One of the cherished myths of the 1960s and the 1970s has been that the countries of the world are at last giving up their long-standing nationalism and are approaching the one world that Wendell Wilkie, Dag Hammarskjold, and many others used to talk about. There is indeed much evidence to indicate that this may be true. On the other hand, Peter Drucker has warned us that the political units of the world are on a collision course with the economic concept of one world. He points out that there is really no economic substitute for the nation state. There is increasing evidence to indicate that nationalism is on the rise and that advertising planners as well as economists and all sorts of internationalists may be in for hard times during the next decade. A review of the literature, using Western Europe as a case in point, provides support for Drucker's position. (Author/RB)
RISING NATIONALISM vs. THE INTERNATIONAL LANGUAGE OF ADVERTISING*

One of the cherished myths of the 1960s and the 1970s has been that the countries of the world are at long last giving up their long-standing nationalism and that we are approaching the one world that Wendell Willkie, Dag Hammarskjold and many others used to talk about. There is indeed much evidence to indicate that this may be true. On the other hand, Peter Drucker has warned us that the political units of the world are on a collision course with the economic concept of one world. He points out there is really no economic substitute for the nation state. There is increasing evidence to indicate that nationalism is on the rise and that advertising planners as well as economists and all sorts of internationalists may be in for hard times during the next decade. Let us look at some of the evidence regarding the area which I know best--Western Europe.

*Presented at the annual meeting of the Association for Education in Journalism, Ottawa, Canada, August 18, 1975.
After fifteen years of evaporating trade barriers and increasing prestige for such supranational organizations as the European Economic Community, the Organization for Economic Cooperation and Development and the Council of Europe, there are definite signs that the love affair between European leaders and the concept of international cooperation is weakening. For example, France has made separate deals with oil-exporting countries rather than joining with other developed nations in a buyers' cartel. While the Scots talk of breaking away from the United Kingdom, prominent Britishers and sizable minorities in both major parties have advocated breaking away from the European Economic Community. Governments of most European countries have tended to move in as partners to business firms, insisting that business activities be geared to the national interest; as a consequence managers of multinational corporations have less and less freedom to run their businesses as profit outlook dictates. The economic problems of Italy have forced Italians to look inward rather than outward as they see exports (including even those of Fiat) decreasing.

This is not to say that the whole world is settling back into its shell or even that today's search for national identity is to be equated with old-fashioned nationalism. We find such traditionally nationalistic countries as those in the Arab bloc cooperating among themselves as never before. It is in fact the willingness of many developing countries to shed their traditional jealousies and band together that has been one cause of the increase in national differences in more developed countries.
The incipient rise of nationalism has many implications for the managers of the multinational corporations, some favorable, some unfavorable. It is the purpose of this paper, however, to explore its likely impact on one important aspect of multinational management—the transfer of promotional strategy from one country to another. We shall first summarize some of the many research studies, past and present before we attempt to assess how seriously present developments are likely to affect promotional strategy and what management can do to cope with these changes.

Past Attempts to Transfer Strategy

In the early 1960s Erik Elinder, a prominent Swedish marketing executive, reported that he had used a savings-bank promotional campaign all over Scandinavia with equal success. He maintained that the same campaign could be used anywhere in Europe and that it was generally a waste of effort and money to custom-tailor advertising to each country. About this same time other prominent European executives cited evidence that indicated most markets—and especially the French market—required special marketing treatment to surmount cultural barriers, and that anyone who assumed otherwise was taking unnecessary risks.

Writing in the Harvard Business Review in 1965, Millard Pryor said, "Marketing is conspicuous by its absence from the functions which can be


planned at the corporate headquarters level."\(^3\)

Gordon Miracle maintained in an article published in *MSU Business Topics* in 1968 that "the requirements of effective communication are fixed, and cannot vary with time, place or form of communication; therefore, the same approach to communication (that is the same approach to preparations of messages and selection of media) can be used in every country."\(^4\)

Robert Buzzell in a widely reprinted article entitled "Can You Standardize Marketing?" reviewed in late 1968 the pros and cons of standardized marketing and included, among other useful items a table which summarized four types of obstacles to standardization and their application to each major or the marketing mix. He suggested that the right balance of local autonomy and central coordination might come from a careful weighing of the pros and cons of standardization and from a careful estimate of revenue and costs resulting from alternative transfer strategies.\(^5\)

Dean Richard Holton of University of California (Berkeley) who supervised the marketing portion of the Harvard Business School multinational studies has recommended sequential game theory as a promising approach to unraveling the complexities of multinational strategy.

In a study in depth of marketing strategy in nine U.S.-based multinational firms in Europe, Aylmer found that local managers enjoyed a good deal more autonomy in making advertising decisions than they did in other areas of marketing.\(^6\) For example, he reported that 86% of the advertising

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decisions were primarily local compared with only 30% of the product-design decisions. He singled out as good predictors of how autonomous the local manager would be two factors: the importance of the international vs. domestic operations and the prestige of the local affiliate. Another study published that same year indicated that the degree of centralization depended heavily on how important advertising managers thought cultural differences were (e.g., the more important cultural differences were assumed to be the more decentralized the advertising strategy).7

One of the most comprehensive studies of marketing transferability was made by Ulrich Wiechmann and Ralph Sorenson.8 Their study of 27 U.S. and Europe-based multinational firms revealed that advertising tended to be more decentralized than other marketing functions, and that it varied more from firm to firm than did the other functions. They concluded that one of the main advantages most consumer goods multinationals have is in marketing know-how—not technology or capital. More than previous researchers they emphasized the importance of (1) corporate acculturation (assimilation of company philosophy by foreign managers), (2) systems transfer (uniform framework for marketing planning and budgeting) and (3) cross border planning. Like most researchers they found that the more culture-bound the product (e.g., food) the more difficult it was to transfer promotional strategy.

During 1964 and 1965 this author supervised a series of case studies and field experiments designed to determine under what conditions successful U. S. advertisements could be transferred to foreign markets. Several French and Arabic versions of successful U. S. print advertisements were created and tested under controlled field conditions in Paris and Cairo. As was reported in several articles, all versions were surprisingly effective in the two markets—the ones which were literally translated as well as those designed with considerable care by native creative experts. This was true on all three measures of effectiveness which were applied. There were, however, strongly visual advertisements and they promoted consumer products which varied little in product positioning from country to country.

Market Developments Suggest New Complexities

The earlier optimism about painless transfer of marketing strategy started to diminish by the early 1970s. For example, marketing executive, Paul Griffin, cited several failure stories in a talk before the Primary Club of London in 1972:

Campbell's Soup underestimated the entrenchment of Heinz in the British market and overestimated the promotional appeal of concentrated soups (vs. pour out).

Crest's fluoride meant little or nothing to the English public.

Maxwell House, billed as "the great American coffee" spent a potful to find out that Germans have little respect for American coffee.

Another indication of nationalism affecting advertising is the change in the media picture in Europe. International consumer media have all but disappeared as magazines such as Playboy and Cosmopolitan have turned to local editions in the major European countries, an approach Reader's Digest has followed successfully. Another successful approach seems to be publication of identical editorial content in four languages—English, French, German and Italian—as practiced by Vision/Europe and Europa. As a recent study by Foote, Cone & Belding pointed out, "The International Herald-Tribune is about the only true remaining international news medium with a large circulation."

Wind, Douglas and Perlmutter tried to apply the concepts of ethnocentrism (overseas secondary to domestic), polycentric (subsidiaries overseas operate independently and use own strategy) and regiocentric-geocentric (the region or entire world is a single potential market) to international marketing strategy. They found some empirical justification for using such approaches provided they were used with some sophistication. The appropriateness of a given approach seemed to vary according to the decision area. However, they found that the highly fashionable geocentric approach is probably overrated as a basis for promotional

decisions and that the polycentric or regiocentric approach may often be superior.

Tom Sutton, executive vice president of J. Walter Thompson and a long time internationalist, pointed out that the "people are alike" theory has become a dangerous oversimplification. The hitherto equalizing effect of affluence and establishment of international standards of consumption, he pointed out, may well boomerang as customers search for differences through consumption. He suggested that international campaigns will be of lesser value in the future and that local, tailormade advertising will become more effective.

Status of U. S. Strategies in Europe Today

Two studies supervised by this author throw some additional light on the current complexities of transferring promotional strategy in Europe. Both were designed to find out how marketing executives of U. S. based multinational corporations make decisions regarding transference of promotional strategy. Data from both will be used to construct a model which will help optimize decision-making for the multinational marketing executive. It is expected that the principal input for this model will be environmental cues or variables.

In one of these studies, a cross-section of decision-makers were


12. Both studies were funded in part by a grant from the American Association of Agencies Educational Foundation and in part by the University of Illinois at Urbana-Champaign.
asked to assign relative weights to certain environmental factors which might be used in transfer decisions. These were gleaned from other research studies by the author from current interviews with decision-makers and from relevant theoretical works. Executives contacted came from 35 leading U. S.-based multinational firms and were (1) responsible for at least a major part of the promotional decision-making for that firm, (2) in top or middle-management positions and (3) familiar with the complexities of multinational decision-making. All were asked to weigh 194 factors, which might be used in formulating foreign advertising strategy on a scale from 1 to 7. The objective of this phase of the study was to collapse these factors to a more parsimonious representation. Consequently a factor solution was obtained using principal components with a varimax rotation. Table 1 lists these factors in order of decreasing importance.

In order to find out whether there were major differences between developed and developing countries, a second set of questionnaires was prepared containing these 31 factors. A second set of respondents, one-third of them from the first sample (two-thirds from a new sample of U. S.-based MNCs), was asked to indicate the relative importance of each in transferring creative strategy to (1) a developed foreign market and (2) a developing market. This resulted in eight master factors. Those for the developed country which would, of course, be applied to Europe are included in Table 2.

The most significant findings so far from this phase of the study are the following:

1. Decision-making executives in spite of their frequent disclaimers to the contrary, do have in mind certain environmental factors when they decide whether to transfer promotional strategy.

2. There is somewhat more consistency than one might expect at least among decision-makers in this sample of consumer goods companies experienced in multinational marketing.

3. There is no reason to think that consistency in assigning weights leads to consistency in use of campaigns in various markets. Instead, it seems to indicate that analytical tools for discerning meaningful differences are developing, and localization can become more sophisticated.

Studies in the Field

The other study was somewhat broader and attempted to probe the whole process of promotional decision-making, including not only environmental but other variables which might influence decisions. Focused interviews were conducted in 1973 with 78 decision-making marketing executives in 30 major multinationals, approximately half of the interviews in the United States and the other half in Western Europe. During the interview certain hypotheses and a general interview guide were followed. These provided a desirable amount of structure and they served as a jumping off place for further exploration as promising areas of investigation opened up. Flexibility was needed since a complicated mix of companies, products, management style and distribution patterns was involved. On the one hand were such diversified firms as Colgate-Palmolive and on the other those
such as Avon which concentrated most of their promotional efforts on a single line of products.

Certain parameters were, however, established for the selection of companies. Companies which had been covered in earlier case studies by the author were included where possible. It was thought that meaningful comparisons between decision-making in the middle 1960s and that in the early 1970s could thus be made. Many executives from these companies had participated in the weighting of environmental factors described earlier in this article. Most were packaged-good firms and all depended on advertising and related promotions as major ingredients in their marketing mix both in the United States and abroad.

An attempt was made in the case of the multi-brand companies to compare promotional strategy abroad of successful and not-so-successful brands. Four tests of success were used: (a) gross sales trends during the past five years; (b) net income during the past five years; (c) opinions of their fellow business-men solicited during interviews by the question, "What two or three U. S. companies are doing the best job in your country?" and (d) opinions of European executives on "advertising campaigns you consider to have been particularly good...and particularly bad." The last question was one of many in a lengthy questionnaire sent to over 7,000 European business executives late last year in connection with a study of their attitudes toward advertising.\footnote{14}

The last of these questions was interesting but was not as useful as had been hoped, since only seven of the 37 campaigns mentioned by at

\footnote{14. This research project was conducted in conjunction with the University of Manchester Institute of Science and Technology and was supported by the Marsteller Foundation. Full reports are available from that foundation.}
least three respondents as particularly good were for U. S. companies or brands. The others were for European brands. And of the 14 campaigns listed by name as particularly bad, only two promoted products of U. S. multinationals. One was for a household cleaner and the other for a detergent.

It was decided also to concentrate primarily on those variables which could be classified at least loosely as "environmental." Most of the conventional wisdom in the international marketing field emphasizes very strongly the importance of environment as a determinant of transferability.

**Research Findings**

Note in Table 3 that the proportion of companies using basically the same advertisements abroad as at home was less in 1973 than in 1964. Even in the case of cosmetics, soaps and drugs (companies which have traditionally tended to try for a similar image and product position from country to country) there was a higher proportion of firms making major changes in 1973 than in 1964. Included in this classification are such sophisticated international marketers as Unilever and Procter & Gamble which are among the biggest users of research and multinational market planning but at the same time attempt to preserve a proper degree of local autonomy. However, it was clear in this study that the local autonomy was generally greater in the developed markets than in the developing ones.

And that the movement toward local autonomy often represented a disenchantment with superficial similarities that have led in the past to undue standardization. Some blamed it simply on the tricky cross-current of rising nationalism.

There seems little doubt that a basic cause for this is a substantial increase in the sophistication of the European marketing executive—more often today than ten years ago a European rather than an American. As Harry Clark Jr., international senior vice president at J. Walter Thompson points out, one would not try today to run in Austria a German campaign created for Germany even though it might well have 40% penetration of the target group in Austria. Instead, it would be better to leave it to the multinational marketing executive in Vienna who could "quite rightly see some of the differences between an Austrian housewife and her counterpart even in Munich, only several hundred kilometers away" and who would insist that the advertising directed to Austrian housewives be specifically created for them.16

The interviews indicated that this new sophistication stems mainly from the factors listed in Figure 1—particularly value systems, availability of media, degree of government control and nature of the creative message. Two which do not appear on that list are product positioning and consumerism. However, interviews revealed that companies were collecting more evidence on product position within each market, depending less on the product type as viewed from the U. S. home office. For example, Alberto-Culver and Helene Curtis are both in the beauty care field and both have a substantial percentage of their business overseas. And yet Alberto-Culver follows maximum transference of promotional strategy while

Helene Curtis leaves positioning to their many licensees around the world. Both have had successes and failures in the international field.

Consumerism and regulations over advertising vary substantially country by country. Although they are on the rise almost everywhere, they tend to reflect the environment of a country and thus contribute to differences in promotional opportunity. For example, we find strict controls in the high-per capita income, countries of Scandanavia as compared with the more lenient ones in low-per capita Italy and Greece. In such countries as Sweden and Norway not only the laws but the administration of them tends to be quite strict.

Message variables turned out to be even more important in determining transferability than Table 1 might imply. This may be a result of the appeal or theme. Esso's "Put a Tiger in Your Tank" has been praised for serving successfully as the theme for Esso's promotion in many countries of the world. One might then have been led to think of Ajax's white tornado as being an equally effective power symbol—but it was not. Coke's "Things Go Better with Coke" and a number of variations proved transferable, but "It's the Real Thing" has been difficult to use in many markets. And promotional themes for Coke are generally easier to standardize than those for Fanta, Coke's successful fruit-based drink. Ultra-Brite's flying kisses and the sexy girl who throws them aroused an adverse reaction in Belgium. It and the theme "Give Your Mouth Sex Appeal" were dropped and "Nice to Have Sex Appeal" was substituted, but recognition in Belgium still leveled out at 12 percent—low for this type of product.

Sometimes the creative transferability is a function of technique. Libby made a commercial for less than $20,000 to be used by its subsidiaries.
around the world. To avoid problems in localizing it, the commercial featured a clown, pantomime and the simple story of the clown enjoying Libby food products.

Some companies use prototype campaigns and promote them strongly to subsidiaries. However, there seems to be somewhat less tendency to push these than there was in 1964. Colgate-Palmolive and Procter & Gamble both have international advertising experts who act as advertising consultants to their subsidiaries around the world and help them adapt themes, execution and even research techniques to local conditions.

Sales promotion themes and techniques were easier to transfer than advertising campaigns. Companies were more likely to enjoy economies of scale and less likely to run into local cultural problems. The principal problem was the difference in legal regulations from country to country.

The more astute of the MNCs are accepting added controls as inevitable and are taking steps to cope with them (e.g., setting up committees to monitor consumer activism and proposed regulation, working with Council of Europe committees on harmonization of laws). It is worth noting that our studies indicate that today's western European businessman does not seem discouraged by increasing regulation and the difficulty to predict interpretation of them. Although he strongly favors self-regulation and enforcement of an ethical code, the European businessman is much less terrified by government regulation than his counterpart in the United States.\(^{17}\) He is not a moralist and does not seem to ponder

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the ethical consequences of marketing alternatives.

There is only slightly more use of research today as a major input into decision-making than there was in the 1960s. The big package-good firms are using it as they did then—with a little more emphasis perhaps. One big U.S. multinational has its U.S. executives participating regularly in house-to-house surveys around the world including the rural areas of the developing countries. Syndicated research is used, of course, but there are a good many complaints about how expensive it is (especially for probing markets with only a limited potential) and considerable doubts as to the accuracy of much of what it reports.

Executives asked specifically about trends in nationalism generally thought nationalism would increase and that promotion would have to be modified to adapt to it. Executives of multinational corporations and agencies in France expressed this somewhat more emphatically than those in other countries. All said foreign executives tended to underestimate the need to adapt marketing strategy to France. Executives in Germany were almost as emphatic on this point.

When European executives were asked to name campaigns they thought were multinational, most were hard put to be specific. Most frequently named were Coca-Cola and Volkswagen. One said there were really no multinational campaigns—only different degrees of similarity. Another said that multinationalism existed only in production in Europe—never in marketing. He maintained that marketers were misled by the ease of standardizing production into believing they could also standardize marketing strategy.
Conclusions and Recommendations

The studies here indicate first of all that Western Europe was never quite as homogeneous as some of the avid multinationalists believed or that the so-called multinational campaigns were ever quite so standardized as many home-office executives thought. Some marketing executives do not really know what is and what is not being transferred across boundaries. In some cases this is a case of planned decentralization. In others it is the result of poor communications which could well cause problems when the international marketing competition gets a little rougher and nationalism increases. There is a common tendency for an executive at the U. S. headquarters to believe that there is more standardization than actually exists. This is understandable when one reflects on the mammoth job of monitoring what goes on in the many markets of the world. Internal communications in most multinational firms are far from perfect and transferability of promotional campaigns is seldom the most important worry of the headquarters team. Similarly multinational executives think they have more control over marketing than they really have. This difference in perception of control was emphasized by one U. S. executive working in Europe who said, "There are really four different ways in which executives perceive home-office control--all different. There's the perception of the European manager here in Europe, the perception of the European manager back at the home office in the states, the perception of top management back in the States, and the perception of that same top management when they come to Europe. The only time I would consider making a major change in policy is when the home office boss is here in Europe--and never when he and I are back in the States."
Second, the changes in national attitudes make it more important than ever before to improve both the quantity and quality of information from abroad. In some companies fooling the U.S. bosses is partly chauvinism, partly a game. The French marketing manager of one large U.S.-based company told the author proudly, "We did not use a single commercial prepared by New York last year (1972)." He maintained that they were too unsophisticated for the European audiences, too much like those used by his firm in the U.S. and not different enough from those of his major competitor. "We used a few of the American commercials in the North African market," he added disparagingly. The New York office had reported earlier that the same print ads and commercials with minor variations were being used in all Western European countries. Obviously the information system was not working very efficiently.

Third, the trend toward national markets and the search for national identity do not, as it might seem at first glance, represent a reversion to old-fashioned nationalism either culturally or politically. Instead, they seem to represent a search for symbols, including products, services and the ads that promote them which reflect that identity. This does not mean that all international campaigns need to be discarded. For example, some corporations, such as Coca-Cola, have been successful at coming up with themes that lend themselves to internationalization with only minor adaptations. Multinational marketers who can figure out how to reflect national identity in their ads will make out the best in the next decade.

Fourth, although the concept of "national identity" like "nationalism" is at best a fuzzy one, some clues as to how to pin it down and what information researchers should look for come from the two research
projects mentioned earlier. These may be useful benchmarks in predicting how much modification is needed in a particular country.

The most important types of information are the following: product position; wealth and achievement; experience of personnel; degree of nationalism, rate of economic growth; eating patterns; attitudes toward authority; character and availability of media; and consumerism. Keeping up with consumerism means understanding and cooperating with government, educational and political leaders in most countries as well as soliciting information from consumers. Many prominent and successful MNCs have a fairly continuous flow of information on these. Few have gone as far as weighting the factors according to country, product or some other variable and constructing an index, but there is a definite feeling that they lend themselves to some quantification.

Fifth, the more successful multinationals were strong on planning with fact books for each country, specific objectives for each country, specific rules as to how the plans would be prepared and stipulations for both yearly and longer plans. The methodology of planning is one area where rigid standardization seems to work.

Sixth, staffing key positions in local subsidiaries with strong, well-trained, well-paid nationals seems to provide better information and a stronger identification with the local market. In several firms covered here, strong third-country nationals appeared to be doing a remarkable job of adapting to the problems of nationalism.

Prominent by its absence in appraising transferability is cross-cultural theory. The decision-makers come through mainly as pragmatists and when they use conceptual approaches they are likely to describe these in pragmatic terms.
The very success of some of the past multinational advertising campaigns may well have contributed to the rise of nationalism. There is resentment at the sameness of the Coca-Cola campaigns, the sameness of the McDonald's stores, the sameness of the Holiday Inns and Howard Johnsons. The more people think marketers put them together in one big mass the more they try to prove they are different. They are starting to look inward as well as outward even though many of the multinational campaigns are by most standards still quite successful. The trick may be to preserve some covert multinationalism in the campaign but add a deft touch that is distinctively French or British or Italian.
<table>
<thead>
<tr>
<th>THIRTY-ONE ENVIRONMENTAL FACTORS WHICH SUMMARIZE THE ORIGINAL 194 FACTORS</th>
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</thead>
<tbody>
<tr>
<td>Rate of economic growth of country</td>
</tr>
<tr>
<td>Per capita income and distribution of income</td>
</tr>
<tr>
<td>Average size of household</td>
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<tr>
<td>Level of literacy</td>
</tr>
<tr>
<td>Level of education</td>
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<tr>
<td>Vocational training</td>
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<tr>
<td>Social class structure</td>
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<tr>
<td>Attitudes toward authority</td>
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<tr>
<td>Attitudes toward the U. S.</td>
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<tr>
<td>Degree of nationalism in country</td>
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<tr>
<td>Attitudes toward achievement and work</td>
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<tr>
<td>Attitudes toward risk taking</td>
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<tr>
<td>Attitudes toward wealth and monetary gain</td>
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<tr>
<td>Similarity of ethical and moral standards to U. S.</td>
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<tr>
<td>Availability of time on commercial broadcast media</td>
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<tr>
<td>Adequate coverage of market by broadcast media</td>
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TABLE 2  
(DEVELOPED COUNTRY-CONSUMER GOODS)  
MASTER ENVIRONMENTAL FACTORS  

<table>
<thead>
<tr>
<th>FACTOR NUMBER</th>
<th>DESCRIPTION OF FACTOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Level of education; level of literacy.</td>
</tr>
<tr>
<td>II</td>
<td>Attitudes toward: risk taking, achievement and work, and wealth and monetary gain.</td>
</tr>
<tr>
<td>III</td>
<td>Experience and competence of personnel in foreign agency or branch of U. S. agency; experience and competence of personnel in foreign subsidiary or distributor.</td>
</tr>
<tr>
<td>IV</td>
<td>Degree of nationalism in country; attitudes toward the U. S.</td>
</tr>
<tr>
<td>V</td>
<td>Rate of economic growth of country; per capita income and distribution of income; import duties and quotas in country; development and acceptance of international trademark and trade name.</td>
</tr>
<tr>
<td>VI</td>
<td>Eating patterns and customs; importance of self-service retailing.</td>
</tr>
<tr>
<td>VII</td>
<td>Attitudes toward authority; social class structure; applicability of products' or slogan to other markets.</td>
</tr>
<tr>
<td>VIII</td>
<td>Independence of media from government control; availability of satisfactory media.</td>
</tr>
</tbody>
</table>
### TABLE 3

**USE OF U. S. ADVERTISEMENTS IN EUROPE BY U. S. COMPANIES**

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Cosmetics, soaps, drugs</td>
<td>4 2</td>
<td>2 2</td>
<td>2 6</td>
<td>4 4</td>
</tr>
<tr>
<td>Food</td>
<td>- -</td>
<td>- -</td>
<td>2 1</td>
<td>6 7</td>
</tr>
<tr>
<td>Beverage</td>
<td>- -</td>
<td>- -</td>
<td>2 2</td>
<td>- 2</td>
</tr>
<tr>
<td>Automobile</td>
<td>- -</td>
<td>- -</td>
<td>- -</td>
<td>3 -</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>1 -</td>
<td>1 -</td>
<td>2 2</td>
<td>1 2</td>
</tr>
<tr>
<td>Total</td>
<td>5 2</td>
<td>3 2</td>
<td>8 11</td>
<td>14 15</td>
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