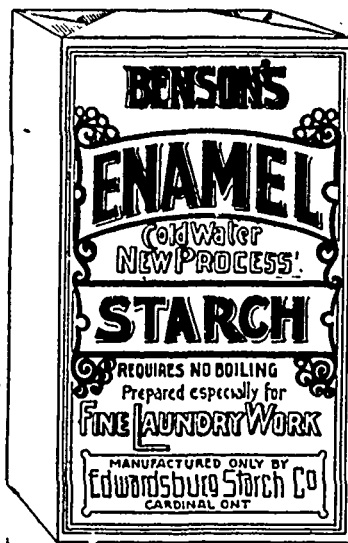


THE HIGHEST STANDARD OF EXCELLENCE

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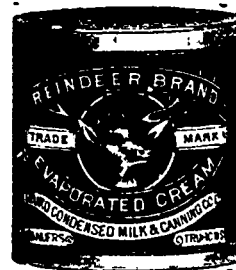
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Trade Winners



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We make a Specialty of large collections of Fine Furs and pay extra prices for them Held until returns approved if requested.

"UP AGAINST IT."

All sorts of luck in this world. While on the train last week I got talking with a prosperous business man who surprised me by his recital of experiences of misfortune. To use his own words, he had been "up against it," but had won out.

The sentence was odd but fitting "Up against it."

I fell to thinking and began recalling the ups and downs in the career of business friends.

One merchant whom I knew in Wisconsin was burnt out. Being only lightly insured he realized that he was distinctly up against it as far as the future was concerned.

Without losing time, however, he at once took vigorous steps to begin again. His very enthusiasm was contagious and the credit asked for was given, as he was much in earnest. And he not only won back his losses but did better than ever before.

Circumstances were not too much for him. It was he who was too much for circumstances.

Another man in Ohio, however, was up against it in a different way, but instead of plucking up courage he backed down and stayed down.

Nothing now for people to be up against it. Merchants and manufacturers, large and small, know that the business current will not always be in their favor. Fat years and lean years Successes and failures. The great point is never to lose heart or courage. In Lancashire, England, when men become intoxicated with good fortune the people say "they can't carry corn."

A man may be called into the private office and discharged without notice. A batch of shoes, or leather may prove, when finished, to be faulty and not worth half what they cost to make. Payment of a note for money, badly needed, may be postponed or refused. Cash overdue may be kept back until the creditor is forced into bankruptcy. A sickness may paralyze the efforts of those who, if well, would have no difficulty in gathering wealth.

All this means being up against it. The chapters of life thus mentioned are not new. No one of any experience, however, expects fair sailing all the time. Among pleasant summer days will be sprinkled days of blistering heat, and bright and snappy winter months often contain periods of intense severity.

We can be up against it in many ways but we need not stay there. Many people cross bridges before they come to them; and, in their minds, are up against all kinds of things all the time.

Live careful lives; eat moderately; sleep sufficiently; don't overwork. Do your duty to your neighbor and cultivate mental poise and you will be in training all the time for being against it or away from it, with equal indifference.

Be prepared for emergencies. Don't mortgage your future because it is beginning to shine. Don't take too much for granted. Better keep an idle balance in the bank for possible financial breakdowns rather than scatter your interests and be thus defenseless for the storms which often come from skies that seem clear.

If you have not read "Self Help" by Smiles, do so by all means. It is a book full of examples of men who were up against it. It shows what may be done by refusing to recognize possible defeat or to admit discouragement.

The world respects a fighter. After all, it is not such a very great hardship if men have to pick smaller houses for home or business than what they were used to. Things are not so bad but that they might have been worse. As gold is tried by fire so are men and women tried by defeat.

The markets do not always come our way and for that reason it is unwise to stake too much on the turn of quotations. Better be sure than sorry. The man who lacks care and caution in his efforts is liable to find himself adrift in rough seas. In other words, he is up against it.

The wise old birds in the business world have all been up against it in one way or other in their day, but they learn from experience and in their youth were probably stiff fighters who absolutely refused to consider themselves beaten and who smiled with grim determination in the face of apparently inevitable repulse.

We are what we make ourselves and there are very few who escape, the pricks. There are methods of self-protection and it should cheer and stimulate us to find that if a storm breaks that we have been able by forethought to sit back complacently and discourse on the philosophy of being up against it.—Traveller in Hide and Leather, Chicago.