

RICH AND POOR DEBTORS.

Some men are too rich to be good pay. They buy liberally and they are able to pay and credit must not be refused, because their trade is to be desired. But to get the money! Go to leading merchants of your town and ask which represents the largest amount of credits on their books, the rich or the poor, and they will tell you the former. The poor man is dunned. If his bill runs beyond the customary limit the collector is after him, while the bill of his opulent neighbor goes, if it goes at all, through the mails, as a very, very gentle reminder. Many a merchant will say, "If I could make my collections from my customers who are good, I would not care for the doubtful credits," and so "to him that hath it shall be given," etc. The poor man pays for the favors to the rich man, in this regard. The store needs money, and the first accounts to be dunned are the ones where the pay will be forthcoming, and, strange to say, that is from the great mass of men who are living close to the border of want, who are expected and required to pay cash, or, what amounts to the same thing, on very short credit. The poor man, with his cash in hand, pays the penalty of his rich neighbor's habit of running bills and neglecting to take care of them in due time.

In one sense the store keeper (we refer to the large store) does not know his best customers. People who pay cash have no status, no rating in the city establishment. We have a case in mind of a gentleman ordering a carpet at a place where he had been a cash customer for five years. The carpet came in due time to the house marked C.O.D. The gentleman repaired in hot haste to the store and demanded why he had been thus treated—he, an old customer, and as good pay as any that ever entered the place. "Is your name on our books?" inquired the manager. "No, sir," was the answer; "is it necessary in order for me to run a small bill with you that I must already be in debt to you or be in the habit of using my credit?" It certainly was curious, and yet the manager had a good reason for his action. The cash customer does not become known. His cash speaks for him and the individual has no identity there until he gets on the books. How to get the rich to pay is often a serious question. We had a large bill against a jeweller. He had no money but plenty of accounts. "I will turn over some of them as security." "Very well," we say, and he goes to work picking them out for us. "But why not this one?" we ask. "Oh, that would not do, he is one of my best customers and it would drive him away to dun him." "I know it, but it is good," and so we take the accounts against the respectable poor and unmercifully we press down upon them until we get our money, and the rich man, neglectful of his neighbor's rights and his own duty, is safe behind his money bags. It will be ever thus.—The Collector.

A COMMON MISTAKE.

There are some men who seem to think that successful advertising consists simply in getting a great number of replies. Accordingly they word their advertisements with this one object in view. The word "Free" is displayed in heavy gothic type, and the advertiser seeks to give the impression that all he wants is a few addresses to which to send his "beautiful sample assortment" or "valuable premium" without charge.

There is no doubt that this sort of advertising does produce results—results in the form of a large number of postal card applications, mostly ill spelled, and evidently coming from an ignorant class of people, with little money to spend. Anything offered free attracts them, just as molasses draws flies. They are naturally more eager to get something for nothing than the class of people who are in comfortable circumstances. The advertiser who finds the applications and inquiries pouring in upon him, and who sees his mail daily growing in proportions, may think that he is doing good advertising. He may not even find out his mistake until the end of the year, when he comes to balance his books.

The mistake is not an uncommon one, as an inspection of the current newspapers and magazines will show. The reason is that so many advertisers fail to consider what is the prime object of all newspaper advertising. It is to bring the seller in communication with possible buyers. People who are not likely to become buyers are worse than useless. Even with some articles of universal consumption it is better not to make too much of a feature of free offers. Rather write your advertisement so as to attract buyers. The commonest method of attaining this object is to display most conspicuously, the name of the article offered for sale. Thus the word "furniture," if given the greatest prominence, will immediately interest the person who is looking for a folding bed or a writing desk. The man who lives in a hall bedroom, and who doesn't want any furniture, will pass the advertisement with a mere glance. On the other hand, if the advertisement offered a handsome match safe to any person who would send a two cent stamp, with his address, the hall bedroom man, and a great many others like him, would send in applications.

Word your announcements so that they will reach the people who are likely to become customers.—Rowell's Advertiser's Manual.

Soap and water are cheap, but sell on goods is expensive.

Goods conveniently located save time, money and tamper in showing.

A feather duster disperses but does not remove the dust from the store.

Competition is keen and active, and the only way to meet it successfully is to buy from the best houses, and at lowest prices.

HOW THE NEWS DEALER DID IT.

A Newsdealer in a western Ontario town with a good deal of go in him studied out the "Popular Clergyman" and "Popular Officer" Competition in the *TORONTO MAIL* with a view to find out what there was in it for him, and here are the results of his cogitations:

"I was taking only 15 *MAILS* when the competition started, but I made up my mind to double the order. Of course I had some left over. One day I had 15 over, but each day I had my boy cut the coupons out of the papers left over from the previous day, and saved them. It was not long before the people wanted coupons and I sold out all my ministerial coupons at fifty per cent advance on what the papers cost me, and mind you, these were the left over unsold papers. I made my first profit on *MAILS* by having plenty on hand to sell to casual purchasers.

"When the Military Competition began I doubled my order again, that is, I ordered 60 Daily *MAILS*, pretty good for a man who was handling only 15 three months since, but I am satisfied that I will have regular customers for all of them before the competition closes. You see I have made the advance in my sales by knowing how to do it. The cutting out and saving the coupons from the left over copies of *THE MAIL* was a great idea."



MAJOR DELAMERE,

Winner of the prize offered by the *Mail* to the most popular officer.

The Commercial Travellers Competition now on is one that should leave a good deal of money in the hands of news dealers who have nerve enough to push business. No matter how many extra copies of the *DAILY MAIL* you may have left over they can readily be sold to the first traveller that comes in to your store, even if the papers are a week or two weeks old.

Why not then DOUBLE or treble your orders at once and get the good out of the scheme early.

Several news dealers sold from 10 to 30,000 extra copies of *THE MAIL*, last month, for coupons alone.

Buy the *MORNING (Daily) MAIL* of course, each coupon counts three votes in that paper, while in the evening edition they count only one.

Wire extra orders now before you forget it.