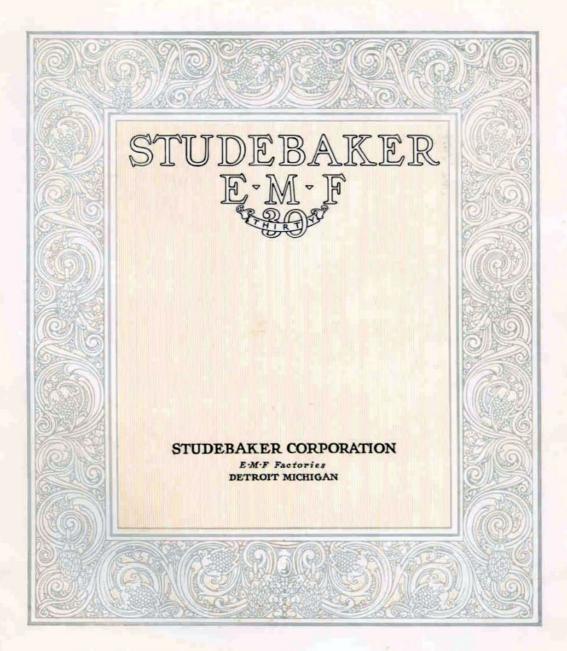
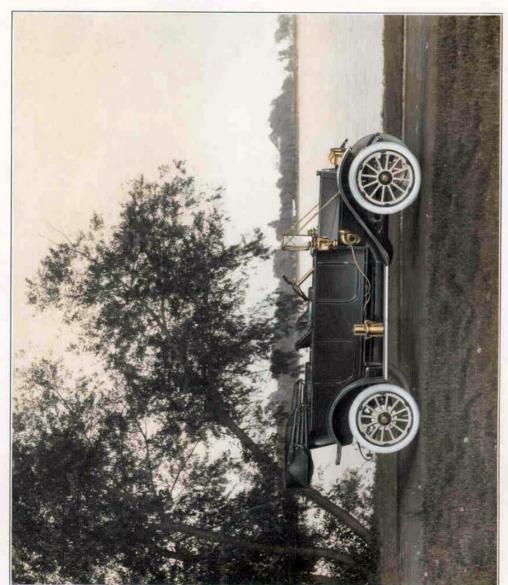


But for the motor car this would be unattainable





Studebaker 1912 Model-E-M-F "30"

STUDEBAKER E-M-F-"30"

HEN E-M-F "30" cars finished 1, 2, 3 in the 170-mile road race, at Savannah, on November 27th last, winning thereby the Tiedeman Trophy, it proved one thing of greater import to the prospective buyer than anything else—that we still make automobiles just as good as we did four years ago.

Had only Witt in his "30" finished first, with cars of other makes following, in second and third places, it would not have been so significant. Chance, accident and circumstance play so large a part in automobile racing, no single victory proves much—if anything. All attendants at race meets know this—that is why there is so little betting on these events as compared with horse racing, for example, in which an animal may be counted on to show form about equal to his average performance.

Had only one E-M-F car won, it would have been just an ordinary occurrence—a feat that, luck being along, might have been accomplished by the poorest of competing cars.

But the performance at Savannah was a world's record—never before in any national or international racing event have three cars of the same make finished in first, second and third places.

And remember, only three E-M-F "30" cars were entered.

It was a clean sweep. The other entrants never had a chance from the first. Not one of the three had any trouble of any kind—not even tire trouble—and not one stop or hesitation



was made from start to finish. It was a wonderful performance, and one which will not be duplicated in many years to come, most likely.

We have said the most important thing the triple victory proved was that we still make good automobiles. Perhaps you think that is a strange angle to put on it. If so, you haven't visited the agencies of our competitors lately—or you have escaped their favorite argument against E-M-F cars.

You see, they have to admit that the cars we made in 1908, 1909 and the years since, were wonderful cars—for all of them are still on the road and their owners won't sell them for their original purchase price. No dealer dares say anything against those great cars, for the cars

themselves would throw the lie in his teeth by demonstrations that would put to shame his "latest" model, and reference to their happy owners would develop stories of efficiency and economy and of satisfaction that would silence the glibbest-tongued salesman dealing in futures and hopes.

So they admit, perforce, that we used to make good cars. For example: Old Bullet—ninth car we turned out of the E-M-F factories—still holds the world's record, made on Atlanta Speedway two years ago. Over 84 miles per hour—must be a good car. A mighty fine car. An incomparably wonderful car in fact.

"But," they say, "popularity has hurt them. The demand of the fool public has been so great they now turn them out by the thousands and they are not as good as they used to be."

Ever hear such sophistry? Such rot?

Why, the burden of all our ads has been—The more we can make the better we can make them—and we have demonstrated how and why in the most conclusive manner. (If you haven't read "A Talk with Flanders," you ought to ask the dealer for a copy.)

But what would you? You wouldn't deprive a deserving, not to say a hungry, salesman, of the power of speech, would you? And since he must say something; and since the truth would not sell you his car—well, automobile dealers are neither angels nor philanthropists. Besides, before taking on the line he is trying to sell you, he tried his best to get the Studebaker line—it is known as the creamiest of them all, because these cars sell themselves and take care of themselves. He tried his best and failed—therefore, we must not be too harsh on him when he conjures up some argument that you can't disprove at the moment and make it do duty in place of the truth.

You see it is so easy to prove that 1908, 1909, 1910 and 1911 E-M-F "30" cars were the world's best in their time—but you can't prove that a 1912 model is—yet. It takes about ten years to really prove anything about an E-M-F "30" car anyway. No man knows yet what the life of these cars is. Not even approximately. After five seasons they seem to be better—by comparison with most recent models of other makes. Doubtless their time will come—but it is not yet. Ask your neighbors who own models of three, four and five seasons ago.

At Savannah all calculations were upset—that is to say, those made by competitors. The consistency with which the three E-M-F "30" cars sped around the 17-mile course was only equaled by the per-

2000

sistency with which the others didn't. The three E-M-F's had absolutely no trouble—the others seemed to have nothing else. It was at the same time, the most remarkable demonstration of E-M-F stability and competitive instability ever shown on a racing track.

Witt's car was No. 37859 and came out of the ordinary run of cars from the factory on Nov. 17, 1911. Tower's car was No. 37361 and Evans' No. 37430. And our records show how they came through the factory on Nov. 7th, and Nov. 10th, respectively.

That these cars were the ones selected to try conclusions with all comers for the Tiedeman Trophy was merely accidental. Each in its turn had been drafted for smaller racing events which they won of course, and, being a trifle more limber than brand new cars on the day the racers must be shipped to Savannah, they were selected.

Perhaps you have noticed in our ads and other literature that our favorite claim is "our latest model is just as good as any former one."

The claim is unique in automobile advertising.

Read the ads announcing new models of other makes. You will find the various paragraphs alternate—an apology, then a claim. Then another apology—tacit at least—and another claim. Apology for past models; claims of wonderful superiority for the new one which they are now trying to sell you.

Automobiles, like men, can best be judged by their past performances. If last year's model needs explaining—this year's may be better in those particular features but likely to prove defective in others. There are exceptions but that is a good rule to follow.

That is why our proudest claim is "our latest model is just as good as our first or any intervening one."

Oh yes! we doubtless have many points that we might call superior.

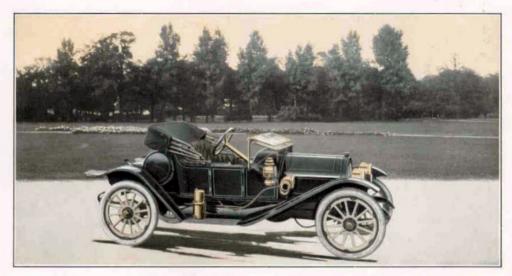
Improvements made from time to time just because the world moves and we are older and know better today than we did yesterday. But why paint the lily or gild refined gold?

To say that the 1912 E-M-F "30" is as good as the 1908 model is to say in the fewest words that it is the best in the world.

No other car has such a record of service and of satisfaction. No other car is sold by its owners to such an extent as this car—unless it be the "30's" smaller brother, Flanders "20."

On January 1st, 1912, there were nearly fifty thousand of these cars on the roads in hands of owners, and every owner boosting—





Studebaker 1912 Model-E-M-F "30" Foredoor Roadster

lacking only a few hundred of that number and by the time this catalog reaches your hands there will be over 50,000 in daily use.

Just think! 50,000! That's a lot of automobiles. In round figures sixty million dollars' worth. Now they must be mighty fine cars or we could not sell so many. You personally know several people who own them. You have, and if you haven't you should, ask them. We know what the answer will be. That's what sells them. And to say that so many are sold—that the demand summer and winter is always about three times the possible supply, is to say one of two things. Either that average buyers are fools and users liars; or, that E-M-F "30" is a truly wonderful car. There can be but one of two answers.

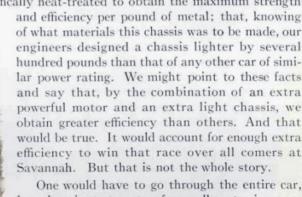
You know what Lincoln said—you can't fool all the people all the time. Yes, E-M-F "30" has been a wonderful car—and Savannah proved, just as every other late model is proving on the road, that we make them just as good if not vastly better than we ever did before.

If we were asked to point out what particular feature in the E-M-F "30" was most responsible for the unparalleled success of this car we could not do so. We might point to the motor and say no car can be better than its motor.

But that would not answer the question fully. It is admitted by our rivals that the motor in the E-M-F "30" is the most powerful pound for pound of cast iron and aluminum that has ever been put into an automobile. Called thirty horsepower and entitled to less than that rating by the arbitrary ruling of the A.L.A.M. technical committee, it actually develops more than thirty-four horsepower.

That just goes to prove that cylinder dimensions alone have little to do with the actual power of a gasoline engine. One 4 x 4½ motor may develop 25 horsepower; the next fifteen, and the next—if designed and built throughout as E-M-F "30" motors are, will develop 35. Valve dimensions, cam design, compression, ignition, carburetion, piston clearances, mechanical and torque balance—these and a hundred other details that the layman kens nothing of, all have a bearing on the efficiency of the motor, and there is all the difference in the world between a gas engine that any boy of mechanical bent can make, and one scientifically designed throughout.

Then we might say that, because every chassis part is made of the best steels obtainable, the formulae for which had first been determined in our own laboratory; then scientifically heat-treated to obtain the maximum strength



One would have to go through the entire car, into the minutest parts—for small parts give more trouble than large ones and are the ones most often slighted by designers and factory men; one would have to ask a thousand owners and tabulate their



replies before he could discover the many points of superiority in this car over its would-be competitors and which bring the invariable answer from an E-M-F owner, "Well, I guess there are other good cars. In fact I know some folks who own other cars and are well satisfied with them. But, if I was going to buy another tomorrow, I would repeat. I'd buy another E-M-F "30." Costs less in the first place and there's no comparison in the maintenance cost afterwards."

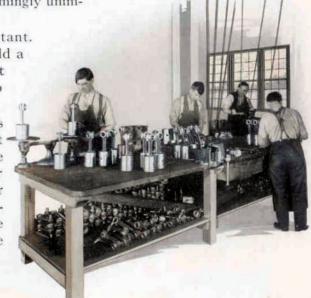
If you are interested in detailed specifications, read those which follow. Pay particular attention to the wonderfully simple and absolutely certain and safe oiling system. It is one of the chief contributors to the power and endurance—the long life—of the E-M-F "30" motor. The carburetor is another. Our English agent tells us they get 30 miles a gallon over there—and it beats any European car in gasoline economy. Yet in Europe, where gasoline (petrol) costs twice what it does in America, they design with an eye single to low fuel consumption to the exclusion of almost every other factor.

While you are about it, study the transmission system, clutch, steering gear and other vital parts. In these—not one alone, but all combined, you

will find some of the reasons. Other reasons you will find in every part however seemingly unimportant.

We consider no part unimportant. It has been our ambition to build a car that was uniformly excellent throughout. It is the short-cut to success.

That the demand for these cars always exceeds the supply; that they are the first choice of people who know; that owners are our best salesmen; and that you never see them advertised for sale second-hand—these are the proofs that we have attained our goal—that in the

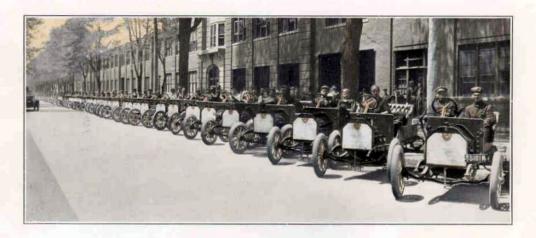


E-M-F "30" you get more passenger miles per dollar, first cost and cost of up-keep, than in any other car in the world selling for less than \$2,000.

One argument that is frequently used by rival dealers and which on the face of it looks to be worth par, is this: "Yes, the earlier models of E-M-F '30' were great cars" (every argument against our later models must begin with the admission for reasons which we have set forth above) "but the 1912 model is heavier—longer wheel base, larger body throughout, larger, heavier fenders and more equipment than formerly—result is an overloaded motor and reduced efficiency."

Now, that sounds all right, doesn't it? Convincing—but for that performance of three 1912 models at Savannah, in which these cars proved to possess an efficiency unequaled in any other cars built. But for that and other feats which demonstrate both efficiency and endurance, such an argument would convince. And since some folks do not follow racing matters it does duty in many cases for the truth.

Now here is the answer: The 1912 model is heavier; and we admit, howbeit reluctantly, that it is larger—as large as other cars selling for \$1600 to \$1800. And the body is roomier. And the equipment is better. And the demountable rims, which is standard equipment, weigh more. We admit that we have not only kept up with the times in such matters but have kept



just a little ahead all the time—as for example when we set the pace by making demountable rims standard on an \$1100 car while \$1600 cars were still charging extra for them.

In short, we acknowledge—and with thanks—all the complimentary things our rivals say about the external features of our 1912 model.

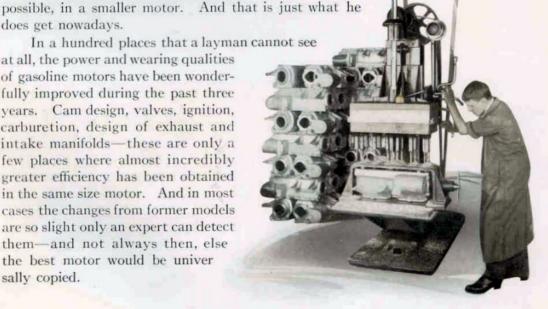
But wouldn't you suppose that we have kept pace with engineering refinements also? Would we devote all our skill and attention to refining details of body and equipment—externals only—and neglect the opportunity to improve our power plant to keep pace with the other?

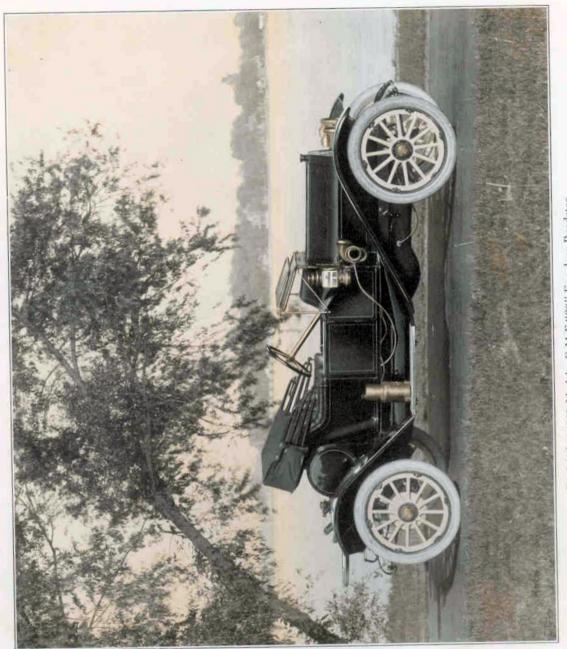
Doesn't seem reasonable, does it? Not in a concern that has made the success this one has.

Do you know that in Europe they are making the motors smaller all the time-instead of bigger. A few years ago the trend was all the other way. What is the reason? Because buyers no longer desire power? Not at all. And yet, it is not power per se that the buyer wants-he wants efficiency and he prefers to have it, if

does get nowadays.

In a hundred places that a layman cannot see at all, the power and wearing qualities of gasoline motors have been wonderfully improved during the past three years. Cam design, valves, ignition, carburetion, design of exhaust and intake manifolds-these are only a few places where almost incredibly greater efficiency has been obtained in the same size motor. And in most cases the changes from former models are so slight only an expert can detect them-and not always then, else the best motor would be univer sally copied.





Studebaker 1912 Model-E-M-F "30" Foredoor Roadster

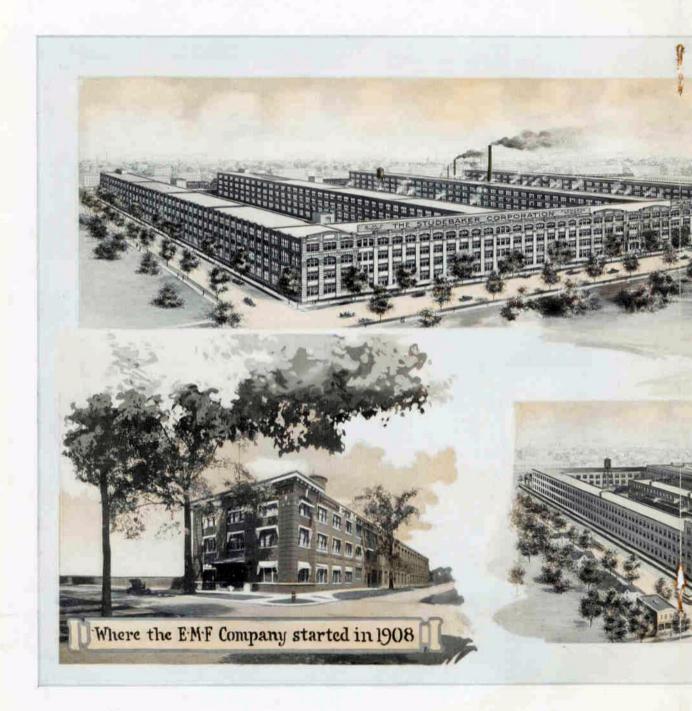
That's why the technical committee of the American Automobile Association insists that every manufacturer entering sanctioned stock car contests must first furnish the committee with accurate data as to dimensions and other details of every part of the motor. It is well known that an expert can get more than twice the power out of the same motor by such slight changes as he knows how to make.

In the E-M-F "30" of today are incorporated every advanced idea that science has proven better. So you see, while the weight of the 1912 model is nearly 300 pounds heavier than that first 1908 model—an increase in weight of about 15 per cent—the efficiency of the same motor today is more than 25 per cent what it was originally, so we have a net increase of, say, 10 per cent efficiency in the car.

So falls another sophistry to the ground!

Perhaps in the fact that we make every part of E-M-F "30," from the pig iron and the raw steel bar to the finished product, is to be found the greatest factor in the success of the product.









Studebaker 1912 Model-E-M-F "30" Detachable Demi-Tonneau

Only the manufacturer who makes every part in his own plants can actually know just how every part is made.

Take cylinder castings for example. It is not too much to say that, however well designed, the final success—the power, and the enduring qualities—of a motor depends on the quality of metal used, the temperature at which it is poured and the accuracy of the work which must, of course, begin with the making of patterns and cores and finish with the last machining operation on the cylinders.

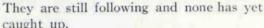
It is worth a trip across the continent to spend a half day in our mammoth foundries and see how we make castings.

Next in importance—if indeed anything can be secondary in the making of an automobile where excellence must be uniform and everywhere—comes the drop forging plant.

Drop forging as an art is itself young. Its greatest development dates from the time when the automobile began to enjoy a large demand—and to be manufactured in large numbers to meet that demand. In a word, the process of drop forging parts means that every part so forged is not only made of the best quality of steel, but the steel is improved in the process and every part is made exactly like every other part forged under the same hammer and in the same set of dies.

From the day when we were able to say "drop forgings take the place of malleable, bronze and other castings" we were able to prove that an automobile was more than three times as good—three times as strong, while lighter, and more than three times as safe.

And the first time that was ever said was in the first E-M-F ad. Don't forget that. We led—and compelled others to follow.





After the motor and chassis comes the body. There again the manufacturer who can make and paint and trim his own bodies knows just what goes into them. The others must guess—and hope.

Specifications

Motor—Thirty horsepower; four cylinders cast in pairs; bore 4 inches, stroke 4½ inches, 226 cubic inches piston displacement. Cylinders cast in our own foundry of the best gray iron and bored absolutely true to size, thus insuring perfect compression.

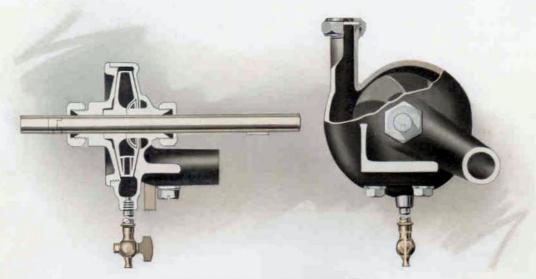
PISTONS—Cast in our own foundry and ground true to 1-1000th of an inch. Fitted with drop forged connecting rods and ample piston pins and bearings. Pistons carry four expanding rings and are so accurately ground that every piston we manufacture is interchangeable with any other piston we ever made. Every pair of pistons is accurately balanced on scales so that they turn without any vibration.

Crankshaft—Drop forged from solid steel bar. Amply large and fitted with three bearings, insuring rigidity.

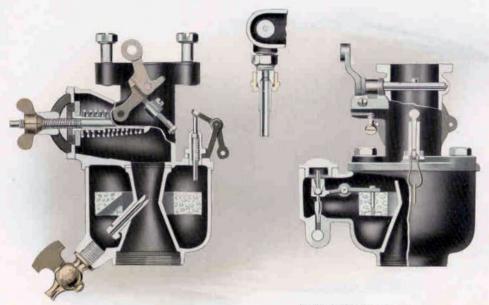
Valves—L head type, set on left side of motor. All valves 1% inch diameter with lift of ¼ inch. Push rods easily adjustable. Valves are ground in their own seats.

Crank Case—Aluminum, with removable baseplate for reaching crankshaft.

Carburetor—E-M-F, tried through several years of service and proved efficient at all speeds and under all weather conditions. Intake manifold is large enough to provide swift passage for the gases. Carburetor is capable of 4 to 55 miles per hour on direct drive and is very flexible with minimum of adjustment.



E-M-F "30" Water Pump-Sectional View



E-M-F "30" Carburetor— Sectional View

Timing Gears—Cut with spiral worm from drop forged steel blanks. Case hardened. Gears are very quiet and run in grease bath. Aluminum housing.

IGNITION—Dual system. Dry cells and Splitdorf magneto of ample size.

Motor Cooling—By water; tubular radiator with plenty of cooling surface to maintain perfect cooling at all times. Centrifugal pump accessibly located and operated on the magneto shaft by the timing gears.

LUBRICATION—Automatic, vacuum-feed principle, direct from oiler cast integral with crank case. Keep oiler full and it needs no further attention. Pistons and motor bearings are lubricated by splash. Other

bearings in the car are fitted with dust proof grease cups or oilers.

CLUTCH—Direct external cone, leather faced and fitted with flat springs to facilitate engagement. It is positive in its action and will not slip, although it engages without any shock to passengers or mechanism.

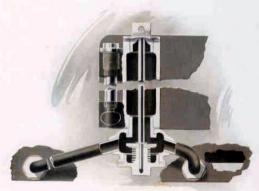
Transmission—Three speeds forward and one reverse. Sliding gears controlled selectively through single gear shift lever. Shaft drive through two universal joints. Transmission gears mounted in aluminum housing just forward of the rear axle. This puts the weight where it belongs, gives better traction and balance. Gears are cut from drop forged blanks to the finest possible

accuracy. They are case hardened in our own shop and when assembled are set with great care. Every set of gears is vigorously tested for quietness before shipment.

Brakes—External and internal. Large braking surface so that either set will lock wheels. Service brake is operated by foot pedal. It is lined with thermoid and contracts on hub drum. Emergency brake is controlled by hand lever and expands within drum where braking surface is steel against steel.

Frame—Pressed steel, U section. Dropped 3 inches, giving lower center of gravity and permitting the use of long, easy springs.

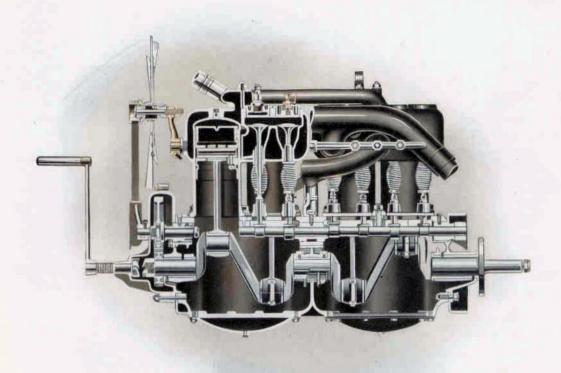
Control—Standard. Single gear shift lever operating in H plate. Spark and throttle levers above steering wheel and fitted with the utmost nicety for "thumb and finger" control. Pedals for clutch and service brake. Accelerator or foot throttle operates through floor slot, permitting the foot to



Oiling System-Sectional View

remain flat on the floor at all times. It is conveniently placed between the pedals. Both brake and gear shift levers are inside the body and are placed so that the driver can grasp them instantly. No stretching to reach the control, everything is at hand. The entire control—levers, pedals and all—has been carefully arranged for the entire convenience of the driver.

Bodies are made in our own shops of the finest material and in a most skilled manner. The best grades of poplar, maple and birch are used with pressed aluminoid steel. The wood is braced and laminated wherever advisable. In finish, the cars are unexcelled even by the most expensive cars, 17 coats of best paint and varnish are carefully applied and rubbed down in our own shop. Weeks are required to finish a body, the varnish being given all needed drying and aging. Seats are wide and deep, with cushions comfortably slanted. Upholstery is of No. 1 hand buffed leather, covering best curled hair over finest pillow springs. Inside handles on doors, and hooks provided so that tonneau doors can be opened for ventilation. Adjustable ventilators are placed in the dash so that the front seat is perfectly cool under all conditions of driving. Design of bodies is in general the foredoor, full vestibuled type. They are big, simple, handsome cars. Touring car is amply comfortable for five passengers and tonneau is fitted with foot and robe rails. Demi-Tonneau is a four-passenger car with detachable demi-tonneau. One man can easily remove the tonneau in five



Sectional View of Motor-E-M-F "30"

minutes and this leaves a roadster car with spacious carrier deck. The Roadster is characteristically roomy. Full foredoor body, with handsome cowl dash. Both doors open and the control arrangement is so convenient that the driver can leave the car by either door.

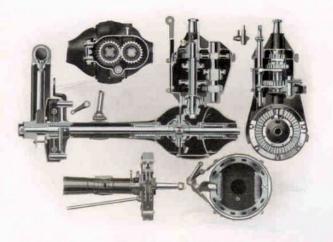
Tops—Made of silk mohair. Frame with Duquesne bow, giving easy clearance to passengers in the front seat.

Painting—Body, E-M-F dark blue, finely striped with gray; frame, axles and fenders black. Wheels E-M-F gray. Gasoline Tank—Under front seat for Touring Car and Demi-Tonneau, capacity 17 gallons, giving average mileage of 300 miles. Round tank behind seat on Roadster, capacity 22 gallons. Strainer in gasoline line prevents dirt from reaching carburetor.

Wheels—Selected second-growth hickory, artillery type. Fitted with Continental detachable, demountable rims.

TIRES-32 x 31/2 inch.

GEAR RATIO—3½ to 1. On direct drive, wheels travel 26½ inches to each motor revolution.



Sectional View of Transmission-E-M-F "30"

Springs—Full elliptic rear, semi-elliptic front. Long and easy riding, and made of the best oil tempered, high carbon steel.

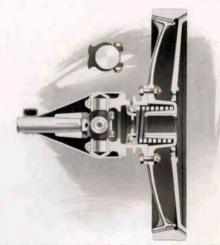
WHEEL BASE-112 inches.

Running Boards—Covered with linoleum, with oval brass moulding.

MATERIALS—Our enormous facilities enable us to use the finest materials and processes of manufacture. Our shops are complete from the foundry and forge shop to the body works and brass plating foundry. The bar steel which enters our forge shop is made by steel mills to our own formulas. These formulas are worked out in our own physical and chemical laboratories with almost inconceivable care and attention to detail. Then our enormous orders bring us steel made just as we prescribe and every shipment is tested by our laboratories to be sure it maintains the required standard.

If not, it is rejected. Throughout our works the same scrutiny and inspection is continued. We cast our own cylinders and case harden our own steel. Myriads of automatic machines produce the finished car with an economy of effort and an exactness which is beyond human skill. An automatic grinding machine is far more exact than any workman. So we finish to 1-1000th of an inch accuracy in many parts and every part is absolutely interchangeable.

EQUIPMENT—Three oil lamps of appropriate design. Acetylene generator connected to large, brilliant headlights. Horn, tool kit and tire repair outfit ready for the road. Magneto, of course. Roadster is equipped with tire irons in rear of car.



Sectional View of Clutch Assembly-E-M-F "30"

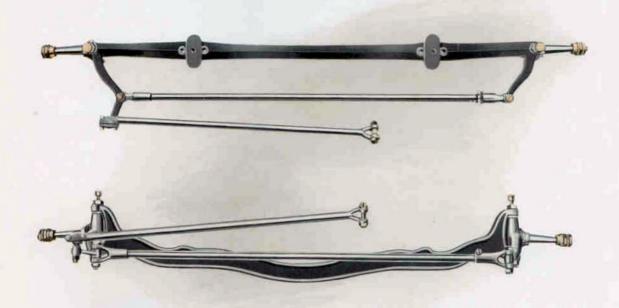
PRICES-(f. o. b. Detroit.)

Touring Car	\$1100.00
Detachable Demi-Tonneau	1100.00
Roadster	1100.00

EXTRA EQUIPMENT—Silk mohair top complete with side curtains and dust cover, brass bound automatic windshield, special for each car, Stewart speedometer, Model B Prest-O-Lite tank (in place of generator), f. o. b. Detroit: for Touring Car or Demi-

Tonneau \$90.00. For Roadster \$85.00. For acetylene generator in place of Prest-O-Lite tank, \$10.00 less in each case.

Guarantee—Same as Flanders "20." The Studebaker Corporation furnishes with every E-M-F "30" shipped, a signed Guarantee Bond, warranting for one year from date of sale by the dealer, car and equipment, except tires which are guaranteed by their makers.



Front Axle Assembly

Things to Consider in Buying a Car

The selection of an automobile is a serious matter. Too few buyers give the matter the careful thought the subject merits.

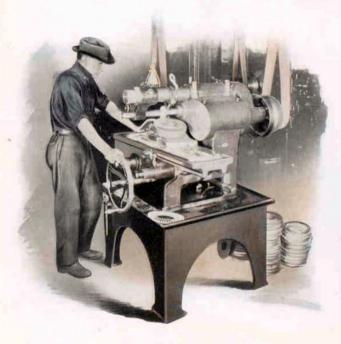
Perhaps the buyer of a medium priced car takes the matter more seriously than the man who can afford an expensive one. To the latter it is only an incident—one more car to put in his garage and to use on certain occasions. Of so little importance to the millionaire is the purchase of another car, he generally leaves its selection to his chauffeur—or if not the actual selection of the car, he at least allows his decision to be swayed by the advice of that worthy.

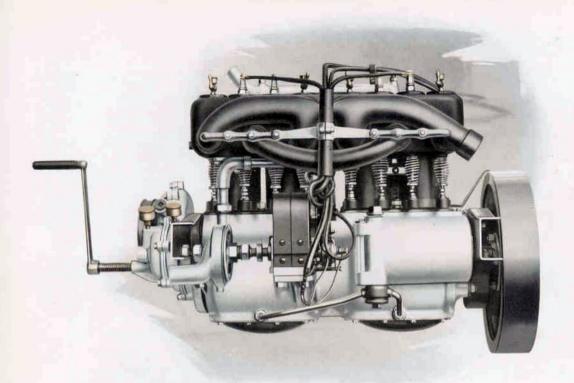
But to the man who wants a car for service—the average business man to whom an automobile is an actual necessity but to whom it becomes an extravagant luxury, the minute the cost of up-keep passes a definite figure, the selection of an automobile is a matter of grave concern and it behooves him to exercise the utmost care and to ponder several factors carefully before

finally deciding.

Now, of course, you realize all this in a general way and perhaps you resent our making any suggestions. Or, if you do not resent, then you may question our attitude in the matter—naturally believe us prejudiced in favor of our own product.

Well, we admit the mild impeachment. But our prejudice is based on a sincere belief that we give the best value. We have been in the automobile business since there was any automobile business. During that time we have





The Wonderful E-M-F "30" Motor

bought and paid for a lot of experience—paid highly for some of it. We think we know cars pretty well. But if we were going to buy a car today, we would consider three factors paramount to every other.

In the first place we, being human, would find it necessary to overlook all personal friendships in the matter; try to stop our ears against the blandishments of salesmen—for it is well known that a good salesman can sell a poor car while it takes no skill to sell a good one.

Then we would consider three things: First, the factory behind the car. Does the concern whose name-plate it bears actually build every part of the car or is it an assembled product—parts made here and there on contract and then assembled in the "factory" of the concern whose name it bears?

There is a real danger in buying an assembled car. One or more of the concerns who make the parts on contract may be out of business in a year or so—or some contention may have arisen between them and the "manufacturer" of your car so that they no longer do business together. It may

even happen, as it has in several instances, that the parts maker has himself gone into the making of complete cars and he and his former customer are now actually competitors.

What chance has the man who bought such assembled car a year or two ago to obtain a replacement part now?

Second—or perhaps we should have put this first—we would ask the dealer who was trying to sell us a car to let us take a copy of his parts price list home with us and compare price for price of the various parts with those of other companies.

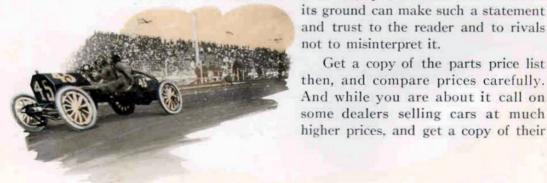
In this regard we may say that any Studebaker dealer will be only too glad to invite such comparison and the more rigid the better, and we will furnish any interested person with a copy of our latest parts price list.

Now, perhaps you think this is a matter of little importance but let us assure you from long experience that it is of the utmost importance to you unless you are willing to run the risk of having your maintenance bills run up to outrageous proportions.

No use to argue that "our cars are so well made they will never require replacements or repairs." Any sane man knows better. Any piece of machinery ever made by man will wear in time and will break in accidents. We believe we make the best motor cars on earth-we know we use the best materials the science of metallurgy can select. But we are honest enough-or we believe in your intelligence enough to say they will wear out in time, and parts will give way under outrageous abuse and in accidents. And we know that you, as a sane, reasonable man, will not misinterpret such a frank statement as an admission of weakness. In fact, only a concern that is sure of

> and trust to the reader and to rivals not to misinterpret it. Get a copy of the parts price list then, and compare prices carefully.

> And while you are about it call on some dealers selling cars at much higher prices, and get a copy of their



parts price lists also—it will make interesting reading and you will find how much more it costs to maintain a \$1600 car than a Flanders "20" or an E-M-F "30."

In most cases the dealer will tell you he is sorry but he hasn't a copy on hand. Tell him that looks bad for the man who buys his car—it means he will have to endure long delays and uncertainties in getting replacements. In other cases they will flatly refuse to give you a copy until after you have bought the car.

You can draw your own conclusions from this.

Thirdly—and we cannot reiterate this too often—after listening to all the dealer has to say, take his catalogs and parts price lists and then ask him for a list of names and addresses of every owner of his cars in your city or section. Get them all—not a few carefully selected ones. And get names of owners of past season's models as well as of the later ones.

And don't stop there. Don't accept his word that these good folk will all recommend his car—ask them yourself. Get the replies direct. If time is too valuable for you to see them in person, use the telephone, but get all the information you can—and particularly on cost of up-keep, prices of parts, promptness and courteousness in handling matters of guarantees and replacements.

Find out if the attitude of the company toward the buyer is the same afterwards as it was before he became an owner.

Having looked into these three matters carefully, it matters little how much you know or think you know about an automobile—if the answers are satisfactory you cannot go far wrong in your selection.

That's the way we sell ninety per cent of our product—E-M-F "30" and Flanders "20" cars.

BRANCHES AND SUPPLY DEPOTS

(2000 Dealers-all over the United States)

Atlanta, Ga., 45 Auburn Ave. Birmingham, Ala., 2029 Ave. C Boise, Idaho Boston Mass., Lawton Ave. and Cummington St. Buffalo, N. Y., 1054 Main St. Charlotte, N. C., 224 N. Tryon St. Chicago, Ill., 2030 Michigan Blvd. Cleveland, Ohio, 1900 E. 19th St. Columbus, O., 419 4th St. Dallas, Texas, 1515 Commerce St. Denver, Colo., 1515 Cheyenne Place Des Moines, Ia., 919 Locust St. Detroit, 234 Jefferson Ave. Fargo, N. D., 1224 Broadway Indianapolis, Ind., 311-313 N. Pennsylvania Ave. Kansas City, 1620 Grand Ave. Los Angeles, Cal., 1242 S. Flower St. Louisville, Ky., 5th and Main Sts.

Memphis, Tenn., 249 Monroe Ave. Milwaukee, Wis. Minneapolis, Minn., 6th and 2nd Ave. S. New York City, 59th and Broadway Omaha, Nebr., 2026 Farnum St. Oklahoma City, Okla., 7 West Main St. Philadelphia, Pa., 18th St., below Spring Garden Portland, Ore., Chapman & Alder Sts. St. Louis, Mo., 4360 Duncan St. Salt Lake City, Utah, 157-159 State St. San Francisco, Cal., Mission & Fremont Sts. Seattle, Wash. Sioux Falls, S. D., 124 West 10th St. South Bend, Ind. Spokane, Wash. Toledo, Ohio Washington, D. C., 118 Q St. N. E.

