

# THE OFFICE

DEVOTED TO THE  
OFFICE STAFFS OF  
BUSINESS  
ESTABLISHMENTS

## CREDIT IS CAPITAL.

By A. M. B.

A GOOD name is rather to be chosen than great riches." A good reputation is an important factor in business to ensure success. A merchant should do all in his power to establish a reputation as a person whose word can ever be relied upon. A temporary advantage may be gained by a false or misleading statement, but upon no such foundation can a merchant hope to erect a successful business. A business whose foundation rests upon the treacherous sands of falsehood cannot withstand the ravages of time and weather. Truth is the foundation upon which every business should be based.

Merchants should look well after their credit. Credit is capital—it is a fortune. If a merchant abuses his credit he might as well throw away so much stock. How may a merchant impair his credit? By not discharging his obligations promptly; by waiting until the last moment, or, perhaps, longer than the last moment; by neglecting their accounts so long that creditors have to send in dinners.

Nothing should give more pleasure to a high minded merchant than to discharge his obligations cheerfully and with promptitude; and in so doing he is giving his creditors the best evidence possible that their confidence in him has not been misplaced.

It is not always the man with the most prosperous looking business and the largest banking account who has the best credit, although, of course, that goes a long way. The man who is ever in time who always meets his accounts with a smiling face and an open hand who pays up as if it were a pleasure, as it should be, and never dishonors a creditor's draft because it happens to be a few cents out—he is the man whose credit, although he may not have so much money out at interest as the other fellow, is better than the "other fellow."

At the time of a crisis a merchant may transfer his money; he cannot change his character. When considering the worth of debtors the question with the creditor is not so much what a man has, but what he is; not what his means, but what his character. Is he truthful? Will he equivocate? Will his assets in case of financial difficulty be found in the possession of some trumped up creditor? or, will he prove loyal to his creditors, even if he has to suffer himself?

Substantial credit, which may be drawn upon in pressing need, may bridge over many an abyss, into which the merchant would otherwise plunge to destruction; it ever gives the merchant a lift towards success. So let not business men abuse their credit: let them guard it well.

## A WORD FOR THE BOSS.

SEE that man going in there?"

"Where?"

"Why, right there, going in the office—the chap with the silk tile and the blue striped trousers."

"Yes, I see him. Who is he?"

"Why, he is the boss."

Now, boys, here's a word for him, for the boss

You have your troubles. Well, he has his, too.

You have your rent day, and landlords will not wait. He has his pay day, and his Bills Payable is a large, fat book.

You get a note from the butcher, "Please call and settle up the \$8 you owe." The boss gets a message from the banker, "Please cover your account; you have an over draft of \$8,000."

The butcher is your bother.

The banker is his.

"But the boss comes down at nine and I have been working for an hour and a half."

"Hish!"

Softly, now, for we will enter his bedroom. That's a massive bed—quartered oak. Someone is tossing on it. A bell afar off strikes one, and soon a silvery chime from a sweet voiced clock in the library emphasizes the hour just gone. The figure tosses on. One-two-three. The chimes have spoken twice, the bell afar off has preceded it. And who is the one that tosses? Why, it is the boss. Business sits on the bed-post, and reaching down, sticks and stabs him. So, don't forget the two golden recuperating hours tossed away through the night. That evens up the hour and a half, doesn't it?

"Come on, now, let's go over to the house of Bill, the blacksmith."

"Hello, Bill." No answer. "Hello, Bill!" No answer yet. Say, Bill sleeps soundly, doesn't he?

Well, Bill banked Care when he banked his fire. "Sleep on, Bill; sleep on, you have no marble clock, but you rest well."

Is the dinner for the boss nice? Have the servants and the mistress done their best? Yes, but there is the unhidden guest, Business. And Business refuses to eat, but he draws his skeleton chair and spreads out bad debts and care all over the table. Then the boss runs to the club to escape him. But Business passes the door man and doesn't need his card. Business pushes up his chair and gets in the cafe with the boss and mixes himself up with the drinks. He goes to the theatre with the boss and, robbing the players of their individuality, roasts on the footlights.

"Someone has touched you for a quarter, did they, and you loosened?"

"Yes, I did."

"Well, that is good. But an old friend has just touched the boss for \$25."

"But if I had his wad."

"Oh, his wad! How do you know whether he has a wad or not? Perhaps the bank runs his business, and the whole shooting match is mortgaged from stem to gudgeon."

"Failed, assets \$50,000, liabilities about the same."

How often have you read this? There are many heart aches in those few words, my boy.

So here is a word for the boss, even if he does come in at nine, wears trousers with a delicate blue stripe, and sets it off with a silk tile.—Charles F. Raymond.