for advertisers to pin her correctly. The true Mrs. Consumer, Frederick argues, has the education of the average sixth grader with a low vocabulary and shallow memory - she acts on emotion, instinct, and intuition rather than learning, logic, and research. The best

\textsuperscript{30} Frederick

\textsuperscript{31} Outside of re-adjusting the methods of labor itself, another convincing strategy as described in an editorial for Good Housekeeping was to seek enthusiasm and enlightenment from the chores themselves. In an issue from 1918, Gladys Hutton Chase explained how, out of frustration over the issues of employing servants (having to consider their emotions, listen to complaints, and deal with poor attitudes or threats of quitting) she decided to take on the daily chores herself. After attending classes at the Woman’s Institute to learn how to better run her household, she found that the chores could be fun, easy, and liberating. She also received the recognition of her friends as appearing stronger and more well-off after finding peace with homemaking. Of course, the article ends up being an advertisement for the Woman’s Institute, but the important thing to note is how Hutton Chase transformed the identity of homemaker from one that belonged to a servant to one in which any woman could be proud of.
way to appeal to her is to tap into her unconscious and indirectly appeal to her in a
passive way that she doesn’t immediately realize or suspect. Frederick expresses distress
over how few appliances are being sold considering how well they can appeal to Mrs.
Consumer. She urges the importance of teaching the consumer exactly how the appliance
will generally make her life better before promoting a single brand as being the best.
Frederick firmly believed that once Mrs. Consumer is shown how to look at the bigger
picture, sales will take off.32

Near the end of the book, Frederick enters a rant about her actual distaste for
installment selling. She admits that buying on credit is useful when it allows a housewife
to increase comfort, productivity, and economy into her home when she otherwise
wouldn’t be able to afford it. However, she is quick to abandon the validity of this
argument as she describes her theory of “The Instalment Soul,” a male-centric, character-
damaging phenomenon in which the consumer no longer earns his happiness through
patience and hard work. Rather, the instant gratification takes away the true enjoyment of
achieving a product, and he is left to finish making payments when the charm has long
worn off. Frederick relieves herself of her frustration by assuring that Mrs. Consumer is
far too practical to stumble into the “instalment orgy” trap.33 It’s interesting to read
Frederick’s fight against payment plans for men while she simultaneously encourages it
for household appliances. Perhaps this is because it wouldn’t be wise of her to discredit
the same commodities that support her books and lectures about efficiency and the
homemaker. So, in her book of advice to the advertiser, she carefully crafts this
distinction.

32 Frederick, 21-180
33 Frederick, 382-387
Christine Frederick formed a potent combination of inciting fresh, lively competition among homemakers while promoting efficiency as a liberating, life-changing course that could bring meaning and satisfaction to the apathetic housewife. In a society where most women had no more than a middle grade education and were held to firm expectations of remaining within domestic work, having goals of hosting memorable dinner parties in beautifully decorated and maintained homes offered the rewards of a healthy, happy family and the admiration of peers. It’s easy to understand how powerful the role of hostess became, and thus how the culture of entertaining in a middle-class home without the aid of servants begged for the ability to own appliances of convenience. Even as Frederick suggested, debt is feasible when the benefits outweigh the fears. As well, the literature enforcing the need for appliances to assist in hostessing was sly and widespread, just as Frederick had noted was the appropriate way to catch the attention of Mrs. Consumer.

An impactful phenomenon of underlying marketing was the production of brand-specific, appliance-centric cookbooks that offered advice based on single commodities. The dedication of these cookbooks to a company was not a secret since brand names were typically associated with the book’s title and would recur throughout the text multiple times. What makes this tactic considerably sneaky is the insistence of the books about the ease, satisfaction, and versatility of the appliances being promoted within them. If someone were to casually pick up one of these cookbooks and read about how much better life is with that specific appliance, or become attached to a few recipes that require functions only that appliance can perform, then the book has already done its job more powerfully than a magazine ad. Because the book doesn’t feel like a forceful sales move
as would an advertisement or a demonstrator at a department store, the reader is more likely to think that she came up with the desire for the appliance on her own without the influence of pushy rhetoric. This is even more powerful if she borrowed the cookbook from a friend, neighbor, or family member. Not only does the book itself appeal to her, but she is also reading about how much better her peers’ lives are with something that she doesn’t own herself. The sense of competition is inadvertently boosted.

*The “Silent Hostess” Treasure Book,* first published in 1931, is one of countless other manuals promoting the uses of kitchen appliances. In this instance, it was designed for the General Electric refrigerator. Presented as a manual of tips and tricks for the housewife who can use the fridge as an object that works for her, the book opens with several reasons why the appliance saves her time. From saving trips to the grocery store to keeping food fresh and healthy, the General Electric fridge (and not just any fridge) is posed as a single commodity that functions as several. The importance of health and the pride in successful entertaining are both pushed as responsibilities of a housewife, and how the General Electric fridge can ease those burdens in several ways. The book continues on to offer party menus, cocktail ideas, recipes for any occasion, “hostess suggestions,” and additional accessories. The more appealing of the recipes are illustrated with brilliant color and detail.

Fig. 24 is an example of the type of paintings seen in *The “Silent Hostess” Treasure Book.* On this page, a bounty of fresh groceries spills onto a clean, white surface and a vegetable plate rests on a delicate white tablecloth with gleaming silverware. In the first image, the vegetables shine with perfection, appearing glossy and ripe. The lighting, shadows, and relationships between the foods don’t make complete sense realistically,
but an honest representation isn’t necessary when the focus is to make the viewer drool over the fresh produce presented. It shows that the General Electric fridge offers the opportunity to gather a full basket of food all at once and not have to return to the market just a couple of days later. The fridge will also keep the food fresh, bright, and delicious while letting the family make healthy decisions about what they eat throughout the day.

The second image specifically describes the vegetable plate as being of an “individual service,” implying that any meals made by a housewife should be regarded as complete plates as part of multiple servings, and presented as being served by the hostess. By illustrating the meal in a way that is thoughtfully arranged with a similar glossiness and confusing light source to that of the first image, the perfection is idyllic and unattainable but appears simple and expected.
fig. 24: Page from The “Silent Hostess” Treasure Book, 1931
The appliance-centric cookbooks describe the multitude of things a housewife can do and create with the new technology, thus encouraging her to make the most of the family’s investment. She’s also advised to use the time saved from the appliance towards improving her abilities as hostess and homemaker. A way to take this further is to form an emotional connection between her abilities with the appliance and fulfilling the expectations of a good mother, entertainer, neighbor, and wife. By bringing the two sides together, the consumer is under the pressure of the standards imposed upon her, but is also comforted by knowing that the appliance can make it easier for her to fulfill the same standards she worries over. To first get a firm sense of the pressures a 1920s housewife would be casually exposed to from common marketing campaigns, an advertisement in *The Ladies’ Home Journal* for Libby’s, a canned food company, will be observed. This ad was mentioned by Scanlon in her essay “Redefining Thrift,” but it can be developed further to explore the emotional manipulation of the narrative-based ad.
She Had No Time for Her Children

She thought she was a fine mother—but couldn't those hours in the kitchen have been better spent?

When you are five years old some things matter a lot and others not at all. It doesn't matter much, for instance, what particular thing you have for dinner, just so there is enough of it. But it does, it matters tremendously, if Mother never has time to stop and listen to your little rainbow.

Two women were talking about this very thing the other day in connection with a friend. "I feel that Mary is making a big mistake," said one. "Of course she thinks she is a perfect mother, and I must admit that she does deal with all her time and her energy to the house and Johnnie and Betty. But the trouble is that she is so busy she never has a minute for the things the children really want to do. I don't know how often I've heard them say, 'Mother, tell us a story,' or 'Mother, help us build a house with the blocks,' and every time the answer is, 'No, not now, dear, Mother's busy now.' But the same thing was the other day. They wanted Betty to be in a little play at school, and Mary didn't let her because she said she didn't have time to bother with a costume."

"What does she do with all her time?" asked the other.
"She fusses too much about the house. She rises so early that she loses her head. You ought to see the elaborate dinner she gets up every night—it's so unnecessary. Well, I don't suppose we should talk about her—Mary's a dear even if she doesn't look after her children the way we'd like her to have her."

It happens every day, and nearly always, as in this case, the mothers who make this mistake have the best intentions in the world. They simply do not realize that they are finding time to be with the children more—and still run the house satisfactorily.

It may have been necessary, years ago, for a woman to devote all her time to housekeeping, but that is no longer the case. When housekeeping meant spinning and weaving, and making leather belts when being a daughter and housewife meant being a weaver and tailor and doctor—there wasn't much time for her to teach and playmate, too.

But nowadays women who are learning to be motherhood first. They are refusing to do it as they used to do it. They come to you in sixe-eight containers, which, when opened, reveal the meanest as fresh as on the day they were picked. You will find that Libby's meats have a flavor and tenderness that home cooking of ordinary meats cannot approach.

Thousands of women are solving this very special problem by using Libby's Packaged Meats. They hand over to the Libby chef the hidden of the heavy part of the cooking, leaving themselves time and energy for more important things.

They have discovered that there are no four meats obtainable than Libby's Packaged Meat—

Libby, McNell & Libby
72 Welfare Bldg., Chicago
Libby's Meat & Fish Co. Ltd.
76 Wellington St., Toronto

fig. 25: Ad for Libby's canned goods, 1920
Fig. 25 is designed to appear as just another editorial for the magazine by following the same layout with its headline, columns, and surrounding illustrations that visualize the story being told. At first glance, it could easily be mistaken for an editorial until one notices the large Libby’s logo placed in the bottom right corner. It’s clear that the story is going to describe a failed mother focusing too closely on her housework while her son sulks on the front porch with only his pet to help him feel better. The lighting in the illustration makes it feel like the weather in the scene is beautiful and to be enjoyed, but the son is so upset by his mother ignoring him that he can’t bring himself to have fun and play. The warm, glowing sun shines down upon on the son who pouts outside, but a dark, brooding shadow enshrouds the mother slaving away in the kitchen. The text further clarifies how unacceptable the scene is because there’s no excuse for being busy in the kitchen when Libby’s takes care of the hardest parts of cooking.

Two women were talking about this very thing the other day in connection with a friend. “I feel that Mary is making a big mistake,” said one. “Of course she thinks she is a perfect mother… But the trouble is that she is so busy she never has a minute for the things the children really want to do… But the worst thing was the other day. They wanted Betty to be in a little play at school, and Mary didn’t let her because she said she didn’t have time to bother with a costume… She fusses too much about the house… Mary’s a dear even if she doesn’t look after her children the way we’d like to have her…”

It may have been necessary, years ago, for a woman to devote all her time to housekeeping… there wasn’t much time for her to be teacher and playmate, too!

But nowadays women are learning to put motherhood first…

The story is incredibly emotionally charged and places a massive amount of guilt on any reader who thinks she may be spending too much time on chores. It’s a double-edged sword: a housewife is expected to maintain a home to be a good mother, but if it takes all her time away from giving attention to her husband and children, she’s still a bad mother. We learn that this particular mother, Mary, is harming her daughter’s interests and opportunities because she can’t make her costume for the school play. The
neighbors are criticizing her selfishness, deciding that Mary is not raising her children in the way that the other women feel she should. The narrator agrees that mothers are now teachers and playmates since their type of housework has changed, and this shift can be achieved by delegating tasks to machinery. This is an example of how, because of time saved on chores due to a technological advancement (in this case, the mass production of canned foods), a housewife is awarded more time for other activities but those activities must still serve her husband and children to really serve herself.

Using this editorial-style advertising to showcase an item that can be bought on a payment plan, fig. 26 also includes peer pressure through the story of a neighbor. The headline, “Your Neighbor with the Laughing Eyes” doesn’t refer to a cruel neighbor with eyes laughing of criticism, but with happiness and joy. She is illustrated in multiple different ways in the two-page spread. To the left, she is using her kitchen cabinets with ease and sophistication, displaying how reachable everything is for her and how pleased she is that her kitchen was built to suit her needs. In the bottom left corner, she stands next to a car with her husband. She is wrapped in elegant fur and it can be assumed the car belongs to her family - both of these aspects suggest that this neighbor is wealthy and takes full advantage of all of the technological advancements available to her. To the upper right, she faces her husband with a look of adoration with rosy cheeks and an endearing smile. This scene serves two functions: to make a female viewer jealous of her happiness and success, and to make a male viewer wish that his own wife was as loving and relaxed as the woman pictured. The text provides the full story of who she is and the ease of her life.
...Her eyes are always laughing - always ready to smilingly greet her husband and children - always making light of kitchen work that is drudgery to others.

She is loved and envied by everybody.

Perhaps you will say it is because fortune has smiled upon her; because she has health and beauty, and a husband with a princely income. But this is not true. More often she is a woman with an average home and an average income.

Her secret is really not a secret at all. Thousands of women know it. You will find it in her modern kitchen - her work shop. The dreaded bugbear of long hours of laborious work has no place in this beautiful room. She has modern appliances. She does her work systematically - quickly - happily. A few hours and it is finished...

Is your kitchen work beginning to tell upon you? Are you needlessly tired when evening comes? Why not let this beautiful and practical Sellers do some of the work for you?

In sparkling, sanitary, white enamel or in the beautiful, golden oak, hand-rubbed finish, it costs no more than any good cabinet. And most any dealer will gladly arrange terms to suit your income.

Much like the rhetoric used for the ads that promoted home ownership, the viewer is assured that the person to be envious of in the narrative is actually no different in terms of luck or wealth. The story is not a matter of privilege or chance, but of ordinary people who chose to make a change and improve their lives in a painless way. The main subjects
in these illustrations are typically white, thin, attractive, and well-dressed couples or women. They’re often smiling, playing with children, or pleasantly chatting with friends, appearing popular, well-liked, and blessed with leisure. However, they’re presented as average people who made the smart decision to get financing and benefit from including technology into their daily routines. Middle-class workers are now afforded the economy of deferred payments on already economically-priced goods, and the only thing in the way is their hesitancy to apply for it.

Fig. 27 folds many aforementioned ideas into one image. The illustration is a scene of a beautiful mother who has just returned from the market with a basket overflowing with fresh produce, just like the basket presented in The “Silent Hostess” Treasure Book page in fig. 24. Also similar to that page is the faint suggestion of sparkling service ware in the background on the right side, presenting the mother’s underlying identity as a dinner party hostess. Her daughter eagerly helps to put the goods away in the clean fridge already bursting at the seams with food and ingredients, foreshadowing her own identity as hostess and housewife down the road. They have a loving and friendly relationship unlike the boy and mother of the Libby’s ad in fig. 25. This could be due to the fact that this mother has more time for her daughter since her fridge prevents her from having to visit the market multiple times a week. The green background alludes to the brightness and freshness of the produce, encompassing the family and portraying their health. The headline insists that only Frigidaire offers what the fridge in the illustration provides, even if many of the benefits listed in the text were somewhat common among refrigerators as a whole at that time.
Fig. 27: Ad for Frigidaire, 1929
Whenever ads for appliances targeted the men of families, the objects were presented as gifts for deserving wives, or the benefits of the appliance were highlighted as the husband’s gain when his wife would implement it into her routine. Regardless of the direction, both of these methods appealed to a husband in that his thoughtful purchase would be the reason his wife would have less stress, more free time, and a higher chance of enjoying her chores. By placing the husband as the main contributor to his wife’s happiness, his position as breadwinner becomes even more important and essential to the pleasures of his entire family. Indeed, a husband may get just as much satisfaction from buying the appliance as his wife does using it. Ads based on gift-giving as the reason for the purchase rely on the appliance being described as the best choice, not necessarily what it will do for the person in the home using it most.

Fig. 28 shows a painting of a young girl leading her blindfolded mother into the kitchen, where a young boy eagerly holds the doors open of a brand new refrigerator. The wife’s husband stands back to watch the event unfold, his hand resting along the archway and a smile on his face, knowing that his purchase was the reason that his wife was about to be greeted with such a wonderful surprise. The children appear to be just as excited as the father as they eagerly wait in anticipation for their mother to discover what he’s selflessly contributed to the family. Their behavior in the moment mirrors that of their parents. The young daughter pulls her mother towards the refrigerator as if she’s just as excited as her mother to use the gift. The older son rests his hand on the open refrigerator door just as his father rests his hand on the archway, and he looks downward to watch his sister’s reaction in the same way his father watches his mother’s reaction. This alludes to the way the refrigerator will impact the family’s future, in that the daughter will use it as
she learns how to be a homemaker and the son will learn how to improve his own future family later by repeating his father’s financial investments. The refrigerator itself is already stocked full with a bounty of fresh meals, attesting to the family’s richness of food and happiness. By reading the text, the true intentions of the ad are made a little clearer.

fig. 28: Ad for Frigidaire, 1926
COULD any woman have a more wonderful Christmas?...

...For she will share with more than 250,000 Frigidaire users the serene confidence which only Frigidaire can give - a confidence based on proven supremacy in design and construction, on unvarying dependability and economy in operation, on the maintenance of a nationwide sales and service organization numbering more than five thousand representatives and devoted to the single purpose of assuring complete satisfaction to every Frigidaire user...

You will find Frigidaire low in price and very easy to buy on the General Motors deferred payment plan.

This description does little to expand on the specific benefits of the Frigidaire, unlike most of the appliance ads geared towards the consumers who will use it the most. Instead, it discusses its dependability, value, and the promise of a dedicated sales and maintenance team. This could be due to the fact that the benefits of owning a refrigerator are mostly self-explanatory anyway, but it can also be because the ad is trying to appeal to the husband who won’t be using it. By providing to him the confidence of knowing that the appliance will be dependable and well maintained, his investment (and new line of credit through the General Motors deferred payment plan) feels safe and secure. As an added touch, a small image of the frozen desserts mentioned in the text adds an alluring visual to all that the husband will gain from purchasing the Frigidaire.

Another example of appealing to a husband purchasing the item for his wife is the BlueBird ad in fig. 29. Interestingly, this page was placed in The Ladies’ Home Journal but it’s fairly charged towards a male viewer. Pictured is a young, pretty woman smiling as she caresses her husband’s clean button-up. Her face glows against a dark blue backdrop decorated with blue birds - a visual reference to the young woman’s environment incorporating the company’s logo. This may suggest that the benefits of the BlueBird washing machine encompass other parts of the user’s livelihood, just like the green background of the Frigidaire ad in fig. 27. The reference to the blue bird can also
act as a symbol of freedom, being released from a small cage into the world to do as it
pleases. The washing machine does the same, releasing the housewife from the
constraints of unaided housework and freeing her into a new world of extra time and
pleasure. The text does not immediately point to the husband as the one to directly
purchase the unit, but it certainly incorporates his benefits just as much as hers into the
description. As well, based on the financial figures used earlier, the payments would have
most likely come from his income if a married couple purchased the machine.
His happiness as well as hers

The man of the house welcomes BlueBird too—and delights in dispelling the gloom of washday.

For, with BlueBird comes happiness—the happiness of a well-ordered household, plentifully supplied with clean clothes, without the burden of washday.

Just an hour or so of a morning and the week’s washing is done. No beating or rubbing—no wear on the clothes. And every garment is cleaned perfectly, yet delicately handled. Such is the BlueBird way.

A small payment puts BlueBird in your home. The BlueBird dealer will demonstrate BlueBird superiorities with your own washing. See him today. And send for the BlueBird Book.

BlueBird Electric Clothes Washer

University of Michigan

fig. 29: Ad for BlueBird washing machine, 1920
His happiness as well as hers…
The man of the house welcomes BlueBird too - and delights in dispelling the
gloom of washday.
For, with BlueBird comes happiness - the happiness of a well-ordered household,
plentifully supplied with clean clothes, without the burden of washday.
Jus an hour or so of a morning and the week’s washing is done. No bending or
rubbing - no wear on the clothes. And every garment is cleansed perfectly, yet delicately
handled. Such is the BlueBird way.
A small payment puts BlueBird into your home. The BlueBird dealer will
demonstrate BlueBird superiorities with your own washing. See him today. And send for
the BlueBird book.

The scene envisioned in the text assumes that the husband experiences the
“gloom” of washday just as much as his wife does, even if she is the one who washes the
clothes. In the painting, the main figure isn’t reveling in her own clean, soft clothing, but
her husband’s. When envisioned in this way, the importance of the rest of the family’s
happiness is a main factor of choosing the product. Family appeal is a popular tactic for
washing machines at this time, and it is often the linens of other family members that are
emphasized over that of the housewife. Fig. 30, an ad for the 1900 Cataract washing
machine, involves an illustration of a happy, beautiful young mother and her charming
baby caressing her flush cheek. Both figures look directly at the viewer with soft smiles,
forming an immediate connection even if they are just characters on a magazine page.
There is a striking amount of white fabrics in the scene, including the baby’s play clothes,
nighties, and blankets. This is quite a statement on its own for how many messes babies
typically create and the labor that would be involved in washing all these items by hand
every time they were dirtied. However, the mother is unbothered, and even she wears an
apron that’s also stark white. She doesn’t need to worry, for she owns a 1900 Cataract
Washer.
fig. 30: Ad for the 1900 Cataract washing machine, 1920
The headline makes sure to relieve the viewer of any risks she may feel in washing the family’s most delicate items by machine, including “the little dress you have embroidered so carefully.” The cost isn’t a risk either since the machine can be bought on deferred payments. Both the image and the text work together to easy any fear, and the heart-warming wholesomeness of the illustration begs for envy and wishful thinking from the viewer. The artwork was made by Lucile Patterson Marsh, a prominent female painter who made countless works for American marketing campaigns. Patterson Marsh studied at the School of the Art Institute of Chicago and taught at the Art Students League of New York. Her often warm, family-centric art was highly sought after by companies seeking to appeal to women in ladies’ magazines, and her portfolio includes work for Squibb Medicine, Postum Cereal, Jell-O, PET Evaporated Milk, and General Electric, among many others. She often used pastel colors, fleshy pink babies, and soft, smooth textures to evoke feelings of comfort, love, and happiness. By pairing such scenes alongside fluffy text to promote household goods, these ads conveyed the same underlying appeal of emotional wholesomeness that Christine Frederick promoted in her book about Mrs. Consumer.

The important consideration to take away from all of these examples is the core of what the advertisements stand for: convincing consumers to spend money that they don’t have. Although married women were a considerably low portion of those working overall, marketers assumed women were in charge of up to 90% of household spending. Therefore, marketing directly to them would serve as a major advantage. Referring to the kind of media that women were reading and listening to, it would only make sense for

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34 “Lucile Patterson Marsh”
35 Graham, 644
these companies to promote the advantages of appliances to domestic work while
describing the ease and shamelessness of purchasing under a payment plan. As well,
quietly infiltrating women’s literature to have readers believe that these specific,
expensive appliances are the only way in which to be a great hostess, wife, and mother
further serve the companies’ interests.
CONCLUSION

Today, the modern landscape is littered with rent-to-own furniture showrooms.36 These companies offer payment plans for appliances, computers, and furniture with little to no down payments and minimal monthly payments. This business model may appeal to those who desire appliances for convenience, but mostly relies on those who desire a larger television screen or a luxurious leather recliner. The allure comes from the ease in which someone with a low income can furnish their home with nicer commodities or impress their neighbors with a television that takes up the entire surface of the living room wall. The middle-class can fall prey to this idea, too, through the enticement of being able to have nicer furniture than their friends or coworkers. The sheer volume of companies alone that offer these opportunities makes the process almost too easy, especially when paired with the unbelievably small monthly payments that conveniently neglect to discuss the interest included.

This phenomenon continues into the automotive industry, where loud commercials of fast cars and happy, traveling families conclude with figures of low monthly costs and zero down payment. Typically, the actual price of the car is left off, as is how much of the monthly payment is actually comprised of interest. Other times, the commercial will advertise the financial figures of the best available payment plan which

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36 In the city of Louisville alone, there are over 15 different business locations for rent-to-own furniture.
only few consumers with the top credit scores would actually qualify for. Realistically, the consumers with the most impressive credit scores achieved their success because they can actually afford everything they buy on credit. Regardless for reasons of borrowing, the best interest is reserved for those not in need.

The marketing methods in 2019 have become only more underlying, manipulative, and successful than that of the 1920s, but the advertising trends that emerged from that decade laid the groundwork for how to convince an audience to buy on credit. The infiltration of these ideas into cookbooks, literature, entertainment, and peer pressure formed an economy of consumers comfortable with borrowing money to suit their needs and scratch their itch for an upper-class lifestyle. Arguably the most effective of these methods was the editorial-style advertisement, which is clear when noticing that ads in magazines includes massive blocks of texts for decades beyond the 1920s. It would be worth research how this style was effective for other industries such as food ingredients, beauty products, and clothing. As well, a full investigation of the history of automotive advertising in America may reveal how car spending has been maintained through marketing ever since cars first came on the market, especially with the drastic increase in makes, models, colors, and styles of cars as a whole.

Returning to the representation of women in the advertisements discussed, I want to again address the potential social consequences of portraying homemakers as masters of their domain and successful entertainers. The idea of promoting credit through a promised sense of confidence, achievement, and pride in women via appliances, remodeled kitchens, and handsome furniture is a manipulative tactic that relies upon women redirecting their free time back into their house and families. Although it may
appear liberating to express middle-class women as practiced scientists of efficiency and economy, women are still discouraged from leaving the home to gain an education, join clubs, seek hobbies for personal enjoyment, or participate in politics. The possible freedoms that electricity and technology offer are pushed aside for an idealistic dream of the happy, efficient homemaker that all women are pressured to be. However, if women at the time have no way of escaping these expectations anyway, shouldn’t they be able to master the craft of homemaking for the sake of emotional stability and self-confidence? This conflicting dynamic of empowerment versus confinement is difficult to answer.

Another layer of the issue to confront, as evident through the ads discussed, is the way that the editorial-style layout manipulates the (most likely female) viewer. The idealistic imagery combined on the same page with a block of emotionally-charged text reads as both an entertaining narrative and advice column. The way in which these ads read like another story in the publications they’re placed in encourage the viewer to read it in its entirety. The illustrations create a scene that the viewer can either visually insert themselves into or wish themselves to be, forming an all-encompassing appeal. The text itself acts as a reference to rationality. By listing the promises and benefits of the commodities alongside describing the risk-free ease of establishing a payment plan, purchasing the item is confirmed as a careful decision that comforts the viewer in its reasoned approach. Therefore, not only would the female consumer become master of her domain through the item advertised should she purchase it, but her self-confidence is also formed due to the fact that she’s essentially read a full-page manual about how the item works, why it’s the best, and how it would improve the life of the user drastically. She feels that she’s become master of both its use and construction, but it must again be
suggested that there is a falsity to this shallow understanding of the item, put in place only to encourage her to buy it.

It is obvious that the artists who create these advertisements have a strong ability to tap into the deep visual and cultural consciousness of their targeted audiences, so much that a culture of frugal spenders turned to applying for credit for new goods. How different is this from the practices of fine art throughout history? Commercial artists are not amateurs. The formal compositions, realistic proportions, use of light and contrast, and appealing colors used suggest a background of professional training in most of the ads shown. Even if advertisements are confronted as artworks designed to sell a product, this doesn’t automatically assume fine art to be free of the intentions to sell an ideology. At its core, commercial art also sells an ideology, so why is it regarded as low brow? Large-scale paintings and altarpieces of biblical narratives have been used throughout history to entice new church members by offering spectacular visualizations of miracles to the illiterate. Why is the promotion of a sacred ideology in art considered so different from the promotion of the commodity-based secular? This question in itself is not only difficult to answer but also tricky to confront.

As much as commercial art may not be highly regarded, it cannot go ignored as an essential component to Western identity formation. It’s important to break down the visual rhetoric prevalent across the 20th century in order to learn the give-and-take relationship between consumers and graphic design. The artists of advertisements rely heavily on trends, preferences, education, and standards of their surrounding cultures, and the way they respond to these aspects offer an excellent lens in which to view societal changes. There is an entire world of advertising to be explored, and I firmly believe that
this history can be used to better our understanding of the way art shapes our identity, choices, and desires.
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