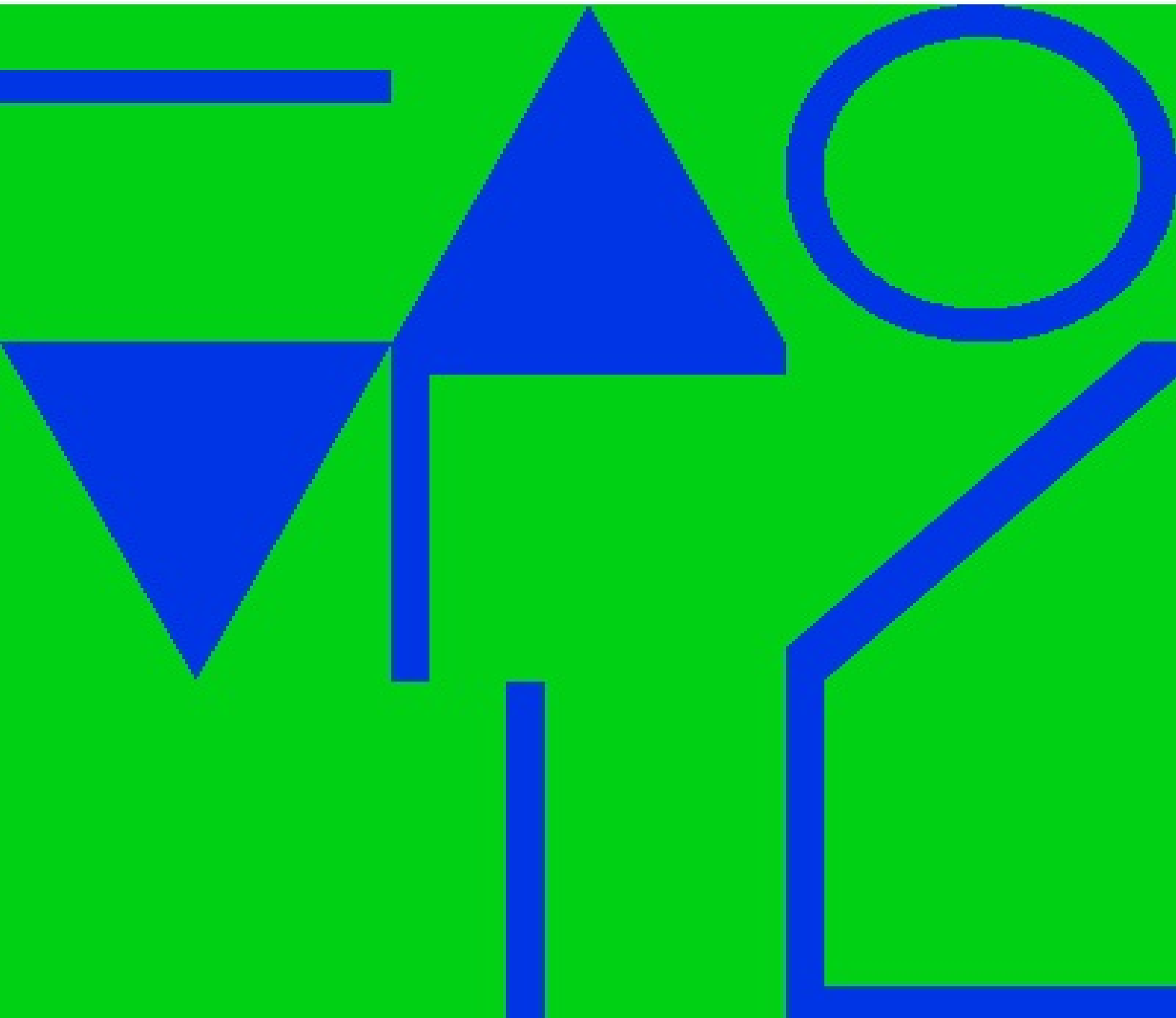
Dawson Black

Retail Merchant

Harold Whitehead



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Illustrator: John Goss

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"Betty was a real comfort" (See page 110)

DAWSON BLACK: RETAIL MERCHANT

By HAROLD WHITEHEAD

Author of "The Business Career of Peter Flint"

ILLUSTRATED *By* JOHN GOSS

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I am glad to confess that whatever I do is done because I want to justify the faith in my ability and the loving encouragement which has so loyally been given to me. For this reason, I dedicate this to the one who has inspired me to do my best—My Wife.

INTRODUCTION

A boy, just graduated from high school, was looking over some of his father's business books and magazines. The more he read, the more disappointed he became, until finally he blurted,

"Say, dad, I don't want to be a business man!"

"Why not?" asked his father, with a tolerant smile.

"Aw, there's no fun in business."

"Get that foolish idea out of your head, son. There's nothing I know of that is quite so much fun—as you call it—as business. Where did you get your ideas of business?"

"From them books," said son, emphatically, if ungrammatically. "All they talk about is efficiency, getting results, checking people up, and things of that kind."

Just ask yourself, Friend Reader, if your business reading has not given you an idea that business should be more or less a cold-blooded proposition, and our business life something apart from our home and social relationships.

Unfortunately, many books, excellent in their presentation of principles, ignore the human side, as it were, of business. I believe—nay, I am sure—that the influence of our home life is an important factor in the development of our business career. Our loves, our dislikes, our jealousies, our unfortunate, yet often lovable, unreasonablenesses are reflected in our business life. Our impetuous business decisions are often made through the subconscious influence of some dear one at home.

Our ambitions.—Are you, Friend Reader, so cold-blooded that you can say your ambition is a selfish one? Honestly now, wasn't it that you want to win something (whatever it may be)? Didn't you want to "make good" just to please some little woman?

When you faltered and weakened in your struggle for success, wasn't it she who gave you the necessary loving sympathy and encouragement to keep everlastingly at it? And wasn't your ambition encouraged a little bit by the delight you knew its attainment would give to that sweet little woman, who thinks "her boy" is just all right? Didn't you want to "make good" so as to please your mother and your father?

I don't care if you are a big, six-foot, bull-necked husky who smokes black cigars and swears, you have to admit the truth of this assertion so far as you are concerned.

Sounds like moralizing, doesn't it? And yet it's God's own truth!

It was convictions such as these which caused me to write "Dawson Black." I wanted to give the world a book which would not be a learned and technical treatise on retail merchandising, but would give a picture of business life as it really is—not as the world mis-sees it.

I have tried to make "Dawson Black" a human being, not an automaton to go through a series of jerky motions to illustrate principles. I wanted him to do some things wrong and suffer for it, and some things right, and perhaps still suffer a little; but I wanted to make his business life *REAL*. I wanted the reader to say to himself, "By Jove! I did just that same fool thing myself!"

And, underneath all this, I wanted to present a few of the principles of retail merchandising. I wanted to show that the result of the correct application of principle was sure, and that a principle of retail merchandising is applicable to every kind of retail store—be it the little corner Italian fruit stand, or be it the largest department store in the country; be it hardware, drygoods, drugs, shoes, plumbing, or what not.

This book will have answered its purpose if it encourages you to persevere by showing that the majority of people make the same mistakes that you do,—and inspires you with the nobility of business, and in particular convinces you that you are not working for money, but for the happiness you can give somebody else in addition to yourself.

HAROLD WHITEHEAD.

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DAWSON BLACK
RETAIL MERCHANT

CHAPTER I
AN UNEXPECTED INHERITANCE

I hadn't seen Aunt Emma for five years, and, candidly, I had never thought a great deal of her; so you can imagine how surprised I was when a long-whiskered chap blew in at the Mater's to-day and told me that Aunt Emma had died, and—had left me eight thousand dollars in cash and a farm in the Berkshires!

Of course my first thought was to hunt up Betty and get her to help me celebrate!

We had a bully good time! Betty was delighted with my good fortune; but scolded me for not being sorry aunty had died. I suppose I should have pretended I was sorry, although, having met her only twice in my life, she was practically a stranger to me.

I told Betty I thought I'd throw up my job with Barlow—he runs the Main Street Hardware Store—and get a store of my own.

We had quite a talk over it. Betty approved of it and said she was sure I would succeed. She reminded me, though, that I was only twenty-two, and said that if I did buy a store I should get some one to advise me about it. She's a fine girl, Betty, but of course she knew nothing about business.

The next morning I put an advertisement in the county paper. Fellows, a chap I know who works at the Flaxon Advertising Company—he's some relation to Betty—said I ought to have used a trade paper, but I told him I didn't want to go far from home, and a trade paper would probably bring me answers from Oshkosh and Kankakee and such funny places, and I would simply be paying out good money to get offers from places I didn't want to go to. Not that I wouldn't like to travel, but Betty would . . . well, never mind what Betty would or wouldn't.—There goes the telephone bell. . . .

Isn't it funny! I had just got back from seeing Fellows when I had a telephone call from Jim Simpson. Jim was a young fellow, only a little older than I, who ran a hardware store right here in Farmdale. I used to go to school with him. He called it a hardware store, but his business was confined to kitchen furnishings and household hardware. It seemed he wanted to go out West and offered to sell me his store cheap.

Fancy! Jim Simpson, right here in our town, wanting to sell out, and me wanting to buy a store, and neither of us knowing it! I telephoned to Betty to tell her about it, and she said to be careful, because she didn't like him. Aren't women funny, with their likes and dislikes, without knowing why! Jim was a pretty smart fellow, and while the store wasn't just exactly what I had in mind, he did a fairly good business. I made an appointment with Jim to see him the next day.

Well I guess a streak of lightning has nothing on me! Before night I was the owner of the Black Hardware Store, for I had bought Jim out and was to take possession the following Monday! I had seen Jim's books and I knew everything was all right. Jim was a good fellow, and he promised to give me all the help and advice that I wanted. He said he'd like to stay in town with me for a few weeks, only he was anxious to go out West right away.

The store had $9460.00 worth of goods, reckoned at cost. Jim agreed to let me have all his fixtures and show-cases, which he said had cost him over a thousand dollars, and good-will, for $540.00, making the cost of the store to me $10,000.00.

When Jim told me the cost would be $10,000.00 I was considerably disappointed, for I had only $8000.00 besides the farm. I told Jim the farm was worth, I thought, about $8500.00, but I couldn't sell that right away and, of course, I couldn't pay out all my ready cash, because I wouldn't have anything left for operating expenses.

Jim was pretty decent about it, and said:

"You give me $7000.00 in cash and a mortgage on the farm and I'll give you a year to pay the balance. With the big profit you can make in this store, you'll be able to pay that $3000.00 in no time at all. Besides, if you couldn't quite manage it in a year, I'd renew it, of course."

But I thought I ought to have more than $1000.00 left, and finally it was agreed that I should give him $6500.00 in cash and a mortgage on the farm for $3500.00

I had my $8000.00 deposited in the Farmdale Trust Company, so we went over there and I gave him a check for the $6500.00. I thought I ought to do well with $1500.00 besides that splendid store of goods.

Jim had started out to be a lawyer and had studied law for a while, and he said he would draw up the mortgage himself so there wouldn't be any delay about it. I brought him over some legal-looking papers I had from Aunt Emma's estate—deeds, he called them—and we fixed that up without any trouble.

I asked Jim if we ought not to take stock together, and he said, "Sure, if you want to;" but I found that he had an exact stock-keeping system, and Jim suggested that we pick out about a dozen items and just check those up—"for," said he, "what's the use of checking up fifty cents' worth of this and thirty cents' worth of that? Your time is too valuable for that."

I agreed with him, for I couldn't afford to waste my time now that I was the owner of a store.

Betty asked me that night if I had had a lawyer to go over the thing with me, but I laughed at her and said, "I don't want a lawyer for a little deal like this between Jim and me." I told her it would have been almost an insult to have suggested that I wanted a lawyer. She shook her head sadly and said something about a man who was his own lawyer having a fool for a client—which I thought was not at all called for!

Before going to bed, I figured out what the store should be worth to me. Jim had told me he turned over his stock about three times a year, and that he made about 10 per cent. clear profit. Three times $9460.00 would be $28,380.00; and if he made 10 per cent., clear profit, that would be $2838.00 a year—call it $3000.00 a year. That was $60.00 a week! Gee!—some jump from what I was getting at Barlow's! I thought how easy it was to make money when you had some to start with! Here I had been working my head off for a year and a half and getting only $10.00 a week, and now I would be making $60.00. I decided to ask Betty to—oh, well, I'd wait a month or two until I saw if it worked out just like that. Better be on the safe side!

CHAPTER II
READY TO GO AHEAD

Mother had a talk with me about the store, in the morning and asked me to try to get my money back from Jim. She said she had never liked Jim, and that he was a bit careless in his transactions. When mother said anybody was careless in their transactions, she meant he was a crook, but I knew Jim better than that, and I told her so. Mother said she didn't want me to lose my money as soon as I'd got it.

I was all the Mater had, for Dad had died a few years before. Fortunately, his life was well insured and mother had enough to live on. I told her I was a young progressive, but I was not taking any chances with anything that affected her, so there was no need for her to worry.

I told Barlow that I'd have to leave him that day because I had bought out Jim Simpson's store and was to start in on the following Monday. He looked at me for a minute, and said:

"Have you paid him for it yet?"

"Yes, sir," I said.

"I suppose Jim's going out West, isn't he?"

"Yes, sir," I said again.

He paused again, and then he said:

"Well, look here, son, you've always been a good worker with me. You still have a lot to learn, however, because you wasted your evenings instead of doing some studying, but I'd like to see you 'make good' and I'll help you all I can."

I was surprised at this, and I said:

"But, Mr. Barlow, we'll be competitors then!"

I began to like Barlow very much then, for he put his hand on my shoulder, and said:

"Look here, son, can't we be competitors and yet be friends! Remember, I have a store several times larger than the one you are going into, so it is you who will have to compete with me, not I with you."

That was a new thought to me all right.

"We can be friends, even if we are competitors, you know," Mr. Barlow continued, "and if you get into any kind of trouble, come around and see me and I'll do what I can to help you."

I was sure he meant it, too. And all the time I had thought that Barlow was a "has been." What a different slant you seem to get on people as soon as you get up to their position! I suppose it's just like climbing a mountain; if you want to see the view the other fellow sees, you have to get up to the same height which he

has surmounted.

I had an interesting chat with Jim that day. I went to the store and he had marked about twenty items on his stock book, which he said was a perpetual inventory. He passed the book over to me, and said, "I've marked a couple of dozen items which you can look over. I've picked out some of the things that run into a lot of money, because those are the things you are most careful about, aren't they?—and I didn't think you'd want to waste your time over a lot of trivial things."

I checked those up with him and in one case I found there was even more stock than Jim said. I laughed and said, "I got you there, Jim! This wonderful perpetual inventory isn't perfect, after all!"

"Well, of course," he replied, "there might be a fraction of a difference here and there, but in the main it's bound to be correct." He continued, with a bit of a grin, "If you're a little short in one thing, you'll find a little bit over on another; and anyhow, you've got your fixtures for half of what they're worth, to allow for any little discrepancy that may crop up."

He showed me how the cash register worked and how to total up the week's sales. I saw the previous week's figures were $311.28. I wondered at that, and said:

"Why, Jim, if you sell $28,000.00 worth a year, you should have about $560.00 worth of sales a week!"

"Oh," he replied, "don't you know this is the quiet time for kitchen goods? You've got to expect some quiet time, you know. In one respect it's a good time for you to take the store over, for you'll have time enough to get yourself fully familiar with the store."

"You know, Dawson," he went on, "if you were to take over this store about September or October, when you're simply rushed to death with business, it might easily put you on your back. You might lose a tremendous lot of business just because it came too quick for you to handle, whereas, buying the store when the business is quiet will give you a chance to learn how to handle it."

I decided that, as soon as possible, I would go over my stock carefully and rearrange it and if I should happen to find any dead stock I'd have a sale and clean it out and buy a lot of new stock; and, believe me, I'd give old Barlow the biggest run for his money he ever had!

CHAPTER III
MY FIRST DAY

I used to think that old Barlow had an easy time as boss of my former store, but the first day, there seemed to be so many things to do, so many things to decide, that my head was in a whirl.

I intended to begin a thorough stock-taking, but hadn't a chance to touch it—so many things cropped up.

I had a row with one of the help, a fellow named Larsen. Larsen had been at the store for over thirty years. He was there before Jim Simpson got it and he was with two of the proprietors before that. He told me he wanted his last two weeks' pay. When I asked him what he meant, he said that Jim had told him to ask me for it, as he had arranged with me to pay it.

I didn't believe him. Jim wouldn't do anything like that, I was sure, and I told Larsen that in so many words. He asked me if I thought he was a liar. I told him he knew that better than I did. I told him if he didn't know how to speak to his superiors, he could just pack his things and go, and I would have him know that I was boss there. Larsen shrugged his shoulders and said:

"You go with me and see Simpson before he runs away. You ask him whether I lie or not. I don't insult you. I simply tell you what I know. You call me a crook! If you were an older man you would know better. I've been here thirty years. No one has ever questioned me. My word is as good as his."

To please him I said we would go and see Jim the next day at his home. I couldn't go that night, for I was too busy. Jim called in at the store for a few minutes in the morning, and said he expected to be around for a few days in case I wanted to see him about anything.

I told Betty that evening about the dispute with Larsen, and to my surprise she sided with him. It looked as if Betty and mother had got up a conspiracy to disagree with everything I did! Still, thought I, "what do women know of business?"

I thought Betty was right in one thing, however, when she said to me:

"Did Mr. Barlow ever speak to you about knowing your place?"

"Why, no," I said.

"I'll tell you why, boy. You see, he knows he's boss, and everybody else knows it, and he knows that if he is to get the best out of his people he has got to get them to work *with* him and not *for* him. The way you treated Larsen will tend to make him merely work for you and not for the interests of the business. He will simply use you as a makeshift until he can get something else. If you want to get the very best out of the people who work for you, you have got to take a real interest in them, and treat them with the same courtesy that you want to be treated with."

I was just going to tell her that I couldn't be the boss there unless I made them keep their place, but she held up her hand and said:

"Wait a minute, boy. I'm a year younger than you, but I'm older than you in many respects. You are only a big boy and you want some one to look after you." She blushed a little as she said this. "You are impetuous. You say things which you don't mean. You speak so sharply at times that people misunderstand your naturally kind disposition and think that you are fault-finding. And then you are really so conceited that you hate to admit you are wrong, with the result that you leave people with a wrong impression of you. Do you remember that saying about the man who conquers himself being greater than he who masters a city? You should learn to think a little more carefully about what you say before you say it. Remember that you can say something sharp to the help and then forget it the next minute; but they won't forget it. They will think it over and it will rankle and they will feel spiteful toward you, and they'll do something to 'get even' with you."

I hated to admit it, but I had got a hunch that Betty was very nearly right. I decided I would try to control my tongue a little more, and would remember that the people who worked for me would do better work for me if they liked and respected me.

The next morning, I went around with Larsen, as I had promised him, to see Jim Simpson, and found that he had gone. He had left a note for me saying that he found he had an opportunity to get away and that he would write me his address in a few days.

Larsen saw me twisting his note in my fingers while I was thinking about it there, and he came over and said:

"Can I see that note, Boss?"

I passed it to him. He read it, shook his head, and said:

"Guess you believe me now, don't you, Mr. Black?"

I nodded. That's all I could do.

He shrugged his shoulders and said:

"Well, two weeks' money don't hurt me very much. I hope, Boss, he hasn't stung you."

I went cold at the thought of it. I didn't think it could be true, but, when I came to think it over, I realized that I had taken his word for almost everything.

I went home and told mother and Betty about it, and they advised me to get in touch with Mr. Barlow at once. I said I wouldn't do that—I wasn't going to leave a man and then two or three days afterwards run to him for help. I thought of Fellows of the Flaxon Advertising Company. I telephoned his house and, fortunately, caught him, and he came right around to see me.

He asked me if I had had a lawyer draw up the agreement. I told him "no." He asked me if I had had an inventory made before buying the store. I told him "no." He asked me if I had verified the profits of the business for the last two years. I told him "no." He asked me if I had had the books audited at all. I told him "no."

"Good God, lad," he said, "what have you done, anyhow?"

And then I acted like a fool. I burst out crying and told him that what I had done had been to make an ass of myself and to give Jim Simpson $6500.00.

He thought a minute and said:

"Well, I should think the store would be worth very nearly that, from what I know of it. It may not be so bad, after all."

But, when I told him that I had also given Jim a note for $3500.00 he persuaded me to go to see a lawyer in the morning, and promised that he would telephone to Boston to arrange with a jobber whom he knew and from whom I knew Jim Simpson bought goods, to send some one over to help me take an inventory.

CHAPTER IV.
IN TROUBLE

I spent a wretched night wondering if Jim, after all, would play such a dirty trick as to rob an old schoolmate.

Fellows telephoned me from his office and said that if I would come there, the lawyer was there and we could all talk the matter over together.

In ten minutes I knew the truth, I learned that the transfer was made properly to me and that I was responsible for that $3500.00, and, according to the deed of transfer which Jim gave me, the note for $3500.00 was payable *on demand*.

I told Barrington, the lawyer, that I'd swear the note was payable one year after date. He asked me, "Are you sure?"—and if he hadn't asked me that I would have been, but as it was I was wondering which it was. He asked me again, "Are you sure it isn't a payable-on-demand note?" I didn't know, and I didn't know Jim's address!

Barrington then said that the best thing to do was to get an inventory made as quickly as possible, and then try to get hold of Simpson and see if we couldn't adjust it with him.

"But," he said—and he looked at me very sternly—"if anything is done it will be purely because of his generosity or because of the fear we can instill into him. You are legally responsible for the $3500.00 and apparently it is payable on demand. How much is the farm worth on which you gave him a mortgage?"

I told him it was worth about $8,500.00.

"Hum," he said, and pursed his lips.

"Couldn't I deed it to Mother or somebody," I said, "and save it?"

He shook his head. "No, that wouldn't be legal," he said.

"How I wish I had come to you at first!" I said.

"Yes," he replied absentmindedly, "that's the trouble with many so-called business men. They never think of using a lawyer to keep them out of trouble, but come to them only after they have got into it!"

A salesman from Bates & Hotchkin came in the afternoon and said his firm had told him about my wanting an inventory taken and offered to stay with me till it was done.

"What will it cost?" I asked. My $1500.00 began to look very small to me then.

He smiled and shook his head, and said:

"It won't cost you anything. If we can be of service to you, we want to be."

I had also arranged for an accountant to go over the books. He was a Scotchman, named Jock McTavish, and he was to come the next morning.

Betty urged me to have him install a proper accounting system for me while he was on the job. I shook my head and said:

"There may not be anything worth putting an accounting system in for. I've ruined my life and I've spoiled my chances of your—"

She put her hand over my mouth and said:

"Don't be silly! Now is the time to see if you have any manhood in you. Anybody can talk big when everything goes right! No one ever made a success without having some failure. Don't you remember what Lord Beaconsfield said, when he was asked how he attained success?"

I shook my head gloomily.

"He said, 'By using my failures as stepping stones to success!'"

"Well," said I, "I've certainly one big stepping stone here."

"Quite right," said she, "then step up it like a man!"

A girl like Betty, I thought, was worth bucking up for! I just set my teeth and decided I would pull through the thing somehow!

I thought the worst had happened, but I found it hadn't. Herson, the salesman from Bates & Hotchkin, completed the inventory, the next day, with the assistance of the others in the store. I can't say I did much to help, for I was simply consumed with anxiety. All I did was to serve customers while it was going on, and that helped to keep me from worrying too much.

Herson came over to me when he finished the inventory and said:

"I'm afraid you are going to be sadly disappointed at the figures. I have put the goods in at their present valuation, as near as I can figure it, and I find that there are $8,100.00 worth."

"Then," said I, "I have lost over a thousand dollars on that stock—$1,360.00!"

"You surely have," said he.

"Well," I thought, "even so, there's a chance of recovering, and Betty is looking to me to make good and I must!"

But there was worse to come! McTavish, the accountant, found that the average sales for the last two years were only $22,000.00 in round figures, and I had estimated at $28,000.00.

"My," I said to him, "that will bring the profits down to about $40.00 a week!"

"No," he replied, "they'll no be mooch over half o' that."

"Why?" I asked in amazement.

"Because," said he, "you based your estimate of pr-rofits on the percentage of expense. Therefore, Meester Black, the less your sales are, the gr-reater becomes the percentage of expense."

I didn't quite follow this, but he continued:

"Ye should set a dead-line of expense and departmentize your costs."

I looked quite mystified by this, and he explained:

"Do ye noo compr-rehend? I mean ye should have only a certain percentage of expense for rent, salaries, advertising and se-emilar items, and then plan your expenses not to exceed these percentages."

"I see," said I. "Will you help me with that?"

"I surely will. I can give the matter some attention in aboot a week," said he.

"Then," said I, "so far as you can see, the business, instead of showing me a profit of about $60.00 a week, will show me only a profit of about $25.00."

"Just aboot that," he replied. "Indeed, it will approximate somewhat less. There is one other matter, Mr. Black, I would suggest you do at once, and that is, let me see the agreement you had wi' that mon, Simpson."

"That's at Barrington's," I said.

"Well, can we no get hold of Barrington noo?"

"Surely. I'll introduce you to him."

"Don't fash yoursel'," said he with a smile, "that'll no be necessary, for he was in the store while ye were at yer lunch to-day and I had a convarsation with him."

"What's the trouble, then?" I asked.

"Merely this," said he, and he put his arm on my shoulder very kindly. "That mon, Simpson, left $527.00 worth of accounts which he did no pay and I believe by the agreement ye made wi' him that ye're liable for them."

I was too thunderstruck to say anything! What a hash I had made of my first week's business! So far as I could see, I had given up a good job for one with very little more real money, but a lot of care and worry; I had been robbed of about $1,300.00 in stock and $500.00 in unexpected liabilities. My first week's business, then, showed me a loss of nearly $2,000.00! I began to think I was not so all-fired clever as I thought I was!

Betty was a little brick! When I told her all about it, she said:

"Well, I don't see anything so *very* dreadful in that. If you have it in you to make a business man, you can soon increase the sales of the store so that you will be making all you thought you would, and perhaps it won't hurt you to lose a little money at the beginning. Even now, you are much better off than a great many other people are. If only Simpson doesn't demand his $3,500.00 at once, so that you don't lose the farm"—I shivered at the thought—"you'll pull through all right."

When I figured up the sales at the end of the week there was nothing like the $560.00 that I was figuring on. It was only $281.15. I had more respect then for proprietors of retail stores than I had a week before! I hoped that next week I would have that division of expense worked out so that I could know just what my expenses were going to be.

CHAPTER V
BETTY MAKES A PROMISE

On the following Monday, I was in the store, feeling kind of blue over the general muddle I had made of things, when who should go by but Betty and Stigler! If there was one man in the town I disliked, it was Stigler. He was one of those narrow-faced individuals who goes around with a perpetual sneer. I never heard of him saying or doing anything good to any one. It was said of him that he was so mean that he grew a wart on the back of his neck to save buying a collar button!

Stigler was in love with Betty. I didn't blame him for that; but what she could see in a fellow like him got me! I was jealous—I know I was jealous, and I told Betty so when she accused me of it that night.

"Dawson," she said, "you act like a jealous, spoiled child."

And then the love, that had been growing in my heart, became too great to contain.

"Betty," I cried hotly, "you know how much I love you! Do you wonder that I'm jealous, when I see you with that man?"

"And why shouldn't I be with him?" she said archly.

"Well, you can't be with him any more," I said.

"Hoity-toity! and who are you to tell me whom I shall or shall not go with?"

Her words were discouraging, but something in her eyes. . . .

Something had happened to the town when I left Betty's house. The hard pavements were gone, and instead of them were beautiful silvery clouds. The ordinary air had changed into exhilarating ether. I wanted to sing; I wanted to tell people of my good fortune; but everybody must have known it to have looked at me. I kept saying to myself, "I'm engaged to be married! I'm engaged to be married!" When the teams went by they went "Click *clack*ety click!—click *clack*ety click!—I'm engaged to be married!—I'm engaged to be married!"

Mother had gone to bed when I got home, but I woke her up and told her the good news. I expected her to be surprised, but she wasn't a bit. All she said was: "Well, everybody knew it but you!"

I suppose it is because Love is blind that I didn't know. I told mother that we were going to be married on the 19th of June.

"Do you think it wise to get married so soon?"

"Yes, indeed," I said, "I need the help of a woman like Betty in my business. You see, mother, her business experience and her—"

Mother kissed me on the lips and said:

"Don't bother to think up any excuses—Love itself is sufficient excuse for that."

I saw some tears in mother's eyes. I put my arm around her waist and said:

"You are happy, aren't you, mother, dear?"

She kissed me again and pushed me from her, and hurried to her room. When she got to the door she turned around and said, "God bless you, my boy."

Believe me, I had *some* mother.

CHAPTER VI
UNTYING SOME TANGLES

On Tuesday I received a request for "immediate payment" of a demand note for $3,500.00, through some shyster lawyer in New York.

I took it up to Barrington and asked him what to do about it. He gave me a paper to sign, and I put my name to it without bothering to read it. He then spoke sharply to me, and said:

"For heaven's sake, lad, haven't you learned better than to sign your name to a paper without reading it?"

"B-but," I said, stammering, "it's different with you!"

"Different be damned!" he exclaimed petulantly. Then, "Excuse me, young man, but really, for a man in business you are acting very childishly. You thought Jim Simpson was your friend and trusted him. Now, even after the mess you got into, you haven't learned your lesson, and you sign anything I ask you to, without looking at it!"

I read it through, and it was something about giving him full power to act for me in the matter of the note.

"Now," said he, "this is going to cost you some money"—I winced at this—"but I'll see if I can't save you something."

He got the New York lawyer on the long distance and offered him a thousand dollars cash in full settlement of the claim, or else threatened to contest the legality of the note. The upshot of it was that Barrington made a trip to New York to see him, and they compromised on $1,250.00.

When Barrington returned from New York he came around to the house to see me.

"Well," he said, "I think I've saved you some money this time. I've settled that claim for $1,250.00 cash, which I have paid."

He gave me also the bill of expenses which he had incurred. I put the figures on a bit of paper and twisted it nervously, wondering how I was going to pay that sum of money; for I remembered I had only $1,500.00 in the bank, and I had those bills to pay that Jim left behind and which I had unknowingly agreed to assume. Barrington and the accountant between them compromised on those, by the way, at seventy-five cents on the dollar, but there was nearly $400.00 to pay there, and if I paid that $1,250.00 with the expenses it would wipe out my bank account completely.

Barrington looked at me quizzically, and asked:

"What's worrying you now, young man?"

I told him. He laughed, and then remarked:

"That needn't worry you at all. You have your farm clear now and I'll take a mortgage on it for $1,500.00,

and that will enable you to pay this bill up right away and still hold your farm. I was just looking for an investment of about that size. You are no worse off than before, and I will simply have a lien on the farm for $1,500.00 instead of Simpson having one for $3,500.00; and really, in this case, I think you will be much safer."

The next morning we fixed up the mortgage.

I hoped then that I was through with the troubles of getting the business from Simpson. But when I reviewed what it had cost me I wondered why I ever gave up my safe, easy job with Barlow! I think the trouble with me was that I didn't realize that, while I wasn't making much money, I certainly wasn't taking any risk and was learning a good business. I realized then how stupidly I used to fool away a lot of time that I was paid for. When I thought of the hours I often shirked and the jobs I used to leave undone, I wondered that Barlow didn't fire me and the other fellows long ago. I wondered if other bosses had just the same trouble? I wondered if I was just an average store clerk?

What a different view you take of things when you become a boss yourself! Already I felt that the people working for me should consider my interests, and not hesitate to work hard for me; and yet when I was a clerk only two weeks before I used to begrudge doing the least thing more than my bare duties called for, and I had always felt I ought to get an immediate cash return for anything extra I did. For the first time I realized that I used to panhandle along through the week just working for the pay envelope without much thought of Barlow's welfare at all.

Well, I had surely learned a lesson. I was a wiser man than I had been two weeks before. In that brief time more things had happened to me than had ever happened before, I guess. I had inherited $8,000.00 cash and a farm worth $8,500.00; I had bought out Jim Simpson, and then found only $8,100.00 worth of stock when I thought I was getting $9,460.00; I had given him a demand note for $3,500.00 which I thought was for twelve months; I had assumed over $400.00 worth of bills of which I didn't know anything at all; and, finally, I had found that the business amounted to only $22,000.00 a year instead of $28,000.00.

I was reciting this tale of woe to Betty when she remarked:

"Well, you can't do anything else wrong just yet, can you?"

"I don't know," I declared. "It seems to me that I can't do anything right!"

I promised Betty to follow the accountant's advice and set a deadline of expenses.

He and I had worked that out. It seemed that my expenses were far too high for the business I was doing. Said he:

"Ye are doing noo only aboot $22,000.00 a year. Ye hae a stock of approximately $8,000.00, and ye really should be doing $42,000.00 a year wi' it."

"How do you figure that out?" I asked.

"That's on the tur-rn-over."

"Turn-over?"

"Yes, ye ought to tur-rn over your investment in goods three and a half times a year—that is, ye ought to sell out your $8,000.00 stock that number of times; and as ye plan to add aboot 50 per cent. for the pr-rofit, ye should sell aboot $42,000.00 worth of goods within the peeriod of a year."

"And I am selling only $22,000.00? Then you mean to say that I am selling only about half as much hardware as I ought to with my present stock?"

"That statement of yours is just aboot correct," said he with a nod.

"Wait a minute!" I cried excitedly. "You've made a mistake. I don't make 50 per cent. profit. I make only 33 1-3 per cent., all around!"

"Ye mean," he declared quietly, "that ye make only 33 1-3 per cent. *on sales*. To get that percentage ye hae to add 50 per cent. onto your cost. Your percentage of profit on sales is verra deefferent frae your percentage o' profit on cost. Bide a wee," said he, and he did some rapid figuring on a slip of paper. "This will perhaps make it clearer to ye," and he handed it to me.

I never realized, until he worked it out, just the difference between profit on cost and profit on sales. Here it is:

20%	added to cost = 16⅔%	profit on selling price
25%	added to cost = 20%	profit on selling price
30%	added to cost = 23+%	profit on selling price
33⅓%	added to cost = 25%	profit on selling price
40%	added to cost = 28+%	profit on selling price
50%	added to cost = 33⅓%	profit on selling price
60%	added to cost = 37+%	profit on selling price
75%	added to cost = 42+%	profit on selling price
80%	added to cost = 44+%	profit on selling price
90%	added to cost = 47+%	profit on selling price
1 00%	added to cost = 50%	profit on selling price

I thought the whole thing over carefully, and it seemed to me that what I had to do was, first of all, to analyze my stock and see if there were any items in which I was too heavily stocked, and if so to reduce that stock as soon as possible, and then put the money realized in other goods that would turn over quickly. I could see that that would increase the entire stock turn-over, at the same time increasing total sales by substituting new, fast-turning, stock for the excess stock in the lines I then had, and this would mean reducing my percentage of expense.

The accountant had remarked that increasing the turn-over was the big secret of meeting rising costs, and I would see that he was right. My head was in a whirl with percentages, costs, selling prices, gross and net profits, turn-over, increased cost of goods, higher prices of labor and a lot of other things going through it like a merry-go-round.

I decided that the next step was to arrange a definite system of keeping track of expenses. I would divide the expenses into different classes and see that no single class of expense exceeded a certain limit which I would set for it.

Next, I would build up a logical advertising campaign. Talking with Fellows had converted me to the value of advertising. I had asked him if there was ever a time when a man could afford to stop advertising. He replied, "Yep, a man can afford to stop advertising when he can afford to be forgotten!"

Then I would find some way of getting my help—I had five people at the time—to work better for me than they seemed to have been doing. They seemed to look upon me as a joke. I didn't know that I could blame them, for I certainly felt like several kinds of joke myself.

The accountant on looking over my expenses had thought that my salary roll was too high. I told him that in that case I would cut salaries all round. His reply was, "I wouldna do that if I were ye. A more deesirable plan would be to see if ye canna adjust your affairs to give them more money"—I gasped at this—"and reduce the number o' your employees."

I hope I never have to go through another two weeks like the first two after I bought the store. I was only a boy when Aunt Emma died and left me the money, but I think I grew up quickly—at least Betty said so. She thought it did me good.

When she told me that, I cried with amazement:

"Doing me good?—to lose all that money in two weeks!"

"Yes, indeed," she declared, "you're just beginning to realize that you've a lot to learn, and you're much nicer to be with than you were before." She gave a funny little smile, as she continued, "You know, boy, you were awfully conceited—you're awfully conceited now; but I'm glad to notice that you're not so dead sure of everything as you used to be!"

"Betty!" said I . . . But what happened then is nobody's business but mine—and Betty's.

CHAPTER VII
GETTING DOWN TO WORK

Our total sales for the second week were $401.75, over a hundred dollars better than the previous week. Nothing like the $560.00 a week that Jim Simpson had led me to believe the store was doing, but not so bad as it might be.

There was one thing I wished, however, and that was that we had a larger cash trade. Out of the $400.00 business we did the second week, $160.00 was charged.

I found out that Jim Simpson had had a whole lot of book debts owing him; but, instead of turning them over to me at a discount, as the accountant told me he should have done, he had collected what bills he could, and then gave the others receipts in full for whatever they could pay.

I didn't know how much he got this way, but old Peter Bender, the carpenter, had come in for some goods, $18.75 worth, charged, and had told Larsen that Jim had gone to him just before he left town and had given him a "clear bill of health," as he called it, for $10.00, in settlement of his account of sixty odd dollars.

I told Larsen, whom I called the manager, that we must cut down the charge business and build up the cash trade. Larsen shrugged his shoulders and said, "It's up to you, Boss." Larsen hadn't seemed to warm up to me at all after that scrap over the two weeks' pay that Jim did him out of, even after I had told him that I would consider him manager under me. . . .

At the beginning of the third week I put in three days of the hardest work I ever did in my life. I suppose my help thought I had a cinch because I had been working out a division of expenses with the aid of the accountant! I know when I was at Barlow's we clerks used to grumble because we did all the work while old Barley Water, as we called him, used to spend so much time in his little office. I wished I could make my help understand that I was working for them as well as myself, but I guessed it was hopeless, so I didn't try—then.

Well, this is how we divided expenses. The accountant said:

"Let us feegure our plans for the coming year on the assumption that ye'll do $30,000.00 worth o' beesiness. That is an increase of more than $7,000.00, but this store ought to do much more than that.

"Your total expenses should be aboot twenty per cent. of sales, or a total of $6,000.00."

"What are they at present?" I asked, rather shamefacedly, for I felt I ought to know such an important thing as that.

The accountant perceived my look and he squeezed my arm sympathetically, as he said:

"Dinna worry aboot that, laddie. Ye're noo worse off than a lot o' others I ken in that respect. Not half the dealers in the country have an analysis o' their expenses."

That accountant was a brick.

Well, the accountant told me that my present expenses were, in round figures, $7,000.00.

"Gee! that's fierce!" I said. "Have I got to cut down expenses $1,000.00?"

"That's just aboot what ye hae to do," was the grave reply.

"But how?" I said, perplexed. "I can't possibly do it."

"Can't?" he said, and raised his eyebrows. "Did you no ever hear aboot the rabbit and the bull pup?"

"No. Shoot!"

"It's verra short," he laughed. "A rabbit was one day chased by a vicious dog. He ran as har-rd as he could, but the dog had nearly caught up to him, so, to escape, he ran up a tree."

"But a rabbit can't climb a tree!" I exclaimed.

"Not generally," was the response, "but this rabbit had to!"

How some silly little thing like that makes you think! It was some time before the silence was broken. Then I said:

"Well, how do we do it?"

"This diveesion of expenses will help ye," he said with a smile, and passed over this paper.

DIVISION OF EXPENSES BASED ON ESTIMATE OF 20 PER CENT. ON GROSS SALES OF $30,000

	Per Cent.		*Present Cost*
Salaries	11.0	$3,300.00	$4,100.00
Rent	3.0	900.00	1,000.00
Taxes and insurance	1.5	450.00	460.00
Advertising	1.0	300.00	120.00
General Expenses	1.5	450.00	750.00
Delivery	.5	150.00	50.00
Depreciation	.5 *	150.00	350.00
Heat and light	.5	150.00	110.00
Bad debts	.5 *	150.00	500.00
	20.0	$6,000.00	$7,440.00

* These two items are estimated only, for the records of the old business are too incomplete to insure accurate figures.

I looked the schedule over.

"Then my expenses," I said, "are $1,440.00 more than they should be?"

He nodded. "And dinna forget," he added, "that these figures are based on $30,000.00 worth o' business.

This means that ye maun increase your sales aboot $7,000.00 during the year. Unless ye do, the percentage cost o' doing business is going to be conseederably higher than twenty per cent. Unless ye can increase your business ye'll hae to decrease your expenses even more than $1,440.00."

"Well," I remarked grimly, "bring out the axe. How are we going to cut it down?"

"That's the brave spirit!" Jock replied. Did I tell you, that Jock McTavish was a Scotchman? Well, he was —very much so. Perhaps that's what made him such a good accountant.

"Noo I know ye mean business," he said, "and noo we hae the facts to wor-rk on. There are numerous businesses ruined every year because o' the lack o' moral courage on the part of their owners to face facts and cut their cloth accordin' tae their means. Let's start wi' salaries. What are they noo?"

"Let me see," I mused. "I think they are—"

"Never mind," he said brusquely, "I *ken*. Get into the habit o' kennin', laddie. Ye'll never *guess* your way to success. Here are the figures:

	Present	*Suggested*
Black, proprietor	$30.00	$25.00
Larsen, manager	20.00	20.00
Jones, clerk	12.00 }	12.00
Myricks, clerk	10.00 }	
Wilkes, boy	6.00	6.00
Weekly payroll	$78.00	$63.00

"I really think ye are no' justified in giving yourself $30.00 a week," he continued. "Twenty dollars would be nearer correct. However, compromise and for the time being mak' it $25.00.

"You really should'na need five people in the store the noo, for, of course, you intend to work har-rd, don't ye?"

I nodded.

"Well, deesmiss either Jones or Myricks. But, give the laddie say three weeks or a month to find another posseetion. It's best to let help go in such a way that they will feel that ye hae no done them an injustice. Tell him frankly why ye do it, and he'll comprehend all right."

"Won't the other fellows kick at having to do more work?" I asked.

"Aye, probably, but tell them that it's only until the business is on its feet and then ye'll do better for them."

"Very well, so much for salaries. What about rent? I can't cut that down, can I?"

"No, that's an item ye canna reduce unless the landlord will give it, so leave that for the time being.

"Taxes and insurance ye had also better leave as they are at present."

"I have placed advertising at $300.00, I said."

"Ye can reduce that, of course, and ye can save something there."

"No, *sir*!" I exclaimed. "That's one item I certainly will not cut a penny!"

My firmness so surprised him that he said never a word more about it, but went on to the next item.

"General expenses," he commented. "These are 'way too high. Ye'll doobtless find waste rampant among your help and will hae to adopt stringent measures to prevent it. Most retail stores are neglectful o' this item—they're careless and waste and misuse supplies. They no' seem to consider what kind of twine, paper, and such things are best and most economical for their particular needs, but buy in a haphazard manner whatever is offered tae them. Ye want to exercise the same care in buying supplies that ye do in buying goods."

"All right," I said. "We'll make a drive at that item of expense and try to put it where it belongs."

"Deleevery expenses," continued Jock, "are lighter in this town than the general average. Ye'll probably save something here, but if ye cultivate the better class trade, which that mon Simpson did'na do, the present low delivery cost will rise.

"'Depreciation.' This item depends on yourself, how ye buy and how ye keep the stock.

"Heat and light expenses are verra low at preesent, but the store looks glower an' gloomy after dusk. Ye may want to improve that. People will always gravitate to the well-lighted shop.

"And bad debts," he concluded, pursing his lips—"that's an item ye'll hae to watch carefully. I should advise ye tae ha' some deefinite system of giving credit and some plan of encouraging cash business. At present your charrge sales are far too numerous for your pocketbook to carry."

Well, that's the gist of what was said. The upshot was that I determined to keep each item as near the estimate as possible, and (this was Betty's suggestion) if any one item proved to be less than the estimate, this should be saved and not spent to help some other lame dog of expense over the stile.

CHAPTER VIII
A WEDDING AND A CONVENTION

Barlow sent a copy of *Hardware Times* over to me, in which he had marked an item about the State Convention the next week. I showed it to Betty and remarked:

"Of course I can't afford to go, because it comes the same day as we get married, and you remember, Betty, we agreed that we would not have our honeymoon until we had 'turned the corner'."

But to my surprise, she urged me to go. She said I might learn a whole lot there by meeting other hardware men and the new ideas I would get would help me very much under present conditions. So Betty and I decided to go to the Convention—and also make it our honeymoon. I telephoned Barlow and thanked him for sending the notice to me.

The salary adjustment I left until I should return. Even Jock agreed to that.

It was mighty nice of Barlow to send me that notice—and he a competitor of mine—or rather, I was a competitor of his, I guess!

Thirteen may be an unlucky number for some folks, but it sure was the lucky day for me, for on that day Betty and I were married. It was a quiet little home wedding. No one was there but mother, the two girls, and a cousin of Betty's from Hartford. Everything went off splendidly.

We went on the 12:30 train. Barlow went ahead of us on the 9:30. I extracted a promise from him before he left that he wouldn't tell anybody that we were just married, because if they did know they would tease the life out of us. He never let it out, and Betty and I had the time of our lives.

The only incident that marred the day for us happened at the station. We got there ten minutes before train time, and who was there, leaning against the newsstand, but Stigler. He made no attempt to come near us, but raised his hat and said in a loud, harsh voice, "Well, Mrs. Betty Black, so you've been and got married after all! I wish yer luck of your bargain!" He looked me up and down, turned his head, spat contemptuously on the floor, and stalked out of the station.

"Really, that man's 'narsty' temper will get him into trouble some of these days," so quoth I to Betty.

She, however, did not treat it as a joke. "Be careful of that man, boy dear," she said. "He really hates you. You know he—he—"

"Yes, I know," I laughed contentedly. "He wanted to get my Betty, but he didn't."

"Be careful of him, boy dear, anyhow."

The train then came in, and off we went to the Convention, as Betty said, combining business with pleasure.

Barlow met us at the other end, and turned Betty over to the Chairman of the Ladies' Entertainment Committee and took me over to Convention Hall.

"You two will have to endure the hardship of being parted for an hour or two," he said with a laugh.

"Look after him, Mr. Barlow," said Betty. "Remember he is down here for business, and he must not waste his time with nonsense."

"I never called you such a name as that *yet*," I said, and then we parted.

Barlow was an awfully interesting man to talk to! I never realized how human he was before. Certainly when I worked for him all the clerks at that time looked upon him as a creature outside of our world altogether. I don't think it ever dawned on any of us that he was a real human being, with likes and dislikes just the same as ourselves, and we never credited him with any thought or consideration for us other than how much work he could get out of us!

I felt a little ashamed of myself, in talking with him, to see how really interested he was in the welfare of all his employees. The thought occurred to me, while he was talking, that, as he was interested in us, why in heaven's name hadn't he told us so?

In thinking over the matter later on it seemed to me that it would be a good idea for the boss sometimes to ask a clerk how his wife was, or how the new baby was getting along. In fact, I didn't think it would hurt to take a clerk home to dinner occasionally—not often enough to make him one of the family, as it were, but it seemed to me that a proprietor could develop a great feeling of loyalty in his people over a round of beef, or a good cigar, out of business hours, than in any other way. I decided to try it some time, when things got better settled at the store.

When we got to the Convention it seemed that Barlow knew everybody, and he appeared to be very popular.

A fussy little man, named Minker, who seemed to have something to say to every one, introduced himself to me, and we had some conversation. He asked me where I came from, and I told him.

"Oh," he said, "then you know Barlow?"

"Very well, indeed," I replied. "In fact, I used to work for him."

"If he was as fine a boss as he is a president, you were certainly fortunate," he returned.

"President of what?" I asked, in surprise.

He looked blank. "Why," he said, "president of the association!"

"I didn't know he had ever been president of the association!" I exclaimed. "He never said anything about it to us!"

"Hm!" he said, as he looked at me over his glasses. "Don't you ever read your trade papers?"

I felt a little bit small when I replied:

"N-no;" and then, feeling the need to excuse myself for it, I continued, "I've really been too busy."

"Ha!" he jerked, putting his head on one side like a sparrow, "bad habit to get into, that, if I may say so

without being rude. Man can't know how best to conduct his own business unless he has some idea of what other people are doing. Got to know that to keep even with the times. Come along with me."

And then this little man, who I afterward found was one of the wealthiest hardware dealers in our State, took me by the arm, saying:

"I am going to introduce you to a trade paper man you ought to know."

He took me up to a group of men who were laughing at a story told by a big, raw-boned, loose-jointed man who seemed to be popular with the others.

"Rob," said Minker, "come here!" And the big man good-naturedly came over, put his arm around the little man's shoulder, and asked:

"Well, what is it this time?"

"I want you to meet Mr. Dawson Black, who has only recently opened a store. Mr. Black," said he, "this is Mr. Robert Sirle, known to all his friends as Rob. He is the editor of *Hardware Times*."

"I'm mighty glad to meet you, Mr. Black," said Mr. Sirle, giving me a hearty handshake, "You bought Jim Simpson's business, didn't you?"

"Why, yes!" I replied. "How do you know?"

He smiled. "I wish I had known you a few months ago, Mr. Black," he said. "I might have saved you a bit of money. Didn't you read in *Hardware Times* some two years ago about the mess Simpson got into?"

"Why, no," I returned, "I don't know as I—I—as a matter of fact, I don't subscribe to trade papers. I haven't time to read them."

I would like to tell you what this big Westerner said. I am not sure whether it is what he said or the way he said it, but we sat down and we had a very serious talk, in which he told me how necessary it was for a business man to watch at all times the development of his trade; how the reading of trade papers kept him constantly posted, and continually gave him new ideas. He gave me some excellent pointers, and invited me to write to him any time he could be of help to me.

I at once subscribed for two copies of his paper to be sent to the store—one for myself and one for the salesmen. The last was his suggestion. I felt it would be a good investment, for, as he said, when the clerks read the magazine they get interested in the bigger things about the business, they learn more about the goods, and get to appreciate some of the boss's responsibility and trouble.

It certainly was a fine thing for me to meet this man, representing a paper whose sole object appeared to be to help the retail merchant.

Some wonderfully interesting talks were given. One discussion which interested me greatly was about giving credits. Credit appeared to be the bane of the hardware man's life. Mr. Sirle had charge of a question box, and gave some fine suggestions which I decided I would try to adapt to my business.

One other thing, as soon as it was mentioned, aroused a lot of heated discussion—that was mail-order competition. Even in my short experience I had felt the pressure of these mail-order houses, but somehow or other I had taken it as a natural evil, and had not thought of taking any particular steps to combat it. One thin, cadaverous man voiced my thoughts when he said in a mournful drawl:

"The best thing to do is to appeal to the patriotism of the people. We live in the town, they know us, and they are with us all the time, and their very friendship for us ought to be enough to make them give us the business. I believe we all ought to have posters saying 'Buy in your home town' or something like that, and if you say this to the people long enough, they'll do it."

As soon as he finished a short, roly-poly kind of man jumped excitedly to his feet, and, having obtained permission to speak, said:

"I'm sorry I can't agree with Mr. Jenks. It's all right to talk patriotism, but, hang it all, is there any one here who would buy from his home town if he could buy cheaper elsewhere? I'll bet every one of us here buys things out of our own towns. I know I buy my clothes in Boston, and my wife buys her shoes when she goes to New York to visit her sister. I can get better clothes and cheaper clothes in Boston than I can in my home town, and I should consider myself a poor business man if I put up with inferior clothes at a high price, just to support some local man who couldn't compete fairly with Boston merchants.

"I tell you, gentlemen, it's just a question of competition, and I think it's all poppycock to talk about appealing to a man's sentiment about his home town. All things being equal, I believe the local man would get the business every time. But if a man can buy a stove cheaper from the mail-order house than he can from me, I shouldn't expect to get the business.

"As a matter of fact, there are very few things that the mail-order house can beat us on. I know a fellow came into my store a few months ago and told me he could buy a stove I was selling cheaper from the mail-order house. I took him up on it, and said I didn't believe he could. He showed me the stove in the catalog, and I could see that it wasn't the same thing I had, and wasn't as good. I pointed out to him the difference, and he said, 'Yes, but look at the difference in the price!' He had forgotten that he had to pay the freight, and, when that was put on, there was mighty little difference between the two. Then I said to him: 'You send for that stove and set it up beside the one I have here, and, when you get them side by side, if you can honestly say that mine isn't the better value for your money, I'll pay the bill on your stove!'

"He hesitated at that, and then I told him about a woman who bought one of these kitchen cabinets from a mail-order house, and, when she got it, it was all banged up, and she had no end of trouble in getting it straightened out, besides having to wait about six weeks before it came. She reckoned up afterward that if she had bought it of me she'd have been dollars in pocket and could have seen just what it looked like before buying it. That settled him, and he bought the stove from me!"

That started me thinking, and, going home on the train, I had a talk with Mr. Barlow about it, and also about the question of credits, for these were the two things that impressed me most at the whole convention, although there were many other interesting things taken up.

"I wonder," said I to Mr. Barlow, "whether it would be possible for us to kind of work together on credits—whether, if I were to tell you what customers owed me money, it would save you getting in badly with them, and you do the same with me?"

I felt very nervous in making this proposition, for I didn't know whether it was proper or not. I had never given such things as credits or competition the least thought while I was working with Barlow. I was surprised and delighted at the fine way in which he said:

"Why, certainly I will. Come up to the store and talk it over with me."

I made an appointment with him for the following night to discuss a policy to adopt for mutual protection

on credits, and also on fighting mail-order competition.

I could not help thinking what a wonderful thing a convention is. I had learned more about business in those three days than I ever knew before.

When I weighed the cost of going to the convention against the benefits I got out of it, I considered that I had made a good investment—not counting the happiness of a honeymoon!

CHAPTER IX
A GOOD PLAN BLOCKED

I had promised to get to Barlow's as soon after eight as I could, and I was there at ten minutes past. Barlow welcomed me and led me to his office in the rear, and there I met with a surprise, for who should be sitting there in his office but Stigler, who ran the only other hardware store in town.

Stigler didn't attempt to rise when I came in; but just nodded curtly and said, "Howdy?"

I looked blank for a minute, and then said:

"I see you are busy, Mr. Barlow. I'll come in again."

"Sit right down, Dawson," he replied, "for if we are going to help each other on credits and on mail-order competition, we all need to get together, and it would not be fair for you and me to discuss this matter without asking Mr. Stigler's help also."

"Well," said Stigler, "if you fellers can show me anything that'll save me a dollar, I'm on. But I'm from Missouri! K-ha!"

His laugh was like the sound of a cork coming out of a bottle.

Barlow then explained to him what we purposed doing. When he had finished, Stigler said:

"Sounds pretty, all right, but how are yer goin' to do it?"

"Couldn't we arrange," I offered, "to tell each other who we are charging goods to, and so prevent ourselves from running up unsafe bills?"

"How d'yer mean?" said Stigler.

"Well," I continued, "suppose there's a carpenter who has a bill of thirty or forty dollars coming to me which is overdue—why I tell you and Mr. Barlow that he owes me that money, and, when he comes to you for credit, you won't do business with him until he has paid me. That will make him pay me and save you running into danger with him."

I saw those thin lips of Stigler's turn up with derision.

"And," I continued hastily, "if anybody owes you anything, you let us know and we won't sell to him until he has paid you."

"Listens very pretty, Black," Stigler sneered, "but I guess when you've been in business as long as I have, you won't talk so glib about lettin' your competitors know just what you're doin' . . . Hold on," he said, when he saw Barlow and myself about to protest. "I don't mean that you fellers ain't straight, y' understand, but you couldn't prevent that information leakin' out to yer clerks, and what's to prevent them going to my customers and sellin' to them? And, besides, how do I know I'd get a *complete* list of yer

creditors, and how do you know you'd get a complete list of mine? If that's your story, fellers, I'm goin' home!" and he rose to get his hat.

"Wait a minute," said Barlow. "If you wish, we can hire an accountant, and pay him jointly, and have him draw off those figures, and we can refer to him when we want to know anything about any one."

Stigler lay back in his chair, and nodded his head toward us several times sarcastically.

"Of course Black, here," he said, "is a novice, and I don't give him credit for knowin' much; but you, Barlow, I thought you knew better than to put up a game like that on me. Nothin' doin', I tell yer. I wasn't born yesterday, and I ain't goin' to let you fellers get the inside pull of my business if I know it. Y' understand, I ain't got nothin' against you fellers, but I think if you just go ahead your way, and I go mine, we'll all be better friends in the end!"

I could see Barlow was really exasperated; but he controlled his temper and said:

"Very well, let us leave that. Would you be willing to join us in a circular to try to counteract the effect of mail-order competition?"

"I'm kinder suspicious, anyhow," replied Stigler. "How do you mean?"

"Why," said Barlow, "we could, perhaps, have a folder printed, quoting our prices against the mail-order prices, with a strong suggestion that people should buy from us as long as we can do as well as anybody else for them."

"Yer mean," said Stigler, "to just send that out as if from the three of us?"

"Exactly."

Stigler thought for a minute, and then said slowly: "And have everybody in town think that we fellers was probably workin' together to boost up prices? No, sir-ree, I think that's the most damfool suggestion I've ever heard! K-ha," he snapped out his laugh again. "Just think of anybody getting hold of a circular with three competitors' names on it! Why, they'd naturally think at once that competitors don't work together unless they're gettin' something out of it."

"We are getting something out of it," I broke in. "We are going to get the mail-order business out of it!"

"Yer can't make me, and won't make the public, believe that. They'll believe we're just puttin' our heads together to do away with competition so's we can get fancy prices."

He stood up, and said, with a little boast in his manner:

"Stigler's allus been known for bein' a keen, cut-rate hardware man. By the gods, he's goin' to stay it. I'm strong enough to run my business without leanin' on you fellers, and I ain't goin' to let the public think for one second that I ain't."

"Then good night to you, sir!" said Barlow, angrily. I was mad clear through.

Stigler shrugged his shoulders. "Yer think I'm easy, don't yer?" he sneered, and went out.

When he had gone, Barlow put his hand on my shoulder.

"Dawson," he said, "Stigler has lived in this town for many years, trading on the reputation of his father,

who was a fine gentleman. But he's been losing the better-class trade rapidly, and is only holding up business by cutting prices right and left. That policy can't win in the end."

"For heaven's sake! Mr. Barlow," I cried, "why did you ask him here? If there is one man I detest more than another, it's Stigler!"

"Because," he replied gravely, "if we are going to exercise coöperation, it must be complete, and personalities must be sunk for the greater issues. I like Stigler even less than you do, but that mustn't prevent us giving him an opportunity to work with us."

"Well, he's refused, and the two of us can work together on these plans," I said.

Then, to my utter amazement, Barlow shook his head, and said: "We can't do it, Dawson."

"B-but," I stammered, "in the train you said you thought it was a good idea!"

"So I did, and I still think so, if we could have Stigler with us. But don't you see," he said, "that, if we were to come out with an advertisement under our joint names, Stigler would tell every one in the town that either I had bought you out—remember that you worked for me only a few weeks ago—or else that we had combined to drive him out of business. And, as soon as you put a man in a position where people think he's a martyr, they'll flock to help him. It seems to be a peculiarity of human nature to want to fight for the under dog, and I think you've seen enough of Stigler to know that he would use that weapon to the fullest advantage."

"Well, can't we work together on the credit scheme?" I asked.

"No," he replied, "for, if we did that along the line suggested, Stigler would tell people that we were telling our customers' business to each other, and you can imagine the general feeling then. Stigler would urge them to come to him, and tell them that he would keep their business private, and such things as that."

I must have looked dejected, for Barlow laughed sympathetically, put his arm around my shoulder, and said:

"Now I know you had your heart set on doing this, Dawson, but it's really only a little matter."

"Little?" I said, remembering the hullabaloo at the convention when mail-order competition was mentioned, as well as the question of credits.

"Yes," he replied, "for we can help each other in a quiet way without any definite plan. Now, if you've any credit customers about whom you are in doubt, come in and see me and I'll tell you what I can of them."

"And you'll do the same, sir?"

"I surely will," said he.

And we shook hands and that was how it ended.

To think that the possibility of a real fight against the mail-order houses, and the certainty of checking credit losses, should be knocked in the head by one man who, because he happened to be a crook himself, thought everybody else was!

CHAPTER X
CURBING CREDIT CUSTOMERS

The next evening, Jock McTavish and I had a long pow-wow over a plan to check credits. It is always a good idea to talk over such matters with an accountant, and Jock was *some* accountant, in spite of having come from "Doomfreeze" as he called it.

In the morning I took a form over to the printers with instructions to have it printed on 4 × 6-in. cards. I had an old cabinet that just took that size—and besides Jock said it was better than the 3 × 5-in. size. He said, "Most card indices, run on a 3 × 5-in. card, are crowded. The card is really too small except for such simple uses as an address index. The result is that the small cards soon get so cluttered up with notes and additions as to be difficult to read. Better use the 4 × 6-in. size, and give yourself room to write all you want and still keep it in order."

Jock glared at me when he said that, for he considered that I was careless in my bookkeeping just because I carried charges on scraps of paper till evening and then entered them all at once.

We decided that, starting on the first of the next month, we would make every customer wanting credit give us the following information, and sign it.

This is a copy of the form:

CHARGE CUSTOMER NUMBER .....

Please open a charge account with

M

Lives at Street

In business as

At Street

Works for

Class of goods mostly used

Maximum amount of credit desired

Will pay bill on

The above particulars are correct and agreeable to me.

Date Signed

We would first get his full name and home address. Then, if he was in business for himself, we would know that, and also where his business was. If he worked for some one else, we'd know it. Then, if he was a plumber, he must state what kind of goods he would most need, and so on. This was my idea. Jock said that builders, carpenters, plumbers and such like would object to that clause. He said they would think it was no business of mine what they bought as long as they paid for it.

I believed, however, that if I had a number of customers likely to use a lot of supplies of a certain kind, it would help me and them if I knew it. I could then buy accordingly.

Further, if I found a man buying a lot of goods quite different from what his card said he used, I'd know there was something wrong and could at once look into it.

The next two items on the card were, of course, the crux of the whole thing. We wanted to pin a man down to a definite credit limit, both as regards time and amount.

With the customer's signature to that card I could easily stop a man's credit if he exceeded his limit in either way.

Betty thought it was an excellent thing,—if I could get it started; and Jock said it was a good plan,—if it worked. I showed a rough draft of it to Barlow at lunch time, and he said it wouldn't work. So, between the lot of 'em I got mighty little encouragement.

Still, perhaps it was best to act on my own judgment. If I was wrong I'd know better next time.

Every credit customer who came into the store was to be passed over to me, and I was going to tell him a little story like this:

"Mr. ——, I've only recently bought this business, and I'm not yet acquainted with all my customers and their needs. Now I see we have an account open with you, and I'm very glad to accommodate you. It will help me to give you good service and to meet your wishes if you will please give me the particulars of your needs."

Then I was going to ask him those questions, fill in the card myself as he answered them and, passing it over to him, I'd ask him if it was all correct. If he said "yes" I'd pass him my pen without a word—and I felt sure he would sign it without a murmur. At least that was my guess.

One thing was certain, I simply had to cut down my credit business. I was hard up, and owed more than I had in the bank. Of course the accounts were good, but I could not pay my bills with somebody else's unpaid account. The previous week's business had been $428.00, and $204.00 of it had been charged!

I had a crowd of small accounts, people who had bought and promised to come in "at the end of the week," or who had asked to have the goods delivered and promised to pay the boy—and when the boy delivered, they had said, "Tell Mr. Black I'll be in to-morrow and pay him. I haven't the change now."

When, oh! when was "to-morrow"? Unless I got some ready cash soon I'd have to ask some of my creditors to wait until "to-morrow."

The next day, while I was out for lunch, old Peter Bender, the carpenter, came in for some more goods. He had bought $18.75 worth early in the month; a little later he had bought $11.00 worth, and, while I was at the convention, he had got another $8.50 worth of goods.

I had blamed Larsen for that last lot of $8.50, for I had said that Peter was to pay up before getting more

goods. However, it had got by Larsen and I had said nothing. Peter had come in as soon as I had left the store, and told Walter, the first assistant, that he was to tell me that my bill would be paid "to-morrow." He had then said there were "a few odds and ends" he wanted—and took $26.00 worth of tools with him. That brought the total to $64.25.

I was really uneasy about it—I was more—I was worried, for Barlow had told me that he would not sell him anything until he had paid a bill of $2.65, while I had gone to $64.25!

Peter had "stuck" Simpson too, I remembered, for Peter had told me when he bought the first lot of goods that Jim Simpson had accepted $10.30 in full settlement of over $60.00!

Betty was quite "snippy" that evening. She said she was worrying over the way I managed the business. I fancied she had started to say "mismanaged" it. We almost "got to words." However, I told her that Fellows of the Flaxon Advertising Agency was writing a form letter for me to send to the people who owed me small accounts. There was over $300.00 worth of such accounts, none over $5.00.

Fellows, however, telephoned me that he could not get over till late the following afternoon with the collection letter, so I decided to write it myself.

When he arrived I showed it to him. I set it down here as a horrible example of how not to do it. This is it:

Dear Sir:—

I notice that your account of ..... for goods purchased some time ago has not yet been paid.

From this date on, no more credit will be allowed any one owing overdue accounts; furthermore, definite particulars of credit requirements must be supplied in advance.

As I am anxious to close up these overdue accounts at once, I must ask for your remittance in full by return mail.

Yours truly,
.....

When Fellows read that he laughed and said: "I don't think that hits the mark at all. If any one were to pay you on the strength of that letter, it would be with the determination never to do any more business with you. You want to coax the money out of 'em. You want to try to put it in such a way that they will pay you and feel glad about it. Do you think any one would feel pleased at such an abrupt demand for payment? Now I spent all last night and all the morning trying to—"

Here I broke in with "Does it take all that time to write a single dunning letter?"

"For one letter, no; but for a form letter that is going to sixty or seventy people, yes. It is really important that it will not offend any one and yet 'bring home the bacon.' Here it is," and he passed me this:

Dear Mr. .....:—

The enclosed account is so small that I feel sure you will not object to paying it when next passing the store.

May I respectfully add that it materially aids me to get these small accounts paid promptly and out of the way.

Will you do your share toward helping me—to-day?

Very truly yours,
.....

P. S. Have a look at my new line of "hot weather electrics"—fans, grills, toasters, etc.—at the same time.

I took it over to a young stenographer who promised to typewrite them for me as quickly as possible. I thought it was worth the little extra cost to send these people real individual letters, each one signed by myself.

Fellows offered to send me three more letters on collections. He advised me to put in a regular "follow-up" system.

I was a little dubious, and told him so, of the wisdom of such a system in a small town. "It's all right for San Francisco, or Chicago, or New York," I said. "But here, where I know so many people, won't they

think I'm putting on side?"

"No," he said, "for you send a letter that is not a formal one by any means. Follow-up systems can be just as successful in a small town as in big cities, if you will see that the letter expresses your own personality. A high-falutin', high-brow letter would be a joke, but a human letter, written in the language you use, and that your customers are used to, will win out every time."

CHAPTER XI
MORE FINANCIAL WORRIES

When I totaled my sales for the month, I was somewhat gratified to find that they were $2,280.00. The best month the store had had for a long time, I fancied.

The only fly I could see in the ointment was that over $600.00 worth of goods were charged during the month. I had considerably over a thousand dollars on the books, and it seemed to me a lot to have in two months. However, the plan which I put into force the first of the month had certainly cut down charge accounts.

Most fellows had fallen in line with the new plan of controlling credits, and I felt sure it would work out splendidly, although one old chap, Mr. Dawborn, had felt insulted (he owed me $18.75—and *still* owes it, by the way) and said he refused to be card-indexed and checked up like a criminal being put through the third degree. He worked himself into a fine fit of fury, and bounced out of the store, saying that he would give Stigler all his trade in future.

I was so "rattled" that I forgot to ask him to pay his account before doing so!

The incident reminded me of something that Larsen had told me about Stigler. He said that Stigler was talking about me and saying that I was a "smarty" and that it was about time somebody "slapped my wrist." Stigler claimed that he would run me off my feet by Christmas.

I remember wishing his store was not so near. I could see it from the front of mine. I had noticed that, whenever he and I happened to meet he would say, "Howdy" in such a contemptuous manner that I felt like knocking his block off! Excuse my free and easy language, but I sure did hate that man!

I have interrupted my story just when I was recording the standing of my business at the first of the third month as nearly as I could estimate it.

Cash in bank, $1,920.00.
Accounts owing to me, $1,265.00.
Purchases for previous month, $4,220.00.
Bills I owed, $3,820.00.

I decided I must get hold of Jock McTavish, for there was something wrong in it all. I had had to get that stock, but I did not have enough in cash and accounts owing to me to pay all my trade bills.

However, I had until the 10th, and if I had a good week I would be pretty nearly all right; still I did feel a bit uncomfortable about owing so much more than I could pay right away, even though I had got a fine new stock of gardening tools, and a new line of carpenter and household tools, besides a new line in aluminum ware.

I understood that Stigler was mad because I had opened up in the carpenter tool line so much more than

my predecessor had.

Jock had told me that I ought to reduce my stock and increase my sales. I had increased my sales, but increased my stock also. Still, I had saved quite a lot in price by buying in large quantities, and, if the worst came to the worst, I could pay everybody but the Boston jobbers.

Bates & Hotchkin, to whom I owed nearly $2,000.00, had been very decent to me. They had sent their man to help me take stock and never charged me a cent. I had given them the bulk of my general business, and they had looked after me in great shape. I felt that they would give me an extra thirty-days credit if I asked for it, and I certainly would sooner ask them than any one else.

I studied the figures that evening until Betty came in and put her dear hands on my forehead and said, "How hot your head is, boy dear—are you worrying over anything in particular?" "No," I said with a smile. "Well," she replied, "it is 12:30 and quite time you were getting some beauty sleep."

I said I was not worried, but I didn't like the size of my liabilities. I began to think I had been a fool in buying so heavily.

The next morning I had a bit of excitement, with the result that I paid Myricks his money and let him go.

I had decided to adhere to the division of expenses that Jock had worked out, and that meant reducing the force. Accordingly, I had told Myricks that he could stay a few weeks until he got another job, and I meant it, but that morning, when I caught him in the basement tossing lamp chimneys into the fixtures so carelessly that a number of them were broken, I got mad and told him he was an ungrateful scamp, and that I thought he was deliberately destroying my property. He turned around and said I had no cause to say he was a crook, and that, even if I was his boss, he had friends who would help him to protect his reputation!

Then I saw red, and plugged him under the jaw! Next I called him upstairs, gave him a week's money, and let him go.

His parting remark was, "Everybody's getting wise to you; I'm glad to be through before the smash comes. Mr. Stigler told me what would happen and I can get a job there now—and I'm going to him right away!"

It didn't scare me any—it merely aroused my fighting blood. There was one good lesson I learned that day, though, and that was, "Never to talk to an employee while in a temper." I felt that I had lowered my dignity by so doing; and, even though I had done him no harm, I certainly had not done myself any good.

I didn't like what he had said about Stigler, but if he thought it worried me he was mistaken. If Stigler was spoiling for a fight I'd give him one! . . .

I had begun to think that Larsen was a pretty shrewd fellow; certainly when he did thaw enough to make a criticism it was generally worth listening to.

One day, Jerry Teller, a rather fussy carpenter who did excellent work, and who was always wanted when any extra fine work was desired, came in with a complaint that a back saw he had bought a week or so before was not perfect. I looked it over carefully, but couldn't see a thing the matter with it until Jerry pointed out a crack in the handle from the rivet to the back. It was such a trifling thing that I did not feel inclined to change it, besides, as I told him, how did I know it hadn't cracked since he had had it? He swore up and down that it was like that when he bought it, for he was too careful of his tools to damage them. He demanded a new saw or his money back.

I told him the saw had become second-hand goods and that I didn't deal in second-hand goods. We had a lot of talk back and forth, but I was doing some tall thinking and finally decided that it was better to give him a new saw than to let him feel dissatisfied, so, somewhat against my will, I finally gave him a new saw. But it didn't seem to please him, for he left the store still grumbling about the way I tried to "put it over him."

Larsen had been watching the whole incident, so, after Jerry left the store I turned to Larsen and said, "There's no satisfying some people, Larsen."

"You no try to satisfy him much, eh, boss?" he replied.

"What do you mean?" said I.

"Say I come to the store. You kicked up a fuss. Then you change the saw. I don't feel pleased. Yet you give me a new saw," he answered.

And then I saw the light! Great guns, what a fool I was! I didn't seem to know the first thing about business. Ever since I got the store my life seemed to have been a series of doing things wrong. And it took Larsen to show me a mistake!

I turned to him and said, "Thank you, Larsen; you are right; I appreciate your frankness." Then I held out my hand to him, which he shook awkwardly, and said, "That's all right, boss; I am still learning; you are still learning—thank you."

I was beginning to like Larsen!

One thing I then and there resolved to do was this: If any one came in with a complaint of any kind, I was going to let him have his say and get it off his chest. Then, instead of arguing with him as to what I should do, I would turn around and say: "I am very sorry you are not quite satisfied with that article, for I can't afford to have any one leave this store feeling dissatisfied. Now, if you will tell me just what you want me to do to satisfy you, I'll do it." Then, whatever he said, even if it meant a direct loss to me, I'd do what he wanted with a smile. I'd not appear suspicious of him, but treat him in such a way that he'd feel pleased.

CHAPTER XII
AN UNEXPECTED VISITOR

My sales for the next two weeks fell to an average of $328.00—but, thank goodness, less than $50.00 of the whole were charge accounts!

The plan of making people state how much credit they wanted seemed to be working out well. The deadbeats flew up in the air and said they wouldn't do business with any one that wanted their pedigree before allowing them to buy goods, but the worthwhile ones saw the reasonableness of the request and fell in line with it.

I believed that, while my sales were down 25 per cent., I would be better off in the end, for what I had left I believed was real business. That is, I would be better off if I could only stick it out.

Soon after the first of the month I paid off all my creditors except Bates & Hotchkin, the Boston jobbing house with which I did the bulk of my business. I wrote them a letter saying that I had overbought, and told them that, as they were the largest creditor, I had paid the others and would send them a check as soon as I could. They had always been so decent I didn't expect any trouble at all, and what was my surprise the next day to have a Mr. Peck call on me and tell me that he was the credit man for Bates & Hotchkin!

"Glad to see you," I said, although mentally I was not at all glad to see him. I had a feeling as if dicky birds were walking up and down my spine. "What can I do for you?"

For reply he handed me a statement of their account, the amount of which was $1,079.00.

"Oh," said I, "I wrote you about this yesterday."

"I know," said Peck calmly. "I'm the answer to your letter. I have come for a check."

"But I told you," I replied, rather irritably, "that I couldn't give it to you just now, and that you would have to wait a little!"

"Mr. Black," he returned, "will you tell me if there is any reason why we should wait for our money when you pay every one else?" His voice retained its even tone.

"Yes, I will," I replied, getting hot, "because you are getting the bulk of my business, and, as I am doing as much as I can for you, you have got to do as much as you can for me!"

"Suppose I should tell you, Mr. Black," he said, "that we gave you credit, in the first place, merely because Mr. Barlow spoke so well of you. We certainly didn't give it to you on the reputation of the store you bought."

I winced at this.

"Remember," he continued, "that Simpson deceived us the same as he did everybody else, so that the

business, as such, doesn't justify any credit, does it?"

I turned around sharply, and said:

"I am not asking you to give credit to the business. I am asking you to give credit to me, and—"

"And all you can show us, by way of credit rating, is the fact that your old employer speaks well of you!"

"Well," I returned, thoroughly vexed, "the long and short of it is that I can't pay you just now, and you have just got to wait for your money! But let me tell you this—it's the last red penny of my money you'll ever get!"

Still Mr. Peck replied with his calm demeanor:

"Under those circumstances, Mr. Black, can you give me any reason why we should wait for our money? If you were in my place, wouldn't you be inclined to force collection?"

Before I could reply, he continued:

"I have come down here, Mr. Black, to try to help you, and perhaps I can, but you have got to realize first of all that you haven't treated us fairly."

I was about to protest against this, when he put up his hand and said:

"Wait a minute, Mr. Black. You can't see it in your present frame of mind, and you probably think we are very hard to come down on you like this, when you have been in business only such a short time. That is the reason we take this stand. Had you been in business for some years we should have known you inside and out, and would have known just what to do. Now, if your credit is really good in the town, and you have anything back of you, you can borrow the money and give me my check before I leave town."

"Great guns, man," I cried, "to whom do you think I can go to borrow that amount!"

"Why," said he, "haven't you got a bank account here?"

"Yes," said I, "but they won't lend me any money!"

Mr. Peck's face seemed suddenly to harden, and, putting his fingers on the desk, he said:

"Mr. Black, we are simply wasting time. What do you think a bank's for? A bank isn't a mere safe deposit for money! It's a bank's business to lend money! Better go and see your bank now. I'll be back in two hours!"

Without another word he turned and left the store.

At that I completely lost my temper.

"I'll be damned if I will!" I cried to Larsen, who was standing by. "Those people can wait for their money, and you can just bet that I'm through doing business with them! They're not the only jobbers in the world. Dirty, low-down trick, I call it!"

I was much surprised when Larsen replied:

"You paid all other fellers, yes? You not pay him. You get mad with your debtors when they don't pay you? Doesn't the same sauce suit all birds?" (Larsen got his maxim a bit twisted, but I knew what he meant, all

right.) "If I might suggest, I would go down to bank and talk with them. You won't be worse off, perhaps better."

The more I saw of Larsen the more respect I had for his judgment, and I believed I had done quite right when at the beginning of the month I had frankly talked over my position with him. We had planned to talk over a scheme of profit-sharing with the help, but there had been so many things happening that we had had to defer it for a time.

Well, I went and had a talk with Blickens, the president of the bank. He shook hands very cordially with me, but, when I told him what my errand was, the jovial manner seemed to fall away from him, and he became reserved and grave. Mighty suspicious, I thought.

"It's no disgrace to want to borrow money, Mr. Black," said he, "if you have your business in such shape that it will justify a loan."

I thought I read the suspicion in his voice that I was running the business to the wall. However, I told him fully just how things stood, showed my sales slips, amount of stock on hand, amounts owing, and all that, which I had brought with me at Larsen's suggestion. He looked over the figures very carefully. Then he said:

"How much do you want?"

"Fifteen hundred dollars," I replied, rather timidly.

"You owe those jobbers only $1,079.00 that is actually overdue," he replied, "and that's really the only pressing debt you have. Let's see—you have now $328.00 balance to your credit in the bank. A thousand dollars is all you need. Now, I'll let you have that much. You can then pay off those jobbers, and still have a balance of about $250.00 on your account. You should not let it get below that figure. Your stock is far too heavy for your turn-over, and I think the best thing you can do is to find some way of turning your surplus stock into cash, and you must absolutely cease giving wild credit."

"I've done that already," I said, and told him in detail what I had done.

"That's excellent," he replied, "and I'm glad to know that you have put that into force. You must, however, reduce your stock. Much better for you to lose a little business for the next few months, and get yourself on a sound financial basis, than to be skating, as you are, on thin ice."

He looked over my list of accounts that were owing to me, and, putting a mark against a number of them, he said:

"Those people are tricksters. You'll only waste your time trying to get anything from them."

Great Scott! And I had thought, when I was working for Barlow, that I could run his business as well as he could! Mr. Barlow, I then and there went on record as saying that you were a bigger man than I was, and that I took my hat off to you! I wonder if all employees have the same all-fired conceit in regard to their abilities that I had had? If they have, I advise them to try running a store for a little while! It isn't enough just to be a business man—you have got to be an expert on mechanics, a diplomat, a financier, a master salesman, an accountant, a lawyer, an advertising man—whew! if I had known of the difficulties of running a store I think I would have hesitated a long while before assuming the burden!

Well, the loan was fixed up and I went back to the store, and in a little while Mr. Peck came back. I gave

him his check, saying rather coldly:

"That cleans the account up to date, Mr. Peck."

"Yes," he responded. "And now your credit is as good with us as it was before."

I still looked unresponsive, and then he took me by the arm, and brought me to the rear of the store.

"Listen, young man," he said—his manner was very kindly. "If you ever really need money, you will find we will be quite willing to help you in reason; but you really didn't need it this time, you know, and I wanted to give you a lesson in thrift and financing, and to impress it seriously on your mind.

"Always make a point of discounting your bills, even if you have to borrow money from the bank to do it. Let me illustrate what this will save you. Suppose that you can take a two per cent. discount by paying a bill in ten days. Now suppose you allow the bill to run to thirty days. You lose that two per cent. for an accommodation of twenty days. That is at the rate of thirty-six per cent. a year. You can borrow money from the bank at the rate of six per cent. a year, and make so much clear saving. You can figure it out this way, if you like. Your purchases are, let us suppose, about $12,000.00 a year, or $1,000.00 a month. I know they are more than that, but those figures will serve to illustrate my point. On your monthly purchase of $1,000.00 you lose two per cent., or $20.00, by taking a full month instead of paying it in ten days. If you borrow that $1,000.00 from the bank for the twenty days necessary it costs you only $3.33, so that you make $16.67 a month, which amounts to"—he figured it out—"to $200.00 a year!"

That was surely a new light on finance to me!

"Now," he went on, "it seems to me that your business should be put in such shape that you can take your discounts without even the necessity of borrowing, and you can save the interest. Here you are with sales of about $25,000.00 a year and a stock costing you around $8,000.00 or $9,000.00. Deducting the gross profit from your sales, which amounts to about thirty-three and one-third per cent., it leaves $16,667.00, which means that you are turning over your stock only about twice a year. You should work this up to three and one-half times a year."

This question of turn-over seemed to me to be a most important one, judging from the way every one I talked with hammered on it. I realized then that Mr. Peck had done me a good turn, and I felt grateful.

"Do you think it is possible, Mr. Peck," I said, "for me to turn my stock over three and one-half times a year?"

"Why, yes," he said. "I know many hardware stores that turn their stock over more times than that. Reduce your stock, eliminate the slow-selling lines, buy carefully for the next few months, and you will have no difficulty in taking your discounts. Besides the saving you will make, you will be building up a reputation as a trustworthy man—and that's a decidedly helpful thing for a retail merchant."

As he turned to leave I held out my hand and said, with the best grace I could:

"I reckon I made a bit of a fool of myself, Mr. Peck. I want to thank you for your help to me."

His handclasp as he said good-by was a good, hearty one, and I felt I had a real friend in that credit manager.

CHAPTER XIII
A NEW KIND OF LOTTERY

I had thought out a novel way to fight the mail-order competition. It had come to me from an article I had read in a magazine about how a druggist in a small town in the Middle West had practically eliminated mail-order competition—at least temporarily—in his town. I decided immediately to try it. Betty says I am always too impetuous. When I reviewed what happened, I was uncertain whether I had done myself good or harm; but one thing was certain—I surely did get a lot of publicity!

After I had read that article in the magazine, I said to myself: "Now, that's reasonable. If people haven't got a mail-order catalog, they won't buy from the mail-order house. Why didn't I think of that before? If I get this mail-order catalog, I take away from them the thing that makes it easy for them to buy."

In the lower corner of the ad I had a picture and description of the talking machine, set off by a border.

Then I had two men march about the town with boards across their shoulders, on which were painted,

"DAWSON BLACK'S MAIL-ORDER CATALOG CONTEST. TAKE A CHANCE! SEE THE NEWSPAPERS!"

This is the ad I put in both our papers:

HAVE YOU A SPORTING INSTINCT?

If so, take a few chances on winning a phonograph. These chances are free.

Bring your mail-order catalogs to us. In return for each catalog you will receive a numbered coupon.

A drawing will take place in our window next Monday at 7:30 p. m., when one of the coupons will be drawn by a blindfolded person from a tub in which all the coupons will be placed.

The number of the coupon drawn will be the winning number, and the holder of it will receive the talking machine absolutely free.

The machine may be seen in our window, or at the Farmdale Furniture Store.

I had only a few days between the announcement of the contest and the time for the drawing, because I thought, if the time were longer, people would write to the mail-order houses for catalogs so as to enter them in the contest.

I didn't know just what the effect would be, but I did know there was a lot of money going out of the town to the mail-order houses.

The avalanche started the next morning. Before we opened the store there was a line of youngsters outside, each carrying from one to six catalogs. Great big fellows, they were, many of them.

As they came into the store, we passed out coupons, each one numbered separately. A boy bringing in two catalogs got two coupons, and so on. All the week we had catalogs rolling in. Some of them were ten years old. I didn't know there were so many mail-order houses. By the looks of many of the catalogs they had been frequently used.

One funny incident occurred. Mrs. Robinson, whom everybody swore was the original woman with the serpent's tongue—she could never see good in anything or anybody—came into the store in high indignation, saying that her little boy, Wallace, had, without her permission, collected her four mail-order catalogs and had turned them into the store for coupons, and she demanded that I give the catalogs back.

I explained to her that I didn't know which catalogs were hers. She replied that I had catalogs from all the mail-order concerns, and I must give her one of this and one of that and one of another, or otherwise she would make trouble for me!

I had had so many people talking big to me lately that I was getting up a fighting spirit. I turned around to her and said:

"I'm sorry I can't comply with your request. If you have anything else to say, please say it. If not, good-by!"

Gee whiz! what that woman did say! Anyway, she left the store after a while, and didn't get her catalogs. She had never spent a penny with me, and never would. She was a relation of Stigler's, and I had a "hunch" that he had put her up to it.

Stigler had been telling all around town that I was afraid of mail-order competition because my prices were higher, and that that was why I was collecting the catalogs. He said he didn't care how many catalogs people had, he could hold his own with competition.

I met Barlow one lunch time and he came over and put his hand on my shoulder, saying:

"You put the cat among the pigeons this time, didn't you?"

"Why?" I replied.

"Well, everybody is talking about your buying up mail-order catalogs."

"I am not buying them up."

"Same thing," he grinned. "You are surely getting a lot of publicity from it, though. Some people think it's a mighty clever trick, others think it's a mean trick, some others think you are scared. Well, they are talking about you, at any rate. Good luck to you! Go carefully, however."

Well, we had mail-order catalogs stacked up in every corner. I arranged with a junkman to buy them at quite a fair price, and, to my utter surprise, I got enough money from the sale of those catalogs to pay for the cost of the machine and a little bit over towards the advertising!

I was mighty glad I had arranged with the furniture store to display the machine, for Martin, the proprietor, said he had crowds of people looking at it. There was a sign on it saying, "This machine will be given free by Dawson Black to the person drawing the winning coupon in the mail-order catalog contest."

Stigler said that the whole thing was illegal, and came under the gambling law, but nothing was done about it, and I knew that, if it was illegal, Stigler would have found some way of getting at me on it.

One thing was sure—the town did not have many mail-order catalogs in it after the contest. I had a big bunch of valuable advertising from it—at least, I thought it was valuable.

For some time Stigler had been telling around town what he was going to do to me. I had heard he had made the remark that he was going to cut the heart out of me, and he surely tried to, for, whenever I had anything in my window or advertised in the papers, he immediately turned around and sold the same article at a lower price. Whenever I had found him doing this, I had immediately cut down below him, and many things I had to sell below cost. But I didn't see any help for it—I couldn't let him get ahead of me on prices like that. I felt that I had to follow his lead wherever he went, and trust to making my profit out of other things. But it surely was heartbreaking to have a fellow like that bucking me.

One day, Rob Sirle, the editor of *Hardware Times* called on me. He said he had heard about my stunt for beating the mail-order people and he wanted to know about it.

I told him all about it, but somehow he didn't seem very much impressed. He didn't say much about it, but I remembered that some one had remarked to me at the convention that he never spoke about anything unless he could boost it.

I told him about Stigler and the price-cutting contest that was then on between us.

"I'll tell you what you want to do to beat that," said he. "You put goods in your window to-morrow morning and mark them at exact invoice price. Wait until friend Stigler has put the same goods in his window at less than cost, and then as soon as he has done it, remove your price tickets. If any one comes in to buy them, sell them only at regular price, except, of course, if they come in while the cut price is marked on them. You can well afford to let Stigler sell all the goods he wants at below cost price, because the more he sells the more quickly he will eliminate himself as a competitor.

"Every day you can put a new line in the window. I don't think it will be very long before he gives up the foolish task of cutting his own throat. I always compare the price-cutter," he said musingly, "with a hog which cuts its own throat as it swims. That is just what the indiscriminate price-cutter does. He cuts his own throat first. I never saw a price-cutter yet who had a real, solid business. People are wise these days, you know. You offer anything at less than cost price and people flock to buy it; but it doesn't mean that they are necessarily going to buy other goods at the same time. No, sir! They'll buy the cut-price goods from the cut-price store, but they'll buy the regular goods at a regular price from the store which offers them courteous service in place of cut-price chicanery!"

I at once decided to follow his advice.

I happened to mention to him that I went to Boston quite often. He asked me if I knew Barker, the hardware man there. "Quite a big man in the hardware trade," said he. "You ought to meet him. Here," and he wrote me a card of introduction, "next time you go to Boston, drop in and see him. If you ever get into any difficulty he's just the man to help you."

And then, having in the most matter-of-fact manner given me an introduction to one of the biggest live wires in the trade, he turned around and sauntered out of the store.

CHAPTER XIV
SOME IDEAS IN BUYING

Isn't it astonishing how easy it is to do things wrong!

A salesman came in one morning from the Cincinnati Pencil Sharpener Company to offer me the local agency for the firm's pencil pointers. He walked into the store with what I said to myself was a silly grin, but Larsen, when we were talking the matter over afterward, said he looked a jolly, good-natured fellow, so perhaps it was just my nerves twisting things around.

I was just going over my stock of butt hinges when he came in. I was feeling disappointed because our stock was lower than I had thought it was, since I was getting so that I positively hated to buy! Well, I looked up at him and snapped:

"What do you want?"

"Good afternoon, Mr. Black," he replied. "I represent the Cincinnati Pencil Sharpener Company, and I want—"

Here I broke in testily:

"I'm too busy now. Besides, we're not in the stationery line. You want to go to a stationer with that thing. . . . Well," I said angrily, as he made no attempt to go, "if there is anything else you want to say, please say it quickly; if not, you will have to excuse me, because I am really too busy to waste time with drummers to-day."

"Excuse me, Mr. Black," he returned a little hotly, "I am not a drummer—I am a salesman. I came to talk with you about giving you a special agency, but it is evident that in your present frame of mind I would only be wasting my time. I will come back later."

With that he walked out of the store.

I certainly felt mad! I could have chewed ten-penny nails!

"Did you ever hear such impudence?" I cried to Larsen.

Larsen looked up with that queer little expression on his face that I had come to recognize as preceding something that disagreed with me, and said:

"Impudence by who, Boss?"

"By him, of course! I'm the Boss here, and, if there is any kow-towing to be done, he's the fellow to do it!"

Larsen didn't say another word, but shook his head.

"Larsen," said I testily, "you seem to take delight in pointing out flaws in my management!"

Again I saw that queer expression come into his face.

"*Management*," I cried, "not mismanagement! What was wrong with what I did just now?"

Larsen did sometimes make me mad, but I usually found on thinking things over that he was very logical in his reasoning. I had learned a lot from him and I had come to depend on him a good deal, and he had got me so that he was quite free with me.

He walked toward me, leaned against a counter, and said:

"Boss, drummers like him makes money. More money than most retailers. From money angle he is as good as people he sells to. He must know goods to sell them. In that way he is equal to the merchant. He travels over the country and he gets lots of ideas—and all that. He generally has good schooling and comes from good home. He is, in how he lives and who he knows, equal of his customers. Then, again, store keepers would be in a h——"

"Tut, tut!" I said.

"—In a deuce of a mess if traveling salesmen did not call. You hear about new stuff from drummers. Suppose you get mad and they won't call? You are real loser. Simpson used to be that way. You know, Boss, I used to hear some of them salesmen damn him like they meant it. One feller came here with agency for Stamford saws. Now, you know, Boss, Stamford saws is one of best agencies Barlow has. Simpson could have got it. I don't know why he come to Simpson first, because Barlow is—was—leading hardware man in town."

I smiled at the implied compliment.

"Well, in he come here, and Simpson treat him about like—well, he treat him like a dog. You know what that feller did?"

"No," I replied curiously, "what did he do?"

"He put his grip on the floor, walked around the counter, took hold of Simpson's nose and gave it one h ——" I held up my finger warningly—"a deuce of a pull!"

My hand unconsciously went to my nose, and I saw a twinkle come into Larsen's eyes as he noticed the movement.

"Well, that feller, he went right over to Barlow. Barlow knew a good thing when he saw it. He tied up that agency."

"Good Heavens," I said, "it never dawned on me that any traveling salesman wouldn't be only too tickled to do business with anybody he could!"

"I tell you, Boss," said Larsen, "I have been in retail business now, let's see—forty years. The more I see of drummers the better they seem. If I were boss of a store I'd never turn a salesman down cold. If I couldn't buy I would say no, like I was sorry. Some day that feller would have a real bargain. Would he offer it to the feller who balls him out? No, sir-ree! He tip off to the feller who treated him white.

"Just think, Boss," he continued, "going around from town after town. Lot of places he sleep at just like what a bum has. Lots of folks give him cold turn-down. When he gets decent treatment from a merchant, he look upon it as a—what do you call the place in the sand where they have trees and water?"

"An oasis in the desert?"

"Yes, that's it, Boss. An oasis in the desert."

"Larsen, you old vagabond, I believe you're right; and if that pencil sharpener fellow doesn't give his agency to Barlow"—I grinned as I said this—"I'll—I'll turn him down with a smile!"

"That's all right, Boss; but how you know you want to turn him down?"

"Oh, we don't want to handle those things. We're not in the stationery business. That's a stationer's line!"

"But why?" persisted Larsen.

"Why? Because stationers sell pencils!"

"Y-yes, y-yes," said Larsen with a drawl, "and so do 5 and 10-cent stores—and department stores—and drygood stores—and drug stores. Why not hardware stores? Do you know, Boss, I think hardware people sleepy on the switch. We sell razors, and then let the fellers go to the drug store to buy powder an' soap an' brushes. We got a few brushes, but seem scared to show 'em. What happens? The druggist sells 'em the powder and then they give us a devil"—again I put up my hand, I was trying to break Larsen of swearing—"well, they give us a run for our money because they sell razors. I was up to New York last year, and I saw a drug store that had a picture frame department, and a line of toys, and brass and copper novelties—everything what we ought to sell and what was ours till we let these other stores swipe it from us."

Here Larsen stopped for breath. This was a lot for him to say at one time, but he was "wound up" evidently for he resumed.

"Look at automobiles! If we fellers had been alive, we would not have let them specialty places crop up all over the place. Hardware stores oughter have the garage. We oughter have the profits of automobile accessories. Some fellers are getting alive to the job, but some still say we oughten ter butt into somebody else's line!" He sneered as he said this.

"If owned a hardware store I would sell anything I could get a profit on. I'd put in a line of pastry if I thought I could get away with it!"

"Your forty-five years in the hardware trade hasn't got you into a rut then, Larsen?" I said with a smile.

"You bet your life, nix, Boss! You are the first man that let me speak right out to him, and you know I don't mean to be—to be—you know what I mean—bossy like. But it gets my goat how hardware folks has let good things get away from them!"

I had sometimes wondered why Larsen, with all his experience and knowledge, and many good ideas that I had found him to have, hadn't got farther ahead in the world. I had decided that it was perhaps because he was lacking in a certain independence of spirit—and while he spoke freely to me, and wasn't afraid to correct me, it was more because I was young and inexperienced compared with him, and because I had got so I didn't take offense at it. Perhaps under an older and sterner boss he would have been rather afraid to give expression to his views. However, he certainly was valuable to me.

The conversation ended there, because the salesman from the Cincinnati Pencil Sharpener Company came in again. I didn't wait for him to say anything, but beckoned to him, and said:

"I can give you a little time now. I was really busy before, and I am afraid I spoke a little more sharply

than I meant to."

"That's all right, Mr. Black," he replied. "I think I owe you an apology for losing my temper. A man in my position can't afford to lose his temper. I'll tell you now my proposition. Mr. Sirle of *Hardware Times* told me you were a coming man in the business and suggested I show you this line."

"Well," I replied hesitatingly, "it seems to me that a pencil sharpener is not just the thing for a hardware man to sell."

"Mr. Black," he responded, "I am not going to try to persuade you what a hardware store should or should not sell; but I want to show you, with your permission, what you can make by handling this line. I have spent most of the day around here calling on some of the residents and other people. I have taken orders for eighteen of these pencil sharpeners. I will turn these orders over to you and you can deliver them and make the profit on them."

He passed me over eighteen orders for the dollar Cincinnati Pencil Sharpener, "to be delivered by the local hardware store."

"These sharpeners," he continued, "cost you 69¢ each f. o. b. Cincinnati. We will turn these orders over to you on the condition that you buy an additional eighteen. That is three dozen in all. In addition to this, if you wish to use this 'ad' in your local paper"—and here he showed me a very attractive advertisement for the pencil sharpener—"which will cost $4.00 an issue in both your papers—"

"How do you know?" I broke in quickly.

"Because we found out before we came here.—We will pay half the cost of three insertions. You notice the 'ad.' is already prepared, except for filling in your name. We don't provide electrotypes because, if we did, your local paper might not have the type to harmonize with the rest of the 'ad.,' so that it would look like a regular filled-in affair; but by having the paper use the nearest type to this that they have, the advertisement has the stamp of your own individuality."

That was a pretty good thought, it seemed to me.

Well, the upshot of it was that I bought the three dozen and agreed to run the advertisement on the Monday, Wednesday and Friday following the arrival of the sharpeners.

I shook hands with him as he left the store, and couldn't help thinking that my foolish haste and rudeness might have lost me what I was convinced would be a valuable agency to me.

As he left the store—Mr. Downs was his name—he gave me a little booklet, which he said might refresh my memory on a few points which I was doubtless familiar with. The booklet was entitled "A few reminders on selling methods for Cincinnati Pencil Sharpeners." It outlined methods of approaching schools, private houses, business offices, etc., giving samples of form letters and a whole lot of useful selling information.

It seemed to me on looking it over that no one could help buying those pencil sharpeners!

It never occurred to me, until after he had left the store, to ask about the quality of the sharpener and I wondered why, and then I realized that I had bought the pencil sharpeners, not because of their quality, but because of the sales plan which had already been worked out for me.

If other concerns, who sent salesmen to see me, had presented worked-out plans like these they would

have had more business from me. I don't know how it was, but I seemed to be rushed all the time with so many little things that I hadn't had the time to try to think out plans and ideas for selling; and the fact that it was easy for me to go ahead to sell these pencil sharpeners was the main thing that induced me to buy them.

Larsen was unquestionably pleased, and the man had hardly gone out of the store when he said:

"Couldn't one of our fellers go to folks and sell some? . . . And couldn't we sell pencils, . . . and while we are about it—"

"For heaven's sake, Larsen," I cried, "you're trying to run me off my feet!"

The thought of sending salesmen out to get business for a retail store had never occurred to me, although on thinking it over it seemed so reasonable that I decided to think it over some more, and maybe I would send one of the boys out to see if he could not drum up some business on those pencil sharpeners, and perhaps some other things.

CHAPTER XV
HOW TO STOP SWEARING

Larsen was a bully good fellow, but I found that in one way he was hurting the help, as his habit of swearing seemed to have been caught by the other fellows in the store.

Somewhat with fear and trembling I got the force all together one night and gave them a little talk on business conduct. Goodness knows I felt quite incompetent to speak about it, but I felt that it was necessary, particularly as I had noticed Jones and Wilkes swearing badly, and even doing it when there were customers in the store. From the language they used, it was evident that Larsen was the source of inspiration. I spoke to them somewhat like this:

"It's only a few weeks ago, fellows, since I was a clerk at Barlow's, so I know how you fellows feel and think, because I thought very much like you do now. You know there are certain things which a boss realizes which an employee doesn't. I really want you fellows to know that I want to help you in any way I can."

Larsen chipped in here, saying:

"I know he does that!"

I silenced him, however, and went on:

"You fellows represent this store when you are in it and out of it. The way you conduct yourself is to the public the way this store conducts itself. For instance, if I were to get drunk nights, that would reflect on the store, wouldn't it?"

They nodded in agreement.

"Now, if I were to be using bad language all the time, that would reflect on the store also, wouldn't it?"

Again they nodded yes, but not with the same emphasis as before.

"There's one thing," I continued, "that we all have to learn to stop. It is so easy to slip into bad language that we use it before we realize it; but it is a bad habit and one that, I am sure, does hurt the standing of the business. So I am going to ask you fellows, for one thing, to stop using bad language in and out of the store. I'll go further, and say I will not allow it in the store at all; and if I find any one swearing, either about something or at something, I shall put a black mark against his name.

"Now," I continued, and here I brought out a little tin box, "I have put a dollar in this box to start a fund. At Christmas any money that is in this box we will turn over to the Christmas Tree Fund run by *The Enterprise* every year. If any of you fellows catch me swearing, tell me, and I'll put a quarter in the box. If any of you other fellows are caught swearing I think you ought to put something in the box—if it is only a dime or a nickel, even. You understand," I said, "that there is nothing compulsory about this, but it should be a bit of good fun to keep check on each other in that way, and if any one of us forgets himself and lets

loose some language that isn't proper English, he may console himself with knowing that his flow of language may mean a new doll for some poor kiddie. Is that a go?" I asked.

Larsen chirped right up and said:

"You bet it is! It's one good h—— of a—" he grinned sheepishly, put his hand in his pocket, and dropped a quarter in the box, while a howl of laughter went up from the other fellows.

That one laugh seemed to break the ice, and for the first time we all seemed to have a good understanding of each other. They all pledged themselves to a fine of a dime every time they swore.

"There is one other thing I am going to say at this time," I continued, when that question had been settled, "and that is that every Monday evening I am going to have a general meeting of all men who have done their duty during the week. It will last for three-quarters of an hour only, and I shall look upon it as a kind of directors' meeting.

"You know," I said, "that directors get paid for every meeting they attend. Now, I am going to pay all you fellows half a dollar for attending this directors' meeting every Monday.

"You will be at liberty to say anything you wish. You can roast the store policy, or me, or any one of us here, and whatever takes place at this meeting will be considered merely as an outside affair and nothing to affect our relationship in the business. In other words, you have a free hand to go as far as you like in that meeting and know that there will be no kick from me on it.

"Next Monday we'll all get together and talk things over generally. If any of you have any suggestions to make, shoot them along next Monday. A week from Monday, however, we'll name one definite thing for discussion among ourselves."

I gave the boys a cigar each and the meeting adjourned.

I felt that that night's work was well worth while, for I soon noticed a little different attitude in the men. Eighty cents, however, went the first day into our "swear box." I began to wonder whether their dimes or whether their bad language would hold out the longest.

The idea seemed pretty simple, after it had been tried, and found to be a success, but it wasn't such a simple thing for me to think up. It had started when Betty read in a paper about how the inmates of a prison were given a voice in the running of it, and that had set me thinking about giving the employees a hand in running the business, and the plan grew out of that. I had been convinced from the start that it would work out well.

A customer had come into the store one day and asked for an 8-in. aluminum saucepan. Jones had waited on her, and had replied:

"Sorry, madam, but we are out of that size."

The customer had turned and left, and I had watched her make a bee line for Stigler's. Then and there I began to consider whether it would not have been possible to have sold her something, instead of allowing her to turn away. I reasoned that, while she asked for an 8-in. saucepan, she might have been just as well satisfied with a 7-in. or a 9-in. or something else. Jones had not, however, made any attempt to see if something else would suit her. I reasoned that there were also many cases like this coming up every week, and that if we could only outline some standard method of handling such cases, it would mean quite

a lot of sales saved—and, better still, in customers saved. That customer who went out, if she found what she asked for at Stigler's, would probably figure that we did not have a very complete stock, and, in any case, when we forced a customer to buy somewhere else it tended to cultivate the habit of trading there.

I figured that here was a good subject to bring up for our meeting the following Monday, and I sat down to work out some general rule to cover such situations.

It took a long time for my inexperienced mind to put in writing that I wanted to say, but finally, with the help of Betty, I evolved the following, and then, deciding that it was such an important matter that it ought not to be delayed until the next Monday, I had it typewritten, and gave a copy to each of the force.

This is what I wrote:

"Never tell a customer we are out of stock of anything. If something is asked for that is not in stock, offer the customer something else that will, in your judgment, satisfy her. If a customer, for example, should ask for an 8-in. aluminum saucepan and we are out of that size, bring her both a 7-in. and a 9-in. size and say: 'These are the nearest we have to the 8-in. size. Which of these would suit you best?' If the customer should hesitate, impress upon her the benefit of buying a saucepan rather larger than she anticipates needing. If the customer says that nothing but the 8-in. size will suit her, suggest that you can give her an enameled pan in that size, and if that won't do, ask her to leave her name and address and we will have one expressed to her promptly from the manufacturer. Apply methods similar to these in every case when we are asked for something of which we are out of stock. Make it a rule never to allow a customer to leave the store without making every attempt to sell her something that will be satisfactory to her."

I was really pleased with myself when I heard an animated discussion on this new rule. Jones exclaimed:

"Jiminny Christmas, the Boss has got more sense than I thought he had!"

I told Betty that, when I got home, and she immediately fingered all my vest buttons.

"What's that for?" I asked.

"I think," she said gravely, but with a twinkle in her eye, "you had better take off your vest and let me fasten those buttons with wires, or else you'll be bursting them, through swelling with pride!"

CHAPTER XVI
A PROPER USE FOR EYES

I met Barlow one morning taking his "constitutional." While I was working for him we fellows always used to laugh at his plan of going for a walk every day for fifteen or twenty minutes. We used to think it was a freak notion of his for keeping in health.

Barlow shook hands with me and asked me how business was going. I told him that sales were picking up very slowly. Then he asked me:

"And how is friend Stigler affecting you now?"

I told him about the scheme I had been working on Stigler.

"But," I concluded, "I don't bother much with thinking about him now."

"That's excellent!" he exclaimed. "He isn't doing any too well, I know, and he has some time on his hands to talk. You forget him as much as possible and just go ahead and 'saw wood.'"

"That's what I'm trying to do. But I'm still keeping up that plan of marking down the goods in the window for an hour in the morning until he cuts his goods."

Barlow chuckled at that: "It is amusing," he said, "that Stigler hasn't yet realized that you are not cutting your own prices but merely making him cut his!"

"But, really," I said, "so much is always happening that I've forgotten almost everything but business."

"I'm very glad to hear it, Dawson," he replied, "and you'll find that, as long as you are going on the right track, that same spirit will continue. I find business so crowded with interesting things that I can hardly tear myself away from it at night."

"I notice, though," I said, with a sly smile, "that you still take your half hour's constitutional every morning."

"Surely you know what I do that for?"

"What is it, if it isn't to keep yourself in trim or something of that kind?"

"I'll tell you, Dawson: A man can't be in the same surroundings long without becoming blind to their physical aspects. If I were to stay in the store all the time, I would soon become blind to poor window displays, to disorderliness and neglect about the store—to those hundred and one defects which creep up in a store and which react unfavorably on customers. So I make a point every day of putting on my hat and walking around a few blocks, looking at the other stores, familiarizing myself with the window trims, keeping a line on new ideas, and the like. And by the way, Dawson, I have obtained some of my best ideas of window trimming from displays in other stores—not hardware stores, I mean. I had a splendid

idea for a trim one time from a display at Middal's." Middal ran a stationery store. "Tony once had an arrangement of fruit in his window that gave me a good idea for a tool display.

"I tell you, Dawson, there are good ideas lying around everywhere, and it only requires a little imagination to adapt them to your own uses. It's a poor sort of merchant who cannot use the good ideas from other lines of business and adapt them to his own requirements."

"So that's why you take your morning constitutional?" I asked. "To see what good ideas you can pick up!"

"Yes, I see what good ideas I can pick up, but that's only one part of it. My main idea is to let my eyes see something other than what they are in the habit of seeing. I want them to get away from looking at the environment of the store, so that when I return from my 'constitutional,' as you call it, I can look at my store as if I were a casual visitor. Every time I approach it I say to myself, 'What would I, as a stranger, think of that store?' And I find that, by looking at it in this way, I keep my viewpoint fresh. I quickly notice any flaws in the store management."

"Then all that time I was working with you and thought, with all the other fellows, that it was a crank idea of yours, you were really following out a definite store policy, as it were?"

"Exactly."

"Then," I blurted out, "why didn't you ever tell us what it was for? We could perhaps have done the same thing!"

"I never told you," he answered, "because I felt it wouldn't help you fellows, and I didn't think it wise to tell my help what I was doing. You see my point?" he said, with a smile.

"I feel foolish to think of disagreeing with you, Mr. Barlow," I said, "but candidly, I think it would have paid to have told us. I believe a boss gets more out of his men when he tells them what he is working for. I think, too, that many bosses are afraid to let the men see the wheels go round. I may be wrong, but I am going on the plan of telling the fellows as much as possible about the business. I believe that the more they know about the business, the more interest they will take in it, and the better they will be able to work in its interests."

We were strolling toward my store and were just passing Stigler's at that minute. Stigler was standing at the door, and, as we passed, he said with a grin:

"Good morning, gentlemen. Hatching up a new conspiracy to corner the hardware trade in the town? If so, don't fail to let me in. I'm always looking for an easy thing, you know. K-ha!"

Barlow turned around with a laugh, and said:

"You always will have your bit of fun, won't you, Stigler?"

I was too mad to say anything.

"I'm surprised you can joke with him like that!" I said to Barlow. But then he turned around, and I saw a snap in his eye, which told me that he was really angry, just as much as I was, but had learned to control his feelings better.

Well, we shook hands, and I left him to go into the store. His closing remark was:

"Stick to it, Dawson! Call on me if I can help you at any time, and, while you don't want to be spying on Stigler, of course, keep your eye open."

But when we parted I suddenly decided, instead of going into the store, to try Barlow's plan and take a stroll around the block and then try to view the store as if I were a customer. I felt a little disappointed, then, at the general appearance of the outside of the store. More paint would certainly improve it. In fact, it was a kind of joke to find on the big side door an old sign, the letters half worn off and the rest dirty and dusty, reading:

"Fresh paint improves your property. Use Star Brand."

I was still handling the Star Brand, but had never bothered about the sign! I had the sign taken down right away, and determined there and then to see the landlord, and get him to paint the outside of the store.

Barlow was certainly no fool!

CHAPTER XVII
PLANNING TO REDUCE STOCK

Soon after my talk with Barlow, I planned a big sale to reduce my stock. I was most anxious to reduce it $2,000.00 worth, and at the same time I wanted to see if I could not hit back at Stigler. He was keeping up his price-cutting campaign, although he had evidently realized the fact that I took my cut prices off the goods as soon as he cut his, so that he had begun to put the same kind of goods in his window that I did, but cut them about 10 or 15 per cent. from the regular prices.

I had spoken to Jock McTavish about this, and had suggested that perhaps I ought to cut all goods down to cost for a little while, for apparently Stigler could sell at a 15 per cent. reduction and still make a profit.

"No," said Jock. "Dinna ye ken that he loses money when he cuts his goods that much?"

"Why, how can that be?" I asked. "Suppose he buys something for $1.00, and the regular price is $1.50. He cuts that 15 per cent.—he would be selling it at—at $1.27. He would make 27¢ profit!"

"Ye're wrong," replied Jock. "The cost o' the goods is no the bare invoice price, but the cost plus the cost o' selling. Noo, as ye ken, it will cost ye round aboot 30 per cent. on cost to sell your goods, so that those goods would cost $1.00 plus 30¢, the cost o' selling; and when he sells them for $1.27 he'll be losing 3¢ on every sale."

"But he could care for his overhead on his regular stock," I replied.

"Verra foolish reasoning," snapped Jock, "for a mon to mak' a part of his sales carry the freight for aw o' 'em!"

I had thought about this afterward, and finally had been able to see how, if he cut his goods 15 per cent., he couldn't make anything on the deal.

However, several people had been saying that Stigler had got me "on the run," so I decided it was up to me to have a whack at him. Therefore, I planned what I called an "Automatic Sale." I picked out a whole lot of stock, goods a little bit damaged, lines that I had no sale for at all—I found a lot of things which the two previous owners of the store bought and stored away and apparently never did anything with. I found about a gross of painted rubber balls; I found a lot of juvenile printing outfits; and padlocks—I dug up about three gross of padlocks, of the strangest patterns you could think of! I found eleven different makes of safety razors, and there were only two of them I had ever sold any quantity of. I planned to reduce the number of lines as much as I could and just push the real sellers—put my money into goods that would sell quickly and so increase my turn-over.

All the five-cent articles that I wanted to dispose of in this sale I tied in pairs—two for ten cents.

I intended to run four narrow tables down the center of the store. The first one was to contain ten-cent goods, the next twenty-five cent, the next fifty-cent, and the last one all the odds and ends at various

prices.

My idea was to run the sale on the plan of automatic reduction of price. I had got the idea from a magazine which had said that, if you could offer anything to people which appealed to the sporting instinct that is in every one of us, you would attract attention. So I decided to try to appeal to this sporting instinct by automatically reducing the goods one cent in every ten cents every day, until the goods were reduced to nothing,—and then give away what was left.

I had talked this over with the boys at our Monday's weekly meeting—which, by the way, had been a most interesting one and continued for over an hour instead of the three-quarters of an hour we had planned—and they had been very enthusiastic over it. I had also talked it over with Betty and Jock and Fellows. While Jock shook his head and said, "Ye're takkin' a big risk, mon," Betty had said, "Go ahead and do it, boy!" Fellows just said, "Bully, you're going to be a real man before you're through!"

Larsen seemed to be getting younger every day. When I came out of the store the day after I had announced my plans, he was talking over the idea with the other boys in a very excited and enthusiastic manner.

The sale was planned to start in two weeks hence, and, during those two weeks, car signs were displayed in all our trolleys, worded like this:

"A penny in ten a day,
Till the goods are given away."
DAWSON BLACK'S AUTOMATIC SALE
Begins Thursday, Aug. 26.
Get Particulars.

In addition to this, Larsen and Wilkes tacked these signs on all the trees and blank spaces they could about the town.

Just one week before the sale started, I put the following "ad." in both our local papers for three days, without any change of copy:

AUTOMATIC—THAT'S THE WORD
that describes the big sale

DAWSON BLACK

is running from Thursday, Aug. 26 to ——? *You* decide
when the sale ceases.

Heavy stocks must be reduced

I have decided to sell all surplus stock *automatically*.

Every article to be offered in this sale is plainly marked at regular price, and is now on display on the AUTOMATIC SALES COUNTERS.

On the opening day, all prices will be reduced one cent in every ten cents, and a further

reduction of one cent in ten will automatically take place every day until the prices of the goods are reduced to nothing.

They will then be given away

See the special circulars, or call at

DAWSON BLACK'S HARDWARE STORE
32 Hill Street.

I ordered from the printer four circulars which were clipped together with wire. One sheet talked about the ten-cent goods, another about the twenty-five-cent, another about the fifty, and the fourth about the mixed table. The sheet explanatory of the twenty-five cent goods was as follows:—

DAWSON BLACK'S BIG AUTOMATIC SALE
32 Hill St.

Two thousand dollars' worth of goods to be sold at *your own price*. All you have to do is wait until the goods are reduced to your price, and then—buy them—if there are any left.

A PENNY IN EVERY DIME TAKEN OFF EVERY DAY

Every article on each counter is plainly marked at regular prices and can be seen now.

Sale begins Thursday, Aug. 26, and the first reduction will be made that day—and a further similar reduction will be made every day thereafter until the goods are sold or until the prices are reduced to nothing, when they will be given away.

The following is an illustration of how the articles listed on the reverse side of this sheet will be reduced, as well as scores of other 25-cent articles not listed here:

REGULAR PRICE	25 ¢	Regular price
Thursday, Aug. 26	22 ½¢	2½¢ saved
Friday, Aug. 27	20 ¢	Put a nickel in your pocket
Saturday, Aug. 28	17 ½¢	Saves you 7½¢
Monday, Aug. 30	15 ¢	And two trolley rides free
Tuesday, Aug. 31	12 ½¢	*Half price*—if any left
Wednesday, Sept. 1	10 ¢	But why talk of saving if there are none left
Thursday, Sept. 2	7 ½¢	Saves 17½¢—but too late
Friday, Sept. 3	5 ¢	Would save 20¢ if others had not cleaned them out
Saturday, Sept. 4	2 ½¢	But why talk about saving
Tuesday, Sept. 7	FREE	Help yourself to what is left

(See other side)

On the reverse side was the following list:—

DAWSON BLACK'S BIG AUTOMATIC SALE
SOME OFFERINGS ON THE 25¢ TABLE

Large size whisk brooms
Handy household saws
Steel garden hand forks and trowels
Heavy enameled saucepans
Bristle-tight paint brushes
Warranted pocketknives
Reliable padlocks
Double-well dust-proof ink stands
Bronze watch fobs
A large assortment of window shades
Juvenile sets of knife, fork and spoon
Fine quality scissors—all sizes
Enameled sink baskets
Steel frying pans
"Scour-clean" soap for cleaning greasy pans
Pocket manicure sets
Wire clothes lines
Boys' printing outfits—rubber type
Screw-drivers—hatchets—hammers—plyers
"Clix" patent shoe shining sets
Many styles in window fasteners
Enamel—varnish paint
Insect powder
Bicycle pumps—bells—tools
Corkscrews—razor strops

AND HOSTS OF OTHER GOODS.

Over each table I had a big card, of which the following is a sample:—

EVERYTHING ON THIS COUNTER IS A REGULAR 50¢ ARTICLE

Look them over—Buy while you can!

REGULAR PRICE	50¢	Regular price
Thursday, Aug. 26	45¢	A nickel saved
Friday, Aug. 27	40¢	A dime in your pocket
Saturday, Aug. 28	35¢	Saves the price of three sodas
Monday, Aug. 30	30¢	Saves four trolley fares

Tuesday, Aug. 31	25¢	*Half price*—any left?
Wednesday, Sept. 1	20¢	Makes your saving look like 30¢
Thursday, Sept. 2	15¢	And 35¢ to the good—IF
Friday, Sept. 3	10¢	Saves 40¢
Saturday, Sept. 4	5¢	Ten for the price of one—but you missed your chance
Tuesday, Sept. 7	FREE	Help yourself to what is left

Jock had said: "Mon, they'll all wait till the last day and then come and steal the goods awa' frae ye!"

"No," Betty had replied, "many will buy, before the goods are reduced much, for fear somebody else will buy them first."

Larsen suggested having a big sign in the window headed:

"WATCH THIS LIST. ARTICLES SOLD OUT WILL BE POSTED ON IT."

"You see, Boss," he had said, "the folks'll see a number of things put on the list. They'll figure they'd better not wait else what they want will be sold."

Fellows chimed in with, "Tell you what to do, Black. Put in just two or three of some articles, so that by the end of the first day you'll be able to post up some goods that are sold out."

Jock had a further suggestion, "Ye've got an unusual plan there, laddie; why don't ye tell the newspapers aboot it. Maybe they'll give ye a stor-ry in reference to it."

"That's a good idea," I had replied, "I'll try it."

"Don't ye think," he continued, "that it would pay ye tae put a list in the papers each day o' the goods that are sold, and call it 'Too late to buy the following at Dawson Black's Automatic Sales—Some one else got ahead o' ye',' or-r something like that?"

I decided to adopt that plan and that I would call on the newspaper people to see if I could not get a write-up on the sale from them.

I really was getting anxious for the sale to start so that I could see how it would come off. I felt that I was taking a big risk, since, if it failed, I would lose a few hundred dollars. But, even then, I would turn some dead stock into cash, and I remembered that, at the trade convention, one fellow had said a dollar in the till was worth two dollars of unsalable goods on the shelves, "for," said he, "if you turn that two dollars' worth of goods into a dollar cash and you turn that dollar over three and a half times in a year, you are going to earn a profit on three and a half dollars' worth of live stuff instead of the questionable profit on two dollars' worth of dead stuff!"

I guess we are all gamblers at heart, for every one, even the Mater, had become interested and excited over my first attempt at a big sale.

I hadn't quite decided whether to send the circulars by mail, or to have them delivered to every home in town by messenger; but was inclined to adopt the latter plan.

Fellows suggested, "Why don't you get some pretty girls to go around and deliver them? They would make

a hit!"

"Do you think so?" flashed back Betty. "That's just where you're mistaken, Mr. Smarty—if you think a woman is going to be tickled to have a pretty girl come up to the door: send a homely one and it might work!"

Aren't women queer?

CHAPTER XVIII
THE GREAT SALE

I would like to be able to say that there were big sales on the first day of the automatic sale. All the goods on those four sales' counters had been reduced one cent in ten—ten-cent articles to nine cents, and so on—but, on the first day, we took in only $36.00 from those counters!

I found that the invoice cost of all the goods which I had put on in the sale was $1,364.00. If I could only get that amount in cash out of them, I would be more than satisfied, for I would have turned into money a lot of stock which was old, damaged or such slow sellers as not to be worth keeping. With the money I could buy goods that would sell quickly and thus increase my rate of turn-over.

But only $36.00 worth sold the first day! And the sale of other goods had been unusually slow, also. In fact, it was the worst day I had had since I bought the store.

Not very promising for the beginning of a sale, was it? But Betty, bless her heart, said, "Wait until Monday or Tuesday and you'll find things will go along all right. The prices are not yet reduced enough to make people eager to buy."

Although the goods on the bargain counters had been reduced 20 per cent., only $47.00 worth went the next day!

Larsen shook his head and said, "It *may* come out all right." He was a regular Job's comforter!

That night, I said to Betty, "Perhaps it would be wise to call the sale off, and put some of the goods back into stock again."

She replied: "Whatever you do, don't call the sale off! If there are any lines that are really good, you might quietly put some of them back, but don't call the sale off! It would hurt you too much. By the way," she added, "I wonder what Stigler's window is covered up for to-day?"

I had noticed that as I came home. He had pulled the shades down in his window, and, although it was 8:30 when I passed the store, the lights were still burning inside. I had an uncomfortable feeling that he was going to do something to me.

I wondered if he was going after me on prices even worse than before! I did not sleep very well that night. It's easy to say "what's the use of losing sleep over a thing," but, when a man finds the bottom knocked out of his business because of competition, plans a big sale and it starts off as a hopeless fizzle, after an outlay of over a hundred dollars for advertising, he can't help but worry! The man isn't born that can find things slipping away as I had and not worry over it!

Betty was a real comfort. She said:—"Don't you see, boy dear, that's just what you need, a lot of trouble?"

"Huh," I replied, "I'm certainly getting what I need, good and plenty!"

She smiled, and replied, "That's right, keep your sense of humor. One of my teachers once said that a sense of humor is a safety valve which prevents us blowing up from the pressure of too much trouble. You're going to pull through this all right, and you'll be a better and a bigger man for the experience!"

What would I have done without her! I wonder, if the big business men of the country were to tell the truth, how much of their success they would owe to some quiet little woman who gave them the right kind of encouragement and admonition? Whatever success I may have had I'll be frank enough to admit that I would not have succeeded if it hadn't been for Betty.

On the third day of the Sale, we kept the store open till 11 o'clock, and it was midnight before I left.

When I had passed Stigler's that morning I had found his windows piled high with kitchen goods, on which were labels with the regular retail price. I had stood at the window and looked at the different prices to be sure that they were genuine, and, surely enough, the prices were regular. But then I noticed a big sign, hung from above, which read:

STIGLER'S SATURDAY SPECIAL

> For one day only, every article in this window will be offered at 25 per cent. off regular price. These goods are offered for sale, and will really be sold. We are not offering to give goods away that won't be there!

I was doing some pretty quick thinking while I was standing there, for, while only about half the goods in my sale were kitchen utensils, I certainly had made a big push on those goods.

At that moment Stigler came along from behind me, walked right up to me, and said:

"Howdy?"

"How are you, Stigler?" I returned.

"Fine!" he said. "Enjoying the weather! How do you like my little window, eh? I'm glad to see yer take an interest in what we are doing! Of course, if you ain't satisfied with what you see there, come right along inside and I'll show yer me books!"

"I was just passing your store, Stigler, and, naturally, I looked in your window."

"Sure—sure," he said, nodding his head sarcastically, "you fellers have a habit of passing the store pretty often, don't yer? Quite a clever stunt you are putting up there, with that automatic give-away-nothin' idea. Kinder thought I'd start in the cutting line myself a bit. How d'ye like it?"

"I don't know what I have ever done to you that you should make such a dead set on me."

"N-no?" he returned with a drawl. "Well, I'll just tell yer, young feller. I've just kinder got a fancy to get some more business, and as some of the trade seems to be floatin' around kind o' easy like, I thought I'd just nail it down. And if by any chance some dear competitor"—and his lips curled in derision as he said this—"happens to get in the way, well!—I can kinder be sorry for him like, and perhaps give him a job sometime if he wants one."

Then I had lost my temper.

"You're a four-flushing cur, and just as sure as my name is Black, I'll give you a run for your money! If you think you can scare me, you're mistaken! And if you want a fight, by George, I'll give it to you!"

Stigler leaned against the corner of his window and said:

"My, somebody's been feedin' yer meat, ain't they?" and then he turned and walked into his store.

The first thing I did when I got to the store was to tell Larsen I wanted to put a dollar in the "swear box," and then I told him the incident. He shook his head thoughtfully, and said:

"Too bad, Boss, too bad."

I wished that I had kept control over my tongue! I felt that Stigler had had the best of the scrap that morning. I felt that he had put it all over me. I had felt like a scolded boy, and I had probably looked like one as I marched away from his store with my ears and face burning, a-tremble in my limbs.

Larsen had quickly written a sign which said, "30 per cent. reduction to-day on all goods offered in our automatic sale!" Then he asked me if I could manage to spare him for a couple of hours.

"What for?" I asked.

"I tell you, Boss," he said. "We got a lot of good carpenter tools in the sale. I want to go to every carpenter in town and tell 'em what we got. Stigler tries to get sales in carpenters' tools. He got a mad at you because you put in more stock. I'll tell 'em they can buy carpenters' tools for 30 per cent. less regular price. That'll hit Stigler where he lives!"

I caught a bit of Larsen's enthusiasm. Isn't it remarkable how a man over fifty like Larsen could have the energy and enthusiasm he showed? I really thought he was getting younger every day, while I was getting older!

When he came back to the store, about 11:30 he was smiling.

"How did you make out?" I asked.

"Fine! I got over $60.00 of orders. I promise to put the tools one side. The folks'll call later in day. Some that didn't order said they goin' to come in."

"That's great!" I exclaimed, and my spirits immediately rose.

"Any business this morning?" Larsen asked.

"Yes," I replied, "four lines sold out."

"Kitchen goods?"

"Yes, all of them. You know that cheap line of enameled frying pans?"

"Yep."

"Well, a woman came in and bought twelve of them!"

"Twelve?"

"Yep. And then another one came in and bought six! They've been selling in bunches," and I chuckled.

"What are you looking so glum at?" I asked him suddenly.

"We got a hole in our plan," he returned. "We oughta say no person buy more than one of anything. I bet them frying pans in Stigler's now. They was good at the price. He couldn't buy 'em wholesale to-day for it. I bet he sell 'em off to-day, and we got none. He got one of our big cards and plays it himself."

"I've got the list of goods sold out ready to put in the window," I said, and passed him over a card on which I had listed the goods which were all gone.

"I think," he said, "we better put some more frying pans in the sale and not say we sold out."

"That's a good idea," I returned; and we put a half dozen more of our regular stock on the 50-cent counter. Then we agreed to be cautious about selling any more articles in "bunches."

To my surprise, our sales for that third day on the "automatic" goods were $421.00, so the first three days of our sale netted $504.00. That sounded encouraging.

If I could get another $860.00 for the balance of the sale, I would not have done so badly. I decided that I had planned right in having the third day sale come on Saturday, for that was always a big day with us. The reduction had been a substantial one, and yet everything that was sold had been sold for more than the invoice price.

Our tool sale had been unusually large; Larsen's trip to the carpenters had helped that out a lot.

After the store was closed we made a list of the articles which were sold out and posted them in the window so that they would be seen the next day. Over sixty different lines were sold out, and the list was quite a formidable one.

Then we drew another big sign, which we placed in the window, saying:

> At eight o'clock Monday this store will be opened, and the few remaining goods in our automatic sale may be bought at 4¢ in ten discount, or 40 per cent. reduction from regular price. As the sale has been a phenomenal success, we anticipate clearing out the balance of the goods on Monday. Early comers will secure the best bargains.

Stigler springing that 25 per cent. reduction sale on kitchen goods had unfortunately spoilt a lot of business which I felt sure we would have had otherwise. We had overcome some of the loss, however, by the extra push we had made on carpenters' tools.

When I told Betty about it after getting home, she said:

"Well, Stigler didn't waste any time getting after you, did he?"

"No," I said with a grin.

"And do you know that he says now that your sale has proved a fizzle and that practically all your goods have been put back in stock again? . . . *Quiet*," she said, putting her hand on my shoulder, for I was about to explode with temper. "I suppose no man can be successful without having a lot of people throw mud at him."

That evening I was so tired that I fell asleep in my chair. Betty woke me up by putting her arm around my

neck, and saying:

"You had better go along to bed now, boy dear. Here, drink this—it will make you rest better"—and I drank a glass of hot milk she had prepared for me, and went to bed.

On Monday we had a wonderful clearance. Most of the goods were sold, and our total for the four days' sale was $1,090.00!

The boys were all dead tired. I had sent Wilkes about 7 o'clock to get some hot coffee and sandwiches for us, for we had a continuous crowd of customers in the store and not one of the store crowd would think of leaving. We took drinks of coffee and bites of sandwiches in between serving customers, and the coffee was all cold before we got through with it!

You will remember my telling that I had discharged Myricks and that he had gone to work for Stigler. Well, Stigler had fired him after a couple of weeks, saying that he had found out all he knew and had no further use for him. Myricks had been looking for a job ever since, and, as I knew I would have to have some extra help for the sale, I put him on again. In fact, I had told him that, if he behaved himself I might be able to use him for the winter, for it had been tremendously hard work for our little force to take care of the business, and I had felt that if we had another clerk it would relieve me to do some more planning, and might also allow Jones or Larsen to do some soliciting for business; for I hadn't forgotten what that pencil sharpener man had told me, and had decided that, after the sale I would go.

Well, Myricks had started on Thursday morning, and had seemed to be working well. I had noticed, however, on the following Monday, that he didn't ring up one of his sales. He had sold over $6.00 worth of goods and I had seen him put the money in his pocket and go after another customer.

I called him to one side, later in the day, and said:

"Myricks, why didn't you ring up that sale?"

He went red, and then white, and said:

"Er—er—you see—I'll tell you—that other customer was impatient and I wanted to get to him quickly and I thought it would save time and I could ring it up later."

"Don't do it!" I replied sharply. "Ring up every sale as you make it!"

We were too busy to dispense with him then, but I wondered—I wondered—

When we closed the store Tuesday no more goods were left! The sales that day had been $427.00.

Of course when I say there were no more goods left, I mean there were perhaps thirty or forty odd items left, but I was certain that they would be all sold out the next day.

The total for the sale had been $1,517.00. My advertising had cost me $127.00, so that my net cash from the sale was $1,390.00. That showed me a cash profit of $24.00. But, gee whiz!—didn't that bank account look good!

I planned to take up that note of $1,000.00 at the bank, right away. It would seem good to get rid of that. And I was going to Barrington and pay $250.00 on that $1,250.00 loan for which he had taken a mortgage on my farm.

Gosh, it did seem good to have some money, although after I had taken $1,250.00 from $1,390.00, there wouldn't be much real cash left. Still, I hadn't been buying much, and my bills were unusually small that month.

When I got home I rushed into the house, took hold of Betty and swung her around several times, and sang my little song—"Half-price day is over and no more goods are left!" We behaved like a couple of kids.

She thought I would be making a mistake to pay off that thousand dollars at the bank. She thought I ought to leave $500.00 of it, for she said I wouldn't have enough money to pay my month's bills and would have to borrow again.

"Well, they'll let me do it, if necessary," I said; "and besides, I'm not paying interest on what I am not borrowing."

"Perhaps you're right," she said with a laugh, "and now come and get your dinner."

Dinner, at 10:30 at night! However, what's meal time when you're busy? How I pitied those poor fellows who don't get heart and soul into their work. Time surely does fly when you do! What a shirker I had been when I had worked for Barlow! The days had seemed long then.

I gave all my fellows a special bonus that week for the work they had done. I gave Larsen $10.00, Jones $6.00 and Wilkes $3.00—that is, an extra half week's pay.

Myricks had gone. In spite of being busy I had gotten rid of him that Tuesday. I had caught him again putting money in his pocket, and Mr. Pinkham, who bought a saw, also told me that he had noticed Myricks didn't ring up the money.

I had kept my eye on Myricks, and then, when there was a little lull in trade, I had called him into my little office and ordered him to turn out his pockets.

"What's that for?" he asked impudently.

"I want to see how much money you have got there," I said.

"I don't see that it's anybody's business what money I have got in my pockets," he replied.

"Well, it has something to do with me," I returned sternly, "for you told me yesterday you were carrying my money in your pockets. Now, I insist on knowing what you have got in your pockets."

"All I've got is money of my own, and I don't see that it's any of your business!"

"You are going to turn out your pockets before you leave this office," I said angrily. My voice was raised and the others in the store were gazing in our direction. "If not, I'll call a policeman."

"Call him in and be damned," he said, and he struck at me.

I lost my temper, and for once I was glad of it, for I landed on him and hit him fair and square under the jaw. He fell against the desk, upsetting a vase full of flowers that Betty had put there. He got up, holding his head, and blood was trickling from a cut in his cheek where he had caught the edge of the desk.

I was so raging mad that I was prepared for almost anything.

"Now, damn you!" I said with a snarl, "turn out your pockets *quick*!"

He did so, and I found $37.00 there.

"It's my money," he said surlily. "It's my money! You touch that money and I'll have the law on you!"

I picked up the money, put it in my pocket, and said:

"Now, I'll give you just five minutes to get clear out of my sight! Before you go, let me tell you that customers have seen you putting money in your pocket, and I have seen you also. Just let me have one peep from you, now or any other time, and I'll have you in jail! Now, beat it!"

I opened the door and he slunk out.

"I'll get you yet," he growled as he left.

I had lost my temper, I knew I had; but I was mighty glad I had; for I felt if I hadn't I wouldn't have given him the lesson he deserved. And incidentally, I had learned another lesson, and that is, never rehire a discharged employee. Then and there I determined that, so long as I was in business, if an employee ever left me for any reason whatever, I would never reinstate him. He would be through forever.

"I WAS SO RAGING MAD THAT I WAS PREPARED FOR ALMOST ANYTHING"

When I got home that night, Betty remarked:

"Why, look at the knuckles on your hand! They have blood on them! What have you done?"

"Oh, I just knocked into the cash register $37.00 which was walking out of the door," I returned jauntily.

And then I told her the whole story.

She came over and kissed me and said:

"Good boy!" and her eyes flashed as she said it. "I'm proud of you!"

Those four words meant more to me than the success of this sale.

Betty and I went to Boston the next day. I wanted to call at Bates & Hotchkin's to buy a few things I needed, and also I wanted to call on Mr. Barker, to whom Mr. Sirle had given me a card of introduction some time ago. I intended that we should have a nice little dinner, and take in a show and stay at a good hotel for the night and come back the next day. All by way of celebration.

"You are an extravagant man," said Betty severely when I told her this. "What train do we leave by? I'll be ready."

CHAPTER XIX
A TRIP TO BOSTON

We had a great time in Boston. In the evening we went to see "Pollyanna" and I told Betty I had fallen in love with Patricia Collinge.

"I'll get jealous," she said, and squeezed my arm.

When we reached the city I called on Bates & Hotchkin, ordered some goods, and told them about the sale. I had a talk with Mr. Peck, the credit man who called on me the time I had had trouble paying my bills.

"That was fine," he said, "but pretty risky work—pretty risky work. You succeeded with it all right this time, but next time I wouldn't risk so much on one sale.

"By the way," he asked, "how much did you sell during the period of the sale, other than the reduced-price goods, or does that $1,517.00 include the sale of regular goods as well?"

"Oh, no," I replied. "That represents the money we took in from the goods which were reduced. I haven't figured yet what the sales for general goods were the first three days of this week, but I know that last week we sold $824.00 worth of goods, so that we had a sale on general goods of $320.00. Our sale really helped rather than hindered our general turn-over."

"Splendid," he said. "To what do you attribute mostly the success of the sale?"

"Well, I don't know. But I do know that the enthusiasm of my fellows helped a lot, and the help I got from Fellows of the Flaxon Advertising Company. In fact, I think everybody had something to do with it. I know Mrs. Black did," turning around to Betty.

"I usually find," said Mr. Peck, "that, whether it's success or failure, there's a woman at the bottom of it."

The next morning I went to see Mr. Barker and presented the card which Mr. Sirle had given me. Barker had a fine, big store on Summit Street. I rather expected to get just an ordinary, formal reception, for I figured that he must be a very busy man. To my surprise, he gave me a lot of time. He was a most interesting man. I apologized for taking up his time, saying:

"I mustn't keep you, Mr. Barker, for you are such a busy man and have a lot of things to attend to."

"Oh, no, indeed, Mr. Black," he said. "I always figure that the head of a business should always have plenty of time on his hands. I arrange my work so that I can go any time I wish to have a round at the links. I believe one of the earmarks of a true executive is his ability to slam down the lid of his desk—that is, assuming he is so old-fashioned as to have a roll-top desk—beastly things, they are. I think a roll-top desk is an invention of the devil to induce lazy people to shove work into pigeon holes instead of doing it! Roll-top desks are one of my pet aversions. As I was saying, I think one of the earmarks of a real executive is his ability to leave his business at any time and know that it will run safely. An executive

must reduce work to routine as much as possible. He must do the *thinking* and let others do the *doing*. It is easy enough to get people to do things when you tell them what to do. I remember," he said, reminiscently, "hearing a speaker once say that the value of a man, from his neck down, was limited to $2.50 a day, but, from his neck up, there was no limit to his value. Now, an executive uses his body from his neck up, to plan work for other fellows to do with their bodies below the neck."

"But, of course," I said, "you've a big business here. You can hire plenty of fellows to do all you want."

"True," he said, "but remember, it was not always a big business; and, however small your business may be, you can plan to let others do the less important work, and keep the more important work for yourself. Of course, the most important job any retailer has is to buy right, and to plan his sales policies and methods and advertising."

Mr. Barker's desk was on a kind of mezzanine floor, from which he could look all over the store, and while he was talking I noticed that his eyes constantly roved over it.

At one time he suddenly broke off in the middle of a sentence and pressed a button on his desk. A stenographer appeared and he asked her to send Riske to him. In a few minutes a young fellow appeared and stood before his desk.

"Jim," said Mr. Barker, "you had a customer a few minutes ago who wanted some automobile accessories."

"Yes, sir," replied Jim.

"When he came into the store he stood just inside the doorway, and kept glancing sidewise at his car?"

"Yes, sir."

"Well, instead of going to him, you looked at him and waited for him to come over to you. Now, never do that again, for it is bad salesmanship. We want to express to our customers by our words and actions that we are glad to have them visit our store, and that we approach them more than half way. Now, for us to stand still and make a customer walk right up to us at the end of the counter is not expressing that attitude, is it?"

Jim was silent.

"Whenever a customer comes into the store, always go to him. The very act of walking toward the customer makes him feel more at ease; and incidentally, when you get a customer like the one you had, don't ask him to come to the rear of the store as you did, for he was nervous about his car. Instead, you should bring the article to him—that is, if it is some small article that can be easily brought.

"Now, this is apparently only a little matter, but you know most big things are made up of a bunch of little ones, aren't they? If you'll just remember that, Jim, I'll be much obliged to you."

And with this kindly admonition he dismissed Jim.

I wished I had the ability to give helpful suggestions like that.

I made some remark to Mr. Barker about that, and he said:

"If my salespeople are not successful, I am to blame, not they. I am in my position because I have, or am

supposed to have, more knowledge of business and selling than they, and it is up to me to pass my knowledge out to them, and to help them to become better salesmen. I believe that, if ever a man wants to find out who is responsible for his failure, he should look at the fellow he shaves in the morning."

"But come," he said, putting on his hat, "won't you come and have lunch with me?"

And this big, busy retail merchant, who was not too big or too busy to take me, a little dealer in a small town to lunch, took me over to the Exeter House, where we had an excellent dinner, and a most enjoyable chat; after which he took me over to the association rooms, which I had for some time wanted to visit, where I met some other likeable fellows in the hardware business who happened to be in town.

I wished I could have stayed longer to talk with some of the interesting men there, but I felt we ought to get back to Farmdale; so I tore myself away, feeling, however, that our joy ride had proved to be of practical dollars-and-cents value to me.

CHAPTER XX
A SUCCESSFUL MONDAY MEETING

My Monday night meetings were proving very beneficial, and one, in particular, had been very interesting. It had been something of an innovation.

The secretary of the hardware association had been in town, and I had asked him around to the house for lunch; and while there, I had told him about our weekly meetings. He thought it was an excellent idea.

"You are doing a good thing," he said, "and you'll get a lot closer to your boys. They work better for you, don't you know."

It was Betty who had suggested the idea. It hadn't occurred to me at all. She was in the kitchen, getting the lunch ready, and I didn't think she was paying any attention to what Mr. Field and I were talking about. Then, as she was placing the lunch of chops and grilled sweet potatoes (grilled as only Betty can grill them) on the table, she had remarked:

"If Mr. Field is staying in town to-night, why not ask him to attend your meeting with you?"

"That's a dandy idea!" I returned enthusiastically. "Will you come, Mr. Field?"

And the big, rosy-faced, jovial secretary chuckled and said:

"Very glad to."

I had been told a number of times that Mr. Field was one of the best-natured men in the world, which perhaps accounted somewhat for his success. His readiness to comply with my request tended to show that what I had heard about him was true.

"And, boy dear," said Betty sweetly, "Mr. Field has several stores of his own. Why not make him an ex-officio member of the company for to-night? Perhaps he could give you some good ideas on selling."

"Say, that's bully!" I cried, smacking my knee. "I'll tell the boys this afternoon!"

Betty smiled:

"Wouldn't it be just as well to ask Mr. Field first, if he would do it?"

"Why, yes, of course," I replied, blushing. "How careless of me! You will, won't you, Mr. Field?"

"Only too glad to be of service," he returned, "if you think there is anything I can say that will help them."

"I'm sure there is," I said impetuously.

We then settled down to our lunch. A few minutes later Betty suggested:

"Won't it make it pretty late for Mr. Field to get his dinner after the meeting, since it doesn't start until

6:30?"

Then a brilliant idea struck me.

"Betty," I asked, "will you make us coffee and buy some doughnuts and send them down to the store about quarter past six? That will keep us from starving until the meeting is over."

Well, we had our coffee and doughnuts before the meeting started. Mr. Field had a chance to mix with the boys, and got them all into good humor. Then the meeting was called to order, and I announced that, before Mr. Field began to talk, we would clean up any left-over matters.

I brought up the matter of the Cincinnati Pencil Sharpener agency. The boys seemed to fight shy of doing any outside selling, and I, in a fit of bravado—caused, I think, by the keen twinkle I saw in Mr. Field's eyes—said:

"Well, I'll tell you what I'll do. I'll go out myself to-morrow, and see what can be done with it. If I start the ball rolling, you fellows will follow it up all right, won't you?"

And this was agreed to—somewhat half-heartedly, I must say.

Wilkes, who was delivery and messenger boy, and general boy of all work, then asked if it wouldn't be a good idea to sell toys at Christmas time. Jones laughed at this; but Larsen said nothing. I, myself, thought the idea rather ridiculous, although I didn't say so, of course; but a glance at Mr. Field's face showed me that he didn't think the idea was foolish.

"Tell you what we'll do," I said. "Let's leave that until next week, for we want to have some good ideas from Mr. Field while we have him here."

Mr. Field, in his good-natured, friendly manner, started in by inviting us to interrupt him at any time and ask any questions we wanted, because he wasn't going to make a speech, but was just going "to talk."

I wish I had put down verbatim what he said; but, as I didn't I will outline the main points he brought out—and some dandy pointers on selling he gave us.

He was talking about courteous service to customers.

"Courtesy is something more than mere politeness," he said. "You have to have the real feeling of wishing to do something for the customer, and you have to show the customer you want to help him by every word and action. Such a feeling, don't you know, will make you, when you see a customer coming, go to him instead of standing still and waiting for him to come to you."

"That's just what Mr. Barker was telling me last week!" I exclaimed.

Mr. Field then spoke about introducing other lines to the customers while they were waiting.

"Have you ever noticed," he said, "when you go into a store to buy something and you are waiting for the parcel to be wrapped, or waiting for your change, that the salesman will usually make some remark about the weather, or talk about the ball game, or the election returns? That's all right and very interesting, perhaps, and it helps to make the customer like the salesman. But it would make the cash register work harder—and you know, boys, there's no Society for the Prevention of Cruelty to Cash Registers—if, instead of talking about the weather, or something of that kind, the clerk talked about something that might make the cash register 'ting.' See what I mean, boys? Instead of saying, 'A nice day, isn't it?' why don't you

say 'This is a nice safety razor,' or 'do you use a safety razor?'"

Larsen broke in with:

"You ask him to buy something after he got what he wants? He get mad? no?"

"Well," said Mr. Field, "he might, if you were to say to him, 'Wouldn't you like to buy this safety razor?' But, of course, you would merely pass the safety razor over to him, as you mention it, saying, perhaps: 'This is a new kind of safety razor which works differently from the ordinary kind—what do you think of it?' You do not ask him to buy it; but you just try to get him interested in it. The difference between being interested in an article, and wanting to own it, is one of degree, and not of kind. See what I mean?

"There is another thing that's helped sales in my own stores very much—the use of suggestion. Whenever a customer buys anything, we always suggest something that can go with it. For instance, I sell stationery. Suppose a customer comes to our stationery counter and asks for a box of note paper. We always suggest post-cards, blotting paper, pen and ink, or anything else that is associated with the goods she has purchased.

"If a customer asked for a safety razor, don't you think it would be poor salesmanship not to offer him something else? A machine could do that much. But it takes a real salesman to sell him something else and I know you boys are real salesmen. You mustn't have the customer feel that he's been forced to buy something he doesn't want, but make him pleased with his new purchase. When you're asked for a safety razor, and have made this sale you should ask him what kind of shaving soap he uses, or tell him that you have some good shaving brushes which will help to make his shaving comfortable. If a man buys nails, suggest a hammer; if he buys screws, suggest a screw-driver. It doesn't matter what you're selling, there is always something you can suggest that will go with it, and which is quite natural to suggest. I tell you, boys, a customer will very often thank you for reminding him of something that he wants."

Larsen brought up a problem, and the way Mr. Field answered it, I thought, was fine. Certainly it was something I never would have thought of, and I knew that none of the boys would have known how to get around it.

Said Larsen: "A lady, she come in the other day and ask for an oil lamp. I show her a nice one, bronze finish. But she says no, she want brass finish. We don't carry brass finished lamps—no call for 'em. I tell her bronze finish is better, keep cleaner and more stylish. But no, she won't have it. She want brass finish and I couldn't sell her. What would you do about it?"

"Of course," replied Mr. Field, "you can't sell to everybody. Some folks have certain likes and dislikes, and it's a waste of time to try to change their whims and fancies. I don't think I would have tried to swing her into line on the question of the finish of the lamp, I would have ignored that altogether and talked about some other advantages of the lamp. Do you see what I mean? Here, how's this? Instead of talking about the finish, why not say: 'Yes, madam, it's just a matter of taste whether you prefer brass or the bronze finish. Most people prefer the bronze and that's why we keep it. I know the brass finish looks well but, after all, it's only a small matter. Isn't it more important to get a lamp that does its work properly? Just notice this duplex burner,' and then I would go on to describe all the other features of the lamp, its burning qualities, its economy, its durability, and things of that kind. You see, I would have tried to side track that objection to the finish of the lamp by talking about other things. If necessary you could tell her that she wouldn't have to clean the bronze finish as often as she would the brass. Now, if that isn't clear to you, Mr. Larsen, say so. Don't hesitate to speak up. You know I get more out of this than you boys do, if you ask questions."

As no one asked a question Mr. Field went on:

"I don't believe you should argue with a customer on something which is a matter of taste or fancy. If it was something about whether or not the lamp gave a good light, you could prove that it would, for that's not a question of taste, like the color or finish. In my stores we make it a rule to give way to the customer on little matters. That makes him feel good tempered, don't you know, and it's easy then for us to win our point on something important if its necessary to getting the order."

"I saw in one of the Sunday papers," remarked Jones, "an editorial which said to give way on little things, and you will gain the big ones."

"That's about the idea," replied Mr. Field. "I think that's very well put."

There was one other point that Mr. Field brought out, and one on which I was not certain whether he was right or not—the advisability of showing better class goods all the time. He said that if he had a store like mine he would want to offer solid silver goods during the Christmas trade for presents, and nice cases of cutlery.

"Don't you know," he said, "that people in this town buy those nice things? If you go into the better-class homes you will find beautiful silverware, and cut-glass, and expensive cutlery, and all that kind of thing; but they don't buy them in the town because your business men seem afraid to stock up on really good stuff like that. When folks want that good stuff, they have to go to the big cities for it."

"Think of the money it runs into, though," I said.

"Yes, but think of the extra profit you make by it."

"Huh," interjected Larsen, "that sounds nice, 'extra profit.' Suppose you don't sell the goods! There you are flat on your back, with a lot of expensive silverware and things on your chest!"

We laughed at Larsen. When order was restored, Mr. Field said:

"With a little maneuvering it is possible to get such goods on consignment. We make a point, in all my stores, of offering the best goods we have to the customer. It's easier to come down than to go up, don't you know. I know a store in a small town, that never used to sell pocket-knives for more than fifty cents. They told me they didn't think it possible to sell anything more expensive, there, forgetting that there was a lot of money there. A salesman one day got them to put in a line of pocket-knives selling, retail, up to $2.00 each. They were afraid of them, in spite of the salesman's confidence that they could sell them, if they showed them so the salesman finally agreed to send them a lot on consignment. That was—let me see—a couple of years ago. When I was in the town a few days ago, I was talking with the owner of that store and he told me that now they very seldom sell anything less than 50 cents, and that their average price for pocket-knives is a dollar to a dollar and a quarter. He said they sell a lot of them up as high as $3.50 each, and they sell more knives now than ever they did when they carried only cheap ones."

A buzz went around the store from my little force as this fact sunk home. Then Mr. Field sat down, and we broke into hearty applause.

Larsen got up, before we closed, and suggested a vote of thanks to Mr. Field for his most instructive talk, which suggestion was followed out; and the meeting then adjourned.

I felt that it was a mighty good thing to have an outsider come in and talk like that, and I decided to try to

get some people to do it. Barlow was a mighty clever man, but I thought some of these little stunts I was pulling off were better than anything he could think of.

CHAPTER XXI
A POOR SALESMAN

The next day I called on a number of people in the town that I knew and some that I didn't know, with the Cincinnati pencil sharpener.

I had delivered the eighteen, that Downs sold, when they arrived, and since then I had sold only one other. I had begun to wonder whether I had done right in buying that eighteen extra, for the Cincinnati man evidently had sold pretty well all the people in town who wanted pencil sharpeners—or so it seemed to me.

I plugged hard all day,—and sold one sharpener! I started off soon after nine o'clock and made my first call on Jerry Mills, who was a certified public accountant. We knew each other very well, so I got right down to business when I went into his office, and said:

"Jerry, I want to sell you a pencil sharpener. It's a dandy, and I know you'll like it," and then I brought out the Cincinnati.

"Glad to see you, old man," replied Jerry, "but I've already got a pencil sharpener. I bought it in Chicago, when I was there some time ago. Very similar to yours, isn't it? Well, how's business?" and we then drifted into general talk.

I spent about half an hour with him; but, of course, as he already had a pencil sharpener, I couldn't sell him another one.

My next call was on Dunn, who ran a clothing store. I knew Dunn by sight, but I didn't think he knew me. I walked up the three flights and back to the rear of the building, and stopped in front of the railing of his office. I waited for two or three minutes, and then a boy came in and asked me what I wanted.

"I want to see Mr. Dunn," I said.

"What about?" asked the youngster, rather impudently.

"You tell him I'm—" and then I hesitated, and I said to myself that I wouldn't tell him I was Dawson Black. "Tell him that a salesman from Dawson Black wants to see him."

A minute or two later the boy returned. "Mr. Dunn says whatdeyuh want ter see him for?"

"Tell him I want to show him a new pencil sharpener that we have just got the agency for." I was a little bit exasperated.

The young demon grinned and said, "A'right," in a funny manner, marched into the private office and returned, it seemed without pausing, saying: "Nuttin' doin'."

I hesitated as to what to do, when he added:

"'Tain't no use. Boss got a grouch on this mornin'."

I remembered the rude reception I had given the Cincinnati pencil sharpener man when he called on me, and the way he had come back at me, and I said to myself that, if I could only see Dunn then I'd give him the same kind of medicine. While I stood there wondering what to do, my wish was gratified, for Dunn's door flew open, and out he came hurriedly. He was short, stout, red-faced man, almost bald, and has bristling red whiskers.

"Oh, Mr. Dunn!" I called.

He turned around and snapped:

"What do you want?"

"I am from Dawson Black's—"

"Oh, I know all about that. We don't want any pencil sharpeners. Didn't the boy tell you?"

"Yes, but—"

"Then what the devil are you waiting for?"

I gulped and replied, "Nothing." He turned and walked away.

Let me confess it. I was afraid of him! I hate to admit it, but I was. I went down the stairs, feeling like a naughty boy who had been spanked—and yet he was altogether in the wrong! That little experience gave me a lot of sympathy for traveling salesmen, and also made me realize that those salesmen who called on me were bigger men than I was. And I realized that Dunn was a bigger man than I was, in spite of his rudeness. I could no more have answered his insolence, the way Downs answered mine, than I could have flown to the moon.

That reception knocked most of the heart out of me, and I wasn't very cheerful when I called on Blickens, the president of the bank. I picked him out because I figured that, at least, he would be civil to me.

When I told him what I had come for, he said:

"We have several of those around here, but—send one around." He put his hand in his pocket and passed me a dollar bill. I thanked him and retired, but I knew in my heart that he didn't want one, and that he had given me the order just to get rid of me, without offending me or hurting my feelings, because I was a depositor in the bank. I felt like a panhandler.

And that was the result of my morning's work. It was getting along toward twelve o'clock, so I went home for lunch.

I made only two calls in the afternoon, both on people I knew. In each case they said they would be glad to buy one if it would help me, but really they—dash it all, I didn't want people to buy things of me just to help me! So I told them I didn't want them to have it, and I'm afraid I was very bad tempered.

When I got back to the store, Larsen asked:

"Well, Boss, how did you make out?"

"Oh," I replied, "I haven't been very busy. I only sold one. But I haven't really worked very much. I've

been kind of doing some visiting." And I felt all the time that Larsen knew I was lying to him, for I certainly did work hard, and I felt more nervously tired that night than I had been for a long while.

I told Betty about my experiences. "Poor boy! Never mind, boy dear," she said, "forget it now. Take off your shoes and I'll bring your slippers for you." She brought me my slippers and my old meerschaum pipe, which she had filled, and placed it between my teeth, and lit a match for me, and then sat on the floor beside me. It was fine to have a wife like Betty to buck me up! She certainly gave me back my self-respect.

Never again would I be rude to the fellow who called on me at my store. I wish every store owner would try the work I did that day. I think there'd be more kindliness and courtesy in the relationship between buyer and salesman. Barlow was a kind-hearted man, but even he wasn't always courteous when he was busy or didn't want to talk to a salesman.

As I was leaving the house the next morning Betty asked me:

"Boy dear, did you read this little booklet?" It was the booklet which Downs had left me. I had forgotten all about it. Going down to the store, I glanced at it, and realized then, that my methods had all been wrong, and that probably I had been to blame for my failure the day before.

For instance, it said: "The name of the firm and of yourself are of secondary importance in selling the Cincinnati pencil sharpener. It is what it will do that counts. When calling on a prospect, don't say, 'Can I sell you a pencil sharpener?' but ask him to lend you a pencil and tell him you will show him how he can keep it pointed easily and make it last longer." And then it went on to explain how to demonstrate the device. "In brief," it said, "show the prospect how the sharpener works—for preference get him to sharpen a pencil for himself; and then, when he once sees how easily it operates, he is more than half sold. Then talk about the price."

And I had done just the opposite! I first of all had told where I was from, then that I wanted to sell them a pencil sharpener, and I hadn't demonstrated it at all! I realized when I read the book that the trouble was that they had made up their minds not to buy before I had a chance of telling them what it was. I decided to try again, following the suggestions in the book and see if it worked any better.

One good point I learned from the book, which I put on the schedule for the next Monday's meeting, was that a salesman should always get the customer to see for himself how a thing works—that, when you get him to handle it, it helps to make the sale. Thinking of this reminded me of the time when Betty's kid sister had visited us. I had asked her if she would like to have a doll, and she had said yes, but she hadn't seemed particularly keen over it. Then I had pointed one out to her when we were passing Riley's store—he ran a stationery store, and sold dolls, school supplies, and toys as well—and she had thought it was a nice doll, but I had had no difficulty in getting her to come to the office with me first. But later on, when I took her into Riley's and she had got a big doll in her arms, I couldn't take it away from her to get it wrapped up! No, sir-ree, she had just hung tight to her doll, and nothing could induce her to part with it, and she had carried it away without having it wrapped.

Now, that was interesting, wasn't it? When I had just spoken to her about the doll, her interest was only mild. When she had seen it her interest was a little stronger. But when she actually had got it into her hands her desire was uncontrollable. I could see how the same idea would work out in selling goods to customers. If we simply told them about the goods, there would be only a passive interest. If we pointed the article out to them in the case, it might be stronger, but still not strong enough to make a sale. But if we put the article right into the customer's hands and told him to see for himself how it worked I could readily

see how it was going to make the desire to buy much greater than anything else could.

I remembered, too, how Weissman, one of our neighbors, had been talking for a long, long time about buying an automobile, but had never reached the point of actually paying out the money for it. Well, a friend took him out in a car one day and showed him how to drive it, and Weissman came back so keen about having a car that he ordered one the same day, with instructions to have it shipped rush!

We'll adopt that idea as a rule at our next Monday night's meeting.

A day or two later, I again tried my hand at selling pencil sharpeners—and I sold five! The fellow that wrote that little book on how to sell Cincinnati pencil sharpeners had known what he was talking about, all right.

The first man I struck was Blenkhorn, who ran the meat market. He was considered the meanest man in town. I had make up my mind to start with a good, tough customer, because I wanted to give the new plan a thorough test, and I felt that if I could sell to a tough one I could sell to anybody. Well, the toughest customer I could think of was Blenkhorn, so I started on him. You see, I had my courage back.

Well, I went into his store. Blenkhorn nodded to me. "Hello, Black," he said.

"Hello, Mr. Blenkhorn," I returned. "How many pencils do you use in a year here?"

"Pencils? I don't know, I'm sure, but I think my people eat 'em. I'm everlastingly buying 'em."

"Suppose I could tell you a way to make them last about twice as long."

"H'm! If you can tell me how to make these people more careful with pencils, I'll be mighty glad to know it."

"Well, I'll show you," and here I put my sharpener on the counter. "You know," I said, "when a man sharpens a pencil what a lot of wood and lead he cuts away?"

"Cuts away? Why, here they hack 'em all to pieces! But what's that contraption?"

"I'll show you. Just lend me a pencil." He passed over a pencil that looked as if the wood at the end had been bitten off, instead of cut off.

Blenkhorn was watching my actions rather curiously. I put the pencil in the sharpener, gave it two or three turns, and out it came with the point nicely rounded and sharpened.

"You notice," I said, "that it didn't cut away any of the lead at all, only the wood."

"H'm," he returned, and then he walked away and came back with a half a dozen more pencils. "Let's see it sharpen some more."

"Go ahead, try it yourself, Mr. Blenkhorn."

I held the outfit firmly and he sharpened one after the other.

"H'm," he said again. "How much is that thing?"

"Only a dollar."

"You can buy a lot of pencils for a dollar," he mused.

"That's true," I replied, "but you'll save a lot of dollars by the use of this." I had got that from the chapter in the booklet headed: "Answers to objections."

"Send me one of those, Black," said Blenkhorn. "I'll try it."

"Thank you, Mr. Blenkhorn," I said. "By the way, do you want any butcher's supplies now. I have some mighty good knives."

"No, I have all of those I want. Oh, the missis did tell me to go down to Stigler's to buy a good short-handled ax for splitting kindling."

"I'll save you the trouble and send it down for you, right away."

"How much are they worth?"

"Dollar and a half."

"The last one I got cost me only a dollar."

"How long did it last?"

"Not long. The blamed head kept coming off."

"Well, I'll sell you one for $1.50, and guarantee the head won't come off, and if it does I'll replace it for you free of charge."

Without further words, he went to the cash register, took out $2.50 and handed it to me, saying with a grin:

"You're right after business, aren't you, Black? Good luck to you."

Well, I found that this method worked well, and I sold five sharpeners during the day—six in fact, for when I got back to the store I found that they had sold two more, and one of them had been to Blakely, the lawyer, on whom I had called earlier in the day, and who had said he might get one later on. Evidently he had changed his mind, and dropped into the store when he was passing by. In addition to the sale of the sharpeners, I had sold $11.00 worth of other things. That was going some, wasn't it?

And to think, if it hadn't been for that little book, I would never have started the plan!

Well, we all seemed to have the pencil sharpener craze, and I was glad of it, and determined to push pencil sharpeners all I could, if only as a kind of thank-you for their putting me onto a new channel of getting business.

I met Barlow as I was coming home. I told him what I had done, and how I had got the order for the ax which Stigler would have had. He laughed heartily at that, and said he was very glad to hear it.

"I think you're going to make a real big man yet, Dawson," he said. "Is Stigler still hurting you with his mark-down prices?"

"Yes, he is," I confessed. "But I think I've got a plan that's going to put it all over him."

"What's that?"

"I'm going to start using trading stamps."

"What-at!" he said, in a surprised tone.

"Yes," I continued. "The man was to have come last Thursday; but he had to leave town Wednesday night, and he wired me that he was coming up to-morrow, and I'm going to take them up."

Barlow stopped short in the street, swung me around until I was facing him, and said in a stern tone:

"Young man, do you know what a fool thing you are trying to do?"

"Fool thing nothing!" I returned. "And I don't see how you are able to judge that." I rather felt that he was butting in where he had no concern.

"You're right," he said, "it's no concern of mine at all. But for heaven's sake, lad, think twice before you tangle yourself up with anything like that."

CHAPTER XXII
STIGLER PREPARES ANOTHER BLOW

When I told Fellows about my trading stamp idea, he suggested that I think over the question once more, before taking them up, and he asked if he could be present at the interview when the Garter trading stamp man came around.

It was hard to tell what to do. I thought trading stamps were a good thing; but Fellows of the Flaxon Advertising Agency apparently didn't like them, and Barlow didn't either. When I talked it over with Betty, first she said, "Don't touch them at all," then she said, "I don't know, try them!" Finally she said she didn't know what to think of them. The decision was, after all, up to me and no one seemed to know much about them.

Well, I agreed to think it over again, and when Bulder, the Garter trading stamp man, came, I put him off until the next day. Fellows was going to be there when he came, and I thought I'll let those two have it out and put my money on the winner.

Stigler was up to a new dodge.

Until the first of the month there had been a small men's furnishing store next door to me. Well, Dorman, who ran the store, had ended by running it to the wall. Poor fellow, he'd been in that location for over forty years, and at the time was a man of nearly seventy. He never had done much business, at least not since my knowledge of him, and, towards the last, the place had been getting seedier and seedier each month, and finally he had had to give it up. He told the Mater—he knew her quite well—that he never had made over $20.00 a week in the store, and, after paying up all his debts, he had less than half the money he had originally put into the business.

"I'd have been much better off clerking for some one else," he had told the Mater, "for I would have saved a little money. As it is, here I am, three score and ten, and, if I live two years more, I'll have to go to the poorhouse, I suppose."

Old Dorman had made me think pretty seriously when he got out. I was wondering how many more small storekeepers were in Dorman's position; how many of them had bungled along from year to year, making a bare existence; I hoped I could do better than that! It had made me feel the need of not only keeping up-to-date, but up-to-to-morrow in business ideas. I remembered what Barker, the big hardware man in Boston, had said to me when I asked him why there were so many little stores, after he had mentioned that there were a lot of little stores which were not represented in the association.

"The reason," he returned, with a sad shake of his head, "is that the men who run them are little. They wear blinkers all their lives. Their outlook is extremely narrow. They never grasp what is going on around them. They don't keep up to date in their ideas and methods of doing business. They never grow, but remain little all their lives."

But I started in to tell what it was that Stigler did. That afternoon, to my surprise, I saw him in Dorman's

empty store with a carpenter, measuring the floor space. When he came out I was on the doorstep bidding good-by to Betty, who had dropped into the store to remind me that I was to take home some cheap kitchen knives.

"Hello, Black," called Stigler, as he came out of the store. At the same time his lips gave that contemptuous curl which always got under my epidermis.

"Hello, yourself, Stigler," I replied.

"Well," he said, stopping for a minute in front of me, "you and me's going to be pretty close neighbors, Black, ain't we?"

"What do you mean?" I asked.

"I've just rented old Dorman's store. You know, I think there's room in this town for a good five-and-ten-cent store, specializing on kitchen goods. This looked like a good location to me, so I'm just going to try it out. Open up the first of the month."

"Fine," I said. "Good luck to you!" putting as much heartiness into my tone as I could. And then I went into the store before my rage, and let me say, anxiety, should show themselves to Stigler.

"Gee whitakins!" I thought. "A five-and-ten-cent store, next door to me, specializing in kitchen goods, and run by Stigler!"

I knew, without his saying a word about it, that he was opening that store with the money he had just inherited from a brother out West, and that he was doing it just to try "to run me off my feet," as he had expressed it before.

I think I did the best thing I could possibly have done under the circumstances, for I went right over to Barlow's. Barlow had told me repeatedly that, any time I needed help, I should go right to him. I certainly felt that I needed the advice of an old war-horse like he was. Somehow the fact that he was a bit old-fashioned and staid in his ways made him appear a rock of comfort to me.

I told him the whole story, and he certainly looked grave.

"What can I do?" I asked anxiously. "I haven't the money to fight him. He is cutting into my profits very much as it is. Would you advise me to make a big display of five-and-ten-cent goods before he has a chance to open the store?"

"When is he going to get started?"

"Well, he said he was going to open by the first of the month."

I think for five minutes Barlow said nothing, but just see-sawed backward and forward on his swivel chair.

"What ratio would cheap kitchen goods bear to your total sales?" he finally asked.

"I don't know what you mean."

"I mean, suppose you sell a hundred dollars' worth of goods, how many dollars' worth of that would be in five- ten- and fifteen-cent articles?"

"I can't tell you that."

"Surely you have some idea as to whether the cheap goods are the ones that sell best in your store?"

"Well, I'm sure I don't know."

Some of those old-timers' were pretty shrewd fellows after all. I had never thought of analyzing my sales in that way.

"Tell you what to do," he said. "Find out what proportion you are buying of five- ten- and fifteen-cent kitchen goods, and how much of the better-class goods."

"What then?" I inquired, still in the dark.

"If your big sales are on the cheaper goods, I would advise you to make a window display of half cheap and half good articles. Put a sign in the window to the effect that you have cheap articles to sell, and good ones to use. If you find your sales are mostly on the better-class goods, I would advise you to start an educational advertising campaign, if you can afford it."

"What is an educational advertising campaign?"

"It means advertising the better-class goods and giving reasons and facts why they are better than the cheaper ones. Advertise that you have the low-priced articles, but, if they want the cheapest, the *best* is the cheapest in the end. For instance, here is a ten-cent Dover egg-beater. I have one here, a glass affair, which sells at a dollar. Actually, I am selling almost as many of the dollar egg-beaters as I do of the ten-cent ones."

"Why?"

"Because I show them that the ten-cent egg-beaters cannot last very long—they can't expect a ten-cent article to do that—but this glass one will last indefinitely; it is more sanitary; the tinning on it is very heavy and it won't rust; it is cleaner, more serviceable, easier to work," and then he gave me half a dozen more facts about that dollar egg-beater which I would never have thought of. "If you were buying an egg-beater," he continued with a smile, "which would you buy now?"

"Buy the best one unquestionably, because I can see, after what you have told me, that the other isn't to be compared with it!"

"Exactly. And if you tell those facts to your trade, they will buy the better article in just the same way."

"Then, if I am selling more of the better-class goods than the cheaper ones, you would advise me to give Stigler the cheap business—give up the fight for it?"

"No," he returned with a smile. "Don't give up the fight, but fight him in a way that will hurt him most. That is, to educate the people away from the cheap goods."

"I see! Kind o' put him out of business by killing the demand for his goods!"

"That's the idea, and it sounds easy if you say it quickly. Candidly," he said, "I don't think it will hurt your business much. I wouldn't, personally, mind another hardware store opening next to me, particularly if they played the game according to Hoyle."

"But Stigler won't do it!" I cried.

Betty agreed with Barlow that the thing to do was to try to develop the sale for the better-class articles. "For," said she, "if a woman buys a ten-cent egg-beater, you make three cents profit on it. If she buys a dollar egg-beater, you make over thirty cents profit on it, and the sale of one of those dollar articles is about equal to a dozen of the cheap ones."

"By Jove, you're right!" I exclaimed. "Perhaps Stigler's latest move to 'run me off my feet' may be the petard which will hoist him off his own; at any rate, as regards his five-and-ten-cent venture."

Naturally, I could think of nothing but Stigler and five-and-ten-cent competition, and finally I had an idea. This idea was awfully simple—unless it proved to be simply awful.

There were in Farmdale about a dozen stores to rent. I had no thought of renting them; but I was going to see the landlords of those places and see what they would charge me to rent the *windows* for a week! and then I'd ask Barlow to let me hire his men for an evening to trim each of those windows with the better-class kitchen goods, and then I'd put a big sign in each window something like this: "If you want kitchen goods that wear, you'll find them at Dawson Black's." I'd have smart little talking signs worked up and put on the goods, saying why they were better than cheap articles, and asking customers to come to my store at 32 Hill Street, and we would demonstrate why it paid to get the best. "It pays to get the best." That was to be the slogan, and I would print it on the bottom of all price tickets and talking signs!

I began to feel rather pleased that Stigler was starting that five-and-ten-cent store next to me! It seemed to have shaken me into action. I believed that, with a good window display in those empty stores for a week, I could work up a lot of business and get a lot of valuable publicity into the bargain.

When I mentioned the idea to Betty, she didn't say anything for a few seconds, and then she said very demurely:

"Dawson, you can have two more buckwheat cakes this morning."

CHAPTER XXIII
TRADING STAMPS

Bulder, the Garter trading stamp man, called according to arrangement.

"*Good* morning, Mr. Black," he said heartily, as he entered the store. "Well, I *don't* think we'll have much difficulty in getting this little matter fixed up to-day. It is going to mean a *big* thing for you, and you can be *quite* sure that the Garter Trading Stamp Company is going to be at the back of you to make this thing a *big success*."

He spoke quite confidently, as if he were sure I was going to take them up. And indeed I had been all along practically decided to adopt them.

"That's fine," I said in response to Bulder's greeting. "I want you, however, to meet Mr. Fellows, who is waiting in my office." I saw a faint change take place in Bulder's manner. He seemed at once to become a little suspicious and on his guard.

"Fellows? Fellows?" he replied. "Oh, one of your men?"

"Well, yes and no," I returned with a laugh. "He is connected with the Flaxon Advertising Agency and he does all my advertising, and I like to get the benefits of his ideas."

"Mr. Black," said Bulder, "I am doing this business with you, and while I am *sure* that Mr. Fellows is a *mighty* fine man, you could hardly expect me to want to talk this matter over with him—at any rate, with the idea of helping you to decide what to do; for, you see, he is an advertising man and *naturally* wants to spend all your appropriation himself."

"Fellows isn't that kind," I replied, somewhat curtly.

Bulder saw that he had been tactless, so he put his hand on my shoulder, and said, soothingly:

"*That's* all right, Mr. Black, I was only joking. Glad to talk the matter over with *any* friend of yours."

I don't know why it was, but I seemed from that moment to feel a distrust of him. I had rather liked him before. But now he seemed to me too suave, too—oh, too fat and easy about it.

Well, we went into my little office and I introduced him to Fellows.

"Our mutual friend, Mr. Black," said Bulder with a smile, "wants me to talk over with you both the *splendid* possibilities of his store through the Garter Trading Stamps. *Good idea*. It shows he is cautious and has good judgment."

"Mr. Black is quite a busy man, you know, Mr. Bulder," Fellows replied, "and perhaps don't have time enough always to think over every angle of a proposition; so he very wisely believes in talking things over and getting an outside viewpoint. Mr. Black can analyze these problems himself just as well as you

or I can; but he believes in conserving his time and energies as much as he can."

All this preliminary by-play interested and amused me. But then the real battle began. Imagine those two —that big, burly, good-natured, somewhat bulldozing Bulder, and the shrewd, courteous New Englander, Fellows; Bulder with his heavy, sledge-hammer methods,—the bludgeon method, you might call it,—and Fellows with his keen, sharp, rapier methods.

Bulder realized at once that Fellows was strongly against the stamps, and that it was going to be a battle of wits and logic. I had better confess that my sporting blood was roused, and I had decided that the fellow who won the argument would have me on his side.

"What do you know about the company?" I asked Fellows, so as to get things started.

"Not a thing," he said, "but I am sure that that is a matter of minor importance; for Mr. Bulder is too big a business man to connect himself with an organization that is not thoroughly sound."

Very neatly put!—and yet I could see that, even if the trading stamp proposition won, Bulder would still have to prove that his company was financially and morally sound.

How I wish I could write down in full detail all that was said by both of them, but I can't remember it all. Bulder started in with a few heavy blows by stating that the Garter trading stamps gave the merchant who handled them a decided advantage over his competitors; for their splendid premium catalog, their numerous supply stations, the fact that they would let me have a set of representative premiums for window display, the excellent line of advertising matter which he said was part of the service which I bought from them at the time I bought their stamps. . . . "You *quite* understand, Mr. Black," he said laboriously, "that you are not buying *just* trading stamps from us, or trading tokens as we prefer to call them, but you are buying a merchandising service—you are buying *all* the selling ideas and helps which we can give you, besides the *splendid* backing which the name of Garter stamps gives you.

"And," he continued to Fellows, for he knew that Fellows was the opposition and not I, "when Mr. Black takes up our agency, *no* other hardware man in town will be able to get it. . . . In fact," he said, with a sudden burst of generosity, "so that there will be absolutely no question of full protection and no competition, we will not *even* supply a glass and china store, a five-and-ten-cent store, a cutlery store, or a novelty store—in fact, *any* other store which might compete with him in *any* way.

"Thus, you see, I am offering you something, Mr. Black," he said with an ingratiating smile, "which is a *wonderful* advantage to you. It will really put *your* store in a class by itself."

"Fine!" broke in Fellows, before I could say anything. "A thought has just occurred to me, however. While you promise that no other hardware man shall have the *Garter* stamps, can you promise that no *other* trading stamp concern will offer stamps to any other hardware man in Farmdale?"

Bidder replied with a deprecating smile: "What other concerns are there of our importance and size?"

Fellows came back with the names of two concerns which were better known to me than the Garter trading stamp.

"Why, yes," drawled Bulder, "of course, they *might* offer stamps to some other hardware man. But, my dear sir, think a minute—what are the value of *their* stamps compared to *ours*? Why, my good friend, you *can't* compare them! Every woman in town knows that Garter stamps have a higher premium value than *any* others."

"Exactly," replied Fellows. "By the way, what other stores have you in this town at present?"

Bulder slowly turned until he was facing Fellows. Leaning his elbow on the desk, he asked:

"Didn't I tell you that I was giving Mr. Black the opportunity to reap the *big benefit* of being the first with our stamps here?"

"That's funny!" I broke in impetuously, but a look from Fellows stopped me. I had been going to say that I didn't see how his last two remarks gibed; for in one breath he had said that every woman in town knew that Garter trading stamps were better, and in the next he had said that I was to reap the first big benefit of having the stamps.

Fellows had leaned forward and was saying to Bulder:

"Mr. Bulder, do you really believe it is good business to offer something for nothing?"

"Surely," cried Bulder, "you are not going to bring up that worn-out argument? Everybody knows that it is not something for nothing. . . . Look here, my good friend," said he, turning to me, "if you buy some goods and pay cash you *expect* a discount for paying cash, don't you?"

"Yes," I replied hesitatingly.

"*Surely* you do! And if you didn't get the discount for cash, you would take all the credit you could, *wouldn't* you? . . . Very well," he continued, without waiting for a reply, "that's what our stamps will do. They are not something for nothing. They are merely a discount for cash. People that don't pay cash don't get the stamps. . . ."

Then he went on to tell me about some stores which had changed from a credit basis to cash through the use of Garter stamps. In my imagination I saw Fellows being driven into a corner by Bulder's bludgeon, his rapier beaten down and his defenses gone.

Fellows kept trying to work a word in edgewise, but Bulder, by the continued force of his words, beat down all Fellows' attempts to break in. Finally Bulder leaned back and said:

"Surely you are not going to stick to your foolish idea that trading stamps *are* something for nothing. *All* sensible people know that no one can give something for nothing and live, and I trust that the trading stamp concerns are sensible people. It is merely a cash discount."

"Why couldn't I give a cash discount, instead?" I asked—and as soon as I said it I was sorry I had, because I noticed a look of annoyance in Fellows' face.

"That is a *very* sensible question," said Bulder. "Because if you did give the cash discount yourself it would be so *trifling* that the people would not realize it was of any advantage to them. If somebody comes in and spends a dollar with you, and you give them two cents discount, what is it to them? It is nothing at all! But if you give them *trading stamps*, those have a *real* value in their eyes."

"Then why couldn't I give trading stamps of my own—just have them printed and give them out?"

"Because *every* trading stamp concern in the country could beat you on the value of *your* premiums. Think of the *tremendous* buying power that we have. It would be *absolutely* impossible for you to give trading stamps of your own and have *any* chance with competition. Now, I don't think for a moment that you are not as keen a business man as the next fellow, but the big concerns realize that it is *specialization* that

means success, and we have simply specialized in this one branch of marketing to help *you* fellows do something which you could do yourselves, but not *nearly* so effectively or cheaply as we can. Do you think the big department stores up and down the country would have trading stamps from us if they *could* handle them as cheaply themselves? No, of *course* not!"

"Well," here broke in Fellows quietly, "I may be mistaken, but I believe that trading stamps are an outgrowth of inefficiency and laziness on the part of retail merchants. Of course, the people who sell trading stamps get value for their money, but the retailer and the consumer both pay for it. The retailer pays for it by losing, let us say, three per cent. on each turn-over of his stock investment. Suppose Mr. Black here turns his stock over five times a year, he is really paying fifteen per cent. of his investment to you people for something which you must admit is not exclusively his. Do you think it is possible for a retail merchant to continue that and live? If it is, he might spend that fifteen per cent. in increasing the quality of his store service rather than to pay it to an outside organization to supply a substitute for it. One thing is sure—no merchant can pay fifteen per cent. on his investment and stand that expenditure himself. If he handles the stamps, why, up go his prices, wherever he can manage it, to make the consumer pay for them.

"I am sure you will agree with me that in the end it is the consumer who pays the freight. This whole proposition looks to me like selling a man a sack of flour, and then making him pay for the sack of flour and a half dozen collars or a pair of suspenders besides. He doesn't want those collars or suspenders, mind you, but they are included with the purchase price, and, whether he takes them or not, he has to pay for them."

Bulder leaned back with a patronizing air. "My young friend," he said to Fellows, "you talk *very* interestingly, but the things you say are *mere* generalities. You have not given a *single* concrete fact showing where the trading stamps would hurt our friend here, while I have *already* given Mr. Black a *number* of cases, which he can easily verify for himself, of merchants who *have* improved their business by trading stamps.

"My proposition to Mr. Black is that he tries the stamps for a year, and if he does not find"—and here he tapped the table impressively with his fingers—"if he does not find that they have *actually* increased his business, why then we will call the deal off. We will risk—*gladly* risk—all the *heavy* expenditures of working with Mr. Black. We will risk the lost prestige to ourselves of having a dealer give up our *splendid* offer; and I do this, Mr. Fellows, because I *know* from past experience—not from mere theories—that Garter stamps will mean an *increased profit* to Mr. Black."

"Would you supply any other line of business in this town, Mr. Bulder?" asked Fellows quietly.

"Certainly, my young friend. Because by doing so it would *help* Mr. Black. Don't you see that, if one hardware man, and one druggist, and one dry goods store, and so on, had our stamps, *all* those merchants would be in a class by themselves? It would make them the *leading* merchants in the town, for people would trade with them so that they could collect the Garter stamps."

"I see," returned Fellows quietly. "And the man who gets stamps here from Mr. Black would be able to buy, let us say, a hat or some china ornaments through you people, which would, incidentally, deprive the local men's furnishing store or china store of the sale of those articles. And, of course, that same man might get trading stamps from other stores, and with those stamps he could buy a pocketknife through you people, and thus take the sale of that pocketknife away from Mr. Black."

Bulder waved the question aside as though not worth bothering with. "My dear man," he asserted, "the

people who get things for those trading stamps get things they would not buy otherwise. That is surely a *very* trivial contention."

Fellows looked at me and said:

"Black, I have no reason to take any more of yours or Mr. Bulder's valuable time, as I see nothing else to say except that I strongly advise against the adoption of this or any other trading stamp or profit-sharing scheme which you do not control yourself. Of course, a few merchants in a town can get together and run this trading stamp system, whereby your stamps are accepted for cash in other stores and other stores' stamps are accepted for cash in your own, and by that system there might possibly be some benefit in the trading stamps. But I believe that any merchant who uses trading stamps—and I do not refer to your excellent company, Mr. Bulder—is merely building up business for some outside organization. He is merely diverting some of his own profits into the pockets of the trading stamp concerns, which do not really build up any business at all; because, if the stamps prove successful for one merchant, it will not be long before other merchants take them up and then every one is giving profits to the trading stamp concerns without any of them getting any real benefit from it. I believe the use of trading stamps is more or less an admission of inability to think up plans of getting business for oneself."

Bulder smiled. He was once again the acme of courtesy.

"That argument of yours *sounds* excellent, Mr. Fellows," he said suavely. "Excellent! But why not apply it to *your* business? Why not say that if one merchant advertises, *all* merchants will advertise and thus the benefits of advertising are nullified?"

Fellows was once again beaten down, I thought. He was plainly stumped for a few seconds. Then he replied:

"There is something in what you say, Mr. Bulder. But with trading stamp competition every one is offering merely trading stamps. There is no particular difference between them, and one offers no material advantage over another. But advertising is different. You yourself admit that, and appreciate the benefits of advertising, for in your own printed matter"—and here he held some of it up—"you advise the merchant to advertise the trading stamp proposition, 'thus'"—he quoted from a folder—"'tying up the prestige of the Garter trading stamps with the local merchant's own store.'

"Now, while in trading stamps there is no apparent difference, with advertising one can express one's personality and character, which trading stamps never do. There are so many ways in which one may advertise: newspapers, billboards, booklets, form letters, street car signs; and you can make your advertising such that it will be better than your competitors'. But trading stamps are trading stamps and nothing more. The story of advertising is as varied as language itself. With advertising you can vary the appeal so that it always has a freshness which trading stamps must soon lose."

Bulder was plainly perturbed.

"I claim," he said heavily, "just the *same* distinction, that *same* personality—why, the very *dress* of our trading stamps is an advertisement, just as is the design on those Kleen-Kut tools I see displayed there. They are well-known, they are recognized by the trademark, and that is their individuality. Our trading stamp has the *same* individuality—it has our peculiar design and trademark."

"I am unconvinced," said Fellows, shaking his head with finality. "Your arguments sound excellent, but the fact remains that once a dealer takes on trading stamps it is difficult for him to get rid of them. People

come in and ask for the stamps—"

"Good night!" I thought. Bulder was quick to respond.

"Of *course* they come and ask for the stamps. And if we offer these stamps to other dealers, and then people come to Mr. Black and *ask* him for them, and find he doesn't have them, won't that *hurt* Mr. Black? Won't they say that Mr. Black isn't as *progressive* as other people? If the people *demand* trading stamps, it is up to Mr. Black to give them, for, if he is not progressive enough to do so, he will *drive* them to some other store."

"I take strong exception to your words," said Fellows evenly. "I don't appreciate your slur on the 'progressiveness' of my—of Mr. Black."

"I *beg* Mr. Black's pardon. I spoke hastily. But you must admit, Mr. Black, that the unreasonableness of your friend *is* exasperating."

Fellows ignored the last remark. Apparently to no one, he mused:

"I remember in the little town of Wakeford some of the merchants there got this trading stamp 'bug.' First one got it, then another, and then they were all giving trading stamps—that is, all those who did any real business. And then one of them thought he would steal a march on the others, and began giving double trading stamps on Saturday. In two weeks they were all giving double trading stamps on Saturday. It has got so now that they are giving double stamps every Friday and triple stamps on Saturday! I suppose before long they'll be all giving double stamps every day of the week. Pretty tough on those merchants, isn't it?"

Bulder looked at Fellows with some amazement in his face, for Fellows' remarks were not apparently addressed to either of us; he was gazing through the window of the door leading into the store.

"Pretty tough on those merchants," Fellows continued, "because, when they give double trading stamps, they increase their percentage of cost on their capital from 15 to 30 per cent. assuming they have a 5 times turnover. Of course it's all right for the trading stamp concerns, because the more stamps that are sold, the more profit they make.

"By the way, Mr. Bulder, do you sell stamps in Wakeford?"

"Why, yes, we do sell some," was the reluctant response.

I saw the point at once, and instantly I made up my mind that I would not take the chance of being drawn into a war of giving trading stamps away in competition with other stores, and I quietly told Bulder that we were merely wasting time now, that I had definitely decided not to touch the proposition at all.

Bulder shrugged his shoulders. "I am *sorry* that you let this opportunity go by. But *please* don't come to us in a few months' time and ask to do business with us, for we shall *unquestionably* close with some other hardware store before I leave town to-day."

He was once more the suave and polished man of the world. He shook hands pleasantly with us, cracked a joke or two, and left the store, apparently in the best of humor.

Hardly had he gone out when Fellows went to the telephone and called up Mr. Barlow. I don't know what Barlow said, but I heard Fellows say:

"This is Fellows of the Flaxon Advertising Agency. I am at Dawson Black's. We have just had the Garter Trading Stamp man here. You knew that Black was thinking of taking up the trading stamp proposition. Well, he has turned it down cold. I thought you might like to know, in case they came to you with a different story."

There was a meeting of the Merchants' Association that evening—I didn't tell you that I had joined sometime before. As I entered the meeting room, Barlow came to me and told me that Bulder had been to see him, and had told him that I was interested in his proposition but he felt that Barlow would be the better man for them to work with.

Barlow brought the matter of trading stamps up for discussion at the meeting, and it was decided that no member of the association should handle them.

"What would we do if some merchants in the town, who are not members of the association, should take them on?" I asked.

I saw a twinkle in Barlow's eye, for he knew I was thinking of Stigler, who was not a member of the organization.

"I should think," said Wimple, who was the president, "that we had better not try to cross that bridge until we come to it. The leading merchants belong to the association, and I question very much whether the fact that some small store might handle the stamps would have any effect upon us, one way or the other."

I hoped and believed that we had killed trading stamps so far as our town was concerned, but I determined that, if ever the question was to come up again, through some of the others taking up stamps, I would suggest that idea of Fellows', that we form a trading stamp organization of our own, which the association could run. In other words, the Merchants' Association would be the trading stamp concern, and so we would have any benefits coming from it ourselves.

CHAPTER XXIV
PREPARING FOR THE BATTLE

As soon as possible, I visited the landlords of all the empty stores in town, and contracted to rent the windows in seven of them for two weeks beginning the first of October.

Two of the stores I couldn't get because they had been rented for the first of October; one I didn't go to at all because I remembered, fortunately, in time, that the landlord was a friend of Stigler's. If I had told him what I wanted, the probabilities were that Stigler would have got wind of it and he would somehow have got ahead of me.

The total expense was less than twenty dollars. Two stores I got for nothing, and I found out that Barlow owned them. The old brick had told his agent to let me have them for two weeks without any cost. Traglio, the druggist, let me have the vacant store next door to him, which he owned, for $2.00 a week, on the understanding that I would not display any toilet articles, and that I would put a card in the window, at my own expense, reading: "For toilet articles of all kinds go to Traglio's." I didn't think that would hurt me any, so I promised to do it. It cost me $12.00 for the old Bon Marche store, but that was right opposite the post office, and I thought it well worth the money, because everybody in town would see the displays there. Besides, they were big windows. It had been a prosperous store, but Waldron, who ran it, had lost his money in a big Providence bank failure.

When I had got it all done the question came to me, What am I going to do for stock? It would be difficult to put a lot of stock in those windows to make a real display and still have left in the store any of the lines to sell. I worried over this for some time, and then I wrote to Hersom, the salesman for Bates & Hotchkin of Boston, the jobbers from whom I bought the bulk of my general supplies, and told him about my plan, and asked him if he could help me out. They were pretty decent people, and while I had to pay a fraction more for the majority of the goods than if I had bought from the manufacturer it was well worth it to me, for they looked after me well. As Hersom had told me, the last time he had called, "We certainly will do all we can for you, because you give us the bulk of your business." . . .

Coincidences do happen even in a little town. The electric light company had been making a big campaign in the town, advocating the use of electricity for lighting, cooking, ironing, etc. The advertising certainly had made the gas company sit up and take notice, for they had offered to wire houses for a ridiculously small amount, with easy terms of payment, and in a large percentage of the houses they had begun to use electricity instead of gas. For some time I had been thinking of taking advantage of this fact, and putting in a stock of electric toasters and grills, perhaps an electric fan or so, and a few electrical devices like that.

Well, I happened to meet Mrs. Twombley in the street. Mrs. Twombley was a close friend of the Mater's. She was a widow, like Mater, and they had been schoolgirls together, and Mrs. Twombley had been one of the episodes of my father's period of calf love. Mrs. Twombley was a big, plump, jolly-looking woman, well to do, and she was quite fond of me. The last time she had been at the house she had said to the Mater, as she rumpled my hair—she did that every time she came because she knew I didn't like it

—"It was just nip and tuck as to whether I would have been Dawson's mother, wasn't it?"

She was passing on the other side of the street, and, seeing me, she frantically waved her umbrella at me —she always carried an umbrella, whatever the weather might be. I went across to her, and she told me she wanted a dozen kitchen knives.

"I don't know what Lucy does with them," she said. "I think she must be engaged to a sword swallower and he is practicing with my knives."

Then she added: "By the way, Dawson, I have never asked you to do anything for me, have I?"

"No," I replied, wondering what she meant.

"Well, young man, I am going to make a suggestion to you that may cost you a few dollars. Our fair for Foreign Missions takes place, as you know, next month, and you are going to help us out."

"In what way?"

"Bless the boy, I don't know! Look around your store and see if there isn't something you don't want; or else send some things up and give us a commission for selling them. See what you can do about it." And she bustled off without waiting for an answer.

And now for the coincidence. When I got back to the store there was an unusually smart-looking chap waiting to see me. It seemed he represented the Atlantic Electric Appliance Corporation, and they wanted me to take the agency for their full line of electric appliances.

"Your line is a good thing, I'm sure," I said to him—Wilkshire was his name—"but, candidly, I couldn't afford to put in a full supply of those things, although I was thinking of starting with a few toasters and one or two things of that kind."

"I can understand, Mr. Black," was his response, "that you couldn't very well carry the whole line that we have, unless we worked with you on it. We believe there's a big field in Farmdale for electric appliances —better than usual on account of what the electric light company's doing to boost things.

"Our proposition is this: If you will make a special display of electrical appliances for a week we'll supply you with a full line of our goods, we'll send a demonstrator to show how they are worked, and we will go fifty-fifty on any advertising you care to do during that time.

"When the demonstration is over, go ahead and stock up what you think is necessary, and we'll undertake to supply you with additional stock on twenty-four hours' time. You are not such a great way from Hartford"—that was their headquarters—"and, if you order one day, you can have the goods right here within forty-eight hours at the latest."

Just then the telephone bell rang. Larsen answered it, and I heard him say:

"Yes, Mrs. Twombley, he's back. I'll tell him."

I went to the 'phone, and she wanted me to be sure not to forget about helping them out at the fair. "Remember," she reminded me, "it starts Tuesday, the twelfth of October, and ends the Saturday following."

"Mrs. Twombley," I replied, "an idea has come to me. How would you like me to supply you with an

electrical exhibition?"

"Bless the boy! What do you mean?"

"How would you like me to make a display up there of all kinds of electrical appliances, with some pretty girls to show everybody how they work and what they will do?"

"That would be splendid! But there's no electricity in the town hall."

"But suppose I can get electric current run in there specially, what then?"

"My! don't disrupt the town management on my account—but do it if you can."

"All right. I think I can do it for you."

Well, I talked to Mr. Wilkshire, and told him my idea, and he thought it was a good one, and said he would personally go and see the electric light company, because he was accustomed to dealing with that kind of people, and make arrangements to have wires carried into the town hall for the exhibition.

He agreed to supply all the equipment needed and to send two demonstrators from Hartford during the five days of the fair, and that was to be my contribution to Mrs. Twombley's "pet," as she called foreign missions; and, at the same time, I would be introducing a new line of merchandise, under the very best of auspices, to the people of Farmdale.

When I talked to Betty about the electrical exhibition she suggested:

"Why not carry it through a little farther. I read a lot in *Hardware Times* about business efficiency. Why don't you try to get efficiency in the home—give an exhibition of home efficiency?"

I guess the blank expression on my face told her that I didn't follow her meaning.

"I mean," she said, "along with the electrical devices why not show carpet sweepers and time-saving kitchen devices, and everything that will help the woman of the house to greater efficiency in her work, or give her better results. Make a big exhibition, and call it the domestic efficiency exhibition."

"That's not a bad idea at all," I replied. I thought a little while. "Not a bad idea at all." I thought a little bit longer. "It's a bully good idea!" And I ran right off to call up Mrs. Twombley.

"Mrs. Twombley," I cried, quite excited, "I'm going to do that thing up good and brown for you. I'm going to make it a household efficiency exhibition, and we'll have vacuum cleaners and carpet sweepers and washing machines and kitchen things—"

"Good heavens above!" her voice returned. "Who is this speaking, what is he speaking about, and has he got the right party?"

When I explained the matter, she said:

"I don't know, I'm sure, but I'll leave it to you—"

"Are you sure," asked Betty, when I came back, "that the electric-supply people will agree to your selling other things there, when they are providing the material for the big show?"

"I never thought of that!" I exclaimed. "I guess they won't! No. And I don't think now it would be fair to

them to do it, for, if I want to sell electrical supplies, it would probably be better not to spread the attraction over too many things. No, I'll confine myself just to electrical supplies, so as to make as big an impression with them as I can, concentrate the people's attention right on them, and give them a real bang-up start-off.

"That reminds me, Betty. You know those Sisk glass percolators? I'm going to drop them."

"Why, I thought you were selling so many of them!"

"Yes, I am, but I got a letter from them yesterday telling me that the discount had been reduced from 40 to 25 per cent., and there's nothing doing at that price."

"I wish you wouldn't talk such slang."

"What do you mean, slang?"

"Why, 'nothing doing.' I wish you would learn to cut it out. There," she said vexedly, "I'm catching that bad habit from you!"

To come back to that Sisk percolator. I had been handling it for some time and doing a good business on it, when a letter had come saying that on and after that date the discount for Sisk percolators would be reduced to 25 per cent. As it was costing me about 25 per cent. to do business, I decided not to handle them after I got rid of what I had, and I wrote them so right away. You see, I was beginning to study the relationship of profit to expense, and, unless the things I sold were showing me a profit, either directly or indirectly, there was nothing doing on them—I would not bother with them at all. I had told the Sisk people that perhaps they could find some one else to handle them for love of the company, but that I would not.

My letter got results, and got them quickly. I had a nice letter from them stating that they realized that I couldn't handle the goods unless I made a fair profit on them, and so they had decided to increase the discount from 25 to 33⅓ per cent. Since they were willing to come up on the discounts I was quite willing to push the percolators, and I wrote them and told them so, and sent them an order for half a dozen more right away.

In the same mail I had an answer from Bates & Hotchkin. Hersom was out of town; but they said they were glad to help me out, and would send me enough stuff to fill up the windows and have some left over for the store, and would I please let them know just what I wanted and they would send it on consignment right away. It was good to deal with a concern that would go out of its way to do you favors.

The Mater was at the house that evening, and I was telling about the Sisk percolator matter. Suddenly she said:

"Really, those Sisk persons are remarkably clever, don't you know! I believe it was their plan to reduce the discount from 40 to 33⅓ per cent., and they studied the psychology of the matter and decided that—and I think you will agree with me, Dawson—that, had they merely written, in the first place, announcing that the discounts were reduced from 40 to 33⅓ per cent., their customers would feel annoyed at the reduction of their profits. But, instead, they reduced the discount to 25 per cent., unquestionably with the purpose of *increasing* it to 33⅓ per cent., thus leaving with their customers the impression that the discounts had been increased instead of reduced, going on the psychological principle that the last impression made upon the mind is the strongest."

Remarkably clever, I thought! I believed the Mater was right. Because, even when I knew it, I hadn't any ill feeling against the company.

It was very keen of the Mater to spot it. I had never suspected she was so shrewd.

CHAPTER XXV
SELLING ELECTRIC APPLIANCES

The Atlantic Electric Appliance Corporation fixed me up with a dandy line of electrical goods, and they sent two smart young girls to act as demonstrators.

I had suggested to Wilkshire, the electric appliance salesman, that, in place of his demonstrators, we should get a couple of local girls to handle the demonstration. "People will know them," I said, "and they'll feel more at home with them."

"That is a good idea, Mr. Black," replied Wilkshire. "But don't you think that a strange face would be a little more attractive, perhaps, in the town? Of course you know best, but I should think a couple of smart-looking girls who were thoroughly trained in demonstrating would attract more attention and more confidence, as a matter of fact, than local girls would. You see, if some of you society folks should see a couple of girls that they know, they wouldn't have much confidence in what they said about electric appliances; but they will listen and take stock in what a stranger will say to them."

I had got his point at once, and agreed with him that it would be best to have outsiders do the demonstrating.

Larsen was always a pretty shrewd observer. When Wilkshire left the store, he said to me:

"Boss, I learned something from that feller."

"Huh," I returned. "I guess he could teach us something at that. Still, our problems in selling to the consumer are quite different from his in selling to the trade."

"The same in lots of ways," Larsen remarked. "Did you notice, Boss, he never say you were wrong? He always say you right and then say something else better. 'Member it when you talk about them girls."

"That was clever, wasn't it?" I exclaimed. I had not noticed it until Larsen pointed it out. In fact, I had been rather under the impression that I had had things pretty much my own way with him, but when I looked back at our whole conversation I saw that Wilkshire won his own way right along the line.

"Say, that was fine!" I said, again. "We'll have to adopt that plan right here in the store, and make it a rule always to agree with what the customer suggests, tell them it is a good idea, even if it's punk, and then kind of lead 'em around to doing what we think they ought to do!"

"Yes," joined in Larsen, "just like he—" here he stopped in embarrassment, so I finished his sentence for him—

"Just like Wilkshire did with me!"

"Oh, well, you know what I mean, Boss."

Well, to get back to the exhibition—it proved to be the feature of the fair. Those demonstrators were two of the smartest girls I ever saw in my life. Betty got a bit jealous, and said I was giving too much attention to the electrical exhibition!

Here's what we sold at the exhibition during the week:

One electric clothes washer, 38 electric toasters, 11 chafing dishes, 14 electric coffee percolators, 1 electric curling iron, 11 electric water heaters, 3 electric vacuum cleaners and 4 electric grills. Besides this, there were half a dozen odd items.

You ought to have seen those girls sell the water heaters. The device was a little affair about the size of a pencil. The idea was to put it in a glass of water, turn on the current, and it heated the water very quickly. They sold those to women to give for Christmas presents to their husbands—hot water to shave with in the morning, you know. I made up my mind to stock a lot of those—I thought it was a good idea. People were most curious about it—it was such a novelty, and many who stopped to look remained to buy.

It had puzzled me for a while to know why they had sold so many of the toasters and chafing dishes and coffee percolators, until I realized it was because those were demonstrated more than the others. Everybody who came was offered a delicious cup of coffee. Wilkshire told me that they spared no expense to get the choicest coffee possible. They put in just the right amount of sugar to suit each one, and used thick, rich cream. People would exclaim: "What delicious coffee this is!" and the girls would smile sweetly and respond: "Yes, madam, it was made with this electric percolator. It does make such splendid coffee." They gave the percolator all the credit for it, although of course the fine grade of coffee and the rich cream were responsible for a good part of it.

And then, with the toaster, they had fine brown toast, crispy and piping hot; and the girl in charge would look up sweetly and ask: "Do you prefer fresh or salted butter?" Such splendid butter it was, too, and they spread it on good and thick, and that toast was really enjoyed. It certainly sold the toasters.

"THE GIRL IN CHARGE WOULD LOOK UP SWEETLY"

And the other girl was a past mistress in the art of making Welsh rarebit. When old Wimple tasted it, he said: "That's the finest Welsh rarebit I'll ever taste this side of Heaven!"

"Are you married yet, sir?" asked the girl.

Married *yet!*—and he was sixty-five if he was a day!

"You bet I am!" he responded, vigorously. "I got a daughter as old as you."

"Well, your wife will be able to make you Welsh rarebits like this every day, with this electric chafing dish. In fact, with her ability to cook and this chafing dish, you'll have a combination which ought to result in much better Welsh rarebit than this."

And old Wimple carried home the chafing dish to his wife. That minx was certainly shrewd!

It had been a revelation to me to see how much easier it was to sell anything when you demonstrated the article in actual use. I planned to do more demonstration work in the store thereafter. Wilkshire told me it was an excellent thing to demonstrate whenever one had an opportunity—"and," said he, "let the customer do the thing for himself wherever you can, and he'll feel so pleased with himself that he's pretty likely to buy."

What was more to the point was that everybody in Farmdale had learned that Dawson Black stocked electrical supplies.

I mustn't forget about those seven store windows which I had hired and trimmed. It set the whole town

talking; and the funny part of it was that many people seemed to think I was opening new stores all over the place. The first inkling I got of this was when Blickens, the president of the bank, dropped in, and said: "Young man, what's this talk I hear about your opening new stores?"

I told him and that seemed to reassure him. "Just the same," he asked, "that's pretty expensive, isn't it?"

"Well, if you call $20.00 expensive for two weeks' display in seven windows, yes, but I think it's remarkably cheap."

"Do you mean to tell me that that's all it has cost you?"

"That's all."

"Well, I congratulate you." And he left the store. I think his opinion of me was a few notches higher.

Stigler opened up his new store on schedule time, and I had to admit that he had a splendid window display. He had hired a professional window trimmer from a Providence department store to come up and trim the windows for him, and he had done a swell job. He had the window full of all kinds of kitchen goods, everything ten cents. He even had a line of tin buckets, which I knew cost him more than that.

I was looking the place over from my own store—you know it was right next door to me,—I was out on the doorstep, looking at his window, when I saw Stigler walking toward the door. My first impulse was to turn away, but I realized that, if I did, he would think I was spying on him, so I held my ground.

"Well, Neighbor," he said with his usual sneer, when he came outside, "havin' a look at what a real store looks like for a change?"

Now, ordinarily my impulse would have been to get mad, but that time for some reason or other I didn't. Instead, I said calmly:

"I was just thinking, Friend Stigler, what a remarkable philanthropist you are."

"Good value, eh?" he returned, sneeringly.

"Excellent," I replied; "in fact, I'm thinking of hiring a lot of women to go in and buy some of your things for ten cents and put 'em in my store to sell over for a quarter."

I saw a shrewd expression pass over his face.

"Huh, if you'd only buy right, you could sell right yourself."

"Exactly what I think," I laughed. "Say, Stigler, you make me smile. Do you think you'll be able to get away with that kind of stuff for long? They'll come and buy your under-cost goods, but they won't buy the rest."

Stigler turned sharply until he directly faced me. His features were distorted and twitching with rage and his face was pasty white. What he said would have cost him a big fine if he had been working for me! And I laughed in his face, and turned and walked away.

I learned something really valuable then. I learned that, by keeping my own temper, I made the other fellow lose his; and for the first time I realized that Stigler was probably more worried over my competition than I was over his.

Somehow I had always had the idea that I was the one to do the worrying and not he, but from that time on I began to feel that it was the other way round. I remembered reading in a magazine a little article—I think it was by Elbert Hubbard—in which it was said that, when you're running a race, and are getting tired, don't get discouraged, because the other fellow is probably even more tired than you are. I believed it was the same in a business race, too.

One thing was certain. My big displays in the seven windows and my exhibition at the fair had thrown Stigler's opening into the shade. A number of people had come in to buy goods they'd seen displayed in the different windows—I had put different goods in each window so far as possible—and it had been good advertising—it had made people think of my store.

I dropped in to see Barlow and told him all about it, and he said, "Good work—now go after his scalp good and hard. Drive on just as you are doing, push the better-class merchandise, give people reasons why they should buy it, tell them how much cheaper it is in the end, and you'll win out."

CHAPTER XXVI
FIRE—AND NO INSURANCE

I went to bed early that night, and by 9:30 I was asleep.

I was dreaming about a new advertising scheme wherein I had copied the old town crier plan by having a man go about the town ringing a bell and then calling out, "Dawson Black's hardware store for goods of quality!"—only, instead of giving him an ordinary bell, I had given him a big electric bell operated by a battery, which he carried in his pocket and which he rang every so often; and then in my dream the bell had started to ring and he couldn't stop it. I tried to get away from the sound of that incessant ringing, and I started to run away, but the crier followed me and the sound of the bell kept growing louder and louder in my ear. Suddenly he overtook me and grabbed me by the shoulder and shook me. Then I heard Betty's voice saying, "Can't you hear the telephone bell ringing, Dawson?"

Sure enough, it was the telephone bell. I got sleepily out of bed and went over to the telephone. When I picked up the receiver, a voice asked:

"Is that you, Mr. Black? Well, come down at once; there's a fire in your store!" and with a click the receiver went into place.

My heart leaped up in my throat. I was fully awake in an instant. I gasped out to Betty that the store was afire, and hastily put on some clothes, wild thoughts scurrying through my mind. And the thought which pounded at me most was that I had no insurance! The stock had been covered when I took over the store, but about three weeks before I had received a letter from the insurance agents in Boston that the policies would expire in two weeks. I had intended to have the insurance renewed through Pelton—we used to be chums, and he was an insurance agent in town—and I had written the Boston agents so, and told them not to renew the policies when they expired. Something had come up that made me put off telephoning to Pelton, and I had let it go for a couple of days, and then I had forgotten it altogether!

I didn't waste a second but rushed frantically down the street to the store and there was a big blaze in the rear. The firemen had beaten down the front door and several of them were in the store, while two others, with the hose, were at the rear of the store. Dense clouds of smoke arose, and every now and then I saw a tongue of flame shoot out from one of the windows in the back of the store.

When I rushed into the back yard, the fire chief was there—dear, kindly, old Jerry O'Toole. He grabbed me by the arm, saying soothingly:

"It's all right, son; more smoke than fire."

In fifteen minutes the firemen were all through. The fire had burned through the back door, but hadn't time to get much headway inside the store.

That Friday we had unpacked four cases of electrical goods, and we had put the cases into the back yard, stuffing the excelsior into them. Some of it, however, had been strewn about the yard. I remembered I had

told Larsen on Saturday that we ought to clean that up, but evidently in the rush of Saturday he either hadn't time or had forgotten it. It was this excelsior which had started to burn first.

When the smoke had cleared away and I had got into the store I collapsed. All my strength left me, my knees gave way, and I sank into the chair in my little office.

"My God, what a narrow escape!" I cried.

Jerry O'Toole was with me. "You bet it was," he said. "If one of my boys hadn't a'bin passin' and seed the flame back there, it would have got a good hold before we could a' got here."

"I wonder how it caught fire," I said.

"You can never tell. I was asking your neighbor if he'd seed any one around back, but he said no."

"My neighbor?"

"Sure, the feller that opened the new 5- and 10-cent store—Stigler."

"What! Stigler!!"

"Yes, he was here when I got here, a' watching the fire. You don't seem to like him any better'n he likes you!"

"Why?"

"Oh, when I asked him if he'd seed any one 'round, he said, 'No, but he deserves to have his place set afire if he goes a'leavin' excelsior all over the back yard.'"

"Oh!" And I thought to myself, "I wonder?"

Betty had arrived at the store about the time the fire was out. She, poor girl, was almost hysterical. O'Toole put us into his automobile after we had nailed things up and drove us home, but we didn't sleep much, you can be sure.

What a fool I had been not to have seen about that insurance before it expired!

We, all of us, Larsen, and Jones—got down to the store at six o'clock the next morning. Wilkes, it seems, hadn't been awakened by the alarm, and very much astonished he was when he arrived later and learned of the fire. We went over things carefully, and fortunately found that the damage was not very great. The front door was broken; the back door had been burned, and the woodwork around it; and some panes of glass broken. The four cases had been burned to a crisp, but, of course, that didn't amount to anything. Altogether, the damage did not amount to more than fifty dollars, and, of course, the building was covered by insurance and that loss didn't fall on me. There were a few odds and ends which had been blackened a little by smoke, and water had fallen on a few pans and made rust spots, but the damage wasn't much.

You can be sure that the first thing I did was to chase down to Joe Pelton's to get that insurance fixed up in double-quick order. When I got there I learned that he was out of town, but was expected back about three o'clock in the afternoon. I left word for him to come down and see me just the minute he got back.

About twelve o'clock I got a long-distance call from Mr. Field, the secretary of the Hardware Association. How he heard about it I don't know.

"I hear you had a fire, Mr. Black," he said. "Much damage done?"

"No, fortunately not," I replied.

"What about your insurance?"

"I'm ashamed to say it,"—and I blushed when I told him,—"but my policy had just run out, and I had not renewed it."

"I'm glad the damage wasn't much, Mr. Black. But now you want to insure through your association,"—and then he gave me facts and figures showing how much cheaper and safer it was to insure through the association. I didn't bother much to understand, because I was so anxious to get it fixed up, and it wasn't certain anyway that Pelton would be back in the afternoon, so I told him to go ahead and fix it up in double-quick order.

He mentioned one thing that was new to me, and that was about the co-insurance clause. We were talking about how much insurance to have, and he told me to be sure and have at least eighty per cent. of the value of my stock, otherwise I was a co-insurer with the company, and in case of loss would receive only a certain percentage of the amount of damage.

I was glad to have that matter off my mind, and he promised to get busy on it before he went out to lunch. I changed my opinion a little about Mr. Field. He had struck me as being a man who always took things in an easy-going way, but the promptness with which he got after me when he spotted a new prospect for a policy, and the directness with which he explained the proposition, showed me that he had plenty of energy to use when necessary.

At four o'clock I got another surprise. This time it was a long-distance call from Mr. Peck, the credit manager of Bates & Hotchkin.

"Have you had a fire, Mr. Black?" was his first remark.

"Yes," I replied, "quite an exciting time."

"Are you covered by insurance?"

"No—"

"What!" he cried, and there was great anxiety in his tone.

"No, the policy expired a few days ago and somehow I neglected to—"

"Neglected to—neglected such an important thing as your insurance!" My! but I felt small! "What's the amount of damage?"

"I should say fifty dollars would cover it, and that's on the building, not on the stock."

"Phew! I was told that you had been burned out." He must have felt relieved. "You had better get busy and place insurance at once! And your credit is stopped until you have fully protected yourself!"

I told him I had already arranged that with Mr. Field, and he said to have Mr. Field advise him as soon as the policy was written.

Those two calls gave me an insight as to how real business was conducted. Neither of them certainly

delayed much when they heard about it, and they must have had some means of finding out things promptly.

But I shuddered to think of my narrow escape. If the place had burned down I'd have been absolutely ruined.

I wondered if Stigler would—oh, but no, it wasn't possible the man would do such a thing. I saw him as he was coming home. "Had quite a fire, didn't yer?" was his remark. "Sorry for yer"—but his tone belied his words.

I wondered!

CHAPTER XXVII
PROFIT-SHARING PLANS

Our weekly meetings had certainly cultivated a better spirit among my small staff. Even in the case of Wilkes it had had quite an effect. He was only a boy, but we allowed him to sit in the meetings because I wanted to make him feel that he was part of the organization. Ever since we started them he had been much better in his delivery of parcels. He was more courteous and attentive; he felt he was one of the firm. He was not the slipshod, careless, happy-go-lucky boy he was once, but a careful boy, studying the interests of the business certainly more than we clerks had done when I was at Barlow's. I think that retailers could do a lot to build up self-reliance and self-respect among the boys they have.

At our next Monday meeting the fire was discussed. Jones suggested that we have a big fire sale. At this Wilkes broke in eagerly:

"But what would we have to sell? I thought at a fire sale you had to sell stuff that got damaged by the fire."

There was more wisdom in that remark than he knew.

Jones replied: "Everybody in town knows we've had a fire; but they don't know how bad it was, and we can put in the sale a lot of old stuff we want to get rid of, and get away with it, all right."

"Hum," remarked Larsen. "That would be a fake, wouldn't it?"

Here I broke in. "It's a good suggestion, Jones but I don't think we want to have a fire sale. We had no stuff damaged, to speak of, and it would, as Larsen says, be a fake sale, if we had one; and I believe we'll win out in the end by saying and doing nothing that is going to be other than the truth."

Jones was inclined to be sulky at this, and my first impulse was to speak to him sharply; but I remembered, fortunately in time, my previous lesson never to talk to an employee angrily, and furthermore, that this was a directors' meeting, where each was privileged to say what he wished without regard for position. I realized that Jones had made the suggestion in all sincerity, thinking it was to my interest, so I said:

"You know, Jones, that I have made several suggestions that we decided not to adopt, for no one of us knows all the best of it. In some ways that's a good suggestion of yours, and, if we'd had a little more stuff damaged to justify it, I think I'd have been very much tempted to have a fire sale. But, as it is, don't you think we had better exert ourselves in making a big push on perfect Christmas goods, rather than emphasizing damaged goods? You see, if we had a fire sale, some people might hesitate about buying from us for a little while, even after the sale, thinking that we would be trying to sell them fire-damaged goods."

"Well, won't they think that now?" he asked, somewhat mollified.

"By Jove, perhaps they will," I returned. "How would you suggest overcoming that?"

Larsen was about to speak, but I checked him. I wanted to have Jones feeling good-natured again.

"Of course we could advertise it," he said.

"That seems a good, sensible suggestion. All right, we'll advertise that no goods were damaged by the fire."

That removed the last shred of resentment on the part of Jones.

I told Betty about this when I came home, and she exclaimed: "Why, you're a regular Solomon, you are!"

"Explain yourself," I commanded.

"Why, your tact in handling Jones. You'll be a real manager of men, yet, if you go on like that!"

"Huh, that's where I'll differ from Solomon, then. He was a real manager of women only, wasn't he?"

"Now you're getting impudent," and she kissed me.

Well, after we had disposed of the fire sale question, we brought up the matter of whether we should, or should not, sell toys at Christmas time. Larsen was strongly in favor of it, but I was rather against it.

"We've a hardware store," I argued, "and that's a men's shop. Toys are kids' business."

"You say we have a men's store, eh," was Larsen's rejoinder. "More women than men come into the store. Women buy ninety per cent. of all retail goods sold in the country. Why not we get women's and children's trade? Get youngsters coming into the store. When they grow up they come for tools."

Wilkes was strongly in favor of it, but I had an idea that it was so that he could play with the toys. Jones was against it—he thought it undignified.

After an hour's discussion we were just about where we were at the beginning, and the matter was held over until the next meeting. I decided in the meantime to talk it over with Betty, and then I thought to myself: "If I'm going to talk this over with Betty why not get the others to talk it over with their women-folk?" That seemed to me a good idea, and I made the suggestion to the others. So Larsen agreed to talk it over with his wife, Jones with his sweetheart, and Wilkes with his mother.

I had a long talk with Betty and Mother over the toy situation. Betty was for it. Mother was against it. So there we were. What's a poor man to do when opinions are so divided? I decided to wait a while.

Betty made a bully good suggestion, and that was to have the boys up to dinner some night. I had been thinking of that; but then she added: "And have Larsen bring his wife, Jones his young lady and have Wilkes bring his mother."

"Good heavens," I exclaimed, "what is this to be—a gathering of the Amazons? Or are you planning to make a union of you women to run us out of business!"

"Don't try to be funny, boy dear—because, whenever you try it, you fail miserably. You know your humor is very much like an Englishman's—it's nothing to be laughed at!"

"But what's the idea?" I persisted.

"Now you promise you won't laugh if I tell you?"

"Sure," I said, grinning all over my face.

"There you are! You promise with one hand, and grin with the other. Oh, pshaw!" she said, when I laughed. "You know what I mean!"

I saw she was getting a little provoked, so I said: "Go ahead, I won't laugh."

She handed me a newspaper clipping in which some big steel man said that, whenever he wanted to hire executives, he always tried to find out something about their home surroundings, in the belief that the home influence, to a big extent, makes or mars a man's business efficiency.

"You see, boy dear," said Betty, "you never saw Jones' girl, and you never saw Mrs. Larsen. Of course, Mrs. Wilkes we do know—we know she used to do washing before she married again. She's a dear body, and I know it would please her to come. And if you please her, she's going to make Jimmie work all the harder."

"I see! You're going to turn into a female gang driver!"

"Now, if you knew Mrs. Larsen, it would perhaps give you more insight into Larsen's character than you have now. You would know what his home influences are, and whether they are helping him or hindering him. And Jones' young lady—she may or may not be a girl who is likely to help him; and if she isn't—"

"If she isn't, I suppose I've got to tell him to change his girl, or fire him! That's a crazy idea!"

"I didn't say that. But, if she isn't the right kind of girl, you can't afford to look upon Jones as a permanency, that's all."

"You're making the suggestion for the best, I know; but I think it's a foolish idea."

"I don't think it's so foolish," interrupted Mother.

There it was! First they had disagreed about the toys, and then, when I disagreed with either of them, they sided together! Well, I finally gave way—I might have done it in the first place and saved the trouble—and I invited the whole bunch of them up on the following Friday night. It seemed to me a risky experiment, but Betty was so keen on it—and I had to admit she was no fool. Anyhow, I didn't think it could do much harm.

When the evening had come, and gone, and they had all left the house, Betty squared herself in front of me, and said:

"Well, what have you to say for yourself?"

Solemnly I replied: "Out of the mouths of babes and sucklings—"

"I don't know whether you are the babe, or the suckling; but it's very seldom wisdom cometh forth from you!" she broke in; but her eyes were dancing with delight at the success of the evening—for it certainly had been a success.

Jimmie's mother had kept looking at Betty all night, and whatever Betty said she agreed to. She was a good-hearted soul, who was always quoting "my Jimmie." She had no ideas of her own whatever, and she believed that Betty was a kind of guardian angel. It seemed that some weeks ago Jimmie had had a bad cold, and Betty had noticed it while in the store and had gone across the road and bought some cough

lozenges which she gave him. She had forgotten all about it; but ever since then Betty has been on a pedestal in that household. . . . Isn't it queer what a little act of kindness like that will lead to?

Jones' girl was named Elsie Perkins. I didn't like the name Elsie; but she was much better than her name. She was a quiet little girl, but had an opinion and will of her own. She worked at the bank and was Blickens' personal stenographer. I never even knew that Jones was acquainted with her! How little the majority of people do know about their employees; and if they only knew more about them, how easy it would be to get better results from them!

That evening certainly resulted in a more friendly feeling among my little staff than ever there was before.

Mrs. Larsen was a very queer woman. When she came in she *bristled*—do you know what I mean by that? Well, whenever any one said anything to her she bristled all up, as if there was going to be an argument. When she came into the house and Larsen introduced me, I said:

"How do you do, Mrs. Larsen?"

"How do you do, Mr. Black?" she replied sharply, and the way she said it conveyed the idea that she was absolutely on the defensive.

I went into the kitchen, later, while Betty was there, and I said to her:

"What is the matter with Mrs. Larsen?"

"I don't know. Doesn't she act queerly?"

"She doesn't like us for some reason or other."

"Has Larsen ever said anything about it?"

"Never a word."

"Why not tell her how much you think of Larsen, and how lucky you feel to have him as your manager?" suggested Betty.

"I see. Soft-soap the old girl. All right."

I had to hurry back into the room then, because I couldn't leave my guests for long. In a few minutes I was talking to Mrs. Larsen about the hard time we had had when I bought the business. "I don't know what I would have done if it hadn't been for your husband, Mrs. Larsen. I certainly think I'm lucky to have him, and I know he thinks he's lucky to have you!"

"So you think that you are lucky to have my husband working for you, do you, Mr. Black?" she asked.

"Yes, indeed; he is a mighty fine man, and I think a lot of him, Mrs. Larsen." I spoke with all sincerity.

"Do you know how old my husband is?"

"Why, n-no. How old is he?" I couldn't see any reason for her question, which was asked in the same frigid manner, but I responded with polite interest.

"Fifty-four," was her response.

"Is he that old?" I was floundering, for I felt that I had altogether missed my aim in trying to pacify her.

"Yes, fifty-five next January. . . . And after forty years' work he is very valuable to a hardware store—so valuable that he gets twenty dollars a week!"

Hadn't I got my foot into it! "T-that's nothing like your husband's real value, Mrs. Larsen," I stuttered, "b-but you know I've only had the store about six months and I had some very heavy losses at the beginning."

"So my husband should bear your loss, is that it?"

I was getting angry and was about to make some tart rejoinder; but, just as I was about to speak, I felt Betty's hand on my shoulder. She had quietly come into the room and heard Mrs. Larsen's last remark. To my surprise, Betty took over the conversation.

"Just what I was telling Mr. Black," she said sweetly. "I told him that, if he ever expected to get people to work whole-heartedly with him, he would have to let them share in his profits."

"And his losses?" broke in Mrs. Larsen.

"Yes, and his losses. For instance, take the case of Mr. Larsen and Mr. Jones—and Jimmie," she said, looking at the last-named with a twinkle in her eye. "They have all had to bear some of Mr. Black's losses; and it was a case of either sharing the loss or Mr. Black getting some one else to share it, for, if he had paid them what they were worth, he would have failed, and you see then they as well as Mr. Black would have all been out of work. As it is, I really think my husband has turned the corner, although it's only six months since he took over the store. . . . And it has been a pretty busy six months, hasn't it, Mr. Larsen?"

"You bet it has," he returned heartily.

"And a pretty happy six months?"

"The happiest I have had in my life!"

"Well, I think," Betty continued, "that we are going to have many more happy months; and one reason we asked you all here was to let you know so; because, you know, Mrs. Larsen, your hubby can't work well for Mr. Black unless he has your help, just the same as Mr. Black can't work well without my help. . . . These men are helpless things without us women to cheer them up, aren't they, Mrs. Larsen?"

"That's so," she nodded, thawing under the sunshine of Betty's words. "I tell my husband sometimes he is a fool, and I don't know how people endure him, but he's good to me." Then she stopped, embarrassed, for she had made her first remark without "bristling."

"I know this, Mrs. Larsen," said Betty, "that no man is worth much in business, unless he has a good woman at the back of him, to help and encourage him. . . . You agree with me, don't you, Mr. Jones?"

His answer was to blush red and sheepishly grin, first at Betty, and then at Elsie.

"Well," Betty went on, while I stood by, too astonished to say anything, and indeed not knowing what was coming, "Mr. Black and I talked over, right from the beginning, the advisability of starting a profit-sharing plan. Now, we haven't worked it out—in fact, he has only just decided definitely to go ahead with it; but he purposes that, by the time he has finished his first year in business, if not even sooner, he will arrange some plan whereby he can divide a share of his profits, if he makes any, with his help. . . . We talked it over yesterday,"—what little liars these women are sometimes!—"and Mr. Black said he wanted to have the women-folk, who made his little staff so effective, know what he was trying to do for them. You see,

Mrs. Wilkes, Jimmie here will get a little bit of profit—let's see, every three months you were thinking of paying the bonus, wasn't it, Dawson?"—I gulped and looked at Betty with amazement, and I must say, admiration, and nodded—"so, you see, that Jimmie, every three months, will have a little check to bring home as a little extra money, which he can put in the savings bank; and—"

"How much is it likely to be?" asked Jimmie eagerly.

"Bless the boy, I don't know. You may not be worth anything. You may be having more now than you're worth," she said teasingly.

"Not my Jimmie," said Mrs. Wilkes a little indignantly. "My Jimmie"—and here she entered into a pæan of praise of Jimmie.

Then Betty continued:

"And Mr. Jones will have a little check which will probably come in very handily for—furniture?" she said, looking at Elsie. Elsie's only answer was a blush. "And you, Mrs. Larsen, will probably have a check from Mr. Larsen, every three months, which will help, at any rate, to give Mr. Larsen the protection for his old age that he has so thoroughly earned."

Mrs. Larsen was completely won over, and, to my surprise, she burst out crying bitterly. Betty quietly put her arm around her waist and led her upstairs. They came down in a few minutes, Mrs. Larsen red-eyed, but smiling; and we immediately started the question of handling toys for Christmas. The women were all strongly in favor of it, so we decided to have toys for Christmas.

I didn't know the first thing about toys; I didn't know where to buy them; I didn't know what we ought to sell. But, as we were going to sell them, I hoped that my luck would be with me.

After they had gone Betty told me that Mrs. Larsen had said, when they were upstairs, that she had been urging Larsen to find another job, as she felt he wouldn't make any progress with me.

"Perhaps that's why he has looked worried sometimes lately, and hasn't seemed to work with the same delight that he did when I first bought the business," I said.

And then it was that Betty had put her hands to her hips, cocked her head impishly one side, and thrown her taunt at me: "Well, what have you to say now?"

CHAPTER XXVIII
GETTING NEW BUSINESS

The next day, I wrote to Hersom, the salesman for Bates & Hotchkin, and asked him to give me the names of one or two good firms from whom to buy toys. I had just mailed the letter when he came into the store.

He was a nice fellow, was Hersom, and I had found that, whenever I left anything to him, he gave me a square deal. Indeed, he had got so that he was almost one of the family when he got inside the place. He gave me the names of two New York concerns, the manager of one of which he said he knew personally, and to him he gave me a letter of introduction.

I decided that Betty and I would go to New York the next week and pick out a stock of toys. We would plunge on a hundred dollars' worth—perhaps a little more—and see what happened.

After I had found out a little about selling the Cincinnati pencil sharpener, with the aid of the selling manual which the company had given me, I had passed it on to Larsen, and he had studied it for a week or two, and then, one Thursday afternoon, he had gone calling on the business men of the town, other than the store-keepers. He sold only one sharpener the first afternoon, but he had a request for a pocketknife, which we delivered the next day. The next Thursday he went out again. To my surprise he didn't sell a single pencil sharpener, but he came back with an order for a Middle's razor and a stick of shaving soap, and also brought in eighteen safety razor blades to be sharpened, and two of the regular kind of razors to be honed!

Of course we did not sell soap and I asked Larsen why he had taken an order for it. His reply was:

"Look here, Boss, let's do it. He wanted it, and it'll please him. He then give us more trade."

"But what about the razor blades? We can't sharpen those here."

"Up to Bolton is a drug store with a machine for sharpening 'em. It's only eleven miles away. I go there and fix up for them to do it for us. We can get lots of business for it."

Well, I let him do it, and we put a little notice in our window that safety razor blades would be sharpened, and razors honed, in forty-eight hours. We made only ten cents on a dozen blades, but, as Larsen said, and I believed he was right, we were obliging the customers; and even if we didn't make anything out of it it would pay us on account of the good-will we would build up.

Larsen had shocked me very much the same day by saying that he thought we ought to stock shaving soap and talcum powder, and bay rum, and such stuff. I had told him I couldn't stand for a thing like that—we'd have Traglio the druggist down on us.

"Traglio?" replied Larsen. "Say, Boss, you never been mad at him for selling razors? Nor for selling mirrors?"

"Oh, well, we don't sell shaving mirrors."

"Hum. I know we don't, but we oughter. What about him selling shaving brushes? That's a line we got. I think we oughter please customers and not bother about old Traglio."

Finally I had allowed him to buy twenty-five dollars' worth of shaving sundries—in fact, I had told him to look after that stock himself. Well, since then, old Larsen had looked upon his little stock of shaving accessories as if it were an orphan which he had adopted. I thought he spent too much time in pushing the sale of shaving sticks, and bay rum, and witch hazel, but his twenty-five dollars' worth of stock rose to over sixty dollars and we built up quite a nice little sale for it. Strange to say, very little of it was sold in the store; for every Thursday Larsen visited his "trade," as he called it. He went around to his different people once a month. He had about sixty people he called on, all told—an average of fifteen each Thursday afternoon. In three months he had brought to us over twenty charge accounts, and charge accounts with the best people in town, too, through calling on the husband at his place of business, and getting the wife to visit our store.

He would come back with all kinds of strange requests and orders. Once he brought a request that we send a man to repair a broken window sash. We hadn't any one who could do that, so I telephoned to Peter Bender to go down there and repair it and charge it to me. Peter seemed quite tickled to think that I had got him some business. I told Peter that they were charge customers of ours, and that, as they never paid cash, I'd pay him and collect it on my regular bill, which satisfied Peter very well, because he never kept books.

He went down and did the job and turned me in a bill of $2.25. I paid it and charged it to Mr. Sturtevant at the same price. I made nothing out of it, but I surely did please that customer, for Mrs. Sturtevant dropped into the store to make some little purchase and told me about it. She remarked she didn't know we had a carpenter department. I told her I hadn't, but, as she had wanted the job done, I had telephoned Bender to go and do it and charge it up to me.

"Bender charged me $2.25," I said, "and of course I charged you only just that amount, for I don't want to make any profit on little jobs like that. It is merely an accommodation to my customers."

"I haven't bought much from your store before," she said.

"That's my misfortune," I returned with a laugh.

"You merely did that so as to put me in the position of having to deal with you, is that it?"

"Not at all. But your husband asked Mr. Larsen, when he called on him, if he could see to it for him, and we were only too glad to do so. Naturally, we are anxious for your patronage. You know, Mrs. Sturtevant, that's what we are in business for."

She seemed satisfied with that explanation. As she was leaving the store, she remarked:

"Mr. Black, if either of the maids or the chauffeur come here for goods, please don't deliver anything unless they have a written order. I have decided to stop trading with Mr. Stigler, because I think his bills are too high. Do you think Mr. Stigler is a fair man?" still with her hand on the doorknob.

Fancy asking me that question! As though I could possibly do justice to my feelings about Stigler in the presence of a lady. I was about to say, in the politest manner possible, that I thought him the dirtiest, meanest hound in the town, when I caught Larsen shaking his head, with a warning look in his eye, and then I realized the folly of what I had been about to do.

"I think Mr. Stigler is a pretty good man, so far as I know," I said, "but, of course, we don't see much of each other."

"I understand you fight each other a lot?" she asked.

"Oh, no, not at all."

"Mr. Stigler seemed quite provoked about you. I was telling my husband about it."

"What did he say?" I asked with a smile.

"He said that, when a man disparaged his competitor, he preferred to trade with the competitor!"

With that she left the store. I think she wanted to convey to me, without directly telling me so, that that was partly the reason she had decided not to trade with Stigler any more! And to think of the fool I was about to make of myself! When you come to think of it, it *is* bad business to speak ill of your competitor. Fortunately, I learned that lesson without having to pay for it.

Betty and I went to New York on a Sunday, slept there Sunday night, and the first thing Monday morning, at Betty's suggestion, we went up to the office of *Hardware Times*. There we found Mr. Sirle. He was a wonder, that man. He knew my name right off, for he came right up and shook hands with me, saying: "Is this Mrs. Black?" whereupon I introduced him to Betty. Some pleasantries followed, and he led us into his office.

"Well," said Mr. Sirle, "are you in New York on business, or is this just a pleasure trip?"

"It's supposed to be a business trip," I replied.

"I see," he returned, "a business trip with a little pleasure on the side."

"Yes," said I, "in spite of having brought the wife with me."

"Shall I throw him out of the window?" said Mr. Sirle, turning to Betty.

"Not this time," she said, "I think your office is too high up."

I told Mr. Sirle the object of the trip, and asked him if he could recommend the house to which Hersom had given me a letter of introduction, and he said yes, it was a good house to do business with.

"Are you going down there right away?" he asked.

I told him yes, whereupon he picked up the 'phone, gave a number, and asked, "Is this Plunkett?"

Plunkett, it seemed was the manager of Fiske & Co., the toy firm to which I was going. Mr. Sirle seemed to know everybody. It must be fine to be known and liked by everybody as he was.

"Say, Plunkett," he said over the 'phone, "This is Sirle. There's a bully good friend of mine, Mr. Black, going over to see your line of Christmas toys. He doesn't know the first thing about toys, but he's all right. I want you to do the best you can for him. . . . All right, I'll see if Mr. Black can be there about half-past two. . . ."

I nodded assent, and the appointment was made.

Well, Mr. Sirle wouldn't hear of us doing anything until we had lunch with him, so he took Betty and me

out to one of the nicest little lunches I ever had. Betty quite fell in love with him, especially when she heard the way he spoke about his little boy. She said to me, coming home on the train: "A man must be all right who loves children as he does his boy."

Well, we went to the toy house, and we bought a selection. We spent $160, as a matter of fact, but I was certain that we got an excellent assortment. We bought a lot of mechanical toys and a number of games. Mr. Sirle advised us to add air rifles, structural outfits, water pistols, and a few things of that nature which the regular jobbing houses carry, to make a big showing. He also advised me to make a good display in the window and have one counter exclusively for toys.

"Fix a train in the window, and let one of your boys keep it wound up," he added. "The little engine running around and round on the rails will attract a lot of interest. Nothing helps a window display so much as something moving in it."

In the evening we went to the theater and left New York early the next morning, getting back to Farmdale in time for me to put in a couple of hours at the store. I sent off a little order to Bates & Hotchkin for the extra toys which Mr. Sirle had advised me to buy.

Mr. Sirle sold me a book on show-card writing which he said would give me some good ideas also on advertising generally.

I felt a bit worried on seeing four great cases delivered to Stigler's 5- and 10-cent store, especially when I found that they were Christmas novelties and cheap toys. All the stuff I had bought was of the better quality. I hoped we wouldn't get stung with the venture, for it looked as if the toy business was going to be overdone in the town. The department store was already advertising that they'd have a children's fairyland for the whole of December. Traglio was running a lot of games, jigsaw puzzles and things of that kind. Funny thing, the year before the department store had been about the only one that did anything in toys, and they hadn't done very much. Now this year there were seven of us pushing toys and it looked as if some one was going to get left.

One day, Miriam Rooney, one of Mrs. Sturtevant's maids, came into the store and said she wanted to get some kitchen goods for her mistress. I asked her for a written order for the goods, in accordance with instructions from Mrs. Sturtevant, and she drew out a little book, printed especially for the purpose, in which the blanks were numbered. She slipped in a sheet of carbon for the copy, and was about to fill out the order, when she said, with a peculiar look on her face:

"I—I suppose you'll charge it up the same way as Mr. Stigler used to?"

The moment she said it, I felt there was something wrong. I suppose I was prejudiced against that man, and every time I heard his name I saw red. Stigler had been trying in every way he could to hurt me. He was all the time cutting prices, and I had lost quite a lot of business because of my refusal to reduce my prices when customers came and told me they could buy cheaper at Stigler's. I used to do so at first, until Old Barlow advised me not to.

"Don't you think it is quite possible," he had said, "that your friend Stigler is sending some one into your store to see how much they can beat you down?"

I asked what good that would do him.

"Suppose a woman came in for a fifty-cent article and, by telling you she could get it from Stigler for forty cents, you were induced to let down the price, and not only sell it to her for that price, but make that the

regular price on the article?"

Well, I had never done that, although I had occasionally let down the price on some individual article, but since then I had adopted the strictly one-price policy.

When Miriam Rooney asked me if I would charge it up the same way as Stigler, I was on my guard at once. "I don't know what Stigler does at all," I said, with a smile.

"Well," said Miriam hesitatingly, "you see, Mr. Black, we use a lot of things up to the big house"—Mrs. Sturtevant was the wife of a very wealthy manufacturer in the neighborhood and kept up a large establishment—"and you might want to make it worth our while for us to buy from you. Mrs. Sturtevant said she'd as soon we'd buy from you as anywhere else."

"In other words, you want a rake-off—is that it?"

"Well," she said, evidently not liking the brutally frank way I put it, "it ought to be worth something to you to get all the business of the big house, hadn't it?"

"No," I said, desiring to get rid of the subject in the easiest way, "I can't afford to do so at the price I sell my goods, and there would be no benefit to me in doing business without a profit, would there?"

"Oh, you're soft," she said. "It needn't cost you anything."

I knew well enough what she meant. "But that would be making Mrs. Sturtevant pay more for the goods than they are worth."

"What d' you care, so long as she pays it?"

"I want Mrs. Sturtevant's business, young woman, but I'm hanged if I'm going to do any grafting to get it!"

"Keep your old things, then! If you're a fool, Stigler isn't!" And with that she bounced out of the store.

Larsen wanted to telephone Mrs. Sturtevant and tell her all about it, but I said we'd never had much business from her and I'd hate, just before Christmas, to cause a girl to lose her job. "Besides," I said, "she'd deny it, of course."

I told Betty about it when I got home. All she did was to come over and give me a kiss and say, "I'm glad, boy dear, you are strong enough to do business honestly."

A few days later, Mrs. Sturtevant came into the store and bought quite a number of things. When she was through, she said to me:

"Didn't one of my maids come in here yesterday?"

"Yes, Mrs. Sturtevant."

"Why didn't she buy?"

"I couldn't satisfy her," I said with a smile.

"How do you mean, you couldn't satisfy her?" persisted Mrs. Sturtevant.

"Why, we—we couldn't agree on prices!"

"You are a very foolish young man!" I looked at her blankly—I didn't know what she meant. "If you hadn't a mother to look after you, I don't know what you would do!"

"What do you—I don't quite follow you," I smiled.

"I'll tell you, Mr. Black. Your mother and I, of course, know each other, and she paid me a call a few days ago; and, while talking, she mentioned that you refused to sell me some goods because you would have to add a premium to the price."—Betty must have told mother!—"I have suspected that I have been paying too much for my goods, and, when your mother told me that, I was certain of it. Besides, I suspected something when Miriam said she couldn't find the things we wanted here, and she had to go to Stigler's, when I asked her why she didn't buy them of you."

"Don't worry. I haven't dismissed the girl; but I have given her a good talking to."

If you knew Mrs. Sturtevant, you would know that she could give anybody a good talking-to. "But I do know I have paid prices that were too high," she continued, "because I asked a friend to go into Mr. Stigler's store and buy some things, and I checked those with the prices which had been charged me."

"And they were—?"

"Yes, about fifteen per cent. more."

"Hum!"

"Yes, exactly. I said something more vigorous than that, though, for your competitor first of all added ten per cent. for the maid and then apparently another five per cent. for himself! I have been over there and told him that I have instructed my help never to buy anything from him again, and that, if they do, I shall positively refuse to pay for it."

I wondered if other retail merchants had just these same little problems to solve that I had. I wondered if, in a case like this one, they would have ever thought of suggesting to their customers that they get some friends to buy an article or two occasionally, and compare the prices with those they were charged. . . . I knew the episode wouldn't make Stigler love me any more, for the Sturtevant business amounted to quite a lot. That one order that Miriam Rooney had bought of Stigler had been eighteen dollars' worth.

CHAPTER XXIX
STIGLER RUNS AMUCK

About this time Betty was taken sick, so that I used to go into the Élite Restaurant for my lunches. This was a place frequented by a number of business men. Stigler was in there one day when I got in, talking with some of the people who regularly dined there. If ours wasn't a dry town, I should have said that Stigler had been drinking; for, the minute he saw me, he flushed, and an ugly expression came into his face.

"There he is," he cried to his friends, pointing at me, and he spoke in a voice loud enough for me and everybody else in the place to hear. "There he is! A pretty little chap he is—oh, so nice that he is!—to stab his competitor in the back. D—d young whelp!" he said *to* his friends, but *at* me. "What do yer think of a feller that goes behind yer back to hurt yer character? I'd sooner a feller'd come out in the open and fight. D—d character assassin!"

His friends looked rather embarrassed. I sat down at the table, apparently not paying the least attention to him, but my head was in a whirl. Then I gave my order to Kitty. I suppose Kitty had another name, but everybody knew her as Kitty. She was a pretty little Irish girl, who had come to our town about five years ago, nobody knew from where. Old Collier, the big, fat, kindly old Frenchman who ran the place, at once had given her a job. He was too big-hearted to inquire why she came by herself and why her eyes showed signs of sleeplessness and weeping. He not only gave her a job, but, in a few weeks, had taken her into the family. She at first became known jokingly as Kitty Collier, and soon everybody thought of her by that name. She thought the whole universe revolved around genial old Pierre, who really regarded her as he would his own daughter.

When Kitty first came into the town Betty at once had become her friend; and in fact Betty had been quite severely criticized for making a friend of a girl whose character was unknown. Kitty thought a lot of Betty and, in consequence, of me also.

"I'll bring ye some nice steak," said Kitty with her pretty brogue, and unobtrusively patted my back. She sensed the unhappy position I was in.

When she came back, Stigler was saying in a loud voice: "There are some people—and their name ain't White, either—that ought to be ridden out o' town!"

Crash! Kitty had dropped her plate, and, to the surprise of every one—especially to me,—she walked over to where Stigler was sitting, gave his hair a vigorous pull, and said:

"Arrah, now, ye dir-rty blackguard, ye're not a gintleman yerself, an' ye doan't know one, if ye see one. Mr. Black, there, is too much of gintleman to sile his hands on the likes o' you, but *I'm not*!" and with that she gave him a resounding box on the ear.

Stigler jumped up with an oath, while old Pierre ran from behind the counter; Stigler, black with rage, Pierre almost crying with vexation.

Stigler caught Kitty by the arm and angrily swung her around, and then—I forgot myself. I rushed at him and caught him fairly under the jaw. He fell back among the tables; and then some people caught hold of us, and held us both back. Finally Stigler walked out of the restaurant, without another word, while I sat down at the table to eat my steak; but I was trembling all over with the excitement and could eat nothing.

I felt that there was nothing I wouldn't do to be able to run Stigler out of the town. Why he should be so bitter against me I didn't know, unless it was that my business was slowly growing. Of course he had been fond of Betty, but surely he was all over that.

Old Barlow came over to the store, having heard of the fracas.

"Look here, Black," he said, "I want you to forget that fracas. Forget Stigler as much as you can. If you see him, don't speak to him; but just drive ahead and 'saw wood.' If he likes to waste his energies in thinking up ways of getting revenge, why, let him do so. Just keep your attention on your business and you'll have a successful business when he is forgotten. No man can build a successful business on spite. No man can increase his bank account while he's trying to make his business a weapon to secure revenge against some one else. I have seen so many business men spoil themselves because they began to worry over competition, and, instead of just seeing how they could improve their methods of business they spent good time in seeing how they could fight one individual competitor. Success to-day isn't made by downing the other fellow, but by building up one's own efficiency in business methods. There's room for you and Stigler and me in this town—in fact," he said with a smile, "we are going to have a little more competition yet."

"Where?" I asked, surprised.

"In Macey Street."

Macey Street was a busy little street connecting High and Main.

"Who is it?"

"I don't know; but I understand it's one of a chain of stores."

"What kind of goods are they going to handle?"

"Kitchen goods, same as you."

"H'm," I said with a grin, "I guess I'll have to go into the agricultural implements business and compete with you!"

"Go to it! Good luck to you!" But he knew that I couldn't do that, for I hadn't the money to put in the necessary stock; and, besides, Mr. Barlow had had that business for years.

When I told the Mater about it, she replied: "It seems to me unreasonable to say that, because Mr. Barlow has had that business for years, you should avoid it; but I really hope you won't try for it, because Mr. Barlow is such a good friend of yours, and his friendship and the help which he has given you is worth more to you than what you might earn from selling those goods. If you did, he might retaliate and sell electrical goods, and, you know, you are getting quite a name for those."

It was a fact; we *were* selling quite a lot of electrical goods—indeed, I believed we were going to build up a very substantial business in them before long. I was thinking of making a special department of them, and hiring a girl to be in charge of it. I knew that many people would think it funny to have a girl in a

hardware store, but, just the same, I had a hunch that a girl could handle that kind of goods better than a man.

CHAPTER XXX
NEW TROUBLES

Betty had become seriously ill. The doctor said she ought to go South until spring, and then take a sea voyage. I told him I didn't know where the money was coming from to do it; but the Mater reminded me that Aunt Hannah lived in Birmingham. The doctor said that would be better than up here for the time being, so the Mater wrote at once to Aunt Hannah to see if Betty could go and stay with her for a while. I would shut up the house and live with the Mater until Betty came back.

I had not yet been able to pay all the monthly bills. I had bought those toys in New York on a ten-day cash basis, so I was hard up. When I went to the bank to try to borrow $500.00 Blickens had turned me down. He had said: "You're right in the busiest time of the year now. A few days should give you all the money you need. If you can't carry yourself without the aid of the bank now, you never can."

Then, to cap the whole thing, I had received a letter from Barrington saying he'd like me to pay that $1,250.00 note, secured by a mortgage on my farm. I went to his office, and he said he wanted the thing closed up right away. It was a demand note, because, when we fixed it up, Barrington had said he wanted it to run an indeterminate time. I had expected he would carry it indefinitely, but there it was—he said he had a sudden call for the money and wanted me to pay it off.

I had caught a very bad cold, and if I had not been boss I'd have taken a good vacation. One day I went to the store, but had to come home early, I felt so sick. Jones, too, was out the same day—worse luck. His mother had called up in the morning, saying he had caught a bit of a cold, and she thought it would be much better for him to stay home till he was well. I almost wished I were a clerk for a little while, then perhaps I could stay at home and get a rest. I really felt very ill. My head was splitting.

I wonder if clerks realize how often the Boss has to work when he feels sick? Most bosses, I guess, have that feeling of responsibility for the business and the employees that I always have had, and that keeps them working when they'd be at home if they didn't have that responsibility. I remember one of the fellows who worked with me at Barlow's used to complain that Barlow got all the profit, while we got all the work—and I agreed with him at the time, poor fool that I was. We never thought that Barlow had all his money invested in the business that was providing us with a certain living. We never stopped to think that we were sure to get our money every week, whatever happened, but that Barlow had to take a chance on anything that was left. We never thought about the worry and responsibility.

I don't want to forget the workers' side of a business deal, but I never realized so much as I did then how unjust most employees are to their boss. I know many bosses are unjust to their employees and perhaps the boss is principally to blame for it, but just take my case: There was Jones threatened with a cold, so he stayed home when he could have been working just as well as not. He knew he was going to get his money on Saturday, anyway. But I was so sick I could hardly think logically; and I had to go down to the store and work.

Stigler had put on a big sale of Christmas novelties. He had bought a lot of indoor parlor games. I hadn't

bought any of those; and he had a line of calendars and Christmas cards. I had never thought of putting them in. The drug store had a big stock of them, though.

Stigler was advertising extensively and was pretty busy at both the five-and-ten-cent store and at the hardware store opposite. He seemed to be doing more business than usual. Since we had had the scrap in the Élite Restaurant he had been quite polite, but somehow I feared him more than ever before. He seemed to have a cold hatred of me, and he was always going out of his way to spoil any adventure in special sales that I made.

Toys had been going very slowly with me. I had wanted to get Fellows of the Flaxon Advertising Agency to write up some ads on toys for me, but he was in the hospital, being operated on for appendicitis. I didn't know what to do.

As soon as she received the Mater's letter Aunt Hannah had telegraphed, saying she'd be delighted to have Betty visit her, and asking if I couldn't come as well. Of course I could not go, but the doctor said that Betty was well enough to travel, so it was decided that the Mater should go down with her to stay for a week or so while I looked after the house. I planned to have all my meals at the Élite Restaurant.

The day after they left I was so ill that I had to spend the whole day in the house. Larsen came around at lunch time and said he'd written up an ad on toys and had put it in the papers.

"We can't afford any money for ads," I said peevishly.

"Done now, Boss, anyhow. Don't you worry—we had quite a good day yesterday. Going to have another one to-day. You stay right in bed until you are well. We'll look after things there."

Larsen was a good sort. I saw his ad in the paper. It read like this:

SOMETHING THAT MOVES

Every youngster likes a toy that moves. Get him one for Christmas! We have a large variety of moving and other Christmas toys. They are toys that will fascinate the youngster. They are strongly built toys, too, that will last.

Railroads, 50¢ to $4.00
Constructor outfits, 25¢ to $6.00
Bamboo, the wonderful tumbling clown, 50¢

Automobiles, moving animals, juvenile tool outfits—hundreds of other things the children will like.

Bring the youngsters in and let them enjoy the fun of our toy bazaar.

Larsen told me that he had cleared away two long tables, placed them together, covered them with cheap oil cloth, and filled them up with toys, arranged in such a way that they could all be worked and handled easily.

"I have Jimmie keeping 'em going all the time. He is working harder, playing with them things, than he ever did in his life," he said, with a chuckle.

I couldn't help smiling at Larsen's cheeriness. He certainly had been different since we had had that dinner

at home and had made Mrs. Larsen realize that I was looking after his interests as well as my own.

I thought Larsen had done quite well on that ad, although there were some things in it that I'd have changed.

He said that a lot of toys had been sold because he had them working. I had intended to do something of that kind myself, only I had felt too sick to attend to it. I remembered the big success we had had with electrical appliances when we demonstrated them in actual use.

There were only six days to Christmas! Still, if we had a good week we ought to clear those toys out.

Larsen told me Stigler's five-and-ten-cent store was packed. He thought it was a good thing for us.

"Lots of folks go there," he said, "for 5- and 10-cent things. We're next door. They come to us for better stuff."

Perhaps there was something in that, after all.

CHAPTER XXXI
A NEW COMPETITOR

The New England Hardware Company were to open their store on Macey Street on January one. I knew because I had received the following letter from them, which evidently they had sent to every house in town:

> Dear Sir:
>
> The New England Hardware Company open their Farmdale Store January 1, at 62 Macey Street. This store will be in charge of Mr. Roger Burns, who for many years was in charge of the kitchen goods department at the Bon Marche.
>
> We earnestly solicit your patronage at our new store—not because by so doing you will help Mr. Burns (who has an interest in the profits of the company) but because you will get the best in kitchen hardware at cut-rate prices.
>
> You will readily appreciate that an organization like ours can give you greater value than the usual hardware store, where the goods are bought in small lots by the proprietor or manager, who has many other duties to attend to. Our buyers are experts, who devote all their time to the study and search of markets; buying in tremendous quantities (for twenty-seven stores), and paying spot cash. We are thus able to sell merchandise for less than usual prices.
>
> Mr. Burns hopes to meet all his friends on the opening day, January one. He has a surprise gift for every visitor to the store on that day.
>
> Respectfully yours,
> NEW ENGLAND HARDWARE COMPANY.

That had struck me as being a pretty good letter. It certainly was a clever idea to get Burns as their manager because he was very popular in the town. When the Bon Marche failed he had come to me, but, of course, I couldn't use him. Then he had told me that the chain-store people had made him an offer, and he went to work in their Hartford store. At that time he didn't say anything about the possibility of coming back to Farmdale as manager of a store for them. I don't think, as a matter of fact, that he had any idea that they were going to open a new store. Burns was a bully good fellow, and I honestly hoped he'd be successful, although I hoped the new store would not hurt us much. . . .

The day after I received the circular letter I had a telephone call from Burns. He had come into town to take charge of getting the new store ready. We made an appointment to have Christmas dinner together and he promised to tell me how his firm had gone about opening the new store in Farmdale.

I had been doing a little figuring, and I didn't know whether we'd do our $30,000 in the fiscal year or not. Up to the end of November—that is for six months—our business had amounted to $13,872.00, $1,128.00

below our quota. However, in the last two days we had taken in $345.00 and I had been able to pay off the last few of our monthly accounts. Barrington, too, had told me he'd wait until the first of the year; but insisted that I tell him then what I could do.

I wished I could increase the business a little bit more, for my expenses were still high, and we were all of us feeling fagged through being under-staffed. We could well have done with another clerk; but we just couldn't afford it. However, while Betty was away I could work day and night, if necessary, and then, perhaps, by the time she got back, we'd have things in such shape that I could afford another clerk.

As arranged, I had Christmas dinner with Roger Burns at his boarding-house.

After dinner Roger told me some of the methods that the New England Hardware Company used in locating stores and carrying on their business.

"You know, Jackdaw," said Roger (when I was at school the boys all called me Jackdaw; one reason I suppose was that I was so dark and my first name was Dawson), "it is some months since the New England Hardware people hired me and sent me to Hartford as assistant in their store there. After I had been with them for a month, they shifted me to their Providence store for a month as assistant manager. From there I was sent out as traveling inspector, and spent two months in visiting each of the stores and spending a day or two at each one. Then I was called to New York—as you know, they have their head office there—and was coached in methods of handling the records which they required store managers to send in to the office.

"Not only did they tell me what records had to be made out, and how they had to be made out, but they showed me what happened to them when they reached the New York office, and also explained very clearly the need for all those records.

"I learned more about business, Jackdaw, in those six months than I ever knew before. They didn't just tell me what to do, but they told me why it had to be done. Every question that I asked them about running a store they answered for me. No trouble seemed too great for them to take, if it was going to help me to understand how they did business. I thought they were telling me altogether too much; they were telling the secrets of the conduct of the business; but Mr. Marcosson (he's a weird combination—a Scotchman with a sense of humor)—Mr. Marcosson is the general sales manager—he said that I couldn't be any use to them, unless I knew all about the business; what the goods would cost me in the store, how much profit I ought to make, how much turn-over I ought to get, and Oh! it would take me a month to tell you all the facts they gave me.

"One thing has stuck out clearly in my mind from this training, and that is, that I can do my work for them much better than would have been possible if I had been working under an ordinary store proprietor. I know *why* things should be done. There's real horse sense at the back of every move they take. They don't guess at things. They find out. If you were to ask me what accounts for the big success of chain-store organizations I should say that it is that the chain-store organization *knows* what it is doing, while the ordinary retailer *guesses* at what he is doing. For instance, they are looking for towns for two men who are going through the same training that I went through—"

"Do you mean to tell me, Roger," I broke in, "that they spent six months' time in training you, when you might leave them at any minute?"

"H'm, h'm," said Roger, "that's a fact. Marcosson said that, as soon as any one could do better for me than they could, they expected me to leave. And it is a fact that, out of all the managers they have had, only

three of them have left. Of course, it's a fairly young organization—been in existence only about five or six years; but the employees are treated so well that they rarely want to leave.

"You know I get an interest in the profits the store makes—"

And that reminded me, I hadn't yet worked out that profit-sharing plan for my people! It had been no easy job.

"Another thing," continued Roger, "Marcosson said that impressed me very much. 'We are going to give you a share in the profits, Mr. Burns,' he said, 'because we believe it is due you.' You know, Jackdaw, Marcosson is the kind of man you can speak right out to—not the kind of man you get scared of at all; so I said to him: 'I've heard many people say that profit-sharing isn't a success.' 'So far as we are concerned, it is,' he said. 'Most retailers who go into profit-sharing plans go into them with but a very slight study of the problem. They don't think the thing through to a logical conclusion, and they put into operation some half-baked plan which, of course, does not work out right, and then, instead of blaming the plan they damn the policy as a whole! Profit-sharing is necessary in modern retail business; but its operation must be planned in a common-sense way to be successful. One might just as well complain of the principles of arithmetic because one cannot do a sum correctly!'

"But let me get back to my story of how we came here," said Roger, lighting a fresh cigar. . . .

While he was talking, I had been looking at Roger, and comparing him to the old Roger Burns I had known a year or so ago. He had grown bigger—not in size, you understand, but he was a bigger man—he had a personality which he never had had before. He had more confidence in himself, and I attributed this to the fact that he was sure of what he was about. He knew exactly what was expected of him—he had been trained thoroughly to do it, and that had given him a confidence which I was sure will make for his success in Farmdale. Frankly, I felt that, as a competitor, he was going to be a much keener one than Stigler ever had been.

"The New England Hardware Company," continued Roger, "has money enough to open as many stores as it wishes; but it can open stores only as quickly as it can get men. So the first thing it seeks is a man who is likely to make a good manager, then it looks for a location in which to place him."

"Is that how all chain-store organizations do?" I asked.

"No," replied Roger. "Some of them look around for towns where the merchants are not on to their jobs. That's the way some of the big drug store chains in particular operate. They go around to the towns where the existing drug-store proprietors are dead, and don't know it, and where there is practically no competition for them, and that's where they open the store.

"My people go at it a little differently. Where possible, however, they try to open a store with a manager who is known in the location."

"Do they ever buy existing stores and make them part of the chain?"

"No, although some chain organizations do that."

"How do they pick out the towns to locate in?"

"When they look for a town in which to locate a store, they want to know a lot of facts about it. They want to know, for example, whether the town covers a large area or not. They find out if the houses are

scattered, or if the dwellings are concentrated in a small area. They like a town that is a trading center for neighboring towns, because they can draw from all these neighboring towns as well as from their own local trade. If it's a manufacturing town, they want to know whether the factories make such goods as will tend to make the labor problem steady. For instance, they wouldn't want to locate in a town which was always having labor troubles, or where there were periods where the factories have to close down because they manufacture seasonal goods. In other words, they want a town which has a regular, steady trade all the year.

"A good residential town, of course, is splendid for them. When they go to a manufacturing town they pick out, wherever possible, a town which has a diversified line of manufactories, instead of one which is devoted to one line of industry. You see, that helps to avoid slack times, because if one line is slack the other is inclined to be busy. See my point?

"Then they find out how many stores in their line are in the town, and if they look alive and up to date."

"Did you think we were a dead lot?" I asked.

"Sorry you asked me that," said Roger with a grin. "They did. Yes, they think that old Barlow has the only real store in the town."

"And me and Stigler?" I said interestedly, even if ungrammatically.

"Well, they think Stigler is a joke, and that you are—" he hesitated for a word—"inexperienced!"

"So they think that Barlow,—old-fashioned, plug-along Barlow—is the only real competitor in the town?"

"Yes. You see, Barlow does twice as much trade as you and Stigler put together, and then some."

I had never realized before that Barlow was so much a bigger man than I was, but the more I thought of it the more I believed that the chain-store people had sized up the situation correctly.

"Then," continued Roger, "they find out where the people live; if they own their own houses, or if they rent them. Obviously, a town where people own their own homes is going to offer a more regular and permanent trade than one where every one lives in rented houses. Then they want to find out how and when the great number of employees in the manufacturing plants are paid. They want to know this so that they can offer special sale goods and such-like on the day that the people get the money."

That was a new one on me. I had never thought of that before.

"Everybody pays on Saturdays, don't they?" I asked.

"Everybody used to, but it is by no means uncommon, now, for factories to pay the help on Thursday and Friday.

"When they've studied this question, they next study the business streets to learn which are the most important.

"The most important to them does not necessarily mean the main street of the town, but the one which offers the greatest number of passersby, who are likely to be customers. For instance, they want to know where the people congregate in the streets in the evening. Do they go past the drug store and past the most popular movie theater? Do the men go through the town on the way home, or can they get home without going through the shopping section?

"Now, some concerns, such as the big chain cigar store people, plan to get the corner which has the greatest number of people passing it. They have tellers stand outside various corners and count the number of people going each way during various hours of the day. But our people do differently," said Roger, with a pride that made me realize that the instruction they had given him had certainly developed in him absolute confidence in his people. "We try to get stores with a reasonable rent just off the main thoroughfares, but so located that we catch as many passersby as possible.

"Now, we are opening in Macey Street, although High and Main are unquestionably our two main thoroughfares here."

Macey Street is a narrow street running from the post-office, which is on Main Street, facing Macey, and connecting with High. On High Street is the theater and two of the moving-picture houses. The railroad station, also, is on High, a little way from Macey.

"Now, on Main Street," said Roger, "are all our business and professional men. Their best way to get home is down Macey into High, either to the depot or to the trolley junction in front of the depot. Thus you see we catch the bulk of the people coming from Main to High and from High to Main. The rent is even less than you pay," he said with a smile, "and yet we have a location which is several times better than yours."

I felt as if I wanted to kick myself when he said that. If I had only known that. I had bought the store, but I had never even thought that I might have gotten a better location than I had.

"Then the next thing we have to consider," said Roger, "is whether or not we are on the right side of the street. Now, you may or may not know it, but the right side of the street is the one which has the greatest amount of shade in the summer. You see, in the heat of the summer, people prefer to walk in the shade, and consequently they take the shady side of the street. In the winter, if there is any snow, it makes the sunny side of the street sloppy, so that people still walk on the shady side."

"H'm. Stigler's got one over me, then, because he's on the shady side of the road."

"Yes, we reckoned that Stigler had a bit better location than you had. But he evidently does not know it, else he wouldn't have wasted that money opening the five-and-ten-cent store next door to you."

"He's doing a big business," I said ruefully.

"Wait till after Christmas. The Christmas season is a big time for five-and-ten-cent stores such as his. But wait until February, and he'll 'find it's a rocky road to Dublin.'"

I certainly felt good to hear that. Roger grinned.

"Tell you, old man," he said, stretching over and putting his hand on my knee, "I don't like Stigler, and I'd like to go for his scalp, only my company insists that I'm here to sell goods to the people, and not to compete with any one else. But, if the time ever comes that you can get a bit better location than you have, do so. You see, old man, the bulk of your people have to go to the store. You don't get a great amount of people passing it naturally.

"Another reason we chose this location is that we are just between you and Barlow."

"How is that any help?"

"Well, it helps in this way. Some one passing your store suddenly remembers that she wants something—a

saucepan, let us say. She has already walked by your store and doesn't bother to turn back. A little later on she comes to my store. I get the benefit of the suggestions which occur to people as they pass your store."

I could hardly believe that. It sounded too much like—oh, quackery; and I told Roger so.

"All right, old man," he said with a smile. "But have you ever noticed when you go to a big city that you will find a man at one corner selling apples and then there is a man on the next corner doing the same thing. You will notice how people pass the first one, then take a few seconds to think it over, or the suggestion is just a little one, and it is strengthened when they come to the second stand. The same thing applies to a group of stores. As an example of this: In Jacksonville, Fla., there are not less than six hardware stores located in one block. That town of sixty thousand people has several good business streets, but this group of stores has become known as 'The Hardware Center' and people gravitate there for anything they want in the hardware line. Those stores benefit by being together. The same thing applies in a smaller way to a street of stores. One store by itself doesn't impel the buying instinct, but a street of stores puts the thought of buying into the minds of people passing them."

Well, that certainly was mighty interesting. Roger silently smoked for some minutes. I thought he had finished his story, but there was more.

"Then, when we had got the store," he said, "we found there were two little steps leading to it. We had these removed, and put in a slope from the street to the floor. It is easier for people to walk up a slope than up two steps. Then, if you notice, we have had the windows altered. There were two panes in each window. We have had them taken out and one big glass put in each one. Then we have had a new lighting system put in. And then you notice that the outside of the store has been painted an olive green. That is the distinctive color of our stores, and also is a color which harmonizes with our goods.

"Now, we have given a lot of care to lighting and to the outside appearance of the store. We have some good display counters inside the store, but we have only cheap deal fixtures. We haven't spent much money on fixtures, because they have not quick-asset value."

"What in the name of thunder is that?"

"Well, a quick-asset value is the value that an article will fetch at a forced sale, and it is the policy of the company to invest in nothing that will deteriorate as rapidly as expensive fixtures do."

"It certainly is wonderful," I said. "They seem to have thought of everything, haven't they?"

"Yes, indeed; even to the point that we have a lease on the store with a clause in it that, if we give it up, it is not to be rented for another hardware business for at least twelve months after the expiration of our lease."

"Did they stand for that?"

"You bet they did."

"What's the idea?"

"Well, we believe we have the best location, but we are not sure. Now, if we find in two or three years' time that we haven't got the location, we will get a better one. In that case, we are not going to make it possible for some one to take that same location and scoop up our business, because another hardware store, coming in there, would reap the benefit of all the publicity we gave to the store. Do you see the

point?"

I saw the point all right. That conversation with Roger Burns was a revelation to me. If only I had given the same thought and care to getting a store how much better off I'd have been!

Another thing I realized from Roger's talk. They plugged ahead steadily. They didn't leave anything undone. They didn't make any false moves; while I—I was almost a joke!

CHAPTER XXXII
SOME IDEAS ON WINDOW TRIMMING

We had been increasing our sales on men's toilet articles, and were selling anywhere from $5.00 to $10.00 worth of those goods a week. Mind you, not razors, but soap, and talcum powder, and such-like.

Larsen had been studying a book on window trimming, and had learned that there were two ways of trimming windows. One way was to put in a lot of goods that were associated with each other, and another was to put in just one class of goods to make a forceful appeal. So, Larsen conceived the idea of a special window trim, using the second idea. We had been in the habit of mixing a number of different kinds of goods in our window. His idea was just the opposite.

The display was to be of the Middle's razor, which I sold exclusively in our town, and which I thought was the best of all the dollar razors. Well, Larsen started to tell me his idea; but I told him to go ahead and work it out in his own way.

He got some cheap, dark-blue cloth, and hung it in a semi-circle in the window from top to bottom. Then he covered the floor of the window with the same material. He then got a piece of cardboard and bent it into the shape of a cone about 2 ft. 6 in. at the base, and not above half an inch at the top. This he also covered with the same cloth, placing it in the center of the window. About a foot above the cone he hung a single electric bulb, with a shade over it made of cardboard, and again covered with the cloth. The light was therefore directed full on the top of the cone, and the bulb itself was out of sight. There was no other light in the window. On the apex of the cone he placed one Middle's razor—not in the box—oh, no. He took the razor out of the box, fitted a blade into it and rested it on the top of the cone. On the floor, resting against the cone, was a card which read as follows:

> This is the Middle's Razor—the safety razor that really shaves. It is quick, clean, and comfortable to use. I consider this razor such good value that one is sufficient to fill the window. One dollar each.
>
> Come inside and I'll tell you why
> A Middle's Razor you should buy.
>
> —DAWSON BLACK.

When I saw that window it looked to me like a joke. My looks evidently indicated that to Larsen. I had never been much of a believer in stunts for window trimming. I had thought it better to have people come into the store and buy something, than just say what a clever window display we had—and walk by. I was standing outside the window, looking at it, when Larsen joined me.

"You don't like it, no?"

"Well," I said, "it looks to me too—oh, what's the word I want?—oh, you know what I mean—too smart-

alecky!" We both laughed. "It isn't dignified enough, you know."

"I WAS STANDING OUTSIDE THE WINDOW"

"Say, Boss," said Larsen, and then he couldn't continue on account of a coughing spell. Poor old Larsen. For several weeks he hadn't been feeling right. He had caught a hard cold and wouldn't rest, and it didn't seem to get any better. It had worried me sometimes, because he wasn't as young as he used to be. I suggested to him that he lay off work for a little while, but he wouldn't hear of it.

When he had recovered from his coughing spell, he said:

"Say, Boss, that book on window trimming. It say trim with one line of goods. All razors, or all scissors, make folks stop. If a lot make 'em stop, just one by itself will. Folks'll come across the road to see what it is."

Well, we used the window trim as it was, except that, at the last minute, we changed the sign.

"Do you remember that pencil sharpener salesman that came here?" I asked Larsen. "Remember him telling us about that sale of women's hats, where they could get in only by ticket?"

"No."

"Well, it was a Chicago store. They sold women's hats. On certain days you could get into the store only by ticket, and the store was swamped with people then, because—oh, I don't know why, but they thought that they were favored by getting the ticket. Why not put on the sign that these razors won't be sold until Saturday?"

"That's good. But nothing special here— No new style like in women's hats."

"Well," I said, defending my idea, "the drug stores sell regular candy, special on Saturday."

"Yep, but they give special price. We ain't cutting it."

Then Larsen forgot himself and slapped me on the back, saying: "I got it, Boss. Put this razor on sale Friday and Saturday only, and give a can of shaving powder to each customer!"

"Heavens, no! Shaving powder sells for 25 cents."

"It costs us only twelve. Razor and soap together don't cost a dollar. We make profit on it, and—and—they buy more powder soon."

Well, we did it; we added to the sign: "To every purchaser of a Middle Razor, Friday and Saturday only, will be given a can of Dulcet Shaving Powder."

I wanted to put a can of the powder in the window as well, but Larsen was against it; and, as it was his show, I let him have his own way with it.

"How many of the razors have we in stock?" I asked.

"We got three dozen last week. We ain't broke the package yet."

"Oh, that'll be plenty," I said. . . .

By ten thirty Friday morning we had sold every Middle's Razor in stock, and I had telegraphed for six dozen more to come by express. As they were made in this State, they should arrive the first thing in the morning. By Friday night I had orders for sixty-four razors,—and I also had had to telegraph for more shaving powder. Well, up to closing time on Saturday, we had sold a hundred and fifty-nine Middle's razors! We couldn't supply them, of course, although the six dozen we had ordered came in time, so we merely took orders on Friday afternoon and Saturday, and promised to deliver the razors as soon they came. In practically every case, however, we had got the money.

Think of it, a hundred and fifty-nine razors in our town. I couldn't understand why so many people bought them. Also, it had been a revelation to me to find how many women had come in for this bargain offer. Two or three people had come on Thursday to buy it, but we wouldn't sell them. That window certainly had attracted a lot of attention, particularly at night. There had been a number of people around it all the time.

Poor Larsen collapsed altogether from the strain of the two busy days, and had to place himself under the doctor's care.

The next evening I called at the doctor's and he said that Larsen had really a serious illness.

"You don't mean," I said, "that there is any chance that he will—"

The doctor was silent for a minute, pursed his lips, then said slowly: "I don't know. It would not be a serious thing for a young man, but he is not a young man, and he is poorly nourished."

Larsen's absence certainly made Jones and Jimmie and me hustle. In the first place I had to take out that window trim of the Middle's Razor, for, as our sale was over, we did not want to keep the display going. In fact, when I went to see old Larsen, sick as he was, his first weak remark had been, "You took the trim

out, Boss?" I told him yes, and added that we had a fine display of enamelware in its place. Mrs. Larsen told me that he had been worrying all day. He seemed a bit easier when I left.

The whole week was a week of trouble. On Tuesday morning Henderson was driving his car past the store and frightened Haywood's old horse (poor thing, I never thought he could move so quickly) so that he bolted and ran his foolish old head through the store window—just after I had my nice display of enamelware ready. It cost me over thirty dollars to get it put right.

I met old Barlow at the Élite Restaurant that day and he remarked, "Makes it quite inconvenient doesn't it? Have you telephoned the insurance people about it yet?"

"Insurance people?"

"Yes, plate-glass insurance people."

I felt the color surging into my face as I answered, "Why, no, I haven't got around to it yet."

As a matter of fact, I didn't even know I could insure my plate-glass windows. It was another loss I had to bear just because of my ignorance.

There was one funny little incident in connection with the broken window-pane, however, and it came from Jimmie. When I got back to the store, that freckled-face rascal said, "Gee, Boss, I've got a whale of an idea!"

"What is it?" I asked.

"Why not put a big sign in the window offering a ten per cent. reduction?"

"That's a silly idea. Why should we do that?"

"You don't get me, Boss," he said. "Here!" and he handed me a brick.

"What am I to do with this?" I asked in surprise. "Hit people on the head as they go by the store, grab their money and give them a dishpan in its place?"

I feared Jimmie would burst if I didn't let him finish his story.

"Put the brick in the window, Boss," he said excitedly, "then stick a sign on it saying, 'Who threw this brick through our window, and knocked ten per cent. off the price of everything?'"

It sounded silly; but, somehow, it interested me. I think the thing that interested me most was that Jimmie should be looking for some way to turn misfortune into profit. At any rate, I put that sign in the window just as Jimmie suggested, with the added line that, as soon as the window was repaired, prices would go back to normal.

I believe that Jimmie spent every minute of his spare time out of the store telling people to come and see his big selling idea, for numbers of people said to me, "Yes, I heard about your window with the brick from your errand boy—smart kid that!" and then they would grin. It got me some business, and started a lot of talking. I remembered what Barlow had once said: "Keep them talking about you; and be thankful when people pitch into you. Nobody ever bothers to kick a dead dog." I was mighty glad it had not been our other window, though, for that had contained a splendid show of electrical household goods.

Wednesday I had dinner again with Roger Burns. He told me that the chain store for which he was

manager had opened in good shape, and that on the opening day they had given a clock calendar to the visitors as a souvenir. It had been a cheap clock in a metal frame, so made that it would either hang on the wall or stand on a shelf, while attached to it below was a year's calendar. Above the clock had been written the slogan:

"All the time is the right time to buy kitchen goods from the New England Hardware Company."

Below the face of the clock was the address and Roger Burns' name as manager.

Roger said something, that night, that interested me mightily.

"One reason why chain stores make a success is that they try to dominate the field in one direction. For example, look at the five-and-ten-cent stores. Notice how they all dominate any other store of their kind. They have something distinctive and unusual about them. Notice the places of the big drug and tobacco chain-store systems. They dominate in some particular way!"

That word "dominate" stuck in my mind. "How do you purpose to dominate?" I asked of Roger.

"Well, in one way we are dominating in the brush field now. At our new store here, I have a bigger variety of household brushes than all the other stores put together. We have anything in the way of a brush that you want; and they're all good ones, too. . . . Most people dominate in some way," he continued. "Mr. Barlow dominates for miles around in agricultural implements."

"And I?" I said.

"Well, you are hardly dominating *yet*, but you could, if you wanted to, in electrical domestic goods and men's toilet goods."

"Good Heavens," I said, "they're both side lines!"

"Exactly," he said, "but you were the first in town to push those side lines, so you scooped up the new trade for that kind of goods; and, if any one gets after your scalp, you might dominate in those lines. Marcosson, our general sales manager, says that the first in the field can dominate it if he will vigorously push his advantage. Think of all the well-known advertised things—the people whose names are most familiar to you—those which practically dominate their field—are those which were there first."

After we had smoked another cigar, we parted, but all the way home, that one word, "domination," stuck in my mind. I had what I had thought were two profitable side lines; while other people—people who should know—looked upon them as something which was exclusively mine. Domination! I wondered if I could develop some special lines, such as electrical and toilet goods, which I could consistently and persistently push until every one in town would naturally connect my name with those goods whenever they wanted to buy them.

There's quite a fascination about the word "domination," isn't there? Everybody dominates in some way. There was *Hardware Times*! They dominated in the trade-journal field. Roosevelt dominates in aggressiveness. Edison dominates in electrical inventions. Burbank dominates in growing things. Jimmie—let's see what Jimmie dominated in—well, I guess Jimmie dominated in freckles. George Field, I should say, would dominate in good nature. I thought it would be interesting to have a little game with myself in looking at people and stores and places and find out in what way they dominated and see if from this kind of observation I could find out not only in what they dominated, but how and why they dominated!

When I got home I tried for an hour to write slogans, such as "If it's electrical you can get it at Black's;" "Go to Black's for a white deal;" "You naturally think of Black's when you think of toilet goods;" and such-like, but I didn't think much of them, when I got through.

There was one thing, however, that I decided on—and that was to increase my stock of those goods with which I meant to dominate the field. I would always have them on show and advertise them as consistently as my small advertising allowance would permit.

It surely had been a dreadful week with Larsen sick. I never knew how much I had been leaning on him. When he came back, I was resolved, to look after him better than I had done before. I guess there are a lot of bosses, the same as I, who really don't realize how valuable their employees are to them until they have lost them. Some employees probably dominate—there's that word dominate again!—in some phase of the store's activities in such an unobtrusive way that their work is not appreciated as it should be. The trouble is that the good worker is usually a poor self-advertiser, while the clever self-advertiser often cannot deliver the goods that he is advertising. I determined that, if ever I got a really big store with a lot of help, I would find some way of knowing what every one did, so that the fellow that did things would not be pushed to one side by the fellow who merely elevated himself with talk.

Just as I was going to bed I had an inspiration, and I found what I would try to dominate in—SERVICE!

CHAPTER XXXIII
A BUSINESS PROPOSITION

When the Mater got back, I felt more like a human being again. What a wonderful thing a mother is! A fellow doesn't realize how much his mother means to him until he wants her badly.

Barrington's demand that I pay off the mortgage on the farm had been worrying me, so I went to the bank and saw Mr. Blickens to find out if I could get the bank to lend me the necessary $1,250.00. Blickens said the bank couldn't possibly do it, but that he knew a private individual who could perhaps be induced to take over the mortgage. I asked him to look into it and let me know.

A couple of days afterward he telephoned me to call and see him, and then he told me that he could raise the $1,250.00, to be covered by a first mortgage on the farm; but that, on account of the unsalability of the property at a forced sale, his friend would have to have ten per cent. interest.

I whistled at this.

"Well, take it or leave it, my young friend," he said. "If you can do better, why do it; but remember that Barrington will foreclose, unless you raise that money for him by the first of February."

Blickens had a note all made out, and I noticed his name appeared on it.

"I—I thought it was—some one you knew who was going to—"

"A mere formality; I am just doing it for a friend."

I knew at once that Blickens was his own friend in this case. I noticed also that I had to reduce the loan at the rate of $50.00 a month.

"That may seem a high rate of interest to you," said Blickens, smoothly; "but really I am doing it for your good."

That was what Dad had always said when he spanked me, but I never could see it his way!

There was nothing else to do, so I closed the deal with him and the mortgage was transferred from Barrington to Blickens, who, I guess, borrowed the money himself from the bank at three or four per cent., and pocketed the difference for his trouble. It seemed to me that there were more ways than one of making money in a bank.

That day I lunched at the Élite Restaurant, where I met old Barlow. To my surprise he asked me to go around to his house to dinner that night. I told him that I couldn't do that very well, because the Mater had just come home.

"Bring her with you," he said; so the Mater and I went to Barlow's house, where, for the first time, I met Mrs. Barlow.

Mrs. Barlow had been an invalid for a number of years and consequently had not been a factor in such social life as Farmdale boasted of. I was surprised to see how different Mr. Barlow was while with his wife—as sweet and kindly and gentle as a woman. I couldn't help comparing the difference between him at his home and at his business. There, while always courteous, he was considered cold and hard and exacting. When I came to think of it, however, I was not surprised at finding him so kindly, considerate and full of love for his wife, because I remembered the many kindnesses and quiet help that he had given me.

After dinner Mrs. Barlow and the Mater went up to the little sitting-room, while he and I stayed behind to smoke a cigar. We smoked in silence for a while. Then Barlow said abruptly, "By the way, Dawson, do you know how many automobiles went through Farmdale last summer?"

"No," I said, "I haven't the least idea—nor frankly any interest, either. I don't own a car."

"Neither do I," he said (he didn't, but he owned the finest pair of trotters in the county), "but we have some interest in everything that affects Farmdale."

"Surely," I returned, "and I quite agree that, if a lot of automobiles come through Farmdale, and stop at the Farmdale House, it helps their business and indirectly helps us."

"One hundred and seventeen a day," said Barlow.

"One hundred and seventeen what a day?"

"One hundred and seventeen automobiles a day. Every day from April to October, an average of a hundred and seventeen automobiles passed through Farmdale."

I didn't know what he meant.

"Frankly, Mr. Barlow, I know you have a good idea in mind, but really I don't see what you're driving at."

"About twenty-four thousand automobiles altogether come in and out of Farmdale during the summer season. If only ten per cent. of those people stopped here for gasoline, and bought an average of ten gallons each, there would have been sold 23,570 gallons of gasoline. Suppose there was only a profit of three cents a gallon on that, it would have meant net income of $707.10. Now I think that figure could probably be multiplied by three, although, of course, I don't know how many stopped here, and how much gas they bought. We have only two garages in this town. One is a fairly good one, Martin's, and the other, Joe Sneider's—well, I'd sooner trust my car, if I had one, to Stigler than to Joe Sneider."

It was a fact that Sneider had a very bad reputation around town. Indeed, they called him the legalized robber.

"So we may say," continued Barlow, "that there is only one real garage in town. There are eighty-four automobiles registered in this town, but we are near enough to Harton for many of our people to go there for all repairs. You see, the makers have agencies there, and that is one reason why they go there for all car adjustments and new parts. The other reason is that Martin has more work than he can possibly take care of."

"Say," I broke in impetuously, "are you thinking of opening a garage?"

"Not by any means," laughed Barlow, "but you're situated in one end of the town, and I am at the other. People coming in or out of town have to pass both our stores. I have had a very good contract offered me

for Starling gasoline; but I don't think I could sell all they want me to take. Now, how would you like to sell gasoline and join me in this contract?"

"But, Mr. Barlow, I'm a hardware man—I'm not—" and then I stopped, remembering how old Larsen felt at that attitude and how he jeered at the tendency of all-too-many hardware men to let drug stores and department stores sell legitimate hardware lines, and do nothing but retaliate; and so I finished "but I'm not averse to adding to my line, if I can see a profit in it."

Barlow noticed the change in thought and smiled.

"You think it over to-morrow; and if you would like to join me in it, why I don't see why we shouldn't both make some money out of it."

Then I remembered the state of my bank account. It reminded me of the story of the man who complained that some one had broken into his house and stolen his over-draft.

"I'm very sorry, sir, but I haven't the money to do it."

"If you had the money, you think you would like to do it?"

"Why, yes, it looks good to me on those figures you state."

"Well, suppose I were to buy all the stock, and pay for it, and then charge it up to you at half a cent a gallon profit, and then let you pay me each week for what you have sold. You would perhaps be interested in buying it?"

"Yes, indeed. But frankly, Mr. Barlow, I can't see why you would want to do that."

"The reason is, young man," said Barlow grimly, "that, if I contract for twenty-five thousand gallons I can get a much better price than if I contract for, let us say, half that amount. Also, I don't think I could sell it all from my store. The garage is near the center of the town; so that, unless some one is selling gas the other side of the garage man, his would be the first station reached by people entering the town from that side. Consequently, he would get half the trade. Now, he runs a competing gas station, so I couldn't possibly work with him. Hence I am willing to back you on this, because it won't cost me anything. And even if I make half a cent on all you use, it doesn't cost you anything, because you buy at even less than you would buy a smaller quantity direct from the Starling people."

Pretty shrewd reasoning, wasn't it? When I got home, I talked it over with the Mater. She said, "But, Dawson, my boy, if people were to stop at your store and buy some gasoline" (the Mater is very old-fashioned, and doesn't believe in clipping words and thinks it vulgar to call it "gas"), "would not some of the owners of the automobiles want supplies of different kinds, and if they want supplies, aren't they likely to go to the garage for them, and then buy their gasoline there? Now, Mr. Martin is a very nice gentleman, and you don't want to do anything that will hurt him—"

"Unless I can materially help myself!"

The Mater shook her head. "These new-fangled business ideas are strange to me."

But what the Mater said made me think; so that, in the morning, I went to Barlow and told him I would really like to go into the gasoline business, but that, if I did, I would have to go into the automobile accessory business also.

"When any one is buying gas," I said, "they are good prospects for oil and accessories generally. If a man has a break-down, why that's a job for the garage; but, if he wants only supplies, I don't see why he couldn't get them from a hardware store just as well as anywhere else. Now, Mr. Barlow, I'll gladly pay you that half a cent on the gas, and I'll push it for you all I can, but I feel that I would have to sell automobile accessories too. So, if you will buy accessories also, and let me have a small stock, on sale or return, for just three months, I will pay you a small percentage of profit for your help, and guarantee, at the end of the three months, to carry my own automobile department without any help from you."

He tapped his counter slowly with his pencil for a few moments.

"I don't want to go into the automobile accessory business. I have no room for it at all; but I do want to sell gasoline because it is easily handled and earns a good profit. However, I will help you to get a supply of accessories. You go to Boston and find out just what it will cost you. Go and see Alex Cantling of Cantling & Farmer. They're big machinery people, and Alex Cantling is a good friend of mine, and is as shrewd a man as there is in the trade. Ask him how much you would have to buy, and then come back and tell me. If it is a nominal amount to start with, I wouldn't mind guaranteeing the account for you for three months. Now you will have to excuse me, for I am very busy. Come and see me as soon as you get the thing worked out."

"When are you going to start the gas?" I asked.

"Not before April. By the way," said he, putting his hand on my shoulder, "I must ask you not to say word of this to any one."

"But I have already mentioned it to the Mater."

"H'm. Well, would you ask her please not to mention it to any one? If, by any chance, she has, I must reserve the right to call off all offers. By the way, I expect my boy, Fred, home in about a month's time."

Fred was old Barlow's one and only child. He had been in Detroit, working in a big automobile shop for some time, and I had understood that he was coming back on a visit to Farmdale. The old man and Fred had never got along very well together, and Fred had left because the old man wanted him to work in the store and he positively refused to do so.

I didn't know what it all meant, but I had a feeling that Barlow wasn't offering to set me up in the automobile business just out of love for me. He had some other reason for it and I decided to think twice before I definitely accepted. I knew he would give me a square deal, because he was such a white man, but it looked almost too good to be true that he would carry a gas account for me, and then guarantee an automobile accessory account for three months. He had never asked even for a note, or anything, for his own protection.

CHAPTER XXXIV
DOMINATING IN SERVICE

The sun had begun to shine once more. I had a feeling as if a little dicky-bird were singing in my heart. There was blue again in the sky and the wind didn't always come from the East. I had received a night letter from Betty. She was leaving Birmingham the next week and was going with the aunt to a place she had in Florida to stay there a month, and then she was coming right home! I don't think I had realized how much I missed my dear one until I found she was coming home and was feeling herself again. I had just finished reading the telegram when the Mater came downstairs, and in my joy I caught her around the waist and swung her round twice until her feet left the floor.

"Mercy on us!" she exclaimed, as I set her on a chair gasping, "what has got into the boy?"

"Just happiness, that's all! Betty is coming home in a month."

"Gracious," said Mater, with a twinkle in her eye, "I really thought it was something important!"

When I got down to the store who did I see but Larsen, still weak and very pale, but dear old Larsen back again. I suppose I'm sentimental, but I had grown to like the old chap, and it sure had been mighty hard while he was away.

The doctor had said he could come down for two or three hours each day for a few weeks, but must not put in his full time yet.

Of course I had paid him his salary all the time he was away, and would continue to do so, for I'd come to realize that a boss owes it to his employees to look after them if they are in hard luck, and incidentally it is good business to keep one's employees happy. I believe that happy, cheerful employees keep the cash register ringing, "Welcome, little stranger" chimes.

Just as I got in, old Peter Bender, the carpenter, came in the store. He came very seldom, for, since I had stopped his credit, he could only come when he was able to pay cash. Now, before I tell you what happened, I must remind you of what had taken place some few months before when I pulled off my stunt of buying mail-order catalogs. Well, for a time it had looked as if the stunt had done good to every merchant in the town; but it wasn't very long before mail-order catalogs were in town again as thick as ever.

I had had an occasional "ad" in our local paper saying, "Buy it in town if the price is right, but don't pay more than you can buy it for elsewhere. If it is anything in hardware, I will guarantee to supply it at the same price as the mail-order houses, and you can see what you are getting before you buy it."

I don't think the "ad" had done us a great deal of good generally, but there were a few people, who used to buy from the mail-order houses, who had begun to buy from me.

Now, I'll tell you what happened between Peter and Larsen.

"I want an ax like this 'ere one," Peter said, displaying the picture of an ax in a mail-order catalog which he had with him. "How much is it?"

"Seventy-five cents," said Larsen.

"A-ha!" snarled Peter, "I'll give yer sixty-three cents for it. Yer say yer can sell it as cheap as a mail-order house—and that's their price!" He put his finger on the catalog to verify his statement.

"All right," said Larsen. Whereupon Bender belligerently planted sixty-three cents on the counter.

"Hold hard," continued Larsen. "Gimme three cents for the money order, a cent for yer letter paper, and two cents for the stamp. That's another six cents. That's fair, you know—you must pay us what it would have cost yer."

Peter looked at me. "Guess you're right," he said, and threw the other six cents on the counter.

"Now," said Larsen, as he picked up the money, "you come back in three weeks. You can then have the ax."

"What do yer mean?" asked old Peter, with astonishment.

"You sent Chicago, that's how long you wait to get it."

"Well, I want it *now*."

"Yep, but not from a mail-order house," said Larsen.

"What will I have to pay to get it at once?"

"Six cents more—that's seventy-five cents. Otherwise yer can't have it fer three weeks. But yer can look at it now, if yer want ter, so yer'll see what yer will get!"

"Aw, cut out the funny stuff!" said Peter, putting his hand in his pocket, from which he produced another six cents. "It's worth it to get it right away."

Larsen wrapped up the ax and passed it over to him, and, to my surprise, old Bender said: "I guess you're about right on this thing, after all. You know I never sized it up like that 'til you pointed it out to me. Here," and he tossed the catalog on the counter, "I guess I won't need this no more."

Larsen had handled several customers in the past in a similar way to this, and, in nearly every case, had won a friend for us and the mail-order houses had lost a customer.

You remember I had decided that I would dominate in *service*? Well, I got hold of Fellows of the Flaxon Advertising Company, and told him what I wanted and that I'd a hunch that if I had a little leaflet or something of that kind, telling people I wanted to give them service, and put the leaflet in all the packages that left the store, it would help out a lot. I gave him a few ideas I had on it and asked him to work up a little folder. When I received the layout of it I was tickled with it. It was so good that I ordered some at once. The beauty of the folder was that it didn't matter what you were selling or who you were selling to, it applied, because it was general, not specific.

Fellows told me I ought to copyright the idea and then sell it to other stores in other towns. I told him he could do that—I was in the hardware business—not the advertising business.

I give this little folder here, because I thought it was very good.

It had four pages and the size of it was about 4 × 7½ inches.

WE ARE IN BUSINESS

TO SELL GOODS

THAT WON'T COME BACK

TO FRIEND-CUSTOMERS

WHO WILL

This one-minute sales talk tells how
we try to do it

THE BLACK HARDWARE STORE
32 Hill Street, Farmdale

A well-known business man once said that salesmanship "is selling goods, that won't come back, to customers—who will."

It requires more than *sales*manship to do this—it also requires *buy*manship and *service*.

We realize this. We know that every purchase you make in our store must have *service* with it.

Service—good service—is supplying your needs in the best, quickest, and most economical way.

So we start by buying right. When a clever salesman offers us some job goods at a long-profit price, we just can't hear him, but, when he offers us goods that will win us satisfied friend-customers, we can easily hear his faintest whisper.

We don't blindly take his word for it, either; for, while we have a lot to learn, we know how to judge values, because we know our business—we are practical.

But *service* does not stop here. Our goods must be kept in perfect condition. Our goods must never get into a "frowsty," shop-damaged state.

Careful buying helps us to get goods that command a ready sale. They are fitted exactly to our friend-customers' needs.

This is why we have earned the confidence and good-will of so many people. They know they get what they need—and not just what a salesman wants to get rid of.

We sometimes refuse to sell to a customer because we know that he needs something different from what we have.

Sounds funny, doesn't it, to turn money away? But it pays us, because people know we consider their needs first—our welfare automatically follows.

Most stores have policies. One of ours is: "No goods must be sold, unless they will be of real service to the customer."

Another fixed policy is: "We must show our friend-customers by our conduct that we are glad to serve them."

Here's a confession. We actually make a profit on everything we sell. Doesn't matter what you buy, we make something on the deal.

We think it better to do this than to "cut" the price on some goods and add it on to others. Don't you?

Just one other thing. There's no such word as "trouble" in our dictionary. We are glad to go out of our way to supply your unusual needs.

This little sales talk is neatly printed for you to read; we mean every word of it.

We would like to tell it to you in person if we could—

Of course! So we can. We can prove it all to you by *deeds*!

Call and look at our goods; then check up our service by this sales talk.

At the bottom of the fourth page appeared, "Yours for hardware service, Dawson Black," reproduced in my own handwriting.

"Get the idea?" said Fellows. "If you're a grocer, you could write, 'Yours for grocery service, John Brown,' or if a retail merchant wanted to specialize on one particular thing he could say, 'Yours for carpet cleaning service,' or anything he liked."

The whole thing was so worded as to fit in with any kind of goods one might be selling.

Fellows said he would look after the printing of the circulars and supply them to me at a very low price, four dollars a thousand; and he said he wouldn't charge me anything at all for working up the idea, because he was going to try to sell some of the folders to other stores in other towns. I didn't mind what he

did with it, for it let me out very cheaply. He said he would let me have some in a week, so I ordered two thousand to begin with. I was going to put one in each package, and mail one to every one of our charge customers, besides sending them to a select list of "prospects."

CHAPTER XXXV
A NEW THOUGHT ON RETAIL SELLING

As soon as I had time, I went to Boston and saw Alex Cantling, as Barlow had suggested, to find out how much money it would take to start an automobile accessory department.

Alex Cantling was a big-boned, clean-shaven, healthy-looking man. He was what I would call a brass-tack man. When I told him my business, he pushed his papers aside and gave me his undivided attention. Then after a little while he did some figuring on a piece of paper.

"Well," said he, "I should say you would want to spend at least five hundred dollars for such a department."

He promised to work out and send to me a list of the different items which I ought to stock, and he also gave me the name of one or two good people to buy my supplies from.

"Now, come along and have some lunch with me," and he took me to a place near Faneuil Hall Market, where I had about the finest meal I ever had in my life.

After lunch, he advised me to go to see Barker. As soon as I entered the store, and looked up at the little mezzanine floor on which he worked, he looked up and called out cheerily, "Hello, Black, come right upstairs."

I was surprised that he should remember my name, for he had only seen me once before.

Well, he told me just about the same as Cantling, so I left him and went to see George Field, who said, "Well, if Cantling and Barker both tell you that, you may be pretty sure it's right."

When I got back to Farmdale I had a long talk with Barlow about automobile accessories. After I had told him how much money I wanted, he looked out of his office window, and leaned back in his chair a few moments, then said, "I'll lend you three hundred and fifty dollars toward your stock of those goods. I think that that should be sufficient to encourage you to work with me on this gasoline deal."

"There's one thing I'd like to ask Mr. Barlow, and that is, if I have to buy gasoline second-hand from you, shall I be able to sell it at the same price as Martin's Garage, and make a profit on it?"

"Quite as much, if not more," he replied. "You remember I told you I would supply it to you at half a cent above what it cost me. Now, by buying twenty-five thousand gallons' worth, I get a very low price, and can make four cents a gallon profit on it. You then buy what you need and make three and one-half cents profit. If you bought a small quantity yourself, you would not make more than two and one-half to three cents, so you really make more money, buying it through me, than buying it direct."

"I can't for the life of me," I said, "figure out why you are so anxious about selling gasoline."

"Can't you conceive of my wanting to make some profit on gasoline?" he said, smiling.

"Yes," I drawled, "but—"

"See here, Dawson," he said, putting his hand on my knee, "don't you worry about reasons, if you get a square deal. I've helped you before, haven't I?"

"Yes, indeed," I answered quickly.

"Well, I'm helping you this time, and I'm going to make some profit on it, as well. There'll be room enough for you and me, Black, don't worry."

Finally it was agreed that I should see these two firms which Alex Cantling mentioned to me, and try to arrange for three hundred and fifty dollars' worth of accessories, with the account guaranteed by Barlow. He said it might not be necessary for him to put in any money, but that if he did, I must give him my note for whatever he put in. I got a bit scared when he told me that, but he said all he would ask, as security, was the stock of automobile accessories, so that I didn't stand to lose anything.

I was not going to put in the supply until the beginning of April. Barlow said he would be glad if I would not mention a word of it to any one until that time, so I agreed not to have my automobile accessories delivered until the oil tank was ready.

Just as I was picking up my hat to leave Barlow's office, he called me back and said, "Do you know why your friend Stigler isn't getting on very well? It's because he's always talking about what he is going to do."

"Yes, he is always shooting off his mouth," I said, "but—"

"But what?" he asked, smiling.

"Oh, nothing," I answered, "except that, when I hear he's going to pull off some stunt, I try to get there first!"

"Exactly; if you want to make a real success of yourself, never tell any one what you are going to do until you really do it. It's much better to have people find out what you do by showing results, than have them know beforehand what you are planning to do and see you fall down."

"I'll take the hint," I said; then I left him.

I wondered what Barlow's real reason was in encouraging me to go into automobile supplies. I didn't think it was the profit he expected to make on gasoline. I was beginning to have more respect for Barlow than I ever had in my life, and, frankly, I was beginning to have less fear of Stigler.

Stigler's five-and-ten-cent store had been very slack the last few weeks, and really it was helping, rather than hindering, me, for, while he displayed cheap kitchen goods and was selling them just because they were low-price, cheap articles, I was displaying similar kinds of goods of real merit and quality, and selling them at a good profit. Any one, looking into his window and mine, could see no competition, for, while the goods were similar in kind, they were so different in quality as to preclude any possibility of comparison.

At the last meeting of our Merchants' Association, we had had a speaker who was the advertising manager for a chain drug-store organization. He had interested me very much in the need for increasing the amount of sales per customer. He said:

"I wonder if you people here know how much each customer spends on an average. For instance, our chain of drug stores must average thirty-five cents a customer; that is, excluding the soda counter. Have you ever added up the number of customers and divided them into the day's cash total, and found how much each customer averages in expenditure?

"Suppose you have an average of one hundred customers a day, and that, through good salesmanship, you increase the sale to each customer ten cents only. That means that, at the end of the week, by good salesmanship you have increased your sales sixty dollars without any increase in your expenses at all, with the possible exception of the supplies or delivery. Now, suppose your average gross profit on sales is twenty-five per cent.; your increase of ten cents per customer means that you make fifteen dollars a week of additional profit, or a profit of seven hundred and eighty dollars a year. All this profit is yours, if you will only increase the sale of each customer by ten cents!

"That is what it means every time you increase a sale: You increase total sales; you increase gross profits; you lower cost of doing business; you lower percentage of controllable expense; you lower percentage of advertising expense; you help cut down surplus stocks; you increase your turnover; you improve your service.

"All these things happen every time you increase a sale by as little as a dime."

I remembered particularly the way in which he had said, "Isn't it worth while, gentlemen, to encourage your sales people to sell every customer an extra dime's worth, over and above what they had intended to buy?"

Seven hundred and eighty dollars a year extra profit, by increasing the sale to every customer by ten cents. That certainly had got me going, and I intended to devise some ways and means of increasing the sale to each customer.

I thought this a good point for discussion at our next Monday's meeting. We had dropped them while Larsen was ill; but, as the dear old fellow was better again, though not quite well, we were to start them again on the next Monday.

When Larsen was first taken sick I had hired a young fellow, named Charlie Martin, to help out. Charlie was a college graduate, with a father who was quite well-to-do. After he graduated from a college of business administration, he had spent a year with a big chain cigar store organization, after which he had been six months in a department store in Detroit.

He and Fred Barlow had gone through college together and they were good pals. He happened to be visiting the old man Barlow when Larsen was taken sick, and it was through Barlow that he had come to me. Martin told me that he would be glad to get some small store experience, so I had hired him and he had been working like a Trojan at $8.00 a week. His father was a banker in New York, and I had heard that he had been a little bit disappointed in Charlie because he didn't take to banking; but Charlie said that what he liked best was retail merchandising, and he had spent a great deal of time and money preparing himself for such a career.

When Larsen came back I told Martin I didn't see how I could keep him, but he pointed out to me that our sales had been increasing, and that, as Larsen was not yet well, it would be putting too much of a burden on him, especially as we would really be short-handed. So I had kept him on and I was rather glad I had, for his college training certainly helped us at our Monday night meeting.

It surely had seemed good to get my small staff around me again at a Monday night meeting. Mater had taken over Betty's usual task, and sent in coffee and doughnuts, which quickly went the way that all good coffee and doughnuts should. It was really a treat to see Jimmie eat doughnuts. I didn't believe he did eat them; he just inhaled them.

Of course, Jimmie was there with all the importance of a young boy who had been taken into the confidence of his grown-ups. Jones and Larsen were there, as well as Martin. What a contrast there was between Martin and Larsen—Larsen sadly in need of a shave, in rough home-spun clothes, sitting in his shirt sleeves with the wristlets of a red woolen sweater showing underneath them; and Martin, who always looked like the last word off Fifth Avenue, in spotless linen, narrow sharp features, with the air of a regular debonair young man about town. These two people, the exact opposites of each other, had quickly grown to be good friends. The one had gained his knowledge through more than two-score years of rather bitter experience; the other had gained his through five years of specialized training. Martin, the trained man, had the keen analytical sense which only comes from training. Larsen, through intuition, backed by practical experience, blundered more or less after the more quick-thinking Martin. Yet theory and practice thought pretty much alike. It certainly showed to me the advantage of training, for Martin had mastered in five years all that Larsen had learned in forty.

The matter for discussion at our meeting had been, "How to increase the amount of sales to each customer?" Frankly, it was Martin who solved our problem for us, and six ways were developed whereby we could increase the sales of each customer.

The first was by applying the law of association. It was a simple thing to do, and yet it astonished me to find that, while we all knew about it, we had not been applying that law. For instance, only that morning Mrs. Wetherall had come in for a clothes line. Jones had got the line for her and had said, "Nothing else?" and she had said, "No, thank you," and walked out.

Martin asked Jones if he would allow him to make a suggestion relative to that sale. Jones was a pretty good scout, and he said he didn't mind.

"I don't think," said Martin, "we ever ought to say 'nothing else'? Because the natural thing for the customer to say is 'no.'"

"By Jove, you're right. I should have said, 'Anything else,' shouldn't I?"

"That I think would be better," continued Martin, "but even that puts up to the customer the burden of thinking if there is anything else wanted. It would be better to suggest some articles. That is, of course, applying the law of association."

"I see," said Jones thoughtfully, "I should have suggested she buy clothes pins before I let her go."

"Yes, and other things."

"Well," said Jones, "I don't see anything else I could have suggested to her, except that electrical washing machine we have got in, but it's sixty-five dollars, and people won't pay that price for it."

Larsen snapped him up at that very quickly, saying, "Do you think, Jones, that you know more about washing machines than the people do who make them? Do you think those people would be such fools as to set a price that people wouldn't pay for them? We've only had it in a couple of weeks. No wonder we can't sell it, if we don't *think* we can. Wetherall's quite a well-to-do young fellow, and he could afford to buy that for his wife if she wanted it, especially as she can buy it on the easy payment plan."

I had bought this washing machine on the understanding that I could sell it at the rate of ten dollars down and five dollars a month, and pay them at the same rate for it.

Then Jones said, "Huh, I suppose I didn't do a blame thing right in that sale. Well, I guess you can't kick at my sending the parcel home for her. That little booklet we got out said we were 'long' on service."

"I guess you're all right there," I said, smiling. "What do you say, Martin?"

"Why, yes, of course," responded Martin. "It is fine to give service." Then, as if it were an afterthought, he added, "I wonder if it would have made any difference if instead of saying 'Shall we send it?' you had said, 'Will you take it with you?' Most people act on the suggestion that is given. That is why, when we suggest to people to buy goods that are associated with what they ask for, we put the thought of buying those associated articles into their minds."

"And," broke in Jimmie impetuously, "they fall for it. I got yer!"

We all had a good laugh, and then continued the discussion of the law of association. We decided that, whenever a man came in for a hammer, we would always suggest nails, and vice versa. To every one who bought a razor we would suggest shaving appliances. If a customer came in for some paint, we would suggest brushes, and ask if he was going to paint the barn, and, if so, whether he wanted some new door hangers, and such like.

I told Martin that he had better make a list on cards of the articles which can be associated with each other, and then we could tack up the cards where we could see them and quickly suggest the associated articles to the customer.

"I tell yer what," said Jimmie, "let's have a lot of cards printed, and then, if a carpenter comes in, shove out a card at him and say, 'Look through this and see what else you want'?"

That didn't strike me as being such a bad suggestion after all.

The second plan for increasing sales was to suggest novelties, or new articles in stock, to customers.

"Look what we did with that Cincinnati pencil sharpener," said Larsen. "Do you remember how we mentioned that to every one who came in, and we sold a bunch of 'em."

"And they're still selling, for I sold three last week," said Martin.

"Gosh," said Jimmie, "everybody must be giving 'em to everybody else for presents."

"I don't think," said Martin, "we have anything like exhausted the sales possibilities of those pencil sharpeners, and I am going to suggest that we make that our novelty suggestion for the next week. What do you say, Mr. Black?"

I shook my head dubiously. "We seem to have pushed those so much," I said, "I should think there would hardly be a novelty here now."

"There has not been one on display for a couple of months," he answered, "and we have about half a dozen in stock. Let's put those around the store in different parts and then put a little card over each one saying, 'Sharpen your pencil.' I will wager that every man who comes into the store will sharpen his pencil, and if he does—"

"And if he does," the irrepressible Jimmie broke in "good-by pencil sharpener, you're going to a new home!"

A thought had occurred to me which developed into the third method of increasing sales. I had remembered that, when Betty and I were in New York, she had lost her handkerchief, and we went into a store to get one. When Betty said she wanted one handkerchief, the girl brought out one and said, "Ten cents. Anything else?" I had thought at the time that she could have sold Betty half a dozen just as well as one, and, furthermore, if she had brought out one at twenty-five cents Betty would have bought it just as readily.

Then I remembered how often we did the same thing with our customers, to whom, when they came for a pocket-knife, for instance, we offered a twenty-five cent one when we might have sold a fifty-cent or a dollar one just as easily. I said to myself, "A number of our customers will go into a restaurant and spend two dollars for a meal and then they will come into our store and we will insult them by saying, 'Do you want the five-cent size or the ten-cent size?' In other words, we treat them like pikers."

So with this thought in mind, I suggested that another way to increase the amount of each sale is to suggest higher-priced goods than the customer has in mind. Yet another plan would be to suggest larger size packages. For instance, we sold both ten- and twenty-five-cent packages of some articles. Once a customer had come in and asked for a stick of shaving soap and Jones had brought down the ten-cent size and the customer put the ten cents down and walked away with the soap. He might just as easily have been sold the twenty-five-cent size.

So we decided that, when a customer asked for an article, if there was a larger size package, or a better quality, we would always show the largest or the best, taking care, however, in every case to show reasons why the better quality or larger package was best for the customer to buy.

From all this we finally developed three rules. One was to offer higher-priced articles, another to offer a larger size package, and another to offer a larger quantity.

Jimmie asked irreverently, "What's the diff between them last two?"

"Well, for instance, we sell scouring soaps for enamelware, and, as we have two sizes, we always want now to sell the larger package. If, however, a customer comes in for, say, seven pounds of nails, we want him to take twenty-eight pounds, or a keg, if we can."

The last rule was one suggested by Martin, and it was this: Always watch the customer's eye, and try to sell any article in which he appears to be interested.

We decided that we must not ask the customers if they were interested in the articles they are looking at, nor must we bring the articles to them, but we must casually say, "That's quite an interesting so-and-so, and is proving a mighty useful little thing," or some such remark as that. In other words, just make a casual comment on it, and then, as Martin said, "If they respond with a remark expressing interest, the sale is half made."

I really felt that Martin had, in his quiet way, dominated the whole of this meeting, but he had done it so neatly, and without in any way trying to overstep my authority, that I really felt that he had been a lot of help to us without making his show of knowledge obnoxious. I really believed Martin knew more about retail merchandising than all of us put together. What he had done was to suggest that it *might* be a good idea to do such and such a thing, instead of arrogantly thrusting his knowledge on us by saying we *ought*

to do so. He was a clever man, Martin, and Barlow's son was lucky to have a fellow like him for a friend. I wished I could tie him up to my store somehow, but, of course that would be impossible in a little store like mine, for there were no prospects for a young fellow like him. . . .

The day after our meeting I saw the cleverest example of selling that I had ever seen. Probably it was old, but it was surely new to me, and the man got a small order from me, too.

About 10:30 in the morning, a well-dressed, jolly-looking man came into the store. I was busy serving at the time. In fact, we all were busy, but Larsen was disengaged first and so he asked what he could do for him.

"How do you do?" said the stranger, smiling. "I've got a message to tell Mr. Black," and he nodded toward me.

"He'll be free in a few minutes," said Larsen.

"Thank you," replied the salesman. Then, noticing a display of electrical goods which we had on one of our center tables, he said, "The man who dressed that table knows something about display, doesn't he?"

"I did it," said Larsen.

"Oh, I beg your pardon; I thought that one of your assistants had done it."

I heard this even while serving my customer and I don't think I had ever seen Larsen act so pleased. The old chap almost purred with delight. The salesman didn't say any more to Larsen, however, but turned around and inspected the electrical goods.

When I was disengaged he walked over to me.

"Good morning, Mr. Black; I have a message for you; but, before I deliver it, I wonder if you have such a thing as a bit of scrap zinc or tin around the place?"

"Yes," I said, and told Jimmie to bring a piece.

The jolly-looking man then took a pocket-knife from his pocket, opened it and cut two or three slivers off the zinc. Passing the knife over to me, he said: "Did you ever see a pocket-knife before that could do that without denting?"

"No. But I never heard before of any one cutting zinc with a pocket-knife."

"SNIPPED THREE SHORT PIECES OF WIRE FROM THE COIL"

"Of course they're not meant for that purpose; but a pocket-knife that can do that must have quality in it."

"Yes, indeed." I looked at the knife curiously to see if the edge was dented at all, but it wasn't.

"That is the kind of pocket-knife we sell," he continued. "Isn't that the kind of pocket-knife that will please your trade? Just a moment," putting up his hand, "there's a bit of copper wire on your counter yonder. May I borrow it a moment?"

I smiled and fetched it to him.

This time he brought out a pair of shears and snipped three short pieces of wire from the coil, passed the scissors over to me and said, smiling in the most friendly manner, "Same story on the scissors, Mr. Black."

My hand instinctively stretched out for those scissors and I examined the cutting edges carefully.

"Look at this, Larsen," I called out without thinking. . . . "Mr. Larsen looks after our cutlery—tell him about it."

I held out the scissors to the stranger, but he didn't take them.

"Try it for yourself," he said to Larsen.

Larsen did try it.

"Any good shears'll do that," said Larsen.

"Exactly," said the salesman, laughing; "which shows these must be good shears. Isn't that so?"

"How much?" asked Larsen.

Well, I need not go any further. We had always bought most of our cutlery from a jobber, feeling that it was best for us under the circumstances. This salesman got us so interested in his cutlery, however, that, really before we knew it, he had our order.

Martin had been unpacking some goods which had just come in and didn't get behind the counter until afternoon. I told him about the selling stunt that we had seen. "That's fine!" he said. "Let us adopt it," and thereupon we decided that on pocket-knives of one dollar and over, and shears of seventy-five cents and over, we should demonstrate their superiority in the same way that the salesman had done.

"Why not on the cheaper ones?" I asked.

"Do you think," replied Martin with a dry smile, "that people would pay extra for the higher priced knives or shears if we demonstrated to them that the lower priced ones would stand the same test of quality? There would be no logical reason for them to pay the extra price, would there?"

A few days after our meeting Jimmie complained that the whole town was using our store as a pencil sharpening emporium. "Everybody is sharpening their pencils all day long, since we put up that notice about the Cincinnati pencil sharpener," he said.

"How many have we sold?" I said, turning to Jones. As a matter of fact I had forgotten our plan.

"There's only one left," he answered.

"Great Scott! Order another dozen right away!" I said excitedly.

"Martin ordered them on Tuesday."

Martin again. He thinks.

CHAPTER XXXVI
BETTY COMES HOME

When I got down to breakfast one morning the Mater was there with a letter in her hand which had a Florida post-mark on it. Her face was very grave.

"Hullo, Mater," I said; then, noticing the envelope, "Nothing wrong, I hope?"

"Why, no; but I've got a little disappointment for you."

"Betty isn't sick again?" I asked anxiously.

"Now, don't worry, my dear," she said; "but I want you to let me tell you"—here she hesitated and looked at me for a moment, then shook her head sorrowfully and under her breath said, "Poor boy!"

"Good gracious, Mother, tell me quickly what it is!"

"There, there, sit down."

I sat down. My throat felt parched. Mother's remarks made me think all kinds of dreadful things had happened to my Betty. She stood behind my chair and put her arms on my shoulders and said: "Well, my poor boy, your time of ease will soon be over. Betty will be home next Wednesday." I felt as if a ton of bricks had been taken off my chest, and at once forgave Mother for her joke.

I had just bought three electric vacuum cleaners, and Larsen thought I was crazy.

"Retail at thirty-five dollars!" he said.

"Cost me twenty-two," I retaliated.

"H'm!"

"Besides," I continued, "remember that we are going to dominate the electrical supply field."

"And toilet articles—don't forget them," Larsen laughed.

That was his hobby; and it was a hobby that meant dollars and cents to me, for that business was growing steadily all the time.

We had even added toilet soap, because we had been asked for it several times. People came in to leave their safety razors to be sharpened and then bought a stick of shaving soap, and also asked if we had any toilet soap. So, right or wrong, we had gone into it. Martin had the right idea. "If you can make profit out of it it's all right."

Coming back to our vacuum cleaners, I had felt that we ought to have everything electrical, just so that we could dominate the field. I might have been wrong in my reasoning, but that was how it struck me. I had

asked Martin if he didn't agree with me.

"I most surely do, Mr. Black," he said. "I think you have the right idea on that, and I think you will sell some vacuum cleaners." He pursed his lips, a habit he had when thinking, then added, "And, even if you don't sell them, you can make a good profit out of them."

Larsen shot him a questioning look.

"In fact," continued Martin, "when you think it over, you might decide not to bother to sell them at all, but just rent them during the spring cleaning time, which is coming on very soon. You ought to be able rent them for a dollar a day, without any trouble. I think that in sixty days you can rent those machines so that they wouldn't cost you anything."

That was on Monday, and in the evening we had quite an interesting discussion at our "directors'" meeting.

Jones suggested that we could send a man to work the vacuum cleaners, and then, while he was in the house he could sell the woman other things.

"That certainly is a very interesting suggestion," said Martin, "and possibly could be worked. But there's one difficulty. All the ads. of the vacuum cleaner show women and children operating the machine. If we suggested that a man ought to work it, they might wonder what is wrong with the machine—or with us. Besides, Mr. Black, don't you think it would take us too much from our regular work, so that, either there or here, we would have to have extra help?"

After I thought the matter was dropped, Martin said, "Do you think that one dollar is sufficient to charge for a day's use of that machine? Don't you think we can get two dollars just as easily? Also remember that, if the machine has been out one day, from our point of view it becomes unsalable as a new machine."

"Do you think they will stand for that much?" asked Jones.

"Oh, yes," I chimed in, "I'm sure they will. It is going to save the women two or three days' work; and, as you know, many people hire a man or woman to come for a day to beat the rugs, and they can't get anybody under two dollars a day, and it usually takes them a day to do the job."

So we decided to charge two dollars a day for the rent of the vacuum cleaners.

Charlie Martin suggested that we ought to get up an ad. for the sweeper service. I thought that Fellows ought to do it, but Charlie was so insistent that I told him to go ahead with it.

Jimmy gave us an idea which I thought was pretty good. "Say, Boss," he said, "couldn't we sell baseball goods?"

"Barlow has always handled those," I said, "and—and—" I trailed off to nothing, because I realized that, because Barlow handled these, it was no reason why I should not, and, if I stopped handling everything he did, I would have very few goods in the store. I had had to give up the idea of farm implements, because of the big hold he had on that business, and the amount of money it required to carry the necessary stock.

"I'm captain of the Little Tigers," broke in Jimmie, "and if yer put in baseball goods, why I can get all our gang to buy from here—and, say, I know a couple o' kids that would like to go and see the captains of the other kids' teams around here—especially if you were to give a little rake off."

We all laughed—except Larsen. "That's one of the best suggestions Jimmie ever give us," he said, "Let his pals sell for a commission. They get business we never get."

Here Martin broke in, "I know a house in Boston that would supply us with all the catalogs we wanted, and we could sell from catalog if necessary, and they would give us a substantial discount for any orders we sent them."

"Write to them, Charlie," I said, "and see what they'll do."

What a tremendous lot of different lines there are which a retail store can handle—even if only for a brief season each year—and make some profit out of them! But you sure do have to keep on the jump to think of them all. I know my store would never have been handling the number of lines that we had then, if it hadn't been for the Monday meetings. These meetings seemed to tone up all of us, and, once we had gone on record to do something, we seemed to strive hard to live up to it, so that we wouldn't let the other fellows have the laugh on us, which they certainly would if we had fallen down. It was at that meeting that I suggested a motto. It was this:

"Eternal humping is the price of Success."

I asked Charlie Martin what he thought of it. He said, "It's fine, and if you used the word *vigilance* instead of *humping*—why you would be only about twenty-five hundred years behind the fellow who originated it!"

The day Betty was to return I was at the station at 3:30, although her train wasn't due 'till 3:55—and then the train was fifteen minutes late! How I fumed and fretted at the inefficiency of our railroad service, but I forgot all that when the train finally puffed into the station, and Betty tripped out of the car, right into my arms. I can't express the happiness I experienced—all the hundred and one things we had to talk over—all the foolish little stunts we did, just like a couple of kids—but both of us supremely happy! I extend my heartfelt commiseration to those poor benighted wights who don't possess a wife.

CHAPTER XXXVII
WOOLTON COMES TO TOWN

The next morning, while I was in the middle of breakfast, the telephone rang. I jumped up to answer it and recognized Barlow's voice.

"That you, Black?" he said.

"Yes," I said. "Betty's home: she came yesterday!"

"Glad to hear it," he replied. "I wish you would drop in at the store this morning, if you can; will you?"

"Sure," I answered, but felt somewhat disappointed. He seemed to treat Betty's return as a mere nothing!

When I joined Betty at the table I told her about my automobile arrangement with him. She seemed very pleased at that. Betty thought a lot of Barlow, and I thought more of him than I used to. I had considered him as an old duffer; but I had learned that he was a quiet, thoughtful, progressive business man.

As soon as I got into his store he beckoned me to the rear.

"Say, Black, you've got some vacuum cleaners," he said; "I'm not handling those things, and I wish you'd send one up to the wife. She's always said she wanted one. I'll pay you now—how much?"

I told him the cost price and suggested that he pay me ten per cent. over that, which he said was perfectly agreeable.

Then he said, "I couldn't help laughing the other day. Martin seemed to be quite worried."

"Worried? What about? He was all right last night."

"I don't mean Charlie; I mean Bill Martin, who runs the garage. It seems somebody said that the Martin who is with you is contemplating getting into the garage business, and Billy Martin thinks that the confusion of names will take a lot of business away from him."

"Who on earth said a thing like that?" I laughed.

"Oh, you know how these rumors get started. They start from nowhere and they carry on indefinitely. The best thing, of course, is to ignore anything like that."

"Funny that the name should be just the same, isn't it? Especially when we—"

He put a warning finger to his lips and then I remembered my promise not to mention to any one our coming deal in automobile accessories and gasoline.

"I told Betty," I said.

"That's all right; Betty has an excellent forgettery."

Just as I was leaving he said, "I understand that your friend Stigler is contemplating getting out of his five-and-ten-cent business."

I grinned. "Made it too hot for him, have I?"

"I don't know about that," he said; "but I understand that Woolton's five-and-ten-cent store people are buying the place, and adding it to their chain. Well, good-by," and he turned abruptly and left me.

When I walked back to the store I felt mighty uncomfortable—Woolton, the biggest five-and-ten-cent chain in the country, next door to me! I hadn't minded somehow, while it was Stigler, because he hadn't sufficient money to carry a big variety of stock as they did. Neither did he know anything about organization, or marketing methods, as the Woolton people did.

As I neared my store I happened to notice Stigler and a short, thick-set man coming out of his five-and-ten-cent store. As they passed me Stigler said, "Howdy, Black," with an attempt at joviality. Stigler had been looking much older lately. He wore a worried look.

When I passed his store I noticed two dapper young men busily writing. I made the guess that they were stock taking.

I told Martin and Larsen about it. Larsen pooh-poohed the idea of being afraid of the competition. Martin felt differently, however.

I expected the Woolton people would take over the store on the first of the month, and if so they would advertise big bargains the day before. They were sure to have crowds of people visiting them the first two or three days the store was opened, because they always offered as leaders some tremendous values. I mentioned this to Martin.

"The thing we've got to do, Mr. Black, if I may say so," he said, "is to see if we can't get the jump on them in some way, and also trim our windows so as to profit by any one visiting their store."

Jones, who was inclined, like Larsen, to deprecate the idea of fearing them, said, "I guess we needn't worry about them. We're educating the people to buy something better than five-and-ten-cent goods. Just keep up the educating stunt, Boss."

"You will find," said Martin, "that the Woolton people will make their store as bright as possible, and I am afraid that ours will look a little dull in comparison."

When Stigler had had the store fitted up he had had some very powerful lights put in, but he had never used them much. My store was not any too bright, although, of course, like him, I used electricity.

"I tell you what we'll do," I said. "We'll have an electrical display in both windows and, for the first week, we'll try to get a bigger blaze of light in our windows than they will have. We'll display the best quality goods that we can, so as to avoid any attempt at competition with them, but we'll make our store so bright that every one going to their store for bargains will be impressed with our up-to-dateness."

That is what we decided to do.

Martin had given me his handbill advertising the vacuum cleaners. On the next page is a copy of it.

I had had Roger Burns around for dinner the previous Sunday. He used to go to school with Betty and me, so of course when I told Betty that the New England Hardware Company, for which Roger was working,

had made him manager of its chain store in Farmdale, the first thing she said was that we must ask him for dinner.

While Betty and the Mater were clearing away the dinner things, I asked Roger how business was coming along.

LET INVISIBLE HANDS DO YOUR HEAVY CLEANING

Instead of hiring help to clean your carpets, let one of our PEERLESS ELECTRICAL VACUUM SWEEPERS do it for you.

PEERLESS ELECTRICAL VACUUM SWEEPERS are quiet, efficient, and thorough. You don't have to find meals for them and they never answer back.

If you have electricity in your home hire a PEERLESS ELECTRICAL VACUUM SWEEPER to clean your rugs.

$2.00 a day—delivered and collected free.

A child can operate them, but they do the work of a giant.

A special demonstration all next week at

DAWSON BLACK'S HARDWARE STORE
32 Hill St.

"If it's electrical you can get it from us."

"Well," he said, "we knew pretty well what we would do before we came."

"How could you tell?" I asked, laughing.

"We knew how much money we were to invest in Farmdale. We knew how often we ought to turn over our stock every year. We also knew what our expenses would be, and what our profits would be."

I couldn't help smiling as I said, "The only thing you didn't know was whether the people would buy the goods."

"That's where you're wrong," said Roger. "We knew what the people would buy, because we analyzed the market so thoroughly. We knew just what kind of goods each class of people bought; and how often they bought certain kinds of goods. And with our experience in marketing we knew how to get them into our store."

After Roger had left I thought that over a lot, and believed there was some truth in what he had said.

"Of course," I said, "it is much easier for you people to make money than it is for me, because you buy much cheaper than I can, and your expenses are so much less. You could afford to sell cheaper than I do, and still make a handsome profit."

"As a matter of fact," said Roger, "you are wrong; for, while the actual operating expense of this store would be a smaller percentage than your actual operating expense, we have a heavy supervision cost. It is a fallacy to believe that the larger store can operate for less expense. It cannot. The bigger business you have, the more money you have to pay the executives to control that business, and there is such a scramble for really big men that salaries of fifteen thousand dollars and twenty thousand dollars a year are not

unusual. Our general manager makes eighteen thousand dollars a year!"

"Think of making eighteen thousand dollars a year! Three hundred and sixty a week! Sixty a day! Working six hours a day! Ten dollars an hour! And here I pike along on twenty-five dollars a week and work my head off ten hours a day. Then you mean to say that it really costs you more to do business than it does me?"

"It surely does," he said, "but, while we get a smaller net profit on each sale, we possibly exercise more judgment in buying than you do, as we see that everything we buy is a quick seller. That off-sets the increased cost of doing business.

"Another big advantage the chain store has over the single store," continued Roger, "is that we have very little unsalable stock to dispose of. For instance, I have just had a lot of brushes sent me from one of the other stores. They cannot sell them, so, rather than have them sold at a sacrifice, the brushes were sent on to us. I am doing quite a big business in paint brushes—you know we specialize on brushes of all kinds, and I really think that already we are beginning to dominate that field in Farmdale.

"By the way," added Roger, "you ought to meet Pat Burke."

"Pat Burke?"

"Yes, he is the manager of the new Woolton store here—awfully nice fellow."

"When did you know him?" I said.

"Strange to say, he was assistant manager of the Hartford Woolton store when I was there, and I got to know him quite well."

"I hardly like to call on him," I said. "Remember, he's a direct competitor of mine, and next door to me."

"Competitor nothing," said Roger good-naturedly. "You are not competitors at all. You are selling different classes of goods, and you ought to supplement each other."

That was a new thought to me. I wondered if a five-and-ten-cent store was a hindrance or a help to an adjoining hardware store?

A man named Purkes ran a grocery store at the corner opposite Traglio's drug store. He was an undersized man and fussed and interfered with everybody else's business, and made a living chiefly because he hadn't much competition.

About two weeks before, a salesman of cheap enamelware had come into town, gone to Purkes, and sold him two or three cases of "seconds." Purkes thought he was a real fellow when he filled his window full of those seconds. The same week I was having a display of perfect enamelware. He put a price on his goods of ten cents each. He also had a big sign in the window, reading: "Don't pay fancy prices for enamelware. Purkes's cut-rate grocery store will sell you all you want for ten cents each. Pick them out as long as they last."

Now, old Barlow always played the game square. Stigler was certainly a hardware man, and I could stand for his cut prices; but, when a grocery store came butting in, I felt mad, and I told Charlie Martin that I'd like to get Purkes's scalp somehow. Charlie suggested quite a good little stunt.

Three days after Purkes offered his enamelware I had a window full of—what do you think?—tea; in half-

pound packets! And it was an advertised line, Milton's, which was a line that Purkes had sold for a long time! That tea usually sold for fifty cents a pound. I put a sign in the window saying: "Why pay fifty cents a pound for Milton's tea, when you can buy it here for thirty-eight cents a pound, nineteen cents the half pound."

That was exactly what it cost us. Martin had got hold of it for us from a friend of his in Providence, who was a wholesale grocer.

You really would have laughed to see Purkes come flying into our store about fifteen minutes after our window trim was complete. He reminded me of a wet hen who had had her tail feathers pulled out. He couldn't speak, he just sputtered and pointed to the window. After a minute I caught the words, "Scoundrel!" and "robber!" and "unjust!" and "report to the Merchants' Association!"

I turned around and caught sight of Charlie grinning his head off. He passed the high sign to me, which I understood to mean "Let him talk." So I beckoned to Charlie to come over.

"This is the man who thought up that idea," I said to Purkes. "It's a good one, don't you think?"

Both Charlie and I saw that Purkes was going to explode again, so Charlie said:

"Now listen, Mr. Purkes. Do you think it is any worse for us to sell tea than for you to sell enamelware?"

"But that's just a job line I bought! Just the little I sell could not hurt you,"—then he added maliciously, "unless, of course, you get fancy prices for your goods."

I felt like throwing him out of the store; but Charlie ignored his last remark and said, "That idea of yours selling enamelware was so excellent that I thought we ought to copy it. You sell hardware—we sell groceries."

"You are—how long are you going to continue selling tea?"

"Only until this lot is sold out."

"I'll tell you what," said Purkes, brightening up, "I'll buy your tea of you and you buy my enamelware."

"We don't sell seconds in enamelware, Mr. Purkes, so your enamelware is useless to us."

"Very well, I will continue to sell enamelware."

"We quite expected you would, Mr. Purkes. We are not going to sell tea after we have cleaned out this one lot, however."

"But by the time you've sold out that one lot you will have established such a ridiculous price that I probably will have to cut my price to satisfy the people. Why, the stuff costs you more than you sell it for."

"Guess we're satisfied with what we are making out of tea, Charlie, aren't we?"

"Yes," he answered, "but I think we are going to do even better on the Cross Tree jams."

These jams were the most advertised in the country, and Purkes was the local agent for them.

The little chap let off a scream. "I'll stop you getting them!" he cried. "I'll sue you!—I'll—!" He stopped abruptly and asked, "Where did you get them?"

"From the plumber's!" said Charlie, "Where did you think?"

"But you can't get them—I've the sole agency."

"In that case," I returned, "you've nothing to worry about, have you?"

The outcome of it was, however, that Purkes promised to take his enamelware off sale at once and get the manufacturers to take it back—even at a loss—-or, failing that, to sell his stock to some store outside of Farmdale. We in return were to sell him our tea at forty cents a pound. The little chap kicked at this, but he agreed.

Having got the matter fixed up, he said, "There now, that's settled, thank goodness. It isn't nice to have disputes among friends, is it? I'll send my man up for that tea this afternoon, so that you won't be bothered to send it down," and he peered over his spectacles and smiled benignly.

"We will let you have the tea as soon as your enamelware has left town. Until then we will keep it here, in case we need it," I replied.

"What, don't you trust me?" he exclaimed.

Here I forgot myself, for I turned round sharply and said: "I do *not*! I'm almost sorry that you agreed to get rid of that enamelware, for, by heaven, there's a good profit in groceries, and it wouldn't take me more than two minutes to get into that line myself!"

Old Purkes went white to the gills and assured me hastily that he would get the enamelware out of town as quickly as possible.

I felt so stuck on myself when he left the store that I wanted to stand on the counter and crow.

"You threw a good bluff," said Charlie, after Purkes had left.

"What do you mean—bluff?" said I, surprised. "No bluff there. I meant every word of it!"

"Even to starting a grocery business?"

"Aw, that," I said sheepishly. "It was a bit foolish because, while business is booming with us, I find that every little bit of extra profit I make has to go into stock. So, as regards actual cash, I am no better off than I was six months ago. However, bluff or no bluff, I really think we've killed the grocer's competition."

I wonder more retail merchants don't retaliate in this way on merchants in other lines who make this kind of competition. Perhaps they don't because they don't want to offend a fellow townsman. They forget, however, that their fellow townsman doesn't hesitate to offend them.

Pat Burke came into the store that afternoon and introduced himself to me, saying, "Roger Burns sent me, as he wanted me to know you."

He was a short, thick-set man, and spoke on generalities for a little while.

"How's business coming along?" I asked him.

"Very well indeed," he said.

"How did you find the business when you took it over from Stigler?"

Without any expression on his face at all he said, "Just about what we expected."

"What do you think of Stigler?" I asked him.

He didn't say anything for a minute, but let his eyes roam around the store.

"I certainly like the way you have your electrical goods displayed, Mr. Black," he said. "You have a good trimmer, whoever he is."

"I do it myself."

"The dickens you do!" he commented. "Well, that is one of the most attractive displays I have seen in a long while. I want to compliment you. If you were in Boston or New York you would give up running a store of your own, and be head of the decorative department of some big department store. Do you know that some of those head window trimmers make as much as five thousand dollars a year?"

We got on a general discussion of window trimming.

"Well, I've got to get back to the store," he finally said. "When you have an evening at liberty I should like to have a chat with you. I think we ought to be able to help each other."

It was not until he had gone that I realized that he had never answered my question relative to Stigler. He put it off as neatly as anything I ever saw.

CHAPTER XXXVIII
A LOGICAL PROFIT-SHARING PLAN

I had pledged myself to a profit-sharing plan with my small staff for the year beginning June 1, since my fiscal year would end with the last day of May.

Think of it! By the end of May I would have finished my first year in business. When I looked back at the year's experiences, I realized that I surely had learned a lot in that short time. I had learned more each month than I had learned in all the time I was a clerk. The reason was, I suppose, because I *had* to learn, whereas, while a clerk, I had had neither the inclination to learn nor the encouragement. I think bosses make a mistake in not encouraging their people to study the business.

Now, I want to tell about my profit-sharing plan. For almost two weeks I had been spending nearly every night with Jock McTavish, the accountant who had helped me out so much in the past. I had told him what I wanted, and we had worked out a plan between us. Jock was Scotch and old-fashioned. I sometimes called him glue fingers, because whenever he got his hand on money it stuck to him.

"Aw, weel, noo," said Jock, "dinna fash yersel', mon! Ye may talk aboot yer pheelantropy an' yer wantin' ta help yer fella creeters, but you maun ken that you canna be doin' it unless ye fir-rst get the baubees. When ye took o'er tha beesiness, ye planned tae sell thirty thousand dollars worth o' goods the fir-rst year, and on that sales quota ye planned expenses to be twenty per cent."

I nodded agreement.

"By tha end o' November," he continued, "or, in other wor-rds, at the end o' the half year, ye were $1,128.00 behind your quota."

"Yes," I said, "but we have caught that up."

"Ye've done gr-rand," said Jock. "Noo frae June o' last year to the end o' February ye hae doone $22,640.00, or $140.00 above your quota. This means that tha third quarter o' your fiscal year showed an excess over its quota o' $1,268.00, which, if ye had keppit oop tha same pace through aw' tha year, would have meant an excess above your quota o' $5,072.00."

"Wait a minute, Jock," I interrupted, "you're making my head go round with all those figures." And I took out my pencil and worked the figures.

"Sither," continued Jock, "ye planned your expenses to be twenty per cent. on a $30,000.00 business, but, as a matter o' fact, it's costing ye twenty-two and one-half per cent. on that basis."

"Let me see," I said, figuring vigorously, "Twenty per cent. of $30,000.00—that's $6,000.00."

"That is so!" said Jock.

"But you figure that, at the present rate, expenses will approximate twenty-two and one-half per cent. of

$30,000.00—or $6,750.00."

"Ye spoke tha truth," said Jock. "In other words, ye're losing $750.00 worth of profit which ye would a' had if ye'd conducted your beesiness better."

"I guess I've—"

"Tut, tut, mon," said Jock. "I'm no' saying ye haven't done grand. Ye've done splendidly, but ye should be able tae keppit your expenses doon tae twenty per cent. As a matter o' fact, when ye do more business I think ye'll be able to do so."

"Where has that two and one-half per cent. extra expense gone to?" I asked.

"I'll tell ye," said Jock. "Ye planned bad debts tae be one-half o' one per cent., or $150.00, whereas they are aboot one per cent. or $300.00."

"Yes," I remarked ruefully, "I remember that we made a lot of bad debts when we first took over the business; but, since I have put in that new system of keeping closer track of charge accounts, we have had very little loss that way. We will be down to our one-half of one per cent. next year," I added cheerfully.

"Maybe ye will," said Jock, "and then again, maybe ye won't. Ye will, if ye can keep your feet on the ground, and that seems deeficult for ye to do all the time, does'na it?

"Wi' regar-rd tae advertising," he continued, "we planned it should be aboot one per cent., or $300.00. Noo, as a matter o' fact, ye hae already spent that, and will probably spend $100.00 more afore your fiscal year is oop. Your advertising will be one and one-half per cent. instead of one per cent. There's anither one-half of one per cent. gone."

"Next year my advertising will again be one and one-half per cent.," I said, firmly.

"All richt," said Jock, "but dinna forget that the extra one-half of one per cent. means $150.00 cold cash."

"I'm quite willing to pay it," I said, and here I felt on sure ground, for I was convinced that the advertising we had done had been responsible in no small degree for our success in doing as much business as we had.

"General expenses," continued Jock, ignoring my comment. "General expenses we planned should be one and one-half per cent., or $450.00, but they'll be two per cent., or $600.00.

"Your rent should hae been three per cent., or $900.00. As a matter o' fact, it's $1,000.00. Depreciation was planned for one-half of one per cent., but it'll exceed that, or so I surmise from what ye tell me, so that ye might say that depreciation and rent accounts for anither one-half of one per cent. excess o' your expense allowance."

"We will keep depreciation down to one-half of one per cent. nicely next year," I commented. "I will avoid some mistakes in buying that I made this year, and, besides, I will have cleaned out the remnants of the old stock which I bought from Jimmy Simpson."

"On the ither hand," continued Jock, ignoring altogether what I said, "ye expected delivery costs tae be one-half of one per cent., or $150.00, whereas I dinna believe they'll exceed $100.00, so there is a wee bit saving. Salaries should hae been eleven per cent., or $3,300.00, whereas they're rather more than eleven and one-half per cent., or $3,450.00. That is where your two and one-half per cent. has departed.

I'll summarize those excess expenses:

Bad debts	½ per cent.
Advertising	½ per cent.
General expenses	½ per cent.
Depreciation and rent	½ per cent.
Salaries	½ per cent.

"Here's the poseetion," continued Jock. "The average mark-oop is thirty-three and one-third per cent. on stock, or twenty-five per cent. profit on sales price. Expenses were planned tae be twenty per cent. of sales, and, had that been so, ye would hae had five per cent. profit after all expenses had been paid, for yourself."

I began to listen attentively. Isn't it strange how one sits up and takes notice when one's own pocketbook is in discussion?

"As it is," said Jock, "expenses being twenty-two and one-half per cent., ye make only two and one-half per cent. profit, if ye do the amount o' business ye expect."

"*If*," I said scornfully. "It's a cinch we'll do it."

"I hope ye will that, but dinna brag aboot it 'til ye get it. Ye canna build your hoose 'til ye've got the bricks.

"Listen, noo," he continued. Jock had begun to remind me of an inexorable fate, he went along so quietly, impartially, just as if he were passing sentence on me. As a matter of fact, he was making me think of the finances of my business in a way that I had never thought of them before.

"If ye'd made five per cent. net profit on your $30,000.00 worth of business, ye would hae added $1,500.00 a year to your income, whereas, noo that ye may make only two and one-half per cent. on that amount, your income will be reduced to $750.00. It's just those wee bit half per cents. that hae taken $750.00 out o' your pooch."

"If we increase our sales," I said, "of course that is equal to increasing our rate of turn-over, isn't it?" Jock nodded. "Now, see if this is right: If we do make a little less profit on each turn-over, the actual dollars and cents profit at the end of the year may be greater than it would be if we made a larger net profit on each sale but didn't sell so much goods."

"Ye reason that out well, lad," said Jock, and somehow I felt quite chesty to think I had done something which pleased the old heathen.

"If ye keep your expenses as at present, and increase your sales, all the profit on the excess business above your quota is porridge. Ye dinna hae to pay any additional amount for rent, taxes, heat, light, depreciation, advertising, or insurance. In other wor-rds, your operating expenses on all business, over and above your sales quota, are reduced by these items. This saving would reduce your operating expenses eight per cent., meaning that this excess business over your quota would only cost ye twelve per cent. to secure, instead o' twenty per cent. As a matter o' fact, if ye can get more business than your quota calls for, wi'oot increasing your salaries, that would eleeminate all expenses except delivery and general expenses. Noo, if ye feel ye must give awaw your har-rd-earned money here's a proposition for ye:

"Plan tae keep your salary expense at its present figure, which is based on $30,000.00 worth of sales annually.

"Ye can afford to pay eleven cents for salaries oot o' every dollar ye get. Give eleven cents on every dollar ye take, above $30,000.00, to your salespeople, as a bonus and divide it among them according to their salaries. For example, suppose next year ye do $40,000.00 worth of business—and ye ought tae be able tae do this, because ye're selling at a slightly better rate than $35,000.00 a year noo. If ye do, ye secure $10,000.00 above your sales quota. Eleven per cent. of $10,000.00 is $1,110.00, which ye could deestribute among your folk."

I referred to my note book of expenses, and said: "Our salaries at present total $71.00 a week."

"Including yoursel'?"

"Yes," I answered.

"Weel," continued Jock, "that bonus would add $22.00 weekly to that $71.00. That means for every ten dollars o' salary now earned there would be added $3.14 bonus."

"How would it work out in Larsen's case?" I asked. "He gets $20.00 a week."

"His bonus would bring his salary to aboot $26.00 a week. Another way o' putting it is that every dollar o' weekly salary seecures a bonus o' $16.12 a year. I would suggest ye pay a bonus every quarter—if your quarter's quota o' sales is seecured."

"Suppose we need extra help?" I said.

"If ye hae tae have extra help, the expense o' it'll hae to come oot o' the $1,100.00 bonus, or whatsoever the amount might be. Unless ye did this, ye'd be exceeding your original allowance for wages. If your people know that, the less people there are wor-rkin', the more money each o' them makes, they'll all o' them work as har-rd as they can to accomplish the results wi'oot adding extra people tae tha payroll. There is one ither thing I must warn ye of, and that is, tell all your people that this is only a plan tae be tried for a year, and that each year ye'll decide upon the sales quota according tae the growth o' the beesiness.

"I think I follow you," I said thoughtfully. "The more business we do with less help, and therefore less payroll, the bigger will be the bonus to divide. But where do I come out in all this?" I asked. "Eleven hundred dollars seems a lot to give to those fellows."

"Here's where you benefit," said Jock. "Ye give yourself a salary at present of $25.00 a week, don't you? That's $1,300.00 a year. Now, then, if ye sell $40,000.00 worth of goods next year, ye will make a net profit of five per cent. on $40,000.00, which is $2,000."

"That's so," I commented.

"In addition to that," he continued, "ye make an extra eight per cent. on $10,000.00, the excess sales over quota, on which ye hae no expense ither than salaries; eight per cent. of that $10,000.00 is $800.00. Then, again, remember that ye share in the bonus, for eleven per cent. for salaries includes your ain, so ye receive a bonus of $403.00 oot o' that $1,100.00. In other wor-rds, if ye hae $40,000.00 worth o' beesiness the next fiscal year, and keep your expenses doon tae twenty per cent. on a sales quota o' $30,000.00, your income would be $4,503.00."

"Can you beat it!" I said, under my breath. "Four thousand five hundred and three dollars," I continued slowly, "Ninety dollars a week. Great Scott, that's making money!"

"It's aw' a question o' being able to get your people to speed up your sales to increase the turn-over o' your capital so as tae make extra profit wi-oot extra salespeople," said Jock.

"That's salesmanship," I commented, for I remembered that my friend Robert Sirle—if I could call such a big man my friend—had said that "salesmanship is the creation of additional business without additional cost." "What we must exercise this next year is salesmanship. Why, I can afford to make small increases in salaries and still make a good thing for myself," I added.

"Aye," said Jock, "o' course ye can make increases in salaries, but recollect ye can only give people the money in one way or the ither. If ye increase salaries ye must reduce bonuses in proportion."

I decided to try the plan, and at our next Monday evening meeting I announced it to the fellows. Jock was there, fortunately, to explain it all to them, and finally they all understood it. Larsen, however, said dubiously, "It's complicated to me, Boss."

"All ye've got tae think aboot," said Jock, in answer to him, "is that ye get no bonus until the store has sold $30,000.00 worth o' goods. After that eleven cents on every dollar is divided amongst ye according to your salaries."

"When you start it, Boss?" then asked Larsen.

"We will start this on June 1," I said. I noticed Larsen's face fell, as also did Jones'. "But," I continued, and here they brightened up, "if we do exceed our $30,000.00 this year, I shall give a bonus, though only half of what it will be next year."

"Why only half?" asked Larsen.

"Because," said I, "our expenses have been $750.00 too high as it is. If we do exceed our $30,000.00 for the year ending May 31, we will split up six cents on every dollar over that amount, in proportion to your salaries. How does that strike you?" I said, for every one was silent.

Larsen rose to his feet, coughed impressively, and said: "Mr. Black, on behalf of us fellows I say we appreciate it. I don't quite follow this per cent. stuff. You are bigger business man than we,"—I could not help looking at Charlie Martin, when he said this, for Charlie, with his thorough business training in the college of business administration, I knew to be a better business man, on the theory of business, at any rate, than all the rest of us—"and, if you say so, we know it's O. K. It looks good to me. I know the wife will be tickled to pieces."

I smiled at the way Larsen drifted from general congratulations to thoughts of his wife.

Well, the meeting broke up pleasantly, and every one left with a firm determination to do his best to increase sales without the need of increasing our force. Jones and Larsen and the boy Jimmie walked down the road together, and I heard Jones say: "We will work day and night. If we can only do the business without getting any more help—"

CHAPTER XXXIX
A BOOMERANG IDEA

I had thought of a great idea to profit by agitation against the high cost of living. The idea had come to me when reading a story in a business paper which had said that it was not high cost of living we were suffering from, but cost of high living, and, instead of buying things in bulk as we used to do, we bought in packages and had to pay a whole lot of money for the package—and the advertising of them. It had said also that the modern housewife was lazy and would not *do* things for herself if she could get them done by some one else, and that she thought more of tango teas than toting baby carriages. The article had finished up by saying: "How many housewives do *you* know, Mr. Reader, who will make their own soap, do their own washing, bake their own bread, and such like housewifely accomplishments which our parents and grandparents took pride in performing?"

Now, it hadn't seemed to me that that was quite fair to the housewives. Betty, for one, was no tango-trotter. Well, my brilliant foozle of an idea had been to make a splurge on bread mixers. I had always carried one or two in stock, but never had done much with them. So I ordered three dozen as a starter, that is, two cases, and I got a really good price on them. Then I ran an ad. in the paper, saying that it had been said the modern housewife preferred to have things done for her rather than to do them herself, but that I felt it was not so, and that, just to show that the modern woman could do as well as the previous generation, I had started a bread-making contest. I used a slogan: "You can make bread better than mother by using the Plintex Bread mixer."

I then asked every one to buy a bread mixer, bake a loaf of bread with its aid, and leave it at the store. I also stated that I would turn all the bread baked over to the hospital, and I offered an electric chafing dish for the best loaf baked. I concluded by saying that three prominent citizens would be the judges.

I had determined to surprise every one by this stunt, but when it came out no one was quite so surprised as I was at its reception. When I took the ad. to the newspaper office the fellow grinned as I handed it to him.

"Good idea, isn't it?" I said.

"Some idea all right, Mr. Black," said he.

Next morning, when I arrived at the store, Charlie Martin was waiting for me with a paper in his hand. Said he, "Mr. Black, did you put this in?"

"Sure," I answered.

"I thought perhaps Stigler was trying to get at you in some way," said Charlie.

I went hot and cold all over, for I felt right then and there that I had made a big mistake.

"Who's your committee of three prominent citizens?" he then asked.

"I have not picked them yet," I said rather sheepishly.

"But," said Charlie, "a citizen may be prominent without knowing much about bread. Incidentally, after those three prominent citizens have tested every loaf of bread, Heaven help the poor babies in the hospital who have to eat what is left! And, say, if my landlady were to bake a loaf of bread in this contest, there would be death at some one's doorstep. She can no more bake bread than I can fly."

"Well," I remonstrated, "those people who can't bake bread won't send in loaves."

"I am inclined to think," said Charlie, "that they are just the people who will. And, incidentally, you insist on every one buying a bread mixer before sending in a loaf. Why don't you try the same thing with ice cream freezers? Insist on them spending a few dollars to buy an ice cream freezer, and submit a dab of ice cream for a contest?"

"I wish I had talked it over with you, now, Charlie," I blurted out.

"So do I," said Charlie.

Just then the telephone bell rang. Larsen answered and said it was for me. Mr. Barlow was at the telephone.

"Say, Dawson," he began, "who worked up that brilliant ad. you have in the paper this morning?"

"I did," I said, feeling pretty cheap, somehow.

"Did you find the women all lined up on the doorstep this morning, ready to buy bread mixers?" he asked.

"What's the matter with the idea?" I said.

"Nothing, it's a great idea. I'm going to advertise traction engines among the farmers, and offer a prize of two eggs to the farmer who makes it hoe a row of potatoes quickest."

"You are carrying the idea to a point of absurdity," I said. "What's the matter with my idea, anyhow?"

"Ask Charlie Martin; I guess he can help you," he answered. "And say, Dawson, I don't want to hurt your feelings; but, if I were you, I would not try any more brilliant stunts without talking them over with Charlie or some one else first. The bulk of your ideas are fine, you know, but occasionally you slip a cog."

I hung up the receiver, then turned to Charlie and said: "I thought I had a pretty good idea."

"You had a good idea," he said, "but worked it out incorrectly. It is such a bald attempt to sell bread mixers. You don't give any reason why they should buy bread mixers. The only reason you ask them to buy the mixers is to enter the contest. Now, the better-class women won't do it, and the poorer people have not money to buy mixers."

"I never thought of that," I said.

"Then, again," said Charlie, "you have, or had, quite a good customer for hardware in the Empire Bread Company. I wonder what they will think of you urging people to stop trading with them?"

"Good heavens!" I gasped. "I never thought of that, either."

"Evidently not," said Charlie.

"I am going right down to see them," I said, and I seized my hat and, before he could say another word, I was on my way to see Mr. Burgess of the Empire Bread Company.

When I arrived at Mr. Burgess' office I heard him and Stigler (Stigler above all people) laughing. The boy told Burgess I was there, and I was asked to go right in, which, like a fool, I did.

"How-de, Black?" said Stigler. "Have yer just dropped around to see if Mr. Burgess will enter a loaf of bread in yer bread-mixing contest?"

I ignored him and turned to Burgess and said: "I didn't know you were engaged—I will wait until you are through."

"Don't bother, Black," said Stigler, "I am going now," then, turning to Burgess, he added: "All right, Mr. Burgess, I'll see that yer have them things this afternoon."

My heart sank when I heard those words, for the Empire Bread Company was a good steady customer of mine—one of the best, in fact. Burgess used to trade with Stigler, but they got at cross purposes over something and the business had come to me, and had been with me for over six months.

"Say, Mr. Burgess," I began, as soon as Stigler had left the room, "I'm awfully sorry for that ad."

"Don't you be sorry, Black," he said, "it will probably be good business for you. In fact, I think we will have to enter a loaf of bread in that contest ourselves. It might be good advertising for the Empire Bread Company to win the thirty-cent cheese dish, or whatever it is, that you are giving for making the best loaf of bread."

"I don't know how I ever did such a foolish thing," I said; "but I want you to know that I shall advertise to-night that the contest is abandoned on account of inability to get together the committee of judges."

"Hm!" said Burgess. "I can just imagine the people saying, 'I guess the Empire people got after him. That is why he is squealing.' Still, you know your own business best. And now please excuse me, for I am very busy."

"For heaven's sake tell me what I ought to do, Mr. Burgess! If I hadn't been so bull-headed I never would have got into this mess."

"And," smiled Burgess, "you think it is bad business to risk losing ours?"

"Why—partly—I certainly didn't want to hurt your business," I said.

"Believe me, Black, a thing like that won't hurt our business; but it's good to change at times, so we have switched over to Stigler for a little while. Some day, perhaps, we will give you a chance at some more of our business; and now you really will have to excuse me."

I found myself walking back to the store feeling very disconsolate, indeed. I decided that, at any rate, I would not risk any more advertising on that wretched bread-making contest, until I saw what was going to happen. Charlie met me near the post office. "I guess we have lost the Empire account, haven't we?" he asked.

I groaned.

"Well, cheer up, Mr. Black, we all make mistakes—and it will be forgotten in a day or two. But—" and

then he hesitated.

"Go on, Charlie," I said, "I really want to get your advice."

"All right, then. If I were you, Mr. Black, whenever you plan any advertising, see first of all that it is not going to hurt any one else's business; next, whenever you run a prize contest, run one without any strings attached to it; and, when you give a prize—give something other than what you sell."

"Do you believe in prize contests?" I asked Charlie.

"As a general rule, no. I think if you have any money to spend for advertising, you had much better spend it in advertising just what you are selling, giving people reasons why they should buy your goods. That sounds humdrum and everyday, I know. There's nothing apparently brilliant about it, but it gets results. Notice the really big advertisers. They advertise the goods they have to sell, and it is very seldom you find them branching off into prize-contest ideas."

"What about the 'Globrite' flashlight?" I said.

"That prize contest complies with the three rules I mentioned. The prizes were *cash* prizes and big ones. The public didn't have to buy anything to enter. The prizes were big enough to tempt people to study 'Globrite' goods, and that really advertised the flashlights to every contestant."

Somehow, Charlie's quiet confidence made me feel better. But, candidly, I hated to be seen on the street those days, for everybody asked me how the bread-making contest was getting on.

At the end of three days, we had not sold a single bread mixer!

CHAPTER XL
RULES FOR GIVING SERVICE

Our next Monday evening meeting had proved quite interesting. We had sold one bread mixer, but, thank heaven, no one had inflicted a loaf of bread upon us! I was hoping that that foolish stunt of mine would die a natural death—and that's a better one than it deserved.

The matter for discussion at the meeting was introduced by Jones, who had in his hand a copy of that little "Service" booklet which we had issued.

"I was thinking over this little booklet the other day," said he, "but, do you know, Mr. Black, I don't think we are living up to it, somehow."

"In what way do you mean?" I asked him.

"Well, we talk about service and how we want people to feel they are at home, and all that, and— Oh, I don't know how to express it," he floundered.

I certainly didn't know what he was driving at. I looked at Larsen, and his face was a blank; then I looked at Charlie, and, as I did so, he said:

"I'd like to ask Jones a question," and he turned to Jones, saying, "What you mean is that, while we talk of giving service, we have not any definite plan of going about it. Isn't that it?"

"Yep," said Jones, "we have no rules or regulations or anything of that kind."

"I see what you mean," I said. "You mean we *talk* about service, but don't *give the atmosphere* of service."

"That's exactly it," went on Jones, "we ought to be able to give people the feeling that they are being treated differently when they come into the store."

"Store atmosphere, that is," said Charlie, "and the way to get it is by having definite rules of conduct—rules which every one should live up to."

"Do you think it is worth while having a set of written rules of conduct in a little store like this?" I asked.

"Being a Yankee," laughed Martin, "I'll answer you by asking you another question. Do you think it is as important for a small store to have proper accounting methods as a big store?"

For an hour or more we had an animated discussion on what rules of conduct we ought to adopt for our store, and finally we worked up a list of twenty-one, which I give as follows:

1. No customer must leave our store dissatisfied.

2. The customer on whom you wait requires all your attention.

3. Approach the customer who enters the store; do not wait for the customer to approach you.

4. Remember that the object you have in view is to sell goods at a profit to the store, and to the satisfaction of the customer.

5. The more customers you have, and the more each one spends, the nearer you are to the attainment of your sales quota.

6. Customers come into the store for their convenience. Let your speech and manner show that you appreciate the opportunity of serving them.

7. Cleanliness is imperative, from the floor to the ceiling, from your hair and your shoes to your finger nails.

8. A smile costs nothing. Give one to every customer.

9. Show your appreciation of their patronage by always saying "Thank you" when giving the package or the change.

10. Customers come into the store to buy merchandise, not to talk to, or admire you. Do not wear anything, or say anything, that will distract attention away from the goods to yourself.

11. Repeat the name and address of a customer whenever goods have to be charged or delivered. An error in writing the name of a customer is almost a crime.

12. Write distinctly so that others will know what you mean.

13. Try to know the names of customers and, when addressing them, use their names.

14. Never correct customers' pronunciation of goods. For preference, adopt their pronunciation.

15. The store is a place for business. Do not allow it to be used as a meeting place for loafers or for gossips. Nothing drives away real customers more quickly than this.

16. "Punctuality is the soul of business." Be at the store punctually and wait on customers promptly.

17. Study your goods and show seasonal articles to all customers whom you can interest in them, especially if the goods are being advertised.

18. Don't wait till you sell the last one of an article before putting it on the want book. Remember that it takes time to get supplies.

19. Exercise care in displaying goods. Goods well displayed are half sold.

20. Adopt as your personal slogan:

"If every worker were just like me,
What kind of a store would this store be?"

21. Work *with* your fellow workers.

We felt quite pleased with that list of rules, and the more I looked at them the better they seemed to me.

We had a discussion as to which of the twenty-one rules of conduct was the best. Larsen said that number one was the best. I favored twenty-one. Charlie said four was the best, and we finally agreed with him.

"Four," said Charlie, "appears to me to be the best, because the whole object of running this business is to make a profit. All the other rules are followed merely in order to secure that object."

I really believed that we would find it easier to work according to definite rules, than to continue with no rules for our guidance. Furthermore, we ought to be happier, working harmoniously together along definite lines. We all agreed that following these twenty-one rules would help us to give the store an atmosphere of *good service*, the *square deal*, *truthfulness* and *cooperation*.

Larsen had resumed his Thursday afternoon hunts for business. The first Thursday, when the old chap got back to the store, he was almost crying with delight.

"Say, Boss," he said, "those people seemed real glad to see me. They ask me where I been so long. I tell them I was sick. That's why I dropped Thursday trips. I felt I was meetin' old friends."

"Fine!" I said. "How much business did you get?"

"Sixteen dollars' worth," he said. "I think by keeping at it we'll get lots of new business. Remember old Seldom?—well," (Seldom was a real estate man and quite well-to-do) "he saw me coming in and came out of his office to me. He made me go to Traglio's and gave me a cigar. Then he said, 'There's nothing I'm wanting, Larsen, but step over to the house; I'll tell the missus you are coming over.' Well, Boss, I go to the house and see her. She had a mail-order catalog and was making out an order. She's good-natured and fat. She make me cup of tea. She showed me order to go to Chicago."

"What was it for?" I asked Larsen.

"A bread mixer, for one thing," said Larsen, grinning.

I remembered my bread-mixer episode, so I said: "Well, why didn't she come here for it? Goodness knows we advertised them enough."

"That's what she said. She said it advertised too much. She thought if she bought one she get her name in paper or something."

"Why, that's nonsense," I remonstrated.

"That's what she said of the ad," said Larsen.

"Oh, well, forget it," I cried peevishly. "Did you get an order from her?"

"The only one I did get. Here it is—sixteen dollars! I try to sell her pencil sharpener, but she say, 'That's a man's buy.' I'll sell Seldom one for her."

"Didn't any of the other people you called on want anything?"

"No," said Larsen, "they not expect me. I didn't like to push this trip. I think we oughta make a list of season stuff and call on regular customers. We could sell them stuff they buy from mail-order folks."

Larsen was determined to find some way of coping with the mail-order houses. We certainly had had some little success, but the mail-order houses seemed always to be everlastingly on the job.

CHAPTER XLI
ENDORSING A NOTE FOR A FRIEND

When I was a boy I had been great chums with a lad named Larry Friday. Larry used to sleep at our house every other night, and I would sleep at his house every other night. We certainly knew each other as well as two boys could.

About six years before I bought this store, he had left town, when his father had moved to Providence. His father had failed there, his mother had died, and Larry, who had always had plenty of spending money, was thrown on his own resources. I had lost track of him, so you can imagine my surprise when he walked into the store one day.

We had a long chat over old times and I took him home for the night. Then he told me that he had saved up a few hundred dollars, and wanted to get another five hundred dollars, for a little while, to enable him to buy a small stationery business in Providence. His father had been in the paper business, and for that reason he naturally leaned toward that line.

"That's too bad, old man," I remarked, when he told me that he was five hundred dollars short. "If I had the money I'd be only too glad to lend it to you," as, indeed, I would have been.

"That's what I came to see you about, partly," he replied, leaning over and becoming very serious. "Now, the present owner of that store is willing to take my note for two months for the five hundred dollars, if I can—find some responsible endorser. Listen, old man,"—and he brought out several sheets of paper all covered with figures. "Let me tell you exactly the condition of the store."

The figures that he had seemed to show conclusively that in sixty days at the most he would have sold enough goods to be able to pay the note.

"You see," said Larry, "I would have three hundred dollars in cash, anyway, as a working capital, so, in a pinch, I would really only have to find two hundred dollars to pay it. And if you would endorse it for me—there's not the least risk in it, or else I wouldn't ask you—I am willing to pay you interest on the money, if you wish, old man."

"Larry!" I exclaimed, quite disappointed that he should suggest such a thing as interest. "Indeed I'll endorse the note for you, but don't you talk of interest, for I'm only too happy to be able to help you a bit!"

Just as I had signed my name on the back of the note, Betty came in.

"What are you doing, Dawson?" she asked sharply.

"Just—" I looked at Larry to see whether he had any objection to my telling Betty about it.

He said, with a little embarrassment: "It's just a little business matter between Dawson and me."

"You know, old man," I said to Larry, "I talk all my business over with Betty. Of course you won't mind

my telling her about this, will you?"

"Why, no," he returned, as he picked up the note and put it in his pocket.

When I told Betty what it was, to my astonishment she said:

"Well, Dawson, if you allow Mr. Friday to have your endorsement on a note you are very foolish!"

"Betty!" I said, quite mortified to hear her speak so in front of my old friend.

"And," she continued, looking Larry squarely in the face, "if Mr. Friday allows his friend to endorse a note for him, I don't think he is much of a friend."

"I am sorry your wife feels that way about it," said Larry. "I guess I'm coming between you two, old man. Here's the note—you better take it back, for I think too much of you to do anything that would affect your happiness. . . . Although I must say that I think Mrs. Black is unjust to you and me."

"You put that note right back in your pocket!" I commanded. "Betty," I said sharply, "this is a matter which I can handle without any help. Thank you!"

"Dawson," said Betty, holding out her hand to me, "I was vexed."

"Come, Larry, old man," I said, "I've known you too many years to allow my judgment of you to be swayed."

Larry held out his hand to Betty, who, however, turned coldly away and left the room.

"If you don't mind, old man," said Larry, "I'll not stay with you to-night, and if you want that note back—" his hand went toward his pocket.

"No! If the time comes that I can't trust you, I'll tell you so to your face!"

"You're a real pal!" exclaimed Larry, with feeling eyes.

He packed his grip, and, with a hearty, silent handshake, he left the house.

I had felt very much astonished and mortified that Betty should have acted that way, and I went into the house to reason with her. To my surprise, she was in her room and the door was locked.

"I want to come in," I said.

"Keep on wanting!" she replied, angrily.

"B-but—" the door was suddenly thrown open, and Betty stood there with her eyes flashing.

"Don't 'but' me. You can hardly make both ends meet now, and your business is only just making a bare existence,"—I looked surprised—"yes, a bare existence; and here you jeopardize your future by endorsing the note of a friend without knowing the first thing about it! The thing I advise you to do is to begin to save up five hundred dollars to pay that note."

I laughed.

"Dawson," she said, "there *are* times when I don't know whether you're a fool or not. This is one of the times I'm *sure* you're one!" And, with that, she slammed the door in my face, and left me aghast.

Betty was still sulky the next day. She could not get over my having endorsed that note for Larry. I was disappointed in Betty. I didn't think she would have me throw down a pal. Besides, it had not cost me anything to endorse the note, when it was sure to be paid long before it matured. While trying to get Betty to be reasonable, the telephone bell rang and I said, "Go answer it, Betty."

"Better answer it yourself," she snapped, "perhaps it is some other friend who wants you to give him some money."

I picked up the telephone and called, "Hello!"

"Hello, yourself, you old scallywag!" came back a voice which was familiar, though for a minute I could not place it.

"Who is it?" I asked angrily.

"Who's been biting you?" came back the answer. "This is Fred Barlow, old surly face. What's the matter, anyway? Had a row with the wife?"

Fred Barlow! Old Barlow's son! If ever there was an irrepressible young man it was Fred Barlow.

"I'm coming right over to see you," he said, and click went the receiver.

I went back in the room and growled at Betty: "Fred Barlow's coming over here. Try to be civil to him."

Betty looked at me for a minute, then crossed the room, and put one arm around my shoulder.

"Dawson, dear," she said, "you must not get vexed with me. You know, dearest, I would do everything to make you happy. But you must also know, dear, you have such a great big heart that you sometimes let it run away with your head—now, don't you? But you must not get angry with me. We cannot afford to get cross with each other—can we?"

"I—" but what then happened is nobody's business but ours. Suffice to say that, when Fred Barlow did breeze into the house, Betty and I were both smiling, and smiling from our hearts.

"Well, you old turtle doves," said Fred, "what's the price of dollar razors to-day? I want to buy one so that I can razor rumpus."

"Dawson," said Betty severely, yet with a twinkle in her eye, "please throw this person out of the house. A man who makes puns on Sunday is breaking the Sabbath."

"Never mind the Sabbath," said Fred. "If you will ask me to break bread with you I will stay. What's doing?"

"Well," I said, "I suppose we shall have to ask him, sha'n't we, Betty?"

Then we stopped fooling, and began to talk of general matters. I told him about Larry Friday.

"Poor old Larry," said Fred.

"Why poor old Larry?" I asked, with a sinking feeling in my heart.

"Why the poor devil only got clear of the bankruptcy court three months ago. You know he tried to run the Providence business after his father died, but he made a bad mess of it. Still, I guess he's learned his

lesson."

I had a cold feeling around my heart, and I began to wish that I had heeded Betty's advice. A five hundred dollar note is not much to endorse, if a fellow's got the money; but—

"But can he?" I heard Betty ask.

"Of course he can!" said Fred.

"What's that?" I asked, coming out of my brown study.

"I suppose you know," Fred said, "that I am an agent for the Michigan car, the best little four-cylinder on the market, twenty miles on a gallon of gas, seats five people, rides like a feather bed, nine hundred and fifty dollars."

"Hold on," I cried, "if you have come here to sell me a car, just beat it while the beating is good."

"I have not," he said, "I have come to tell you that you and Charlie Martin are going joy riding with me. I have to go to Hartford to attend the conference of the eastern managers of the Michigan Car Company, and I think the ride, and a day or so off, would do you and Charlie a world of good."

"But we can't get away."

"Can't!" jeered Fred. "Hear the man, Betty," he said, turning to her. "Here is a man in business who says 'can't.' Don't you know that failure comes in 'can't's' and success comes in 'cans.' How many cans of it can I sell you?"

"You're full of it to-day, aren't you?" I said.

"Bet you I am, had eggs for breakfast, and am full of yokes."

"But," I said, "Charlie and I can't get away together."

"I'll be around at the house at nine-thirty to-morrow morning, and I'll pick Charlie up before I get here. We will stay at Hartford on Monday night, and Tuesday I will leave you folks to enjoy yourselves for a short time while I attend the conference."

"There isn't anything to do in Hartford," I said.

"Nothing to do! Say, Dawson, wake up! You—a retail merchant—saying 'nothing to do' when there's a bunch of good retail stores there, every one of which should give you a number of good ideas. Don't you want to see the Charter Oak? Why, there's a whole lot of interesting things in Hartford, and it certainly would do you and Martin good to visit there and get an assortment of good wrinkles. Besides, I want to tell you boys something about automobiles."

"That's awfully good of you, Fred," I said, "but honest Injun, I'm not interested in automobiles."

"Autos be blowed!" he said.

"Blown," corrected Betty, smiling.

"Have it your own way," said Fred. "Now," said he, turning to me, "you and Charlie are coming with me to-morrow as my guests, and I'm going to give you a real good time. I'll be through at the meeting at four

or five o'clock Tuesday night, and then we'll have a good dinner and a nice midnight ride back home."

"I will go," I said.

"I knew you would," he replied, "and now, Betty, what about that bread-breaking stunt you spoke of?"

CHAPTER XLII
JOCK MCTAVISH DISTURBS THE PEACE

How work does pile up on one when he is away from business for a day or two! I was away less than two days; but it took me practically a whole week to get caught up. I suppose that it was because Charlie and I had gone away together.

I had a fine time in Hartford. Fred Barlow was full of ideas. He told me something about a plan that he was then working out for chain garages in connection with hardware stores.

"You're crazy," I told him. "No one has ever done anything like that before."

"Good boy!" he said. "The very fact that no one has ever done it before shows that it has a chance of success. I may have something to say to you about that later on," he said, mysteriously.

We had a very interesting meeting the following Monday. Our Monday evening meetings were certainly valuable, and I wouldn't have discontinued them for anything. It kept the fellows thinking and working in the interests of the business.

The matter for discussion was, "What can we do to boost sales this spring?"

A few days before I had asked old Barlow why he always got the trade for farming implements. His reply had interested me very much. He said:

"I know exactly the uses of all farming implements I sell. I know what kind of soil we have for miles around Farmdale. I know what kind of crops rotate best, and what fertilizer is best for each crop. The result is that I can advise the farmer what to buy, why he should buy it, and how to get the best results from using it."

"You must be a regular farmer yourself," I had exclaimed with surprise. "When did you learn farming?"

Barlow had smiled as he said, "I realized early in the game that if I meant to win the farmers' trade, I must win their confidence by knowing their needs, and talking in their own terms; so I bought that little farm at Mortonville, eight miles from here, just to experiment with and to study farming."

It just showed how easily a boss can be misunderstood. When I worked for old Barlow we fellows had always thought he was having a good time every spring, summer and fall at his farm, and had wished we could get away from business as often as he did just to "play" on the farm—and all the time he had been trying out new methods so as to talk helpfully to the farmers!

I began to understand more and more why Barlow was so successful. He never guessed, but always got the facts first hand.

Just the same I'm convinced he made a mistake in not telling his workers more of his methods—he would not have been so often misunderstood and misjudged by his employees if he had had meetings with them

similar to my Monday evening "Directors' Meeting."

Well, to come back to our meeting. Of course, we had decided to have a full line of gardening tools. Jones suggested that we add garden seeds, which we had never kept because Traglio, the druggist, sold them.

I demurred, saying, "We ought not trespass on Traglio's trade for seeds, which he has had for years."

Charlie Martin said, "Of course, it's splendid of you, Mr. Black, to be so considerate; but, after all, business is no 'After-you-Alphonse' affair. I believe you should sell garden seeds. The hardware store that sells garden tools is also the logical place for seeds."

Larsen agreed with Charlie, while Jimmie said, "Gee, boss, that's a great idea—and let's grow some in the window so as to show the seeds are there with the sproutin' act."

We finally decided to sell garden seeds.

Jones then suggested that we should make a big window display of seeds and tools, "Not just a 'dead' display, you know, Mr. Black, but a display of them in use. That's the way to attract attention to the goods—show 'em being used," he concluded.

"How are we to show seeds in use?" I asked.

Jones was stumped and so was Larsen—even Jimmie had no idea. We all looked at Charlie when he said, "I remember seeing a good display of garden seeds once."

"Well," I said, "what was it?"

"As near as I can describe it, it was fixed like this," said Charlie. "The floor of the window was covered with soil divided into little plots. Each plot had a single variety of seeds arranged on top of it in orderly rows. In the center of each plot was a 'talking' sign something to this effect:

GIANT BEANS

A 5¢ package is sufficient for fifty square feet of soil.
They should, under normal conditions, produce —— pints
of beans, worth at retail $3.75.

"I don't remember the price, the ground space, nor the production," confessed Charlie, "but that's the general idea. The five cents' worth of seeds (or whatever the amount was) was visualized. The amount of ground they required was then given, and, after that, the average production and its value. At the rear of the window all kinds of gardening tools were arranged—each one price-ticketed, of course."

"That's splendid," I said, enthusiastically. "We'll appoint you a committee of one to find out what seeds to buy and all about them."

"I don't know the first thing about gardening," objected Charlie, "and will be more than glad if you'll let some one else do it."

I was about to insist when, in an undertone, he added, "Believe me, Mr. Black, I've a very real reason for asking you to excuse me."

"Very well," I replied, somewhat nettled. "Jones can do it."

I wondered why Charlie was so earnest in wishing to be excused!

"Well," I said briskly, "that disposes of one thing. What else can we do this spring to boost business?"

"The fish are biting," said Larsen. "Stigler has a sign in his window that says so."

"I intended stocking fishing tackle this season!" I exclaimed. Then, after a pause, "And we'll do it, too. I'll not let Stigler put anything over on me."

"He's always sold 'em, so I understand," said Charlie, "so perhaps you will want to consider him and his trade as you did Traglio."

I saw a twinkle in his eye as he spoke, for he knew my contempt for Stigler. "Oh, that's different," said I, lamely.

"In that case," continued Charlie, dryly, "I suggest we sell fishing tackle—and do it right away. If I can help I will, for I do know something about fishing."

Just then I thought of Barlow and his grip on the farming implement trade, and, at the same instant, I saw a way of applying his principles to fishing, so I said, "Here's a plan for boosting fishing tackle. We'll have Martin find out right away what pools and rivers there are in our locality. We'll also find out what kind of fish can be caught therein. All this information we'll have in black and white so that we all can learn it."

As I talked the plan enlarged and took definite shape.

"Then," I continued eagerly, "we'll find out the best ways to get to all these fishing grounds—fishing waters, I mean," I said, as they all began to laugh. "In addition to that, we'll find out where to stay; where to pitch a tent if necessary, where supplies can be bought, and anything else that will help the fisherman to know where to go, what to catch, where to live while there, and, most important of all for us, what kind of tackle to use to catch the fish he's after."

"In other words," I said, triumphantly, "we'll make ourselves experts on fishing, so that people wanting to know when the ice is off the lake, or when the season is 'on' or 'off'—where fishing is reported good or poor; or what flies are in the market—will naturally gravitate to our store."

They all became enthusiastic over the plan, and Charlie promised to have the data all ready by the end of the week.

Jimmie then asked what we purposed doing about baseball goods and other sporting goods. We decided, much to his disappointment, that, while we ought to have them, we couldn't manage it that year.

"Barlow's already got 'em," said Larsen. "Too late now. Cream of trade already drunk by 'pussy' Barlow."

I felt vexed to think we had lost our chance on them, just because I had not thought ahead sufficiently.

The next day, I had quite a disturbing talk with Jock McTavish. Betty had told him about my endorsing a note for five hundred dollars for my old school chum, Larry Friday.

"Ye see," said Jock, "your credit is no' too good." I was about to protest, indignantly, when Jock continued, "Bide a wee, lad, and let me hae my say.

"Let's see what your live assets are," he continued. "There's your beesiness, o' course; but your bank account is only sufficient—barely sufficient, ye ken—tae meet your bills and current expenses. As a matter o' fact," he said gravely, "ye lost some discount last month for no' paying in ten days. I've told ye before never to lose discount. Borrow the money first. It pays to borrow money at six per cent. per year to make it earn two per cent. in ten days—or thirty-six per cent. per year."

"Yes, yes," I said, impatiently, "you've told me that before."

"Exactly," said Jock, "but ye didna do it—and knowing ye ought to isn't worth a piper's squeal—unless ye do it.

"Then," he went on, "ye hae the farm—or rather ye haven't, since Blickens holds the mortgage on it—and makin' ye pay ten per cent. interest as weel.

"So your quick assets are practically nothing. And here ye are, Black, wi' no quick assets—and increasing liabilities (I blushed a bit at that, for I knew he was referring to Betty) ye go and add to your difficulties by adding a potential liability o' five hundred dollars."

"That's nonsense," I retorted. "Friday's as good as gold for it, and I've not the least chance of having to meet the note."

"That's what they aw' say until—" this from Jock.

"And suppose," I said, "I did have to pay it, I guess I could with all the profit I am making. You, yourself, worked it out and should know."

"Profit? Profit?" said Jock. "I didna say ye had any profit. I said the beesiness showed a profit, which is a horse o' anither color."

"How so?" I asked.

"Profit is no' made 'till goods are sold and paid for," explained Jock. "Your accounts receivable are only worth the value o' the creditors—and some ye hae are nae good. Your beesiness shows a paper profit, but it has all gone into stock. If ye hae tae realize on it, quickly, it would shrink alarmingly in value. In fact, with a forced sale ye would show a big loss on your beesiness venture instead o' the paper gain ye show noo."

I had never realized this before, but the way Jock explained it made it clear to me, and it certainly worried me, for I had been feeling contented and satisfied that everything was going along nicely, and here came Jock, who proved to me that all my profit was potential.

"Ye can't claim tae hae a pr-rofit," Jock said, "until ye hae the actual money oot o' the beesiness. Never mind what the wise ones tell ye, profit is no' real profit unless it is a cash one which the beesiness can spare. Ye can't spare any money frae your business, so ye hae no real profit."

"How am I to pay the bonus to the men?" I asked.

"Ye can't," said Jock, "till ye stop increasing your stock so mooch."

"Look into this matter also," here Jock wagged his finger at me; "see that ye don't increase your stock investment wi'out increasing your sales correspondingly. If ye are the merchandiser I think ye are, ye'll try to cut doon stock investment and keep up your sales—and increase 'em, thus speeding up your turn-over.

"Remember," his parting words were, "never miss your interest on the farm mortgage. If ye do Blickens 'll tak it."

Do you wonder I felt worried? I felt as if the ground had been cut right from under my feet. To add to my troubles Stigler advertised a cut-rate sale on garden seeds!

CHAPTER XLIII
MARTIN SPRINGS A SURPRISE

The next week I went with Charlie Martin and Fred Barlow to Boston to buy the automobile accessories which we had decided upon when old man Barlow and I had fixed up that gasoline deal.

He had come to the house one evening and suggested it was time to get busy.

"Fred knows the automobile business thoroughly—and Charlie is well up on it also," said Barlow, "so I would suggest that, as I have to put up the money, if necessary, on what you buy, you let Fred and Charlie go with you. Their knowledge should be helpful to you."

"That's a good idea," I agreed; "we'll go next Monday."

"I'll tell Fred to be ready to go with you then," Barlow said. He was silent for a minute, then he went on, "Fred has to buy a lot of automobile accessories for his people, so perhaps, by pooling his and your orders, you can get prices shaved a bit."

I looked up with surprise. "I thought Fred had left his Detroit people."

"He has," said Barlow, abruptly, "but he has made new connections recently."

I wanted to ask what they were, but Barlow's attitude warned me not to.

So, the three of us went to Boston and bought a complete stock of automobile accessories. I followed Fred Barlow's lead, for he certainly was familiar with the goods.

The next day the men came to make arrangements for putting in the gas tank. While they were measuring the pavement, and deciding just where to fix the pump, Stigler happened along.

"Morning, Stigler," I said, with an attempt at joviality; "how's business?"

"Fine," he responded. "How's bread mixers going?" He sneered as he spoke, and I felt myself getting mad.

"So, so," I replied—then, in an attempt to equal up the score, I added, "Too bad your five-and-ten-cent store proved such a fizzle!"

He turned sharply on me and snarled, "You keep yer damned tongue still when yer see me. I don't let whelps like you talk 'big' to me and get away with it, savvy?"

Without another word he walked away, leaving me taut and trembling with agitation.

I had been given to understand that Stigler's plan of continual price cutting had cut his profits to the vanishing point. He had brooded over it so much that it had become a mania with him. Unfortunately, he held me responsible for his troubles.

I told Betty about it as a good joke on Stigler, but she didn't laugh, instead she said gravely, "Leave that man alone, my dear; he is dangerous. Don't pick quarrels with him, or you may come to blows, or worse. Remember, dearest, that I need you more than ever—now."

How dear she was, and how brave and happy she kept while waiting—I could not let her have anything to worry about until after.

Charlie Martin had asked if he could come around to the house that evening, and, of course, I had said, "Yes."

Charlie had grown to be one of us almost, and I hardly realized how much I had come to depend on him until the thought of losing him occurred to me.

I don't know how I had happened to get into the habit of looking upon Charlie as a fixture with me. I knew his people were fairly well to do, and that the eight dollars a week I paid him were a mere bagatelle toward his living expenses. One gets into the habit, however, of accepting things on surface evidence, until one loses sight of the motive which is at the back of the evidence. For instance, if I had thought a bit, I would have known Charlie hadn't worked for eight dollars a week just because he needed a job.

One thing it taught me was that I must not confuse the apparent with the real. Thereafter, whenever a man said anything to me, I remembered that there was a motive at the back of what he said, and that if I was going to understand other people I must understand the motive which impelled their action. For instance, I knew that, when a man came in to buy a saw from me, he had a reason for buying that saw. The more I knew of his reason for buying it, the more able I was to sell him just what he wanted.

If a man put up a business proposition to me which looked good for me I remembered that it was not for me that he was doing it. I was not the reason which impelled him to give me a good deal. It was something which he eventually was going to get out of it himself. So I said to myself, "Why does he want to do this for me?" And if I could not find a good logical reason I left it alone until I could.

"Dawson," said Charlie, after dinner—he had got to calling me Dawson outside of business—"Do you know why I have been working for you for the last few months?"

"Why, no, unless you've just wanted to do something."

"I never do anything just because I want to fill in some spare time," he smiled. "My business training has taught me that I cannot afford to make a lot of waste motions. I came to your store because I wanted a small-store experience."

"We're not so small," I protested.

"Well, let's say small compared to Bon Marche in Paris, or Selfridges in London, or Marshall Field in Chicago, or such young concerns. However, I think I know more about small-store conduct than I did before, now that I've had some experience. You see, I studied retail merchandising, but that was only half the battle, you know. All I learned there was no use whatever until I found whether I could actually apply it.

"As you know," he continued, "I went to Detroit and studied the automobile business—not from the manufacturing end, but from the distribution end—because Fred Barlow and I had a hunch that there was a big future in automobile selling, if we could discover it."

"I should think there was a big 'present,'" I remarked.

"Yes, there is a big present for the manufacturers, and some few distributors make a fine thing out of it. But the distribution end struck us as being very inadequate."

"Fancy you two young fellows deciding that the big bucks up in Detroit don't know how to sell automobiles!"

"I guess you're right, at that," agreed Charlie; "but the outsider often gets a different slant on things from the fellow who is continually on the job. But that's neither here nor there," and he waved his hand as if to brush aside the discussion. "The point is that Fred and I went to Detroit together and studied the automobile business from the distribution end, and, of course, we also learned how they are made. We then looked into the accessories, and found out quite a lot about selling them. Then we decided we wanted retail-store experience, particularly in hardware. So Fred has been studying the practical side of retail-store management in his dad's office, while I have been studying it in yours."

"Do you think that's quite fair?" I said indignantly, "for you and Fred Barlow to use his father and me as suckers?"

"Don't get vexed," he said quietly, "until you know the reason for our actions." Then he continued, "I don't think you have any cause to complain at what I've done for you, Dawson. I think I've been worth my eight dollars a week."

"Of course you have. Forgive me."

"Here's the idea," he resumed. "The hardware stores of the country are at last waking up to the fact that automobile accessories are logically a department of the hardware store. We feel, however, that the garage itself is a logical department of the hardware store. The hardware store in the past has lost several lines which ought to belong to it. Look at the number of hardware lines the drug stores sell, and the department stores also. If the hardware stores had been on the job it would have been impossible to have bought a bicycle anywhere than at a hardware store.

"Now, we have to admit that, of late, the hardware repair shop has not been a flourishing, profitable department. In fact, many hardware stores have eliminated it, sending outside such odd jobs as must be done. We believed—in fact, we still believe, that the hardware store of the town should also be the leading garage of the town, and that the garage is the natural development of the tin shop. Many hardware stores are selling gasoline, and, as you know, automobile accessories are becoming quite common in a hardware store.

"If we had a garage adjacent to our hardware store," he continued, "we could not only supply a man with accessories, but attach them to his car. If a man has a breakdown, we are in a position to repair his car, and then exercise our selling ability to sell him accessories.

"Just look at the average garage! Did you ever know of a garage man who made a display of accessories? If the present garagemen were on to the job they could put the hardware man out of business, so far as accessories are concerned." Here Charlie paused for a minute, and then added: "Except, perhaps, in the larger cities.

"As you know, my dad has quite a little money, and he is willing to set me up in business. Fred Barlow's dad has a little money, also."

I smiled at this, because it was known all over town that old man Barlow was one of our wealthiest citizens.

"Fred and I and our dads," he continued, "have formed a little corporation under the title of Martin & Barlow. What we plan to do is to operate a chain of garages in connection with the best hardware store in each town. We are going to run a garage in Farmdale here, in that place exactly opposite Barlow's store. We are also going to have a display window in the garage where accessories will be shown. The hardware store will also contain a big display of accessories, which will be under our control. We are going to pay Mr. Barlow a small sum for rent of space in his store. Fred or I will be in charge of that to begin with.

"We have a man coming from the Michigan Car Company to look after the garage. We will also have the exclusive agency for this territory for the Michigan car. That is how it will work out," he continued, after a moment's pause.

"We shall train one of Barlow's clerks to look after the accessories department in the store. We shall then have our own man who will go around selling cars in this locality. We shall also have a man in the garage who understands repairs of all kinds, and particularly the Michigan car, for which he shall carry a complete line of parts."

"Will that pay Barlow?" I asked.

"Yes, for in return for his providing a salesman for the accessories department, we will give him a percentage of the profits from that department, besides guaranteeing him a small sum for rent every month.

"Now our salesman for the Michigan car will also canvass the car owners in the locality—representing Barlow's store, you understand,—and secure their business for accessories. We believe that he will sell enough cars and accessories to pay for himself and to make money for the store and us. In addition to this the salesman will take orders for general hardware whenever the opportunity occurs, and on such business the store gives us a commission. In other words, you see, our salesman is really a salesman for everything that Barlow will sell.

"The man we will have in charge of the garage is not only thoroughly trained in repair work of all kinds by the Michigan Car Company, but he has also been given a special schooling in simple bookkeeping, salesmanship, the need of cleanliness, courtesy, and the best way to keep his garage smart and attractive. He is not only able to repair cars, but he knows how to *charge* for his repairs."

"All the garage men I know don't need any training in *that*," I said, with a grin.

He smiled and went on: "Now, when we have this town working properly we want to make arrangements with a good hardware man in another town. Fred Barlow and I will get hold of a local man, train him in the selling of the Michigan car, and show him how to go about building up accessories and general hardware trade. We will also teach one of the hardware man's clerks how to sell accessories; and the Michigan Car Company will then send us another man with the same training as the first to look after the garage for us, which will in every case be located as near to the hardware store as possible. The Michigan Car Company is running a regular class-room in its factory, so that we will have fifty men, properly trained, if we need them.

"Of course, we shall have signs up in the garage that automobile accessories and hardware can be bought from the hardware store, and in the hardware store there will be signs saying that gasoline and repairs of

all kinds are to be had in our garage, at such an address.

"In each town we will operate our business in the name of the local store."

"Won't you have a job in checking up your cash? Do you have your salesman look after that, and bond him?"

"No," he replied. "The local hardware man is responsible for all cash. We get him to receive all the money collected, render us a weekly report, and send us a check for the full amount, with a list of any goods wanted for either the garage or the accessories department."

"Can you get the hardware people to do that?" I asked skeptically.

"We think we can."

"Do you think you can get them to go to all that bother and trouble?"

Charlie smiled and replied: "If they are not willing to go to that bother and trouble we would not want to work with them, for it would show they were 'dead ones.' We believe that live hardware people will be glad to work with us on a proposition such as this, which will be a source of profit to them, as well as increased sales on their regular hardware lines."

"What's the local garage man going to say about this?" I asked.

"It will be a survival of the fittest," he said quietly. "We have not entered into this to put the garage man out of business, but merely to get a garage business for ourselves. We shall not consider him in any way, or go out of our way to fight him. We shall merely mind our own business, and get as much of it to mind as we can."

"When are you going to start here?"

"May 1st," he replied.

"Say," I exclaimed, sitting up straight, "then all those goods Fred and you bought while with me in Boston are really for your store here?"

"Yes."

"Well, why didn't you or Barlow say something about it?"

"Look here, Dawson, we can trust you to the last gun shot; but, if one wants to keep a thing quiet the best way is to tell nobody, for if he starts to tell one, before he knows it he is telling some one else, and his plans may be frustrated before he has a chance of putting them into operation."

"Why bother to tell me about it all, then?" And then another distressing thought occurred to me. "Look here, Charlie, this is going to hurt me. If you have a man going around selling hardware he is going to upset Larsen on his weekly trips to get business. Then, what's the good of my having accessories, if you are fighting me all the time?"

The more I thought about it the more alarming it became.

"I'm going to see old Barlow first thing in the morning." I felt my temper rising. "I am going to tell him to keep his old gas tank. I won't have it; and as for those accessories, I'll return them right away. You're not

going to use me as a cat's-paw in your business, and you and Barlow can go—"

"Oh, shut up!" said Charlie, sharply. "Look here, Dawson, old man Barlow never did anything to hurt you, and is not going to now. Fred and I think too much of you. In fact, we want you to help us and yourself at the same time. This town is big enough for two hardware stores with accessories. The only man who is going to be pinched here is Martin, who runs the garage, and as a matter of fact, old Barlow is out for Martin's scalp."

I then recalled an episode between old man Barlow and Martin, the garage man, some years ago, when they had a lawsuit over a land boundary. Martin played some very dirty trick on Barlow, who lost his case. The only comment Barlow ever made was, "I can wait." It looked to me as if Barlow was helping to start a new idea in chain store organization, and at the same time paying off an old score.

"Well, where do I come in on this deal?" I asked, somewhat suspiciously, I must own.

"Listen, Dawson," said Charlie, putting his hand on my knee, "you're a mighty original chap. Some of the selling stunts you have pulled off here show you have an excellent merchandising instinct. You have made some 'bulls,' of course, but I'd hate to have a fellow around me who couldn't make some mistakes. When we've got our plan in this town working properly, we would like you, if we could get you, to thoroughly study the automobile accessories business, and think up ways and means of selling them; and then we'd like you, if you would to come in with us as a partner and take charge of the selling and displaying of the accessories for all our stores. We would also like to have you write up form letters to send to car owners, and go around and visit the stores and see that the goods are being displayed properly. Think up new selling wrinkles for salesmen, and things of that sort."

Then he got up abruptly, leaving my head in a whirlwind with the torrent of thoughts he had given me, and said, "Think it over, old man, and talk about it with Betty, but don't let it go any further!"

CHAPTER XLIV
A BUDGET OF SURPRISES

There followed three such strenuous months that everything had to go by the board, except business; and I cannot with any clearness remember everything that took place.

We started our profit-sharing plan, as arranged on June 1, the beginning of my fiscal year. I had thought we had so thoroughly threshed out the plan that it would work like a charm; but two months had barely passed before friction started. Larsen felt he ought to get a larger percentage of the profits than his salary called for, because he went out selling, and said that he thereby created business which no one else could get and he did his regular work besides. Whenever the boy Jimmie made a suggestion of any kind he, at the same time, added that he ought to have a special extra bonus for that suggestion, if it was any good. I talked the matter over with Jock, and finally we straightened it out, but I have not the time to tell you how we satisfied the warring elements.

I would also like to tell in detail of the starting of the new chain garage plan. In three months it was already working well in Farmdale, and negotiations had been completed for the second garage in Hartleyville. We had struck an awful lot of snags in starting this plan. How to handle the store, and at the same time study automobile accessories, had been some job, but Fred Barlow and Charlie Martin were certainly live wires, and they could think up more ways of doing a thing than I ever dreamed of.

I remember once reading something by Elbert Hubbard in which he said that every business required a pessimist, an optimist, and a grouch. I believed we would succeed, for old Barlow was certainly the pessimist in the bunch, and whenever Charlie or Fred went to him with any new idea they wanted to "pull off" in connection with the garage chain plan he acted like a brake to their enthusiasm—or, as he put it, kept them down to Mother Earth.

Charlie's father had oodles of money, and was the principal director of the idea, and he was the grouch. Charlie used to say that his dad never believed anything until he actually saw it.

"If I were to go to him," said Charlie, "and say to him, 'Dad, I made a hundred dollars to-day,' he would say, 'Show it to me,' and, if I did show it to him, he would then ask me if I had planned what I was going to do with it to make it earn more money. If I had told him I had, he would then say that either the investment I had planned was safe enough but didn't pay enough dividend—or else that it wasn't safe, although it paid a good dividend. I'd hate to have a disposition like Dad's," laughed Charlie, "and yet Dad's a good old scout, and he must believe in the plan, else he wouldn't back it the way he is doing."

Charlie, Fred and I were the optimists, I guess.

I had to thank old Barlow for doing me one good turn, for, during all the excitement I had completely forgotten to make my payment to the president of the bank, Mr. Blickens. It was the monthly payment of fifty dollars to apply against the mortgage on my farm. Jock had repeatedly told me to be sure not to get behind with that or I might lose my farm. The very morning after the payment was due I had a telephone

call from Blickens, asking me to go to see him. I went, and he reminded me I hadn't made my payment. I said I would write out my check there and then, but he said, "I don't think it is at all satisfactory."

"You must take up the mortgage at once or I shall foreclose," he added in that acid tone of his.

"But, Mr. Blickens, you couldn't do that!"

"Couldn't?" he snapped. "You don't know what I could do." He pulled out his watch and said, "It's ten now—you must take up that note by twelve or I shall foreclose."

Old Barlow was in the bank as I came out of the president's office, and he evidently noticed I was feeling disturbed, for as I left the bank he followed me and put his arm around my shoulders in such a kindly way that I just told him the whole story.

He screwed his mouth a little, a habit he had when thinking quickly. Then "Come back to the bank," he said, shortly. He wrote out a check for cash, drew the money and gave it to me, saying, "Give that to him."

We entered Blickens' office together. He looked surprised to see old man Barlow, too. "What do you want?" he snarled.

"Nothing," smiled Barlow, "only I just wondered if you couldn't give young Black here a little longer on that note. He's all right. Would you give him a little longer if I endorsed his note?"

"Look here, Mr. Barlow," snapped Blickens, "you've interfered once or twice in my business. I told Black that I'd give him till twelve o'clock to take up that mortgage. If he is going around whining after I have helped him, I'll give him no time at all. He must pay the money right here and now—or I'll foreclose at once."

"Pay him, Dawson," said Barlow, quietly.

"I won't accept a check—it isn't legal tender, and his check wouldn't be any good either."

By this time I had pulled out the roll of money, and say, it did me good to see Blickens' eyes. They stuck out of his head so far you could have knocked them off with a stick. He fairly gurgled with disappointment, but there was nothing else to do but take his medicine, which he did none too graciously.

I gave Barlow a demand note, with the farm as collateral, to cover the loan he had made me. I felt safer; but it wasn't my fault that I hadn't lost my farm. What a lot of trouble borrowing money gets one into!

When I got home from this episode, which had started me so unpleasantly, but which had finished so well for me, I found a letter from Larry Friday, in which he said that he found he had been stung badly on the store, and he didn't know whether he would be able to carry it on or not. He hoped, however, before the note matured, to find *some* of the money, but would see eventually that I got paid back what I would have to pay. I felt positively sick.

I was sitting by Betty's bedside when I read the letter, and she noticed my face change.

"What is it, boy dear?"

I silently passed the letter over to her and waited for her to say, "I told you so." Some women are wonderful—aren't they? She said nothing of the sort, but patted my hand and said:

"Too bad, but never mind, dear, I'd much sooner you'd lose a few dollars because you've such a big heart,

than have you make a lot of money by being like Blickens."

I realized that I would have to set to and save every penny I could to apply against that note when it came due. There was still a month to get together whatever money I could, but it was going to spoil some selling plans I had wanted to try for the store. Never again, would I endorse a note for any man! I have certainly learned my lesson. But why, oh why, couldn't I have profited by other people's experience instead of having to learn business methods by my own? The tuition fee in the school of experience is mighty high.

Now, I must tell you the dreadful scare we had a few nights later. At eleven-thirty at night—just as I was impatiently walking the floor of our little sitting-room, while the doctor was upstairs with Betty, I heard the fire engine dash past the end of the street. At the same time I saw a huge tongue of flame shoot above the house, with the accompaniment of a dull roar. The flame was in the direction of my store, and, of course, my first thought was that my store had caught fire again—or that Stigler had fired it.

For the last few months Stigler had been acting queerly. He used to stand across the road from my store and nervously bite his finger nails. Then he would unconsciously rub his forehead in a slow methodical way. After a time he would return to his own store, would gaze into the windows and mutter incoherently to himself. I felt that Stigler had for some time been on the verge of a nervous breakdown. Business had been going very badly with him, I knew, because a jobbing house from which I bought had stopped his credit.

During the previous three weeks he had been selling goods at ridiculous prices. Not satisfied with normal cuts, he in many cases had sold goods below cost. It had worried me, and I had told Barlow, who had said to let him alone, as a price cutter was a hog and would eventually finish by cutting his own business throat, and he had advised me to keep clear of Stigler, as he (Stigler) attributed all his misfortunes to my competition—and he hadn't forgiven me for winning Betty.

Well, to get back to that fatal night. I saw the nurse in the corridor, so I told her that I would be home again in a few minutes, and not to tell Mrs. Black that there was a fire. I then grabbed my hat and ran down the street.

I found it was not my store, but Stigler's. It was a most horrible, but fascinating, sight. The body of the store was blazing like a furnace. The bright red glow from it shone across the road and its light, dancing upon the faces of the crowd watching the fire, made an eerie sight. Little tongues of fire were already shooting out of the upstairs windows, while one side of the roof was well alight. Little running streams of flame kept playing backwards and forwards across it, and, even while I watched, there was another roar and part of the roof collapsed.

I knew the fireman who was holding the horses' heads. "Some fire," I said to him in an undertone.

"You bet it is," he replied curtly; "the beggar set it himself."

"Nonsense!" I said incredulously.

"The place has been saturated with gasoline. A fire couldn't catch like that in so brief a time. It will be a pretty serious matter for Stigler, believe me."

My brain was in a whirl with the roar and crash of the fire, the light glowing all around. The knowledge that Stigler had fired his own store and the fact that I was the man he had openly blamed for his misfortune gave me an impression of deep apprehension. Yet somehow I felt sorry for Stigler, for, while he had all

the time been competing with me, I had never competed with him; although, goodness knows, I probably would have done so had it not been for the wiser council of Barlow.

While I stood there, wondering and anxious, I felt some one near me. Why, I don't know, but my feeling of apprehension was now accompanied by intense horror. I wanted to turn and see who it was—and yet I positively dreaded to. In a moment I heard a voice hiss in my ear:

"I hope yer satisfied now. That's your work. You—you were the cause of that. You've been the ruin of an honest man, but yer sha'n't live to enjoy yer victory—"

I turned and saw Stigler—his face chalky white—his blood-shot eyes wide and staring; a little saliva trickling from the corner of his mouth. Just then another crash came and a flame shot skyward. It played upon his face and gave him the appearance of some evil spirit. I put my hands up just as he leaped toward me. I felt his fingers tightening around my throat. I tried to shout, but couldn't—only beating my fists upon his face.

It was over as quickly as it started, for the crowd instantly tore him from me. At last my scattered wits recalled what had happened, and I saw Stigler being marched away shrieking and laughing crazily.

Two good souls took hold of me, one by each arm, and led me away from the scene of the fire. After a few minutes I regained my self-control, and remembered what was taking place at home. I asked my friends to go that far with me. As we reached the end of our street a policeman came to me and said, "Can you tell me anything about Stigler?"

"Not to-night," I replied.

"Will you report to the police station in the morning? We'll probably want you."

"What for?"

"Well, Stigler has just died." . . .

Poor Stigler—he had been his own worst enemy and had paid a heavier price than any one else would have demanded of him!

My thoughts were really sad as I opened the door of my home—home? yes, indeed! For as soon as I entered the house I knew it was a dearer home than it had ever been.

The doctor was downstairs, smiling.

"Tell me, doctor, quick—what is it?"

"Well, Daddy," he said kindly, "would you like to see your little boy?"

"How's Betty?" was my answer to him.

"Doing splendidly."

"Can I?—"

"Don't look so worried. This thing is happening every day, all over the country."

THE END

SMILES, A ROSE OF THE CUMBERLANDS

By Eliot Harlow Robinson

Author of "Man Proposes"

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Smiles is a girl that is sure to make friends. Her real name is Rose, but the rough folk of the Cumberlands preferred their own way of addressing her, for her smile was so bright and winning that no other name suited her so well.

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When her mother dies Henrietta goes to live with Mrs. Lovell, who knew her father years ago in the little Vermont town. Mrs. Lovell determines to do what she can to secure for Henrietta the place in society and the inheritance that is rightfully hers. The means employed and the success attained—but that's the story.

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Transcriber's Note: The vacuum cleaner advertisement in Chapter XXXVII has been moved to a more appropriate location in the text, and some trademark notation in the advertisements which could not be accurately reproduced in this electronic format has been removed. In addition, the following typographical errors, which were present in the original printed edition, have been corrected for this electronic edition.

A missing quotation mark has been added after "from the coil" in the List of Illustrations.

In Chapter VI, "$22,000,00" was changed to "$22,000.00".

In Chapter VII, "Myrick" was changed to "Myricks" in two places.

In Chapter IX, "anybody else for them,." was changed to "anybody else for them."

In Chapter XIV, "Buy why?" was changed to "But why?"

In Chapter XI, a comma was changed to a period after "told me about Stigler".

In Chapter XVIII, in the advertisements beginning "STIGLER'S SATURDAY SPECIAL" and "At eight o'clock Monday", a period was added after "per cent".

In Chapter XXVI, "matetr off my mind" was changed to "matter off my mind".

In Chapter XXVII, a missing quotation mark was added after "so thoroughly earned."

In Chapter XXXI, a missing quotation mark was added after "people get the money" and "people pasing them" was changed to "people passing them".

In Chapter XXXII, "Edison domniates" was changed to "Edison dominates".

In Chapter XXXV, "Merchants' Assocation" was changed to "Merchants' Association".

In Chapter XXXVII, "jovialty" was changed to "joviality".

In Chapter XXXVIII, "if ye sell $45,000.00 worth of goods next year" was changed to "if ye sell $40,000.00 worth of goods next year".

In Chapter XLI, an extraneous quotation mark was deleted after "if a fellow's got the money; but—" and "success somes" was changed to "success comes".

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