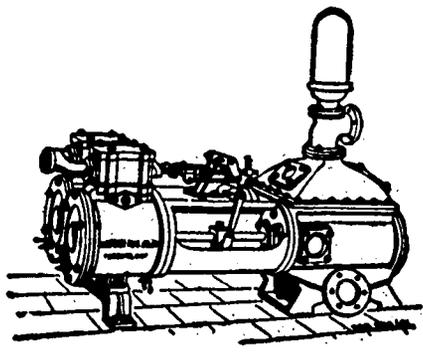


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THE EXPENSE ACCOUNT.

This is the account which determines success or failure, and while it is to some extent under the control of the merchant, it is not altogether so. So much is it under his control that he can stop on the further side of the danger line, if he will but do so.

Many failures have for their excuse, "the expenses were too heavy."

It is said of the Jews that when they lose money they starve themselves.

That remedy does not, however, enter into the American economy, and it is well for the trade generally that it does not, else business in general would suffer more than it has for some time past.

But when the returns of business do not warrant indulgence in things not really necessary, though they may be pleasant to enjoy, then the careful man of business

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First, We guarantee the quality every time. Second, they are always reliable.

will starve his desires so that both ends meet properly.

It is probable that more expense accounts have been carefully examined during the past months than have been in five times as many months in years gone by.

While it is very unfortunate that the cause of this close scrutiny is still with us, yet if the lessons learned now will be of lasting benefit to those concerned, it cannot be said that this particular thorn had not its rose.

Many men have wrecked their business careers by a trust in fate, who might have been successful had they but exercised prudence.

Too many, we fear, do not realize that Franklin's method of getting rich is just as applicable to-day as it was when he told it to the young men of his day. That the outgo should be somewhat less than the income is a business truism, and so familiar that in many minds it has been treated with the contempt of forgetfulness, and disaster always follows those who violate them.

Many men cry: "We cannot reduce our expenses; we do not know of any item that we can lop off." If that is true, if nothing can be changed, if nothing can be lessened, then the man has no doubt done the best that is in him. His other remedy is of course to increase his income. But if he can do that readily, this article is not for him.

But with the majority of men the ability to spend is far beyond the ability of earning, and hence the always present necessity of a strong curb on the spending faculty.

Nothing supplies this curb so readily as necessity. That condition is present to-day. The business men of this generation have received a practical lesson which should serve them during the remainder of their careers.

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