THE HAPPY MEDIUM.

There are three classes of buyers in trade – one who buys too much, one too little, and the other who draws the line between the two, and strikes the happy medium. The first, as a rule, is always burdened with too much stock. Seasons come and go and his shelves are always filled with goods out of fashion and out of season. As a rule, he is always short of money, behind with his bills, simply because he buys too much.

The merchant who buys too little or too small a stock lacks knowledge of his trade, and loses custom by not keeping a sufficient supply on hand to meet the current wants of his customers. Over-cautiousness in this direction is almost as bad as over-buying. It often gives his competitors the means of supplying his regular customers. The good merchant will note what lines sell best, and consult with his clerks, or those at the head of the departments of his establishment.

We often hear customers say, "We would like to buy of Mr. So-and-So, but he buys such a small quantity of an article that there is no opportunity for selection, so we go elsewhere. Indeed, he is very careful about ordering goods." This class of merchants never build up nor do a large trade. They, as a rule, do a small business. Their overcautiousness and lack of knowledge of the real wants of the trade of their sections prevent them from increasing sales.

The merchant who knows what to buy and how much to buy is the progressive and successful one. He studies his trade, comes to market often, never overloads, and gets as near a cash basis as possible. When bargains are presented to him he is quick to see the real one and to act accordingly. He buys for customers whose tastes he understands, and is regarded by his patrons, as well as by the jobbers, as the bright, keen merchant who keeps abreast of the times. He is in good credit and is a success in his line of trade.

WHAT IS HE WORTH?

This is a question so often propounded that we pass it by, scarcely stopping to consider whether or not the answer given it is a proper one. But when we stop to think of it the question affords a broad field for speculation in almost any particular case. What is a man worth? For example, a bookkeeper receiving a salary of \$2,000 a year. Considcring the inquiry in a purely financial view, we calculate that it requires \$50,000 bearing 4 per cent, interest to yield \$2,000 a year. If a man is worth the price he commands-and men who receive salaries are more apt to be undervalued than overvalued - the bookkeeper is equal, financially, to the capitalist who has \$50,000 which he loans out at 4 per cent., and lives on his income. But some men get much larger salaries. Ten thousand dollars per annum is not an unusual salary in

some branches of business for managers of institutions or large industries, and that is equivalent to a capital of from 200,000 to 250,000 drawing 5 per cent. in one case and 4 per cent. in the other. Let the man who receives only a thousand dollars a year pause to consider, before moaning over his hard lot, that he commands an income on 200,000 or perhaps 25,000.

If he persists in considering his situation in life an unfortunate one, let him imagine a reversed condition of circumstances. Let him ask if he would choose to be placed in the condition of some acquaintance whom he may know, and who, having \$25,000 at command, is deficient of ability to secure or fill a lucrative position and one commanding honour and respect. Is it not probable that the annoyances likely to be caused over a safe and prudent investment for the capital, with the chances of loss staring the investor in the face, would fully equal such as are ordinarily encountered by those in responsible positions-liability to dismissal, or loss of place through sickness or other causes ?--[The Office.

OFFICE SALESMEN.

A writer in a recent issue of The Office, discussing the treatment of customers who call on the home concern, as contrasted with the treatment of those who are regularly visited by the travelling salesmen of the house, presents the following:

"It has seemed to me, for some time past, that the matter of office salesmen in business houses is, in a great measure, a neglected subject. A merchant will use his utmost endeavors to secure the services of gilt-edged roadmen, and, having obtained his traveller, after much time, labor and skilfel manœuvering, he will sit quietly in his chair expecting the man on the road to bring in the business. Such management puts the office in the position of a clearing-house, not of a live, active factor in the business transacted. Is this a proper way to conduct any business office? Frequently I have had occasion to enter large establishments where, on opening the door, a wilderness of goods greeted me, but no human face. Sometimes I have gone a distance of from 100 to 200 feet into a large city warehouse, and finally run against the office partition at the lower end, where a hardworked bookkeeper, trying to find his balance, glared at me through the cashier's pigeon-hole, and in crusty tones asked, "What do you want?" That this is not an unusual case, nor an overdrawn picture, any man who has had occasion to enter large wholesale houses in New York and other cities can testify.

There are, however, some brilliant and shining exceptions to the rule. Of one case, a wholesale house in New York, I can speak from pleasant experience. At the head of the entrance stairs sits one of the partners of the concern. It is, of course, impossible for him to see every man who comes in, but every man who does come in is met at the top of the stairs by a clerk of pleasing address, who inquires his business. He is then referred to some salesman, who is instantly at his service. Should the visitor happen to be a large buyer in this particular line of goods, he is referred at once to the salesman partner already mentioned. This man was given an interest in the house, originally, on account of the immense amount of goods he could dispose of on the road. But does the ex-road salesman and present partner greet the visitor who has come in, perhaps only to make a friendly call, with a curt, "What do you want?" Not so, at all. A hearty grasp of the hand, and "How are you?" uttered in whole-souled, magnetic tones, an inquiry as to the health of his family, and these various little incidentals that mean practically nothing, and yet are fraught with so much good-will and interest to a man, and which seem to oil the wheels of business, are features of the greeting.

What is the result of this plan of action? Profitable business of course. The house referred to, which, by the way, makes a study of handling customers, whoever and wherever they may be, does the largest business in its line in the United States. It is a model for all other houses to copy after in each of its various departments. I offer these few remarks as a suggestion to the business houses that are in the habit of treating the incoming buyer almost as if he were a Pariah to be shunned, or, if attended to at all, who consider it enough that he is looked after by a junior clerk, whose ideas of business are at best nebulous. If a merchant wishes trade, and is paying much money to outside salesmen to bring it in, it seems but simple common sense to take care of it most care fully when it comes in of its own accord. Office salesmen should be provided and trained as well as road salesmen.

