

one who is specially employed for the purpose, this latter plan having the advantage of putting into the work a person with whom the delinquent customer is not acquainted, or one whom he would not recognize on sight. In extreme cases a public detective agency may be advantageously employed.

More or less of the qualities of detectives are required by successful collectors. They are the representatives of the establishment who come in daily contact with the customers, and they are the first to have their suspicions aroused that all is not straight in certain directions. A little detective ability, therefore, upon the part of the collector is a qualification of no small importance and is very generally appreciated by the merchant. Judicious inquiries of neighbors, of the grocer and of the butcher as to the standing and business history of the customer will very frequently put the collector on the track of more direct information, to be obtained through channels which will suggest themselves to him, which is of the utmost importance to the concern.

In some of the large cities there are people who make it a business to impose upon instalment or credit houses, and where a business is conducted in a way to attract the attention of these people, detectives, tracers, or trackers of furniture, as they are sometimes called, are a necessity. They are men who give their whole time to looking for people who have disappeared with furniture or other articles bought on time and which have not been settled for. One of the necessary qualifications of the successful tracer is that he shall be a jolly, whole-souled fellow, and one that the people of whom he seeks to obtain information will not in the least suspect as being a detective. A moody, overbearing and testy sort of man is seldom successful in this capacity.

A large concern in New York employs a number of men in this capacity, and a brief account of the work which they do will give the reader a proper conception of the usefulness of such a