

## DETECTIVE WORK

In a business spread over as much territory and transacted with as many individuals as is usually the case with instalment houses, a certain amount of detective work is a necessity in order to avoid excessive losses. There are some people in the world who are kept honest by the very fear of being detected in wrong doing; and there are others who are deterred from deviating from the path of rectitude by the lack of opportunity to do wrong, or the knowledge that they are being more or less watched. The advantages, therefore, to the instalment house of a detective branch, or the employment of men specially skilled in detective work is not to be measured alone by that which is shown to be the direct results of their effort, but is also to be estimated in the light of the moral influence which the knowledge of such facilities exerts over trade at large. Credit dealers, as a rule, are loath to resort to detective methods until they have been more or less imposed upon by those who are dishonest. Then, recognizing the frailties of human nature, they resort to the only method that is left them in order to protect their interests so far as possible.

There are various ways in which detectives may be advantageously employed in the instalment business. Just what plan to pursue is to be determined largely by the nature of the business conducted, the location of the trade, whether in a large city or in a suburban town, and also by the character of the individual customers. The detective may be a bright clerk of the establishment, who has qualifications in this direction, or he may be some