

Retail Topics

Busy Month.—The retailer ought to be "up against it" just now, to use a street expression. The time has come when goods should begin to move, and the retail merchant will put on his busy air and do his utmost to change a large portion of his capital from the shelves to his bank account. With his plans all

laid, his premises in shape, and his staff on the alert, October and November ought to render a good account of themselves. We trust all our readers are harvesting just now, and we sincerely trust the yield will be so abundant that the turn of the year will see a handsome balance carried to the right side of profit and loss account. The time for planning is largely over; these ought to be days of action in which methods and outlay tell their tale in definite results. If you are not busy now, unless it be that weather and other circumstances balk you, there has been something wrong in your management.

Don't Lag—With business on the rush there is some danger of overlooking the fact that eternal vigilance is the price of success. Do not imagine because you are having things your own way just now that you will never see the "dog days" nor experience dull times again. "In peace prepare for war." Keep your eye upon the fundamentals. Do not grow careless in regard to details. Watch your advertising as carefully as though every customer that comes in were to be won through your persuasive invitation. There are some people who make the excuse that there is no need for advertising when business is good. These are the folks who, when trade is poor, cannot see the use of spending money on publicity. You must keep up an unceasing push on advertising, window dressing, attention to customers, and all the points that go to popularize your store in harvest as well as seed time, in winter as well as summer if

you are to retain your hold upon people. Beware of lagging. Let every customer just now be led to feel that you treat him as if he were the only one in town.

Look Ahead.—It may seem impossible to look ahead just now, and some people become so engrossed in the present that they do not seem to see beyond. The man of the times keeps one eye on the present and the other on the future. The fellow who buries his nose so deep in to-day that he overlooks to-morrow becomes cross-eyed. There are a great many things that you can conveniently put aside until you have more time to give them proper consideration, but there are some things in every business that require preparation in advance. The man is truly master of his circumstances who has past, present and future always before him. The past will help him correct mistakes and gauge his capacity; the present will give him swing for his energy and skill, and the future will inspire him with the possibilities that stretch just beyond

his finger tips. Do not bury yourself in the past or so wrap yourself up in the present that you will forget that the future has opportunities that may only be yours by preparing to seize them as they come.

Cash vs. Credit.—Just about this time retailers are apt to lose sight of the relative values of cash and credit. In the general activity sales are too often made on credit that would hardly be considered in calmer moments. Constant watchfulness must be exercised in regard to accumulating an undue amount of credit sales. Keep down your accounts as much as possible. To this end offer every inducement to your customers to trade on the cash basis. Give

liberal discount for cash in such a way as to lead people to see that they can actually save money by putting up cash for their purchases. With many credit is a habit of which they can easily be cured by a demonstration that will touch them at the pocket. Some find premiums a good means of winning people over to the cash system. The discount plan is straight business and gets most directly at the desired end. Try the

Mercantile Musings.

The man who neglects to reply promptly to business letters may soon have none to answer.

Don't be one of those fools who think they are saving money by not insuring their stock.

Lawsuits are for people who have time, money and peace to waste.

When undecided about giving credit give yourself the benefit of the doubt, not the other fellow.

Keep cool and be polite, but don't let people walk over you.

You will never find anyone take as much interest in your business as you ought yourself.