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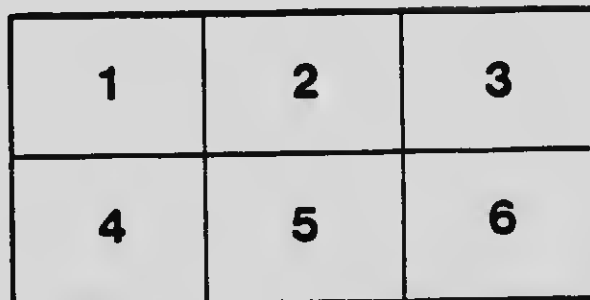
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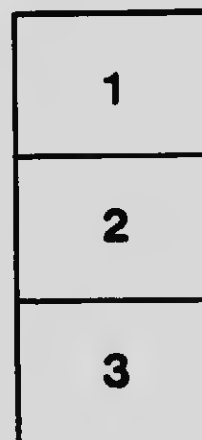
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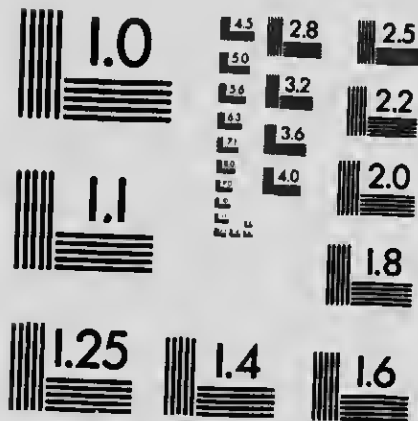
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20

Profit and Pleasure

FOR BUSY BUSINESS MEN

BY

E. A. OWEN

Author of "Pioneer Sketches," "Commercial Essays,"
Etc.



TORONTO
WILLIAM BRIGGS
1907

H1547

1917

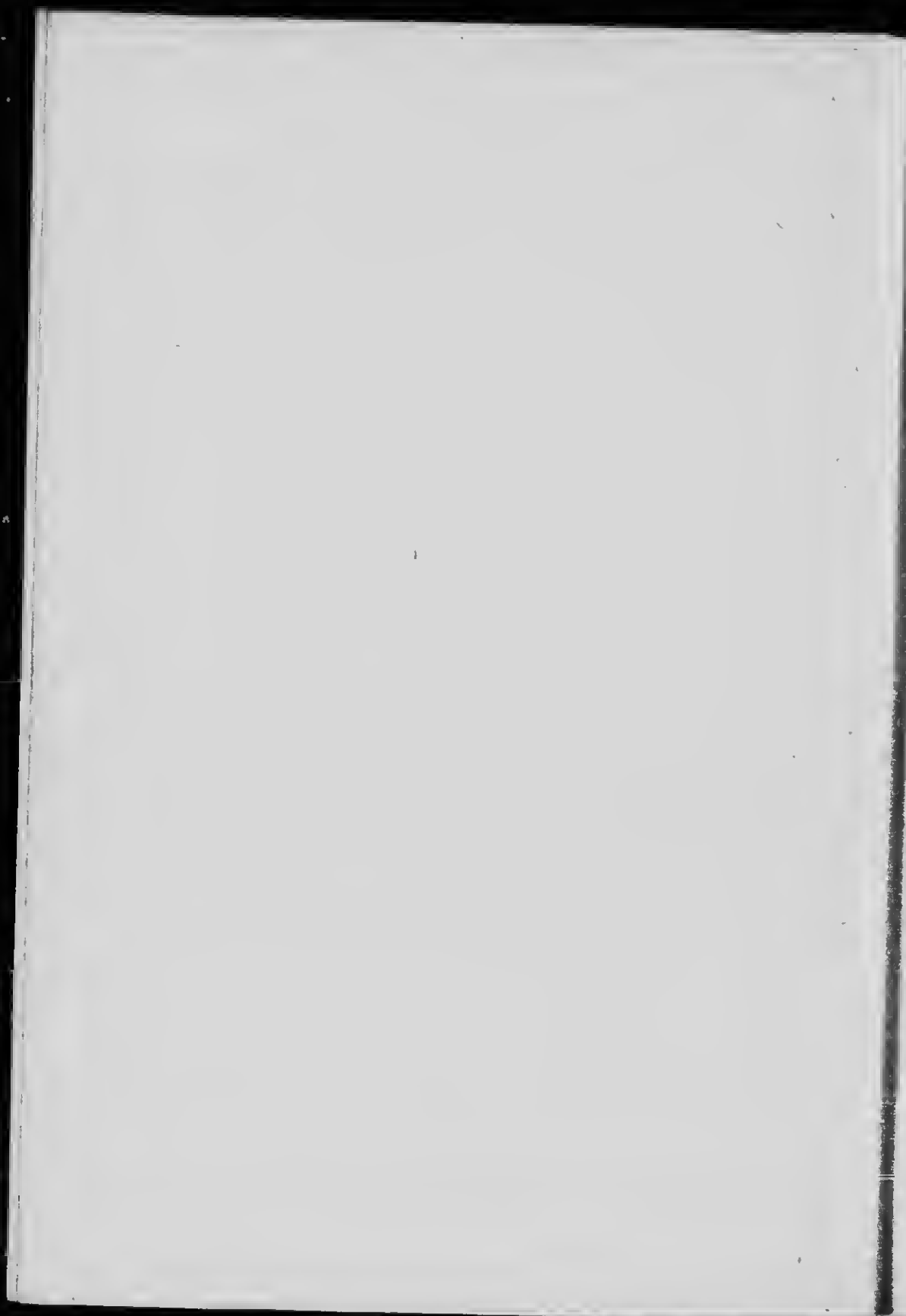
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PREFACE



IF a few only of the busy men of this busy new century will spare a few moments of time in the whirl of busy activities to the perusal of these pages, then the author, who navigated the sea of traffic during the last third of the old century, both in operation and observation, will pass out feeling that he owed the old world nothing by way of an apology for giving this little book an existence.



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PROFIT AND PLEASURE FOR BUSY BUSINESS MEN.

GRAY-HEADED ADVICE.

IN looking through an old book the other day, I came across the following "Good advice to business men," which certainly is as much good solid meat as a nut of that size could contain. This "advice" was published over forty years ago and, as I have referred to it as the meat of a nut, it is, no doubt, owing to its venerable age, a "chestnut," but not one of the kind which gets mouldy with age. It is as applicable to the great army of toilers who are struggling for fortunes behind the counter to-day as it was to their predecessors forty years ago. Here it is:

"What perturbation of mind! What struggling and scratching and shifting and lying and cheating is practised every day by mammon worshippers to make money! What a comparison between the successful and unsuccessful. Of the millions who embark in business to make money, how few succeed, and why? Because but few know the secret of success. Most think it chance or good fortune; but they are sadly mistaken; and if such as are now pining to get rich would

only mind the following advice and be guided by it, there would be no doubt of their realizing their golden dreams:

"Let the business of everybody else alone, and attend to your own; don't buy what you don't want; use every hour to advantage, and study to make even leisure hours useful; think twice before you throw away a shilling; remember you will have another to make for it; find recreation in looking after your business; buy low, sell fair and take care of the profits; look over your books regularly, and if you find an error, trace it out; should a stroke of misfortune come upon you in trade, retrench, work harder, but never fly the track; confront difficulties with unflinching perseverance, and they will disappear at last; though you fail in the struggle you will be honored; but shrink from the task, and you will be despised."

It would be difficult to improve on this advice or crowd better or more practical counsel into the same space. "Let the business of everybody else alone and attend to your own" has the ring of genuine metal, but who is able to observe it? Other people's business is so much easier to look after and attend to than our own; and it being a law of our nature to avoid exertion and follow the line of least resistance, we simply follow the crowd and miss the plums.

"Don't buy what you don't want" sounds very familiar, indeed. It is a twin sister to "Never bite off more than you can conveniently chew," and although we have been sawed all

our lives by these old saws, we go right down the street trading off our capital for what we don't want, and biting off more than a half-dozen such fellows could possibly chew. Still, we wonder how it is that we don't get rich.

"Use every hour to advantage and study to make even leisure hours useful" is plain, simple and to the point, but if we never get rich until we observe this rule, I fear we shall never enter the Senate of the United States. How ought we to spend the hours to the best advantage as business men seeking fortunes of greater or lesser dimensions? Sitting in the theatre boxes night after night? No. In the social club? Not until the fortune is made. Playing poker in questionable places and indulging in the cup that first stimulates and then intoxicates? Not exactly. In idle gossiping and profitless and vulgar conversation? By no means. Yet this is the way the most of us spend our leisure hours and still we wonder why Dame Fortune does not smile upon us as she does upon the man who makes use of every hour to advantage, even turning his leisure hours to practical account.

"Think twice before you throw away a shilling" is also plain English, yet only one in a thousand realizes its full import and enjoys the reward that awaits those who strictly observe it. The fact of the business is, the most of us do not stop to think *once* before we squander the shilling, and still we wonder in idiotic, blank amazement why the shillings desert us so freely, while they cling with such tenacity to the fellow who

does think and makes use of the brains God has given him.

"Find recreation in looking after your business" was written forty years ago and seems to be altogether out of joint with these modern times. Our rule to-day is, "Find recreation in looking away from your business, which is in direct opposition to the old rule. Our way is to pack up and go away to some fashionable resort where the cost of living is four or five times greater than at home, leaving our business during our absence to the tender mercies of Tom, Dick and Harry. This is the way we do, and if we could only get rich at it, it would be an easy thing to prove that the fellow who wrote the old rule didn't know what he was writing about.

"Buy low" is one thing we are all really trying to do, and were we to exercise the same judgment and put forth the same effort in the observance of all the points in this "good advice" as we do in this one, our cases would not be so entirely hopeless.

"Sell fair" means that the highway to success is by way of fair dealing and a reasonable profit, and not by cutting and slashing, and lying and cheating.

"Take care of the profits" is certainly a self-evident proposition, but a difficult one for us Americans to observe. When we are fortunate enough to realize any profits, we not only spend them, but we dub old Squeezit a two-legged specimen of the swine tribe because he hoards

his profits; but Squeezit gets there all the same while we remain on the outside.

"Never fly the track" is the key, in the writer's mind, which unlocks the secret of success. When misfortune of any kind comes upon us, instead of retrenching and putting forth renewed energies, we become disheartened and fly the track. And we do this although the difficulty may be purely local and of a trifling character. We give up, sell out or trade off our business—the business which we best understand and for which we may be best qualified—and rush headlong with feverish excitement into a business which is new to us and if we succeed it is more good luck than good management. It is this tendency to "fly the track" which has given the Yankee the reputation of being "Jack of all trades and master of none." The sure and certain way to ultimate success is to confront difficulties with unflinching perseverance" and they will disappear at last and leave us master of the situation. Every obstacle surmounted, every difficulty overcome and every obstruction removed is a long stride toward the goal of ultimate success,—in fact, this *is success* whether the award includes *dollars* or not.

ADVANTAGES OF THE CASH SYSTEM.

(A Prize Essay.)

CASH and Credit are twin brothers. They are as old as commerce itself. Cash—nicknamed "Ready Pay"—was strong and popular from the start, while Credit was timid and had few friends. As civilization advanced and commerce widened, men felt more and more inclined to place confidence in each other, hence Credit grew until it assumed abnormal proportions.

Credit is said to be the foundation of business in all civilized countries, and that to do away with it would diminish the volume of business to an unnecessary and alarming extent. The statement is, no doubt, true; but it is made in a general way, having reference to the larger complicated operations in the great world of industry and exchange, and has no bearing whatever on the feasibility or desirability of adopting the cash system in the retailing of merchandise. That a retail business can be started, or an established business remodelled on a cash basis and run successfully, has been demonstrated over and over again. Cash stores are increasing daily, and all who have given the system a fair trial, find it far more satisfactory than the old plan of giving credit. Now, let us see what the advantages of the cash system are.

ADVANTAGES OF CASH SYSTEM. 13

The retailing of merchandise on credit to Tom, Dick and Harry is an act devoid of sound business principles. "But we discriminate," say the credit dealers. Well, if you do, all I have to say is, your faculty for discriminating, judging by the general result, is mightily at fault. The fact is, a safe discrimination, especially in a grocery business, is well-nigh impracticable. The fellows who wear white aprons and grind our coffee are as courageous as any other class of retailers, but when they attempt to play the discrimination act they find that human nature is an unsolvable riddle.

A retail business is a game of warfare. The proprietor is the commander-in-chief, and the dollars which make up his capital are his only available forces. Common sense should teach him that victory can be won only by good generalship in the proper handling of these metallic forces. The average retailer is not supplied with an over-plus of capital. If he had more he could use it a good share of the time in replenishing stock, taking advantage of the market and in discounting bills. It stands to reason, therefore, that every dollar invested should be kept constantly in sight—that is, available for use as the exigencies of the business may require. It matters not how many dollars are *invested* in the business, it is only that portion at present *available* or in sight that operates as *working* capital. Every dollar of invested capital that passes beyond the *control* of the retailer ceases to be working capital and imperils the solvency of the busi-

ness to just that extent. It is no longer a vital force in the business, and although it may return—a matter of chance—it is unavailable and dead. Suppose A. invests \$2,000 in business. Now, in the start every dollar of this sum is working capital. At the close of the first year he takes an inventory resulting as follows: Merchandise, \$1,500; personal accounts, \$1,000. Assuming cash on hand sufficient to cover all liabilities, A. is well pleased with the result. He is new in the business and fancies he has lived out of it, paid all expenses and cleared \$500. Fond delusion! This is the *ignis fatuus* of the credit system. The beginner always counts these increasing personal accounts as available assets, but, sooner or later, he learns that the ledger is a mocker in a time of trouble.

There is a difference between an available resource and a realizable resource. The former is a goods-purchasing, bill-discounting and debt-paying factor ready for use when needed, while the latter lacks these properties, becoming available at a future and uncertain time and never when most needed. But suppose, in the case assumed, that all of A.'s personal accounts are realizable, the fact remains that he begins the second year with twenty-five per cent. less vital force or working capital than he began with. His business must be kept up, although his available resources have been reduced one-fourth. To follow A. in his struggles from year to year to keep his head above water, and note from time to time his frantic efforts to get help from that sink-hole, the

ADVANTAGES OF CASH SYSTEM. 15

ledger; to listen to the wrangling over disputed accounts; to mark the ill-will caused by these vain attempts to realize on dead paper, and to gather up all the false promises, broken pledges, bitter disappointments, degrading subterfuges, sleepless nights, heartburnings and headbursings—all this would be an object lesson in the true inwardness of the credit system.

I am not overdrawing the picture in the least. I place A. among those who finally succeed in overcoming "the world, the flesh and the devil" in spite of the credit system. If I were desirous of giving my readers a picture that would wither a rose on a marble tombstone, I would depict the sickening career of the great majority who have gone down in the quicksands of credit. Is it any wonder that these men who wasted their energies and lost everything but the clothes on their backs should curse the system that robbed them of their capital, deprived them of their freedom, cheated them out of life's best opportunities and blasted their faith in mankind?

Safe business can be conducted only on sound business principles. Every element entering into a business should be either a resource or a liability. Every resource should possess a present value—a value certain and in sight, and capable of adjustment at all times. Where every dollar of capital and earnings is kept revolving in the business, resources are of three kinds—commodities, evidences of debt, and cash. An evidence of debt should possess a fixed value as certain and immutable as the coin of the realm. I say

"should possess," for if it does not, it is not a resource according to sound business principles, and, being an uncertain quantity, proves a snare and a delusion in the management of the business. The ledger of a business run on the credit system contains many such snares and delusions. It may contain evidences of debt amounting to thousands of dollars; but, inasmuch as they cannot be used for meeting current expenses, for liquidating matured bills, for bank discounts, or for any other purpose, they are not true resources. What are they? Simply a bundle of uncertainties, a mill-stone around the neck of their owner, the great nightmare of the credit system, whose principal use is to worry their unfortunate possessor into a premature grave. When will retailers learn that a certain bit of knowledge has never yet been acquired by mortal man--namely, to know *when*, *where*, and to *what extent* to give credit? When will they learn that tearing off, weighing out, charging and delivering merchandise and trusting to Providence for pay-day is *not* doing business? That pay-day for a full remuneration will *never come*, as thousands of broken-down retailers know to their sorrow.

Adopt a system which demands value for value in all exchanges. It is the only safe, sound and satisfactory system for doing a retail business. Adopt this system and you are henceforth a free man. No longer will you chafe under the galling yoke of the jobber. You will be at liberty to buy where you please and do business with less capital, for every dollar will be at your com-

ADVANTAGES OF CASH SYSTEM. 17

mand. You will be in a position either to undersell your competitors or enjoy a larger profit, for you will be able to buy at bottom prices and discount your bills. Adopt this system and the demons that keep you tossing at night on your pillow will take their leave; your appetite will return, and life will be worth the living. The dead-beat will cease to harass you, and your brother man will not appear to you as utterly depraved as he now does. Let me say, in conclusion, adopt the cash system for the sake of your customers. It will make them more industrious, more economical, more truthful and better citizens in every way.

HOW A YOUNG GROCER PLAYED A TRICK ON HIS WIFE.

"SPEAKING of funny incidents connected with youthful inexperience in the beginning of a life behind the counter," said an old, retired merchant, during a pleasant interview, "reminds me of a foolish trick I played on my girl wife before I was fully initiated in mercantile affairs.

"I had been but recently married, and, as all newly-married men are, who are in the habit of playing tricks on their innocent wives, I was a fiend. Having come from the farm, I was fresh and very green in business matters. I had opened a little grocery store in my home village, but the cares of business did not bear heavily upon me. 'Business before pleasure,' was an axiom in the geometry of business success the truth of which had not yet entered my head. I began in a small way because circumstances made any other way impossible. Among my customers at that early time was a fine-looking young man, but the most peculiar stutterer I ever knew. He spoke rapidly, as most stutterers do, and sometimes he would run off several sentences without making a break. Sooner or later, however, he would slip a cog and then business would be suspended until he ran down. One peculiarity was that he always ran down on the first letter of the word marking

the break. For instance, if the break occurred on the word 'butter,' the succession of sounds during the running-down period, which would strike the ear of one so unfortunate as to be within hearing distance, would be something like this: 'But, but, b-b-but, but, butty, but, b-b-b-b-b-buty, but, bubbly, bub-ub-ub-ub-b-b-b—ugh,' a laborious grunt signifying that the terrible strain was over at last. During this pitiful ordeal the unfortunate man's face would pass through all the phases of the moon, and his facial organs would play tag all over his face.

"Sometimes the mouth would try to swallow the right ear, but the nose would always come to the rescue by springing in between them, while the left ear would flop backwards and forwards and upwards and downwards in a frantic effort to find out what was the matter.

"I appreciated my stuttering customer, not on account of the dollars he paid into the store, or by reason of any particular love I had for him, but simply for the fun he furnished me. I am old now and the things I laughed at in the thoughtlessness of youth now evoke feelings of pity and heartfelt sympathy. Youth is callous-hearted because it is thoughtless, and it is thoughtless because it has not yet reached that period where the serious problems of life must be solved.

"Like most village stores, the one I occupied had dwelling rooms attached, a glass door leading directly from the store into the principal living room. My wife had never seen my stuttering friend, and one day, when I saw him coming

down the street, an idea popped into my head. It was a mischievous idea, prompted by an idiotic craving for fun regardless of consequences. I resolved to play a trick on my wife. I knew that the stutterer was coming to my store to trade, and I wanted to enjoy the fun of seeing my wife wait on him. Entering the living room in an apparent hurry, I asked my unsuspecting wife to 'tend store' until I returned. She laid aside her work, and, tripping into the store, had just reached a position behind the counter when the customer entered. He was very much confused, for I must say that my wife was pretty and very winning in her manners. Of course, the glass in the door enabled me to become an eye-witness to what took place in the store, and this is what I saw and heard:

"He—'Good afternoon' (with a graceful bow and a flourish of the right arm).

"She—'Good afternoon, sir' (looking her sweetest and glancing toward the living-room door).

"He—'Fine weather we are having these days?' (becoming very much agitated, as he thinks how awfully liable he is to slip a cog).

"She—'Yes, sir; we are indeed favored with charming weather. Is there anything I can do for you?' As she asked the question she advanced to the counter and, leaning slightly over, she electrified him with one of her most charming smiles, and looking him steadily in the face, she awaited his reply. Slip a cog! Why, that look and smile would slip a cog in any man's

A GROCER PLAYED A TRICK. 21

anatomy, let alone the poor fellow who stood trembling in mortal terror at the thought of what was about to occur and which would change that sweet smile into a frightened look. The poor fellow knew he could not answer her question with any degree of safety without putting forth a mighty effort, and so, shutting his eyes and clasping his hands in a grip of desperation, with shoulder blades raised to nearly a level with the ears, the fun began.

"He—' You may give me some tit-tit-tit-titty-titty-tit-tit-titty-tit-t-t-toy-toy-toy-ty-tit-t-t-tea.'

"Where the 'toy' comes in is where the mouth tries to swallow the right ar. When the cog slipped my wife jumped about two feet, coming down with one little foot in the tea-chest and the other in the soda keg; but before her customer touched bottom she had extricated herself and was bounding toward the glass door with a scream of alarm. When she entered the room her idiotic husband was lying on the floor convulsed with laughter. Of course, the customer fled, never to return, but what did I care as long as my childish craving for fun was appeased."

HOW AND WHAT TO BUY.

To know *what* to buy is of the first importance. The kind of stuff you buy has a greater bearing on the question of ultimate success than the manner of buying it. Of course to buy too much or too little of certain commodities at certain times, or pay too much for them, would show a lack of business acumen; but a little shortsightedness in these matters would be far less injurious to your business than to err in the kind of goods bought. You may verify the truth of this proposition by running your eye over your stock. Here and there you will notice merchandise that occupies too much or too little shelf room; but this only indicates that a little capital is needlessly locked up for a short time, or that sales are temporarily lessened, with a corresponding loss of profits. And unless you are an expert buyer you may see something which cost you a little too much money, but this also is not a serious matter; it simply means a temporarily diminished profit. These errors of judgment do not *destroy* capital; they only hinder capital in the production of dividends or profits. They narrow margins and lessen income, but as long as enough remains to meet expenses capital is safe. But look under the counters and the cellar stairway and in the dark corners of the wareroom, and you will find

fragments of the real *corpse* of your working capital. And not only in out of sight places, but on your very shelves, exposed to the pitiless gaze of the public eye, may be found like evidences of financial decay. Dead stock! What a reflector of business incapacity to the public eye, and what a pricking reminder of losses irregainable to the eye of the man who paid his money for them! Dead? Aye, worse than dead, for their ghastly remains are still unburied. Why not take them out in the back yard and bury them out of sight. You need not fear publicity, for the sole mourner and the only one concerned would be yourself. Rid yourself of the illusory idea that they may not be quite dead yet, and that some sweet day you may be able to palm them off on your creditors at seventeen cents on the dollar, or that they might be worked off with the live stock in case you should happen to meet some fool farmer who wanted to trade his farm for a stock of merchandise. Remember this fact, proven by the experience of the age: A stock of merchandise, if freed from its *dead* element, will command more money than if negotiated in gross; and the more conspicuous the dead element, the greater will be the difference in the sum realizable. You will see, then, that this dead element in your stock not only haunts you like an evil spectre and occupies valuable space in your store, but it actually *contaminates* your live stock by depreciating its value. Yes, take it out and bury it, and as you pronounce the words "ashes to ashes," solemnly resolve that hence-

forth you will consult the requirements of your trade and buy accordingly.

The contents of every retail store should be a sure and certain index to the tastes and demands of the people who are supposed to purchase them. Such a stock would be worth one hundred per cent. of its cost at all times, because it is *saleable* on the spot where it is located. Hence, to buy goods that will sell is to buy what the people want, and to know what the people want is to know *what to buy*. The retailer may, in a certain sense, serve as an educator. He may be able to instil new notions into his customers' heads as to the kind of food and raiment they require, but the experiment is a dangerous one to the man who needs all his capital in *doing business*. If you are being consumed with a philanthropic desire to become a public benefactor, you have evidently mistaken your calling. Instead of buying and selling calico, crackers and codfish for a *living*, you should be writing essays on moral ethics for *glory*. Better give up the notion of educating the people up to your newfangled ideas of what they *ought to buy*, and simply supply them with what they *want to buy*. Your own taste may not be in harmony with the taste of the people around you, and as you buy goods to sell, you see it would be exceedingly foolish to be guided solely by your own taste in buying. I say foolish because by so doing you cannot avoid loading your shelves with dead stock, and as this element increases your working capital decreases in the same ratio.

In selecting your various lines do not be guided by the experience of some other retailer in some other locality. What would suit the tastes and conditions of people in one community might be quite unsaleable in another community. The writer has proved the truthfulness of this proposition in his own experience while engaged in the shoe trade at two points distant from each other. At the first place the bulk of trade came from the homes of the country mechanic, the day laborer, and the farmer. The taste of this trade was not fastidious. It did not demand fine, high-priced goods. It was governed by rigid economy and regarded *utility* as being far more important than *style*. What these people wanted was length, breadth, weight, substantiality and moderation in price. At the other place the major part of my trade had no use for goods of this kind, not because they were blessed with greater means or better brains, but because, being a little world by themselves, they had developed tastes peculiar to themselves. These people were governed by *style*, regardless of price—even the factory girls could not satisfy themselves with anything less than a \$3.50 or a \$4.00 hand-turned kid shoe for every-day wear. And not only a difference in the *quality* of shoe demanded, but there was actually a difference in the *sizes* required. At the first place a No. 5, E wide was the most frequently called for, while at the latter place it was a No. 3½ on a D last.

There are retailers who borrow brains off their jobber or manufacturer to guide them in their

purchases, but if you are prospering you are not one of them. What does the wholesaler know of the needs of the little community upon whose patronage you rely for success? Nothing whatever. You are in a position to know; they are not. And then there is the drummer. God knows he has sins enough to answer for, but the unpardonable sin you charge him with—that of selling you stuff you have no use for—is no sin at all. Every time he does a thing of that kind the recording angel writes opposite his name, “Well done, good and faithful servant.” It proves his efficiency as a salesman and entitles him to a higher place in the opinion of his employer. You remember the old saying: “Any fool can sell a man what he wants, but it takes a salesman to sell a customer something he doesn’t want.” The man with the omnipresent “grip” calls on you not to entertain you with unpublishable “yarns,” but to *do business*, and if you don’t know what you want his chances for success are greater than if you do know, for he will unload something on you that was as *dead* to the house he represents as it will be to you. The drummer can do some wonderful things, but he cannot effect a legal sale without a *willing buyer*; and when you find yourself over-stuffed with something you cannot sell, and you feel like kicking, just pull the throttle wide open and let her go, but don’t waste your sole-leather on the *wrong man*. In the days of our grandfathers the man who “didn’t know beans when the bag was open” was considered a fool, but to-day there are men

HOW AND WHAT TO BUY. 27

actually running at large who do not know that the time to determine whether they want or do not want a thing is *before they buy it*.

In conclusion, I repeat: Study the requirements of your trade to know what to buy and thus buy what you can sell, and if you are careful in avoiding overbuying and underbuying, you will always have what your customers want and it will be fresh, clean and seasonable.

CLEANLINESS IS GODLINESS.

CLEANLINESS is not only *next* to godliness, it is godliness *itself*. All ladies of refined manners and cultivated tastes, associate the uncleanly with the ungodly. This is perfectly natural. It would be the most unnatural thing in the world for ladies of good breeding to associate anything unclean with what they conceive to be true godliness.

If the man who "lives to eat" were to visit some of our suburban grocery stores and meat markets, on a tour of observation, he would change his purpose in living and henceforth "eat to live." He would no longer eat for pleasure; life would assume a more serious aspect, and if it were possible to prolong it by any other means, he would willingly give up eating altogether.

Our wives (God bless them with intelligence), are entrusted with the sacred duty of preparing the food we eat. To a large extent they are responsible for the quality of the materials used, for it is their duty to make selection. In preparing and cooking these materials, the grand aim should be, not to tickle the palate only, but to furnish the body with the best tissue-forming materials. They realize the fact that food material cannot accomplish its purpose unless it is pleasing to the eye as well as to the taste. Therefore, all appearances in a grocery store, a meat market, a deliv-

ery wagon or any other place where food materials are exposed, which offend the eye, or outrage the nostrils, are looked upon by them as evidences of ungodliness. In the very nature of things it cannot be otherwise. It is a scientific fact that the mind exerts a powerful influence over the body, and when the senses are offended in the handling and marketing of food materials, the physical organs being thus acted upon, will not perform their functions properly, and physical injury is the result. To illustrate the force of this law of our being, the following experience of a lady in a Michigan town will be in point. This lady, for nearly a year, had been buying her grocery and meat supplies of a dealer she had never seen. Neither had she ever been inside the store, having given her orders to and received her goods from the firm's delivery clerk. She was so well satisfied with the quality of the goods and the prices charged that she made up her mind one day to walk over to the store and form the acquaintance of the proprietors. She found the grocer picking walnut shells out of the lard pail, while a leaky-nosed boy, with an old back-alley hat drawn on the back of his uncombed head, was trying to scrape the dirt off a piece of cheese which had accidentally fallen on the floor. The boy, who was a *quasi* clerk of the "kid" persuasion, too often found in suburban grocery stores, where the foreign element predominates, was clad in the customary enamelled breeches supported by a single suspender. His shirt reminded one of Joseph's coat, and whether striped or checked,

in colors light or dark when first put on, could not be ascertained by its present appearance. Two or three of his fingers were bandaged in cotton rags, and the exposed portion of his hands were decorated with warts. In the window were a few sickly nubbins of corn, a few stalks of fly-blown celery, and some bloated cucumbers affected with "the yellows." Near the window a big, shaggy black dog was waving his bushy tail over the pickle keg.

Passing through an archway, the lady entered the meat market. The appearance of the meat cutter nearly paralyzed her. His long apron was stained and streaked with blood; his shirt sleeves were soiled with the refuse of the slaughter-house; his face was so tattooed with the marks of bloody fingers that when he smiled he looked like Satan gloating over lost souls, and his hands—well, what *would* a lady think of them, anyway? Shanks and soup bones covered with flies hung upon the walls, and through the back door came odors of decayed meat scraps and—but it was enough. Such offensive ev'ences of ungodliness sickened the lady and she never bought another dollar's worth of stuff from that store. Can you blame her? Why, no; any lady so utterly lacking in culture as not to be offended at such a condition of things is certainly not fit to reign over the sacred precincts of home.

Now, this grocer was not a Hottentot; and neither was the meat cutter—who, by the way, was a partner in the business to the extent of the meat interest. They were actually white men,

born and cradled in the two best Christianized countries in the world—Old England and the great American Republic. If the store had been located in a "Pollock" suburb, there might have been some excuse; but as it was there was no excuse. The foreign element referred to was of a different "color"; and the lady referred to was not the only cultured American who resided in that neighborhood.

That grocer may chance to read this essay—in fact, *you*, dear reader, may be the very man; and if you are, let me give you a little advice: it will do you good. You can never improve your standing as a citizen, or increase the profits of your business until you *turn over a new leaf*. This is a civilized, Christian country, and you must *clean up things*. Respectable people may patronize you, but if they do you may thank your order and delivery clerk for it. If they buy your goods it is because they do not come to your store for them. When they do visit your premises they go away disgusted and look up a new "trading place." Now quit all this ungodliness *at once*. Soap, water, elbow grease and a *regenerated heart* is all you need. Begin by relegating to the back yard every cause of offense, such as empty boxes, old barrels, broken crockery, dried-up and fly-blown beef shanks, decayed vegetables, stale fish, rancid butter, eggs that have outlived their usefulness, dogs, old rubbers, and everything else that is useless and *stink-producing*. Then tackle the floor—why, you haven't a customer that ever saw the boards in that floor. If

you find that soap and water make no impression, don't get discouraged; go at it with pickaxe and spade. Don't wash the windows and let in any more daylight till you get things cleaned up inside. You will then never know the extent of your ungodliness.

When the job is completed take a bath and put on a clean shirt; and if your leaky-nosed, kid clerk has no home to be shipped to, and your conscience will not allow you to turn him over to Providence, then put him to soak, and after he is thoroughly evaporated, sandpaper him. Of course, this emerging from darkness to light must include your meat partner. Should he prove case-hardened, threaten a dissolution; and if he won't dissolve, knock him down with a leg of mutton and throw him out with the old shanks and other rubbish.

HOW TO INCREASE THE PROFITS.

THIS is a vital question. It is the all-important, all-absorbing question of the hour. We make more or less pretensions over some other "one thing needful," but the only thing we give a down-right serious thought to is *money*. "Seek ye first a *profitable* business, and all these little things shall be added unto you," is the "scripture" that we "search daily" in these our days. If a modern John the Baptist were to appear on the banks of the Grand River endowed with power to instruct every man how to solve this problem and secure the one thing needful, what a stampede there would be from Grand Rapids and all the country round about! What a confession of poverty there would be! What a bedlam of voices as each would cry out at sight of the wild-looking prophet. "What shall I do to increase the profits of my business?"

Now, it does not require a prophet to tell the retailer how he can increase the profits of his business, although it would require several prophets to convince some retailers that such a thing is possible. A penny saved, you know, is a penny gained; and every dollar added to profits in this way doesn't cost a cent additional expense. Price-cutting might increase the volume of trade, but this would not increase the profits. It is not more work you want; it is better pay for the work

you are doing. An enlargement of the business would, no doubt, increase your gross profits, but this would require more capital and would entail additional expense. I want to show you that you have the means within yourself, ample and ready at hand, for increasing your profits.

I quote again a "penny saved is a penny gained." But how is the penny to be saved? Open your ledger and run over the names of your debtors. Haven't any? Good. Then we'll not have to stop any leaks in that direction. But it will serve my purpose just as well if you recall the names of your cash customers. You will come to one who has steady work the year round at \$2, \$2.50, or \$3.00 per day. This man is economical, dresses plainly, has no expensive habits and rarely loses a day, yet he is always behind and never able to make both ends meet. Then, again, you will recall the name of another customer who receives only \$1.50 per day, and, owing to poor health, is only able to work about two-thirds of the time at that. This man actually makes a better appearance in public than the other, pays his bills promptly and is paying for a little home of his own. These are common pictures and true to life. Any retailer who reads these lines, I care not where he is, can place these two characters among his customers at once. Now, let us not despise small things. Even a straw, you know, best tells which way the wind blows. The retailer's business, whether the capital invested in it be great or small, is a business of petty transactions, depending for success upon the

vigilant management of the minutiae of details. But let us turn again to our object lesson. Here are two men, one of whom is doing double the amount of business, or, in other words, his gross income is nearly double that of the other; yet he makes a failure of it, while the one subject to the smaller income and other disadvantages is on the highway leading to success. A clear case of mismanagement in domestic affairs. Certainly; and many a retailer has been tripped up the same way. Some old hypochondriac—it may have been Diogenes—once said that “a woman can shovel out of the back door with a tea-spoon faster than a man can shovel in the front door with a scoop-shovel.” I have known retailers who had wives of that kind, but they didn’t stay in business very long. They stayed till there was no business to stay in and then they went to work by the day. It is quite likely that man No. 1 in our object lesson is one of them.

See to it that no member of the family has free, unchecked access to the cash till, or free, unlimited, help-yourself-when-you-please access to the merchandise in stock. Give your wife a weekly sum, sufficient to meet all family expenses, and then if she doesn’t like to trade with you she can go elsewhere. This arrangement will put business ideas in her head, and lead her into the study of domestic economy, and it will be the means of an increase of dollars in your pocket at the end of the year. In stores where this rule is not enforced many an innocent clerk has been accused of the pilfering committed by some mem-

ber of the proprietor's family. Some people, you know, seem to have an idea that a pound of sugar is of less value if taken out of a barrel than if taken out of a five-pound sack, and so they use more and waste more when they have an unlimited stock to run to. Try the weekly allowance plan and you will be surprised at the increase of your profits, and your wife will astonish you some day with her skill as a financier by presenting you with a nice little sum saved out of the regular allowance. House-keeping and store-keeping are very much alike. Each is a daily routine of little things, and success in either depends upon such a mastery of all details that will prevent leakages, avoid waste, and keep expenses down to the minimum. Where the house-keeper and her store-keeper, or the store-keeper and his house-keeper are experts in their respective fields of labor, there can be no question as to financial success.

Commence to-morrow morning and see to it that every matter affecting value to the extent of a penny's worth be given the same careful consideration that would be given a ten-dollar transaction. Do this and you will be surprised at the increase of your profits. You will lose no more potatoes by neglecting to close a window. You will not forget yourself again and stand in the door and watch a dog-fight while your molasses barrel is spreading its contents on your wareroom floor. You will be careful not to lose another sale for a five-dollar pair of shoes because you said a very foolish thing in a moment of

anger in reply to a very *womanly* remark on the part of your customer. You will wire that stove-pipe next time and not wait until it falls down and ruins five rolls of butter, a basket of eggs and three dollars' worth of glassware. You will stop paying delivery clerks for hauling four hundred pounds of boys all over the city for every pound and a half of goods he carries; and you will think twice before you again trade off a trusty horse for one that is liable to kick the bottom out of your business and send your delivery clerk to his long home where he will have no further use for overcoat or mittens. Of course, if you start in to increase your profits you will not keep a half-dozen boxes of blacking and as many brushes lying about the store for the use of people in the adjoining townships; and it would not be just the thing to sacrifice a pair of cotton hose every time a granger tried on a pair of shoes. These are small matters, but they are the straws which tell which way the wind blows. In the aggregate these little things make up the business, and they cannot be neglected without injuring the business to a greater or less extent.

Who among the great army of retailers will take the pains to read this essay and endorse its general tenor? Certainly not the grocer who keeps wooden plugs in his vinegar and molasses barrel; who decorates his front window with wilted, sickly-looking cucumbers, fly-blown herring and celery in the last stage of consumption; or who keeps his cookies and doughnuts in a show-case with the top caved in, and allows

his cat to snooze in the tea chest. Such a fellow has no use for trade essays or any other kind of essays, and if you would step into his store you would soon discover that he had no use for soap or scrubbing brushes. The clerk, who receives four dollars per week and boards at home, would probably tell you that old Loosends, the proprietor, had gone quail-hunting, and that he wanted to sell out awful bad. Two able-bodied, long-tailed mice would aid the clerk in entertaining you by running a foot race down one of the shelves, dodging in and out among the baking powder cans, knocking over a poor old weather-beaten package of saleratus and disappearing behind a row of solemn visaged bath bricks.

This man has gone to seed. He is past redemption, and the sooner he vacates the premises the better it will be for the neighborhood, as the place will then be cleaned out and fumigated and put in shape for a live man. Enough has been said on this subject to demonstrate the fact that the average retailer can increase his profits by the exercise of diligence in the management of these apparently insignificant little details. "Mony a wee maks a muckle," is a true saying, but we cannot expect the "muckle" unless we look sharply after the "wees."

PERSONAL ACCOUNTS AN UNCERTAIN
RESOURCE.

No retailer doing a general credit business is able at any time to gauge his financial standing with any degree of certainty. The balance shown in his favor in his bank book represents a certain fixed resource which is always at present realizable; but not so the balances shown in his ledger. The personal accounts of a business concern, considered in whole, as a resource, is lacking in intrinsic value, like a depreciated currency. The *per cent.* of depreciation is at all times an unknown quantity. This resource consists of three parts—namely, that which is at present realizable, that which is in future realizable, and that which is never realizable or absolutely valueless; and the exact proportion of the whole which any one of these parts represents cannot be definitely computed because never in sight or in hand like cash or merchandise. What this resource is worth as actual capital, therefore, is not ascertainable. It is simply a matter of conjecture. Whether the concern is prosperous, solvent or insolvent, depends, to a greater or lesser extent, upon certain unknown quantities which only time and circumstances can determine. There may be some retailers “wiser than serpents,” but I never knew one who conducted his business on

the credit system, however carefully guarded, whose personal accounts were worth one hundred cents on the dollar.

When a retailer finds that a larger number of bills than usual will mature in a few days, and the bank balance is low and trade is slack, the only resource left him as a means of warding off danger is his personal accounts. And what a broken reed to lean upon the anxious retailer sometimes finds them? He opens his ledger and the name of Adler appears first in the index. He repeats the name and groans. No help there. He groans again and resolves for the sixty-ninth time to reduce that account or erase the name from his ledger. Always behind; always promising to do better next pay-day, and always sinking deeper in the mire. The Adlers are found everywhere. The head of the family has generally steady employment at good wages and this has the effect of obtaining credit among the stores. His wife makes herself social, his children are well dressed and his table is supplied with good things. He is an all-round good sort of a fellow, but he is so much inclined to overdraw on the bright side of the future, that he fails to make both ends meet and is everlastingly behind. If he had it all his own way he would climb the hill of life by taking two steps down every time he took one step up. For every dollar he pays on account he would, if given a free hand, run his face for two more. The day of judgment will come and go, but the Adler accounts will run on forever. What are they worth as a re-

source? Nothing; and so the merchant passes over them in his selection of accounts. He makes out the bill of every farmer who is hard up or in trouble, for the reason, I suppose, that when a man begins to fall, one must kick quickly or it will not reach him till he touches bottom and then he will not need it.

But there is one account (and it is representative of a class) that the merchant does not make out, Jonan Broadacres', which would, if paid, be nearly sufficient to help the retailer over the pressure; but it would never do to "dun" Broadacres, for he is not poor enough to stand it without taking offense; and considering the bulk of his yearly trade, it would be bad business policy to offend him.

Now let us see what success the merchant has in making collections. The carpenter couldn't pay till he got his pay for building a barn for Broadacres. He said he bought a cow at a bargain from a farmer who was hard up, but owing to Broadacres' neglect to settle for the barn, he was afraid he would have to turn her over to another cash buyer. The blacksmith expected some money from old Broadacres in a few days, and then he would call and settle the bill. The painter paid two dollars on account and promised to pay the balance when the contractor for whom he worked drew his pay from Broadacres. One poor farmer who had been exceedingly unfortunate during the season, said the only thing he had to turn off to meet his store bill was a new milch cow, which he sold to the carpenter who

built Broadacres' barn, but he hadn't received his pay yet.

And so the retailer finds his personal accounts a very uncertain resource in time of trouble. Even when good they are too slow in responding sometimes to save the merchant from the slough of humility in begging for extensions and renewals; and if it comes to a knock-down and drag-out at twenty-five cents on the dollar, old Broadacres, who was the principal cause of the trouble, will be there to gobble down the sides and both gable ends of the plunder.

As this Broadacres so affects the country retailer's personal accounts in their efficacy as a present help in time of trouble, it will be quite relevant to the subject of this essay to describe him more fully. He is the "lord of the manor" in the community in which he lives. He owns a half-section, more or less, of the earth's surface, including everything beneath as far as the centre and everything above as far as the heavens—and he wants more. He lives on the fat of the earth and what his own portion does not furnish him he buys on tick and pays for it when he feels like it, *and not before*. Like a spoiled child, he is possessed with the idea that he must be *carried* by everybody. Just think of it! This great big farmer with his barns full of horses, cattle, sheep, hogs and poultry; his cellar full of fruits and vegetables, with eight months' supply of the staff of life on hand, backed up by pork, apple-butter, sauerkraut, cider, applesauce and maple molasses till you can't find a place to put your foot down

—think of this big, burly, double-fisted, overfed, pancake-stuffed granger getting an idea into his head that he can't get through the world unless he is carried! Hear him as he tells the village grocer, whose entire stock—if his bills were paid—would be worth less than the farmer's tools and implements, that he will have to carry him and stuff him with the few things he is not provided with until *after sheep shearing*, when everybody knows he has money in the bank and last year's crop of wheat in his granary! Great Scott! See him climb that rickety stair-case in response to a "please enclose" that he received from a care-tossed, brain-worried, half-starved little apology of a man who occupies a dingy little back room in common with the spiders and the paste pot. This unfortunate individual is the editor of the *Exponent*, and he hasn't had a square meal since the banquet given to the Press Association at Powkegan. If all this man's wealth were converted into lawful money of the United States it would not purchase the farmer's straw stack. The day is cold and the half-cord of green elm wood promised on subscription account has not arrived, and he sits shivering and wondering how long a village editor can subsist on faith stiffened with rutabaga turnips. But see the change that creeps over him when the big, greasy farmer enters his den. The rigid lines relax about the mouth as he thinks of pork chop for supper, and his face is suggestive of a graveyard in the spring time when the first warm days arrive. But alas! that graveyard thaw has frozen up again, and

the budding smile has been nipped with the frost of disappointment. That big lubbard of a farmer has actually asked the editor to *carry him*! Just think of it! That little, half-starved scrawny editor compelled to carry that big, overfed, greasy, pork-stuffed granger until he can sell a little hay! Let me live on corncobs and buckwheat straw rather than stand in that granger's shoes in the day of judgment. That farmer goes home and stuffs himself with tenderloin, buckwheat cakes and honey, while the editor sneaks home on a back street to avoid a "dun" for a bushel of turnips and sits down to a supper of pig's liver and cold boiled turnips and wonders whether a farmer ever goes to heaven.

JONES' MISTAKE.

Who is Jones? Well, he *was* a bullfrog in a millpond, but he changed his position and became a tadpole in the Gulf of Mexico. This was his mistake. In other words, he closed out a nice, safe, and good paying little business in a quiet, pleasant country village, and went into the city with his little family and his little capital—and, I might add, his little experience. He is not there now. He is back in the country; but he left his little capital and part of his little family in the city. His little experience was the only thing that stuck to him and grew. He brought that back with him. But he will never be a bullfrog again; his bullfrog days are over, and the days of *odd jobs* are upon him. Meditative days—days of physical exercise and mental indolence, corn-hoeing and self-kicking days.

A business life in a pleasant country village is simple, quiet, healthful and enjoyable. It is not intimidated, cowed and overawed by arrogance, pride and pomposity; neither is it marred and saddened by exhibitions of crime, cruelty and abject poverty. The streets of the country village are not paved with asphalt and lighted with electricity, but mothers, wives and daughters can, unattended by male escort, pass *day or night* up and down the wooden sidewalks without

danger of coming in contact with a lecherous brute in human shape or a painted wreck of their own sex. The village streets are not walled in with tall blocks alive with human beings, representing every type of struggling humanity, from the man or woman who is trying to earn an honest dollar, down to the vermin who prey on the innocent and cater to the wants of the vicious and depraved, but in their place the sun shines and the pure air of heaven circulates freely. The spire on the village church does not reach quite so near heaven, but the members thereof speak to each other when they meet on the streets, without the necessity of a fourth or fifth introduction; and the country lodge has never yet become so great and rich as to strangle fraternity and destroy all brotherly feeling among its members.

Business life in the country is as different from business life in the city as roads in the country are different from streets in the city. Business qualifications essential to success are one thing in the country and quite a different thing in the city. And so a man may be a success in the country and a dismal failure in the city. A theorizer in business ethics may not understand this, but a man who has tasted the bitter fruit of experience does understand it. If you don't believe it, ask Jones.

Now, Jones was a success as a country village retailer of merchandise. He owned the home he lived in and, although not modern in all its equipments, it was cosy and comfortable and *belonged to Jones*, which fact silences all objection to it.

It is not material whether Jones owned or rented his store, as one can rent a country village store at a less expense than to own it. He commenced business with a very limited capital and no experience, but he was honest and truthful—two grand essentials in a country retail business,—and by a careful study of its needs, the practice of economy, and much exercise of patience, both Jones and his business grew into respectable proportions. His customers were all familiar to him. They patronized him because they believed in him, and they believed in him because they had proved him over and over again. A man whose business methods will not bear investigation will never succeed in a country village. Such a man requires a transient trade for the exercise of his little peculiarities, and should migrate to the city. Jones had but little transient trade. That same old farmer drove up to that same old tie-post hundreds of times, and that same jolly, dear old motherly soul climbed out of that same old democrat wagon nearly as many times and waddled into that same store with a hearty "Good mornin', Mr. Jones. What ye payin' fur butter'n eggs to-day." And while Jones counted the eggs and weighed the butter for the hundredth time he enquires all about matters on the farm—how many lambs they have up to date; whether Molly has recovered from the chicken pox, whether George Henry has found a mate for the sorrel yet, and whether they got home from the social all right. Buxom lasses roamed over the outly-

ing fields, clad in good stout No. 6 custom-made shoes, whose feet had been fitted to shoes by Jones ever since they wore shoes. Jones made his own trade. He taught the people by practice and precept to trust him, and *rely on his word*, and this made customers for him—customers who were constant and true. He was not rated away up in “G” by Dun and Bradstreet, but his credit was gilt-edged. He was simply the *right man* in the *right place*, and success was the inevitable result.

But Jones was human. Prosperity put a “flea in his bonnet.” He had reached the limits of expansion as a bull-frog, and something whispered into his ear that the village pond was too small for a frog of his dimensions to show off to advantage, and that nothing less than the Pacific Ocean would answer the purpose. It was the voice of a siren. Jones thought it was his ambition. Fatal delusion! Ambition is always guided by reason; but this wild impulse that seizes us suddenly without a shadow of reasonable excuse, sometimes upsetting our mental equilibrium, is not ambition—it is simply the *demon of unrest*, and the cause of more life wrecks than all other things combined. Jones got an idea into his head that his field of labor was too limited. He thought the city was the proper place for a man of his ability. While in the city he had often stood on the street corner and listened to that siren’s charming voice:

“Ah, just look at that crowd of people! They

all have money in their pockets, and are rushing up and down these streets to find some place to spend it. If you were here you wouldn't have to wait an hour to see someone pass on the sidewalk, and you wouldn't be bothered with butter and eggs—it would be spot cash and lots of it. Are you listening, Jones? You know the fellows who are doing business here might make money faster if they went at it in the right way. Now, an *honest* fellow like you, who would do the *square thing* with the people, could scoop up money like dirt. Down there in the country, you know, there is only about so much trade at the best, and all one can do is to sit down and wait till it comes along, and then gobble up one's share of it and be satisfied. But how can a man of your ability sit down in such a stupid place and be *satisfied*, while the chances for unlimited expansion are so great here in the city."

What is man but simply the creature of circumstances, floating down the winding stream of time? At best, his little bark is a frail one, and the utmost he can do is to steer clear of the rocks and avoid entanglements with driftwood, and throw out the anchor at the *right time* and in the *right place*. He may drift into the great ocean of forgetfulness without ever having secured a safe anchorage. Such an unfortunate voyager drifts away utterly unconscious of what he has missed. A man seldom makes more than one *safe anchorage*, and when the demon of unrest takes possession of a man so anchored, and he

shoves his little craft out into the current to find another, he is dangerously liable to drift past his last opportunity. Now, Jones was securely anchored to bed-rock. He pulled up for a better. He never found it. That was his mistake. Go back? Impossible! Water does not run up hill. That's right, Jones, kick yourself; it's all you *can* do now.

RELIGIOUS CANT; VANISHING OF
EARLY ILLUSION.

WHEN I was a boy, I used to think that a man who wore a "plug" hat must be a gentleman, and that a man who habitually "spoke in meetin'" must be a good man. My father was a strict and consistent deacon in the church, and from my earliest recollection he had taught me above all things to be *truthful and honest*. I attended church regularly, becoming a member when a mere lad, and memorized and recited in the Sunday-school pretty much every chapter in the New Testament. During all these boyhood years, a certain deacon, who was the leading merchant of the village, had taken a leading part in the Sunday-school work, serving as superintendent or secretary the most of the time. This merchant deacon was one of the wealthiest members of the church, and took a leading part in general church work as well as in the Sunday-school work. During a large part of my Sunday-school experience I received my library books from the hands of this same deacon, and I vividly recall the familiar closing prayer, with its nasal twang, which impressed my childish mind with reverence for the deacon, who, I sincerely believed, was a veritable saint. How often have I sat, night after night, during the annual "pro-

tracted meetin's," and listened to the deacon (for he would always get away from the store in time to take part in the "testimonial" or after meeting) while he blubbered out his oft-repeated story, which never varied in verbiage and was never accompanied by a change of gesture or facial expression. Verdant as I was, I accepted this as positive evidence of genuine piety on the part of the deacon. I thought that any man who could stand up in a public meeting, night after night, for four weeks at a stretch, and *sniffle and cry* must indeed be a righteous man.

When I began to put on the appearance of a man, I was seized with a desire to become a "storekeeper," and I applied for a clerkship in the deacon's store. I had been brought up on the farm, with the mild-eyed ox and the other dumb animals as my daily companions, and knew nothing of the world of traffic, with its eternal grind, its false exterior, and its selfish, deceitful schemes.

The deacon hired me to clerk for him, and the following Monday morning I arose from the family breakfast table, received a mother's kiss and a father's advice, and started for the village. A father's advice! I wonder if there was ever a boy who strictly followed his father's advice? My father advised me to be honest and truthful, upright and manly in all that I did and never do anything that would bring a blush of shame to my mother's cheek or cause the deacon to lessen his regard for me. It was the morning which marked the beginning of my career in the soulless, heartless, conscienceless world of debit and

credit. My mother's hair was silvered with the caresses of old Father Time, and my father had passed the fiftieth mile-post in the journey of life; yet both together had seen less of the hypocritical side of life and had practised less duplicity during the whole of their peaceful farm life than I saw and practised before I had been behind the deacon's counter one year. I was duly installed in my duties and that Monday was the first day I worked for wages. This all happened many years ago, and the year I entered the deacon's store was one of general depression in the United States. We were affected in Canada, but not to so great an extent. There was an overproduction of American manufactures, more especially in print goods. Large quantities of these cheap prints were shipped out of the country and slaughtered in the Canadian markets at ridiculously low prices. In fact, the Canadian market was completely glutted with this American overflow. The deacon's counters were heavily freighted with it, and precious stuff it was, too—narrow, stiff with paste and painted in gorgeous colors and flashy patterns—but it was cheap and therefore sold readily. It was no earthly good, but what cared the deacon, so long as it afforded a big margin of profit. A good Ashton print of English make, of fast colors and a yard wide, cost sixteen cents and sold for twenty cents, giving a margin of twenty-five per cent. profit, whereas this American shoddy print cost from two and a half to five cents and sold quickly at from five to ten cents, giving a margin of one

hundred per cent. profit; and so the deacon laid in a big stock, which proved to be the first departmental line of dry goods that fate introduced me to. There was one pattern (and it was the deacon's favorite) which contained all the colors displayed at a Mississippi plantation camp-meeting. It cost three and three-fourths cents per yard, which fact led me to believe that the paint used in its manufacture must have been of the earth, earthy; but we sold it at seven cents per yard, which was the only thing connected with its history that interested the deacon. My mother had bought some of this loud print to make some aprons for the hired girl, and being left accidentally on the lawn over night, *the dew dissolved the paste and obliterated every trace of color*; but the paint didn't *kill the grass*, and that further convinced me that it must have been some cheap stuff.

I had been a clerk about two weeks when one afternoon a lady customer came in to buy some print. This particular customer, being a neighbor and a very intimate friend of my mother's, I felt it my special duty to deal with her as I would have others deal with my mother. The pattern of many colors referred to attracted her eye, and she enquired the price. I gave the price, and she then asked if the colors "would stand a wash." I replied promptly that they would not, and said that if she wanted fast colors and goods which would give her perfect satisfaction I would advise her to buy an Ashton print. The deacon was writing at the desk on the opposite side of

the store, and when I threw down a piece of Ashton for my customer's inspection, down went the deacon's pen, and around the counter came the deacon with lips protruding and face livid with rage. I remained at my post awaiting my customer's decision, when—*Biff!* Something solid and substantial came in contact with my slender anatomy, and, losing my equilibrium, I came within an ace of going headlong through the deacon's front window. When I regained the perpendicular I turned to see what had happened. The deacon was standing in my place and explaining to the lady, in a voice tremulous with anger, that the colors in that American print were *madder* colors, and that everybody but an absolute dunderpate knew that *madder* colors were *fast* colors. The lady gave me a sympathetic look and walked out of the store without saying a word, *never to enter it again when the deacon was in*. Turning to me with quivering lips and a blanched face, he said: "How many times have you got to be told that these goods are here for sale and that talk of that sort will never sell them."

I was transfixed. I was paralyzed. I was petrified. I was too mad for utterance. I stood with clenched fists and glared at the deacon. At last speech came to me and I screamed out: "You infernal old hypocrite, I won't lie for myself or commit a *legal theft*, and I'll see you in the bottomest bottom of the bottomless pit before I'll lie or steal for you; and if you expect me to do it you've got the wrong pig by the ear, and don't

you forget it." I said (and I'm afraid I *swore to it*) that I would not remain in the store another minute; but the deacon apologized and I remained. It was my first glimpse of the world *as it is*, and it shocked me. I thought the world couldn't afford to risk its reputation by harboring another such a hypocrite as the deacon appeared to be. I'm gray-headed now, and when I review my life's experiences I can't help but think that the old deacon of my boyhood days was a pretty good fellow after all.

"TOADSTOOLS, B'THUNDER!"

A BOX of mushrooms sat on a Monroe Street grocer's counter. A horny-handed tiller of the soil from one of the back townships, with timothy chaff in his whiskers and dried milk on his boots, was taking a mental inventory of the stock. Three different clerks had, one after another, approached the currycomb-scented gentleman from the country, with a polite bow and an inquiry as to what he would like, and each had been met with, "Oh, I'm jist lookin' round to see what I c'n see." He did not seem to realize that he was in the presence of delicately-fibered and sensitively-nervous personages, for he coolly and deliberately pulled a square yard of red cotton out of his pocket and blew such a blast on his nasal trumpet that it melted the milk on his boots and frightened the candy-counter girl into a "conniption fit."

After giving this exhibition of his wind power, he repocketed his sweat evaporator and filled his mouth full of black plug "tobacker." Rube was now at peace with all mankind. His jaws began to wag with a sort of lateral swing of such regularity of motion that it plainly indicated a long and close companionship with the patient ox. After a little while he caught sight of the

box of mushrooms, which brought forth the following exclamation:

"Toadstools, b'thunder!"

The candy girl was again frightened, for she thought he said, "co-boss," and then swore. The girl was not to blame, as Rube's articulation was indistinct, owing to the fact that his organ of speech, at the time, was helplessly floundering in a quagmire of tobacco juice. After thus giving vent to his surprise he reached out for one and began to pick it to pieces. A bald-faced clerk approached and gently hinted that those things were too expensive to be mutilated in that way.

"What're ye givin' me?" shouted Rube.

"What's toadstools good fur, I'd like to know? But where in sancho did ye find toadstools in the middle o' winter, an' the snow two feet deep?"

"Those are not toadstools," said the clerk; "they are mushrooms, and if you knew what they cost, I guess you would think they were good for something."

Rube looked over to the candy girl and winked, which caused her to drop a tray of caramels. He thought the clerk was trying to guy him, and he wanted to convince the candy girl that he came from the place where toadstools grew, and that he wasn't such a jay as the clerk took him to be. In justice to the candy girl, it is but fair to explain that it was not the mere fact of being winked at that gave her such a shock. Oh, my, no! But it was the way he did it. The candy girl never lived in the country where the girls help "mow

away " cornstalks, and the pigs drink the butter-milk after it gets too sour and thick for the men folks, and that wink was something new to her.

"Mush-a-rooms," repeated Rube, with his mouth stretched from ear to ear. "Say, young feller, I ploughed under acres an' acres o' toadstools afore yew was born. Mebby I'm ringboned an' spavined, but I ain't sich a doggoned fluke ez not to know a toadstool when I see it. Ye can't play that on me, b'hokey," and then the candy girl dodged a second wink by ducking her head below the perfumery case. The proprietor now came upon the scene and explained to Rube that they were real mushrooms, and that they were obtained from a gardener over at Grandville, who propagated them in beds under glass. The proprietor's voice carried conviction with it, and Rube's skepticism vanished. His wide open grin contracted to a pucker of surprise which found expression in three words:

"Is 'at so?"

"Yes," continued the smiling grocer. "We buy them fresh every day, and, although quite expensive at this season of the year, the supply does not meet the demand," and then the grocer smiled harder and rubbed his hands faster in token of the solemn fact that all things terrestrial must come to an end.

Rube took the hint and began to button up his ulster. While pulling on his mittens he gave vent to his mental confusion as follows:

"Wall, a feller never gets too ole t' lartn. I've

hearn tell of injuns eatin' grass-hoppers an' pismires, but, by hen, I didn't know that city folks et toadstools. Wye, good gosh! If ye think toadstools is mush-a-rooms, come out to my place next summer an' I'll give ye all ye want fur nothin'. But I wouldn't eat one on 'em if ye'd gin me the best hoss in the county."

BUBBLE-BURSTING PERIODS.

THE following essay was written in 1893 for an American journal, and made a decided hit. It was published far and wide, and as it will be as applicable to future bubble-bursting periods as it was in 1893, I reproduce it in this collection:

An American who cannot stretch himself to seventeen times his true size has no right, title or interest in what is known the world over as American enterprise. No other nation on earth can show such a record of regularly recurring bubble-bursting periods as ours. The reason for this is obvious. We are the most elastic people in the world, and when we begin to stretch we are too enterprising to let up on the tension until we do violence to our anatomical adhesiveness. Bubble-blowing is common the world over, but no other nation possesses wind enough to blow up such enormously large ones as we do. This is characteristic of us. Other people, owing to their advanced years, I suppose, are shorter winded and less flexible than we are, and, while they move slower and halt occasionally to "block-up" and "stay lath," we keep right on blowing and stretching just as though there was no limit to expansion. Statistics show that it takes about two decades to blow up our big bubbles to the bursting point.

We are a nation of blowers. We blow everything beyond its true proportions. Everything is stuffed more or less with wind and appears several sizes larger than it really is. We have drawn so heavily on the ethereal regions for wind that vacuums are caused, producing atmospheric disturbances which result in what is known as an American cyclone. Blow? Why, what other country on the face of the globe can produce a wind that can blow the pin feathers off a rooster without dislodging him from the roost, or blow a baby out of the cradle and deposit it in a crow's nest in the top of a pine tree three miles away without waking it up? Canada may boast of her big pile of pressed curd at the big Columbian Fair, and Spain of her Infanta, but when it comes to real windy wind Uncle Sam has no able-bodied competitor.

What great, beautiful bubbles we do blow up! What a pity it is their stretchable possibilities are not unlimited, as wind is so plentiful and cheap! It has been demonstrated time and time again that the business of the country cannot be enlarged by stuffing it with wind. It may be inflated so as to take on the appearance of solid meat, like a bloated, distillery-fed hog, but it will only be an appearance. Real business consists in adequately supplying a healthy, substantial demand and is materially the same in all countries. If business in our own country assumes a more pretentious garb, it is because it is wind-stuffed. We create sickly, fictitious demands by artificial means for streams of supplies flowing from un-

natural sources opened up by hot-house processes of stimulation. We build cities on paper, float great mining corporations without a handful of ore in actual possession, originate and carry on great business enterprises on credit, and shout prosperity when we don't know where the next meal is coming from. Wind! Wind!! Wind!!!

It is our natures to blow, but the trouble is that about every so often we blow everything chuck full. We reach the limit of pressure when our largest and most inflated bubbles burst, and then we all stop blowing and wonder what the matter is. Here we show our short-sightedness. We fail to recognize the fact that the business of the country has reached the limit of inflation, as it has frequently done before, and that for its own salvation it is necessary to stop and let the wind off. We can't get the idea out of our heads that blowing bubbles is doing business, and we imagine that business is paralyzed, and every conceivable thing but the right thing is censured as being the cause of it. Of course, the escape of gas naturally depresses the real business of the country, and while the bubbles are being pricked and the artificial props are being knocked out from under the fictitious business concerns, the people are given a taste of the gall and wormwood of hard times that our more conservative neighbors across the border have never yet experienced. But their ways are not our ways. They move slower and finish up things as they go. They haven't much, but they have more than they think they have. If they had a little of our wind, just enough to

blow up what they have to its true size, they would make a better showing. At the present time they congratulate themselves on being disconnected with Uncle Sam's big family. That's all right, Johnnie; but you must remember that good times is as great a stranger to you as bad times. Smile if you will while our beautiful bubbles are being pricked, but wait till we start up again, and then the boys you have reared in the meantime will come to us, as they have always done, for employment.

WHITHER ARE WE DRIFTING?

THIS is one of the vital questions of the day. The greatest minds of universal Christendom are discussing it. Parliaments are grappling with it, and surely every business man in the land should give it serious consideration.

That we are drifting in a certain direction is a fact patent to all. Every man who has been engaged in business during the last thirty years knows that we have drifted far away from the old landmarks. Forty years ago individualism flourished like "a green bay tree." Every village was a trade center and comparatively independent of all other trade centers. That great leveller, the railroad, had not yet cobwebbed the country with its thread of steel, breaking down old-time individual advantages—both commercial and industrial—equalizing values, and creating larger trade centers at points remote from each other, at the expense of the many small centers. The village of ante-railroad times had its cabinet shop, its shoe shop, its waggon shop, its harness shop, its tin shop, its pump factory and its tannery; and many of them possessed a foundry or a distillery or both. These local shops and factories created a home market for the farmers' surplus timber and other products of the land, and the local manufacturers represented the manufactur-

ing interests of the country, being individual pure and simple. Every shop and factory was controlled by the individual owner or owners thereof, independently of any outside interference, and success or failure depended altogether upon the business capacity and industry of the individual. But the iron horse broke down this condition of things. The transportation facilities and easy means of distribution resulting from the building of railroads broke down the barriers which enabled the shop and factory owners in the neighborhood trade centers to do business on a paying basis regardless of outside conditions. They were no longer able at all times to command a certain profit on the commodities they manufactured. The railroads put them in touch with the outside world, and regardless of the cost of production in their own little trade center, they must henceforth be governed by prices prevailing at the *cheapest* outside point plus the cost of transportation. As before stated, the direct effect of railroad building was to create larger trade centers remote from each other at the expense of the many little centers scattered all over the country. These new trade centers were established at points where the advantages—such as adequate water power, cheapness and abundance of materials, shipping facilities, etc.—were the most favorable. These larger trade centers were, in turn, outdone by still larger centers as the building of railroads progressed. As the fields widened and the railroads extended the markets, competition was engendered among manufacturers, and they soon

began to pool their interests. The small combinations soon found themselves as closely driven by competition as were the individual manufacturers, and still larger combines were effected; and these latter pooled together and formed trusts and monopolies.

Now, every movement completes its own cycle. What will be the end of this movement which has revolutionized the industrial world? Is it safe to predict that we are speedily approaching a time when every industrial interest in the country will be a huge monopoly, governed and controlled by some delegated, centralized body, few in number but autocratic in power? Many interests have already reached this point and others are approaching it. Preponderance of wealth in the hands of the few engaged in any certain line of industry, makes monopoly possible, and where capital is widely distributed, or in too many hands, the next most feasible means for destroying competition is organization, and where this is perfected it is as destructive of competition as monopoly. It is a lesser evil, however, inasmuch as the benefits derived from it are enjoyed by the many instead of the few, and in just proportion to the business capacities of the individual members. Indeed, the power which the big monopolies have gained is such a standing menace to individual liberty in the industrial world, that individual members of every branch of industry are justified in organizing for their own protection.

The tendency of the times is in the direction

of still greater monopolistic power, and the fact that we are gradually approaching a condition of commercial tyranny must be apparent to every man who keeps in touch with the times. To show that monopoly has actually lessened the cost of certain commodities in certain cases, does not make monopoly one whit less a commercial tyranny. The power it wields is arbitrary and despotic, and whether it lowers or raises prices makes no difference. Indeed, if it came into being for the express purpose of benefitting humanity and lessening the burdens of life, it would still be a tyranny for the simple reason that the sole object of its creation is the curtailment of individual industrial liberty and the destruction of competition. Monopoly is conceived in greed. It is an over-grown child of the devil—a huge materialization of all the base and contemptible traits of human character; and it is paying it more respect than it deserves when it is designated by so mild a term as “commercial tyranny.” Will this be the ultimate goal of our industrial system? Is it possible to check this monopolistic tendency, or will its evils multiply until every commodity necessary for the enjoyment of life shall have passed into the clutches of some monster combine; until individual industrial liberty and free competition in the daily struggle for bread is destroyed, and the noble spirit of emulation is no more? As before stated, every movement completes its own cycle, and this pooling of wealth in industrial operations will, in time, work out its own ultimatum regardless

of legislative enactments or the people's protest. When the ultimatum is reached what then? Will it be a settled condition of commercial feudalism, with the executive head of the combine representing the despotic monarch and the members thereof playing the rôle of money barons? The old landed baron lived in a castle beneath whose walls nestled a village; and while the coming money baron may not live in a castle, a village peopled with his vassal dependents will nestle beneath his walls just the same, and the people will be just as much obligated to their lord for their holdings as were the old feudal vassals. A withdrawal of the services due their lord meant an eviction from their holdings in the olden time, and what better simile to this is required than what has already happened at Homestead and other places?

The old feudal system served its day and was succeeded by other systems; and this modern commercial feudalism will work out its own destiny and prepare the people for something better. When that time comes the people will be enabled to enjoy a larger share of the fruits of their own industry. It may be a system of co-operation, or it may end in what is sometimes styled paternalism, or governmental control. The practicability of the former is being successfully demonstrated in England and other countries, while the feasibility of governmental control may be seen in the management of our postal service. If this service were placed in the hands of some big private corporation, no man is foolish enough to

imagine that an ounce sample of merchandise would be carried across the continent for *one cent*, or that a letter written by a man in Halifax would be taken from his own hands and delivered at the door of a Dawson City correspondent for *two cents*. And if the government can manage this most complicated public service so efficiently in all its minutest details and at such a minimum cost, why not place every means of communication and transportation under the same management? There would be nothing revolutionary about it—as some timid ones imagine—only the extension of a principle already adopted and in practice. These are mere surface questions. Just underneath lies the banking and loaning questions, and next the great problem itself—the industrial question. But whatever the legitimate end of the movement may be, we may rest assured that commercial tyranny will have had its day.

AN ADVENTURE WITH BURGLARS.

WHILE chatting with a prominent dry goods merchant of Saginaw on the subject of burglars and burglar-proof safes, he related his first, last and only experience with burglars, as follows:

"I had reached my majority, and had married a sweet, blue-eyed child who was nearly six years my junior. I had exchanged a piece of swampy land for a small stock of goods, and had purchased a small store with living rooms attached, in my native village, and had moved my stock in and set up housekeeping. A large pane of glass had been broken out of one of the front windows while moving in, and I had not yet found time to repair it. It was night, and we had retired to bed, and had been asleep for I do not know how long, when my wife was awakened by a noise in the store. She brought me to a state of consciousness as gently as she could, and said she believed that burglars were in the store. She suggested that we had better hold a council of war and consider ways and means of defense. Now, I don't believe in springing suddenly out of bed and rushing headlong on the scene of action, because I might kill somebody under the excitement of the moment, or maim someone for life, and it would be terrible to go through life with such a load on one's conscience. I say I don't

believe in it because I don't feel like it. Then, again, I think it the safest, if not the wisest policy to lie perfectly still and listen until one has located the exact spot where the burglars are at work, for it would be very disappointing to rush pell mell to one part of the premises only to find that the burglars were in some other part. It would not only be disappointing, it would be a loss of valuable time—time that might be employed in the killing of six or eight average-sized burglars. After listening, and estimating, and calculating for about half an hour, my wife gently hinted that, all things considered, it might not be a bad idea for me to get out of bed.

"Now, who but a woman would have thought of this? It beats all how much more practical a woman's suggestions are than a man's in a case of emergency. The idea of getting out of bed at such a time was the last thing I would have thought of; but when my wife suggested it, I realized that it was the proper thing to do. Fearing that I might make a noise and alarm the burglars before I could kill a few of them, my wife got up first and found my clothes, and then she held them open while I very quietly got into them. After my wife had buckled on my armor, I began to realize that the case in hand was a most serious one, demanding a prayerful consideration. I had just entered the mercantile world, and this was the first attempt to "do me up." Were I to wade boldly in and kill all of them my name would surely be written on the scroll of fame and my children's children would

never tire of rehearsing its gory details. I was very much impressed with this view of the situation, and insisted on explaining it to my wife. I had a two-fold object in making this explanation: First, that the consequence, both immediate and ultimate, might be clearly understood, before the attack was made; and, in the second place, that the time thus occupied would give the burglars a chance to retire on their own free will and accord, or—in case they failed to take the hint—to repent and prepare themselves for a sudden exit from this world of sunshine and shadow.

"My wife was less merciful than I, and more worldly minded. She urged me by all that is good and great to rush in and save our property. In vain I reminded her that life was of greater importance than property, and that burglars were not easily 'shooed' off like hens in a kitchen garden. I called her all the pet names I could think of and asked her to promise not to marry again in case I lost my life in the impending conflict; but with a suddenness and an exhibition of strength that surprised me, she gave me a shove that upset me and rolled me under the bed, and seizing the lamp with one hand, and a heavy ball club with the other, started for the scene of action with blood in her eyes.

"When my wife entered the store, a large Newfoundland dog bounded out through the open sash in the front window and I crawled out from under the bed, and the mercantile house of which I was the head resumed its normal standing.

"But there is one thing connected with this early experience I never could quite understand. My wife is the most modest, most unselfish, and most unassuming creature you ever saw; and yet she has always claimed some credit for the part she took in defending the home from the first, last and only attack of burglars, two-legged or four-legged, during a mercantile career of twenty-nine years."

JIBLETTTS.

Who is Jiblettts? Go out into a certain new section of the city of Grand Rapids and any man, woman or child will tell you who Jiblettts is—or was, rather; for Jiblettts reached the apex of his notoriety about the time of Chicago's big fire. He was Peleg McCracken's all round, general purpose man Friday, and was the best known character in that section of the city. He was the motor that ran McCracken's business at that time, and it was a complicated business. He ran a grocery store and dealt in wood, straw, hay and feed, did a general parcel delivery business, carried passengers about the city, dealt in horses and was always ready to dip into anything else that had a dime in it for him—that is, he held Jiblettts in readiness, for he it was upon whom McCracken's hopes depended. Jiblettts was the adhesive agent that held together this aggregation of interests which constituted McCracken's business. He it was who was expected to woo, win and retain the various conflicting elements that in combination make up "the people." He was expected to win the good-will of saintly matrons, who withhold their patronage from the ungodly. He was expected to capture the big, fat orders of the saloon and hotel men by ways and means known only to the initiated. He was expected to gather

shekels in homes where shekels were plentiful by winning the good graces of "the lady of the house" and impressing the daughters with a favorable opinion of himself. He was expected to win the patronage of the rank and file by rendering them little favors, such as splitting kindling wood, pumping water, moving stoves, shaking carpets, putting up clothes-lines, holding babies, killing cats and turning the domestic crank generally. He was expected to rejoice with those who rejoiced and mourn with those who mourned; and he was expected to reconcile every disgruntled kicker in the neighborhood when the butter wasn't recognizable, and codfish feathered out in cat hairs, the gallon of kerosene evaporated down to three quarts or the twenty-two pounds of granulated sugar dried out to twenty pounds.

Jiblett took the orders, delivered the goods and collected the pay; and it was while performing the latter duty that his finest accomplishments were brought into play. The ordinary mortal is prone to forget that he ordered this, that, or the other thing, and when the collector understands his business he can dispel little mental hallucinations of this kind and avoid trouble.

In all these things Jiblett stood at the head of his profession. He was always on the alert, often eating his meals with his hat on and sometimes sleeping with his boots on. Long before the eastern horizon signalled the approach of day, Jiblett might have been seen at McCracken's barn getting things in shape for the day's labors; and long after the store had been closed at night, Jib-

letts might have been seen delivering a bale of hay, a bag of feed or a half-cord of wood. Jiblett's days were long days, but like everything else, they came to an end. The time was short, however, that intervened between the ending of one and the beginning of another; and during that time Jiblett crawled into bed on one side, turned over and slid out on the other side and started on the run for McCracken's barn.

Just before the great Allerton and Nelson race, McCracken conceived the idea of picking up a well-pedigreed, young piece of horse-flesh that might, with Jiblett's assistance, be trained into something *fast*. An enterprising P. of I. living near town, having an eye for something besides cabbages and timothy hay, and hearing of McCracken's new "fad," resolved to do a little stroke of business for the P. of I. cause by selling the "unnecessary middleman" a beast that would kick blue blazes out of his business. The "beast" was a likely-looking four-year-old mare, and she caught McCracken's eye at once. After considerable dickering, McCracken bought her at a bargain, as he supposed. The day of the races he hitched her up for the first time, and, inviting a friend to accompany him, he drove out to the fair-grounds. The mare had many admirers and McCracken was proud of his purchase. He explained to his friends how he "come it" over the P. I., and declared that he wouldn't take fifty dollars for his bargain. On the way home he thought he would "let 'er out a bit" to show his

friend what fine "leg action" she was capable of. He told his friend he would be surprised when he saw what the mare was capable of doing. It was a great success. The friend was surprised. In fact, they were both surprised. His friend turned a double back somersault and landed on his head and shoulders in the middle of the street. The dashboard came next, passing over him and landing on a Polock's hen-coop over on the next street. McCracken, where was he? Badly disfigured, but still in the ring. What he said to that mare, as he looked her in the face and contemplated the ruin all around him, shall not be written here. Suffice it to say, it brought a blush of shame to the mare's cheeks. With pride crushed, shins barked, best suit of clothes disjointed and parted asunder, and brain dumfuddled, he gathered up the remains, went home and turned the gay and festive "bargain" over to the tender mercy of Jiblettts.

The mare was put on the order beat, and it is needless to say that Jiblettts spent the happiest days of his life while he had charge of that mare. At this late day it would be difficult to say which was entitled to the larger degree of notoriety, Jiblettts or the mare. Jiblettts was notorious before the mare came on the scene, but after the combine the neighborhood became terrorized. When a stranger was being driven about the city, the first thing the driver would say, when entering McCracken's neighborhood, would be, "Now, keep your eye peeled for Jiblettts and the P. of I.

mare." When a lady went out for a drive in that district, the last words of caution from her husband, as he handed her the straps, would be, "Now look out for Jibletts and the mare, and if you see them coming, be sure and turn off on a side street or in an alley in time." When children were about to start for school, their mothers would warn them to keep one eye out for Jibletts and that awful mare. When he approached a house, the mother caught up her offspring and dragged them up two flights of stairs and shouted out her grocery order from the attic window.

All this precaution was made necessary on account of the mare's perverse nature. No one knew the hour or the minute when this piece of animated mare flesh would take it into her head to have a little fun with Jibletts and do a little business on her own account. Whenever the fit came on, she did not set down and think about it; she acted at once, by standing on her head and sending her hind feet on an excursion to the regions of ethereal blue, and when her rear extremities returned to earth she would lie down and roll over. Her next effort would be to divest herself of every leather band that encompassed her, and after turning herself inside out, she would perform other similar antics until Jibletts was satisfied, and then both would turn in for repairs.

McCracken found it more profitable to scatter Jibletts than groceries, and so a horse of steady habits, constant as hard times and certain as la

grippe, was put on the delivery waggon. But Jiblets was never happy when delivering goods—it was too slow and monotonous. In fact, the P. of I. mare spoiled him as a grocer's clerk, and when she broke her neck in a tussle with a street car Jiblets went west and turned himself into a cowboy.

HOW TO GET RICH AND LIVE FOREVER.

WHEN a man escapes the numerous evils incident to childhood and youth, reaching a strong, vigorous manhood, and passes on into a ripe old age, he is supposed to be in possession of some great secret, unknown to the masses, by which he has been enabled to preserve his strength and prolong his life beyond the point where the great majority of men die. Long life being a something to be greatly desired, the nonagenarian is importuned to divulge the secret before he goes to his reward; and so the world is full of hygienic rules for prolonging life.

One authority says, "If you wish to live long, abstain from alcoholic liquors." We look about us to find proof for the statement, but we find that among our personal friends who have attained a great age, the total abstainers do not outnumber the others. Another apostle of science admonishes us that if we value our health and wish to live our allotted time on earth we must not indulge in the weed that soothes, and at once we recall old Jerry Brown, who wore out the patience of four generations of undertakers. He was doctor-proof, weather-proof, and was supposed to be death-proof. He lived on black plug tobacco, and we all remember the mud-colored

icicles which used to hang on Jerry's long, white beard in the winter time. What he could not conveniently eat he smoked in a dirty black pipe that was outlawed sixty-five years ago. Jerry once had a wife, but you will remember that your grandfather used to say that his father, when a boy, was acquainted with her and remembered the day when she was killed by inhaling Jerry's breath. After this he could never get his breath close enough to another woman to pop the question, and so he never married again. He might have lived forever if his favorite plug had not gone out of fashion. This discouraged him and he refused to wag his jaws on any new-fangled brand—and so he died.

All men not only desire to live long and enjoy good health, but they also desire to become rich; and so the few who reach the coveted goal are besought to point out the mysterious way leading thereto. This advice is freely given, extensively published, and widely circulated, yet the great mass of mankind is unable to profit by it, and the few who do succeed make a pathway of their own, rather than follow the beaten path trod by others. Ambitious new beginners in the race for bread used to read books bearing such titles as "How to Get on in the World" and "How to Get Rich" and others of a like nature, but they did not get on or get rich. Embryo millionaires have studied the "rules" laid down by Rothschild and others, but they have failed to become millionaires.

This kind of advisory literature has become so plentiful that its own superabundance has impaired its value (if it ever had any) and business men to-day class it with dream books, and last year's almanacs, and fling it aside as a thing of no practical value. These voluminous authors have lost the ear of the great, busy world and their efforts to regain it are ineffectual. If Russell Sage were to write a book on "How to Become a Millionaire," and some poor unfortunate fellow wrote one on "How to Get on in the World," no one would fool away time in reading either. Does any sane person believe that it is possible for Russell Sage to lay down a code of practical business rules that will make a millionaire of any man who adopts them? Is any one fool enough to believe for an instant that he would tell Tom, Dick and Harry how they might become millionaires if he could? No more than you would tell, if you could, how I might win your wife's affections. The other book would die the same death, because a fellow who cannot get on in the world himself is not supposed to be competent to impart the secret to others.

The writer once knew a man whose library consisted of the following great works: "The Art of Fortune Telling," "How to Become Rich," "How to Win the Heart of Any Lady," "The Love Letter Writer," "The Universal Dream Book," "True Ghost Stories," "Every Man His Own Lawyer," "Once in Grace Always

in Grace," a pack of cards and Ayer's Almanac. This man believed that the earth is flat as a buck-wheat flapjack, and that the little birds go up to heaven in the fall and come back again in the spring. He is in the asylum now, and I have never been able to learn what they did with his valuable library.

Advice, when needed and solicited, is as refreshing as the dews of heaven, but when it is forced down our necks with a ramrod it causes indigestion and creates in us an unholy desire to brain our tormentors.

A large portion of this advisory literature is sheer balderdash. It is insincere, superficial and impracticable, and is ladled out by fellows who do not practice what they preach, and, having no confidence in them, the great, busy world has no use for their productions. They may contain an occasional kernel, but life is too short to search for it in so great a quantity of chaff. If, instead of catering to all that is base and selfish in man, these pretenders who claim to be in possession of the keys which unlock the doors leading to riches and long life, would turn their attention to the science of ethics they might be able to write common-sense and accomplish some good in the world. There are no infallible rules for becoming rich or for attaining long life, but there are rules for making a success of human life which are as infallible as the laws of gravitation. Riches and long life are not worked out by rule like a problem in mathematics; they are freaks

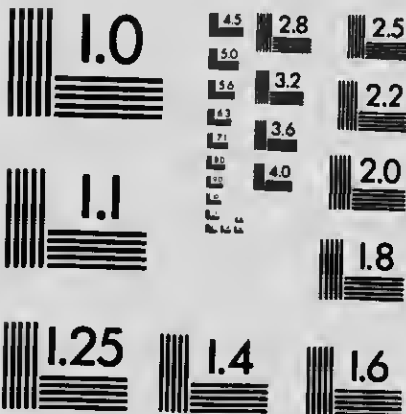
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of fortune quite beyond the control of those who would win them. Fortune is capricious and life is uncertain, and while the one may never smile upon us and the other may be taken from us at any moment, we may be taught to so live that the world will be better for our having lived in it. Tell us how we may do this and we will hearken unto you.



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THE WORLD'S PLUMB LINE.

WORLDLY success to-day is gauged exclusively by the Almighty Dollar. This is the world's plumb line. Men are measured according to the number of dollars they are able to command. A writer in a leading trade journal stated, while defining the business qualifications necessary to win success, that first and foremost "was a firm determination to win success *or die in the attempt.*" This is the gospel we preach in this our day of grace, and yet we wonder why self-destruction is so prevalent in the land we boast of. The "success" and the "get there" in this modern get-there-or-die doctrine means the accumulation of dollars and nothing more. You may amuse the world with brains, but to command its respect you must have money. No wonder suicides are so common and accommodations in our asylums so limited. Of all the motives which prompt men to dare and to do none is more powerful than the love of approbation—to gain the respect and admiration of our fellow-men. This may have a tinge of selfishness, but that only adds to its strength. We are told that the world is growing better every day. This may be true as to the material world; but we find that men of the world in different ages have been moved by different impulses and governed by different motives, and that there was an age im-

mediately preceding our own when honor and business integrity commanded a larger degree of respect and admiration than the mere acquisition of wealth. Be the world better or worse, the only standard of earthly success recognized in America to-day is based on the Almighty Dollar. This standard is false, cruel, unjust, subversive of human happiness and destructive of true manhood, because it is not attainable by every man who strives for it. This false standard licenses oppression, encourages piracy, and places a premium on robbery. It destroys every noble and generous impulse, puts a blight upon patriotism and breeds contention, hatred and crime.

That all men cannot acquire riches is a self-evident proposition, and proves the falseness of the standard. If there were no employees, there could be no employers, and, consequently, no amassing of wealth by individuals. Andrew Carnegie accumulated forty millions in twenty-five short years, but it was gathered by the brain and brawn of thousands upon thousands of his fellow-men. I find no fault with this; I simply claim that, inasmuch as it was utterly impossible for all these thousands connected with this great branch of industry to become wealthy, the fact that Carnegie himself accumulated a pile is no evidence that his life has been a truly successful one. Whether he or some humble workman occupying one of his little cottages on the banks of the Monongahela, is more justly entitled to the Scripture encomium, "Well done, good and faithful servant, enter thou into the joys of thy

Lord," depends altogether upon higher and worthier considerations than the mere hoarding of riches. Statisticians tell us that ninety-five per cent. of all business adventures in the retailing of merchandise are failures. What a startling statement! Did you ever stop to think of it? Out of every hundred who go forth to battle in the business world, only five are permitted to sing the paens of victory! What becomes of the other ninety-five? Nobody knows; nobody cares. One success commands more attention than twenty failures, and yet there are men always waiting for a chance to rush in and fill the breach at every failure. Human existence is indeed a sad failure when tested by the world's plumb line. By this test only one child in twenty born into the world can hope for success. Twenty bright-eyed ambitious little fellows stand in a row at the black-board and vie with each other in a struggle to find the sum of several numbers; but in the years to come one only of their number will find the sum of worldly success. Which one will it be? Twenty young men graduate from a business college with high honors and fond hopes for the future, and pass on into the busy world to put their knowledge to a practical test; but nineteen of them will never graduate again. Only one chance to draw and nineteen blanks in every twenty numbers! Surely, this is a very discouraging picture of life. Is it a true picture? Is the world's standard of a successful life a true one, and do ninety-five out of every hundred men who enter the mercantile world make a

failure of life? If so, then human existence itself is a most miserable failure. This false standard makes the acquisition of wealth the test of business acumen and mental capacity. To fail financially is to fail in everything. A failure to make money is a mark of inferiority, denoting inherent weakness somewhere. The one wins a crown of earthly glory, and the other nineteen who fail to fasten their talons into the earth merit the world's censure. The preachers of this modern gospel assume that all men may become rich if they so desire. When they lecture to young men, they hold up the image of Baron de Moneybags, and say, "Look there! He was once a poor boy like you fellows. See what industry and close application to business will do. Emulate his noble example and you, too, may become great and win the applause of an appreciative world." They would feign make us believe that the nineteen-twentieths who fail to get rich selling codfish, crackers and calico must be incompetent, lazy, extravagant, intemperate or wilfully negligent; and that their failure may be attributed to their sins of omission and commission. Now, a man may make money and be a good man, but the fact of his doing so is no evidence that he is a good man or that his life has been a success in the true sense of the word. On the other hand, he may fail in laying up riches and still make a grand success of life. As a matter of fact, a certain portion of the so-called failures do make a marked success of life. Just what proportion of the ninety-five per cent. turned down by our

worldly-wise statisticians, do so succeed in life's work we do not know; but let us hope for the good of mankind that a majority of them do. Of course, improvidence, indolence and intemperance, either one or all three combined, is a bar to a successful life as surely as to financial success. As it is impossible for every man engaged in business to get rich, it is, therefore, irrational and unjust to expect men to attain to what is practically unattainable, and then censure them for not reaching it. But every business man who is industrious, temperate and honest *can* make a success of life, and if he be thoroughly competent and skillful he will secure all of this world's goods that is necessary to develop his manhood and amply provide for those dependent upon him.

Let us not be blinded by the god of this world or bow down before the golden calf. In the marble mansions of the rich may be found more quaking skeletons than in the hovels of the destitute, and behind many an obscure counter may be found a hero in disguise. I hold too high an opinion of the average retailer to believe for an instant that the whole ninety-five per cent. fail to make money through the lack of any possible business qualifications. It is simply impossible for all to succeed financially. The fact is that everywhere six or eight retail concerns are striving to obtain what would make one fairly well off, two prosperous and would keep three on a paying basis. All are doing their level best, in their own way, to win, but conditions are such that one or two only can hope to succeed while the others

must go under. Is it always a "survival of the fittest?" Let us see. Is it the man who always has a kind word for the unfortunate, a touch of sympathy for the afflicted and a helping hand for those in distress and need? No. Is it the man who, at the close of the day, turns the key upon his business cares as well as upon his goods and wares, and devotes the evening to the cultivation of his moral and social instincts and the fellowship of his family? No. Is it the man who is strictly honest and truthful? Oh, no; but it is the man who catches the early worm and the midnight bug; the man with a cast-iron will and, sometimes, a cast-iron conscience; the man with a heart of adamant and a perennial smile that is only skin deep. Such a man never eats, drinks, or sleeps when he has a chance to scoop in a dollar. The Almighty Dollar is his god and his bank-book is his only Bible. This is the man who gathers up the ducats and poses as a patron saint in this mammon-worshipping age—the meanest, greediest, hardest, most unsocial and most unmerciful contestant of them all.

"Eternal vigilance is the price of liberty," a boss crow once shouted, and the multitude has been echoing it ever since; but in the world of traffic eternal vigilance is exercised as diligently and as persistently by as many who fail to reach the coveted goal as it is by the few who win. The exercise of vigilance on the part of a business man is to be commended everywhere and at all times as a qualification absolutely indispensable, but although it be never-ending, it is not always *the*

price of liberty, as thousands of overworked, care-crushed and broken-down business men can testify. If eternal vigilance be the price of financial success, these disheartened ones would have paid for it with compound interest long ago. But there comes an end to all things. Every man will have a last dollar to win or lose, and then failure with its censure, and boodle with its plaudits, will be left behind, and the great plumb line on the other side will reveal the story of true success in this world.

HUMAN GREATNESS.

ON opening the daily paper one morning, the writer's eye was attracted by the following bold headlines: "Any man may become great and the world may not know it, but Almighty God will." They were the headlines of one of Talmage's sermons and the writer's mind was deeply impressed with their wonderful significance. What a theme for meditation! What a text for preaching sermons to a Mammon-worshipping generation! How many patient toilers struggling behind the counter and at the desk for an honorable existence will have their courage strengthened and their energies quickened by a little serious meditation on the great truth revealed in these borrowed headlines! How many readers of this essay whose inner conscience will be touched *en rapport* with the writer's when they fully comprehend the message of good cheer these words convey!

There are thousands of men and women all over this broad land engaged in the ceaseless grind of business whose praises have never been sung outside the little obscure worlds in which they revolve, and whose laudable aspirations are unknown outside their own breasts. The individualities of these obscure thousands are great in the characteristics which constitute greatness,

and although the world may not know it, Almighty God does. The world measures greatness by the Almighty Dollar standard, but many a toiler behind the counter, at the desk, at the bench or treading the furrow, feels and *knows* that the world's standard is a false one. There is a host of witnesses who, if put into the witness box, would testify that many times during their business career they might have increased their wealth had they sacrificed what, in their estimation, were the only sure means of obtaining *true* greatness, namely, *honor*, and a consciousness of *doing right*. Who would care to live were the world's standard for measuring greatness the true one? What would life be worth to the masses if a successful existence on earth, or true greatness, was measured, judged and awarded, both here and hereafter, in proportion to the amount of filthy lucre absorbed or the sum of worldly riches acquired? True greatness does not depend upon chance or conditions beyond our control. Circumstances, however unfavorable, do not prevent any man from becoming truly great. Indeed, if circumstances exert any influence in the process of developing a true type of manhood it would be those of an actual adverse character. As the rose gives forth its richest perfume when mangled and crushed, so human character reaches a higher degree of excellence under the refining influences of misfortune and adversity. "The best laid plans of mice and men," etc., is a true saying and is as applicable to-day as ever. A man may be ever so competent

and may plan ever so wisely, and yet there may happen a condition of things or a combination of circumstances which, when brought to bear on the situation, will make competency of no avail and thwart the "best laid plans." The most successful man (speaking after the manner of the world) will tell you that the accumulation of money depends after all very much upon the whirl of events and not so much upon human will, as some of the fortunate ones would feign make us believe. The candid men of great wealth frankly admit, when speaking of their life's work, that many times apparent destruction confronted them, but, owing to some unexpected and *unsolicited* turn of the wheel, danger was averted and they were permitted to gather up their accumulations and proceed to greater achievements. Let us thank God that true greatness does not depend upon uncertainties or conditions beyond our reach. "All men may become great," independently of circumstances or environment. A mild, open winter may sink your commercial craft with an excessive weight of heavy warm goods and strand you on the rock of bankruptcy, but all the seasons combined cannot by any possible freak or fickleness retard your progress in the pathway that leads to true greatness. The fire fiend may cut short your schemes for the acquisition of pelf, but the hottest fire cannot scorch one single run in the ladder that reaches up into the higher realm of true greatness. Cyclones, commercial depressions, crop failures and labor

union disturbances may demoralize your financial character, but the combined fury of the elements and man's most crushing inhumanity cannot prevent you from becoming a great man in the true sense of the term.

Are you on this highway to greatness? If so, you will never mortgage your soul for gain. When you buy goods on credit and give a mortgage on your honor as collateral security for a payment in full—as every man who buys on credit virtually does—and an unlooked for turn of the wheel constrains you to make an assignment, you will not, like Ananias, hide or keep back a portion until you have effected a settlement with your creditors at the lowest possible percentage on the dollar, and until the law makes it safe for you to appropriate the stolen portion to your own use and benefit; but you will surrender the uttermost farthing; and if it only pays ninety-nine cents on the dollar of your indebtedness, you will, regardless of the law, morally consider yourself in the “gall and wormwood” of debt until the other cent is paid. Stolen portion? Why, don't you know that in every town and city in this boasted land of religious liberty there are men in high life (according to worldly judgment) who ought to be banqueting on bread and water in a prison cell? I wonder what these fellows think when they read the story of Ananias and Sapphira? The man who meets you on the open highway and courageously demands your purse is a gentleman compared with the fellow who obtains goods on credit, and after a short career of slash-

ing and cutting in prices, gives his wife or some friend a chattel mortgage on the stock, and then assigns, pays twenty-five cents on the dollar, and after a few weeks spent in recreation, opens up again on a larger scale than ever. He may be on the right track to make money, but he will never hear the welcome plaudit, "Well done, good and faithful servant." I know several men who have done this very thing and the *world* actually dubs them "smart fellows" who know a thing or two, while one of the noblest men that walks the earth was dubbed by this same world a dolt and a fool for surrendering the last penny when unavoidable calamity overtook him. He gave up his fine home; his daughters went out into the world to earn their own living teaching district schools, and the father went to work by the day as a carpenter. This man is one of the greatest men I have the pleasure of knowing, and although the world does not recognize his greatness, Almighty God does.

THE GOLDEN RULE.

"ALL things whatsoever ye would that men should do to you, do ye even so to them."

An analyzation of all the rules ever formulated by man for the regulation of human conduct will prove that every righteous principle found in them is incorporated in this simple command of the Great Teacher. Just a short, simple sentence composed of only seventeen words, more than half of which are words of two and three letters, and yet it is the very foundation and superstructure of the science of ethics. It is the very key that unlocks the millennial gate. No words ever uttered by mortal man or written down as concentrated human wisdom are so fraught with possibilities for the betterment of the human race as are these simple words of "The Man of Sorrows." No rule of conduct could be more simple in its appeal to human understanding, or be more simple in its application; and yet no rule was ever more utterly disregarded. True, the Great Teacher designed it as a rule and guide for his disciples in their intercourse with their fellow-men. It appears also that it was His design that all mankind, "from the least to the greatest," should eventually be brought to a "knowledge of the truth" through His disciples, who were to be the salt of the earth," and let their light

so shine that men might see their good works. Nearly nineteen centuries have been ruled off since man was given this key to human happiness, and yet I ask in all sincerity and the utmost good faith, where, in this year of our Lord one thousand nine hundred and seven, shall we go to find a people--aye, a solitary individual of business activity—whose daily transactions are squared, plumbed and levelled by the Golden Rule?

What a mighty revolution in the conditions of human existence on this old planet would take place if the Golden Rule were put into universal practice? That old monster Greed would no longer go about like a "roaring lion seeking whom he may devour." No more would the strong trample down the weak, taking advantage of ignorance, mental incapacity or the pinch of adversity, to add to their own stock of the substantial things of life. The fairest spots on earth would no longer be haunted by the gaunt spectre of want, and the principal cause of crime would be removed.

No man of any worldly experience, having the merest shadow of faith in his kind, believes that the great army of human beings who people our asylums, prisons and homes of various kinds, and who infest our streets as vagabonds and tramps, are what they are by *choice* or by reason of an inherent desire to court the circumstances which put them where they are. Investigation proves that vast numbers of them might have been saved for usefulness and happiness had it not been for

"man's inhumanity to man" at some critical period in their lives.

"But what has this question to do with *business*?" I hear some impatient reader say. Well, pardon me for boring you with a discussion of a question so hopelessly obsolete. I must admit that the principle of ethics involved in the Golden Rule is looked upon by the business men of to-day as being too Utopian for serious consideration. There are men, however, who pin a sort of *theoretical faith* to it, but in practice they find it don't work, inasmuch as it disarms them of all undue advantages over their fellows which fortune or good luck has given them.

But "this question" would have something to do with business if the business world adopted it. In the first place, legitimate business would not be so often disrupted by misled and incompetent additions to its rank. The Skinflints would seek a more righteous way of obtaining a living, and the Hayseeds would be advised to avoid the poor-house and the asylum by keeping their capital invested in that which gives them a sure and decent living. Mr. Slicktalk might not change his name or abandon the magnetic influence which he brings to bear so effectively on the minds of his retailing subjects; but he would use it for the retailer's benefit, and not for his injury. Slicktalk would advise the retailer to buy, in kind and quantity, as he would like to be advised were he in the retailer's place. No merchant would sell, or offer to sell, any spurious, injurious or worthless commodity that he himself would not pur-

chase under similar circumstances. This would lessen the cost of living and add to the total of human happiness. And no merchant would lie, cheat, deceive, wilfully misrepresent or knowingly mislead a customer in a deal. Why, just think of it! If a customer asked for bread, the baker would not give him a stone. If he asked for wool, the dry goods merchant would not give him shoddy. If he asked for butter or lard, the grocer would not give him beef tallow and cottonseed oil. If he asked for lamb, the meat-cutter would not give him meat tissues that had been renewed for six or seven generations of sheep. The shoe retailer would also mend his ways and distinguish between the "goats" and the "sheep." There would be an immense saving in business. Merchants would stop lying and the cost of printer's ink and advertising space would be reduced to one-four-hundredth of what it is now. Delivery clerks would no longer squander horse-flesh and steal their employer's cigars, and that would lessen expenses materially. Revolution! Why, that is not putting it strong enough. The customer who promises to pay ten dollars Saturday night, when he has no visible means of earning half that sum in two weeks, and the other fellow who robs Peter to pay Paul, would cease to exist. Little apples would no longer settle to the bottom of the farmer's basket, and toothless old hens in their dotage would no longer be introduced to respectable people by down-trodden tillers of the soil as innocent spring chickens. The open saloon would become a thing

of the past, and the she-wolf and her sin-soaked satellites who crouch in the shadows to waylay the innocent would disappear from our midst. The poor widow would no longer be compelled to do an extra washing or send her children supperless to bed, and Deacon Moneybags would be able to see the poor stranger in the back pew without the aid of a telescope.

But to pursue the subject further would simply be a waste of words. In this rushing, grasping, financially combatting age, when men are pitted against their fellow-men in a life-and-death struggle for pelf and the strongest only survive, it is worse than idle thus to moralize. It may be that the unfolding centuries are holding the Golden Rule in reserve for the dawning of the millennium.

THE WAIL OF AN OLD RUIN.

You stop and stare at me contemptuously! You sneer at my infirmity! You gaze with a look of detestation at my time-eaten, dilapidated form and wonder why I am permitted to encumber the ground! You perceive marks and scars upon me which give you the key to my past life. My left eye was long ago punched in, yet above the vacant socket you will notice that I once exchanged merchandise for produce of all kinds; and just above my right eye, which is now covered with a hideous wooden cataract, you will notice that I parted with my contents "cheap for cash." My lips have long been sealed in death, yet just beneath, in spite of the cruel ravages of time, is a sign that shows you I was once the proud depository and dispenser of every written communication that came by post to this village. Oh, it is enough to shake the cobwebs and dust from my bare bones to think of those bright and happy days when all the bright-eyed, rosy-cheeked lasses for miles around entrusted me with their dear little *billet-doux* and chattered and tittered and giggled while waiting for "the mail."

Now you smile. Come nearer. Look at my low, weather-beaten forehead. Upon my old skull you can trace the dim outlines of my original name—The Beehive. Oh, that was the proudest day of my life when those letters were

painted there. I was new, bright and fresh-looking. I was the most pretentious edifice in the village, and when my name was inscribed on my young gable I was proud. Scores of little bare feet paid me homage by shouting and jumping as they spelled the letters of my name.

Beehive? Oh, my young friend, those towering, brick-encased and lofty-headed structures off yonder have never been as profitable to their occupants as I was to mine when I was young. They are portly, solid and dignified. They are flat-headed, gaudily-attired, and elaborately ornamented. They have lofty, beautiful faces, but their eyes, although large and clear, have a vacant stare much of the time and are too often blotched with "For Rent" cards, which proves to my shattered old mind that they are nothing but financial sepulchres to nine out of every ten taken in by them. You laugh, but I want to tell you that I made my first owner and occupant rich. I had no rival in those days, and all the settlers and their wives and babies came to me for everything needed, and left with me everything they did not need. I was stuffed so full with all sorts of old-fashioned "store goods" it fairly made my sides ache to contain myself. I was very attractive and was courted by everybody far and near. My young heart was made warm and merry by the hearty, informal hand-shakings and greetings; the coarse but genial jocularities of the men; the unconventional *tête-a-tête* of the women and the rustic hilarity of the young folks. My eyes sparkled with all sorts of tempting things

with a brilliancy that could be seen long distances.

Do you see that clump of weeds over there? Well, there is where the tavern stood; but before it was built, I was headquarters for everything. The settlers gathered at the Beehive to discuss politics, talk over school matters, organize shooting and ploughing matches and arrange for "bees" and "raisings." Right there where that smoky, noisy factory stands is where the boys used to shoot at a mark, "hop, step and jump," run foot races and pitch quoits with horse shoes; and down there where that lumber yard and coal shed are, used to be Squire Stebben's pasture lot, where the men, old and young, used to congregate after a "raisin'" or a "bee" and play "two-old-cat" till the darkness drove them into the Beehive.

You shudder! You are looking through my eye sockets at the vermin crawling on the inside of my anatomy and wondering what became of that company of little bare feet that skipped so merrily on the day I was christened. But why shudder? It is the common lot of all—the same old story. Of all that merry group two only remain to gaze at me when they pass by, and the hair of each is silvered with gray. One is a son of the man who brought me into existence, and he is the owner of the bank over yonder; the other is the proprietor of the big stock farm down on the river. The banker is my only friend, the only human being who passes me without cursing my miserable existence. He knows where the money was made that made his father rich

and himself a banker and landowner, and, if I escape the torch of my enemies and the fury of the elements, and my poor old skeleton does not collapse by reason of its own decay, I expect to be permitted to stand here while my benefactor lives for the good I have done. As to the rest of the group, several bit the dust on Southern battlefields; two were killed by a snow-slide in the mountains of the Far West; one is a doctor in another State; one is the owner of a cattle ranch in Montana; one was killed in a drunken brawl; one died in State's Prison; one is a member of Congress, and several lie over there in the graveyard.

Fare you well. Go your way and remember what I have told you. You are young and life is before you. Act well your part and excel if you can, ever remembering that your opportunity lies wholly in your day and generation. Whatever you may achieve, remember that you are but the instrument made use of by the unfolding ages to cater to the requirements and needs of your own age; and should the fates permit you to outlive your own day and generation and lap on to a succeeding generation, as is the case with me, your achievements will be absorbed by the new, and you will find yourself stranded on the bleak and barren shores of time, a toothless, sightless, wheezing, bald-headed old bundle of ruins like myself, whose only use is to haunt the proud and ambitious with a reminder of fleeting time, the sickening certainty of decay and the nearness and oblivion of death.

WANTS REAL AND FANCIFUL.

A WANT is a lack of something needed or desired. If this something is simply desired and not needed, it is not a real want; but if needed, whether desired or not, it is a real want. As civilization advances and commerce widens, fanciful or imaginary wants multiply, and we find our desires increasing faster than the means to gratify them. Thus it is that notwithstanding the wonderful discoveries and inventions of our day the struggle for existence is becoming more difficult and life less satisfactory.

In pioneer times our grandfathers were not troubled with these new creations. Their wants were few in number and real in nature, and they possessed within themselves the means of their gratification. The great medium was the iron kettle. Possessed of this they were able to supply themselves with sugar, potash, soap and many other real wants. Various barks and roots served as substitutes for tea, while roasted corn took the place of coffee. An unlimited range of herbage made the dairy self-sustaining, and the indispensable pig fattened himself on forest nuts and was tucked away in the pork barrel at a minimum cost to the settler. Wool, flax and the skins of wild animals furnished the raw materials

for the home manufacturing of pretty much everything needed by way of wearing apparel, bedding and other needed products of the loom. Is it any wonder our hardy forefathers found life more satisfactory than we find it? What are these ten thousand and one so-called conveniences of to-day but so many fanciful wants meeting us at every turn, ever increasing, and multiplying desires which only tantalize us, because, like the mythical Tantalus, we can never satisfy them.

American ingenuity has created more artificial or fanciful wants than all of the rest of the world combined, hence we have become the most extravagant and most restless and discontented people in the world. No spot on earth is more abundantly able to supply every real want necessary to insure the highest possible degree of human happiness than our own favored land, and were we content with these, fewer of our brothers and sisters would be driven into mad-houses and suicides' graves, and crime and poverty would be greatly diminished. We are living in an intensely speculative age. Men everywhere are continually racking their brains in a feverish effort to invent some worthless novelty that can be successfully palmed off on a discontented people as a long-felt want, and success in every such effort adds to the common burdens of the masses. That labor is employed in the creation of these financial wants is no fitting compensation, as the result does not redound to the greatest good of the greatest number.

Who in these days has not heard the farmer's "tale of woe"? He thinks the mismanagement of public affairs and the ruinous margins of profit realized by the retail merchant are the principal causes of his agony. If he would take a careful inventory of his personal effects in the house and on the farm, he would find many useless things which never had a particle of value, except a temporary commercial value which lasted long enough to serve the purpose of the manufacturers in making more or less money out of it. He would also find valuable articles which are depreciating in value through lack of proper care, some of which are not yet paid for, and which he does not need any more than a church organ needs an umbrella. But because some neighbor under quite different circumstances purchased this or that tool or thing, he must do likewise or be dubbed an old foggy; and so he gave his note payable in six months, trusting that Providence in some unknown, mysterious way would provide for its redemption. What has the government and the grocer's margin of profit on sugar got to do with the farmer's calamities?

These fancied wants are the skeletons of our homes. Their demands are always in excess of our means to supply. They torment us at every turn. They rob us of enjoyment when our friends visit us, because, perchance, the furniture is old-fashioned or the crockery is ancient. They keep us away from society gatherings for lack of regulation attire—indeed, if the bank account runs

dry at Easter time the family church pew will be vacant and the devoted wife and grown-up daughters will remain at home bewailing their misfortune in sackcloth and ashes. Oh, these ever-increasing and never-to-be-satisfied wants. They waste our energies and incapacitate us from doing our duty in life's work. They plunge us in hopeless debt, crush our spirits and drive us into despondent moods and dark corners. They allure our children into forbidden paths; burst asunder the marital bonds; break up and destroy homes, and rob life of most of its sweets and joys.

Is there a remedy for this condition of things? Stop buying what you don't want, says one. But we want everything. Our grandfathers were content without all these things because they never saw them. We see them and we want them. Like the senseless infant, we are content with what we have while ignorant of the existence of other things, but the moment some new gew-gaw presents itself we become painfully conscious of a new desire and we want to gratify it. Don't buy what you don't *need*, would be a better way to put it. Men and women, unlike infants, are supposed to know what they need. A real want is a lack of something needed for mental improvement, for physical comfort, or that will in any way lighten the burdens of life and alleviate the sorrows incident to human existence, thereby making life happier and more desirable. Real wants are not excessive or burdensome, and,

thanks to a merciful Creator, the means of filling them are placed within reach of every prudent man. It is not a question of necessity. The man who buys the least possible quantity of the cheapest possible quality compatible with a bare earthly existence is unworthy a place on God's green earth. Such a man is a nonentity and robs himself of things necessary and things unnecessary alike. The cave-dwellers were not encumbered with artificial wants, but, as they were also strangers to real and necessary wants, we do not hanker after their mode of living. Now, to what extent are the retail merchants aiding and abetting in this devitalizing process? Is it not a fact that many stocks of merchandise are found in our cities and larger towns which are made up almost wholly of worthless trumpery and useless flinadiddles? The man who is engaged in this business is extracting hard-earned dollars from the people for which he makes no adequate return. The retail merchant in some respects is an educator. He sets himself up as a supply agent for the community about him. He goes into the marts and selects and buys what he thinks his customers will need. He knows that people everywhere buy their supplies where they think they are getting the best value for their money. He must educate his trade into a belief that his store is the place where they can do this, and how can he hope to succeed by selling them shoddy and worthless trumpery in the shape of new-fangled gew-gaws and useless novelties as articles

of genuine utility? Even in regular lines of stable goods we find an ever-increasing variety of untried novelties. Why is this? Why does "the newest thing out" occupy the most conspicuous place in the store, and why does the merchant take so much interest in introducing it to his customers? He knows, or ought to know, that the larger number of novel commodities thrown upon the market are absolutely worthless; but competition is so keen and the inducement for handling the novelty so liberal that he yields to temptation and becomes the willing medium through which American ingenuity is draining the masses of their pecuniary vitality.

These fanciful wants are purely imaginary. They are the legitimate outgrowth of the times in which we live. The present generation has developed in an age of surprising inventions which have revolutionized the conditions of life and driven speculation to madness. We have surfeited on new things until our tastes have become perverted and the fanciful seems as necessary to our well-being as the real, while scheming manufacturers have been making fortunes through our indiscretion and at our expense. Our homes are filled with costly trash and we are ready to squander the last dollar for the first new humbug that appears in the market. When shall we quit this ruinous dissipation and learn once more the meaning of the word *utility*?

We hear much in these days of the unequal distribution of wealth. But we must remember

that these immense aggregations of wealth have not grown up in a night like a mushroom; they have been of moderate growth. Now, when they have reached gigantic proportions and the people begin to feel their power, a cry of alarm is heard in the land. How were these fortunes made? Is it not a fact that the fiercest growlers are most to blame for the present unequal distribution of wealth? During the prosperous years of the past half century this wealth has been accumulating in the hands of the few with the consent, and by the material aid, of the many. Every dollar spent by the people in the gratification of an imaginary want impoverished them to that extent, and, at the same time, helped to swell the coffers of some wealth-accumulating concern. When the billions of dollars of American earnings which have been exchanged for worthless novelties—beer, tobacco in various forms, and useless gew-gaws of every description—is taken into consideration, the only wonder is that still greater fortunes have not been made by shrewd, economical men of business. Let all those who are clamoring for legislation to check monopolistic greed and curtail the powers wielded by the money magnates stop buying what they do not need and they will be surprised at the result. A dollar less paid out for beer would do more by way of equalizing wealth between the laborer and big brewery syndicate than all the legislation the combined labor forces could bring to bear on the question in a life-time. It is the gratifi-

cation, or attempted gratification—for we can never fully gratify them—of these fanciful wants that makes millionaires and unmakes the people. Let us stop buying what we do not need, for in no other way can we escape the bondage of debt and enjoy the pleasure of living by securing a vine and fig-tree of our own.

PAYING FOR DEAD HORSES.

Who likes to pay for a dead horse? No one. We are not built on that plan. We do so, sometimes, because we have to. There may be now and then a man who actually finds some satisfaction in paying for a dead horse, but I have never had the pleasure of meeting one. When I do meet one I shall expect to find him overstocked with horses—and money, too.

No man can eat his cake and keep it; and after it is eaten, he don't find any pleasure in paying for it. To expect a man to be happy who is going without cake to-day in order to be able to pay for the cake he ate yesterday, is to expect more than you will get. So long as man remains an animal he will satisfy the demands of *present* hunger, whether there is anything left to pay for the satisfaction of *past* hunger or not. When a man gets into a hole where he has to live on half rations for the sake of paying for a dead horse—well, he doesn't do it, that's all. Of course, he ought to do it, but he doesn't. If he is honest, something tells him he ought to do it, but nature asserts itself and he doesn't do it. Who can blame a man for eating when he is hungry, even though the food he ate last week is unpaid for? Not I—that is, whenever I happen to be the man. "Well, that depends," you say. No, there is

no "depend" about it. If the man is honest and willing to work he has a perfect right to eat when he is hungry, if he can honestly find anything to eat; and if he is dishonest and lazy, he'll eat, anyway—for he is an animal. If he be of the former class he will pay when he can, and if he be of the latter, the creditor that sold him the dead horse meat ought to lose it as a penalty for trusting such a fellow.

A dead horse is a very unpleasant thing to contemplate. When a man sells a horse he should make sure and get his pay before the horse dies. It is always easier to collect pay for a live horse than for a dead one, for the simple reason that a dead horse is a *thing of no further use*. Suppose a man buys a pair of three-dollar shoes "on tick," in the summer time, and wears them until they lose their soles and the ground freezes up, and he then finds that three dollars is the extent of his pile and his credit has no extent; what will the man do about it? Pay for the dead horse and cut ice barefooted? What a question! A store bill becomes a dead horse if not collected before the remains of the goods sold are dumped upon the rubbish heap. It also becomes a dead horse when the owner of the bill becomes a dead storekeeper. If you don't believe it ask the administrator of his estate. Some people seem to think that when their grocers die, their bills die also. To sell out or retire from business will work a similar metamorphosis in the nature of accounts. It is a great mistake to step out of business for the purpose of balancing up the

ledger. Any man who has had experience in the matter knows that a retailer can collect a larger percentage of his uncollectable-by-law accounts while in business than he, or any assignee, can do after he retires from business. A prospect of gaining future favors and more or less fear of a possible blacklist, give a certain possible value to the accounts of irresponsible debtors while the retailer is in active business; but when he goes out of business, these debtors repudiate their obligations without the least compunction of conscience. But why a retailer's "gild-edged" accounts lose more or less of their "gilt" when he goes out of business is a query that must be solved some other way. It may be owing to the fact that man's anatomical structure more nearly resembles that of the hog than any other animal. Even in disposition there is a similarity. It matters not how full the trough may be, he is never satisfied. He will root out every hog that is weaker than himself, and what he can't get inside of his own carcase he will wallow in and squeal and grunt for more. But whether this accounts for it or not, the fact remains that a retailer's gild-edged accounts can be collected easier and with less friction while he is in active business. When he goes out his accounts cease to be accounts current. They have no present and no future; they are things of the past. They take on a sort of "dead horse" nature which seems to arouse the combative "cussedness" of the debtor. He puts himself on the defensive, disputing every inch of the way to payment. The

goods were not up to the usual standard in value; errors of overcharging appear; things are charged in the account which were never received, and all sorts of excuses are made and every possible advantage taken to lessen the claim to the lowest possible point.

A law that is written in the statute only is impotent, but when written upon the consciences of those for whom it is intended it has force and is active. As a rule man means to do right. His faith in his fellow-men grows stronger as commerce widens, and he is making rapid strides toward a higher civilization, but a taint of barbarism still clings to him. It feeds upon his selfishness and will, therefore, always cling to him. What a pity it is that this taint does not feed upon his charity, for if it did it would starve to death in no time. It is when an obligation to pay becomes a dead horse that the taint shows itself to the greatest advantage.

A man will not do what he hates to do, if its omission will hurt him less than its commission. All men hate to pay for dead horses, and some hate to pay for live horses. The intrinsic value of an obligation depends upon the value of the "stuff" the obligatee may happen to have around him, the size of the obligation, and the nature of the collection laws; and this constitutes about all the difference there is between gilt-edged customers and so-called dead beats.

NATURE'S GREAT TRAINING SCHOOL.

THERE is an internal principle operating in the life of every man which governs not only his minor activities, but the manner in which he performs the more important duties of life. This principle is not inherent. It is a second nature—something that is acquired—and we call it habit. Our lesser activities—the little acts between the scenes on the stage of life, so to speak—are prompted by this acquired, internal principle. The manner in which we conduct the details of business—and upon this depends, to a very large extent, success or failure—is attributable to this second nature principle. Indeed, our very deportment, our social conduct, the influence for good or evil which the reflection of our lives casts upon others—aye, even the way we walk, look and speak—are the legitimate results of this law of our being. We often speak of a man as follows: "Jones means to do right, and were it not for his bad habits, he would be a pretty good sort of a fellow." Sometimes we hear something like this: "Now, there's old Slopson, one of the best-hearted old fellows that ever lived. Why, he's got a heart inside of his honest old jacket bigger than all out doors. Everybody likes him; but, my! what a pigsty of a grocery he *does* keep." Who has not heard the familiar

saying, times without number: "I declare I don't know what prompted me to do such a thing; I certainly knew better, and I can't account for it." Second nature.

Every principle which enters into the government of our lives is either inherited or acquired, and one is just as much a result of the operation of natural law as the other. Indeed, a close observation of the laws of life would incline us to believe that the inherited principle—although primary in the development of the individual—is really secondary in importance to that which is acquired in nature's process of training and preparing us for the duties of life. The boy walks, talks, moves and acts like his father not so much because he has *inherited* these peculiarities as that he has *acquired* them by close companionship with his father during the plastic period of his existence.

We enter this training school of nature when the tin rattle first attracts our infantile attention, and we remain there, without recess or vacation, until we arrive at maturity. It was during this period that we who are men were moulded and fashioned, just as our children are now being moulded and fashioned. It was during this *impressionable* period that we grew, developed and crystallized into what we are. It was not at a business college that we received our *real* business training. Two boys may have equal college advantages when they enter the business world, and may each engage in the same branch of business under like conditions, and while one succeeds, the

other makes a failure of it. Why is this? They have been similarly educated—as the term is popularly understood; they are equally ambitious to succeed; they have in common a natural inclination for the business, and they follow their inclinations—yet one goes up and the other goes down. To say that one inherited qualities which the other did not will not solve the riddle, for we quite frequently observe that the “failure” is a lineal descendant of a long line of marked successes, while the “success” is heir-apparent to nothing visible except downright shiftlessness.

The “divinity which shapes our ends” is the acquired second nature that is woven into our being by whatever engages our senses while passing from the cradle to maturity. If you, dear reader, had been taken from your mother’s arms shortly after making your *début* into this wicked world, and placed in an oriental cradle, you would to-day be wearing a turban with as much grace, and cursing a Christian dog with as bitter hatred as any other Turk. When we think of the power of this “divinity” in “shaping” our ends, regardless of our “rough hewing”; that it is acquired in the pliability of youth, and that parents are largely responsible for the nature of what is acquired—I say, when we think of these things it is enough to make us stagger under the weight of our responsibility. Nature is a just mistress. She places the means within our reach, and if we make proper use of them, she will make results satisfactory. She prepares the soil, furnishes the seed and decrees the harvest according

to our manner of sowing. If we neglect the sowing altogether the harvest will consist of weeds and briars, and if we sow the wrong kind of seed the result may be still worse.

Show me a business man who keeps his goods, wares or office equipments in a topsy-turvy condition, and who is untidy and slovenly in his personal habits, and I will point you to a boy who never put anything in its place, simply because it had no place. His school books were deposited upon the nearest chair; the brush and comb were searched for when needed, and after being used were thrown aside without the least thought of any further use. When he retired, he flung his muddy boots on the carpet in the middle of the room for others to stumble over, threw his stable coat on the dining table, and crawled into bed with his collar and socks on. This boy was being trained in nature's great training school for the duties of life. Do you expect him to be neat, tidy and methodical? Impossible. Show me a business man who neglects his business, spending his leisure hours in pool rooms or other gaming places, or attending horse-races and match games, and I will cite you to a boy who played truant in his school days; a boy who was permitted to idle away a large portion of his time playing marbles in the back alleys and comingling with vicious companions on the street corners and public commons. The results of this false training congealed gradually into a second nature, and the finished product, such as it is, was set adrift to make his mark in the world.

Let us see to it that the little men and women who are assigned to our care shall have the full benefit of the means which nature has provided for developing them into useful citizens and successful business managers. These means are: Constant and useful employment; clean and virtuous companionship; cleanliness of person and surroundings; method, convenience and taste in providing places for things and in keeping things in their places; care in matters of detail, and promptness and regularity in habits and in the performance of duty. To this we might add economy, for if there is any one thing more than another that will prove an advantage to young America in his after years of business activity, it is an early training in good old-fashioned economy.

Let us do our duty as parents and guardians, and nature will take care of the results; and when the time comes for them to take our places in fighting the battles of life, they will have crystallized into instruments of usefulness.

THE SHEEP AND THE GOATS.

IN these days of universal credit the man who stands behind the counter and the man who stands in front of it should understand each other. But they don't. If they did much trouble might be avoided. The one looks at things through a seller's spectacles and the other sees things through the spectacles of a buyer, and they do not see things alike.

The man behind the counter is ever at a loss to account for what he deems the freaks and eccentricities of his customers, but when he changes position, and appears before the counter as a common, every-day buyer of the daily necessities of life, when he finds it necessary to run an occasional little bill, *then* he looks through the other fellow's spectacles and sees things in quite a different aspect. His experience before the counter has taught him that the glasses he wore behind the counter made things appear quite different from what they really are. Many things he used to wonder at now appear quite clear. He now understands why his old customer Jones quit trading with him after he presented him with that \$7 bill. Jones had been one of his best customers. He had a large family, was a liberal buyer, and very seldom allowed his bill to exceed \$15 before paying it. It had never been

necessary, in fact, to dun Jones, for he was in the habit of paying regularly. It was on the eve of the maturity of a bill and the funds necessary to meet it were not in hand. Jones' bill was only \$7, but he was counted on to help out. It was a mistake. He understands it now, but he didn't then. Jones was accommodating, and if he had been in a position to pay, all would have been well; but he went away stung with the thought that the retailer's trouble was caused, partially, by his inability to pay that small bill. He paid it at the first opportunity and resolved to run no more grocery bills if he had to go without something occasionally. This mistake cut an average trade of \$10 per week out of the business and sent it to down-town cash stores. If he had known then what he now knows, he would not have interfered with Jones' business. He would not have dunned Jones for an amount which Jones did not suppose was due and was not prepared to pay. He now understands why so many of his old customers dodged his store and spent their money elsewhere, whenever he presented them with bills they were unprepared to meet. He thought hard things of them, and sometimes he felt inclined to dub them "dead beats." He is a customer himself now, and he has learned that the common, every-day customer will occasionally get into a tight place—so tight, in fact, that sometimes he is not able to extricate himself. But whether he ever gets "beyond his depth" or not, there will be times when it is not convenient—or possible, I might say—for him to

meet his "store bill." Now, every retail merchant's customers are made up of two general classes—the goats, and the sheep; and when he finds himself in "a hole," and must realize on accounts, he must distinguish between these two classes in the distribution of his "duns," or rupture of business relations and loss of trade will result. It may be he has been caught napping himself, and if so he should use a little discrimination and not jump on everyone's neck that owes him a dollar. If he is unable to discriminate he is certainly lacking in one essential as a store-keeper.

Sheep are shyer and more sensitive than goats, and to treat one as a goat is to make a great mistake. No wonder they are timid and wander into other folds when subjected to goat treatment. Dun a customer of this sort, giving him to understand that you are in a close corner, and if he is not prepared to settle, he becomes conscience-stricken and feels humiliated. Every time he passes your store he is reminded of his obligation; and when he meets you on the street he feels like apologizing to you. Probably he promised to have it for you at a certain time and failed through no fault of his own. This lowers him still more in his own estimation. Still he must continue to eat, whether that bill be paid or not. Days, weeks, pass; the current income being barely sufficient to keep the wolf from the door, and the bill remains unpaid. The family rations are reduced to homeopathic doses, which arouses the grocer's suspicions. He must be

spending money or running a bill somewhere else. The grocer finally concludes that his customer is playing a game of "beat," and he treats the customer accordingly. Up to this point the customer has been loyal. He has been practising economy, and has spent every dollar with the grocer, although tempted by his wounded pride to trade elsewhere. Tempted, did I say? Yes; for every time he threw a dollar on the counter he seemed to hear the grocer say: "Why, where did you get your money. If you have ready money, why don't you pay up the old score and start in afresh?" Of course, he might continue his credit and pay in his dollars on account, but he is a sheep and will never ask a man to trust him to one cent's worth who has dunned him for a bill remaining unpaid. A goat has enough cheek to do so, but a sheep, never.

But when the customer perceives a change of demeanor on the part of the grocer, being sensitive, he resolves that when he gets even with that grocer he will quit him forever. The wheel takes a turn, as, sooner or later, it always does, and the customer finds himself in easy circumstances again. He pays his old bill like an honest man, but his experience has made a cash customer for some other store. Can you blame him? He was treated as a goat when the man behind the counter should have known that he was a sheep. A storekeeper should draw a line between his goats and his sheep. When adversity frowns upon him and he must have help, let him pour his tale of woe into the ears of the goats; they are

tough-fibred and can stand it—in fact, they are used to it. A goat very seldom pays until he is dunned, while a sheep will pay when he can, whether he is dunned or not. As a general thing the sheep are not prepared to pay when dunned; the fact of their being behind is evidence of their inability to pay. Sheep are more accommodating than goats, and when not prepared to settle their bills it hurts them worse than it does the retailer and the retailer ought to have sense enough to know it. The sheep may be scarce as compared with the goats, but every retailer has a sprinkling of them, and he should cultivate their acquaintance if he wishes to retain their trade.

GLIMPSES OF COUNTER LIFE.

DOES a life behind the counter tend to develop a high type of manhood? Is there any condition necessarily connected with such a life which has a tendency to prevent the free and full development of every God-given faculty that man is endowed with? Man is naturally stupid, gross, selfish, and impatient; and, as the rough, ugly metal must pass through the fire of purification and be moulded, tempered and polished before it becomes the bright, keen, useful blade, so man, in order to reach a higher level in the scale of humanity, must be quickened, refined and polished by brisk and constant contact with his fellowmen; and surely no condition of things can be more favorable to bring about this development than that found in a life behind the counter. How different is the life of the farmer. The man who follows his team from early morn until the sun goes down, with nothing but the turning furrow to attract his eye, may exercise his reflective faculties, but he certainly does not develop his perceptive faculties; and, although he may be better educated and may become a deeper reasoner he will always appear slower and more obtuse than his brother behind the counter, whose business drives every faculty into action, and keeps every latent energy on the *qui vive*. The smith

at the anvil has more muscle in his right arm than in his left, and more than his brother has, not because he inherited it, but because his daily avocation has developed it.

Grossness is an element in the human make-up that dies for the lack of exercise in a life behind the counter. Did you ever hear a young farmer address a few complimentary remarks to a gay and festive pig in the cornfield because his porkship had neglected to make a memorandum of the hole in the fence through which he went astray? Did you ever see a man leave a baulky horse to die in the back field hitched to a load of hay, and then try to milk eight cows when the flies are at their best? I am sorry to say I have and the effects of the shock will follow me to the grave. It convinced me that life on the farm was truly an independent life, for nowhere else on earth would a man dare to use such language.

Selfishness is the dead weight which keeps a man down to earth and prevents him from rising to higher planes of manhood. I would advise all who are suffering with this soul-destroying malady to go into the mercantile business and continue therein until a cure is effected, which will be the case sooner or later. Of course, there are many selfish men in business, but they will never succeed until they outlive their selfishness. There is no reason why a selfish farmer should not succeed, and a manufacturer or a speculator may indulge in selfishness to his heart's satisfaction; but the general public will not tolerate

an exhibition of selfishness on the part of the man who operates behind the counter and weighs out and measures off its supplies. The retailer may weigh and measure to an atom of dust and a hair's breadth, but he must not permit the great, exacting public to catch him at it. Consistency is indeed a rare jewel. This same fickle and tyrannical public with a great trumpet blast will accord to every man the inalienable right to secure and enjoy what belongs to him, but when the retailer attempts to *strictly* enforce this conceded right, this same public will sit down on him and call him an old hog. It will uncover its head before the banker and submit to petty and unreasonable exactions; it will cringe and play the sycophant before a corporation and be dictated to and lorded over by it; it will passively submit to being gulled, robbed, plundered, quartered and drawn by itinerant swindlers and fakirs, and it seems to like it,—all this will this same dear public do, and much more, with a grace that is amazing; but it will concentrate all its spite, and focalize all its spleen upon the fellow who retails merchandise over the counter. As a consideration for bestowing its patronage, this whimsical public makes the most unreasonable demands and the retailer must meet them or take the "cold shoulder." Of course, he cannot meet every demand, for this would be impossible. If there be four churches in the village there will be four missionary societies to share in the retailer's profits. The two destitute families must be helped, and the band boys must have new uni-

forms. One of the churches must have a new bell; another must have a new organ, and another a coat of paint. The ladies of the L.L.A. pull him occasionally, for a "V" and that encourages seventeen other ladies' societies to take a hand in. Every day brings its importunate solicitors for aid, and the poor retailer is expected to "do a little something" for each one. These demands may be partially or wholly refused by the banker or manufacturer, but by the retailer, never. He cannot carry the whole earth on his shoulders, but he must carry a considerable portion of it and do some sharp practice in choosing that portion. It is not presumed that all the charitable deeds credited to the retailer are prompted by pure and noble impulses, but it is presumed that a man who takes up a life behind the counter to-day, and makes a success of it, will have all this surplus stock of selfishness frizzled out of him before he reaches the coveted goal.

Patience is a virtue; and nowhere can a place be found where the conditions are so favorable for the cultivation of this virtue as a place behind the counter. Indeed, if there be any one virtue the practice of which pays the retailer a larger dividend than any other, it is this virtue of patience. Some care-worn poet sings of a time when patience ceases to be a virtue. This may be all right for poets, but no successful retail merchant can afford to indulge in more than one such collapse during his entire mercantile career. When patience ceases to be a virtue

behind the counter, the shoal of bankruptcy is not far off. He who would succeed must quell the rising storm and grapple with his angry passions in mute silence. If he must "raise his Ebenezer" let him retire to the country where the mild-eyed ox and other stupid inhabitants of the farm do not understand his language. "Be ye angry and sin not" was written especially for the retailer, and it means that he must never, under any circumstances, lose his head in the presence of his customers.

Life behind the counter is apparently a life of ease. It is deceptive. It is the spider's parlor into which many a rural fly has been drawn to meet his financial death. The seeming ease that appears on the surface is a fraud and a delusion. No man who chooses a life behind the counter, for the sake of comfort and ease, *and finds it*, will ever succeed. It is a great mistake (and a very common one, too) to suppose that a man can dress up and sit down in an easy chair behind the counter and smoke and read and make money. Thousands have made this mistake, to their sorrow, and thousands more are making it to-day, but will remain unconscious of the fact until it is too late. When men learn that a life behind the counter requires a careful preparation, and that certain qualifications are necessary to ensure success, then will fewer mistakes be made. No farmer is stupid enough to suppose for an instant that he could succeed at the bench, build a house or make a watch without some previous training; yet many of them are just foolish enough

to imagine that no special qualifications are necessary to conduct a successful mercantile business. Did you ever go behind the counter and look under? I shall never forget my first adventure of this kind. I was a little fellow and lived on a farm. One day, being in the village store, the merchant, who was busy packing dried apples, asked me to go behind the counter for a box of old nails and the hatchet. I had always held a highly-exalted opinion of the counter. It was so nicely painted, and I had seen so much money pass over it and drop with a "chink" into some mysterious receptacle; and then the man who stood behind the counter was such an important personage in my childish imagination that my only ambition was to grow up and become as great a man as he was. But when I looked under that counter and saw its skeleton, I was frightened. I saw its rough frame braced in every direction with dusty old cobwebs. I saw the ruined remains of what had been quite a collection of useful articles, and I was afraid to explore for the nail box for fear that I might discover the remains of some human being. Since that early childhood adventure I have passed through many experiences, some of which have been bitter ones; and, to-day, when I look under the counter, I see in my imagination the dust-covered bones of thousands of farmers and mechanics, and young men with money but nothing else, who made the fatal mistake referred to, and were sacrificed on the altar of incompetency. Now, is it not strange that intelligent men wil-

fully turn their backs upon that which they are qualified to do, and rush headlong and blindfolded into something of which they know nothing? And yet, notwithstanding the sad experiences of the past, thousands are committing the same blunder to-day, and they think they are fellows who know enough to come in when it rains and keep out of the fire, too. Experience is a hard school and it seems that every son of Adam is predestined to take at least one term in it. We have outlived the old slipshod times. *Competency* is the pass-word to-day, and in no department of human activity is it more absolutely essential than in a life behind the counter.

"NOTHING NEW UNDER THE SUN."

"Who was the first man?" "Adam." Thus began my first lesson in natural history. It was at a time when my worldly experience did not cast a ghost of a shadow, and my worldly wisdom had not yet sprouted. It was my first triumph over the multifarious obstacles which confront us at every turn from the cradle to the grave. It was the first historical name I was introduced to, and being the name of the first man, the word, with its big A, impressed me with awe and reverence.

Many years have passed since that first tussle with the origin of man, bearing away with them some unimportant victories and many sickening defeats; and as I sit in the armchair to-day and gaze through dim spectacles at this old word, "Adam," a feeling comes over me akin to sorrow and disappointment—and for a few brief moments I am a child again. I feel again that thrill of joy and satisfaction that passed over me when I learned who the first man was and could spell and pronounce his name. Oh, that big A! How it comes flying to me over the years, with memories of childhood's happy hours, with their fairy tales, their joyful delusions and the mighty victories and disastrous defeats of their own miniature world. Many hard lessons have been

learned in the great, outlying world since the out-going tide bore me away from the moorings of childhood,—but my mind was clearer then as to the origin of man than it is to-day.

The answer to the question, "Who made you?" was a word of only three letters, was easily mastered; but the name that stood for the wisest man was a more difficult task. When I reached the point where I could stand upon a chair in the presence of visitors, and, with my mouth full of fingers, say "Sol-a-man" in answer to my father's question, I thought I had reached the very pinnacle of juvenile fame. Often hearing my father make use of the familiar expression, "as wise as an owl," and being quite familiar with that "bird of darkness," I fell into the habit of confounding big eyes and a hooked nose with wisdom. Night after night I used to sit on a log close to the mosquito "smudge" and listen to the hooting of the owls in the woods behind the old log house, and think of Mr. Solomon and wonder why wise beings toot and prow around nights—and I wonder at it to this day.

Solomon, no doubt, knew how to run a good sized family and keep his newest wife from running off to her mother's house in a pout whenever his feelings prompted a word of respect for one of his older wives, but if he lived in the world to-day his reputation for wisdom would be damaged if he still persisted in declaring there was nothing new under the sun.

Nothing new under the sun! Why, not a month passes but something new, something never heard

of before by mortal man, is revealed to human vision and understanding. In the Solomonic age life was monotonous. Men of that age were sensuous, superstitious, non-speculative, non-inventive, and consequently non-progressive. Manners, customs, methods, appliances and conditions of life in general remained unchanged for generations and generations. When age succeeded age with no material change in the conditions of life, and with no noticeable addition to the stock of universal knowledge, no wonder that Solomon, during his short life, saw "nothing new under the sun."

Life to-day is a panorama, the reels of which are run by electric dynamos. The canvas moves, and as the years go by it moves faster. New things chase new things so rapidly across the stage that before we fully comprehend the meaning of one, our attention is called to another. The procession of discovery and invention has acquired a rate of speed that is marvellous, and the man who is too slow to keep up with it finds himself "in the world, but not of it." Of what practical use in to-day's business world is the man whose only qualification is a business training under the best approved methods of forty years ago? He is simply a Rip Van Winkle—yes, worse, for he has passed through a sleeping period of forty years, while Rip only slept twenty years. Before he fell asleep he might have been an expert dry goods salesman; to-day he could not give the correct names of half a dozen articles kept in a dry goods store. Forty years ago he

might have known all of shoes and the materials of which they were made that was to be known—to-day he could not tell cordovan from kangaroo. At that time he might have been a good mechanic, but to-day he would not know what nine-tenths of the mechanical tools found in a hardware store were used for. Then he might have been a fine penman and able to command a salary of a thousand a year, but to-day his Spencerian flourishes are impracticable and valueless. Typewriting and stenographing girls have knocked the old book-keeper out. But the marvel of marvels is, the awakened old world is getting too fast even for a *typewriter girl*, and so the phonograph, autophone and numerous other "graphs" and "phones" have begun to undermine her usefulness, and the time is not far distant when she will have to abandon her machine and advance with the procession, or else drop out and marry the old book-keeper.

Nothing new under the sun, when man can call down the rain upon the just and the unjust, and when a lost soul can be saved and a human ruin restored to manhood by the application of a little chloride of gold! Nothing new under the sun when a man can bottle up his voice on a cylinder of wax and talk to his friends after he is dead! Nothing new, when men are daily discovering new materials and constructing new machines which produce results nearer perfection than can possibly be attained by human hands guided by human eyes!

But as I close this essay a thought tingled with sadness comes rushing to my mind. What will the next forty years bring forth? Is it not a solemn fact that the most wonderful machines, the most useful inventions and some of the brightest gems of thought known to this generation will be the "old junk" of generations to come?

HONESTY, A NOVELTY FOR DRAWING
TRADE.

A LONG time ago there lived a good man who taught by practice and precept that "honesty" was the best "policy" to pursue in the conduct of business. It is supposed that, for a time at least, this old doctrine was endorsed by many good business men. Indeed, there are men to-day who seem to think that this very policy was practised more or less as late as the days of their grandfathers, but the only evidence they have in proof of their assertions rests on mere tradition and is, therefore, inconclusive.

History repeats itself. Human theories, philosophical and otherwise, are evolved from time to time and, after attracting more or less attention, they disappear. It may take ages to complete their cycles; but, like Biela's comet, they are sure to return.

This is an advertising age. How to catch the eye and the ear of the gullible public is the great desideratum, and the man who can invent the biggest advertising lie is "cock of the walk." Lying has become a profession. The average business man is not equal to the occasion, and so he employs an expert at big money *to lie for him*. Human ingenuity is strained to the highest tension in inventing lying novelties as a means

for drawing trade. You can't fool the people a second time with the same old lie; to make the attempt would be a foolish waste of printer's ink. The world moves, and we have reached a point where a puny little half-hearted *fib* is looked upon as evidence of drivelling imbecility. The days of small things are left behind, and the "whopper" days are upon us; but lying has reached its limits of expansion. There is no doubt about it. The human mind is finite, and it is impossible to outdo what is now being done. Lying has had its day and must give place to something new. What will it be? A reaction, of course.

That means honesty. "What, *honesty*?" Yes; honesty. Your very surprise shows that the adoption of honesty as a trade-drawing novelty would be the most novel novelty for attracting public patronage that mortal man could invent.

Young man, let me advise you seriously to take time "by the forelock" and adopt "honesty" as your business "policy." I am not moralizing. I advise you for your financial benefit—for the *dollars* there is in it. Draw trade? Why, if some city in Christendom had *one* honest man in it, and the inquisitive public should accidentally learn the fact, the curiosity to see what he looked like would be so great that every hole and corner would be searched until he was found. And it would not only *draw*, but it would *retain*, trade; for if the dear people ever find an honest man, they'll stick to him till the "crack o' Doomsday." Now, the grand requisite is patience, and patience is a scarce article nowadays. If you

adopt this policy, you must wait for results until the people find it out. They will not take your *word* for it—words are idle things when accompanied by the jingle of silver; they must have your *deeds*, and that takes time. Patience that *endures*, and that never “ceases to be a virtue” is the kind you require.

Now for a few instructions. In the first place, decide upon a strictly one-price, spot cash basis. Don't say that is impossible. I know better—it is possible. Establish a system and never deviate from it *for friend or foe*. Show no partiality, but treat all with the same attention and courtesy. Answer all questions in which a customer is concerned promptly and truthfully; and never, under any circumstances, defraud, deceive, mislead, cajole, banter or humbug a customer in any business transaction. *Never tell a lie*. (If this is asking too much, steal away quietly and lie to your mother-in-law till you are black in the face, but never lie to a customer.) If you can't sell your shoddy without calling it something else, don't sell it. Burn it up, if need be, but don't tell a lie about it. If a customer asks for a two-dollar *calfskin* shoe, tell him you haven't such a thing. Show him your veals and buffs and explain the difference to him. Of course he will not believe you and will go somewhere else and pay a half dollar more for the same thing. Don't blame him, and *don't get discouraged*. He has been lied to all the days of his life, and it will take him some time to learn that a shoe costs less, and will wear just as long, without a lie thrown

in. He will learn, first, that his money will not tempt you to lie; second, that he can get along just as well without being lied to. If a customer asks for pure cider vinegar, tell him you don't keep it. Of course, he will go elsewhere and buy, but some time he will learn that it came out of a barrel just like yours. Never abuse a customer for doubting your word and going to another store to make his purchase. Remember how he has been educated and pity him, and if you are religiously inclined, pray that he may be speedily delivered from his enemies. Finally, follow these instructions and keep a "stiff upper lip," and, sooner or later, you will come out on top sure as fate.

PIGHEADEDNESS.

WHEN Webster's Unabridged Dictionary was completed, a number of words were left out, and "pigheadedness" was one of them. To be pigheaded does not imply a swinish disposition to jump into the trough with all fours. On the contrary, it is simply a condition and not a propensity—a condition of abject stupidity denoting an utter lack of common sense. Symptoms of pigheadedness abound everywhere and are easily distinguished. Among the more prominent of these symptoms may be mentioned an irresistible inclination on the part of the afflicted one to cut off his nose to spite his face. A victim of this malady frequently met with is the retailer who cuts the heart out of his profits just to spite a rival pighead for chopping off the tail. This malady does not confine itself to the "male gender." When a lady buys a lamp wick and a package of carpet tacks and orders the goods delivered, under the impression that the retailer keeps a delivery outfit and hauls merchandise all over the city for nothing, it is a sure symptom of pigheadedness. This type of the disease, although quite common, may be attributed to early neglect or a bad bringing up. Another common victim of pigheadedness is the man who imagines that the sole-leather on the bottom of a collector's

shoes doesn't cost anything, and that he can "stand off" a bill for the seventeenth time with the same old flimsy excuse, without creating a suspicion in the minds of his creditors that he is a liar and (if financially irresponsible) a dead beat. But the most irreclaimable victim of pig-headedness is of the "hand to mouth" sort. It seems almost incredible, but a fact, nevertheless, that *housekeepers* are found in our cities, whose thinking powers are so nearly starved to death they cannot tell one day the kind or quantity of supplies that will be needed the next day. Calling upon a city grocer, once upon a time, on a little matter of business, I found him in a disgruntled frame of mind. He had just come in from the morning order-taking trip, and was bespattered with mud and was shivering with the cold. He was standing with his back to the stove and his gaze riveted on his mortar-coated shoes.

"Hello, Pickles," I said. "What's soured your face this morning?"

"Huh! 'Nough to sour the whole face o' clay, b' gosh!"

"Why, what's the kink," I ventured to ask; "have you been betting on Roosevelt, or has your delivery clerk committed suicide? You look as though you'd fallen into a manhole or slept in a mortar bed."

"I'll tell you what 'tis," said Pickles, as he turned down the collar and shook the skirts of his waterproof, "I've got about all this dum pig-headed business I want. To hold our customers on what we call our outside route, we're compelled

to go over the territory twice every day now, just because the galoot across the street does so. It's three miles from the store to the farthest customer, in a straight line, and the ins and outs add another mile, making a seven mile drive taking orders, rain or shine, mud or slush, hail or brimstone, just because there's a lot o' pigheads that don't know what they want to eat more than four hours before they want to eat it."

"Why, what are you giving me," I said. "You don't pretend to say that you have to drive that seven miles twice every day, through all kinds of weather, just to humor their pigheadedness?"

"That's just the size of it," he snapped out, "I start out in the morning with a horse and buggy and get back about ten; then we put up the goods, and the delivery clerk starts with another outfit and delivers the stuff."

"Pickles, you're a bigger fool than I ever gave you credit for," I remarked. "If I were a grocer and had a customer too idiotic to tell one day what he or she needed the next day, I'd give the game to a bigger fool than I am—that is, if I could find one; or else, in order to screen myself from the charge of pigheadedness, I'd swear I had no such customer on my books. An extra horse, buggy and man! Why, that's enough to eat up all the profits."

"Well," said the grocer, with a wicked look in his eye, "you bet your sweet life they pay for their pigheadedness. But I don't like to do business that way; I'd rather do it in a straightforward, common-sense way."

"Then why, in the name of common-sense, don't you do it?" I asked.

"'Cause we can't," he replied. "While we're in the swim, we've got to do what the other fellows do. One jackass 'll make a dozen other jackasses. No," continued Pickles, as he wrung the rain-water out of his dogskin gloves, "you can't sell me anything to-day—I feel as though I'd swallowed a live alligator, be gosh."

And so it goes. Pigheadedness is not confined to any one class or calling. We find it among retailers as well as among their customers; and Pickles' head was level if his ears were full of mud, when he said one jackass would make a dozen others.

NO COUNTING WITHOUT RESULTS.

PATIENCE was never so scarce as at the present time. Competition in all lines of business is so keen, and profits have been reduced to so low a point that business men are kept continuously in a sort of hot-box. The business man's pulse beats faster than formerly. He awaits developments with less patience, and is more restless and uneasy in the conduct of business and, withal, more wary in his investments. He must have quicker returns to offset reduced profits, and this calls continuously for quickened conceptions and renewed energies; and all the time he is subject to unavoidable contingencies which may neutralize his best efforts, such as tariff changes, open winters, crop failures and the irruptions of unionism.

The "storekeepers" of our boyhood days had steadier nerves. They "cast their bread upon the waters," and during the "many days" they waited for its return they ate three square meals every day and slept soundly every night. And there was the old-fashioned clerk, and the bookkeeper, too. How patient and time-serving they were! As we recall them to our minds, they seem to have been impressed with the responsibility of their positions, and to grow gray in the service of their employers seems to have been their only ambition. But their day of faithful service

is over, and they are laid on the shelf to rest with the candle-stick and the snuffers. The book-keeper of to-day is a less important personage and not so indispensable to his employer. He is younger and of a different sex. In fact, he—or she, as it now is—is a sort of automatic arrangement acted upon by some guiding spirit, just as her counterparts, the stenographer and the typewriter, are acted upon. This triune office set, whether three in one or each one separate, receive, altogether, as remuneration for her or their services, less than one-half the salary paid to the old book-keeper. The clerk is still with us, but shorn of his old-time dignity. Even the privilege of making change has passed into daintier hands, and the modern system of taking orders and delivering goods has reduced him to the rank of errand boy. He is rapidly degenerating into a sort of “limber Jim” apparatus, wound up and warranted to run six days in all kinds of weather, and capable of spreading himself all over the neighborhood by simply pulling a string. If he can’t make good the warranty, his mother will have to take him back, for nothing counts with the retailer to-day but *net results*. Results count, and they must count *at once*. The bread we “cast upon the waters” in our time is kept in sight, and it must return before it has time to soak and bring another loaf with it. A soaking process requires time, and time is not as plentiful as it used to be—in fact, the only thing put to soak nowadays is the delivery clerk’s watch. Good intentions do not count. They are

not negotiable and cannot keep down expenses or add to profits. They are all right so far as they go, but they alone will not enable an employee to hold down a position, let him be ever so promising. It is *results* that *count*, and when results are lacking decapitation follows forthwith. It is "get there, Eli," and if Eli can't make it, he can't hold it.

Wholesale business concerns fix a percentage as estimated cost of selling their goods and wares, and salaries paid to salesmen are based on this percentage. Suppose this percentage was fixed at five per cent. of the gross sales, and that \$50,000 was the average amount of yearly sales an ordinary salesman could make, the concern would be able to pay an average salary of \$1,000 and expenses, or \$2,500 in all, per man. But if a salesman were sent out at the best time of the year and failed to make a showing of at least \$4,000 the first month, the chances are he would be recalled. And if he went out on a year's contract and failed to make his \$50,000, he would have to "seek for pastures new," and take with him a reputation of being *less* than an ordinary salesman. Excuses for the past and promises for the future would be of no avail—cold, hard results are all that count.

Why is it that men so dislike to work on commission? Advertise for a man to sell a line of goods on commission and the result would indicate a scarcity of help, but advertise for a *salary* man with *expenses paid*, and before noon you will have enough applications to build a railroad.

There can be only one reason given for this. These men are either chronic shysters and not worth the powder to blow them to kingdom come, or else they are ignorant of business principles. An *expert* salesman can make more money selling on commission than on a salary, unless he has a *record* that will command a salary commensurate with his ability. To start on a commission is to start on probation. It is a test of the would-be salesman's mettle, and if results are insufficient to warrant the offer of a respectable salary, the novitiate is not wanted, commission or no commission. It is in this way that managers of new lines of business are enabled to find a basis on which to fix a percentage for selling expenses, and when the percentage is fixed a mighty weeding out of salesmen occurs. It may be easier to get a *start* on commission than on a salary, but in holding down a position there is no difference. In either case results must be shown, and the commission man's results must count equally with those of the salary man.

The tension of business to-day is keyed to a very high pitch, and the man who would take part in it must be clear in head, steady in nerve, strong in will power and unflinching in perseverance. But whatever he is, was, or expects to be, is immaterial so long as he is able to *show results*.

FALSE SMILES AND HYPOCRITICAL GREETINGS.

WHAT a beautiful world this would be to live in if every smile that greeted us came from the heart spontaneously, instead of the superficial assimilation that confronts us at every turn. "Out of the fulness of the heart the mouth speaketh," and when we feel the vice-like pressure of a friend's hand and hear the words, "Why, how are you, old boy; glad to see you; hope you are well," we *feel* that it is the genuine article, and not the clammy conventional counterfeit that is so much in evidence. I am not familiar with the sensation produced by holding a live snake in the palm of the hand, but I fancy I have experienced similar sensations many times in shaking hands with a cold, calculating spider of the human variety, or the heartless, finger-tip touch of the shallow conventionalist. Did I say *shaking* hands? It was a slip of the pencil; there is no shaking of the hand—only a loose, flabby touch and a single-stroke sort of a drop-curtain movement.

It does not require the keenest insight in human nature to read the thought that is uppermost in the minds of modern Pharisees when they greet each other. I venture to give a few examples and the reader may judge as to their being truly re-

presentative. In business circles it is quite often, "Well, what the d— do I care who you are"; or, "I wonder if there is anything in it this time"; or, "You are somebody else's game, anyhow"; or, "I must keep *you* on the string whatever happens," and, "Oh, you don't amount to anything, get out of my sight quickly." In religious circles the inarticulated thoughts are more legible. They run something like this: "He thinks I am holier than he and I must not weaken the illusion"; or, "Poor, deluded soul, she thinks I'm a saint"; or, "What a condescension all for duty's sake"; or, "I must catch you if I can, for you're first-class game," and sometimes, "You see by *this* that I have a care for your welfare and acknowledge *even you* as a brother." In social functions no one pretends to act the part that God has given him—that is, the whole thing is pretension and masquerade, and no *sane* person is expected to be simply himself or herself. To become popular in modern society circles one must so disguise himself as to completely lose his identity—or, in other words, one must crucify one's self. One must learn to smile artificially—that is, on the outside. In fact, one must learn the knack of disguising by look, word and outward deportment every true emotion of the heart. One is compelled to drag a red herring across the track of one's real convictions and honest beliefs. This is a difficult task for any person to accomplish—hence the rarity of social popularity; but it is an utter impossibility for the man or woman who is genuinely honest. In view of man's present

constitution it is quite probable that a social super-structure could not be successfully erected on a foundation of absolute truthfulness. Truth is "mighty" and somehow we are afraid of it, although its true mission in this earthly life is to "make us free." We have a childish craving for "taffy," and would rather be "flattered"—even when we know it is intended for flattery—than be told the naked truth. In walking down the street we meet two acquaintances, the first of whom greets us with, "Why, what's the matter with you, old fellow? I never saw you look so peaked. You'd better be looking after yourself or you'll soon be going to the boneyard." The second greeting is, "Why, where have you kept yourself lately? Never saw you look so well. Let's go in an' take a smile." Now, although the former may have told us the absolute truth, and the latter flattered us with a lie and invited us to partake of a "smile" which possesses greater potency for deceiving the unwary than all other false smiles put together, we are so constituted that, somehow, we pass on to our destination with a *kinder* and *friendlier* feeling for the latter than for the former. Why is this? Why do we cling to the false and abhor the truth? When I use the term, "so constituted," I mean a circumstantial constitution. Man, as he exists in the world to-day, is the outgrowth or product of many generations of false teaching, and not the being his Creator would have him be, or that his God-given possibilities would make him.

The world's social system in all ages has rested

on a Mammon-worshipping foundation, and it would be impossible for such a fabric, resting on such a foundation, to exist without covetousness, false pretensions, fraudulent practices, deceptive and misleading machinations, double dealing, cheating and lying. Mammon stands for the God of this world. In one age it may be one thing, and in an earlier or later age we find it something else, and in any one age it may be one thing in one country, and quite a different thing in another country. In this year of grace, the god of this world in our own highly-civilized country is the *Almighty Dollar*. Man is a social being, but he must choose between the fashions and vanities of a Mammon-worshipping society, and the life of a troglodyte. He may be false and live socially, or be true and live in a tub like Diogenes.

Is this a true picture of the world's best society in the beginning of this twentieth century, or is there a brotherhood somewhere *in* the world but not of the world—a society founded on the rock of eternal truth, whose members worship at the shrine of Omnipotence and fraternize with each other on a basis of perfect equality inspired by a spirit of brotherly love? A social system of this kind was planted in the earth over eighteen centuries ago; and as it was destined by its Great Founder as the "salt of the earth," and a "shining light" to attract the world to a "knowledge of the truth," it would seem that it might be found to-day in some obscure corner of the earth, at least. This Christian society was to be separate

from the world, and Mammon worshipping was declared to be an absolute bar to membership. I will close this essay by giving a description of the first Christian society, or Church; and if any such Church is in existence to-day, it must keep its candle hid under a bushel. Here is the model description:

"The multitude of them that believed were of one heart and one soul; neither said any of them that ought of the things which he possessed was his own, but they had all things common. And with great power gave the apostles witness of the resurrection of the Lord Jesus, and great grace was upon them all. Neither was there any among them that lacked, for as many as were possessors of lands or houses sold them, and brought the price of the things that were sold and laid them down at the apostles' feet; and distribution was made unto every man according as he had need."

PROSPECT SHOWN BY RETROSPECT.

EVERYTHING has a beginning and a period of existence in which its record is made—a record which shows whether it be good or evil. A tree is judged by the fruit it bears. "Do men gather figs from thorns or grapes from thistles?" When a new thing appears we have no data upon which to judge its future. Any attempt to do so would be mere conjecture! It is only when a thing has had some existence or has commenced to fulfill its mission that we can predict its future with any degree of certainty, and we do this by making ourselves acquainted with its past. Prospect is based on retrospect. We look for the sun to rise in the east to-morrow because we have seen it rise in the east every morning in the past.

Everything must be viewed in the light reflected by its past, and according to this light will the prospect of its future be cast. Man is no exception to these conditions of being. We are all anxious to know what are our future prospects, and everything is turned upside down—except the right thing—to find out. We overlook the fact that prospect, as before stated, is based on retrospect. We are told that life is too short, the exigencies of the present too urgent, and the future fraught with too much importance to mope over the dead past. This will apply in youth when

there is nothing in the past to look to, but for a man of middle age to blot out all remembrance of the past is to make a most serious mistake. Every man who has measured swords with his fellows in the din of business battle, has put his powers and capabilities to the test, a careful record of which has been indelibly written on the scroll of departed years. The years pass away, but these imperishable records remain as lamps to light our footsteps along the pathway of life, and the older we grow the more we need them. This is the light which enables *others* to judge our capabilities and predict our future prospects, and why should it not illumine our own minds in the same way? Have we failed so far in the conflict to win success? Let us blunder on no longer. Life may be too short to mope very much over the past, but it certainly is too short to keep on blundering in the future. Let us look into the past and by so doing catch a glimpse of the future. No wonder we shut our eyes to what has passed. It presents little else but a series of blunders and mistakes. Even the most successful man would fain blot out his past; there is so little in it that is satisfactory. When the greatest of the Apostles took a retrospective view of his life all he could see was blunder upon blunder—having done the things he ought to have left undone, and the very things he left undone were the things he ought to have done. But we should not put off this analysis of the past until the race is run and our future prospects are exhausted. The past should be studied while there is yet a future,

and the knowledge thus gained applied in making the future more satisfactory than it would otherwise be. How we plead, when reminded of some act of injustice to others, that bygones may remain bygones; and when we think of past disreputable conduct how vehemently we proclaim against any reference to a "dead past." But why should we repeat to-morrow the mistakes of yesterday?

Old Father Time is dogging our footsteps continually, and is every moment taking "snap" pictures of us with his great "kodak," and these pictures are indelibly stamped on the walls of his silent corridors for future inspection. The light in these corridors is pale and ghastly, yet distinct, and, like that reflected by the moon, it is borrowed. It is the light of departed years which have disappeared below the horizon, reflected on the stony face of the Silent Past. Let us take a walk through these corridors—it will do us good. Do not shudder; we are only in middle life and will have but half the distance to travel. There they are, arranged in countless numbers of rows of various lengths. Oh, here is the row that represents our past. Out with memorandum book, for this is retrospect, and from data gathered here we are to predict our future prospects. Look down the line! What are those wild, frisky scenes away down there at the end? Ah, they are the scenes of early manhood, when the animal spirits, crazed with other spirits, dethroned reason and strangled common-sense. What a record of egotism, self-conceit and

sensuous indulgence! But we pass on. Here is where the real, earnest work of life began. How startled we are at the awful significance of what we considered the merest trifles at the time of their enactment. Mere trifles, reeled off unnoticed and unheeded with the passing moments, how they stare at us! Hours wasted; days and nights worse than lost, because *mis-spent*; business details overlooked; domestic duties criminally neglected, and public obligations utterly disregarded! Only trifles! But they are our "*mene, mene, tekel*" in which we read the things wherein we are found wanting. Is it any wonder we failed in this or that undertaking? The only wonder is that we have stumbled through the world as well as we have. Now for an application of the lessons thus learned. Where we find inability the cause of failure, and the cause has not been removed, it would be unwise to repeat the experiment in the future. This is no reflection on our creation. The Almighty simply intended us for some other occupation. Where failure is found directly attributable to carelessness or neglect the result of questionable habits, we must *cure the habits*, or our future prospects will not be promising. If bad habits knock a man out in one undertaking, the chances are they will knock him out in any other undertaking. We might as well go down with the burning deck upon which we stand as to flee to another with a burning brand in our hand. Then, again, if we find all past attempts unattended with success, and that through no apparent fault or lack

of qualification on our part, let us not be discouraged. It is cowardly to whine. Never give up while life lasts. God helps those who help themselves. To lose heart is to lose the battle before it is fought. Some men are so constituted that it is late in life before they find their proper niche, and, owing to faintheartedness, some never find it.

The man who never looks back after putting his hand to the plow, may maintain a bold front, but how is he to know what kind of a furrow he is turning? If regular and straight, well and good; but if uneven and crooked, others know it, while he, poor fellow, remains in ignorance and wonders why he so often loses his job. If we could only see ourselves as others see us, what a different opinion some of us would have of ourselves?

MODERN EVIDENCES OF ENTERPRISE;
OR HYPERBOLICAL BOMBAST.

WE Americans of this generation have been reared on condiments. We no longer relish plain food. Everything must be spiced and highly seasoned; and not only so, but the diet must be frequently changed. Our grandfathers lived on plain, old-fashioned, salted-down facts; but facts are unpalatable and quite indigestible in our day. We live on wind, foam and froth. Where do we find the largest assemblies for religious worship? Where the most sensational preachers occupy pulpits, and where professional evangelists are most strikingly original and most novel in method. Who is the most successful street fakir but the fellow who can explode the largest quantity of bombast in the shortest period of time without twitch or twinge. And in the literary world the writer who can run his pen nearest to forbidden territory without actually falling into it reaches the highest pinnacle of fame. The most enterprising newspaper of the day, and one having the largest circulation, is the one which makes the most liberal use of expletives and explosives, and flaunts the most blood-curdling and soul-blistering headlines—and, I might add, prints the most highly-colored and most idiotic pictorial nonsense. Hyperbolic bombast? Why, cer-

tainly; and the more there is of it in our morning paper, the better we like it. It's an evidence of modern enterprise, you see.

But it is this modern enterprise as exhibited in the mercantile world which interests us more particularly. It is a matter of fact that the retail merchant of to-day, who conducts his business on strictly matter-of-fact principles is unrecognized by the public as an enterprising business man. He is looked upon as a plodder who clings to antiquated ideas, or, to use a modern figure of speech, a "bump on a log." He is to the world of traffic what a cherry pit is to a pie—in it, but not of it. If the occupation of space was not necessary to his existence, he would be simply unheard of and unknown. A man in these times who cannot do business on a guff, gall and gammon basis, or tell the truth without representing things as they are, was born into the world too late to become a leading and shining light. He is of too old a pattern to be made over, and will have to peg out the remainder of his days hugging his old superstitious notion that a business man can tell a lie as well as any other man; and that a lie, come from what source it may, is always of the same uniform color—black. Funny, isn't it. Now the enterprising merchant is a different kind of fellow. He has no old foggy notions and is never troubled with conscientious scruples. He caters to the whims of the people and blows his whistle continuously. He never allows a fly to light on him, and never gives the fickle public a chance

to forget that he exists. He is in it up to his neck, and if there is anything in the puddle worth having, he is going to have his share. Being divorced *et vinculo* from his own conscience, he recognizes no code of morals, his only creed being unlimited invention. The man who thinks he is talking to the public when he announces in a four-inch space that he has good, clean, fresh groceries for sale at reasonable prices is mistaken. He may be talking *at* but not *to* the public. The public is not moved by insipidities of that kind nowadays. It sounds too much like a fact, and facts are obsolete. Modern enterprise has no use for hard, dry facts; the twentieth century public will not look at or read anything that has not something of the startlingly sensational about it. If a dealer can't avoid springing a fact on the dear people now and then, he might as well quit now and get the start of the sheriff.

Elasticity is what the people are educated up to, and a business man who can't stretch himself to seventeen times his true size is a drone in the modern bee-hive. A glance at the morning paper tells the story of modern enterprise. There is Geta, Moveon & Co., with a whole page of bombast. They have salted down the proceeds of their spring trade and recently laid in a heavy stock of "half-off" goods for the summer trade. Here is enterprise the people dearly love—not a single depressing or discouraging *fact* in it. They have been waiting for these "half-off" goods and now they make a rush for them. Nothing

shows off modern enterprise to better advantage than these "special" sales. In old foggy times midsummer used to be a breathing spell when inventories were taken and preparations made for the fall trade; but modern enterprise has found a way to make money during this old-time dozing period. Special "off-lines" were specially provided for these occasions. At first it was "10-off" and, as soon as the people could stand it, "quarter-off" lines were put in. Next came "third-off" lines, and now the dear people have been educated up to a point where they will pay the big margins of profit levied on a "half-off" class of merchandise. This enterprise has caught the public fancy and the time is not far distant when the people will pay, without a twitch of conscience, the enormous profit of a "three-quarter-off" special line.

And here is a two-column special sale "ad" of Hooperup, the River Street shoe man. He got stuck with a heavy line of men's four-dollar shoes. They must be sold, and Hooperup, being an enterprising man, is equal to the occasion. He marks those shoes up to five dollars, advertises a "half-dollar-off" special sale of men's fine shoes, with a 25-cent brush (cost $12\frac{1}{2}$ cents) thrown in with each pair. Will it work? Most certainly—genuine enterprise always works. And there is the familiar face of Dr. O. Mud Clapp in the column adjoining that of Lydia E. Pinkham. The Doctor declares he is the great and only two-legged miracle-worker that ever

put life into a dead man. Does he succeed? Well, I should say he does. The mail brings him bank notes every day from every point of the compass. The people don't care a continental whether a thing possesses intrinsic value or not, so long as it is sufficiently bombastic. They are moved and acted upon by mental impressions made through the avenues of their senses and not by appealing to their reasoning faculties. Modern advertising is conducted on this hypothesis. Otherwise there would be no accounting for the wild exaggeration, glaring hyperboles and false and misleading statements made use of by modern advertisers as a means of attracting public attention. No wonder the matter-of-fact merchant is looked upon as a back number.

The morning paper and the drummer are the two great distributors of hyperbolic bombast or modern enterprise. The one appeals to the eye and the other to the ear, and each has a wide circulation. The drummer's varied experiences and his lingual attainments are something wonderful. How one small head can contain so much is one of the wonders of this new century. Not for the world would I insinuate that the drummer is a liar. Oh, no; I think as a general thing he is as truthful as the advertisements in the morning paper; but if his territory were extended so as to take in the sun, moon and stars; and were his experiences a hundred-fold more multifarious, and the number of his eyes, ears and tongues exceeded that of a devil-fish's arms, no one would

listen to his story if it was a *truthful* narrative of the most extraordinary occurrence ever witnessed by mortal man. The drummer is an enterprising man and knows right well that the dear people can't stand *facts*, and he is too much of a gentleman to palm off one on anyone—not even his worst enemy. Let us not undervalue hyperbolical bombast, for it is the only evidence we have of modern enterprise.

TWO HOURS ON A DELIVERY WAGGON.

DID you ever take a ride with a grocer's delivery clerk in a real live town? I did once and it will suffice for a lifetime. It happened in Grand Rapids, where business dines with its hat on and goes to bed with its boots on. I was walking up Cherry Street when I met the delivery waggon. The driver, being an acquaintance, invited me to take a ride with him, and I accepted and seated myself beside him.

"Now, there's a mare that knows 'er business," said the clerk, as he hit her a crack with the whip that sent my feet skyward and my head into a basket of potatoes. After regaining my equilibrium and pushing the dents out of my hat, I told the scoundrel that it was quite evident that the beast *did* know her business a confounded sight better than her fool of a driver knew his, and that if he would be kind enough to slow up a little I would jump out and go with him some time in the future when I felt more able-bodied.

"Yes, sir, you bet that mare knows her biz," said the lad, utterly ignoring my request. "She'd start right from the store without a line and make the round trip without missing a customer's house or making a wrong turn; and (throwing the lines over the dashboard) she'll make a turn

the shortest possible way if she has to skin a telegraph pole or jump a gutter to do it."

"Gewillikens, boy! What—"

I was interrupted in my remark by a sudden collision between the pit of my stomach and the bullet head of the grocer's dunce. The front wheel on the side of the aforesaid dunce slewed around when it struck the curb, and the hind wheel ran over the corner and nipped the bark off a maple tree. When I caught my breath I reminded the grocery slinger that a cabbage head had fallen overboard and been cut in two, and out of respect for the vegetable family I advised him to stop and gather up the remains. But who ever heard of a delivery clerk showing respect for anything. He said the old mare knew her business and would have to make the trip before twelve o'clock and couldn't stop for busted cabbages or death.

It was at a little house on a back street down in Oakdale Park where we made our first stop. A peck of peaches and a half-dozen eggs were fished out and, after blowing off the dust, it was discovered that five of the eggs had collapsed and their contents, mingled with the dust of the earth, had given the peaches a veneering which was ghastly to look upon. We turned around, ran over the wheelbarrow, and started on the home stretch. We had driven a mile and a half with that peck of peaches and six eggs and delivered them within a few rods of two grocery stores. I supposed that our customer was either at loggerheads with her neighbor grocers or else

a mother-in-law to the distant grocer, and I asked my light-headed companion to explain matters. He said the lady had formerly lived near their store; that "once a customer, always a customer," was a law among grocers, and consequently a groceryman followed his customers all over the city, and while soliciting these orders they often picked up new trade in strange territory. I asked the commercial teamster if he could cipher in subtraction and division. Giving the mare a cut with the whip that upset a basket of potatoes and put the third kink into my back, he said he had no time to fool away with such things and wondered why I asked such a dumb-foolish question. I said I was going to ask him how long it would take a grocer with fifty customers like the one at Oakdale, to get rid of a fifteen-hundred-dollar capital, but as he was a stranger to figures and was in a fair way of becoming a grocer himself I would let the matter drop.

Our next stop was at a house on Thomas Street. This time it was a peck of potatoes, a bar of soap and a gallon of kerosene oil. I waited fully ten minutes for the embryo groceryman to pop his head out of that back door, and when he did pop I saw a change had come over him—a change for the worse. He had a barbarous look on his face and was covered from head to foot with soot. My impression was that he had an altercation with the hired girl and that during the *mêlée* the range had burst. When he sprang on the seat he struck the mare an angry blow which nearly broke my neck. He said the "old

gal" asked him to help move the cooking stove and he had been on the road long enough to know better than refuse. He said that in spring and fall during house-cleaning times, he was frequently asked to help move stoves, cupboards, etc.; help take up and shake carpets, split kindling wood and help the girl lift the boiler on and off the stove. He had never been asked to rock the baby while its mother called on a neighbor, but he was subject to such things all the time. I looked at my young, soot-begrimed friend, aged beyond his years with the cares and petty annoyances of his profession, and secretly resolved that I would not again inaudibly consign him to the bottomless pit if he filled every available inch of my vertebral column with kinks and unhinged every joint in my anatomy.

At a fashionable place on Henry Street the poor fellow really got mad. It was a market basket full of small packages, among which had been a sack of eggs. When the basket was lifted from the waggon a yellow stream of albumen exuded from the bottom. Before the clerk discovered it he succeeded in ornamenting himself with yellow daubs and stripes. Dropping the basket on the cobble-stone pavement he drew his handkerchief and began to rub and swear—that is, if he had not been a grocer's delivery clerk he would certainly have used profane language. The more he rubbed the more he sweat and decorated his pantaloons. It had at last come my turn to enjoy the fun and I enjoyed it. He was in a white heat of rage and made a desperate attempt

to remove the egg liquid from those packages, but the more he scraped the dirtier they looked. He said he wouldn't care a blankety-blank-blank if it had happened anywhere else but right there at Mrs. Van Goldberg's—but I will spare this young man's feelings, although he showed no disposition to spare my feelings when the fun was on his side.

Our next halt was at a house on Union Street, where what was left of a bushel of potatoes was delivered. At a house within a half-block of three or four East Bridge Street grocery stores the mare halted, and the egg-bedaubed, soot-be-smearred and dust-covered clerk jumped out, but the ten pounds of beans had broken out of their paper house and danced all over the bottom of the waggon until they had become so thickly coated with egg paste that they lost their identity and could not be delivered.

Our next call was at a house on College Avenue, where a half-bushel of potatoes, a peck of apples and a cabbage head had been anxiously looked for since eleven-thirty a.m. (it was now twelve-fifteen, p.m.), but not having arrived in time for dinner, the lady of the house was in a proper frame of mind to bite off the head of the first delivery clerk that came in sight. May my head be bitten off seventeen times rather than receive *one* such curtain lecture as that unfortunate clerk received on that occasion. When we turned the next corner she was still shaking her fists at us. I was truly repentant by this time and

freely forgave my unlucky friend for all injuries received at his hands.

When I reached home my wife took me into the back yard and swept me. She asked me if I had been tied behind some waggon and dragged home. I told her never to speak unkindly to a grocer's delivery boy or ask him to rock the cradle, turn grindstone or carry in the night wood. I advised her never to call at a grocery on her way home and order a yeast cake and a lamp wick and then make things unpleasant at home because she got there ahead of the goods. I assured her that her reputation would not suffer if she carried a half-pound package of tea in her arms, and that it was always safer to carry home a package of eggs than order it delivered by wagon. In fact, I was so impressed with the worries and vexations of the delivery clerk that I actually advised her to occasionally kiss him for his mother.

TRICKS IN TRADE.

"THERE are tricks in all trades but ours," but what our trade is has never yet been discovered. But there are tricks, and tricks, and all tricks are not "tricks," so to speak. For instance, it is quite a trick to replace the capital locked up in odds and ends and unsalable stock, and at the same time give perfect satisfaction to purchasers. Deception has no place in legitimate business tactics; but if the practice of a little artifice will unload dead stock and put the customer in a happy frame of mind that will not sour on his hands before he fully realizes the value he receives for his money—although it might be dubbed a trick in trade—it would not be "tricky"; for, while it is a decided gain to the retailer, it is no loss to any other person. If "the means justify the end," and the end is a sale that benefits both buyer and seller, then the means used, although "tricky," are less reprehensible. Every retailer knows that there are people who will not pay the regular prices paid by other people, and that the only way to do business with them is to humor their whims; and as the merchant must have his price, this makes a trick of some sort necessary on his part. Then, again, there are buyers who are guided by *prices* instead of *quality*, and sometimes a trick must be played

on them to avoid the losing of a sale. What can a shoe dealer, for instance, do with a customer having a big purse and a small head, who has a number-six foot and will never buy a shoe larger than number-four? Why, play a trick on her, of course. Does any sane person imagine that a wise retailer would let such a customer be captured by the fellow on the next corner? And how is the wide-awake retailer to hold his "smart Aleck" customers—the fellows who know more about quality and price of goods in general than the retailer himself, unless he tricks them into it? Of course, all this may require the practice of more or less deception, but what is there in this world that is, in fact, what it *appears to be*? It is certainly every man's duty to keep the best side out and put the best foot forward, and what is this but deception? The following incident, clipped from the journal of my own experience, will illustrate the force of what has been written:

"While engaged in the grocery business in a smart Michigan town, a barrel of coal oil sprang a leak one night in the ware-room, and completely saturated three cases of Arbuckle's package coffee. Taking it for granted that the coffee was spoiled, I thought I would do a little experimenting. I opened the oil-stained packages, put the coffee into sacks and sent it up to the house where my wife re-roasted it in tins in the kitchen stove. I thought this might remove all traces of the oil, and it did—that is, while a pound of it remained in the store, I was the only person who was able

to detect by smell or taste the presence of coal oil. When re-roasted it was returned to the store and placed in a barrel among the bulk coffees, and labelled, "Fine mixed coffee, 25 cents," and every pound of that coffee sold at that price, or five pounds for the dollar, notwithstanding the fact that I, and every other grocer in town, sold Arbuckle's coffee, *in the package*, at *eighteen cents*.

"One of my best customers for this oil-tinctured coffee was a retired farmer, whose name ought to have been Squeezum. He was a perfect specimen of that class of hay-seed Shylocks found in every country town, who come in from the barn-yards to spend the remainder of their unprofitable lives in shaving notes and opposing every move made in the line of progress. Old Squeezum, wherever you find him, does not confine his trade to one store. When necessity compels him to spend a few cents, he visits every store in town where the article he needs is kept, and enquires the price; and if he finds it a half-cent cheaper at some place, he will return to that place and make his purchase, making sure to have the change so arranged that the retailer will lose a half-cent. A few days after my coffee experiment, old Squeezum went the rounds on a coffee exploration. When he entered my store, he accosted me with the old familiar squeak:

"I'm jist lookin' rawnd to see where I c'n find the best coffee."

"I told him we kept all kinds, and that our prices were right. As nearly everybody, at that

time, used Arbuckle's coffee more or less, I happened to mention that line, when Squeezum interrupted me with:

"'Oh, goll dern Arbuckle's coffee. I wouldn't gin ye two cents a bushel fur it. It's too r-a-n-k, and don't *set* right on my stommick. Let other folks buy it if they want to; their taste ain't my taste. I haven't drank coffee all my life to fool away any money on that air Arbuckle coffee.'

"I was engaged with a customer, and Squeezum began to sample the bulk coffees. When he came to the 'fine mixed at 25 cents,' he called out: 'Say, what kind o' coffee do ye call this that's got twenty-five cents rit on the ticket?'

"'Oh, that's something new,' I said, 'we never kept that kind before. Being an expert judge of coffee I thought that mixture would catch you all right. How do you like it?'

Squeezum's vanity being touched, he replied, with a wink of self-importance:

"'Yew bet I know wot good coffee is w'en I taste it. But twenty-five cents is an awful price fur it these hard times; can't ye sell it a leetle cheaper?'

"I said the price was very reasonable for that kind of coffee; that we were the only ones in town who kept it, and that, after all, it was only seven cents higher than Arbuckle's coffee.

"'Oh, dern Arbuckle's. Didn't I tell ye I wouldn't gin ye two cents a bushel fur it? 'Say, can't ye put me up five pounds fur a dollar an' then ye'll not hev to do any grindin'?'"

"Squeezum bought that coffee while it lasted,

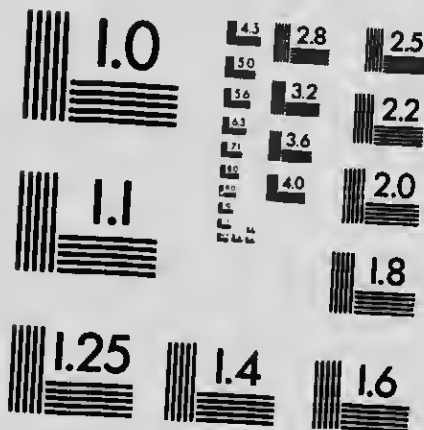
a dollar's worth at a time, and when the stock was exhausted, he wanted to know 'why in sancho we didn't git more of it,' but he 'wouldn't gin two cents a bushel fur Arbuckle's coffee.' "

Every retailer has "odds and ends" among his customers as well as among his stock, and it requires as much cleverness in "trick devising" to successfully gain and retain the former as to dispose of the latter. Tricks in trade will never cease until the "Squeezums," the "smart Alecks," and all the other "odds and ends" of humanity are weeded out.



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A SUCCESSFUL DRUMMER ALWAYS A GENTLEMAN.

A SUCCESSFUL drummer is a superior being. He must be able to voice the sentiments of Paul and exclaim with that illustrious apostle: "Though I be free from all men, yet have I made myself servant unto all, that I might gain the more. Unto the Jews I became as a Jew, that I might gain the Jews; and to them that are without law, that I might gain them that are without law. To the weak became I as weak, that I might gain the weak; I am made all things to all men, that I might by all means save (gain) some."

The successful drummer is a gentleman at all times and in all places. He is a gentleman by nature as well as by profession. No man, I care not how well dressed he may be or how prepossessing in personal appearance, will ever win the laurels of success as a drummer by merely aping gentle manners, or playing the rôle of gentleman for policy's sake. I have been pained as well as amused many times with masquerading exhibitions of this sort. The genuine article never leaves a bad impression behind him. When he calls on you and finds you busily engaged, he never forgets that your time may be as valuable to you as his time is to him; and that you, being

approached by him, possess rights which he as a gentleman is bound to respect. You may not like the line he represents, or you may have no place for an order at the time, but in either case the gentleman drummer will leave an impression behind him that he is such. He may fail to secure an order, but he succeeds in winning your respect—a something which only the successful drummer values. The next time he calls you are pleased to meet him. There is an air of naturalness about him, and he is so unassuming, candid and artless that a feeling akin to friendship is engendered at once. For reasons best known to yourself, you may not like his line and may never give him an order, but he never shows any pique or speaks of you to the boys as a self-conceited old “skin-flint” because you do not buy his goods. Being a gentleman, he forces you up to his level, and he knows, and every drummer ought to know, that as long as he commands your respect there is a chance, sooner or later, of doing business with you. Indeed, at this moment I recall to my mind a parallel case.

A certain drummer travelled for a certain Detroit jobbing house. The first time he called upon me he won my everlasting goodwill by his gentlemanly deportment. His line was not suited to my trade, yet for two years he never failed to call upon me when visiting my town, although I had never given him an order for a dollar's worth of goods during all this time. I often wished the line was satisfactory just for the pleasure it might afford me in giving him an

order. Finally, I gave him a small order in opposition to my better judgment—something that no retailer of merchandise ought ever to do. Later, this man found a place with a big Chicago manufacturing house and was given an extensive western territory to cover.

In a manufacturing and jobbing house in a smart Michigan town may be found a man who made a record for himself as a successful drummer. He was adopted into the business, so to speak, when he was a poor, homeless orphan boy. When he grew to man's estate, his employers saw evidences of those sterling, manly qualities which go to make up the successful drummer, and they put him on the road. I was in his territory, and during all the years he was on the road I did business with him, buying many thousands of dollars' worth of goods (boots and shoes) from the house he represented. His average annual sales averaged over \$100,000—reaching, the last year he was out, \$140,000—and his percentage of losses was far below the average. Billy, as we familiarly called him, was always a welcome visitor at the store. He always came in with a ruddy glow and a pleasant smile on his frank, open face, and the very grip of his hand denoted a warm heart and a sunny, genial nature. It mattered not how busy we might be, Billy never side-tracked us; in fact, he would often turn in and wait on a customer and show the clerks (or myself, for that matter) how to fit a shoe and make a sale. He never bored us; but he had a faculty of ascertaining what we were

out of, and he never insisted on selling us anything we did not need. He seemed to know just what we wanted, and never omitted anything, even to sizing up in inner-soles. He never dictated or assumed to know more of our business than we did ourselves, and yet he seemed to have it pretty much his own way. He was simply a *gentleman*. He was bound to please and make everything satisfactory—which was the whole secret in a nutshell of his success as a drummer. He became a partner in the business, and it is needless to add that since "Billy" has had a voice in the management the business has very much increased.

We say the successful drummer is a gentleman at all times and in all places. It requires the spirit of a martyr to preserve the even tenor of his ways when a would-be customer refuses to step across the street and look over his line after he has spent an hour in "opening up," especially if at the time of refusing the clerk was idle and the would-be customer was sitting behind the counter reading day-before-yesterday's paper. But a gentleman at all times means a gentleman at such a time as this; and so he shakes hands and says "good bye" with as much *visible* grace as though he had secured a \$500 order, and promises to call again in sixty days.

A gentleman "in all places" means that the successful drummer will never fail to recognize his customer wherever he meets him. He will never dodge his country customer in the corridors of the city hotel, or in the throng of pleasure-

seekers at a fashionable resort. Superciliousness on the part of a drummer is contemptible. A drummer who cannot wring the last drop of this despicable ingredient out of his anatomy can never become a success. I know what it is to have a dudish fop enter the store for the first time, and, after getting a pointer from a clerk, approach the office where I am busily engaged, thrust his card into my face, and extend his hand for a shake in a why-how-de-do-old-man-by-jove-I'm-glad-to-see-you sort of way, while a made-for-the-occasion smile spreads all over his false face. If one of these fellows were to meet me in a fashionable street in some city, he would say to his companion: "By Jove, Cholly, there comes that old duffer from Mud Hollow; let's turn off and avoid him."

These fellows seldom hold their positions long enough to get around the second time.

HUMAN NATURE AS SEEN BEHIND THE
COUNTER.

A YOUNG lady, shortly after securing a position in a large dry goods store, was asked how she liked the business. "I am more than pleased," she replied, "it has been a great surprise to me. Before I entered that store no person could have made me believe that there are so many different kinds of people in the world." She had only been engaged in the business about three months, yet she imagined the great human panorama already closed. She had been familiar with society bearing the cheap stamp of respectability, and yet human nature had remained a sealed book previous to securing a position behind the counter. Only three months, and a knowledge acquired of that enigmatical animal called man! No, my young friend, twenty-five years, nay, a whole lifetime behind the counter, will not be sufficient for the unfolding of this interesting panorama. Life is too short to catch even a glimpse of the infinite variety of mankind and the limitless and ever-changing phases of human character. Go ask the oldest merchant in the city and he will tell you that the very last day he spent behind the counter revealed to him some eccentricity of human character never before witnessed. This mutability of human character is the spice of counter life.

Were it not so the monotony of such a life would be unendurable. If all mankind were of a certain uniform pattern, like so many machines, there would not be space enough under the counter for the bones of those doomed to earn their living by the manipulation of the yard stick. Human nature is always an interesting study. Its interest lies in the fact that it can never be fully mastered. There is always something new and unlooked for to keep the interest alive. The man who studies human nature, unlike the disciple of Euclid, has no infallible axioms, rules or principles to aid him in arriving at facts or in founding conclusions. The study of man is like the study of meteorology. We must found our conclusions upon certain forecasts and appearances which are very uncertain and sometimes lead us to expect sunshine when, as a matter of fact, we get rain. It is similar to the study of orthography, inasmuch as all rules are subject to exceptions, and as we are not sure of our word without reference to the dictionary, so we are never quite sure of our man until we test him. To study metallurgy one must unearth his specimens and see them as they are, and so to study man one must take a position where man can be seen as he is, unmasked and true to color.

A position behind the counter enables one to see man as he is. He stands before the counter maskless and cloakless. Give him a dime in excess of the change due him, and if he counts it over carefully and drops it into his pocket with a smirk of satisfaction spread all over his face,

he is a *thief* regardless of what particular church he may belong to. If Mrs. Blank tells you that she can buy the "very same identical" shoes in some other town for \$2.25, when they cost you \$2.50, you may safely conclude that Mrs. Blank is a consummate *liar*, whether she regularly attends some weekly prayer-meeting or not—but she never imagines that you have found her out. If a man approach the counter with a knock-down distillery breath, and after buying a cigar and a half-pound of plug chewing tobacco, denies his wife a half-yard of cheap ribbon and his little son and heir (God forbid) a five-cent mouth organ because the drought is drying up his corn and he says he can't afford it, you may put him down for a mean, contemptible brute of the wild boar species. The "smart Aleck" who knows more about your merchandise than you do yourself, and who always uses his own judgment because he considers it superior to yours, is an *ass* of the short-eared variety, who always pays more for his whistle than other people. The man who wields the button hook knows right well that the husband of the woman who returns a pair of French Kids which have been ruined and rotted with foot perspiration, and coolly demands a new pair for them, is a martyr to slow poison and will die with a broken heart. And this same knight of the button hook also knows that the lady who returns a pair of shoes which her daughter carried home to try on and which were two sizes too small, and in an apologetic manner calls his atten-

tion to the fact that two buttons are torn off and the soles soiled, and cheerfully expresses a wish to pay what is right for the damage done, is a noble Christian lady, whether she belongs to some "mectin' house" or not. Of course if she had made the mistake herself, by trying to put a number three shoe on a number five foot, it would be evidence indisputable that she was a vain, silly old prude, and even if she were President of the local W. C. T. U. it would make no difference.

And so we might write volume after volume by way of illustrating how it is that people reveal their inner selves and expose their true natures when they approach the counter. A man may wear a mask successfully in the church, at the club, on the street and in the social circle, but when he stands before the counter the mask tumbles off, the clasp snaps and the bundle of human riddles opens up like a book.

It is said that a man's pocketbook lies near his heart. This is true, no doubt, for we find that by touching a man's heart we involuntarily touch his pocketbook. Thus it is that a man's heart and his pocketbook are very close friends. The heart is secretive, but its secrets are all revealed by the pocketbook. If you want to know what kind of a pocketbook any certain man carries around with him, ask his grocer. He can tell you what it is made of, what shape it is and how much it will hold, for no man has looked into its secret recesses and heard it close with a snap as many times as he has; and as every opening and shutting of the

pocketbook gives away some secret of the heart, who is more competent to judge of a man's true inwardness than the one who sells him his daily supplies?

If I were desirous of obtaining reliable information pertaining to the character of any certain individual I would not apply to his pastor, his doctor, or his social friends. His wife might be able to give me the information required, but for the sake of her children's future prospects in life and her own good name she would certainly refuse to do so. No, if I wanted to get at the true inwardness of the man I would take a bee-line to his grocer. Am I truthful, generous, upright and square? Ask the man who waits upon me from day to day and supplies me with food and raiment. Don't ask my pastor, for he, poor fellow, is the worst imposed upon and the most easily deceived person in the community. He is never in a position to catch me with my mask off and cannot know, therefore, whether I am shoddy or all wool and a yard wide. Don't ask my social friends, for society is a sham and a masquerade and each member wears a mask so well fitted that the closest intimacy can never discover what lies beneath. Of course, my wife could tell, but she wouldn't, and I'm glad of it. Why, the quiet old man around the corner who shoes my children and supplies me with the coffee I drink every morning can tell you more of my true character in five minutes than my most intimate friend ever knew.

In conclusion, I repeat that a position behind the counter is the best possible one in which to study human nature, and that the only thing that makes such a life endurable is this variety in human nature which is continuously unfolding new phases, freaks and eccentricities, showing that man is the great human chameleon of the animal kingdom.

SHANG-WHANG TEA.

I NEVER handled Shang-Whang tea but once, and then it proved a decided success. Indeed, it was so entirely successful that, were Shang-Whang to cross my mercantile tow-path under similar conditions again, I would repeat the experiment—that is, if I remained unconverted. When I traded my old shingle mill up on Hemlock Creek for a grove of stock down at “The Forks,” there was something like half a waggon-load of one-pound prize packages of tea corded up on the top of the shelving. It was precious stuff, and no one knew where it came from; but the supposition was that it had been brought to “The Forks” by the first storekeeper, old Tim Noodles, from somewhere down in Ohio. When old Tim swapped the stock for a tract of pine lands, the packages were invoiced (so the oldest inhabitants say) at fifty cents each. At the next transfer they dropped to twenty-five cents, and at the third change of ownership they were “bluffed” in at ten cents. After this they were not invoiced at all—just thrown in with the cobwebs and good-will of the business.

Shortly after the stock passed into my hands, I suggested to Flackett that we had better give the store a renovating and make a bonfire of the dusty old packages. Now, Flackett was older

than I, and had therefore accumulated more worldly wisdom. He gave me free access to his stock of wisdom in return for enough store space to exhibit a sewing machine. When I suggested the bonfire, he slowly removed his pipe from his mouth and solemnly shook his head—a sure indication that Flackett had suddenly struck an idea and was about to discharge it for my special benefit. Flackett had a great head and would have become a State senator had it not been for the fact that his mother drew a pension which was sufficiently ample to give both a living, and keep him in tobacco.

Mounting the step-ladder he took down one of the packages and opened it. The ravages of time had obliterated the printing on the label, and the "silver" tea-spoon inside the package had been reduced to a green skeleton. The original plating of silver, or tin, had been slowly eaten away by the Prussian blue and the native Chinese indigo of the tea.

"Now, look-ee here," said Flackett, tapping the side of the broken package with the bowl of his pipe, by way of emphasizing his words, "three men at different times have sunk capital on these dog-goned packages amountin' to eighty-five cents a package, an' they didn't cost you a picayune; but that's no reason why you shouldn't make suthin' on 'em."

"What!" I said, "do you suppose that I would unload that painted, poisonous stuff on my customers for *real tea*?"

"Oh, don't be so dog-goned tender in the bit,"

Flackett replied. "Now, there's over four hundred of them packages, by actual count. Jist take an' bust 'em all open an' dump the hull shootin' match into them empty chests, and advertise some new-fangled tea an' sell it fur twenty-five cents a pound. You can clean up a hundred dollars out of it as easy as rollin' off a log."

I began to question the morality of such a thing when Flackett interrupted me with, "There 'tis again. One'd 'spose ye'd come to The Forks to start a mission o' some sort, insteat o' keepin' store fur a livin'. W'en ye git to be as old 's I am ye'll make a dollar every time ye git a chance, an' ye won't stop to preach about it neither."

"But suppose the stuff happened to kill somebody," I ventured to say.

"Well, spose'n it does," said Flackett. "Eny man that 'll buy cheap, painted stuff like that an' tote it home fur 'is wife to drink is no good to the world, enyhow; and eny woman that 'll live with sich a man ain't much better. But ye needn't worry 'bout its killin' enybody. There ain't 'nuff Prussian blue er indigo in it to kill the kind o' folks that buys that sort o' stuff enyhow. Sich people don't know tea from a hole in the ground, an' the more it puckers up the mouth when they drink it the better it is, in their jidgment."

Flackett had fully convinced me by this time, and I asked him to devise some plan whereby the idea might be practically carried out. He suggested "Shang-Whang" as an appropriate name, and drafted the following advertisement which I had inserted in "*The Forks Vindicator*."

Just Arrived
At the Ohio Grocery in The Forks, direct from
the Flowery Kingdom.
Shang-Whang
The New Popular 25-cent Tea.
Try it.

It is needless to say that "Shang-Whang" went off like hot cakes. The fellows up in the woods who hauled hemlock bark, ties, hoop-poles, wood and other products of the backwoods to "The Forks" during the winter months, bought "Shang-Whang," and pronounced it the best twenty-five cent tea ever sold in "The Forks."

A TOWN GONE TO SEED.

WHAT is so stiff, stark and utterly lifeless as a last year's mullein stalk? What so suggestive of barren wastes and poverty-stricken fields? It does not live, nor even exist; it merely remains, and yet the bleak December winds cannot blow it off the face of the earth, or the snows of winter hide its ugly, dilapidated form from view. It is a dead thing firmly rooted to the earth. Although nothing, it is a withering something and occupies space—it has gone to seed. It has fulfilled its destiny—served the purpose for which it came into existence, and now it has gone to seed.

Did you ever see a town that had gone to seed? You don't find any of them in the youthful West, where the fruits of human industry have not become corroded by the canker of time; they are found among the tombs of the great-grandfathers of the present generation.

Once upon a time fate introduced me to one of these "shades of departed glory." For some time after I felt a "creepin'" sensation along the line of my vertebral column. It wasn't a flea or anything of that sort, for I always suffer a like sensation whenever I contemplate the pitiable condition awaiting man when the New Woman has fully asserted herself.

The old town in question lies hidden among the sandhills of one of the oldest sections of the Province of Ontario. On one of its four corners stands an old-fashioned two-story brick block. The block contains four stores, but all except the corner one are boarded up with antiquated shutters fastened with iron cross-bars. On one of the opposite corners stands the old village "tavern," that made three or four men well-off before its present proprietor was born. On the old "graveyard" on the hill are the mossy tombstones of a half dozen or more old-timers, who drained their substance to the very dregs in the taproom back of this rickety old bar, leaving a legacy of poverty and shame to their children. At the time of my visit, the "tavern-keeper" was a wizen-faced, run-down-at-the-heel old fellow, who kept a few bottles of colored water, and a box of two-for-a-nickel cigars just for a show, while he earned a diluted living by carrying the mail, "swappin' horses," and fishing. There are four stores kept in the old town, such as they are, and more than a dozen dilapidated old structures where stores, wagon shops, cabinet shops, tin shops, and various other shops once flourished.

After declining a pressing invitation to "swap" horses with the seedy tavern-keeper, I paid a visit to the corner store. The front door was furnished with an old-fashioned thumb-latch attached about two feet above the threshold. I had to stoop to unlatch the door, and when closing it

I noticed the latch was quite a foot in length and would weigh fully a pound. I seated myself on a nail-keg by the side of a sizzling old stove. Three old fellows occupied similar seats, while a fourth sat on a soap box whittling a plug for an old vinegar barrel he had just purchased. The stove was a fixture. It belonged to a dead and buried past. The shelving ran around three sides of the room and extended to the ceiling. The stock was an "assortment," representing every age from the flood down to the landing of Columbus. I have never doubted since the truthfulness of the ark story. It beats all what a variety of things can be crowded into one small room, provided they come in "two by two" like the animals did in the ark. But old Noah was not at home on this occasion—he had gone out into the marsh to shoot ducks; but Shem, Ham, and Japheth were there. Shem was sitting on the counter mending a bridle; Ham was constructing a hand-sled out of the remains of some old boxes strewn about on the floor, while Japheth was watching Ham. The old fellows around the stove said very little. The sputtering of the old yellow stove, the clattering of Ham's hammer, and Japheth's pre-occupation, caused, no doubt, a feeling of depression to steal over them.

A drummer entered the store, and immediately the gloom dispersed. It was not the first gloom scattered by a drummer. What a benighted pack of heathens we would become were

it not for the rays of good cheer thrown out by these apostles of commerce, as they go up and down at all times, and in and out of all places.

"Pleased to meet you, Mr. Noah," said the missionary, as he set his grip on a basket of onions and extended his hand towards Shem. "I rep—"

"I hain't the boss," broke in Shem, as he turned the bridle over; "the ole man's gone a-duckin'."

"Oh, I see! Well, I suppose you are his son, and that you look after the business when he is away. I repre—"

"Ya-a-s," again interrupted Shem, "I s'pose I'm 'is son, but I don't buy nothin', an' the ole man don't buy nothin', no more."

"Oh! who does your buying, then?"

"Hain't got no buyer," snapped out Shem, as he threw a ball of twine at Ham, who all at once found an extra amount of hammering to do. "The fact o' the matter is, we can't sell nothin' in this 'ere town, so we don't buy nothin'."

"Why, you have lots of people living around here—where do they buy their stuff?" queried the drummer.

"Wa-a-l, the county town is only about ten miles from here, and I guess the folks all goes there to trade. We don't blame 'em a durn bit. If we wuzzent a keepin' store here, we wouldn't buy a blame cent's wuth here nuther."

"Well, why don't you sell out and give some other fellow a chance to do business here?"

"That's easier sed nor done," said the grammarless Shem. "The ole man's be'n tryin' to sell out ever sense 'e tuk the business w'en grand-pap died, an 'e ain't no nearer to it than w'en 'e begun."

At this delivery from Shem the old fellows around the stove groaned. So did I. The drummer glanced about the store and made a final appeal.

"Well, this is certainly the most peculiar town I ever struck," he said. "I called on the other fellows and they talk as you do. They said you did pretty much all the business that was done in the town, and I expected an order sure from you people. Now, don't you think there may be some few things you are out of? You know if you don't keep all staple articles in stock, you can't expect the people to be so amazingly accommodating as to go ten miles to buy what you don't keep, and then come back and trade the balance with you. You see, they'd have to come here first and get a list of such things as you might happen to have. And that would be very uncertain, for while they were gone, you might accidentally sell the very thing they wanted, and then they would have to go without it, or drive that twenty miles over again. The people in this town may be obliging, but I don't believe they are so *deaucedly* obliging as all that."

Here the drummer fished out a card upon which was printed a double column of names of specialities, and tossing it on the counter, continued: "As I said before, I represent—"

"No use talking, mister," interposed Shem, as he held up the bridle to see if it hung right, "we hain't a-buyin' no more."

"Well, good-bye," said the disgusted knight. "What would you think of me if I warned every commercial man to steer clear of your town? Suppose I should tell them they couldn't sell a dollar's worth of goods, get a decent meal or a clean bed in this measly old moss-back town—what would you think of me?"

"I'd say ye'd struck it 'bout right, mister," replied Shem, with a pine-coffin grin and streaks of harness oil spread all over his face; "fur that's just about the size of it?"

The drummer went out. The man on the soap box had listened and whittled until he spoiled his plug. Ham struck his thumb a blow with the hammer and set up a murderous howl that woke up the old fellows on the kegs. Then the fire went out, and so did I. It was a clear case of town gone to seed.

"DON'T COUNT YOUR CHICKENS BEFORE THEY'RE HATCHED."

A LONG time ago a boss crow shouted, "Don't count your chickens before they're hatched," and ever since it has been "caw-cawed" by the multitude. It is an echo of the past, of a time when the masses were taught parabolically.

These old verbal "saws" may have served a good purpose in the past, when ideas entertained by the masses, relating to the philosophy of life, were ladled out to them in simple formulas by the few who were endowed with some degree of originality. But whatever influence these proverbial methods of teaching the masses have had in the past, they have no potency in this new, speculative twentieth century. These old "saws" have lost their original force. They are worn out. As a matter of fact they cut in opposite directions, have double meanings, and may be quoted on either side of an assumed proposition. They are dead men's sayings, and why should live men use them in expressing their own ideas? It denotes mental weakness—a sort of brain paralysis, to borrow dead men's words in conveying ideas supposedly our own. Dead men's words convey dead men's ideas; and the man who jabbers in these dead echoes, whether they

come from the grave of William Shakespeare or elsewhere, is not so learned as he imagines himself to be. Having no ideas of his own, poor fellow, he is driven to the catacombs.

This is an age of original thought materialized. There is no place in the world to-day for human parrots. They should be caged and kept for amusement only, like the feathered songsters. Do not misunderstand me in this matter. A masterly understanding of the truths taught by the great and good of all ages, should be striven for by all who would become learned, and he who acquires the greatest proficiency along this line will be better able to develop his own originality.

But it is the old "saw" that forms the subject of this essay which calls for special attention. Who it was that made the remarkable discovery that chickens should not be counted until they are hatched is not known to the writer. Whoever it was, it is quite evident that the beacon star of hope had disappeared beyond the horizon of the author's mind. And not only so, but the author, by formulating his own despair into a proverb, would rob all mankind of the only thing that makes life endurable—namely, hope. He made a very common mistake. He framed a standard for all mankind with material taken from his own experience only. He was short-sighted and narrow-minded. He thought that because *his* eggs failed to hatch, other people's eggs would fail to hatch also. He

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would have us keep right on setting our eggs, of course, but not with any expectation of hatching chickens. What a sweet morsel of encouragement this is for struggling humanity! What an incentive to do and to dare!

I wonder what sort of metaphorical eggs this old philosopher failed in hatching out? I wonder if he was engaged in retailing merchandise? If in the grocery business he would be familiar with the unhatchableness of literal eggs, and when the usual time came for his creditors to gather up the remains, it would be the most natural thing in the world for him to associate blasted hopes with stale eggs. I wonder if there is an affinity between hopelessness and the grocery business? I would advise every man who is contemplating the grocery business to sit down and seriously consider the prospect of hatching out chickens, and peradventure he might turn his attention to some other field of adventure.

The counting of chickens before they are hatched is *right and proper*—provided the eggs are good and the conditions for hatching are what they should be. In fact, it is the hope that centres around the counting of the chickens that makes us careful in choosing the kind, and in testing the quality of the eggs, and in obtaining and applying the best possible means of hatching them. The man who qualifies himself for any kind of business, and reaches out and grasps it with a firm, tenacious hold, pushing it with all

the mental and physical force at his command, has a right to anticipate success. Shut off this anticipation and the very means necessary to bring about a realization is weakened and destroyed. Hope is the mainspring of persistent and untiring effort, and without this success is out of the question.

Young man, go ahead. Select the best and latest improved eggs you can find, and be sure they are the hatchable kind. Remember, you are going to hatch chickens, and conveniences and appearances cut no figure in the selection of your eggs. Some eggs never hatch, yet some people keep right on setting them, trusting to Providence, or fate, for chickens. These people never get into the poultry business. When they get old and toothless they have to get along without chicken broth.

Be sure and set your eggs in a suitable place. Set them where all dangers may be warded off by yourself. Don't take any chances in the matter. Remember that the best regulated hatchery is subject to unforeseen disasters, which make it sufficiently hazardous without taking chances on anything visible. After they are set, *watch them*. Don't trust to Providence. Providential aid will not be withheld, but it will never include one iota of your part of the work; remember that. Don't trust to Tom, Dick or Harry while you are up in the woods fishing, or down at the "club" playing pool. These fellows may be pretty good fellows, and some day

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they may make a success of the poultry business themselves; but what do they care for your eggs?

The temperature must be kept even. Don't keep up an over-supply of heat for a few days, and then go off to look after something else, and let the mercury drop to the freezing point.* Some fellows try this plan, but they are never seen in the market with spring chickens.

Finally, you must never take your eye off the thermometer in that hatchery, or forget to lock the back-door. This you will not be able to do without cheerfulness of mind and steadfastness of purpose born of the spirit of *expectancy*—therefore, count your chickens before they are hatched.

BROWN, MRS. JENKS AND THE EGGS.

BROWN is bald-headed. It is said he was born bald-headed. The bald-head, however, has nothing to do with this little episode. Brown is a confirmed old bachelor. Just why he never married I cannot say. His neighbors say it is because he is too stingy to buy a license; but his manners, speech and general deportment would indicate that the reason he never married is because he never met a woman he thought was good enough to be his wife. Brown is a descendant of proud, aristocratic ancestors, and he moves, acts and exists with a full consciousness of this—to him—pleasant fact. Even the smile that illumines his ruddy, round face and adjacent territory where the hair ought to grow shows, as plainly as the handwriting on the wall of Belshazzar's dining-room, that Brown knows, better than any one else, that the blood which courses through his veins contains some of the same red corpuscles that distinguished his forefathers in the early days of the settlement.

Brown is exceedingly exact in his habits, and if there is one thing more than another that will give his liver the "sulks," and disturb the serenity of his mind, it is a hint from one of his customers that some little irregularity has been

discovered in his manner of conducting business. To earn a dollar in a manner that will bring down on the top of his bald-head cool and refreshing showers of praise from those who make the earning of the dollar possible, and then cling to that dollar as the drowning man clung to the proverbial straw, is Brown's only ambition, earthly or heavenly.

Brown keeps a general store on one of the four corners of the village, and one day something occurred there. If it had occurred in any other store it would have passed as a common, every-day affair; but it happened at Brown's, and it shows that even the smiling, aristocratic, bald-headed, imperturbable Mr. Brown is not exempt from the trials and tribulations that fall to the common lot of storekeepers.

A sun-browned, vinegar-visaged female on the down side of forty, accompanied by a homely, freckle-faced boy, drove up in front of Brown's store with a horse that wore a sad countenance and looked as though he had just passed through his twentieth winter on a diet of rye straw, and in the wagon were a dish-pan, a market basket and a tin pail, all full of eggs.

"Good morning, Mrs. Jenks," said the bland Mr. Brown, as the woman and the boy came in with the hen-fruit; "you have quite a lot of eggs for these warm days, but I suppose they are nice and fresh?"

"Course they be," snapped Mrs. Jenks, with an air of injured innocence. "Do ye 'spose I'd

bring rotten aigs to the store to sell? Now, them 'ere eggs air all counted; thar's jist ten dozen in that air pan, eight dozen in that basket, and five dozen in this 'ere pail. Bub, here, seen me count 'em, didn't ye, Bub?" But Bub was examining the interior mechanism of a new-fangled mouse-trap and did not hear the question addressed to him.

Brown knew that Mrs. Jenks was a most difficult customer to get along with, and so he put the eggs into a crate by themselves, the better to make certain of the exact number.

"There are just twenty-one and one-half dozen," said Brown. "You must have made a mistake, Mrs. Jenks, in counting them, for they fall short a dozen and a half."

"Fall short," contemptuously snorted the Jenks. "No, they don't fall short neither. I guess I know how to count aigs—I've counted aigs all my life—and I'll take my solemn oath that I fetched jist twenty-three dozen aigs into this store—didn't I, Bub?" Her appeal to the urchin was made in vain, for he was out on the sidewalk trying to work up a jackknife trade. Brown put on one of his best smiles, and proceeded to demonstrate the correctness of his count; and, while thus engaged, the smile on his face grew stronger—so did the tongue of Mrs. Jenks. All at once an explosion occurred. It was the first of a series of explosions. The first came from the crate of eggs that was being re-handled. It left its visible effect on Brown's

negligée shirt front—its invisible effects were painfully apparent to every one in the store who had not lost the sense of smell. Brown rose up, and when the top of his bald-head reached high-water mark he was something terrible to behold. His smile was all gone, and there was a look in his face that denoted wounded dignity.

"Mrs. Jenks," said Brown, in a voice that suddenly checked all merriment on the part of two or three disinterested spectators, "take your eggs and go."

Mrs. Jenks stamped her No. 7 cowhide shoe upon the floor in a fit of rage. She said she would take her eggs and go, and would never come back again. She accused Brown of stinginess and everything else she could think of, and charged him with trying to steal a dozen and a half of her eggs, and told him he put the rotten egg among her eggs and broke it purposely in order that he might the more effectually succeed in his thieving schemes. During this violent tirade Brown stood as motionless as a statue. It was the calm that precedes the storm. The growing darkness on his face showed that even the self-contained bachelor, Phineas Brown, Esq., could not at all times and on all occasions preserve the even tenor of his ways. Had he chosen any other calling in life it might have been different, but in a life behind the counter experiences are encountered that would upset the serenity of the angel Gabriel. At last Brown exploded.

"Take your eggs and go!" he said; and to his credit be it said, he did not tell her where to go with her eggs. Not many fellows placed in Brown's position would have made this omission.

"Take your eggs and go. You can't play any of your tunket little tricks on me any longer. You have caused me more trouble of mind than all the rest of my customers put together. Your butter is not fit to eat, and I am compelled to sell it at a loss as grease, and your eggs always fall short in count. You soak your dried apples in water and find fault with everything you buy. In fact, you are mean, tricky and dishonest, and I don't want any more of your trade. Take your eggs and go."

Brown then relapsed into a statue again, remaining in that position until Mrs. Jenks and her eggs—minus the one that collapsed—had left the store. The strain of invective that flowed from her mouth ceased not until the innocent old horse had turned the corner, and then it gradually died away in the distance. Poor Brown was crestfallen. All he said after the piratical old Jenks had sailed away was, "That makes me tired."

"OMNI" AND THE DRUMMER.

THE drummer is omnipresent. He is everywhere present with us. Wherever two or three are gathered together for trade purposes, there will the drummer be found in the midst of them. No lumber shanty was ever built in the depths of our evergreen forests that the drummer did not find, and no mining camp can be found in the deepest canyons of the mighty West that the drummer does not visit. He is not confined within geographical limits, for no trading post, however remote from the pale of civilization, is able to avoid him. He is found everywhere, on every vehicle of conveyance that moves by day or by night. The ordinary man governs his perambulations by considerations of "where," "when" and "how," but the omnipresent drummer perambulates on one condition—motion. Any means of conveyance that *moves* will find him abroad. Where it goes, when it goes, or how it goes are immaterial considerations with the drummer. "Does it go?" is the only essential, and if it does, the drummer goes with it. And his going is as much a matter of fact as the going of the saw, axe, water-tank or any other fixture.

It may not be the proper thing to speak of

him as a fixture. but, really, the omnipresence of the drummer in a railway coach is similar to that of the water-tank, and the absence of one would be as noticeable as that of the other. The omnipresence of each is taken for granted, and the satisfaction the general public derives from them depends upon how *full* they are kept. The drummer is the only specimen of the human family that can *come and go* simultaneously or appear everywhere at the same time. It is understood that the drummer's omnipresence does not apply to any other world.

The drummer is omnivorous. If he were not so he would be a failure as a drummer. He visits all places, under all conditions and circumstances, and he must attune himself accordingly. When among Christians he dines like a Christian, but when he drops off at a halfbreed settlement he must connect his gizzard with the regular organs of digestion, and eat his muskrat stew with the usual degree of nonchalance which so distinguishes the drummer from the rest of humanity. When he is among Romans he must eat what Romans eat, and if he lacks a gizzard (which every successful drummer possesses) he will not be able to do business with the Romans. The drummer who cannot eat what is set before him, and digest it, has mistaken his calling. A man may travel for the benefit of his health, but the man who travels for the purpose of selling \$50,000 or \$75,000 worth of merchandise per year is no tourist. He is a drummer, with a

nerve of iron, a cheek of brass, and a gizzard that would do up a turkey buzzard the first round.

The drummer is omniscient. He is a walking encyclopædia of universal anecdote. He is the great and only travelling bureau of statistical information, boiled-down facts and distilled humor. The drummer is the commercial missionary of the age, and is doing more than any other agency, secular or religious, to bring about the dawn of that future era which so many are dreaming of, when men shall look upon each other as individual factors in one common brotherhood. The drummer knows neither Jew nor Gentile. Commerce, the great civilizer, is world-wide in scope, reaching out to the uttermost part of the earth and to the remotest islands of the sea, wherever man is found, soliciting and extending a helping hand in the exchange of products, thereby placing earth's choicest productions and the fruits of man's inventive genius where they may be obtained and enjoyed by universal man. This is the civilizing work of commerce, and who but the drummer is the apostle of commerce? The inventor may evolve the thought, and the manufacturer may give it material form, but it is the drummer who proclaims its merits and introduces it to the world. The knowledge he gathers and disseminates as he goes from city to country hamlet, and from hamlet to town, and from town to city again, passing from state to state, ever gathering and

ever disseminating, is not confined to commercial matters. He is the great travelling equalizer of the opinions of the day. He generalizes and moulds public opinion on the leading topics of the day by gathering ideas at one point and dispensing them at some other point. He is a keen observer, a liberal thinker, and a true reflector of men's latest and best efforts.

The drummer is omnifarious—that is, there are all kinds of him. He represents every phase of human character as well as all kinds of business. He is of all nationalities and kindreds. The drummer reads, thinks and digests, and consequently is strongly opinionated on all the social, scientific, political and religious questions of the hour. To learn how exceedingly omnifarious he is, one has but to hear him express his opinions on these various subjects. No drummer was ever hung, however, for being too warmly attached to his religious opinions.

The drummer believes in omniparity as between himself and his brother drummers in good standing. He will steal a march on his rival if he has to ride astride the locomotive boiler or cut across lots and climb barbed wire fences to do it; he will look his rival in the eye and lie as only a drummer can lie, about orders taken; he will do up his friend in a manipulation of the pasteboards before going to bed—but let that rival meet with misfortune, or need a helping hand, ah, then it is that the drummer shows the metal he is made of. Then it is that his big

heart beats with fraternal throbs of sympathy, and his strong, right arm goes out in brotherly aid.

The drummer is omniform. He is long, short, fat, lean, dark, fair, homely and handsome. He is supposed to be less handsome, however, than he imagines himself to be. This imagination varies in degree—reaching its maximum in the country hamlets and its minimum at home. In justice to the drummer I must say, however, he is the best looking, best behaved and finest formed fellow that ever placed his autograph on a hotel register or winked at a pretty dining-room girl.

The drummer is not omnific. If he were, there would be no stupid railway employees or Chinese cooks born into the world. If the drummer could create everything, we would have fire-proof hotels, wholesome and well-cooked food, and an automatic switch tender that would never fail to do its duty. Ah, yes, and would he fail to create a pair of wings that would enable him, at the close of the week's business, to fly away to the dear ones at home. No, the drummer is not omnific; if he were, the hotel office would be a drearier place on Sunday than it now is.

The drummer is not omnipotent, but he believes in the omnipotence of an all-wise Creator more generally, according to his numbers, than any other class of business men. It is the puny, narrow-minded, short-sighted, callous-hearted pygmy, whose limited vision shuts out the starry

heavens, who worships not at the shrine of Omnipotence. The drummer is not so constructed. He is robust, liberal, generous, big-hearted, and, best of all, he is *reverential*.

Omnia vincit amor is the drummer's motto and the secret of the mighty conquests he is credited with.

In conclusion, let me say that the drummer rides in the omnibus.

THE HILL OF MERCANTILE LIFE—
A DREAM.

FOOTSORE and weary with the trials and perplexities of life, I lay me down upon a grassy knoll and fell into a deep sleep. And, as I slept, I dreamed a dream. I dreamed I was spirited away and set down in a strange place, which seemed to be a desolate plain, out of which rose a precipitous mass of earth and rocks. The sides were steep and craggy, and the summit, which was at a great elevation, was level, broad, and had the appearance of a luxuriant tropical garden.

It was an enchanting scene, and I gazed long and earnestly at the giddy height. Soft music came to my listening ears as I sat upon that dusty plain. I saw men sitting upon richly cushioned divans beneath vine-clad bowers of Edenic loveliness, while others were reclining upon couches of ease in cool and shady nooks. Great clusters of luscious grapes hung over their heads, and the costliest of oriental rugs were at their feet. And as I looked, I beheld a beautiful female figure come from the centre of the garden, bearing golden trays laden with delicious fruits and the juices thereof, and these she placed at the feet of her favorites.

A bedlam of sounds proceeding from the base of the mountain attracted my attention, and I beheld there a great multitude engaged in a frantic attempt to scale the mountain and reach the enchanting garden above. For a short distance the mountain sides were covered with climbers, while at the foot thousands were pushing and struggling in a mad scramble to find some easy place to make the ascent. I noticed particularly that nearly all of them, before they reached a certain altitude, relinquished their hold and fell back to the ground, to try some other place. I noticed, also, that a smaller number gained higher levels before falling back, and as I looked, I saw one reach the summit. He seized the golden rail with one hand, and the female figure caught him by the other and helped him over the balustrade into the garden, where she placed a laurel wreath upon his brow and a golden sceptre in his hand. I observed that those who fell from high altitudes very seldom rose again so high. As I looked still closer I saw the ladders which extended from the ground to the summit. They were attached to the rough and uneven surface, making the ascent hazardous and extremely difficult.

My curiosity was now fully aroused, and I longed for an explanation of the strange scene. And as I sat and wondered, an old man appeared before me. And he opened his mouth and spoke, saying:

“Harken unto me, O man, and I will explain

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the strange scene you are beholding. This is a picture of commercial life. Yonder high and scraggy mass of earth and rocks that looms and frowns upon us is the mountain of business life, up whose steep and slippery sides every man must climb who would reach the beautiful garden of ease and comfort, which you observe at the top, and which represents the rock-supported plateau of worldly success. The beautiful female you saw gliding so gracefully about among the bowers of that enchanting eminence, serving those to whom she is so especially devoted, is the Goddess of Fortune. She carries in her golden girdle the ponderous keys which unlock the great storehouse of nature represented by the mountain before you. This charming goddess is said to be a fickle jade. She frowns upon the struggling masses clinging to the rocks below, while she is devotion itself to all who reach the sacred enclosure. She will not extend a helping hand to any man until he has grasped with firm hold, by his own indomitable pluck, the lower rail of that enclosing balustrade. Then her scorn gives place to the sweetest of smiles, and she crowns him with the laurel wreath of victory and invests him with the golden sceptre emblematical of the power and influence which ever accompany the acquisition of wealth or so-called worldly success.

"Those winding, frail-looking ladders extending up the rough and uneven sides, now following some deep depression where they are

lost to view, now extending over some sharp projecting rock—these represent the various branches of business; and although the difficulties encountered by the climber vary in each case, the sum total of difficulties met by way of any one ladder does not vary materially from that of any other. This teaches you that, as capital always tends to an equilibrium in profits, one kind of business pays in the long run as well as another. It also teaches you that, as 'There is no royal road to learning,' neither is there a cushioned-seated, hydraulic elevator running up the mountain side of business life.

"You will observe that the masses who swarm the base are worn out with fret, worry and loss of energy. They rush hither and thither, looking for elevators which do not exist. They mount a ladder with careless indifference as to their climbing capacities, and when the first difficulty is encountered, the majority relinquish their hold and drop to the ground, to try some other ladder. Others, you will observe, reach higher points before loosening their hold. But it matters not at what point the white feather is shown, the vacillating aspirant for fortune's favors must drop to the ground; he may not step from one ladder to another and maintain her altitude—he must descend to the place of beginning. *Every ladder must be mounted at the bottom.* This teaches you that the experiences gained in any one line of business are helps in that business

only, and that when that business is surrendered the experiences go with it."

"How is it," quoth I, "that one so wise as you should wander in your old age on this dusty and desolate plain? Why are you not reclining on a bed of roses on that proud eminence yonder, where the ambient air is redolent with the fragrance of delicious spices and where sweet music greets the ear?"

The old man heaved a heavy sigh, and, pointing his bony finger at the surging multitude, said:

"Look there! My life was spent in that tempest of excitement. I was too timid to rise above the common level. I was too unsteady of purpose—too vacillating to cling tenaciously to one undertaking. I was too impatient to reach the top, and the first difficulties encountered sent me down to search for some easier and quicker way to make the ascent. I advanced and retreated; seized and let go; dropped this and took up that; climbed and fell, until advancing years and wasted energies sounded the death-knell of all my hopes and aspirations.

"Return, now, to the practical world of consciousness, and if you value time and opportunity, remember what you have seen and heard."

