

SILENT SALESMEN.

A paper with this title was read before the Ohio Hardware Association in February, by Fred. Haberman, of Marion, O. We condense it as under:

Silent Salesmen! Those inanimate aids to business which yet speak louder than the men who make use of them, and make or mar the merchant's prosperity, according as they are controlled; that work night and day, week days, Sundays and holidays, rain or shine; that don't go to funerals in the baseball season, don't throw business to the winds every time a brass band comes up the street, nor try to flirt with lady customers.

The name of the first is the store front. It stands to an establishment as the face to a man, and the wayfarer is attracted or repelled by the first sight of a person's countenance. One does not associate thrift with an unpainted building any more than with an unwashed face, nor does he expect courteous, intelligent, satisfactory service when he enters a store the very outside of which proclaims a man indifferent to appearance. A dingy, weather-beaten sign, second story windows rendered light-proof with dirt, a broken step or badly arranged entrance, old worthless samples displayed outside, ashes dumped into the road before the door—each and all betoken a laxity that will in all probability find further expression within, and cause a prospective purchaser to seek further.

Next in order, and equal in importance, come the show windows, the eyes in the store's face, through which the business looks forth at the buyer, ogling and cajoling him, captivating his errant fancy and creating hot desire, or repulsing by indifference to his opinion, even as is the way of a maid with a man. There is a general recognition of the importance of having the show windows well and frequently dressed, and yet one does see lamentable cases of neglect and ill-judgment in this regard—where the goods from a dozen different lines are arranged in a jumble that fails to make any impression whatever upon the casual observer, or where the same articles are displayed week after week without change. All must observe a very few—two or three—plain rules that form about all there is to three-fourths of the articles that are written concerning window display:

Cleanliness, neatness and light.
But one line of goods at a time.
Frequent changes.

The third silent salesman is the advertisement.

The work lies outside the store, going to the homes and business places of the purchasing public and soliciting favors for the merchant, with accounts of bargain sales, dear to the heart of the good housewife, tools of the artisan, implements for the farmer, hammocks and bicycles for the summer girl, sporting goods for the swaggering youth and all sorts of things for the head of the family.

This is the age of printer's ink. Great are the "ad.," the "write-up," the "free puff," the "reading notice" and the "fake scheme," and thrice blessed is that ironmonger who knows how to employ them to get the maximum of results with the minimum of expense. The advertising manager of one of the great monthlies says in a burst of confidence, that only about 10 per cent. of his patrons make it pay to advertise, but of the purely local advertisers it is probable that less than 10 per cent. find that it does not pay. A merchant must advertise, or spiders will spread their nets across his doorway. The public expects it of him and goes to buy at stores the proprietors of which pronounce them as the best and largest, with finest stocks and lowest prices—and if the proprietor doesn't know who does?

Fourth comes good stationery. It is surprising how little value is often placed upon this valuable assistant to a good impression. It is recognized that the largest firms in the country all use good stationery, and the appearance of the

letter alone will generally determine the commercial importance of the writer. It costs very little if any more for good, well arranged letter-heads, bill-heads, statement blanks and envelopes than for poor ones.

Fifth is punctuality, promptness in delivering goods, sending bills and collecting accounts. The customer who gets his goods quickly is pleased. He wants his bill at once to see that all is right regarding the price, and if payment is exacted when due he is apt to remain the merchant's friend.

And still the force of silent salesmen increases. The dodger, labor-savers, full stocks, convenient stores, all deserve due credit for the good work they do in aiding the merchant to increase his sales. His "silent salesmen" form a longer list than that which is found upon his payroll, and the wise hardwaremen will see that they are all employed and doing their best to help him in his race for supremacy in his field of endeavor.

GLASGOW MUNICIPALITY AND INSURANCE.

Municipal or State fire insurance is an old story. Just about three hundred years ago "an ingenious person" propounded to Count Anthony Gunther von Oldenburg a scheme of State insurance, but embracing only a portion of the houses in one combination, so as to avoid the consequences of a large fire. The principles of insurance were at that moment in their infancy, and the Count must have regarded the proposition as a conundrum. He replied, after much thought, that the scheme was suited for a company independent of the State, and declined to adopt the proposal. A petition of a different kind was presented to Charles I., offering "to insure all your Majesty's subjects for soe much of their estate combustible as they themselves shall conceive, in case of fire, not taking above 12d. per centum yearly for soe much soe insured." This petition was followed by others, and patents were granted, but owing to the political difficulties of the time, or the king's pitiful end, the patents were not turned to account. In Charles II.'s time an opposite view was taken, for, when the subject was brought before the Common Council of the City of London, they thought it quite unreasonable "for private persons to manage such an undertaking, or that any one but the city should reap the profit of the enterprise."

The idea of fire insurance was hovering about in this way when suddenly, on 2nd September, 1666, the great fire of London occurred, the results of which brought to the minds of the citizens, in a very practical form, the necessity for something more than mere quibbling about fire insurance. Various independent schemes were started, which the Common Council, following up their earlier deliverance, endeavored to thwart, and a fierce effort was made by the Council to secure the business of insuring the houses of the citizens, pledging the security of the city for the fulfilment of the contracts. The struggle went on for thirteen months "with much turmoil and only small results," when it was said to have been found that the city was acting beyond its powers. Either for that reason, or because the combinations carrying on fire insurance business had never ceased to make loud complaint, the city retired from the contest, and since that time the business has been left in the hands of companies. Municipal insurance has been tried in other countries, but with no results to encourage imitation.

It is improbable that any municipality in Britain will seek to enter on the path of general municipal insurance, but it is not unlikely that some branch of the subject will come up occasionally for consideration. It seems quite natural that it should do so in a municipal council which manages well for the citizens the supplying of gas, and water, and a tramway system, in addition to building houses and doing the multifarious work required in a large city; and it is not to be wondered at, therefore, that

the Glasgow Council should feel inclined to undertake the insurance, at the risk of the community, of the properties belonging to or under the administration of the corporation. Their success in the schemes and work for the benefit of the citizens is urging them ever forward to new enterprises, and we may yet see extensions embracing municipal snopkeeping, and possibly municipal workshops. We may have a difficulty, in fact, some day, in keeping the Town Council out of our chimneys.

But if it is granted that all the work carried on, and kindred work which may be added, is justifiable, it is still true that the fire insurance proposal may be unwise. Ordinary municipal schemes are a matter of expediency and management, but the management which almost compels success in these ordinary schemes is powerless in dealing with such a scheme as fire insurance founded on a wrong principle. The best management, for example, could not avert loss in life assurance if the established basis of that system were departed from; and in the same way, it may be said, the principle of fire insurance cannot be violated without exposure to disaster. Many years of experience have proved that the essential principle of fire insurance is distribution of loss. The danger of disastrous loss to each insurer is minimized or avoided by variety in the character of risks, and by spreading them over wide areas and large numbers of persons, so that the loss shall be shared in moderate and easy proportions by the entire body of insurers. The proposal of the corporation is at variance with these requirements. The safety from distribution of loss, variety in the character and location of risk, and the copartnership of a large number of persons to share the burden, are all essentially absent. Everything is put to the touch, and if there is any principle discernible, it is the pseudo one of running the risk. Such a system as is proposed is not insurance in its true sense, but is rather of the nature of a speculation. It proceeds really upon a hope or expectation that a fire in municipal offices or dwelling houses is unlikely to occur: but the same may be said of many classes of property. What name would be applied to the owners of the latter if they failed to cover their risk from fire by insurance?

The truth is that the course proposed in the Glasgow Town Council is founded entirely upon the relief which can be got from rating the citizens should a large fire take place. It is a municipal fire insurance system to be supported out of the rates; and the owners of property, who will have to pay one-half of the loss, had better look to their interests. There may be no fire, or little loss, but there may be a great fire, with great loss, and to make provision, as is proposed, for the former result mainly, is something akin to gambling.—*Scottish Critic*.

AN HONEST MAN.

"Now look here, Thompson," remarked Brown: "it has been six months since you borrowed that five dollars from me."

"Seven," corrected Thompson, gravely.

"Well, then, seven months," snorted Brown, "and you promised to give it back to me in a week. Promised faithfully, you did, to return me it in seven days, instead of months."

"I know it," answered Thompson, sadly, drawing a memorandum-book from his pocket. "That bill was 'Series F., No. 672,929, issue of 1887.' I made the note, and then I spent the money. Since then I've been trying to recover it."

"But," howled Brown, "any other would do as well."

"No," responded Thompson, shaking his head: "I'm a man of my word. When you gave me the bill I said 'I will return this to you,' and I meant it. Brown, old man, just as soon as I come across No. 672,929, Series F., issue of 1887, I'll see that you get it, for I am not the one to go back on my promise."—"Editor's Drawer," *Harper's Magazine*.