

of this character. The first and most important includes the accounts of the crook class, to which reference has already been made. Next there are the accounts of the really honest but apparently dishonest customers, who move and fail to report their change of address. And last there are the accounts of a class of people who buy furniture and walk off, leaving it behind them.

In the instalment house to which we have referred, it is the rule to divide the city into several districts and to have a tracer for each district so that he may become familiar with his own particular territory. If a customer moves from one district to another, the records are transferred from one tracer to another, and the work continues. It is not the rule to dog customers about their payments in a way to get them out of patience, but, nevertheless, they are quietly watched so that it is impossible for them to get away.

Summed up, it is the experience of this establishment and others that, as a fact, very few people who buy furniture on the instalment plan are intentionally dishonest. They are more frequently ignorant, and this ignorance leads them into methods which are in appearance irregular, if not dishonest. When the matter is traced down and all the facts discovered, the element of actual dishonesty is found in almost all cases to be lacking, and proper treatment upon the part of the house represented by the tracer or detective soon brings the customer into good habits again, and finally the account is closed in a satisfactory manner.

The work of a tracer is by no means confined to the city in which the goods are sold. For instance, in the case of the New York house referred to, they sometimes find their furniture down on Staten Island, and is known to be well scattered through New Jersey, and other lots are out in the towns of Long Island, to say nothing of the quantities that are in the annexed district and north of the city. Not long since a tracer of the house found a