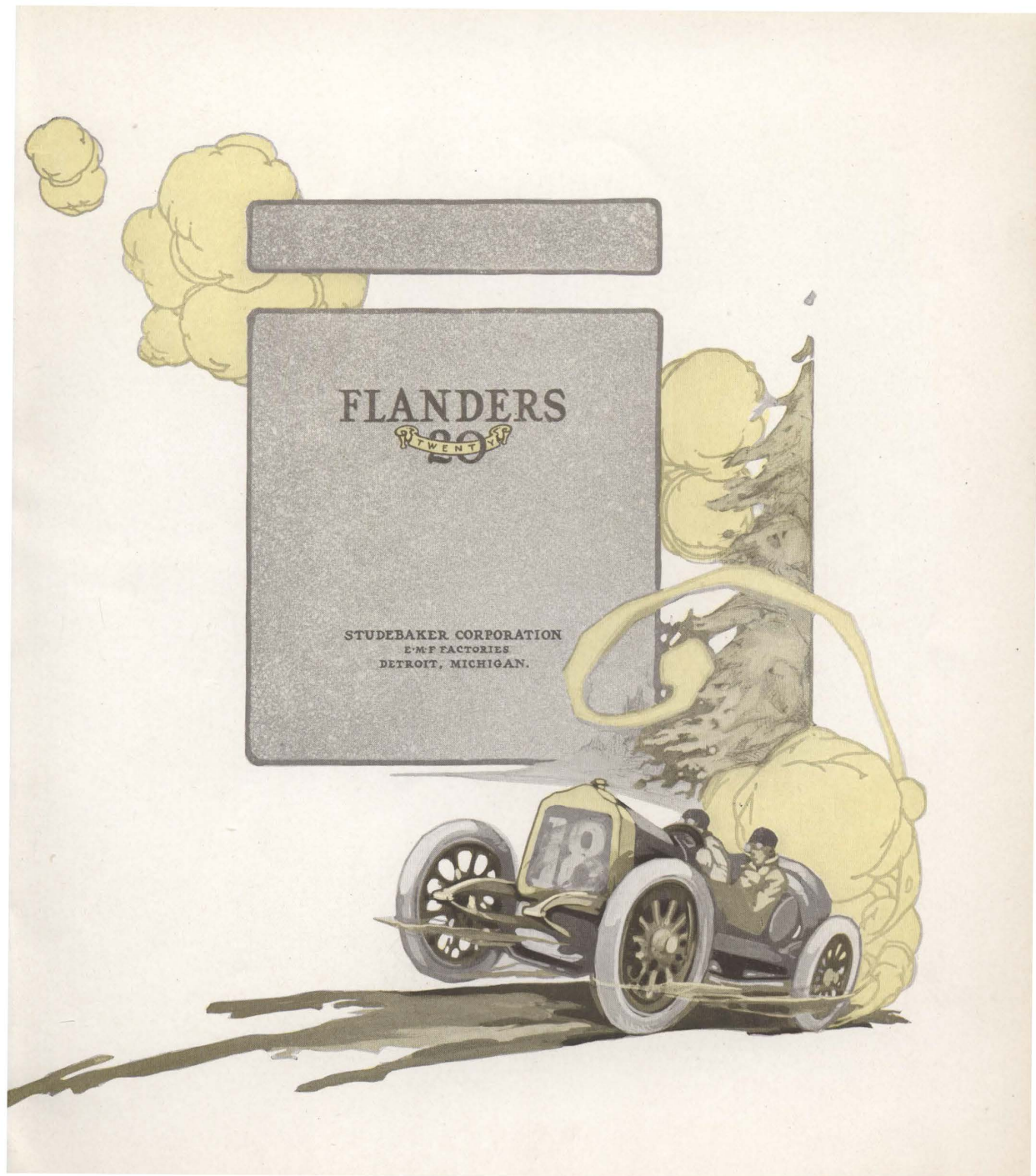


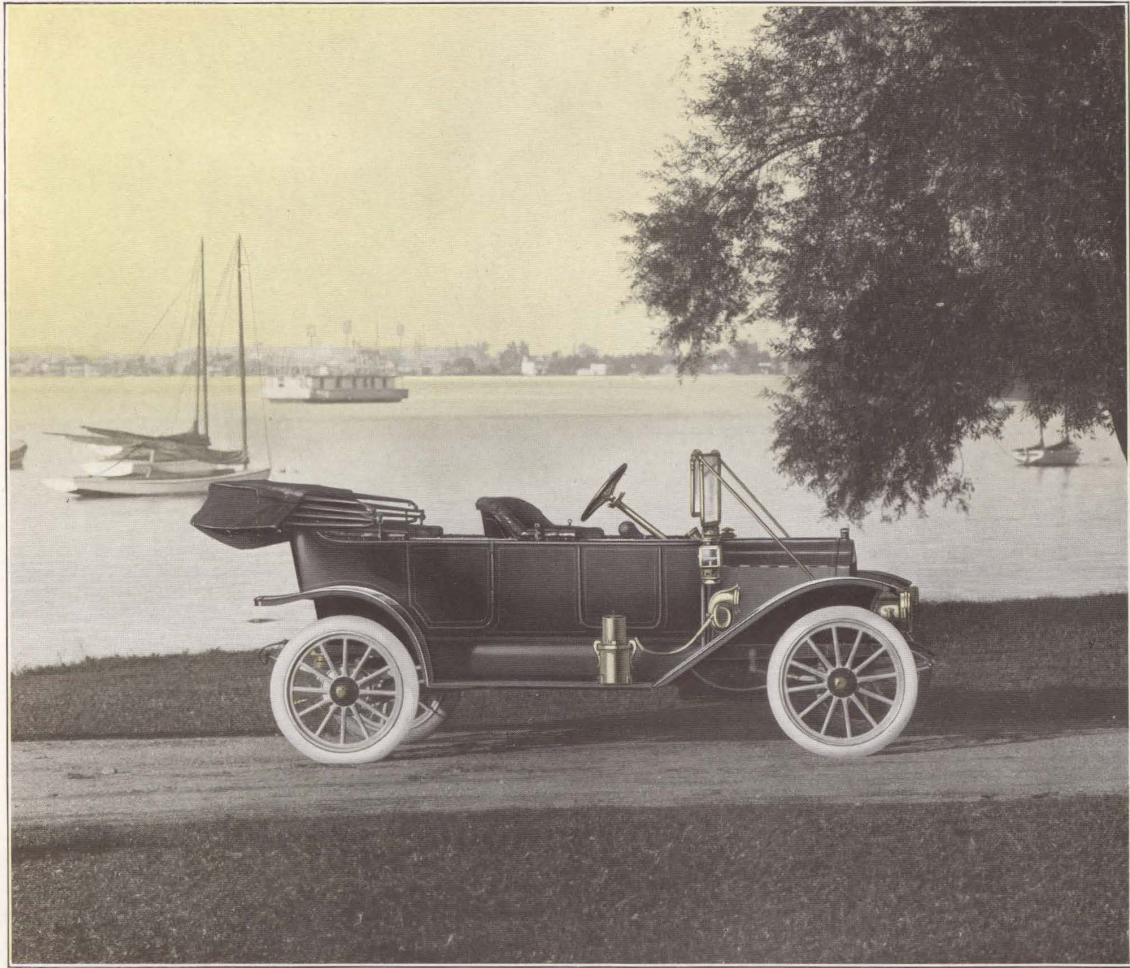


STUDEBAKER









Studebaker 1912 Model—Flanders "20" Foredoor Touring





**F**LANDERS "20" has no rival—no competitor. We do not use this term metaphorically but in a literal sense.

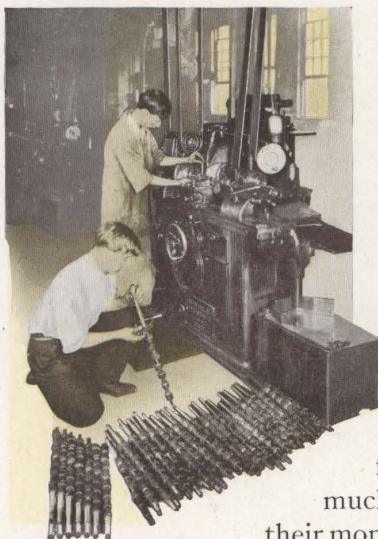
You may think this is but the use of a trite advertising term, but in this case it is nothing of the kind. That Flanders "20" really has no rival in the affections of buyers has been borne in upon us many times, and seriously. Confronted with a demand three times greater than we could possibly supply, even with our unparalleled facilities, we have found customers almost unreasonably obdurate in their insistence on having a Flanders "20" car and refusing to accept any other car as a substitute.

Ordinarily an over-demand is one of the most delightful conditions for the manufacturer. To know that there is a customer waiting for every car he can turn out and still others waiting to take their places, is evidence, not only that his product is exceptional value for the money, but also that his position financially is sound, for automobiles are made to sell, not to keep.

But in the case of any other car we can think of, there is always some other car that a rival dealer can, with a slight stretch of veracity say is "just as good," and customers who find themselves unable to get the car which was their first choice can generally be persuaded by some other dealer to accept as a substitute a car which he has to sell, and which can be had at a moment's notice.

Now the fact that a car can be had at a moment's notice ought to convince the buyer that it is second best. But not all buyers are fully alive to this fact.

In the case of Flanders "20" there is no other car on the market anywhere near its price—or selling for \$1000—which can be said to be "just as good"



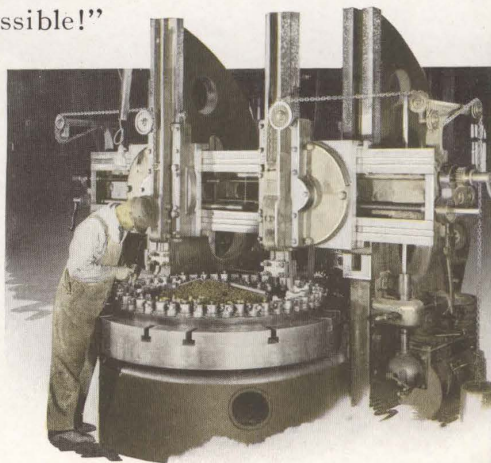
as the Flanders "20." Dealers seldom go so far as to make that assertion—because it is so utterly impossible to prove.

There is a good reason back of all this and it is worth your while as a prospective buyer to weigh and consider it carefully.

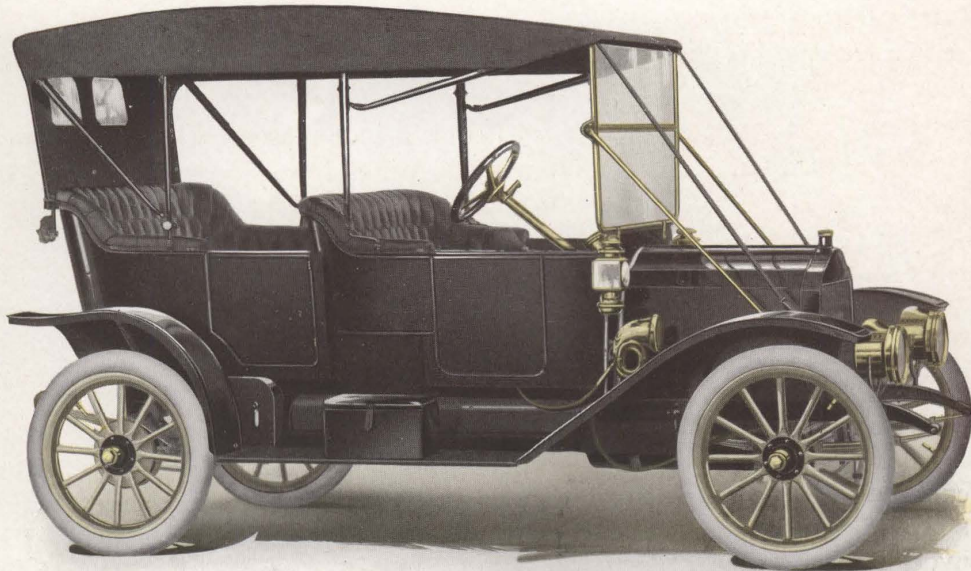
Some four years ago, when Walter E. Flanders, then president of the E-M-F Company, called in one of the best known and most successful of American automobile designers, he had in mind the production of a car which should sell at a price within the reach of those thousands of moderately wealthy people, who feel they cannot afford or do not care to pay as much as \$1000 for an automobile, yet who want their money's worth—and who must be given a little more than their money's worth if the business is to endure and prosper. For nothing is truer than the statement: "A satisfied owner is the best salesman."

The idea was to produce a car which should embody all the best features of \$4000 cars, but in smaller form, and which should sell for less than one-fifth the price of the cars from which its features were derived. The engineer's first exclamation when told the plan was, "Impossible! Absolutely impossible!" That is about the answer you have given in your own mind, having read this far— isn't it?

But the engineer was soon convinced that it could be done and the performance of Flanders "20" has proven that it was done. Now the problem was not really so difficult as it seemed. It is a fact that any \$4000 car on the market today could, if made in quantities of 10,000 or more







Studebaker 1912 Model—Flanders "20" Demi-Tonneau Touring

per year, be sold for one-half to one-third its present price. Anyone familiar with manufacturing conditions will know that. It could be made for that much less without changing any detail of its design.

Now reduce dimensions until the materials weigh just about half and you have cut the cost of materials in two.

Simplify design until, instead of complicated mechanism, you have about half the number of parts, each performing its functions better than double the number did before.

As a parallel to prove the last paragraph, let us take the sewing machine. Each year it is simplified in design—the number of its parts lessened—and its efficiency increased. It performs many operations today with one-quarter the parts that were originally required to perform the simple operation of sewing.

It was his genius for simplifying design that lead to the selection of this particular designer to solve this problem and to perform this task which he himself at first said was "impossible."

In reply to the engineer's objection, Mr. Flanders began with this premise:

"If we could build such an automobile and sell it for, say \$1000, how many could we sell?"

The unanimous opinion of those present was 10,000 at least.

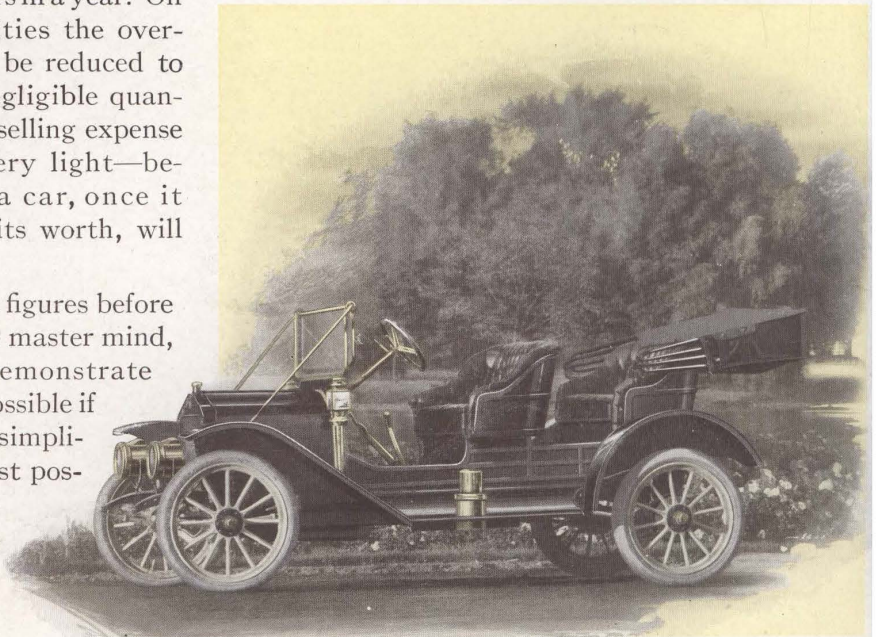
"Suppose we could make the price \$750 for a roadster and \$800 with a 5-passenger touring body—how many could we sell then?"

Again the answer was unanimous, and it was "an almost unlimited number—50,000 a year, anyway."

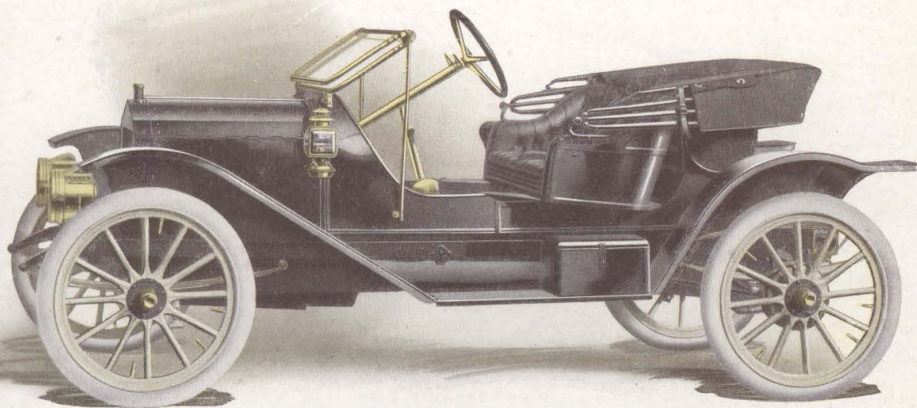
The rest was simple.

Granted that at these latter prices we would have a market for 50,000 cars a year we could then lay out our factories, install equipment of automatic machinery and facilities for making every part in the car and for making 50,000 cars in a year. On those quantities the overhead would be reduced to an almost negligible quantity and the selling expense would be very light—because such a car, once it has proven its worth, will sell itself.

"I have the figures before me," said the master mind, "and they demonstrate that this is possible if the design is simplified to the last possible point, and the







Studebaker 1912 Model—Flanders "20" Speedster

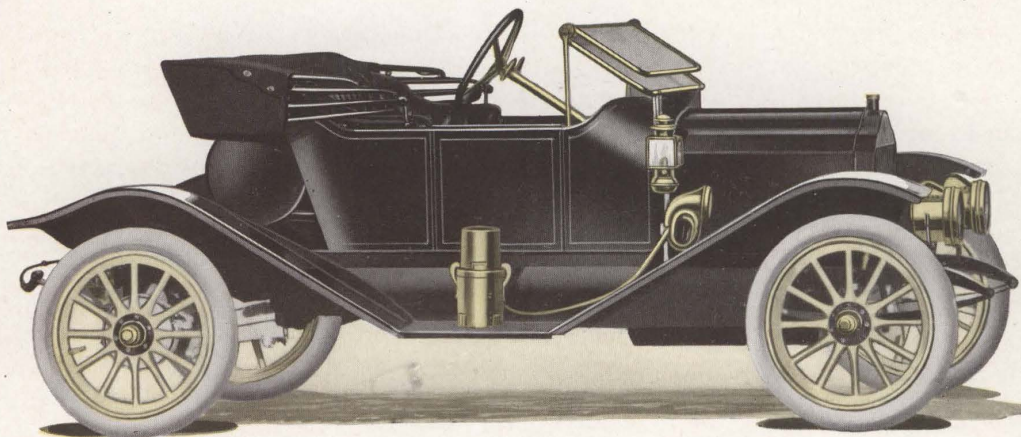
weight reduced to the last possible ounce and the best possible material used in construction so as to reduce the cost of gratis replacements to a minimum."

The announcement of the Flanders "20" car marked an epoch in the automobile industry. It was received with acclaim by buyers and with derision by competitors. It was cursed more, praised more than any other car has been.

Now, to omit any of the truth would be to destroy the effectiveness of this little recital. Therefore, it behooves us to mention the first few months of the Flanders "20's" career in the hands of owners, which months were trying ones for us as well as for the buyers. A chain is only as strong as its weakest link and one defective part in an automobile results in an unsatisfactory automobile.

Flanders "20" was as good a car as ever had been turned out—but the public had been led to expect a greater car. Some of those who bought them even now insist that this was so, but we ourselves felt





Studebaker 1912 Model—Flanders "20" Fore-door Roadster

that the car fell considerably short of our ideals and the customers' expectations. Anyway, this is true of every new model that ever has been or ever will be built.

The first three months in the hands of owners, on the roads, will develop weaknesses or faults of which the manufacturer never dreamed and could not in the most strenuous testing discover.

No matter how thoroughly the manufacturer tests out his product, the fact remains that all the abuses to which he has subjected it have been in the very nature of things, intelligent abuses.

All manufacturers know this. We are the only ones who ever thought it good advertising to admit it, however. We think the truth is the best advertising, and inasmuch as the truth is not always favorable to us, we believe in telling the unfavorable as well as the other side, to the end that we will gain the confidence of readers of our literature.

If we had only gotten out a few cars before the defects were discovered and corrected, it would not have been serious, because very few people would have known and very few people would have been having trouble. But, so great was the production and so great the demand for this car, we had 7000 of



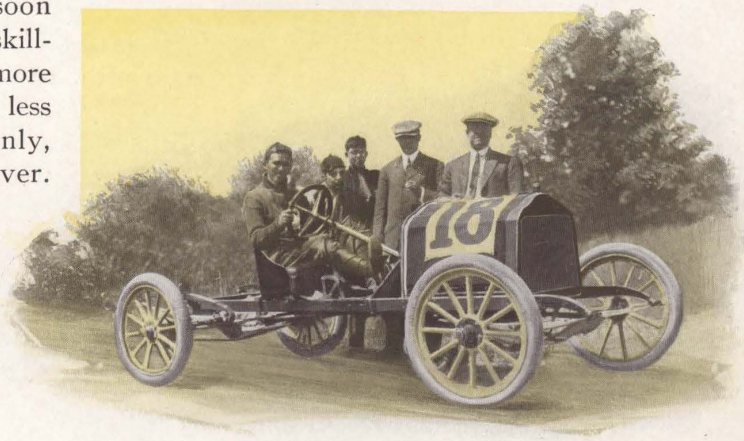
them on the roads before we could correct the defects. Now, we did not know them then but we found out very shortly. But, however we protested, dealers were insistent in their demand for cars because customers were equally insistent. So, we had to ship them out with the understanding that, just as soon as possible, we would make them right in accordance with our guarantee.

The rest is history. We corrected two or three minor defects and made one change which was really important—substituted three-speed transmission for two-speed, which had proven unsatisfactory.

Flanders "20" as originally produced was made in one type only—a "suburban body seating four, the rear seat being removable and leaving a natty runabout." It listed at \$750. That model had a two-speed transmission—we thought at that time that the class of unmechanical persons who would want such a car would be unable to handle successfully a sliding gear transmission, and we thought to simplify its operation as much as possible—of course, we did not believe in the old, noisy, power consuming planetary transmission—so made it with only two forward speeds and the usual reverse.

That was a mistake. We soon found it out. Had we stopped to consider, we should have known that the man who has sense enough to succeed in life to the extent that he can own an automobile at all, ought to have as much sense as an ordinary chauffeur. We learned that and more. Our experience tells us that the best—nay, the most expert drivers are those who own and drive their own cars. They soon learn to handle the car skillfully, and are naturally more solicitous about its care, less liable to abuse it wantonly, than a merely paid driver.

But that is aside from the story. Chief matter of interest to you, as a possible buyer, is the fact that we found



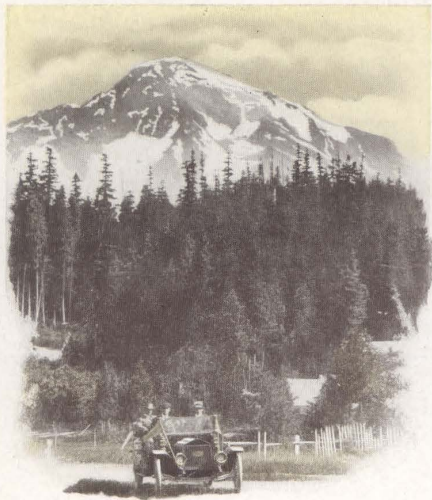
out many things about Flanders "20" and its possibilities that had not entered into our original calculations. We had builded better than we knew.

While the demand for the Suburban car was tremendous—and still continues so that we have to make several hundred a year, yet to supply the insistent demand for that type of body—we found there were thousands of folk who wanted a light, sturdy, powerful touring car that would take five adults anywhere and that could be had for less than \$1,000.

After a year on the roads, during which time we sought out and strengthened every part that had proven inadequate to the service it was designed to perform, we determined that the Flanders "20" chassis, with a three-speed selective transmission in place of the two-speed one, and equipped with an up-to-date foredoor touring body, would exactly suit the need and the ideas of those thousands who formerly had to be content with flimsily constructed, and flimsier looking cars.

The Foredoor Flanders Touring Car shown on another page was the result of that demand. It is smaller than E-M-F "30"—necessarily. But you'll find there is plenty of seat and leg room for five average sized persons—say weighing 165 pounds each. And four Bill Tafts could tour the country in comfort.

In appearance, in finish, in trimming, there is nothing left to be desired. It is up to the standard of its larger brother E-M-F "30" in every detail—smaller, that's all.



After the touring car came a demand for a natty, classy roadster. The latest type of roadster is the foredoor model—the handsomest, easiest riding runabout ever sold for less than \$1,000. It is ideal for the gentleman who likes to drive his own car on occasion and to be free from the presence of the chauffeur. Many rich men who own high powered, high priced cars, use Flanders "20" roadsters for city use and for touring trips where three would be a crowd, and the lighter car is in every way preferable.



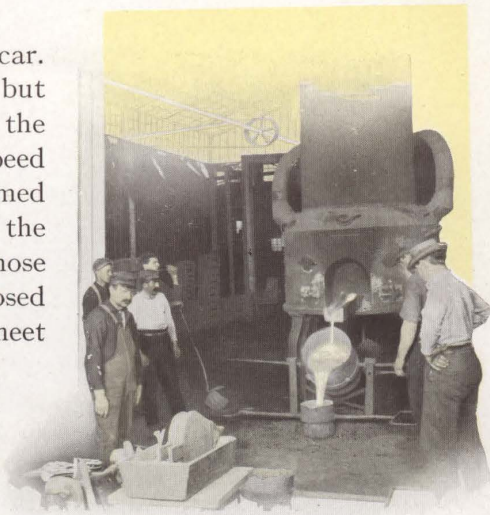
If you want speed, the Witt Special is the car. Lighter, considerably, than the foredoor body, but built on the same chassis and geared for speed, the Witt Special is the pet of those who love speed plus. Then there's the "Racy Roadster," named more because of its looks than its speed—for the Witt Special is the faster—that appeals to those who, despite the style, still do not like the enclosed front seats. We continue to make them to meet the demand.

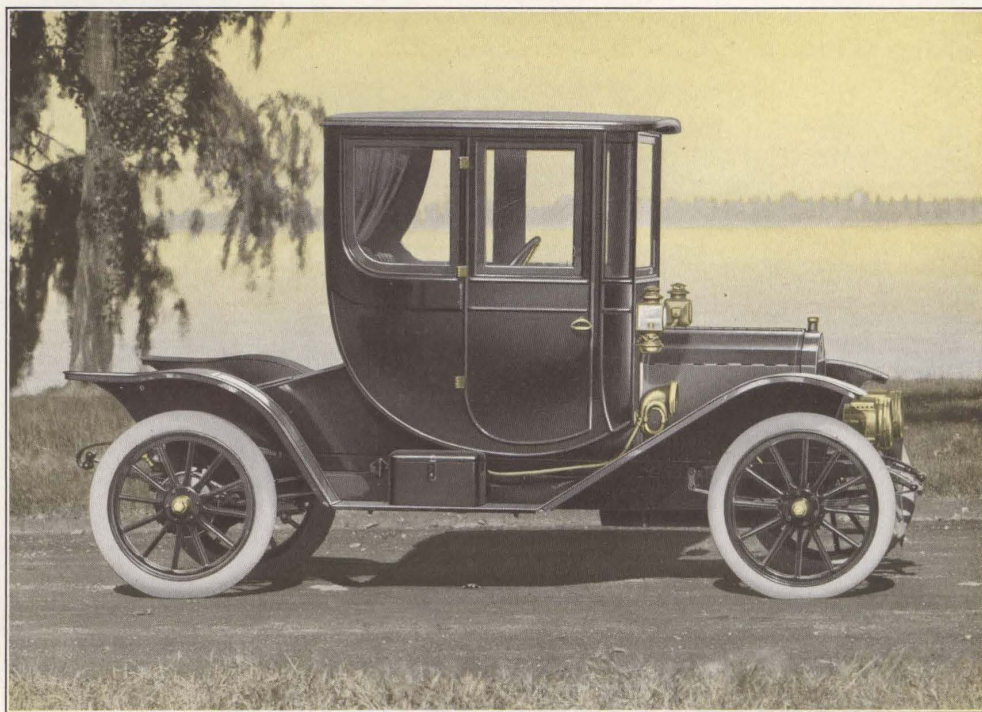
And still the demand for Flanders "20" to perform other duties broadened. Our dealers told us of owners who had improvised delivery bodies, put them on their Flanders "20" chassis—and protested they had the sturdiest, most reliable and most economical light delivery wagon ever designed. Would we build a few hundred bodies? We could build them so much better and cheaper than individuals could. We agreed to supply that demand too—but it takes thousands instead of hundreds to do it. The Flanders light delivery wagon is shown in halftone on page 23.

Then the inevitable demand for a "Demi-Tonneau" body came. This is a light, close-coupled, four-passenger car for touring. Object of making it four instead of five-passenger is to retain lots of reserve power and strength for transporting heavy luggage—ideal for two couples in cross-country touring, hunting, fishing and other expeditions.

The tonneau of the "Demi" model is detachable, and that done the car is convertible into three other types—all for business, primarily. These are shown grouped on page 24 and at a glance you can see the adaptability of each.

Among our best customers for these types are telephone and telegraph companies—who use them for their trouble and service men. They reach places where the trolley cars do not go and in one-fourth the time it takes a horse to get there. Once used, linemen find them indispensable.





Studebaker 1912 Model—Flanders "20" Coupe

National Cash Register salesmen like the one with the covered deck—can carry samples of their machines for demonstrating. Typewriter, sewing machine, phonograph salesmen and many others are also large users of these models of Flanders "20" cars.

After business hours, put on the demi-tonneau and the car is ready for a twenty-five or thirty mile spin into the cool country or for a trip about the town.

In short, Flanders "20" in its various forms has proven to be the peoples' car—it meets all conditions of pleasure and business—satisfies the needs of



staid folk who like to tour in comfort and at moderate speeds, or delights the soul of the young fellow whose blood is hot and who likes to make the other fellow take his dust.

Whatever your needs—just so long as you are not bent on spending a fortune in the purchase and upkeep of an automobile—Flanders “20,” in one form or another shown herein, will exactly meet your need.

We said at the outset that the Flanders “20” had no rival—no real competitor. The reason is that in this light car are embodied all those features which you have been accustomed to see in \$4000 cars. She is not cheap in appearance but, to use the vernacular, classy, in the extreme. She is not made of poor materials, but of the best the science of metallurgy knows how to specify. She is not carelessly made, but machined to one-thousandth of an inch accuracy in every part. She is not, in short, anything that you would expect to find in a car of as low price as this or that you are accustomed to finding in other cars that claim to compete with Flanders “20.”

We might go into detail of design and explain to you the many points of superiority in this car over others, but we prefer to leave that to your neighbors who own Flanders “20” cars. There are today 30,000 of these cars on the roads in the hands of owners, and every one of them will tell you a dozen reasons why Flanders “20” car at \$800 is not only better value but is a better car throughout—one that in appearance as well as in performance you will be more proud to drive than any other car you can buy for less than \$1000 or even considerably higher than that.

If you are really interested in technical details you will find them in the pages following, under head, “Specifications.”

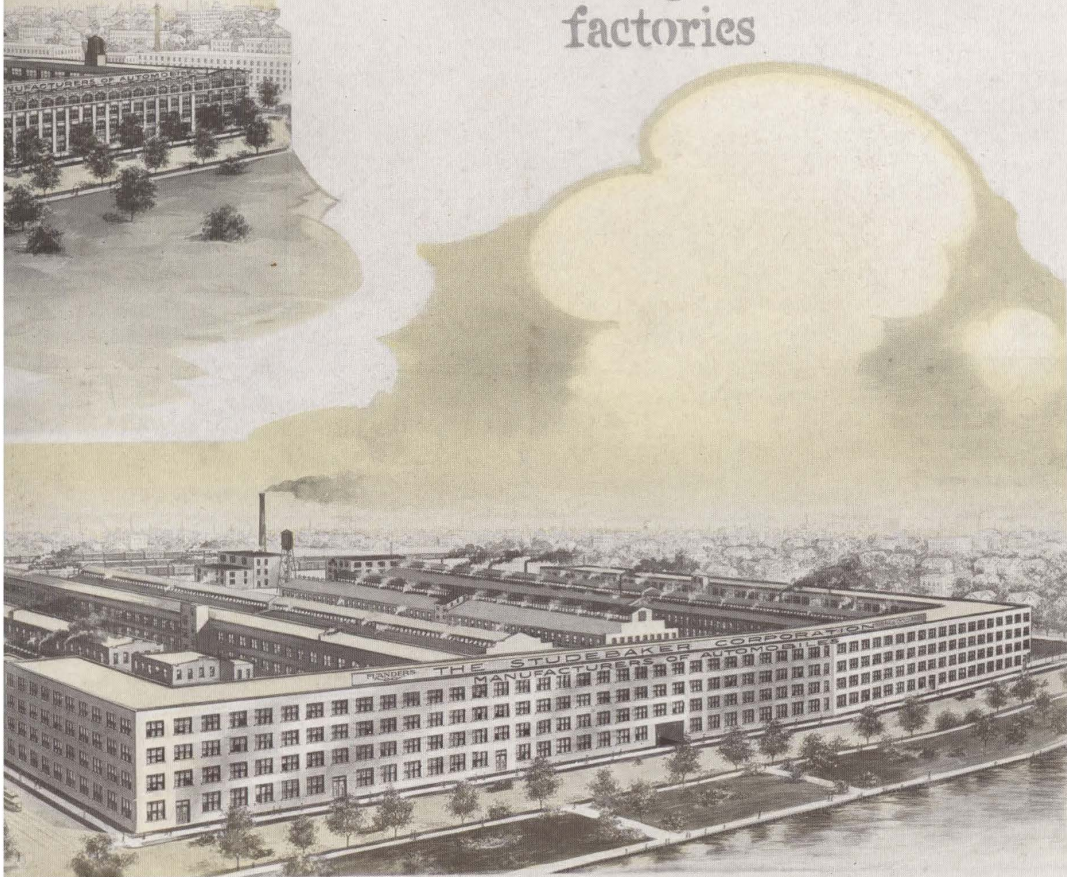
Peruse them carefully and you'll find features you hadn't expected in a car at this price—details of quality you won't find in cars selling up to \$1000.







# Studebaker E.M.F plants at Detroit The Worlds Largest Automobile factories



## Specifications

**MOTOR**—20 horsepower. Four cylinders, cast en-bloc; bore  $3\frac{5}{8}$  inches, stroke  $3\frac{3}{4}$  inches. 154 cubic inches piston displacement. Cylinders are cast in our own foundry of best gray iron and bored absolutely true to size, thus insuring perfect compression. The entire motor is compactly built and develops extraordinary power. Motor turns very fast without slightest choking. On the block, and in the car on the road, the motor has run well over 5000 revolutions per minute.

**PISTONS**—Crowned type. 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 similar piston we

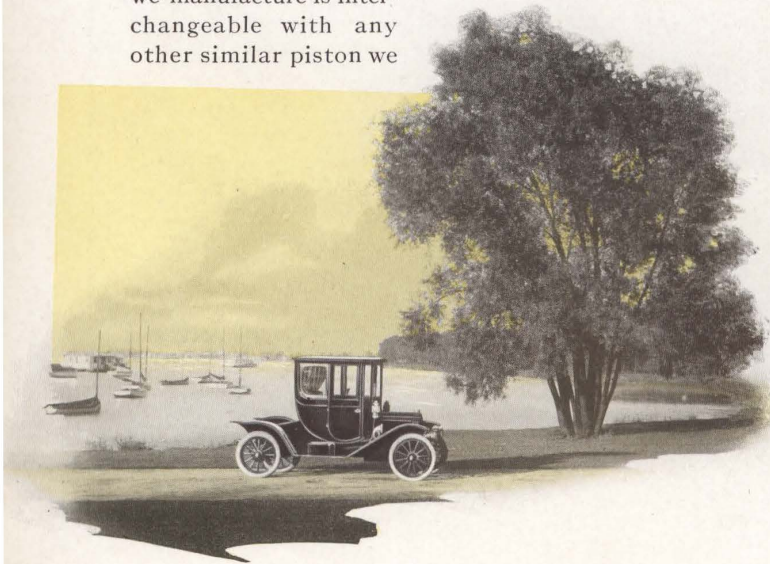
ever made. Every pair of pistons is accurately balanced on scales so that they turn without any vibration.

**CRANKSHAFT**—Drop forged from solid steel bar. Amply large and fitted with special bearings, insuring rigidity.

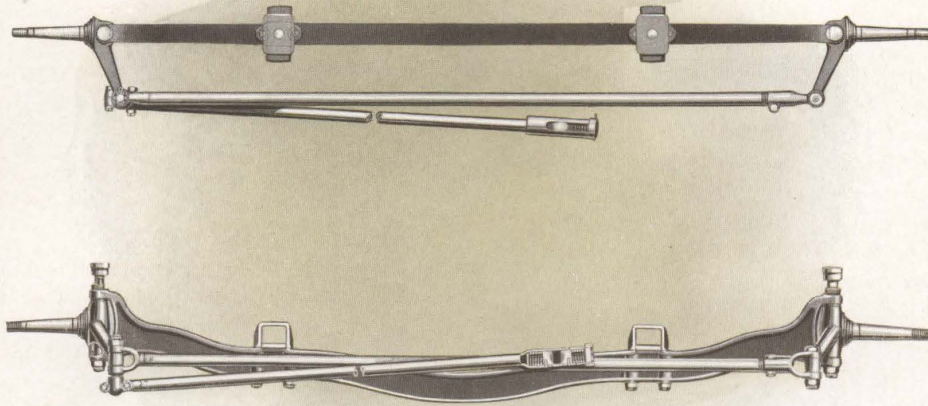
**VALVES**—"L" head type, set on left side of motor. All valves large with plenty of lift to permit rapid intake and exhaust of the gases. Push rods easily adjustable. Valves are ground in their own seats.

**CRANK CASE**—Aluminum, with removable base plate for reaching crankshaft.

**CARBURETOR**—Specially designed for this car. Intake pipe  $1\frac{1}{4}$  inches applied to  $1\frac{1}{2}$  inch manifold, giving free passage of large diameter for the gas. In designing this carburetor we experimented with all the standard carburetors on the market and determined beyond question that this carburetor was perfectly designed to furnish gas to the Flanders "20." It gives the operator an exceedingly sensitive control. The car will "pick up" like a flash and the carburetor will not only operate perfectly at high speeds but can be throttled down very low without forcing motor to skip.







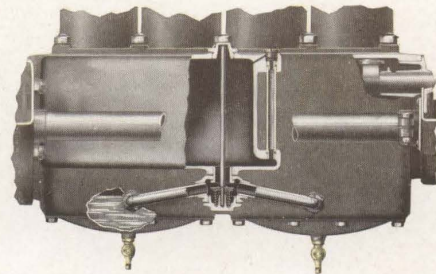
Front Axle Assembly

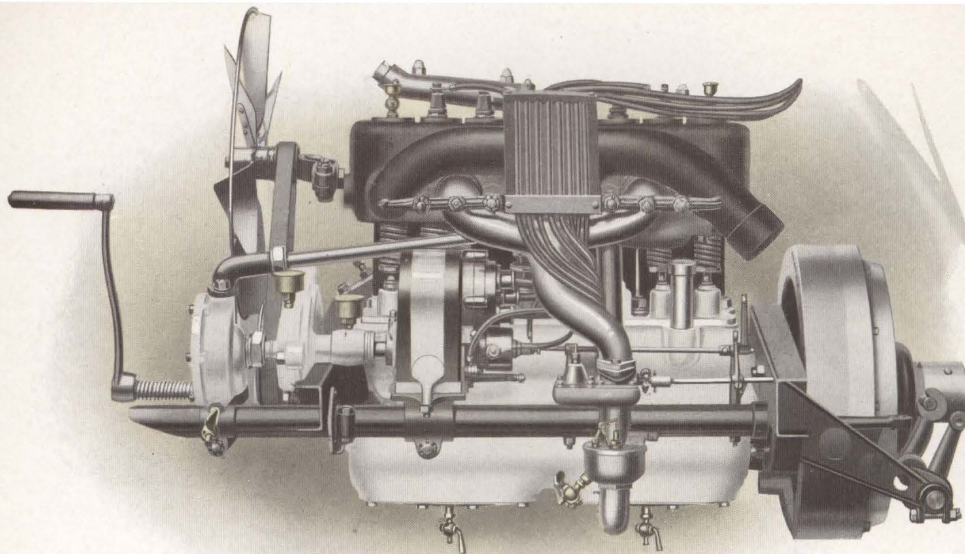
**TIMING GEARS**—Cut with spiral worm from drop forged steel blanks. Case hardened. Gears run in grease bath and are very quiet. Aluminum housing.

**IGNITION**—Dual system. Dry cells and Splitdorf magneto of ample size. Magneto very accessible on left side of motor.

**COOLING**—By water. Tubular radiator of ample size for cooling motor. Cylinder and water jackets are carefully inspected to be sure that circulation is free everywhere. Pump located in front of motor assembly and fitted with petcock at lowest joint which drains entire water system. Pump is of bronze, centrifugal type. Straight, ample hose connection between cylinders and top of radiator.

**LUBRICATION**—Direct from oiler at right of motor. Oiler is cast integral with aluminum crank case of the motor and is constructed on the time-tried vacuum feed principle. Fill oiler and screw filler cap down tightly and oiler requires no attention whatever. Supply of oil is constant, always keeping oil at proper level in crank case. Oil ducts lead to all motor bearings and pistons are lubricated by splash. Oil capacity for 200 miles.





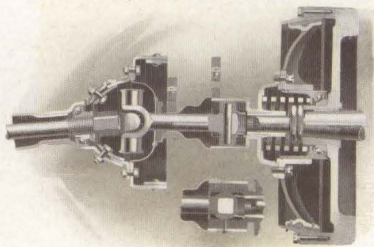
Motor—Flanders "20"

**CLUTCH**—Internal direct cone, leather faced. Simplest and best. Will not slip. Rubber insert ring facilitates engagement. Absolutely no shock to passengers or mechanism with this clutch.

**TRANSMISSION**—Three speeds forward and one reverse. Sliding gears controlled selectively through single gear shift lever. Shaft drive through two universal joints. Trans-

mission 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 rigorously 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 cast iron.







FRAME—Pressed Steel. U section.

CONTROL—Standard. Single gear shift lever operating in H plate. Spark and throttle levers conveniently placed below steering wheel. Pedals for clutch and service brake. Accelerator or foot throttle operates with floor button. 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. Levers are drop forged and covered with heavy brass sheathing. They will never break. The entire control, levers, pedals and all, has been carefully arranged for the entire convenience of the driver. Many women drive our cars because they are so easy to control.

BODIES—Bodies are made in our own shops, of the finest material and by the most skilled workmen. The best grades of popular, maple and birch are used with pressed aluminoid steel. The wood is braced and laminated wherever advisable. In finish, the cars are unexcelled. Weeks are required to finish a body, the varnish being given all needed drying and aging. Upholstery is

No. 1 black leather, covering genuine curled hair, over finest pillow springs. All doors are fitted with invisible sliding handles of latest type.

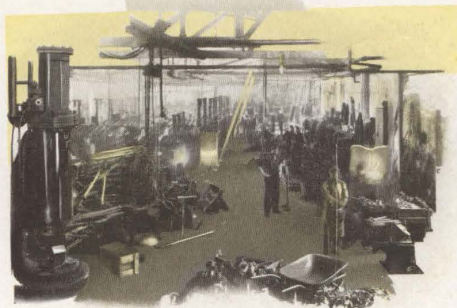
### Foredoor Touring Car

This car is a handsome touring car carrying four or five passengers. Body is roomy and comfortable, and designed with full straight line effect without any frills to spoil the simple, handsome appearance. It has universally been considered one of the best appearing cars on the streets.

### Foredoor Roadster

A two-passenger car with full foredoor body and cowl dash to complete the comfortable feeling of ample protection by the body. Seats are slightly tilted back and set rather low to the floor. A front socket recessed in floor provides comfortable position for foot at the accelerator. Brass skirt shield at H plate is a new and desirable feature. The car has been for some time upon the English and Australian market and has won popular admiration over the best foreign cars. It is an





exceptionally pleasing design. An unusual feature much welcomed by roadster enthusiasts is the opening of both doors. Control levers, too, are so arranged that the driver may conveniently enter or leave the car from either side.

### Witt Special

This is a racy Roadster car, specially designed by our racing driver, Frank Witt. It has a scuttle dash with seats set very low, only nine inches above the floor. They are considerably tilted back for comfort and the reach is long in proportion to the low seat. The car carries 32" wheels all around and is very fast. It, too, is provided with foot socket at the accelerator, skirt shield on the H plate and running board tool box.

### Suburban

This is a utility body of pleasing panelled design for two or four passengers. The rear seat is removable and when lifted out leaves an ample carrier deck with seven inch sides. It is widely used as a carrier wagon for loads up to 750 lbs. capacity and, interchangeably, as a comfortable family touring car. With rear seat removed this model is known as the Runabout.

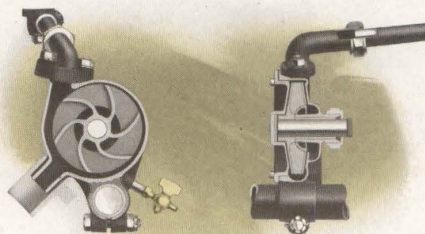
### Coupe

This is a fine looking car of aristocratic appearance, finished in glossy black painting, with panels of dark olive green. The car is upholstered with leather and whipcord and carries silk slip curtains at the windows. All lights are electric, from current furnished by a 100 hour storage battery in the rear deck. Interior of the car is lighted by a dome light and entire lighting system is controlled by switch inside the car on the dash. Plate glass windows are provided, with rounded windows at the front corners of the body to give driver full view of the road. The car is completely equipped with cut glass bouquet holder, cut glass and leather toilet case and dainty watch.

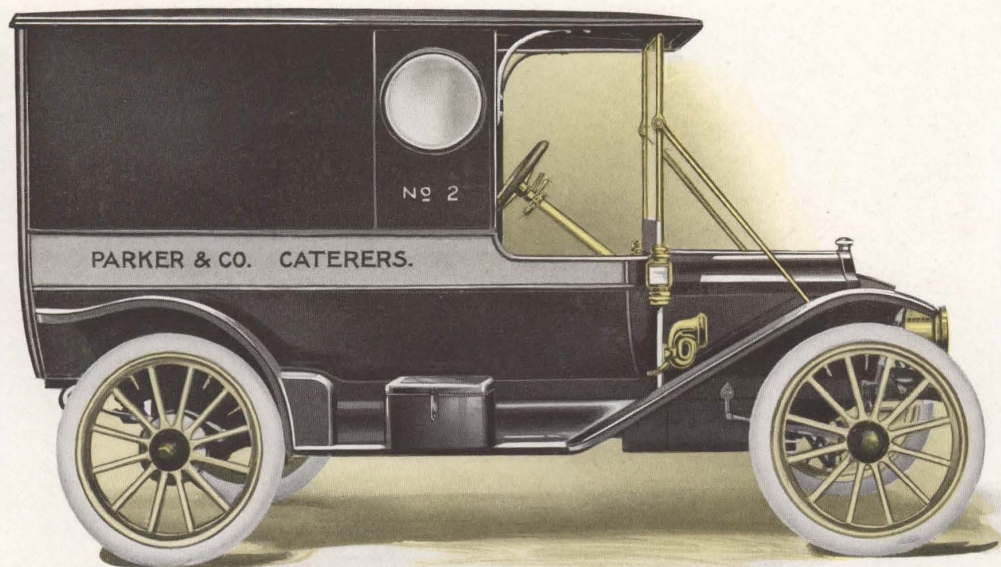
**TOPS**—Made of silk mohair. Frame with Duquesne bow, giving easy clearance to passengers in the front seat.

**PAINTING**—(Except Coupe, described above) body, E-M-F dark blue; hood and fenders, black; running gear, E-M-F cream.

**GASOLINE TANK**—Under front seat for Touring Car and Suburban, capacity 12 gallons, giving average mileage of 225 miles. Large round tank behind seat for Roadster and Witt Special. Strainer in gasoline line prevents dirt from reaching carburetor.







Studebaker 1912 Model—Flanders "20" Delivery Car

WHEELS—Selected second-growth hickory. Artillery type.

TIRES—30"x3" front, 30"x3½" rear, for all cars except Witt Special, which is 32"x3" front and rear.

GEAR RATIO—4 to 1.

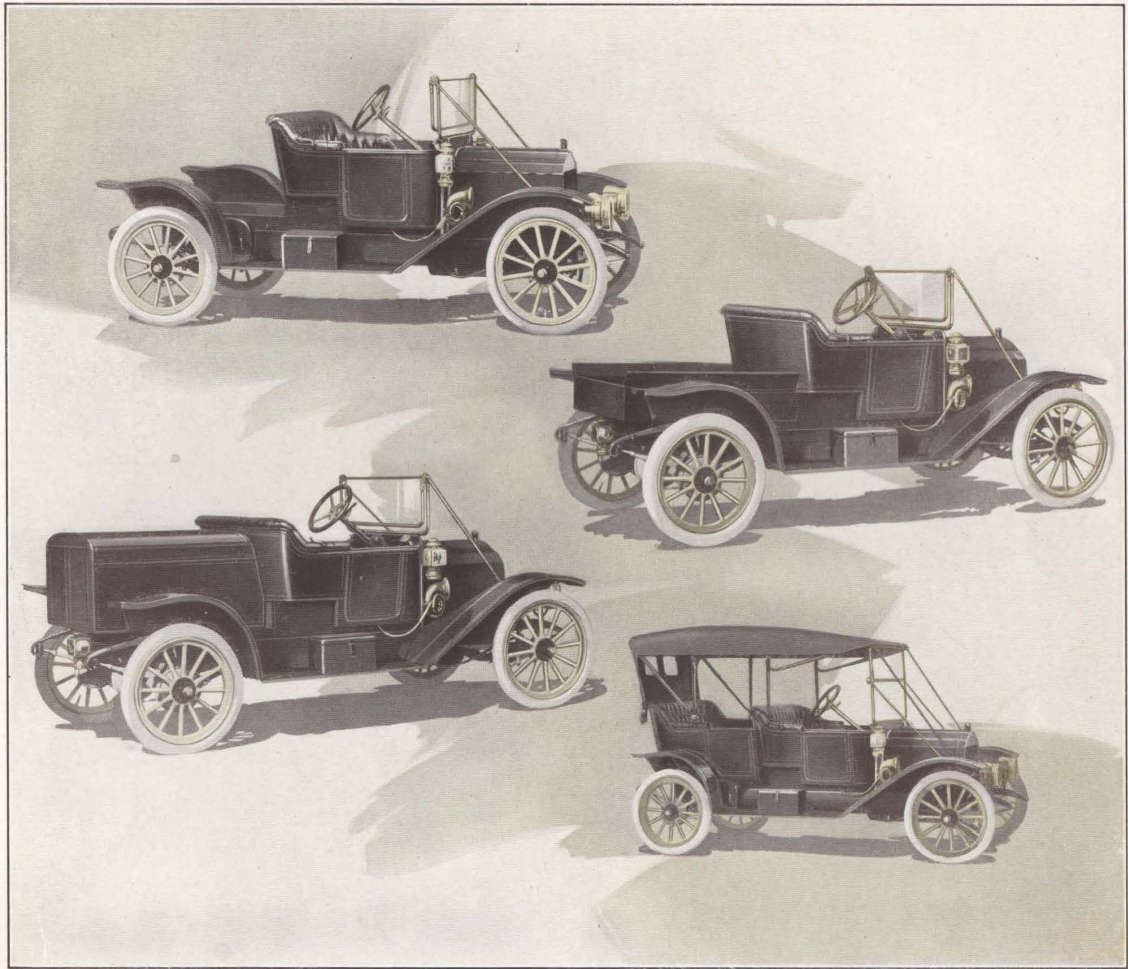
WHEEL BASE—102 inches.

SPRINGS—Full elliptic rear. Semi-elliptic front. Made of best oil tempered, high carbon steel; long and easy riding.

MATERIALS—Our enormous facilities enable us to use the finest possible materials and processes of manufacture. Our shops are complete from the foundry and forge shop to the body works and brass plating

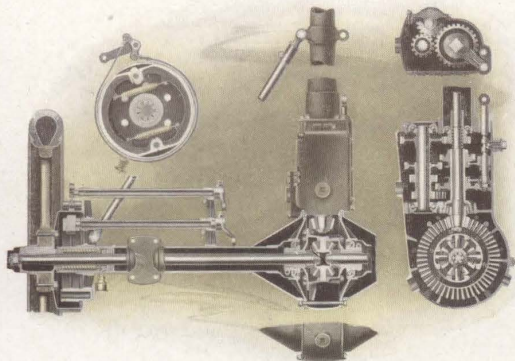
foundry. The bar steel which enters our forge shop is made by steel mills to our own formulas. These formulas are worked out in our own physical and chemical laboratories with almost inconceivable care and attention to detail. Then our enormous orders bring us steel made just as we





Four adaptations of Flanders Demi-Tonneau—Remove Tonneau and substitute any one of three delivery bodies





prescribed and every shipment is tested to be sure it maintains the required standard. If not, it is rejected. Throughout our work 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. Other equipment as above.

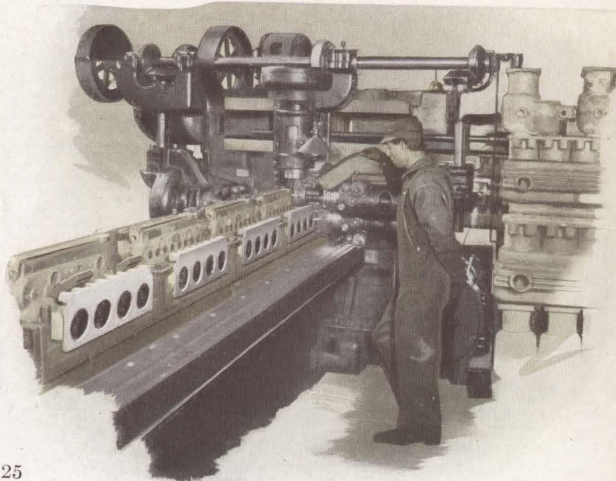
**PRICES (f. o. b. Detroit)**—

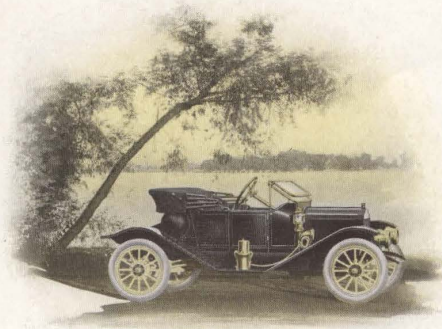
Touring Car.....	\$800.00
Suburban.....	800.00
Roadster.....	750.00
Witt Special.....	750.00
Coupe.....	900.00

**EXTRA EQUIPMENT**—Silk mohair top, complete with side curtains and dust cover; brass bound automatic windshield (special design for each car); model B Prest-O-Lite tank (in place of generator); Stewart Speedometer; f. o. b. Detroit: for Touring Car or Suburban, \$85; for Roadster or Witt Special, \$80. For acetylene generator, instead of Prest-O-Lite tank, deduct \$10.00 in each case.

**SPECIAL COMBINATION PRICE**—Touring Car with extra Coupe body, complete (f. o. b. Detroit), \$975.00. If Touring Car carries complete extra equipment, \$1060.00.

**GUARANTEE**—Same as E-M-F "30." The Studebaker Corporation furnishes with every Flanders "20" 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.





## 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.

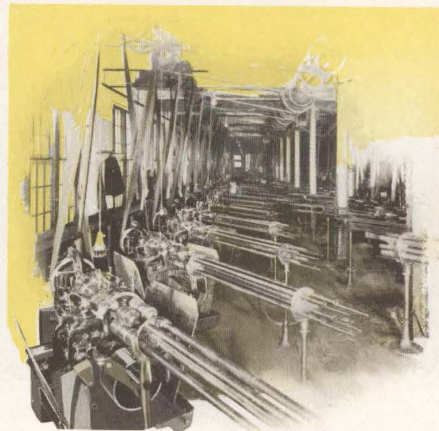
Perhaps the buyer of a medium priced car takes the matter more seriously than the man who can afford an expensive one. To the latter it is only an incident—one more car to put in his garage and to use on

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.

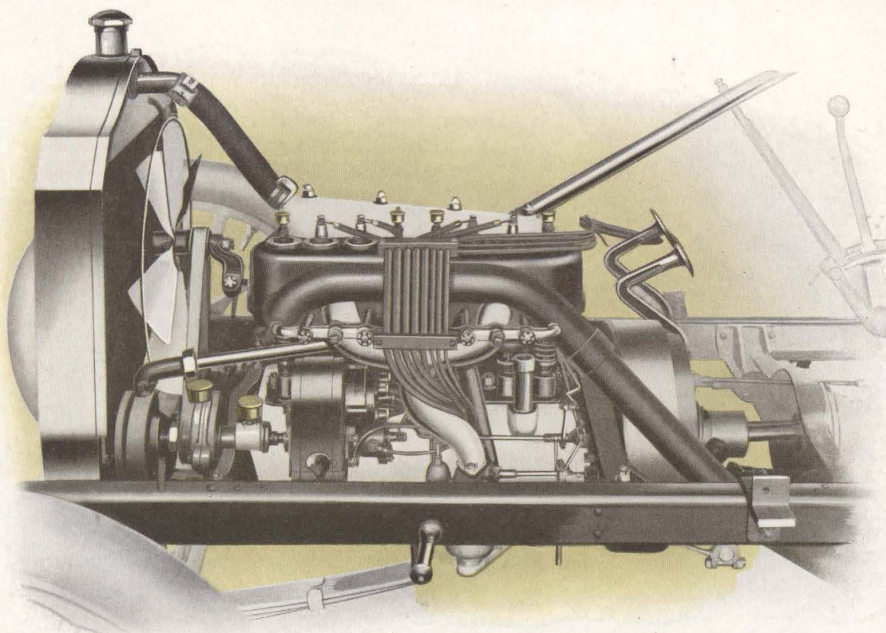
But to the man who wants a car for service—the average business man to whom an automobile is an actual necessity but to whom it becomes an extravagant luxury the minute the cost of up-keep passes a definite figure, the selection of an automobile is a matter of grave concern and it behooves him to exercise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





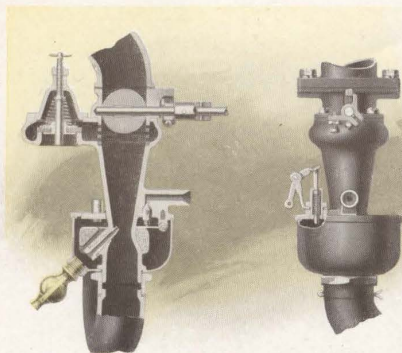


Flanders "20" Motor, Radiator, Magneto, Etc.

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 an assembled car a year or two ago to obtain a replacement part now?

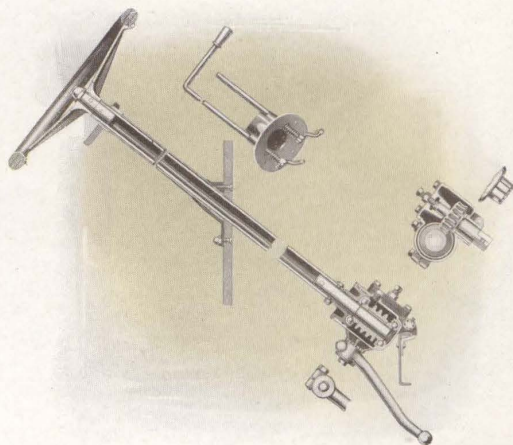
Second—or perhaps we should have put this first—we would ask the dealer who was trying to sell us a car to let us take a copy of his parts price list home with us and compare price for price of the

various parts with those of other companies.

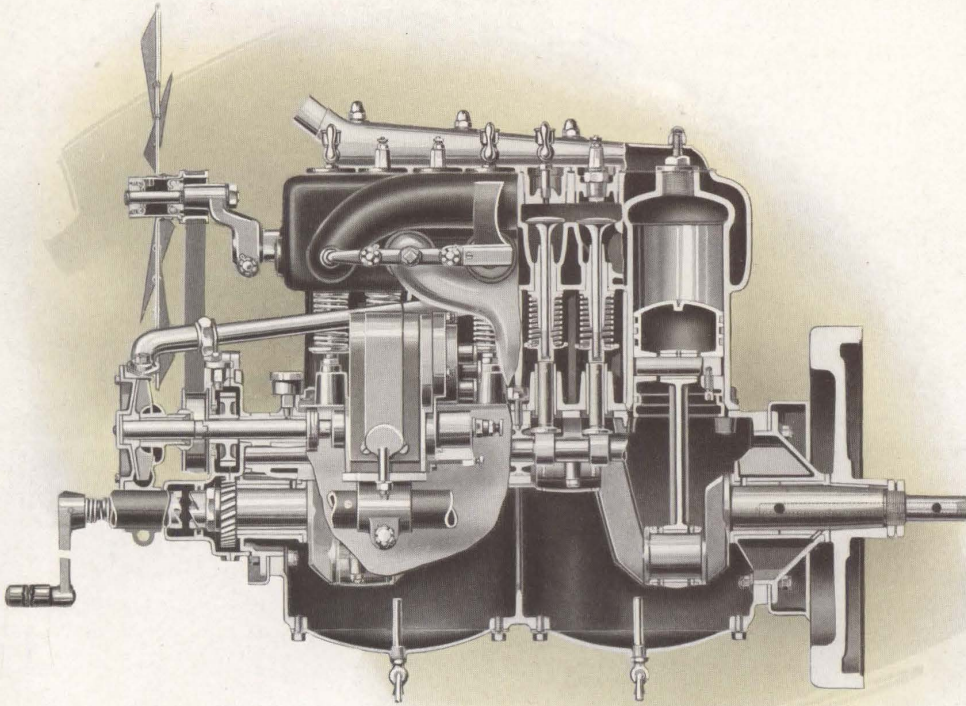
In this regard we may say that any Studebaker dealer will be only too glad to invite such comparison and the more rigid the better, and we will furnish any interested person with a copy of our latest parts price list.

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.





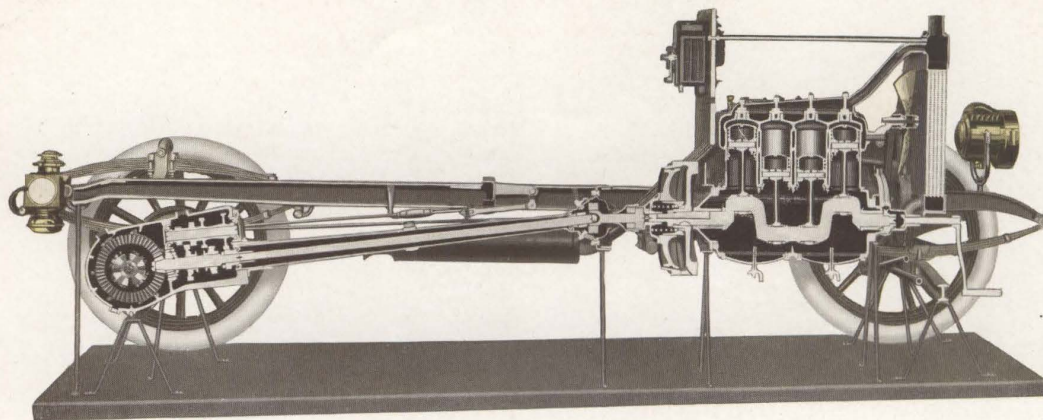


Flanders "20" Motor—Right Side—Sectional

In fact, only a concern that is sure of its ground can make such a statement 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.



Sectional View Flanders "20" Chassis

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 here. 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.

