BUSINESS

MAY — 1921 160,000 COPIES



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Or the records come to your desk and they're all Greek to you—unintelligible.

Irritating, isn't it? But why continue it? We have spent years in helping business men perfect their office practices. Every unit in our filing equipment, or our supplies that complete them, fits a definite need in modern business. They'll meet your need.

The materials we use are always the best for the purpose—stock that lasts—wears well—that will make practical, intelligible records possible. Our system helps to develop speed, precision and economy in the office.

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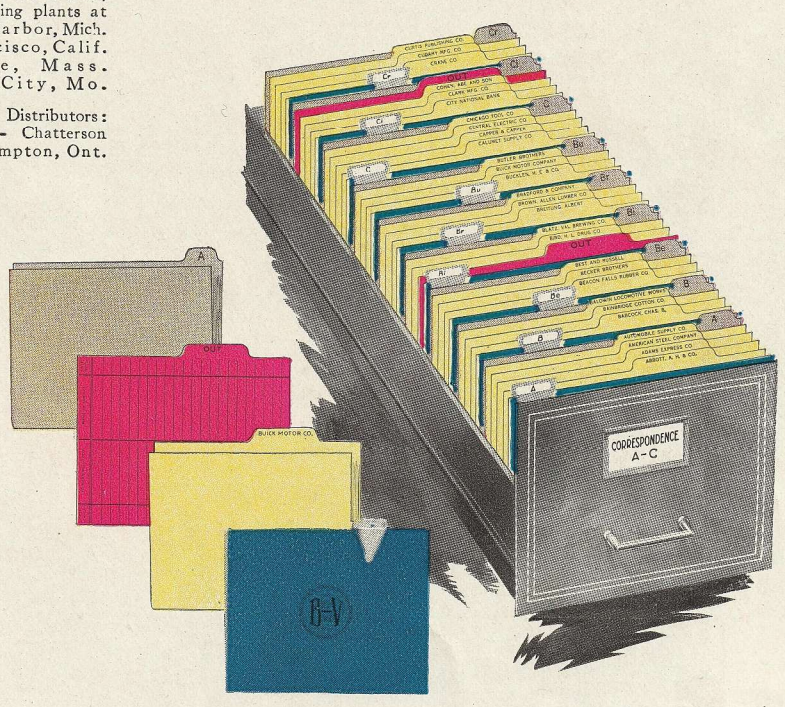
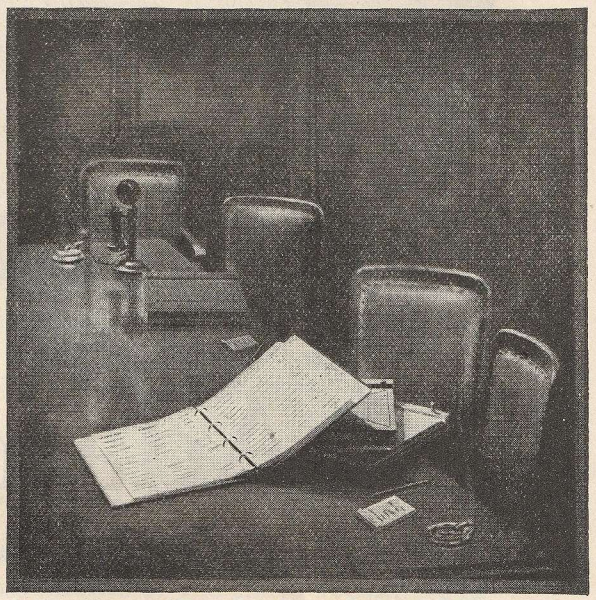


Is business heartless and cruel?

Why are six $4,000 men cut off? Why not one $25,000 man instead?



In Board Rooms and Executive Offices the country over, salary lists are being studied and men being sifted as never before.

IN companies all over the United States payrolls are being scrutinized. And time after time this happens:

A two thousand dollar man, a three thousand dollar man and a four thousand dollar man will be eliminated—a saving of $9,000. A larger saving could have been made by eliminating one $10,000 man; but the $10,000 man is kept.

Or six $4,000 men go out; but the $25,000 man remains.

WHAT is the explanation? Is business essentially cruel? Why should it visit its misfortunes on the many who are least able to bear it, instead of on the few who have prospered most?

The answer is two-fold. The $10,000 and $25,000 men are kept, first, because it would be difficult to replace them when business picks up again.

And second, because such men understand and can perform—in a pinch—the duties of all their departmental subordinates. But the departmental man knows his own department, and is useless anywhere else.

To lift men over the dead-line

THROUGH the center of every payroll a dead-line runs. Below it are the specialized men who can do one thing and one thing only.

Above it are managers, superintendents, treasurers, vice-presidents and presidents. They know enough about the fundamentals of sales to direct salesmen; enough about costs, accounting, factory and office management, advertising and corporation finance to be effective in *any* one of these departments.

Such men are rare; no company can afford to spare them. For with them as a nucleus it can, at any time, fill in the departmental positions in its business, and expand its activities again. Without them it is lost.

It was to train men of this character that the Alexander Hamilton Institute was formed eleven years ago, by a group of business leaders. Of the thousands of men who have enrolled for its Modern Business Course and Service, 24,054 are presidents; 5,738 vice-presidents; 4,583 treasurers; 8,932 secretaries; 19,502 managers; 4,276 sales managers.

These men have business worries, as all men do; but the worry of losing their jobs is not one of them. In good times or bad they *must be* retained; they are the real essentials.

The joy of succeeding while you are young

IF you have studied its advertising you have been impressed with the fact that the Alexander Hamilton Institute studiously avoids exaggerated claims. It cannot double men's incomes over night nor transform failures into successes in a month. But it *can* and *does* do this: It eliminates the years that too many men spend in going from one routine departmental job to another. It *does* shorten the path to success; and affords men the joy of succeeding while they are still young.

Hundreds of its men reached positions before thirty-five, which would ordinarily have come to them only at fifty or later—men like Charles E. Murnan, Vice-president of the United Drug Company; Roy W. Howard, Chairman of the Board of Directors, Scripps-McRae Newspapers; Stanley L. Metcalf, President, Better Brushes, Inc.; Stephen B. Mambert, Financial Director of the Thomas A. Edison Industries; John G. Wood, President of the Mid-west Engine Company. What the Institute has done for such men it *can* and *will* do for you.

"Forging Ahead in Business"

IN a single evening in your own home you can learn the full facts about the Modern Business Course and Service. They are published in a 116-page book, "Forging Ahead in Business." It is a valuable little book that should be in the library of every forward-looking man. And to men of serious purpose it is sent without obligation; send for your copy today.

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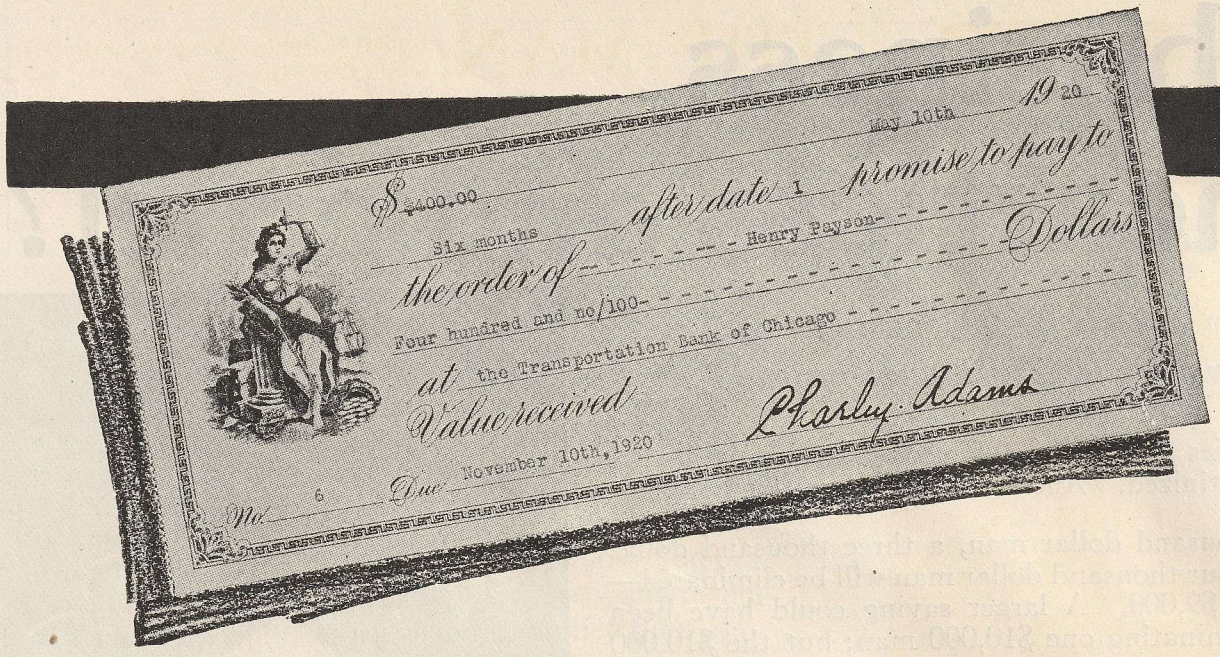

Did Adams Pay Twice?

What would you have done if you had been in his place?

CHARLEY ADAMS entered his office whistling. "Just had a piece of luck," he said. "I came in for $400 when my cousin died — just enough to take up Payson's note."

His bookkeeper looked up. "The note is not due yet," he replied. "Better keep your money as long as you can."

"Not me," laughed Charley. "I want to get this off my mind."

He called up Henry Payson on the telephone. "Say, Payson, I am mailing you a check for $400 in payment of your note. It won't be due for two months, but I guess my money is good any old time. Send the note over to me when you get around to it."

But Payson never "got around to it." Within 10 days of the note's maturity he found himself in financial difficulties. He sold the Adams note to one Collins for $350 and then disappeared with the total proceeds.

Important Questions

In due time Collins approached Adams for payment of the note. Could Adams be made to pay the note again? *What would you have done in this case?* The rest of this story and the solution is told in our descriptive booklet of legal pointers. You may have a *complimentary* copy of the booklet upon request.

Tips for Business Men

The point of law involved is very simple. If Adams had only understood it, he would never have put himself in such a difficult position. But even the shrewdest business man may very easily be caught this way, unless he understands fundamental legal principles. There are, literally, *hundreds* of such pitfalls in business.

As a means of helping business men eliminate costly mistakes, the experts of Blackstone Institute have tabulated more than 300 business transactions in which legal errors frequently occur.

This information is put into a special series of 48 "Four Minute" Training Bulletins, each one of which contains 8 practical illustrations of common business errors. These Bulletins are replete with important tips for business men, legal pointers that may save you money, and business facts that every man should know.

Vital Information—Free

These bulletins are offered as an integral part of our Legal Training Course and Service to which former President William Howard Taft and 80 other eminent legal and business authorities have contributed.

Let the coupon in this advertisement bring you the facts about this Course in which 45,000 business men have already enrolled. Let the coupon bring you our FREE booklet of everyday legal pointers which also contains one specimen "Four Minute" Bulletin described above.

Read the solution of the Adams story and the other legal illustrations which this book contains. The points involved will perhaps surprise and startle you, and may be the means of saving you thousands of dollars this year.

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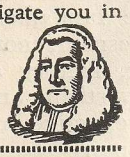
If you would multiply your chances for real success write for your copy of this book at once. It is for men of serious purpose who want to know what a knowledge of law will help them do in their businesses.

Your request will not obligate you in any way. Return the coupon today with your name plainly written or typed. Your copy of the book will be sent to you at once—FREE.



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Name.....

Business Position.....

Business Address.....

City..... State.....

Check with X Law for Business ☐ Admission to Bar ☐



THE MAN:

Robert G. Soule, Vice-pres. of the Merrell-Soule Company of Syracuse, N. Y., says:

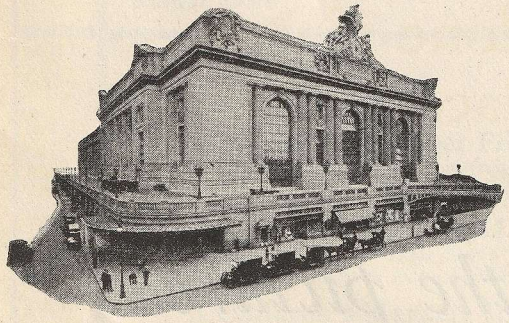
"We have been using Dictaphones in our office for several years and find them a wonderful investment. They have effected savings in time which could not be represented in dollars and cents. Personally I feel that I could get along without the telephone easier than without the Dictaphone in my work."



THE GIRL:

Miss Mildred Santry, of the Iron Age Publishing Company, says:

"I feel that I have added an asset to my other qualifications by learning to operate The Dictaphone. It has increased my earning capacity, not only because my actual daily output is greater, but because it has made me more valuable to my employers."



THE BUSINESS:

The New York Central Railroad Co. reports:

That they are using 150 Dictaphones in various departments of the executive offices in Grand Central Terminal. They have found The Dictaphone invaluable because it permits prompt action on all correspondence both during and after office hours.

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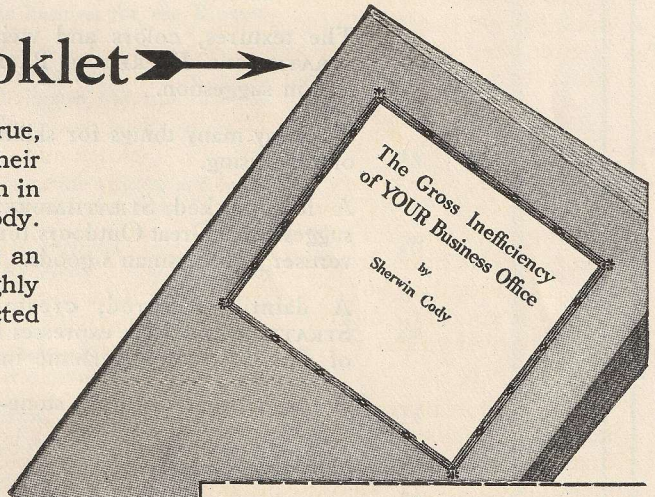
It contains only six (6) pages, but every one of them is an eye-opener on how much time is being wasted even in highly organized offices; on how personal efficiency is being affected by this condition.

Send for this free booklet today, "The Gross Inefficiency of Your Business Office," by Sherwin Cody



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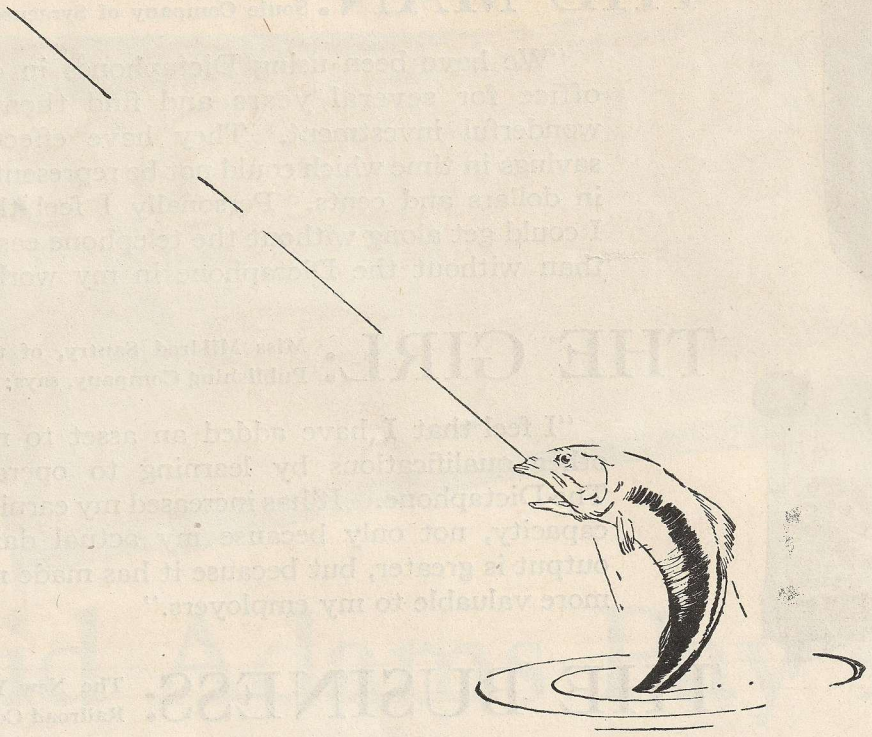


Paper is part of the picture

The textures, colors and weights of STRATHMORE EXPRESSIVE PAPERS are rich in suggestion.

They say many things for skillful users of advertising.

A foam-flecked STRATHMORE PAPER suggests the Great Outdoors for an advertiser of sportsman's goods.

A daintily textured, cream-tinted STRATHMORE PAPER expresses the idea of *Daintiness* for a perfume importer.

A rough, stone-textured, stone-colored STRATHMORE PAPER says Concrete for a cement manufacturer.

And so, for every business and every product, *including yours*, there is a STRATHMORE EXPRESSIVE PAPER that will say its say.

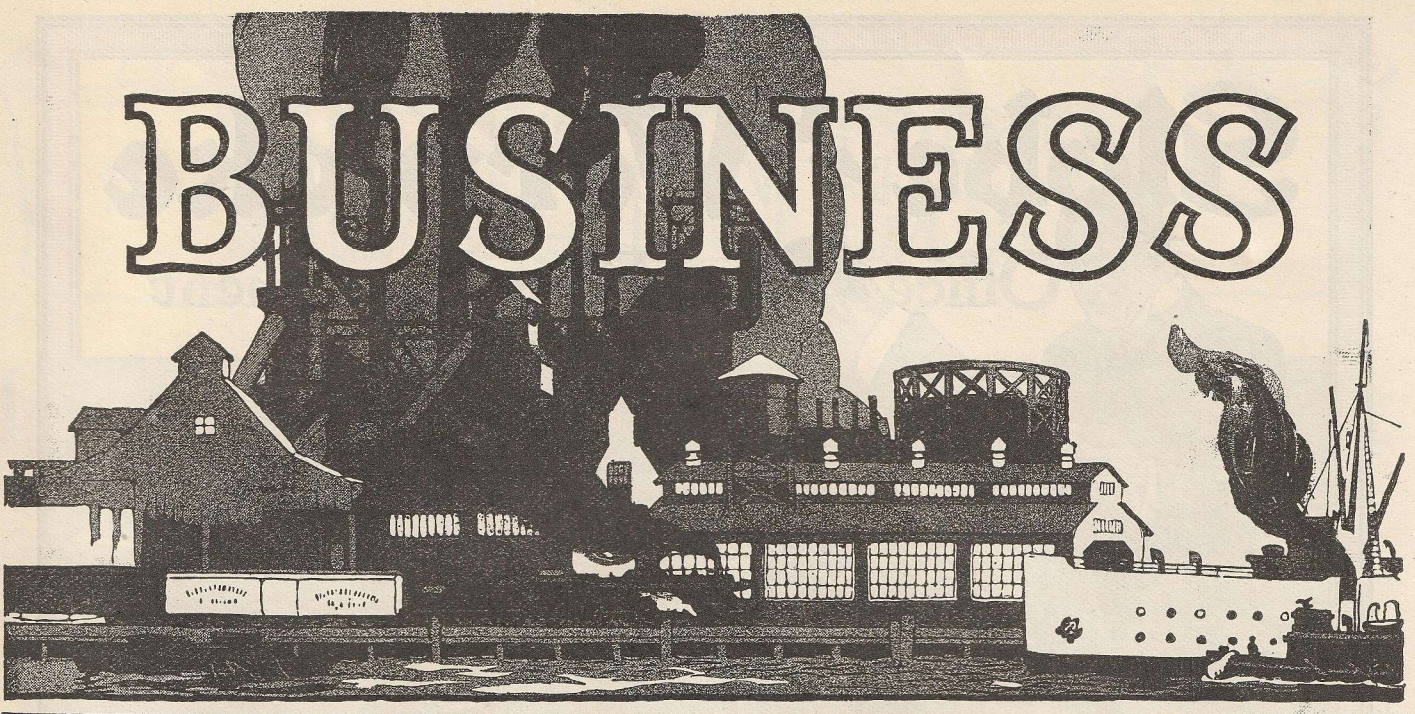
Your printer is the man to help you find it. In the meantime, write us for the Strathmore Demonstration Set. This is a graphic example of the suggestion-power of the appropriate type, color, illustration and Strathmore Expressive Paper. STRATHMORE PAPER COMPANY, MITTINEAGUE, MASSACHUSETTS, U.S.A.

STRATHMORE

Expressive Papers

STRATHMORE PAPERS

BUSINESS



VOLUME TWO
NUMBER EIGHT

MAY, 1921

LUCIEN KELLOGG, *Editor*
A. H. LINENBERG, *Business Manager*

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Office and Filing Equipment

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100% Concentration

With a Globe-Wernicke File

GLOBE-WERNICKE has perfected a new, swift-running, noiseless steel side extension file that eliminates all waste of time and energy in using the files.

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Have you been in the display rooms of a Globe-Wernicke Agency recently? If you have not you have missed something. There are many new Globe-Wernicke ideas and the most complete line of filing equipment, both wood and steel, in the world.

The Globe-Wernicke Co.
Cincinnati, Ohio

May 1921

BUSINESS

Vol. 2 No. 8

Less Brawn, Cheaper Freight

By E. W. DAVIDSON

YO-HEAVE METHODS are passing out of the freight and material handling business of the country, and for the transition the average American may give thanks every time he buys a Havana cigar or a pound of sugar or the lumber for his new porch.

Nobody doubts the relationship between freight handling and the well and unfavorably known cost of living. This relationship is close because transportation is so large an item in the cost of everything from lingerie to locomotives and because by far the largest single item in the transportation bill is that of handling freight.

For instance, it costs $6.60 to ship a ton from a point of origin in New York City to a point of delivery in Philadelphia. To pick up that ton in New York; to handle it at various points, and to get it as far west as the outer classification yards costs $3.50 of the $6.60. To get it from Philadelphia's outer yards deep into the city costs $2.50 more. This leaves 60 cents as the actual cost of hauling that ton the distance between the cities. In other words, terminal charges between New York and Philadelphia are ten times the haulage charges.

This is no isolated case. The United States Department of Commerce figures that it costs as much to load a hogshead at Chicago and unload it in New York as it does to haul it the distance between those two cities. And in Cincinnati, before the recent change from the old to the new methods of handling freight, it cost as much to get a ton through that city's tangled railroad skein and out again on its way somewhere farther along as it did to ship that ton from Cincinnati to El Paso.

If you will listen to a statistic or two compiled by authorities on handling material you will learn that with modern methods in every ocean pier and railroad terminal in the United States a total annual commerce of ninety billions of dollars could be carried on for twenty-five billion less than it is today. That is, the tidy sum of twenty-five billion dollars could be taken off the cost of living in this country by such labor-saving, speed-inducing, waste-eliminating methods and machinery as are now spreading through the land.

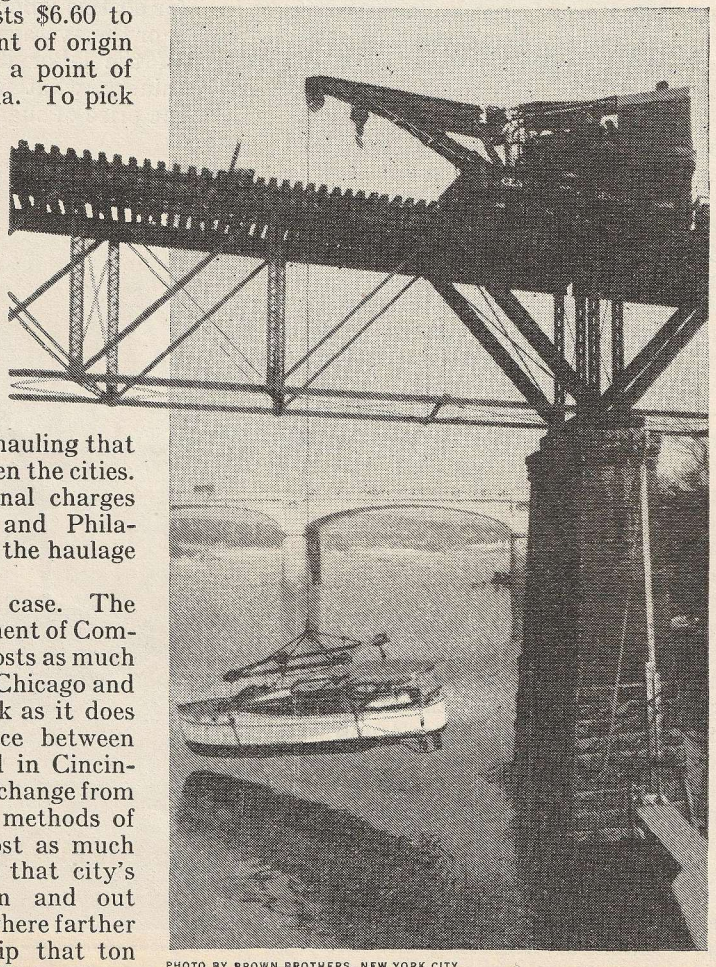


PHOTO BY BROWN BROTHERS, NEW YORK CITY

A short cut in delivery

And that is speaking only of transportation. Modern methods of handling material in factories, in lumbering operations, in mines—everywhere at the sources of production—cut just as great a figure in reducing the cost of goods to Mr. and Mrs. Average A. Citizen and son Johnny.

Experts say that the cost of handling freight and raw materials can be reduced from 10 to 80 per cent, with 40 per cent as a fair average. Small wonder that the average American is interested in the substitution of machines for man-power in this task, if the substitution will so greatly reduce one of the items that add to the cost of all commodities.

Slow though progress is in some industries, the old-fashioned, singing, sulphur-tongued gang is disappearing from warehouse, railroad terminal and dock. Time is too much of a factor. There is no longer room for the slow-moving, space-consuming crew of stevedores.

Where ten more or less willing huskies, each with a stevedore's hand truck, formerly trundled great bales of "daown South" cotton from boat to warehouse, now one four-wheel motive truck, a little bigger than the baggage vehicles one sees at railroad stations, does the same amount of work in the same time. A squat, determined, three-wheel tractor the size of a truck, with a string of eight or ten trailers, does 50 per cent more work.

Where once a gang of eight men, equipped with planks and ropes, used to roll hogsheads up into piles by the expenditure of much perspiration and elbow grease, today the same job is done better and faster by a little elevator that can be wheeled up to any pile and can deliver goods in units of any size up to a ton and to any height up to fifty feet.

A platform truck that looks much

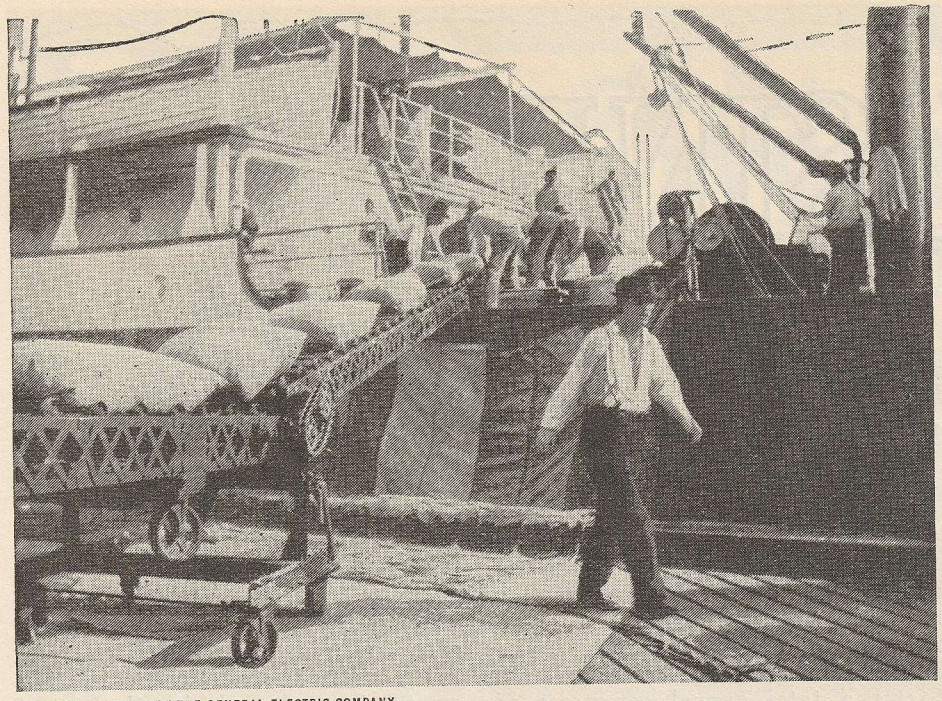


PHOTO BY COURTESY OF THE GENERAL ELECTRIC COMPANY
Discharging coffee by electric conveyor at New Orleans

like a self-propelling scale runs around a warehouse, sticking its flat bed under a stack of boxes piled up for it on an open-ended eight-inch-high platform, lifts the whole load, platform and all, scoots to the desired spot, lets down the load and goes off about its business.

There is no end of these little three- and four-wheel devices doing swiftly and well almost everything that formerly was done by hand.

Then there are the heavier machines.

Is there a great pile of sacked sugar to be moved into a building and piled to the roof? An endless-chain conveyor is laid with one end receiving sacks from two men while the other end delivers a stream of those sacks to two other men—delivers it to any altitude and at the rate of sixty tons an hour. Where is the "gang" with the trundling, time-losing hand trucks? Where is all that back-breaking labor of tossing sacks up from level to level?

Is there a big barge of boxed goods—or of any other freight, for that matter—tied up alongside a port warehouse for unloading? A peculiar crane, hanging to a track at the eaves of the warehouse, gets into action. It has one long arm that has been standing in an upright position to save space. A door of the warehouse opposite the barge opens. The crane comes rumbling along the side of the building, stopping at that door. Down comes that long arm to horizontal. It has a track reaching thirty feet out over the water—far enough to reach across two barges lashed alongside each other—while the other end of the track arm extends ten feet inside the building.

Off comes the barge's hatches. Out go the grapple irons and slings. They drop down into the hold for loading. Up they come with a ton or two of those boxed goods. Back along the straight arm travels the load, into the warehouse.

The whole process looks easy and rhythmic and steady. Compared with all previous methods, it is easy. Every motion is in a straight line, and no time is lost in luffing and swinging.

As another example, consider the handling of vast bulk, such as coal in 10,000-ton shiploads and million-ton storage piles. Great gantry cranes and bridge cranes, with immense dippers like clam-shell harbor dredges, gulp coal out of huge ships and small barges at about half a carload each bite. The speed at which these monsters work is astonishing—and pleasing to a ship-owner who wants his craft to be about its lucrative business instead of standing at a wharf waiting at $3,000 a day to be unloaded or reloaded.

So numerous are these new types of machinery for handling the world's goods that descriptions of them all would fill many volumes. They are doubling and tripling the speed at which terminals, freight transfers and warehouses operate.

What is responsible? Electricity. It is electricity from batteries that has given the world the little businesslike warehouse tractor, the platform truck and all the other self-propelling machines that replace whole battalions of truck-pushing stevedores. It is electricity, drawn from a power line and applied through motors, that has given industry the host of heavier material-handling machinery from the tiering machine to the immense cranes for unloading ships, and the machinery for picking up and dumping railroad coal cars.

So a new branch of engineering has sprung up—the engineering of freight bouncing. Almost every product used by the people seemed to shout for this new profession.

Consider sugar. Trace it back to its origin and then follow it to your morning coffee, noticing the handling it gets on the way.

It grows in Cuba. It is trucked in the form of cane to a grinding mill. It is unloaded, ground, processed, put into bags and piled in a warehouse. Because there are no refineries in Cuba the sugar is unpiled, loaded, hauled to port and piled for temporary storage. Then it is loaded into ships for the United States, carried to this country, unloaded and piled, transferred to the refinery, unloaded and piled again. The sugar is then transported in the refinery through various processes and packed in bags or boxes. These are trucked into storage and piled. When the jobber buys, these bags are unpiled, trucked to cars, hauled to Chicago or some other city, unloaded at another warehouse and piled again. Finally they are loaded into vehicles and distributed for sale.

After this long career of handling, the sugar goes into the consumer's market basket at a price that must pay for all this labor. If 10 to 80 per cent—or the average 40 per cent—were cut off the labor item by electrical machinery, what would be the effect on the price of sugar?

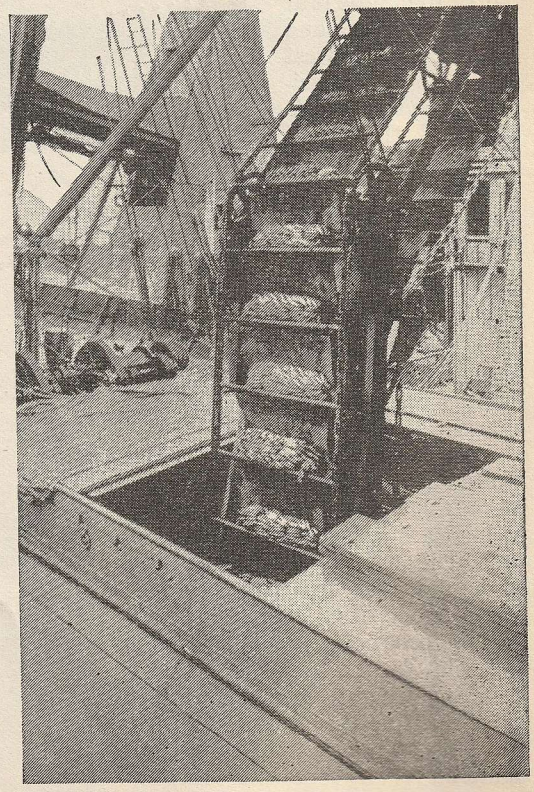
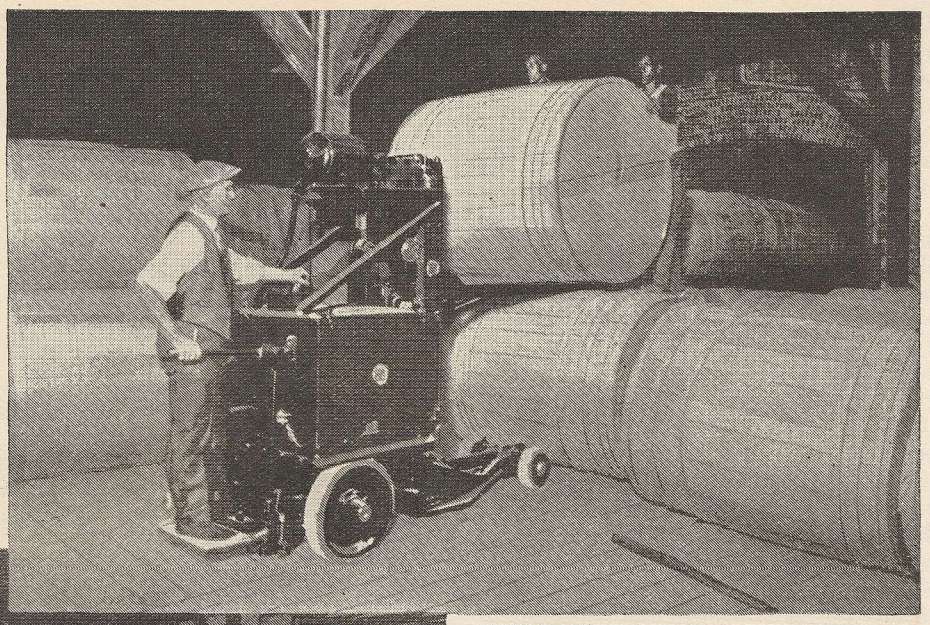


PHOTO BY BROWN BROTHERS NEW YORK CITY
Unloading bananas at New Orleans

The same thing is true, to a greater or less degree, of the other items of the country's freight. Most freight is handled twice—much of it many times.

Think of the resulting waste and damage. Everybody knows how much consideration the average stevedore gives the boxes and bales he handles. The deeper he can throw his hook into them and the farther he can let them roll or drop, the better he seems to like it.

Cotton provides a good illustration. The "country damage" that the American crop suffers at the source is estimated by the United States Department of Commerce to be $75,000,000 a year. Losses due to handling at the first baling are estimated by the





PHOTOS BY COURTESY OF THE GENERAL ELECTRIC COMPANY
Left, the old method of stacking hogsheads; above, the new method

American Cotton Growers' Association at $200,000,000. And so it goes.

With proper handling, goods go through fewer hands, they are moved steadily, instead of by jerks, they are delivered up or down at the exact spot necessary without tossing and dropping, and they move through terminals and transfer points so fast that there is little damage due to lying around.

And these new methods are making themselves felt, even though today only about 10 per cent of American freight is handled by machine and only about one-sixth of our docks and piers are properly equipped.

Once it was a lucky carload of freight that moved through Cincinnati in less than three days. Often it took ten days for an L. C. L. shipment from a suburban point like Norwood to get into the city, undergo classification, transfer and loading and escape toward its destination. Today most of the freight originating in Cincinnati or being delivered there goes through the city in demountable bodies hauled on motor trucks. Several hundred of these bodies are in service.

One is filled in a suburban factory. A telephone call goes to a downtown dispatcher who directs the fleet of trucks. A chassis soon picks up the filled demountable body and delivers it at a warehouse near the railroad terminals. Electric hoists lift off the loaded body, carry it on ceiling tracks deep into the building and lower an outgoing body to the chassis. The body that was brought in is set on the floor in a row of other bodies and opened. Its contents are then sorted and distributed to bodies going to each of the railroad freight stations. When the load is made up again and the body sealed, the electric hoist picks it up, carries it outdoors and delivers it on another waiting chassis.

As a result the cost of handling freight through Cincinnati has been reduced 35 cents a ton; 15 per cent of the existing platform area has been cleared for other use; about 200 freight cars that formerly did trap duty between suburbs and freight houses have been released for other haulage; about 150 teams and wagons that used to ply slowly between freight stations are working elsewhere, and switching service in the Cincinnati yards has been reduced approximately 300,000 cuts a year. Goods now traverse the distance from one freight house to another in less than half a day from the time the shipper telephones the truck dispatcher, whereas sixty-two hours was the average time formerly required for getting freight from one railroad to another.

This scheme is now going into service in other congested terminals and transfer points to work eventual benefit to merchants and residents in Oshkosh and Texarkana, as well as to the railroads and shippers themselves.

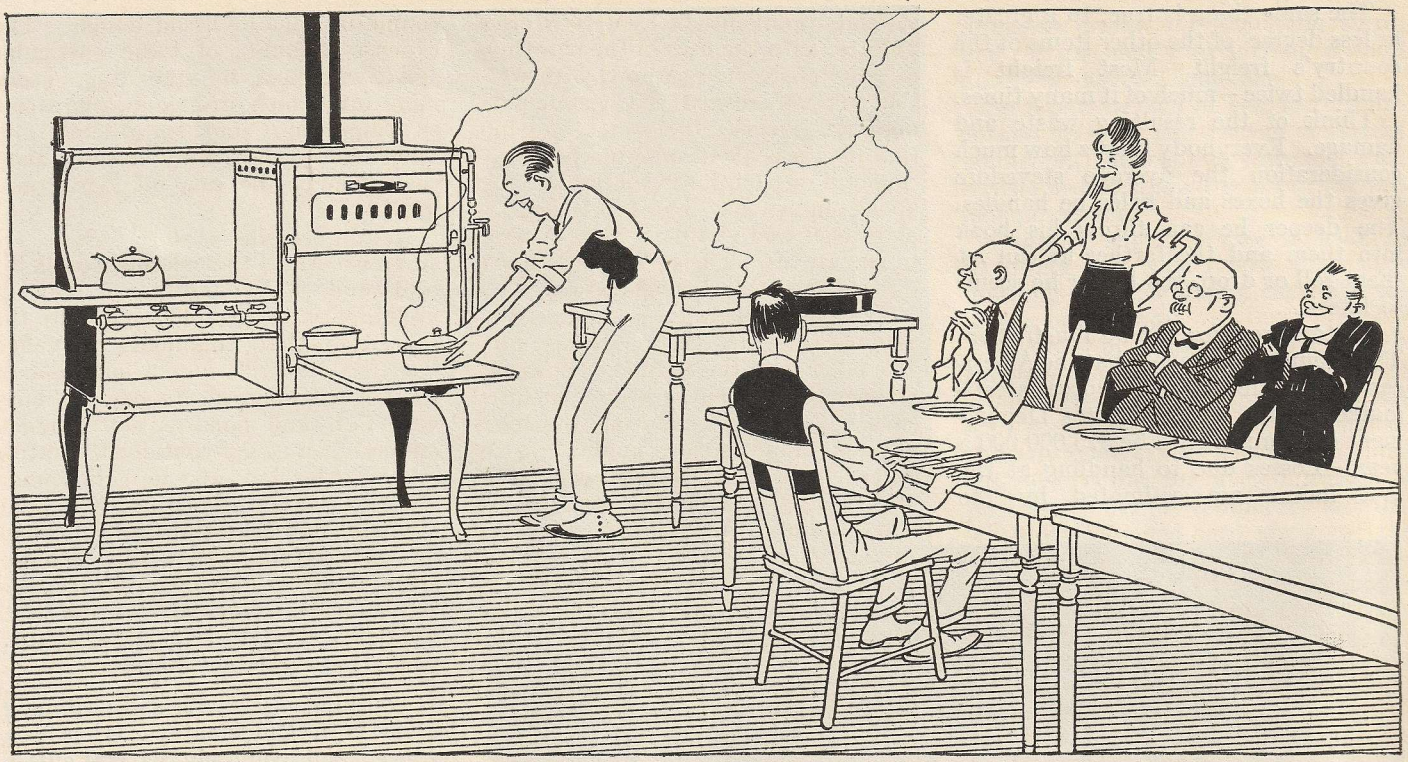
In the manufacturing plants of this country electric handling of material got an earlier start than it did in the service of the railroads, though only about one-fourth of the plants of the country are now fully equipped. However, the tales of economies they have worked in plants are getting to be old stories.

In the Goodyear Rubber Company's works electric trucks haul loads of 3,100 pounds each trip and make a round trip through a department every four minutes. In an average eight-hour day such a truck pulls more than 200,000 pounds of tires and cores, doing the work of twenty-five men.

Four trucks and one tractor with its trailers in the shops of the Lehigh Railroad at Allentown, Pa., have displaced twenty-five men with hand trucks, eight horses and their drivers and the service of a switch engine two hours a day. The total saving is $35,000 a year.

A big brass and copper company spent $700 recently for an overhead trolley conveyor system in its warehouse stockroom. This equipment has paid for itself in less than six months by

(Continued on page 27)



As Salesmen They're A1 Cooks

By LEONARD H. ALLEN

CONSIDER, first, two quotations. The first is from a successful salesman: "I don't sell. I render a service and my customers buy it." The second is from an advertising man: "The greatest medium on earth for advertising * * * is the human voice. What the maker says about his product is important. But what he succeeds in getting other people to say about it is infinitely more important."

It happens that neither this salesman nor this advertising man is in any way connected with the National Stove Company, of Lorain, Ohio, a division of the American Stove Company. But it happens, too, that those two men have summed up in a few sentences this Ohio company's whole creed in the selling of stoves.

A conversation lifted out of the every-day experience of a National Stove Company salesman is enlightening. The salesman was talking to the buyer for a big retail establishment in Chicago. The buyer happened to be one who thinks in terms of specifications. He asked the salesman:

"What does your stove weigh?"

"I can answer that question," the salesman replied, "but first I'd like to ask a question of you. What does your wife's vacuum cleaner weigh?"

The buyer grinned and confessed that he didn't know.

"Naturally not," the salesman said. "You didn't buy it by weight. Say it weighs twenty pounds. Would you have bought a vacuum cleaner of another make if the other one had happened to weight five or six times as much? You bought the machine that would give you the best service, do the best work and last as long as a vacuum cleaner should last."

Stoves, even gas stoves, used to be sold by gauges and weights; in some instances and in some sales plans stoves are still sold that way. The amount of cast iron in a coal-burning range, for instance, used to be a salesman's chief talking point. But salesmen of the National Stove Company aren't loaded with statistics on gauges of sheet steel and weights of cast iron. Instead they are taught to cook. They are taught to cook in order that they may teach their retailer customers how to cook. Their retailer customers are to be taught to cook in order that they may teach their consumer customers how to cook. And all this cooking is to be done with stoves equipped with the "Lorain" oven-heat regulator, a device that is a distinctive feature of this company's gas stoves.

It was the evolution of that oven-heat regulator into its present-day state of perfection that evolved, simultaneously, this new method of selling stoves. Briefly described, the heat regulator is an automatic device that controls the flow of gas; it is actuated by a thermostat, and this thermostat is acted upon by the heat within the oven. The regulator may be set in advance, for instance, at 375 degrees of heat, the gas turned on and the oven lighted. For as long as the stove is left that way the heat within the oven will remain at precisely the same intensity—375 degrees.

Here, in this heat regulator, was a new thing in stove design. Applied to a gas range, it made that range a new thing in cooking equipment. Here was a device that approached more closely than had any other appliance toward making culinary art an exact science—a science as exact as metallurgy, with its predetermined intensities of heat applied for predetermined periods of time. How was this new thing in stoves to be marketed?

Now the National Stove Company itself knew a number of interesting things about that heat regulator. Officials of the company had seen it created and perfected. They had seen it tested in their own laboratory—a laboratory that, by the way, they call the "kitchen." They had seen a man, a husky, two-fisted individual who would have looked more at home at the lever of a ten-ton punch-press—they had seen him mix up a "batch" of dough and bake a loaf of bread that a baker would have set in his window

to draw trade. They had seen potatoes boiled for four hours, even with their "jackets" off, and brought out of that heat-regulated oven still possessed of their respective identities. They had seen a whole "balanced" dinner set into that oven at eight o'clock in the morning and taken out at noon, ready to be served. They, those officials, knew what their stove would do. But the world did not. How was the world to be told?

Here, obviously, was a marketing question that was less a problem of salesmanship and more a problem of education. The specific individual who must be educated was none other than the ultimate consumer, Mrs. American Housewife, herself.

How was she to be educated? Obviously the answer was through the retailer. And how was the retailer to be educated? Obviously through the maker's own salesmen. And so the salesmen of this stove manufacturing concern were taught how to cook. Most of them had had something of a culinary education; they had been cooking as they sold the older lines of their company's stoves. Now they were inducted into the higher branches of kitchen learning and taught to cook with the "Lorain" heat-regulator. New men, when added to the selling force, were sent through the whole curriculum.

This episode is typical: A young chap, seeking a place on the sales force, was being interviewed by the sales manager. He had qualified on some of the minor points. Then the sales chief asked him:

"Can you cook?"

The applicant grinned. "Well," he said, "not very well. But I didn't know that cooking would be expected of me. I thought you wanted a salesman, not a chef."

"You'll be both," the sales manager said. "Here, take this cook book and go up to the kitchen. Make an angel-food cake. You'll find the materials and the equipment up there. Bring the cake down with you."

Two hours later a triumphant young prospective salesman returned with a highly satisfactory angel-food cake. He got the job.

Then, with each of the salesmen educated, the next individual in line for schooling was the retailer. He was to be taught. Since he was not to use the stove himself, he was to be taught, as were the salesmen, so that he could teach somebody else. The salesmen went out to their territories, initiated into the uses of the new thing in gas ranges and equipped with what the company called the Merchandising Plan. Devised to do a teaching job, that plan was about nine-tenths education and one-tenth salesmanship—just about enough salesmanship to sell the plan itself and give it a chance, later, to sell stoves. The method of education selected was demonstration.

The National Stove Company is no devotee of the "set" selling talk. The officials of the company, however, realize the advantages in increased efficiency that accrue from the more or less standardized application of well-planned methods to so general an undertaking as the marketing of a new product. Accordingly, a typical application of the Merchandising Plan, taken from the experience of any one of the salesmen, illustrates the whole method.

THE salesman, calling on a customer to whom the stove has not been introduced, first describes the product. He tells the retailer what the stove will do.

"But, Mr. Smith," the salesman says, "I don't expect you to take my word for all this. I want to show you, right here in your store, what our stove will do. I want to set one up in here and demonstrate it to you."

"All right," the retailer says, "ship one in."

The salesman instructs his home office to ship the stove. When, a few days later, he is notified that the stove has been shipped, he returns to the town of Mr. Smith and prepares to demonstrate.

First he drops into a meat market and buys some beef, or pork, or lamb. Then he crosses the street to a grocery store for some vegetables. If it happens to be early in the morning, when the bakers are mixing their materials, he stops at a bake-shop and buys a couple of pans of bread dough. The expense accounts of these particular stove salesmen, by the way, carry more often such strange-looking items as "rump roast" and "leg of lamb" and "pork loin" and "Lima beans" than they display the item of "entertainment."

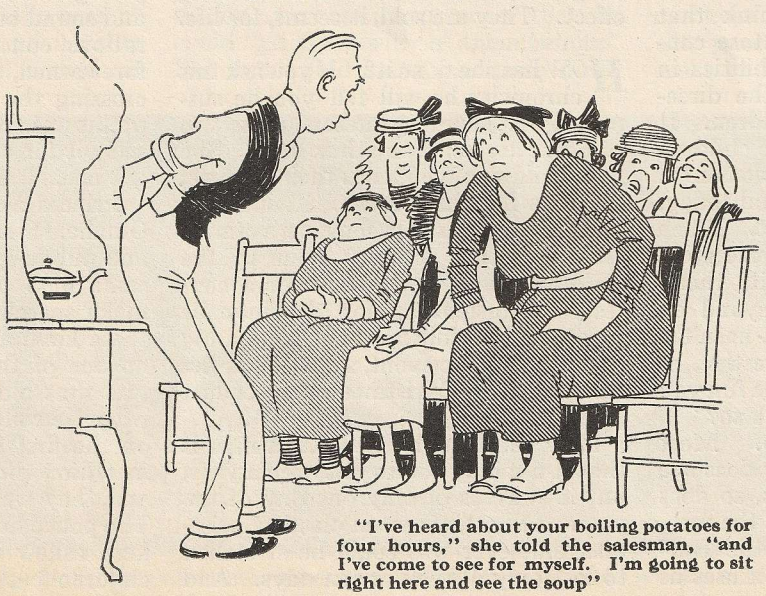
At the retailer's store, where his stove is set up, the salesman peels his coat and a few potatoes. This is preliminary to his plunging into the procedure that commonly is called "getting dinner." For a half-hour or so that salesman of stoves is as busy with pots and pans as any Bridget, and he's just as self-contained. Getting dinner is his job; and he gets dinner. He asks neither advice nor help from anybody, and, if he's musically inclined, he whistles while he works. Finally, with the dealer looking on, he puts the whole business into the oven and shuts the door. For the retailer's enlightenment he consults the cook book, ascertains the desired degree of heat and sets the little red wheel of the oven regulator at that temperature. Then he lights the gas and, as the sales manager explained it to me, he "lets 'er go."

Quite literally does he let 'er go. If the dealer looks a bit skeptical the salesman will even seal the oven door with a couple of strips of adhesive paper and observe: "There! Now you can be sure, when we open the oven at noon, that I haven't monkeyed with the stuff inside."

Then the salesman goes on about his business. He remains away from the store for four hours—away from the store and away from that sealed-up stove of his. At noon he walks in, still whistling, and casually announces that dinner will be ready in about ten minutes.

And he serves that dinner. He invites the dealer and the dealer's salesmen—or as many of them as can be accommodated. He rustles for a table. If no regulation dishes are available he uses some of those wooden things that theoretically separate the potato salad from the red ants at picnics. He forages for knives and forks. He mashes the potatoes. He brings forth the roast, brown and aromatic. He wields a skillful serving spoon and "dishes up" the vegetables. Maybe he appoints the young woman bookkeeper to sit at his left and preside over the potatoes and the gravy, the while he carves the meat. And then he says, "Well, let's go. Sit down."

The effect? Well, you know, the proof of the



"I've heard about your boiling potatoes for four hours," she told the salesman, "and I've come to see for myself. I'm going to sit right here and see the soup"

(Continued on page 33)

A Children's Market, Too

Airplane Contests for Boys; Dressmaking Contests for Girls, and a Sixty-Day Santa Claus—Stunts, Maybe, But They Make Business

By ARTHUR H. LITTLE

CAN YOU DIAGRAM the desires that live in the heart of a child? Can you chart the sales-promoting effect, as exerted upon a parent with money in his pocket, of the seductive smile of a baby vamp of two or three or five? Can you calculate the buying potentiality of a Booth Tarkington hero of eight or ten or twelve—calculate it, for instance, as you might count his freckles? Can you get along in your business without the stalwart good will and the lasting patronage of the children?

If you can do these things, then this story is not for you. You are too tremendously grown up, too vastly sophisticated. You may pass up this tale and assume, if you like, that what you have passed up would cause not a ripple in the even current of your personal life and affect not a penny in the balance sheet of your business. And yet, who knows? Maybe it would!



Miss Mary Marston, advertising manager of the Burgess-Nash Company

Read on, if you like. But, be forewarned that you will find herein no tabulated statistics of results, no cut-and-dried manual of merchandising technique. Suggestion, perhaps; and inspiration, let us hope.

The story concerns Miss Mary Marston, advertising manager of the Burgess-Nash Company, an Omaha department store concern, and the children of Omaha and its environs. There you have the characters and the setting. Now for the plot.

First, by way of a keynote, this from Miss Marston: "Yes, I think that possibly many department store concerns don't realize the possibilities in sales promotion that lie in the direction of merchandising to children. It is obvious, of course, that the children of today are the men and women of tomorrow. In themselves, and today, the children are a big market. When you bring the children into the store you bring their parents in with them. But besides all that and beyond all that, there is something that hasn't a thing to do with sales, or prestige, or even good will. And that's the fun you get out of it. Don't you think so?"

Miss Marston thinks so. Most assuredly and most decidedly does she think so. And as she thinks, so does she act. When she speaks of the merchandising achievements of the Burgess-Nash store Miss Marston uses as her subject a modest "we." But when she applies that "we" to the merchandising of the Burgess-Nash store to children, then she is editorializing. That "we" is herself.

Miss Marston has "sold" the Burgess-Nash Company to the children of Omaha. Big and little, rich and poor, black and white, they're sold on Burgess-Nash; and they're ready, upon the slightest provocation, to go on record *en masse* to that everlasting effect. They are sold, it seems, for life.

HOW has she done it? If you ask this chronicler he will tell you he suspects that Miss Marston uses two things: her heart and her head. She likes children; she knows their natures; she uses her intelligence. Her actual technique varies. It may be a simple thing, such as a story hour in the children's book department or a contest of dressmaking for the juvenile "mothers" of dolls; or it may be a big and noisy public event, such as was the Burgess-Nash Christmas party of last year.

Now the trouble with Christmas is that it not only comes but once a year, but it consists of only one day of the year. At best, the most elastic Christmas that ever was could be stretched to last only a week or ten days. And anybody in the world but an adult would know that that's no way for Christmas to be.

Miss Marston knew. She took the calendar last winter and she fixed Christmas up as it ought to be fixed up. She made it last two months. She brought Santa Claus to Omaha and to the Burgess-Nash store on the first of November.

For her Santa Claus Miss Marston picked a local Santa Claus artist, a Saint Nick of years of experience. "He is," she explains, "just an old peach of a Santa Claus." On the morning of the first of November Miss Marston sent her old peach of a Santa Claus over to Council Bluffs, just across the river from Omaha. He carried his make-up in a suitcase, incombustible whiskers and all. In Council Bluffs he boarded a Northwestern train, headed for Omaha. On the train, during the half-hour ride across the river—and to the edification of his fellow passengers—he opened his suitcase and got into his gear.

His coming to Omaha, as he well knew, had been heralded. He was arriving from the North Pole. The Burgess-Nash space in the Omaha papers of the day before had told the precise time that he would arrive at the Omaha station. He was coming well in advance of Christmas, the announcement had explained, in order that he might get into touch with the younger citizenry of the community and sound out certain wishes and aspirations concerning Christmas. Thus forewarned, the gifted Santa Claus, crossing the river to Omaha, cinched up his patent leather belt and got himself set for a strenuous reception. He got one.

Princes and potentates have visited Omaha. Presidents of the United States and public-spirited volunteers for that same high office have gone there to make speeches and shake hands. All these have had their receptions. But no one of them ever was received as was that old peach of a Santa Claus when he rolled into the Union Station on the first of last November. They met him, did the children of Omaha, and they well-nigh dismembered him. The police had to rescue him, his whiskers askew and four or five strong children clutching his coat-tails, and

then they fairly had to smuggle him up to the Burgess-Nash store. At the store he held a formal reception; at least, it was as formal as the circumstances would permit.

For days that Burgess-Nash Santa Claus received the population of Omaha. Population is right! Not only the children came to see him and talk with him, but their parents came, too. A newspaper reporter dropped into the store one day to interview the Polar guest. The reporter got his interview and printed it. Then, after press-time in the late afternoon, he brought five enthusiastic youngsters of his own down to the store for five more interviews.

Publicity? What was a presidential election, more or less, with Santa Claus in town two months ahead of time?

Then, and right at Christmas time, too, there was a kids' circus. Miss Marston found a pony, a "trick" pony, and a whole cageful of monkeys. They were "playing" at a local vaudeville theatre. She engaged them and, with Santa Claus as a sort of glorified ring-master, and with an eight-year-old orchestra to furnish the fanfare, she staged a circus in the toy department. The circus "went big." It went so big that the toy department had to move to make room for it and its spectators; yet the Burgess-Nash store broke all its own records for the sale of toys.

That Christmas party, by the way, had another side. That other side had nothing whatever to do with merchandising. But maybe the telling of it will give an insight into why the Burgess-Nash store, not only as a store but as an organization of human beings, has endeared itself to the children of Omaha. Maybe, too, it will give a bit of an insight into the personality of the same woman advertising manager who staged the arrival of Santa Claus and the Christmas circus, and thereby set all Omaha agog with shopping excitement. There was no public excitement about the other side of that party; if publicity attended it the publicity was merely a natural consequence.



Morrie Palmer took skillful charge of the aviation section in the toy department

Omaha has its poor. Just as has many another city, Omaha has its hundreds of children to whom Christmas, in the ordinary course of events, would mean nothing more than little longings unsatisfied, little wishes unfulfilled, little heart-aches that just keep on aching. At Christmas time, have you ever seen a ragged little urchin, his nose pressed flat against the cold plate glass of some gorgeously fascinating display window, gazing round-eyed at the wonders within? If you should question him, he would answer you gruffly, perhaps, and avow that he could "git along without them things." But you would know that deep down in his brave little heart he lied, and lied like a gentleman. Does that little fellow exist only in the movies? Ask the first policeman you meet.

It was for him, the little arab of the streets, and for his brothers and sisters, that the Burgess-Nash institution, not as a store but as an organization of folks, staged another Christmas party last December. For this party preparations were made quietly. Nobody posed for pictures; nobody gave out interviews. Miss Marston and her assistants in the advertising department went to the school teachers and the civic welfare workers for the names of children. The list so compiled was then apportioned to the departments in the store, to the employees within those departments. At first the basis of apportionment was one child to a department; but later, when the departments came back for more names, this basis had to be changed.

The departments made up Christmas boxes, wonderful affairs, for which the management sold them the merchandise at cost. Into the boxes went toys and candy and clothing and even food. Then the boxes were laid away until Christmas morning should come.

It was on Christmas morning that this other party was staged. For the first time the handsome new store building of the Burgess-Nash Company, adjoining the old store and then not quite ready for occupancy, was thrown open for a public assembly—for that extra-special Christmas party to the little unfortunates. Santa Claus was there, the same old peach of a Santa who had come to town two months before, and so were the pony that did tricks and the cageful of monkeys and the juvenile orchestra. The guests came in squads and platoons and companies. Some of them,



In that month enough airplanes were built in Omaha to equip a young A. E. F.

who couldn't otherwise have been present, came in taxicabs, sent for them by Burgess-Nash. It was a glorious affair, and uproarious.

And finally, this crowning touch, this bit of inspired finesse that only a woman would think of: With the party at its height, one by one and stealthily, the Burgess-Nash delivery trucks slipped out of their garage, loaded up those wonderful Christmas boxes, and sped away to the homes of the guests. There they left the boxes and then slipped quietly back to their garage. The party was over. The children went home, flushed of face, hoarse of voice and all tired out. Then —surprise! The Christmas boxes were waiting for them.

And now to return to the viewpoint of the cash register. Your practical-minded merchandising manager is inclined to look askance at what he calls "stunts." Christmas parties and all that sort of thing are all right, he will concede, but stunts will not sell goods the year around. Suppose Christmas actually can be stretched out to two months, how about the ten other months on the calendar? Juvenile merchandising may be all right, he will hold, but any plan of merchandising ought to be constructive.

Miss Marston of Burgess-Nash agrees with that contention, agrees whole-heartedly. But she has an idea that a plan of merchandising that begins to operate when the individual juvenile is born is fairly constructive. The arrival of the stork in Omaha is regarded as bringing a new customer for Miss Marston's store. She and her assistants watch the birth columns of the Omaha papers. A notice beginning, "Born to Mr. and Mrs.—" is the automatic signal that starts a self-propelling procedure. There goes out through the mails a bit of greeting, along with a tiny, card-form questionaire, addressed to the parents of the new citizen. The questionaire, when filled out with the baby's name and the names and address of the parents and returned to the store, entitles the brand new customer to a gift from the store. The gift, always a useful and dainty thing, is selected by a woman.

That questionaire card goes into a file in the store's advertising department. At the end of its first year in the file the card reappears automatically. Baby's first birthday has arrived. Again Burgess-Nash communicates with the parents, this time through the medium of a little letter that is headed, "Baby's First Birthday," carries a message of congratulations and good will, and concludes with this: "Again, upon this important occasion, we send best wishes and enclose a card, which, when presented at our store, will entitle you to a little present that Baby will enjoy."

Miss Marston calls that sort of thing "keeping track of the youngsters." And how she does keep track of them, not only when they are brand new, but when they are older! For instance, there is her card file of available entertaining talent. This is a compendium of information that is made up from talks with school teachers, from careful reading of the newspapers, from observation at children's musicales and even from vigilance over the local vaudeville theatres. In that card index, for instance, are listed the performing pony and the cageful of monkeys that helped Santa Claus stage the Christmas party last December.

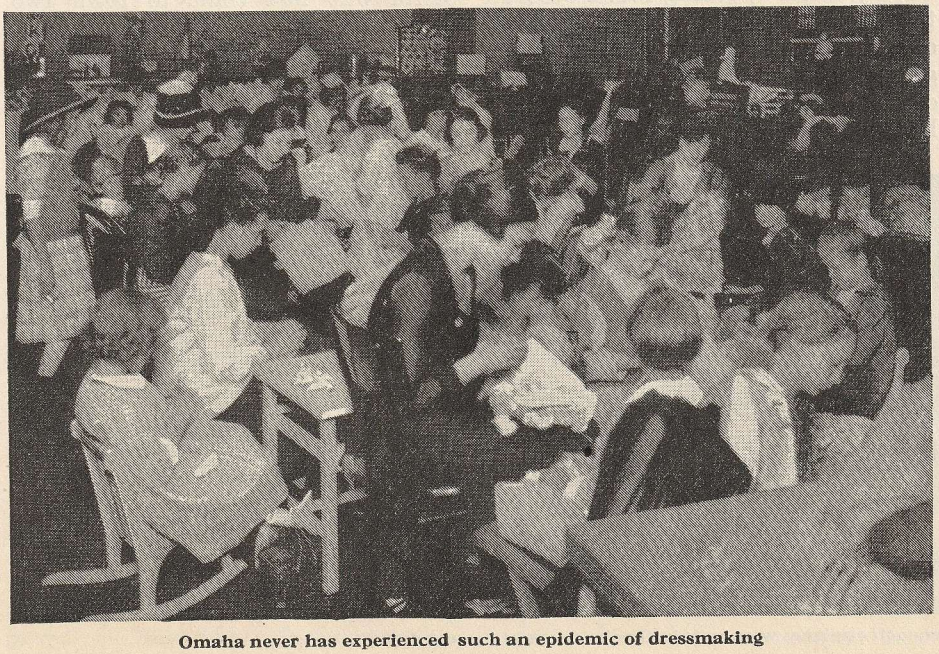
In that same card index, as another example, are listed the names of four little dancers, four little butterflies, who live in Omaha and who, for Miss Marston, will do 'most anything. They danced for her at the store last winter and they drew tremendous crowds. On one magnificent occasion they even appeared as models. Upon that never-to-be-forgotten occasion they didn't have a thing in the world to do but put on Mina Taylor Junior dresses—and such lovely dresses, too! —and just wander around the store and visit with the patrons. They rode up and down in the elevators, were bowed to by lordly floorwalkers and were fussed over, tremendously, by feminine customers. They sold no Mina Taylor Junior dresses, but the Burgess-Nash Company did.

It was that card index, too, that furnished valuable information for the girls' dressmaking contest of last summer. Announcement of the contest appeared in the Burgess-Nash advertising space in the newspapers. The announcement carried drawings of Mina Taylor Junior dresses. The juvenile seamstresses of Omaha were invited to copy the pictured frocks in dresses for their dolls and to enter their handiwork in a contest in which the prizes would be Mina Taylor Junior dresses for the dressmakers. Did they accept the invitation? Omaha never has experienced such an epidemic of dressmaking.

AS a matter of fact, juvenile dressmaking attained such a momentum during that contest that when the contest closed the dressmaking refused to stop. Little girls still wanted to make doll dresses. Very well, said Miss Marston, we'll bring them here to the store and let them make doll dresses to their hearts' content. They came and they brought their dolls. The Burgess-Nash Company furnished the materials—remnants from the factory where Mina Taylor Junior dresses are made—and assigned a squad of young women to act as dressmaking teachers. Dressmaking days have now become an institution. On dressmaking day the youngsters, each clutching a doll, are waiting outside when the store opens in the morning. Their mothers are waiting with them.

In the card index is carried the name of Felita Hensen, aged eleven, undisputed story-telling champion of the Middle West. Felita reads stories. She reads fairy stories, school stories, Girl Scout stories, Polyanna stories, tales of stirring adventure; and she tells those stories—and improves upon them. Some of the wondrous stories that she tells, she smilingly admits, she just makes up in her head. But for complication of plot and sheer thrill of interest, the ones that she makes up in her head far surpass the ones that she reads in books. Felita Hensen, it appears, is the American Daisy Ashford.

Felita, too, is sweetly willing to perform for Miss Marston. Felita performs



Omaha never has experienced such an epidemic of dressmaking

(Continued on page 46)

The Eyes of Our Foreign Trade

Would You Export Soap, Stockings or Automobiles? Or Import Bay Rum or Shark Skins? An American Consular Agent Will Tell You How

By DANIEL HENDERSON

"WE'VE GOT to sell our goods abroad," Corbin said to Wayne, his partner. "Competition in America is too keen. We need new outlets for our goods. How do we go about it? It's all Greek to me."

"You can search me," said Wayne, "but I think our best bet is to get in touch with the Bureau of Foreign and Domestic Commerce. Maybe they can put us on the right track."

"Take this letter, Miss Cross," Corbin said. The stenographer began to write to his dictation:

> Bureau of Foreign and Domestic Commerce, Washington, D. C.
> Gentlemen:
> We desire to extend our market to countries outside of the United States. Can you give us the names of dealers in all classes of electrical goods in Europe, Australia, Japan and South America? Any information you can supply as to these markets will be appreciated.

Shortly afterwards they received an answer. It enclosed a list of agents for electrical supplies in the countries Wayne had mentioned and also furnished a special report by practical field experts who had investigated the opportunities these territories offered for the sale of American electrical supplies. Within a few months Corbin and Wayne received their first foreign order, and before a year had elapsed they were boasting to business friends of markets abroad.

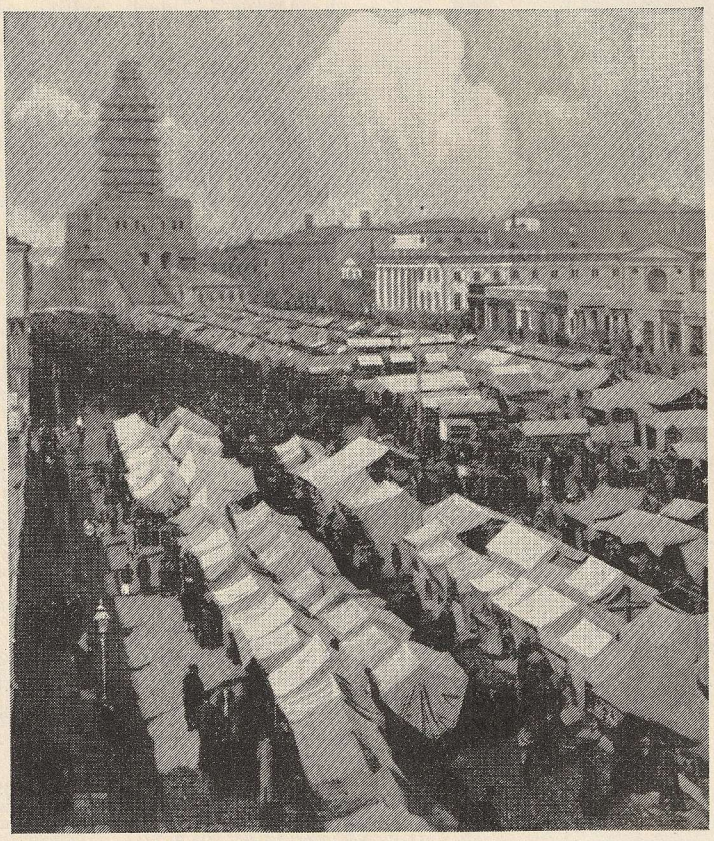


PHOTO BY UNDERWOOD & UNDERWOOD

The great market at Moscow

Within recent months one of the investigators employed by this bureau brought together the agent for an aluminum company in Pennsylvania and the purchasing agent of the Sociedad Hidroelectrica Espanola, of Madrid. As a result of the negotiations the American concern obtained a contract amounting to $750,000. The bureau's representatives, in the face of English and other European competitors, were also able to obtain for an American metal company an order for $500,000 worth of copper wire.

Another attache of this bureau was sent to Shanghai, China. A few months after his arrival he helped to organize a new American bank as well as a Chinese-American bank. He found a scarcity of cotton goods, due to the war. China possessed plenty of raw cotton and an abundance of cheap labor. Machinery, however, was lacking. He communicated with American machinery manufacturers, and as a result equipment for ten cotton mills, costing millions of dollars, was bought in America and installed in China. He also helped to establish an American tannery; was active in the sale of American cars and railroad equipment; aided American architects to obtain building contracts in China; and with the aid of a motion picture outfit exhibited a series of American industrial films to Chinese business men, acquainting them with American products and methods of production.

Another investigator has recently returned from a study of the jewelry and silverware markets of Latin America and has supplied the jewelry trade of the United States with valuable information as to the requirements of our neighbors in the tropics. Four lumber investigations were made by the bureau's timber experts in Europe and the information brought home by them to American lumbermen is resulting in improved plans for reducing the loss in stumpage and for eliminating other wastes. For American chemical industries the bureau sent an expert to study conditions in European countries. He returned with a valuable forecast of after-the-war developments. American mining interests have watched closely the recent careful investigation of the bureau's mining expert into the mineral resources of China. Another investigator traveled 35,000 miles to report to American business men the transportation and port facilities in the Far East. Hundreds of similar examples of the activities of our trade scouts abroad could be cited.

Thomas W. Lamont, of J. P. Morgan & Company, sounded the note to which American business will advance when he said on his return from a commercial mission to Siberia, China and Japan:

"There is a tremendous market in the Far East for American products. That part of the world bids fair for the long future to be the greatest foreign outlet in the world for American enterprise if properly developed."

Fortunately for American business, when it awoke to the need of thus developing its world trade, it found that foresighted statesmen had already provided the machinery.

In 1912 Congress created the Bureau of Foreign and Domestic Commerce. Its duty was to be the collection, arrangement, classification and distribution of statistical information concerning opportunities for world trade and to foster, promote and develop the various manufacturing industries of the United States, and markets for these industries at home or abroad.

Since 1842 one of the duties of our consuls has been to send home for the benefit of exporters reports concerning the opportunities and facilities for the sale of American goods in the countries where they are stationed. When the bureau was established, to it was assigned the duty of assembling and distributing these consular reports. Thus the consul at Nassau writes of



PHOTO BY BROWN BROTHERS, NEW YORK CITY
Delivering an American piano in Pernambuco, Brazil

Nassau's shipping and harbor facilities and of the requirements of its people.

The consul at Aleppo, Syria, informs American firms that the catalogs they are sending into that market are confusing to the natives and suggests ways for making them more effective. The consul at Christiana, Norway, reports on an industrial fair held in that city; while the consul at Foochow, China, writes instructively of the development of the camphor industry there.

Thus in every port in the world these consular agents are paving the way for the sale of American goods. So far as foreign markets are concerned, they are the eyes of American industry.

Engaged in similar work are our commercial attaches, stationed at Paris, Madrid, Rome, The Hague, Copenhagen, Rio de Janeiro, Buenos Aires, Mexico City, Pekin, Tokio and other places. These are placed by the bureau, through the Department of State, at our embassies and legations and fill the office of assistants, on commercial matters, to the ambassador.

Often there are times when the latter is glad to consult over some trade problem with a man who has had special commercial or economic training, and the commercial attache supplies this need. The attache, because of his practical knowledge and close touch with American business men, has proved his worth over and over again in protecting the interests of firms at home. Many an American business man traveling abroad has been benefited by the advice and assistance of these officials.

The bureau also employs traveling investigators who bear the title of trade commissioners. There are, for example, several of these now in Great Britain who make their headquarters in the office of the commercial attache, and work under his direction. These men are specialists possessing technical experience in certain lines of industry. They make exhaustive trade investigations for various lines of American business. Before beginning their work they call on the principal concerns in the industry for which they are to make a report, and when their inquiry is finished they make a personal tour of the industry at home, bringing facts and figures that will enable the manufacturers of America to extend their markets to the contemplated foreign fields.

From these three sources about 40,000 commercial reports come to the bureau through the Department of State. These are edited and issued to the public at a price that merely covers the cost of compiling and printing. A glance at random through these reports shows the thoroughness with which their facts are gathered, the difficulties that must be overcome, and above all the romance of developing world markets.

Take, for example, Vice-consul Digby A. Willson's report on the American catalog sent to Aleppo, Syria. How full of helpfulness this is:

> Attention has been brought to the Aleppo consulate by various local importers and commission merchants concerning the practice adopted by American manufacturers and exporters in relation to the make-up of catalogs and price lists sent to this country, which, while describing the articles offered for export to Syria, are prepared without taking into consideration the buyer's ability to understand them.
>
> As an example, let us take the catalog issued by an American manufacturer of toilet articles. The catalog consists of a large sheet of paper containing photographs of articles such as shaving soap, toilet water, barber's soap, etc., and under each photograph the number of the article is given. The price list accompanies the catalog, but upon investigation the price list is found to contain no numbers corresponding with numbers in the catalog, but only the names of the various products. This method is extremely difficult for buyers to comprehend, especially when the catalogs are printed in English, a language not understood by them. Further, in many cases, the photographs of the articles are taken of side views and the names of same cannot be read.

One can imagine an automobile manufacturer scanning with pleasure a report like the following, received from Consul K. S. Patton, at Belgrade, Serbia:

> It is estimated that 100 cars have been imported during the past year. Of these, at least three-fourths are of American origin and belong to the category of low-priced, high-powered cars. A conservative estimate places the number of passenger automobiles to be absorbed by this country in the next twelve months at 400. This is exclusive of cars for government purposes.
>
> Very high prices are being realized on both new and secondhand cars. American relief organizations which are closing up their work in Serbia have sold cars which have had several years' service at prices approximately the original costs.
>
> There is a market for American cars in this country, but sales cannot be made through catalogs and by correspondence. It will be necessary for American exporters to secure a local agent who will be in a position to import cars and sell from his stocks. American automobiles are undoubtedly the most popular in the local market.

When your boy sells your old newspapers to a junk dealer what becomes of them? Consul Spamer of Medan reports a use for them—a use of which possibly no one in America has dreamed:

> Trade in secondhand newspapers in the Sumatra East Coast has shown a decided increase during the last year and a half. The imports from the United States during the year 1919 were 33,767 pounds. There were 642,726 pounds accredited as coming from Singapore, but since it is a port of transshipment it is safe to say that much of the imported paper from this point came originally from the United States and was reshipped to Medan by Singapore dealers.

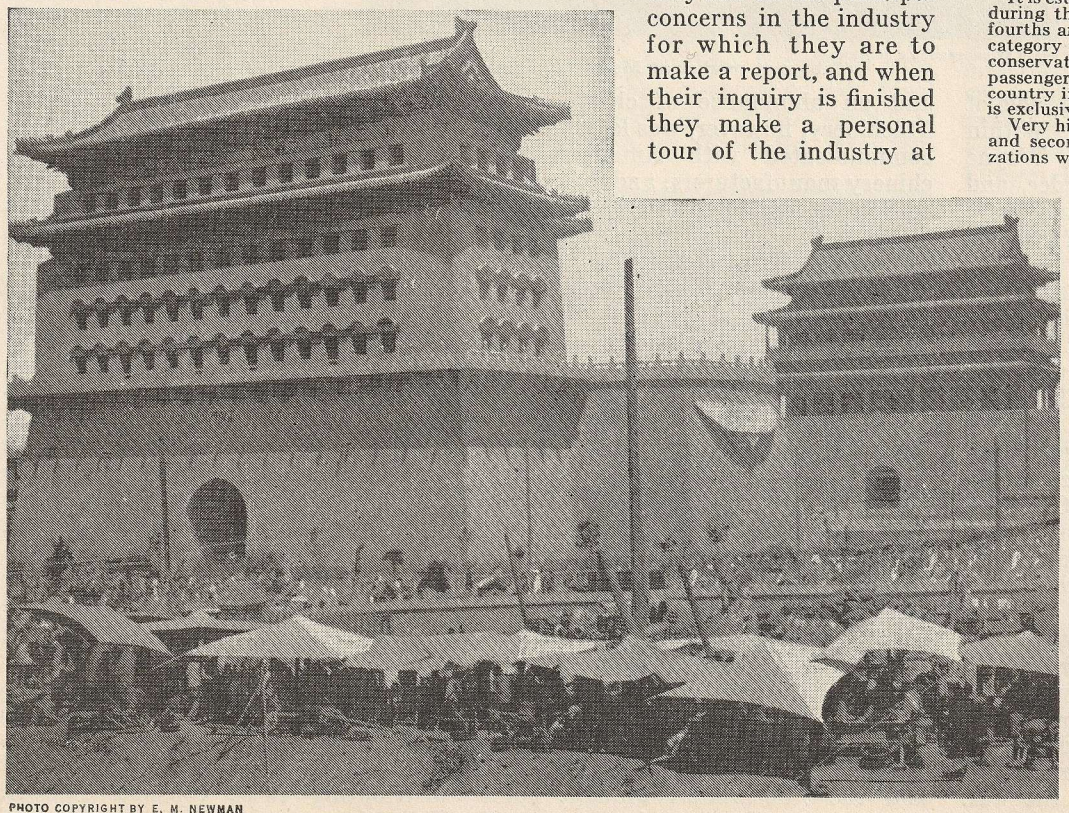


PHOTO COPYRIGHT BY E. M. NEWMAN
Chien-Mien and the great water gate at Pekin

These newspapers are largely used by the Chinese tradesmen for wrapping and packing goods for local delivery. The market demands clean, full-sized newspapers, without colored supplements, packed in bales of 250 kilos (about 550 pounds).

When the barber brandishes over your thinning locks a bottle of bay rum, do you reflect that it is a first cousin to the famous Santa Cruz rum? Such is the case—as the following report from the bureau shows. The report also reveals a possible opening for American capital:

The Virgin Islands have one industry that is unique and unrivaled. The finest bay oil and bay rum in the world comes from the islands of St. John and St. Thomas. The essential bay oil is extracted from the leaves of the tree by distillation and combined with rum (this rum comes from Santa Cruz, a neighboring island) to make the cheaper grades and with alcohol to produce the higher grades of bay rum.

The price of the essential bay oil and of bay rum has consequently been on the upward trend and there is practically an unlimited market in the United States, England, and the British West Indies for all the islands can produce. The industry, however, is unorganized and has never been exploited to its fullest extent. Properly developed it would greatly add to the annual wealth of the islands.

CONSUL A. E. Carleton, Medan, arrests us with these facts about the soap market of the Sumatra East Coast:

The business in toilet soaps for the local traders is not large, since the demand for the higher grades of soap comes almost entirely from the European and the better class of the Chinese. The natives desire a cheap, strongly perfumed soap. The cakes are usually small and the wrappers must be attractive; in reality the highly colored container has as much to do with the selling value of soaps as the quality and price of the contents. In one retail shop in Medan, American toilet soaps were priced at $0.48 to $0.60 for one-quarter dozen cakes. These prices compare very favorably with those from other countries.

American toilet soaps are well thought of here. America's strongest competitor is Great Britain, and when the relative prices and qualities are taken into consideration there would appear to be no reason why the United States should not only maintain its present position, but should increase its exports to this market. The American trademark is becoming well known throughout the city of Medan and the several flourishing cities and villages of the hinterland. The popularity of American trademarks is best evidenced by the increasing "over the counter" sales.

Consul Carleton, in another report, conveys to our stocking manufacturers the information that "the natives, especially the Chinese, are wearing socks much more than formerly." It appears from his report that a salary of $20 a month forms the dividing line between those who wear socks and those who go sockless. He concludes with the following suggestion on containers:

A leading importer who has a decided preference for American hosiery has pointed out that the general make-up of American containers is not sufficiently gaudy for the bazaar trade. It is undoubtedly a fact that the natives look at the containers before purchasing, the outside of the box being more important than the quality of the contents. This importer stated that each box ought to have some attractive colored picture capable of immediately attracting the native. The human element in these pictures is much more important than the picture of the manufacturers' plant or a bit of scenery.

That the Chinese of South Manchuria are eager to learn English and to acquire American typewriters is vouched for by Consul General A. W. Pontius, of Mukden, China. He writes:

South Manchuria is making rapid strides along commercial lines, especially since the termination of the war, and many foreign firms have opened branches in various commercial centers throughout this district. These firms naturally require a large number of Chinese clerical assistants familiar with the English language and the methods of foreign business houses. A knowledge of typewriting is usually required of applicants for positions in these newly established offices. The student class, which is very numerous, is fully aware of this fact, and students who intend to take up a commercial career at the expiration of their studies would also like to gain proficiency in typewriting; consequently a good demand could be created, provided both prices and terms of payment could be made to meet their means. The students of this district come mainly from the comparatively wealthy land-owning and farming classes and can well afford to purchase moderately priced machines.



PHOTO BY BROWN BROTHERS NEW YORK CITY
A shipment of American ink at Tokio

Sharks would appear to occupy a small place in the minds of American business men. Yet the consular eye misses nothing and from Consul William C. Burdett, Ensenada, Lower California, Mexico, we learn this:

The shark-fishing industry is becoming increasingly important in the Ensenada consular district. The Lower California shark, known locally as the dogfish shark, is from four to five feet long and weighs from 90 to 125 pounds. The fishing is usually done by individual fishermen working out from camps on land. The fish are caught on long set-lines, on which are 50 to 100 hooks baited with small fish or lumps of shark meat. These lines are secured to floats, and the fishermen visit the lines daily to remove the catch.

The fins are sold for consumption by Chinese in shark-fin soup. The liver is boiled down and shark oil rendered out; each liver gives an average of one gallon of oil. This oil is used in paints and as a leather preservative. The remainder of the fish is dried and made into fertilizer or chicken feed. The skins are not utilized, except for fertilizer. Frequently shark steaks are sold by Chinese in the district under the name of grayfish.

The large canneries operating fish-fertilizer plants in San Diego, Calif., are eager to buy shark, and the newly finished plant at Sauzal, Lower California, expects to specialize on converting shark into fish-meal fertilizer.

The motion picture industry is especially interested in the development of foreign markets. The helpful service in all countries rendered by the bureau to American film manufacturers is illustrated by a report made by Trade Commissioner V. A. Geringer Prague, in which he states that in the Czecho-Slovak market there are now 450 motion picture theatres giving 180,000 performances, and with an average of eighteen films seen by each theatre-goer. He estimates that these figures will soon be doubled. He also states that while the American films are almost universally acknowledged to be the best, only 12 per cent of those in use come from the United States. In statistics showing the amounts of films imported, Germany led in 1919 with 60 per cent of the total, while 14 per cent came from France. The projection machines are mostly of German make.

F. W. Allport, secretary to the Trade Commission at Vienna, reports that American films of the extremely sensational type are popular. "A snappy detective film filled with action and intense dramatic situation finds instant favor," he says, "but the drawing room and city must furnish the setting. Wild West films are not understood and not liked."

The following report from China suggests the possibilities of the industrial motion picture film as a substitute for printed catalogs·

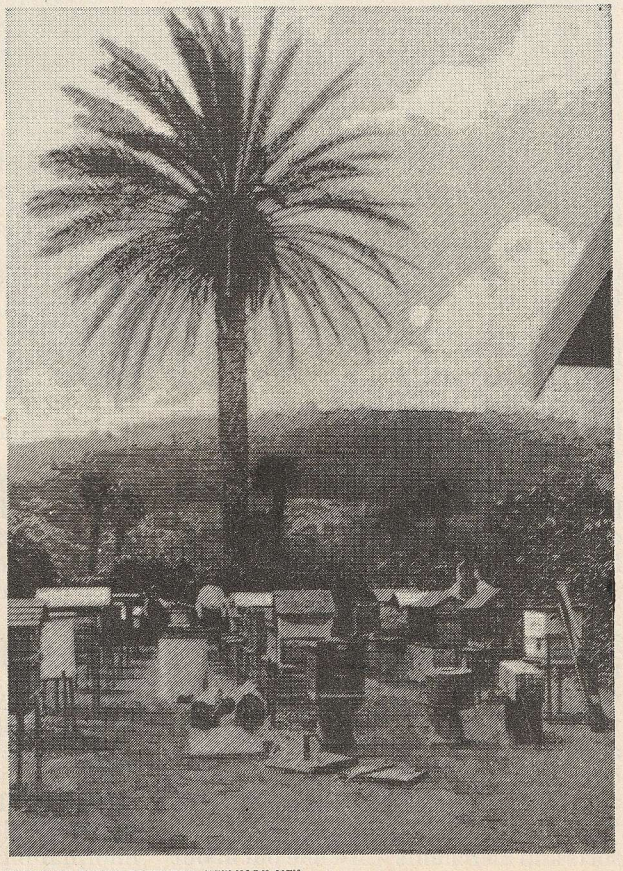


PHOTO BY BROWN BROTHERS, NEW YORK CITY
American beehives in an Algerian apiary

While the Chinese are not keenly interested in American photoplay films, it is not difficult to secure any night in the week a large representative audience of Chinese business men to witness the display of motion picture films depicting American industrial and commercial life.

The American commercial attache has been trying for several years to secure from American manufacturers and commercial organizations educational and industrial films for use in China. About 100 of these films have been collected and are being circulated over the country. The demand is far in excess of the supply, and several thousand of these films could be kept in circulation to good advantage.

When the Silk Association of America wished to convince the Chinese silk producers that it was to their interest to prepare the standard American skein, it decided that the most effective method would be through the display of motion picture films among the Chinese silk producers, showing how American silk mills operate, and how best to prepare the standard American skein. When the representative of the Silk Association of America visited Canton, the great silk center of the South, to show these films to the silk producers there, he had audiences of 1,000 to 1,400 people each evening for ten days. Hundreds of silk men came in from the country to see the pictures, and went back convinced of the great market possibilities which the United States offers for Chinese silk, if prepared to meet the needs of our high-speed machine looms. As a result of his visit, within three years' time 25 per cent of the silk of that section of China was prepared in the new way and substantially increased America's source of supply. A similar work was done in the silk-producing sections of Central China.

American manufacturing interests could well afford to defray the expenses of a man who would give his entire time to the circulation and display of American educational and industrial films in China. These films represent the most up-to-date American trade catalogs, and this is the only really effective way of carrying the message of the American manufacturers to people who speak a language entirely different from our own, who are receptive to modern industrialism and who want to be shown.

Naturally the trade commissioners, in pursuing their investigations, have come on many opportunities for the introduction of American goods. An engineering company in India wants to buy machinery for the manufacture of bricks and tiles; a merchant in the British West Indies wants to act as agent for a flour manufacturer; a commercial agent in Australia wants to represent an American maker of boots and shoes—these and hundreds of similar opportunities are discovered. They are at once reported to the bureau and are included in the daily commerce reports. Thus they find their way to the desks of the manufacturers at home and result in the placing of many valuable orders with those American concerns that are live enough to go after the business.

The director of the Bureau of Foreign and Domestic Commerce, in a recent address before the American Manufacturers' Export Association, predicted that the United States will soon enter on an era of world-wide commercial predominance. He showed that the great commercial nations of the past owed their foreign trade to the fact that they were situated at the centers of commerce—in other words, at the crossroads of trade.

America, he pointed out, is now at these crossroads. One of our doorways faces the Atlantic; another the Pacific; another the Gulf of Mexico; and besides, we have connecting links through the Panama Canal. Moreover, we have the ability, labor and improved machinery that makes possible economical mass production, so we can supply all the markets of the world with manufactured goods.

The task now remains for American sales managers and salesmen, cooperating with these government trade intelligence officers, to prepare to enter upon their world opportunities. Without the services of these business observers it would be necessary for American concerns that desire to develop foreign markets to keep their own expert representatives abroad at their own expense. The government, however, has considered that this work is its duty and is expanding its facilities so that American exporters are kept regularly and frequently informed of credit, exchange, political stability and other conditions affecting their foreign markets.

Merchandising Michigan

By D. S. KNOWLTON

"*MERCHANDISING* Michigan" is what the Michigan Tourist and Resort Association is doing in its office in Grand Rapids.

Now that may seem a rather peculiar business to be in; but Michigan has merchandise for sale, just as a department store has, and its customers are the thousands of people from neighboring states who spend their vacations in the Michigan playgrounds.

A department store advertises to get people to come into the store. Once they get inside the door, the chances are that they will buy—and no matter from what person they buy, the house will profit by the sale.

Now Michigan, one might say, is a big department store. Its merchandise consists of its rivers, lakes, beaches, forests, fishing, golfing, automobile roads, and the like; and the job of Michigan's ad man is to get people inside the state. If they once cross the line, the chances are that they will buy—they will spend both their vacation and their cash in Michigan—and no matter what particular resort or community they buy from, the state will profit by the sale. In volume of "sales" most of the various hotels, resorts and merchants will come out about even at the end of the summer's work.

Michigan's ad man is Hugh J. Gray, secretary and manager of the Michigan Tourist and Resort Association. A brief quotation from the pamphlet issued by the association will give its ideals and purposes, and the angle from which this merchandising job has been approached:

"Some of the representative owners and managers of resort property in western and northern Michigan, feeling that there were many thousands of people in territory naturally tributary to Michigan resorts who did not take advantage of the natural playground provided for them, decided to concentrate their efforts on the matter of inviting more people to come to Michigan; of furnishing complete and impartial information to guests, actual and prospective, and finally and not the least important, seeing to it that the guests of good old Michigan returned to their homes with the feeling that Michigan was a hospitable and friendly state, as well as all the other things for which nature has distinguished her.

"And thus we have the 'why' of the Michigan Tourist and Resort Association, which acts as the official host, information bureau and sponsor for its hundreds of members distributed over Western Michigan from St. Joseph to Mackinac Island and back into the interior to the thousands of inland lakes and those delightful breathing spots untouched by the hand of man except to make them more accessible and to accentuate their beauties.

"The Michigan Tourist and Resort Association is not organized for profit.

"It is supported entirely by its membership.

"It cannot accept any fee or remuneration from any inquirer to whom it may furnish information."

The association was started four years ago with practically no assets except the faith of its secretary and founders in its ultimate success. That that faith has been justified is shown by the fact that today the association has members throughout the entire state, from the southern line to the upper peninsula.

The majority of its members are men whose business profits by the tourist trade: resort owners, retailers in resort districts, hotel men, and the like. No member is accepted unless he is a reputable man doing a good, legitimate business, hence a membership in the association serves also as a recommendation. A membership may be obtained for $25 a year, but members are urged

to carry a number of memberships proportionate to the size of their business, so some members carry as high as fifty.

Last year the association spent $25,000 in advertising; this year it expects to spend $35,000. It is the manner in which this appropriation is spent that is of interest.

In the first place, bear in mind that the association is not advertising any particular resort or locality, but is advertising the State of Michigan—and that it backs up its advertising by free service and information to travelers and tourists.

Advertising reaches the public through four media:

1. A pamphlet of general information and interest concerning the playgrounds of Michigan.
2. Newspaper advertising in fifty large dailies throughout the central South and West.
3. Advertising in travel information bureaus.
4. A double-page color spread in every automobile blue book in the United States.

Now this is what happens:

Jonathan Jones, of Cincinnati, reads one of these ads and writes to the association in this wise:

"I believe I would like to go up into the upper peninsula this year. Are the roads good enough so that I can take the whole family in my machine? Where is a good place to stay when I get there, and just how do I reach it?"

The association immediately replies by letter, specifically and truthfully answering the questions about roads and routes, but giving only general information regarding resorts and recreation grounds. But immediately all the members of the association in the upper peninsula receive word, through a bulletin of the association, that Jonathan Jones of Cincinnati is in the market for a place at which to spend his vacation. Whereupon any resort owner on the peninsula, if he is on the job, may himself write to Jonathan Jones, setting forth the advantages of his particular establishment and locality, and sell him if he can.

Thus does the association maintain its impartiality, and thus does it furnish its members with A1 prospects for business. In short, the association, through its advertising, brings the customer to the point of entering Michigan's department store; it is then up to the individual clerks—the resort keepers—to sell him.

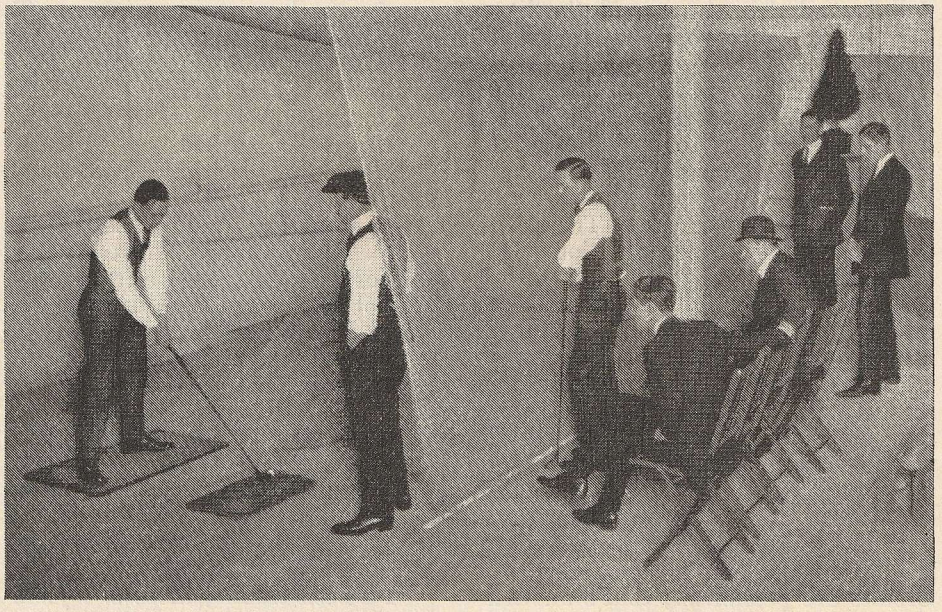
Thousands of letters of inquiry come into the office of the association in this way every summer. Every one is individually answered, and every name is turned over to members of the association by means of the regularly distributed bulletins. It sometimes happens that a single prospect for Michigan business may receive fifty different solicitations as the result of a single letter of inquiry to the association!

The difficult thing about building up the organization, Mr. Gray says, was to get the small resort owner or retailer to understand how he could benefit by advertising in which his own name, business and location were not even mentioned!

The 1920 general advertising folder, for instance, consisted almost entirely of illustrations—the kind of pictures that make a man hunt up his last year's bathing suit and smash the chandelier with his golf clubs. But there is practically no mention of specific places, hotels or resorts, except as titles to the pictures. This general folder merely whets the appetite. It is up to the individual member, upon seeing the name of the prospect in the bulletin, to advertise his own specific location and resort. As soon as the small resort owner understands the why and wherefor of the plan, he signs up for a membership and orders a typewriter and stationery.

That is why this plan is more than an advertising campaign; why it may be called, in the truest sense of the word, "Merchandising Michigan."

For the Golf Trade



EARLY IN JANUARY the Metropolitan Clothing Store, of Dayton, Ohio, began looking around for something different to help increase sales of men's clothing. When John Lauber, the store's advertising manager, learned that Joe Nicoll, professional golf instructor at the Dayton Country Club, was looking for a suitable downtown room in which to give private lessons, he arranged a conference with Mr. Nicoll. As a result an unused room in the basement of the store was cleaned up and fitted with suitable lights. A special canvas background and heavy netting were suspended from the ceiling, and the indoor golf course was ready for business.

Beginners, as well as older players, drop in once or twice every week for instruction. Regular clubs and regular balls are used, the balls being driven against the canvas from an ordinary cocoa door mat. These mats have saved many clubs from ruin, especially on Thursday afternoons, which is consecrated to women beginners. The canvas background contains nine large pockets, each of which represents a distance that the ball might be expected to travel on a regular course.

This indoor golf course appealed to the Metropolitan for two reasons: the management wanted to draw a good class of men to the store, and at the same time eliminate any attraction that might encourage loafing; it also intends to install a complete sporting goods department at some later date, and the indoor course is a step towards the attainment of that purpose. The store has handled golf clothing for several years, but the idea now is to get local players to think of this store when they think of golf.

As the beginner leaves the room after a lesson, wondering whether he will ever get both form and force into his swing, he sees a neat, hand-lettered card which suggests that he can get "Perfect Freedom of Swing in one of our Golf Suits." Perhaps his coat *is* a bit tight; he might as well look at those suits on his way out—and the only exit is through the store.

Doctor Credit and Mr. Sales

Can a Man Sell a Firm's Credit Policy While Selling Its Goods? "No," Says One Executive; Another Says, "Why Not? Our Men Do"

By WILLIAM C. CAMPBELL

THE COMPANY TREASURER turned away from his visitor to talk to his assistant, who had come in with the papers of an account.

"Refinancing—that's the only thing I can see for them," the treasurer told his lieutenant. "This way, for instance."

He scribbled figures on his scratch-pad; he and his assistant rustled around among the papers; the two of them talked in low tones about such things as two hundred and fifty thousand dollars and debentures and the like. Finally they surveyed what they had done.

"About like that," the treasurer said. "We'll work it out in more detail and submit it to 'em next week."

"Yes, sir," the assistant said; and he gathered up the papers and the scratch-pad and went out. The treasurer resumed the conversation with his guest:

"As I was saying, I've never been sold on this idea of making credit men of the salesmen. The first reason why I am against it involves the subject of temperament. A salesman is a salesman by temperament; a credit man is a credit man by temperament. The two temperaments are as opposite as the poles. Look at it in another way, in the way of chemical action. Selling is optimism; that's one element. Credits are pessimism; that's another element. Put even the smallest amount of the second element, pessimism, into a whole lot of optimism, and what do you get? A mixture? No, you get a compound, an entirely new substance.

"For my part, I'm perfectly willing to let my financial department do all the worrying over credits and collections that's to be done around here. We're specialists at worrying. Let the salesmen go! Let 'em sell their heads off, sell their samples and their overcoats, so far as I'm concerned. I'm perfectly content to sit back here at the brake and shut 'er down when the old machine threatens to go through herself.

"The salesmen of this company are out in their territories to sell the goods of this concern, and not its credit. Credit selling is outside their line. That's our business; we're the professional, specializing pessimists. Sometimes, and maybe not without reason, the sales department accuses us of injecting too much pessimism into our own specialty. Maybe they're right—but I remember a case that came up while I was manager of a plant that is now a subsidiary of this company.

"As manager I combined the functions of sales chief and credit man. It was back in the halcyon days of a few years ago when everybody who wasn't promoting a new manufacturing concern of some kind was thinking about promoting one. Charley Burns, one of my salesmen, came in from St. Louis, bursting with news.

" 'Well,' he said, 'I'm in velvet. I can live for the rest of my life on what I did last week.'

" 'How so?' I asked.

" 'You've heard of the J— Company, haven't you?' he said.

"Of course, I had heard of the outfit. Everybody in the trade had heard of it. It was to be a tremendous automobile concern, with a whale of a factory in St. Louis—a regular automotive colossus of the Middle West. It was still in the formative stage.

WELL,' Charley Burns said, 'I've landed the J— Company account. I've landed 'em for our stuff. And believe me, it's some sweet little account!'

" 'Tell me about it,' I said. Charley went on:

" 'I'd been trailing those J— Company birds for weeks. All the time they'd been telling me they weren't ready to talk about buying parts. But last Wednesday they sent word for me to come and see 'em. I went. I took with me everything I had, except the office furniture. I was set to go over the top and storm the works.

" 'But I didn't need to do any storming. They came to meet me with a white flag. They wanted our stuff. They didn't care a d— about prices. First they talked about frames. They want five thousand to start with; but they're planning on a schedule of twenty-five thousand cars a year. I gave 'em a price on frames. They said, "All right; we're sold." Then they asked about brake drums and step-hangers. I couldn't give 'em a definite price on the quantities they wanted, so they said, "Give us an estimate." I gave 'em an estimate, all right; and believe me, I made it high enough. They said, "All right; we're sold." And that's all there is to it. I've come in for some dope and I'm going back next week and sign 'em up.'

" 'Fine!' I said. 'But who's in this J— Company?'

"Charley reeled off a list of names that sounded like a section out of a financial 'Who's Who.' 'That's the crowd back of the company,' he said.

" 'But,' said I, 'I'm not so much interested in who's back of the company as I am in who's in it. How much money has this J— Company got in the bank?'

"Charley looked indignant. 'How should I know that?' he asked. 'Haven't I told you the names of the men back of this company? Isn't any one of 'em, individually, good for anything the company might buy from us?'

" 'Yes,' I said, 'individually is right. But this J— Company isn't any one of those individuals. It's a new thing, with a new individuality all its own. And personally, Charley, I don't like the look of that new individuality. Maybe I'm a pessimist, but on general principles I'd predict that any concern that starts in business by telling someone, "We don't care a d— about prices; we want your stuff," won't be in business very long.'

"Well, Charley went back to St. Louis, and soon after that our own new company was formed and I was brought down here to sit behind the door marked 'Treasurer.' I sort of lost track of the sales affairs of my original company. It wasn't until last Christmas that I saw Charley Burns again and asked him what had become of the J— Company.

" 'Oh,' he said, 'they blew up. They blew up before they got their factory built.' "

Specialize the business; let the credit department worry over credits and the sales department drive the sales; don't try to merge the two—that is the opinion of one school of thought on this matter of co-operation between credit and sales departments. But the credit manager of a paint manufacturing concern who talked on the subject to me wasn't concerned so much with opinions and schools of thought as with conditions.

"I don't know that all concerns face the same problem," this credit manager said, "but I'd like to have somebody tell me how to make our sales and credit departments work better in double harness. Here's a situation that keeps bobbing up:

"One of our salesmen goes into a town, a small town. He has, say, three customers in the town. To each

one of them he has been selling three or four hundred dollars' worth of paint at a time. But he's been doing some missionary work with one of those customers and has got him all pepped up to jump into a paint-selling campaign in the spring. Dealer and salesman sit down and together work up a whale of an order of goods, to be shipped some time after the first of the year. Mr. Salesman puts the order in the mails and jumps to the next town. That's when the fun starts.

"The order comes in to the home office. Before it goes out to the factory it comes across my desk. It calls for fifteen or eighteen hundred dollars' worth of paint—for a customer with a credit limit of maybe six hundred. What is the concern to do? We can do one of two or three things; but every one of them will be embarassing and any one of them may lose for us a desirable customer. What I want to know is: How can such a situation be made impossible? If somebody will tell me the cure I'll give him my bonus for this year."

The Lincoln Electric Company, of Cleveland, makes electric motors and electric welders. Its secretary and credit manager is J. W. Meriam. I talked to him about co-operation between sales and credit departments—asked him how he had brought it about in his own company.

"Gee," he said, "I don't know! Whenever I hear credit men talk about 'getting' co-operation from their sales departments they might just as well be speaking a foreign language, so far as I'm concerned. I don't know what they're talking about. I don't know what it means to lack that co-operation.

"I can't tell you why it is that the sales and credit departments of this company always have worked together. We've never done anything to create co-operation and we don't do anything special to keep it alive. It just exists, that's all.

"I wouldn't know how to do my work if I didn't have the help of the salesmen. Just picture our business. We make electric motors. On such a product as that, generally speaking, credits are easy; for the most part, electric motors are sold to big, well-established concerns. But we also make electric welders—and they present a different picture.

"Many of our welders are sold to individuals, men who learned to use electric welders in the service, maybe, or have learned the trade in some shop or factory. They've never been in business before; they have established no credit records. They decide to go into the welding business on their own. They ask us to sell them equipment that, for a single installation, involves a thousand or twelve hundred dollars.

"In such a situation as that, what good is a home office credit man? He has nothing but his books and his records. But the case isn't a book case, at all; it's a case of moral risk, of personality. And who is in a better position to judge that moral risk than is the salesman? How can you size a man up to best advantage—by writing letters to him, or by talking to him personally, looking him over, and maybe talking to persons that know him?

"The answer is so obvious that every one of our salesmen is a self-constituted credit man. He considers that getting the right kind of credit data on a new customer and keeping an eye on the credit limit of an old one is part of his job. He'd no more think of leaving the necessary credit information out of the data that accompanies an order than he'd think of leaving out the customer's name and address.

"If any of our salesmen feel that they're 'burdened' with duties not in the line of their specialty, I've never heard of one of them complaining. And, when you stop to think of it, getting a line on a man's credit isn't a job that calls for a great amount of time and work. A half-way observant salesman can get the information right in the course of his sales talk.

"Suppose, for instance, that the salesman is calling for the first time on a retailer. Say the retailer is a hardware dealer. The salesman, walking in and glancing around the store, can see many things that are pertinent to credit. On the shelves, for instance, he'll see somebody's paints. There's a lead to be reported to the credit man in the home office. In the showcases he'll see somebody's cutlery and some other concern's tools and on the floor he'll see some firm's wringers and another manufacturer's lawn mowers. There are more leads.

"An observant salesman, who knows anything about the line, can get a sidelight on the retailer's business from the very appearance of the merchandise. He can tell, approximately, how long some of the stuff has been on the shelves; he can arrive at an estimate of the dealer's turnover. That, together with a general size-up of the store, will tell the salesman pretty accurately just what sort of merchandiser the retailer is."

"But specifically," I asked, "just what is a salesman to look for?"

Mr. Meriam turned to his desk and brought forth a list of questions. The list was one compiled by William J. Walker, credit manager of the Louisville Food Products Company, of Louisville, Kentucky, and furnished to all salesmen of that concern. "These," said Mr. Meriam, "are some sound suggestions:

" 'First—Who is the manager of the business, and is he a capable man?

" 'Second—What is the policy of the concern in meeting local obligations?

" 'Third—Is it an old-established concern, or a new enterprise?

" 'Fourth—What is its local reputation?

" 'Fifth—Does the concern carry a large or small stock of goods and is the stock in good condition; or would it be subject to depreciation if placed on the market at a forced sale?

" 'Sixth—To what class of trade does the concern cater?

" 'Seventh—Is the concern up-to-date in its methods?

" 'Eighth—What condition, such as crop shortages, strikes and the like, would have an effect upon the business of the concern?

" 'Ninth—From what other manufacturers and wholesalers does the concern buy goods, and on what terms?

" 'Tenth—Taking all matters into consideration, what is your opinion of the concern as a credit risk?' "

Now, with due respect to the man whose views were expounded at the beginning of this article, business

Teamwork

MANY a credit manager, sitting at his desk in the home office of his concern," says Heber Outland, credit manager of the Cleveland Metal Products Company, "has been puzzled by sudden increases in orders from certain localities. In such a case, maybe, he has turned down an order that he would have approved if he had had some means of knowing the local conditions.

"Take the case of Flint, Michigan. Last year we had a sudden increase in the size of orders coming from retailers in Flint. Dealers who had been buying ten oil cook stoves at an order wanted fifty. A conservative credit man, in the dark as to the reason behind those increases, might have held up the orders. But the fact was that Flint was experiencing a building boom—such a boom as Akron, Ohio, experienced at about the same time. The demand for heating plants exceeded the supply. Gas could not be piped rapidly enough to the up-springing houses. Householders, in need of heating equipment, were turning to oil stoves.

"These facts were all known to our salesman on the ground. When he sent in his orders he reported the attendant facts. I approved the orders; and we sold a nice lot of stoves to Flint.

"Some credit men, and a good many sales managers, object to what they call 'burdening' salesmen with credit responsibilities. I can't see any evidence in our business that our salesmen are hampered in their sales work by any burden of credit duties. As a matter of fact, those of our salesmen who have the best collection records are the ones that have the best sales records."

executives of modern times seem to agree that a salesman should be something of a credit man. There are differences of opinion, it is true, as to the extent to which the salesman should be equipped with credit machinery and held responsible for credit work in his territory.

Fred T. Jones, assistant manager of the Cleveland branch of the H. W. Johns-Manville Company, has been, as he puts it, "on both sides of the fence." He has served as credit manager of the branch office of his company and as president of the Cleveland Association of Credit Men. Now, as assistant manager of the branch, he has charge of sales. Mr. Jones is opposed to "loading up" a salesman with credit responsibilities. Credits and sales, he believes, are separate functions of a business enterprise—functions that cannot be merged by mixtures, but that can be promoted by co-ordination. He minces no words when he identifies what he describes as the three primary causes generally to blame for the absence of that co-ordination:

1—Lack of proper definition of authority. In some organizations, Mr. Jones says, no one knows whether, on a question of credits, the sales department or the credit department is the superior. If a credit department has been set up to pass on credits, Mr. Jones believes, then the credit department should be the supreme credit authority.

2—Failure on the part of some salesmen to appreciate the fundamental principles of the sound granting of credit. This is a cause, Mr. Jones believes, that can be overcome by educating the salesmen.

3—"The personal coldness and lack of diplomacy on the part of many credit men." For this condition, Mr. Jones points out in an article in the *Credit Men's Bulletin*, "the remedy need hardly be mentioned—cultivate your social faculties; learn to catch the salesmen's and the customers' viewpoints."

Another man who has an opinion on Cause 3, as listed by Mr. Jones, is R. E. Hayslett, treasurer of the Hydraulic Steel Company, of Cleveland.

"The trouble," said Mr. Hayslett, "is that we credit men are inclined to become too technical. Perhaps that's natural. Our work is highly specialized. On one side of it, the side of statistics and records and reports, we are dealing with an exact science. We are prone, however, to become so deeply immersed in the scientific side that we forget that our work has another side—a human side. Too much stress upon the technical side, to the neglect of the human side, is bad for us, bad for our relations with our salesmen, and bad for our concerns.

"It's very easy for a credit man to be hard-boiled. The easiest thing he does is to turn down an account. It's not so easy to establish that an account that merely looks doubtful should be allowed. A credit man might brag that he didn't have one one-thousandth of one per cent of losses last year; but with that admission he would reveal himself as a mighty poor credit man. Credit work is constructive. The best credit man, we are coming to realize, is not the one who shows the lowest percentage of bad accounts but the one who, through the exercise of his constructive faculties, guides to the books of his concern the biggest volume of sound business."

Circumstances do more than alter cases; they change business ideas, business policies and business methods. Consider the credit example of the Cleveland Metal Products Company, of Cleveland. Until three or four years ago this Cleveland concern had a handful of salesmen selling the company's oil cook stoves, oil heaters and its cooking utensils to some 1,500 customers. A few of these customers were great oil companies, which bought the stoves in tremendous quantities and marketed them.

IT is difficult to imagine the magnitude of the task that confronted the executives of the Cleveland concern when they assumed the role of distributor to a trade already established. To do it, they first set up a nation-wide selling machine, a machine of branch offices and some 200 branch salesmen. Active accounts on the books increased in number; their number rose into four figures, passed twenty thousand, then thirty, and climbed toward fifty thousand. Credits became a new and bigger problem, a different problem.

"In the field—that's the place to handle credit work," the executives said. A branch credit manager went out to every branch sales office, took up a residence and began functioning. When he went he carried with him the home office credo of credits. One phase of his functioning was missionary work among the salesmen. That missionary work, that educating of salesmen in credit work, is still going on. The education, however, is not merely academic. Salesmen of the company are taught to practice what they learn and they are equipped for that practice.

"Our salesmen combine the two functions of credit men—credits and collections," said Heber Outland, credit manager of the company. "And those two functions, combined, are made just as much a part of every salesman's work as the selling of oil cook stoves and kitchen utensils.

"Consider, first, the matter of credit limits. With our plan it is a rarity for a salesman to oversell a customer's limit. The salesman knows just as much about every one of his customers as does the home office. He knows the condition of that customer's account. He knows exactly what that customer has been buying—knows the customer's past purchases down to a single stove. He knows, in fact, the detailed story of that customer's dealings with the home office, and he knows the story when he calls at the customer's store.

"But the salesman knows something that, we believe, is more important than that. He knows local conditions. He knows what the customer can anticipate in sales. Many a credit manager, sitting at his desk in the home office of his concern, has been puzzled by sudden increases in orders from certain localities. In such a case, maybe, he has turned down an order that he would have approved if he had had some means of knowing the local conditions.

"Take the case of Flint, Michigan. Last year we had a sudden increase in the size of orders coming from retailers in Flint. Dealers who had been buying ten oil cook stoves at an order wanted fifty. A conservative credit man, in the dark as to the reason behind those increases, might have held up the orders. But the fact was that Flint was experiencing a building boom—such a boom as Akron, Ohio, experienced at about the same time. The demand for heating plants exceeded the supply. Gas could not be piped rapidly enough to the up-springing houses. Householders, in need of heating equipment, were turning to oil stoves.

"These facts all were known to our salesman on the ground. When he sent in his orders he reported the attendant facts. I approved the orders; and we sold a nice lot of goods to Flint."

Salesmen of the Cleveland Metal Products Company are graded as to two things: sales and collections. In the eyes of the management of the company the one is as important as the other.

On the first of every month a general letter goes out from all branches, listing all past-due accounts, specifying the amount of each account and revealing the percentage of the number of accounts that has been collected by the responsible salesman. On the same day there goes out to every salesman a list of past-due accounts in his own territory, with the "dangerous" items marked with stars. The salesman carries this list with him, and consults it frequently, as he cruises his territory.

The salesman enters a town. His first assignment is a study of his list of past-due accounts in that town; he calls first on the customers named in that list.

(Continued on page 29)

Number 96-77—Check!

By FRANK LOOMIS BEACH
Auditor Hibernia Commercial and Savings Bank, Portland, Oregon

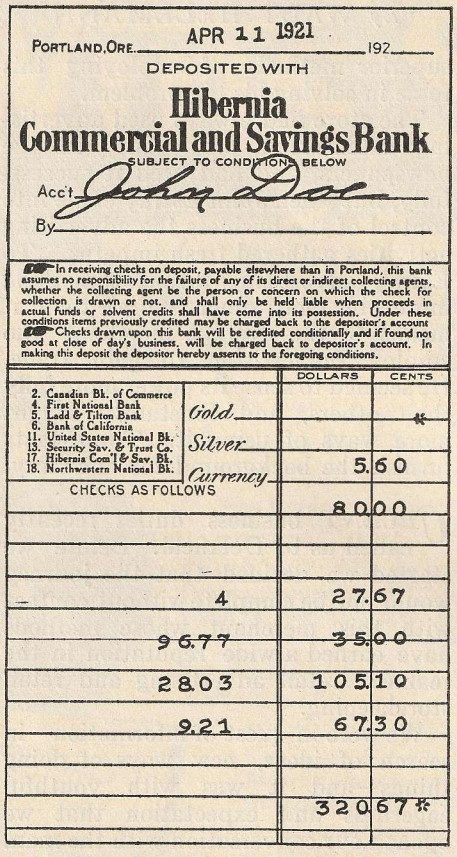
ONE OF THE CHIEF reasons for the popularity of checks as a means of making payments is the convenience with which the business man can convert out-of-town checks into cash at his bank. Think how few payments are made through the exchange of currency, except in retail trade and in pay rolls. In no other country are checks used so generally as in the United States.

To make this interchange possible each bank must maintain what is known as a transit department. Here the checks you have deposited are grouped with other out-of-town checks; then they are forwarded, either directly or through the Federal Reserve system, to a bank in the territory where they are payable. Every day the transit department of a small bank handles scores of such items, while in a larger bank the number will run into many thousands. Speed and accuracy are essential, yet the cost must be held to a minimum if the depositor is to receive satisfactory service with little or no charge.

Without a system for the quick transmitting of these out-of-town checks, business would be materially slowed down. Stores that wish to buy from firms at a distance would otherwise find complications and expenses arising in remitting. It is to the interest of the entire business world that these so-called transit items be handled without error and at a moderate cost.

One of the reasons why transit clerks yearn for the comparative peace and quiet of almost any other department of a bank is the fact that they are involved so frequently in a search to discover what customer deposited some particular check. Behind the wicket your deposit is caught up in a chain of machinery and carried swiftly towards the place of final payment. First, the teller counts the currency and silver you deposit, but if the accompanying checks are numerous he does not keep you or the line waiting; instead he accepts, temporarily, the total on the bottom of your slip.

Every ten or fifteen minutes the checks and deposit slips that have accumulated are collected by a messenger. To each batch a number is assigned; then it is hurried to the interior department for balancing. In the interior department the checks deposited are sorted in some half-dozen groups. In one pile are the checks



PORTLAND, ORE. APR 11 1921 192

DEPOSITED WITH

Hibernia Commercial and Savings Bank

SUBJECT TO CONDITIONS BELOW

Acct John Doe

By

In receiving checks on deposit, payable elsewhere than in Portland, this bank assumes no responsibility for the failure of any of its direct or indirect collecting agents, whether the collecting agent be the person or concern on which the check for collection is drawn or not, and shall only be held liable when proceeds in actual funds or solvent credits shall have come into its possession. Under these conditions items previously credited may be charged back to the depositor's account. Checks drawn upon this bank will be credited conditionally and if found not good at close of day's business, will be charged back to depositor's account. In making this deposit the depositor hereby assents to the foregoing conditions.

		DOLLARS	CENTS
2. Canadian Bk. of Commerce 4. First National Bank 5. Ladd & Tilton Bank 6. Bank of California 11. United States National Bk. 13. Security Sav. & Trust Co. 17. Hibernia Com'l & Sav. Bk. 18. Northwestern National Bk.	Gold		*
	Silver		
	Currency	5	60
CHECKS AS FOLLOWS		80	00
4		27	67
96 77		35	00
28 03		105	10
9 21		67	30
		320	67*

The numbers in the space under the heading "Checks as Follows" serve to identify the banks on which the checks are drawn. The number to the left of the decimal point represents the district in which the bank is situated and that to the right is the bank's individual number. No district number is required in the first example because the check is drawn on a local bank

on that bank; in another pile the checks on other clearing house banks; in a third pile the checks for out-of-town banks, and so on for the other groups.

The checks in each group are added and the combined totals, plus the cash received, must equal the total of all the deposit slips in the batch. Some twenty or thirty batches may be collected during the day from each teller. Proving in small lots makes it comparatively easy to locate errors, provided the depositors co-operate by listing items correctly on the deposit slip.

If the total of the deposit slips in a batch does not balance with the total of the checks and currency, then the machinery must halt until the difference can be found. If a single check for an odd amount is missing the error usually can be quickly located. But if two checks are gone or have been incorrectly listed, the clerk must identify the checks deposited with the items listed on the deposit slips. If the customers have been careful to itemize their checks by listing the bank number on which each check is drawn, it is not difficult to check off each item until the troublesome ones appear.

Every bank in the country has an individual number—for example, 24-17. The first number represents the city or state and the second identifies the institution. These numbers are printed on checks next to the name of the bank. So in order to identify the institution on which a check is drawn it is not necessary to write the name of the city in full, but merely to show this double number on the deposit slip.

Not only are numbers more convenient than names, from the standpoint of time in writing, but they have an additional advantage in that they can be written with an adding machine; then, too, they eliminate the danger of confusion between banks situated in different cities but having the same name. So in listing your checks on the deposit slips, your bank will be helped and the danger of errors will be lessened if the identifying number printed on the check is shown on the deposit slip.

Not infrequently a depositor will have a customer who claims to have paid a bill with a check of a certain amount. In order to trace the matter down the depositor asks the bank whether such an item has ever been deposited. If the information is on the deposit slip the answer can be easily given. Otherwise there is no record.

As fast as the batches are proved the out-of-town checks are turned over to the transit department. There they are sorted in accordance with the places they are to be sent for collection. When the checks are mailed out they must be accompanied by a letter of transmittal on which, once again, the bank numbers identify the items.

Before the transit clerks leave at night the total of the checks mailed out for collection must balance with the total of the out-of-town checks shown by the various batches.

If these thousands of items are to be handled quickly and correctly, differences must be easily located. Thus the depositor who assists by listing the items deposited not only wins the gratitude of every bank employee from teller to transit clerk, but also promotes his own interests.

Handshakes Direct By Mail

A New Family in Town; a Clerk's Promotion; the Birth of a Child—Through Personal Letters John Estray Cashes In on All Such Events

By WALT HELLMANN

JOHN ESTRAY, president and guiding hand of Elkins Brothers' clothing store, though well past the fifty mark, carries his years lightly. Folks who do not know his age usually figure him to be about thirty-eight or forty. His ability, talent and progressiveness in conducting his clothing business have won recognition for him not only in his own community, but in the clothing markets as well. He is active in civic affairs, an ex-president of the local Commercial Club, and a leader in several of the town's other commercial and social organizations; his personality is of the friendly, winning kind.

The Elkins store was established fifty years ago by two brothers, Estray's uncles. They were progressive merchants of the old school, and by earnest, conservative efforts had won a respected place in the retail section of Delafield and had built up a volume of patronage that had no equal in the city, or, for that matter, in the state. When they died their property and their business passed into the possession of our friend Estray.

At this stage of the store's history many folks believed that the business had seen its best days; competitors and some of the firm's respected old customers felt that the inexperienced Estray assumed a task beyond his capabilities; they thought the business would soon go down-hill—to the bow-wows.

As things stood, Estray did face a difficult proposition. Owing to a steady increase in the town's population and to improvements in transportation facilities, the center of Delafield's retail shopping district had gradually turned around to a cross street, and thus Estray awoke to the fact that the Elkins store no longer enjoyed the advantageous location of former days. For reasons obvious to him it was no time to move his business to another location on the favored street. His great problem was to keep his store and his merchandise in the public mind and to induce his customers and prospective patrons to travel the added distance beyond the town's main retail thoroughfare to his store to buy their apparel.

Estray had natural talent and soon developed into a good merchant, a keen student of conditions, and a shrewd buyer of merchandise; but his chief strength lay in his unbounded confidence in advertising and in his superior methods of employing this force in solving his big problem.

The store had always used advertising extensively, particularly in the newspapers, and had used it successfully, but when John Estray came into control of the business the advertising activities gathered fresh impetus. To Estray advertising meant something more—in fact, much more—than it means to the average merchant who employs advertising to gain trade. He seemed to sense its power more fully than others, and constantly sought more ways of using it. These facts furnish the background for our story.

URGENT business duties recently called us to Delafield. Before we started we decided that the journey would not be complete without contact with this merchant whose methods have earned a wide reputation in the realm of retail advertising and retail storekeeping.

We were in quest of information—in search of ideas, new ways of doing things—and it was with youthful eagerness and expectation that we opened our conversation with the man. To say it mildly, we did learn a few things.

A detailed resume of our interview with Estray would make worthy material for a book entitled "Hints and Helps for the Aspiring Merchant." To recount the whole story now would be a task too great, so we shall discuss only one of Estray's novel business-getting ideas—the one that made the deepest impression on our minds. This idea was unfolded when we asked the question: "Mr. Estray, what is the most important thing you've done in an advertising way to bring customers to your store in the face of the handicap your store has in the matter of location?"

"Gentlemen," Estray said, after a moment's reflection, "that's a hard question to answer. All of our advertising has that objective, and all of it helps, but there is no denying that one of our methods has been more effective than some of the others in building good will and attracting customers."

He turned in his chair to touch a button and summon Mr. Eastman, the firm's advertising man. After introducing us to this unassuming young man, Estray said: "Bob, bring in the 'praise letters' you've written today."

Eastman returned and with a twinkle in his eye he handed Estray a collection of twenty-five or thirty unfolded letters.

Giving each of us a batch of the letters, Estray said: "Look over a few of these, and then I'll tell you something about them."

We read them all, and here are verbatim copies of a few of them:

Dear Mr. Everett:

Our attention has been called to the fact that through earnest and constant effort you have earned a higher position with The First National Bank.

Congratulations!

Please accept our good wishes for quick success at the cashier's desk, and by the same token we trust you will have many opportunities to exhibit the talent and ability that are yours.

Very cordially,
ELKINS BROTHERS

Dear Mr. Williams:

Through the columns of this morning's Herald we learn that the result of the annual election of officers at the Press Club last night brought you forth as the president of this fine organization for the coming term.

Congratulations!

We are confident you will be an able successor to Mr. Harbison, and we want you to be sure that we wish you a happy and successful term of office in guiding your associates in interesting club endeavors.

Cordially yours,
ELKINS BROTHERS

Dear Mr. & Mrs. Watkins:

Through an acquaintance of yours we have learned today that your home has received the particular attention of "friend stork" and that he has presented you with a sturdy baby boy.

We hasten to congratulate you, and as a memento of the occasion we enclose with this letter a pair of "baby trousers." Preserve them, and when the little fellow is ready for his first pair of "real trousers," bring these to our Boys' Department (4th Floor), and we'll gladly exchange them for the real article—with our compliments.

With best wishes, we remain

Cordially yours,
ELKINS BROTHERS

Dear Mr. Delevan:

A mighty fine act you are putting on at the Bijou this week. Some of the boys from our store saw the show last night, and they mentioned to the writer that you were one of the "bright spots" on the bill.

Most of the folks here are "regulars" at the Bijou, and we are always eager to make the acquaintance of the players who entertain us.

Drop in to see us when you're out for a stroll through town. We're in the clothing business, as the letterhead tells you, but we're not writing just to draw attention to it.

Of course, if you are in need of good

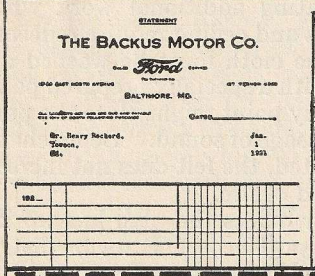
(Continued on page 38)

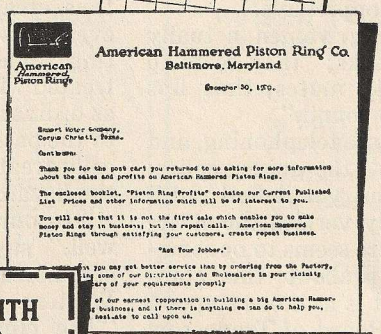
Addressograph Wins Sales

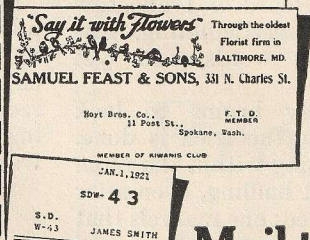


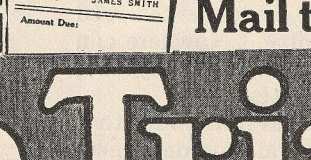
$57.50 F.O.B. CHICAGO

Also Foot, Motor and Automatic Feed Models









For These Business Fighters In Spite of "Buyers' Market!"

THEY were ready for this "Buyers' Market!" Frey & Son—fighting wholesale grocers, Baltimore! No line harder hit than theirs. But—

"Since business depression, our Addressograph has been going top speed. By its help, we have maintained our normal volume of sales and look on the Addressograph as a partner in the business."—FREY & SON, Wholesale Grocers, Baltimore.

"Buck up! The sun still shines! Buyers may strike but they won't stop eating." That's the kind of messages Frey & Son's Addressograph has been flashing to their dealers since Fighting Salesmanship replaced pink tea order-takers! Of course Frey dealers bucked up! Shot back orders! So will buyers if you go after them aggressively and frequently, with this $57.50 Ribbon-Print Addressograph. But, "how can you sell 'em if you don't tell 'em."

While others less prepared for the Buyers' Market have been crying for trade, Sherwin-Williams, Fred Mann's North Dakota Store and many more have been WINNING ORDERS with their Addressographs! Witness—

"Our Addressograph has enabled us to continue manufacturing washing machines while other plants have been closed for months."—D. M. COX, Sales Promotion Manager, Grinnell Washing Machine Co., Grinnell, Iowa.

Business Is Good RIGHT NOW If You Go After It!

"Our business increased 50% last year due to the Direct Mail advertising we did with the Addressograph. This year we expect as great an increase in spite of retrenchment by everyone."—D. M. ROBINSON'S DEPT. STORE, Alma, Mich.

And If You Want Orders Try It Free Send 30 names and addresses from your ledgers, telephone directory, or Dun's. We'll "type" them on "trial" Addressograph plates in exact typewriter type—and ship them with this $57.50 Ribbon-Print Addressograph. Use it for filling in sales letters—addressing circulars, price lists, etc. If you don't buy, return FREIGHT COLLECT. No obligation. Just good business.

No Other Device Has So Many Different Uses The same Addressograph reduces name-writing costs, errors, and speeds up your collection—payroll—shipping—dividend cost-keeping and other work.

United States Sales Offices and Service Stations

Allentown, Pa.	Chicago, Ill.	El Paso, Texas	New Orleans, La.	San Francisco, Calif.
Albany, N. Y.	Cincinnati, Ohio	Grand Rapids, Mich.	New York, N. Y.	Seattle, Wash.
Atlanta, Ga.	Cleveland, Ohio	Houston, Texas	Omaha, Nebr.	Spokane, Wash.
Birmingham, Ala.	Dallas, Texas	Indianapolis, Ind.	Philadelphia, Pa.	St. Louis, Mo.
Baltimore, Md.	Denver, Colo.	Kansas City, Mo.	Pittsburgh, Pa.	St. Paul, Minn.
Boston, Mass.	Des Moines, Iowa	Los Angeles, Calif.	Portland, Oregon	Toledo, Ohio
Buffalo, N. Y.	Detroit, Mich.	Minneapolis, Minn.	Salt Lake City, Utah	Washington, D. C.
Butte, Mont.	Duluth, Minn.	Newark, N. J.		

HOME OFFICE: 905 Van Buren Street, Chicago, Ill.
CANADA: 70 Bay Street, TORONTO—Ottawa—Montreal—Winnipeg

MAIL THIS COUPON WITH YOUR LETTERHEAD

To Addressograph Co., 905 Van Buren Street, Chicago, Ill.

- ☐ As it won't cost us anything nor obligate us to buy, ship on approval Hand Operated Ribbon-Print Addressograph for 10 days trial.
- ☐ Have salesman demonstrate Hand Addressograph he carries with him.
- ☐ Send samples of 1 1-4c Blank Plates and tell how we can "type" names, etc., on them in our office.
- ☐ Send new 1921 catalog and price list.

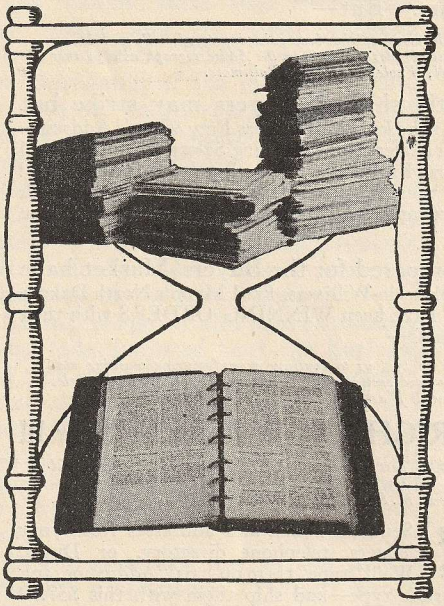
905(5-21)

Mail the Coupon or Phone or Write for

Free Trial Now!

POSTAGE
BUSINESS MAGAZINE
Letters, Circulars, Booklets, Catalogs, House Magazines—if prepared and used intelligently—can sell anything.
POSTAGE MAGAZINE TELLS HOW
$2.00 a year—12 numbers.
18 East 18th Street, New York
Direct-Mail Advertising and Selling

Ideas That Save Time and Money



Have you time to go through the periodicals you receive each week in search of new ideas for your business? There are ideas and methods in them that would be invaluable if applied to your business. You cannot afford to overlook them.

There's a 30 minute method of running over the practical ideas and methods appearing each week, not in a few, but in *every* publication. It's the

PRENTICE-HALL BUSINESS INFORMATION SERVICE

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Noisy Offices Made Quiet

By F. H. GRISWOLD

ANY business man who works in a noisy office will appreciate the practical value of what the Chicago office of the Western Union Telegraph Company has accomplished by making its quarters virtually soundproof. Where once there was an uninterrupted din that prevented employees from doing their best work and caused them to rush from the office at the close of the day with a sense of relief, there is now little more than a slight murmur like the drone of distant bees. One of the most aggravating causes of inefficiency has been almost, if not quite, eliminated.

This, it should be remembered, is the largest telegraph office in the world. The results of the change are nowhere more conspicuous than in the room where young women receive and transmit messages continuously by telephone. Usually there are about fifty operators; during the rush period there may be as many as 125. They are isolated by no booths, but sit close together, and all are talking.

Yet despite the presence of all the factors that might be expected to cause noise, all that the visitor hears is a low murmur. His first reaction resembles the feeling that comes to a city man, one long accustomed to unceasing noise, when he goes to a quiet spot in the country; the stillness seems for a time to be almost oppressive.

"Are those young women actually telephoning?" he asks; "they seem to be sitting there like mutes; their lips move but utter no sound."

"They certainly are telephoning, and they're hard at it," the guide replies; "just step closer and you'll find out."

The visitor easily verifies the statement. At first there seems to be something supernatural about this comparative silence. It is as if one stepped into the Chicago Board of Trade, saw the brokers wildly gesticulating, saw their lips framing words, and yet heard nothing.

One immediately begins to look around to see how the trick is done. To a person standing within the room the thing is almost baffling, even after it has been explained; one marvels that results so startling could be achieved by a means so simple. Nowhere can the amateur investigator see anything that affords the slightest clue.

The explanation lies in the fact that the ceiling and side walls are deadened, so sound cannot be reflected. It may not be generally known, but what causes the noise in the average office is the reflection of sound—the reflection from ceiling and walls. When sound cannot be reflected from any quarter it is instantly muffled. Experience has proved that it is the ceiling, especially in a low room, that gives back most of the noise. In the muffling operation, therefore, most of the attention was directed at the ceiling.

The ceiling in this room is covered with a layer of felt about two inches thick. The felt is held in place by cloth stretched between strips of wood. An outer cover of cloth is fastened to the lower side of these strips, thus forming an air chamber between the upper and lower layers of cloth. That appears to be about all, except that the cloth must be porous, so the sound can penetrate and lose itself in the felt. The side walls, too, are deadened with felt, but the felt is covered with plaster, hence one can see nothing out of the ordinary. So thoroughly is sound muffled, however, that the clicking of a regulation typewriter three feet away is scarcely audible.

The same method has been installed in the office of a big packing plant—an office in which are two hundred salesmen and more than a hundred typewriters. In this room, too, noise has been almost entirely subdued.

Those who have tried the method say that the chief disadvantage lies in the fact that the cloth collects dirt, thus creating additional work whenever walls and ceiling require redecorating. The cloth must be washed and treated with a specially prepared paint, as ordinary paint might close the pores to the passage of sound. Being chemically treated, the felt does not increase the hazard of fire.

"In our offices the plan has worked well," says Herbert Brown, district commercial superintendent for the Western Union Telegraph Company. "The elimination of noise not only promotes the comfort and welfare of our employees by removing one of the chief cause of nervous strain, but it reduces the danger of misunderstanding words and thus safeguards the transmission of messages."

When All Signs Fail

"What did the efficiency expert have to say?"

"He can't understand it."

"Understand what?"

"How we've made a success of this business. He says his investigations convince him that by the methods we have employed here we should have failed ten years ago."

Less Brawn, Cheaper Freight

(Continued from page 9)

saving the owners the wages paid to two regular workmen and occasional extra help.

A beet sugar company for years had been spending heavy sums to truck bagged sugar across its warehouse, where it was stacked by twenty-eight men working in two shifts. Some time ago a 200-foot sectional electric conveyor and a portable electric piling machine were put into service. Today two shifts of four men each do the work that once required twenty-eight. The conveyor is so flexible that it can be laid out in any length up to its maximum, not only for moving bagged sugar but also for transporting beet pulp and beet seed directly into motor trucks or railroad cars, thus speeding up the mill and eliminating two or three handlings, not to mention easing the labor of the reduced force of men.

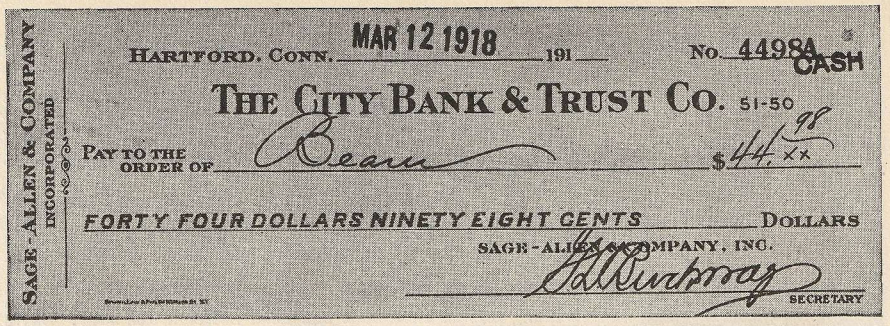
Devices in general use for inside work vary from the rolling types already mentioned to belt conveyors serving to handle vast quantities of small, loose parts within a department or between departments, and heavier conveyors of many sorts used in the assembling of machines or the moving of coal. A novel conveyor is an electric overhead trolley hoist of peculiar type used by the Cleveland Street Railway Company for sorting, counting and wrapping coins and tickets by the million and delivering them to their proper storage. This work was formerly performed by a large clerical force, and results were less accurate.

Armour & Company, at Chicago, are using fifty tractors on the thirty-nine acres comprising the packing plant. Each tractor hauls twelve trailers carrying a total load of six tons over distances varying from ninety to a thousand feet, with an average haul of four hundred feet. One such train operated by one man handles fifty tons a day at a cost so low that each train pays for itself in one year.

This little table shows the results of experiments to determine what can be done by a one-man electric tractor and by one man with a hand truck:

One man handling	Distance ft.	Time in min. Tractor	Truck
Nine bales of hemp	1000	3	54
Six carts of fish	1500	4	90
2000-lb. castings	180	½	30
20 crankshafts	300	1	30
Eight carboys acid	500	1	40
2000 lbs. nails	800	2	21
5000 lbs. baggage	900	3	45

In big factories and small ones electric cranes are doing work that could not be done in any other way. Great castings and entire locomotives are hoisted and carried as easily as a



It "Stumped" the World's Master Forger

THIS genuine check for $44.98, issued by a department store rated "AA1," was potentially worth thousands.

It was mailed to a Brooklyn wallpaper firm whose mail box was looted by confederates of a celebrated forger, head of a gang active for 15 years, and well known to the police, but who has eluded conviction.

The "master-mind" of forgery raised many of these stolen checks, that had been mailed by merchants in various states, to thousands of dollars. Then he tackled this one, applied acid, and changed the Brooklyn firm's name to "Bearer" so skilfully that no trace whatever of the original name and date remained. But he stopped at the two-color "shredded" Protectograph amount line, and realized only the paltry $44.98.

EXACTLY FIFTY ONE DOLLARS SIX CENTS

This is a specimen "shredded" line of the Protectograph Check Writer. Had the check also been written on a PROTOD Forgery-Proof Check, the forger couldn't have changed even the name.

An "ex" master-forger, that the police *did* catch, who is now in State Prison, has exposed some secrets of the trade in a little book called "Scratcher Sends a Warning." We will send it free to responsible executives only. Enclose letterhead or card showing business connection.

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crane lets down a magnet and picks scrap iron out of the dust.

Factory yards are traversed by storage-battery trackless trains, hauling goods between buildings, while locomotive cranes and gantries are constantly in service loading and unloading everything from light boxed goods to awkward scrap and even extending cables to help with the yard switching.

It is all a part of the great American effort to save time, money and labor. Handling material is non-productive at best. It never adds a cent to the intrinsic value of anything. Instead it always adds to the ultimate price. The more that superfluous handling operations can be eliminated, and the more that necessary ones can be speeded up, the lower will be the cost of living to us all.

How Much for Delivery?

In an attempt to learn how much it costs a department store to deliver a package to the home of a customer, the National Retail Dry Goods Association recently sent out a questionaire. The figures given in the replies differ widely and show that department stores are paying all the way from 5½ cents to more than 25 cents a package.

Thirty-three stores, members of the association, were asked how much it cost them. These stores, each of which does a business of more than $1,000,000 annually, gathered their statistics and sent in the results to the bureau of research and information of the association. The result, as shown by the bureau in a chart it has prepared, indicates that for fifteen of the thirty-three stores the cost of delivery per package is 12 to 15 cents. For eight of them the cost is 15 to 18 cents. It costs four stores less than 10 cents to deliver a package, two it costs 10 to 12 cents; two 18 to 25 cents, and two more than 25 cents.

The stores included in the list are scattered all over the country from Massachusetts to California, and from Washington to Texas. The statistics show the result of careful accounting and include practically every expense connected with the delivery of the package, such as the package collectors' wages, the shipping departments' wages, delivery department wages, freight and express packing supplies, gasoline and oil, electric light, depreciation, repairs, rental charges for space occupied by delivery department, loss, and uniforms for employees.

Those stores, however, that show a per package cost of less than 10 cents did not include in their reckoning such items as rental.

Results of the questionaire seem to indicate that it costs a bit more than 12 cents to deliver the parcel that the shopper asks to have delivered.

Doctor Credit and Mr. Sales

(Continued from page 22)

Now the salesman doesn't walk into the first of those listed stores, flash his list before the startled eyes of the proprietor and conduct himself like a deputy sheriff with a writ of attachment. Just as he is taught to be diplomatic in his approach to a sale, so is he shown how to be diplomatic in his approach to a collection. In his role of credit-man-on-the-ground he opens, usually, with a question.

"Mr. Ladderberry," he inquires casually, "have you mailed your check on that order I sold you in September?"

Never, in his approach, does the salesman so much as intimate that he knows the check has not been mailed. Instead, he confines himself to questions—learns why the check has been held up. Probably he gets a check; records of the company show that salesmen get remittances in eight out of ten collection calls. Probably—and if he gets a check—he sells the retailer another bill of goods.

So the salesman works throughout the day, selling and collecting. At the end of the day he makes up his day's detailed call reports. Every call goes on a separate form; and about one-half the blanks to be filled in on the form have to do with credits and collections. Is the customer's account past due? What is the amount? For how long has it been past due, and why? Did you get a check when you called today, and for how much? These questions, applied to every customer upon whom he has called during the day, the salesman must answer.

To keep him in intimate touch with past-due accounts in his territory, and to augment the information that goes to him in the monthly summary, the branch office sends to every salesman every day a list of checks received from customers in his territory. Thus he is enabled to keep his collection data up to date.

"Dangerous" accounts call for special treatment. Notified that a certain account has become "dangerous," the salesman knows that he is expected to call upon the customer within two weeks. He calls, talks with the customer, gets a remittance perhaps, and mails a report to the branch office. Then he "stands by," waiting for the branch office to reply and possibly send further instructions.

Mr. Outland says that the detailed reports of salesmen on collection matters have revealed to him some interesting things as to the causes for the delayed payment of accounts.

"The oddity of it is," Mr. Outland says, "that in the majority of cases, even with business conditions as they are right now, the cause isn't lack of money. Some of the strangest reasons

"Our Dictograph System is working beautifully, and we would not be without it for many times its value."

Read the rest of the letter.



The Coca-Cola Company

COCA-COLA BUILDING
ATLANTA, GA.

Oct. 2nd, 1920.

Mr. C. H. Lehman, Pres. & Gen'l Manager,
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With the dictograph we have found it possible to communicate with any person or department without the loss of a moment's time. In fact, the executive heads of the organization find that the various departments are practically at their fingers' ends.

We are very enthusiastic about the system. It saves a great deal of time for us and has been the means of co-ordinating the work of all departments so that maximum efficiency results. Our Dictograph system is working beautifully, and we would not be without it for many times its value.

Yours very truly,
THE COCA-COLA COMPANY
Per Harrison Jones
Asst. Sales Manager



"Distant Departments at Our Fingers' Tips"

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The Coca-Cola Company installed a Dictograph System which "..has worked beautifully, and we would not be without it for many times its value." (*Signed*) Harrison Jones, V. P.

The Dictograph System of Interior Telephones provides direct and instantaneous communication between persons and departments, regardless of the distances that separate them, while at the same time, the Dictograph Loud Speaking Master Station affords the executive the **right of way** or **executive control.**

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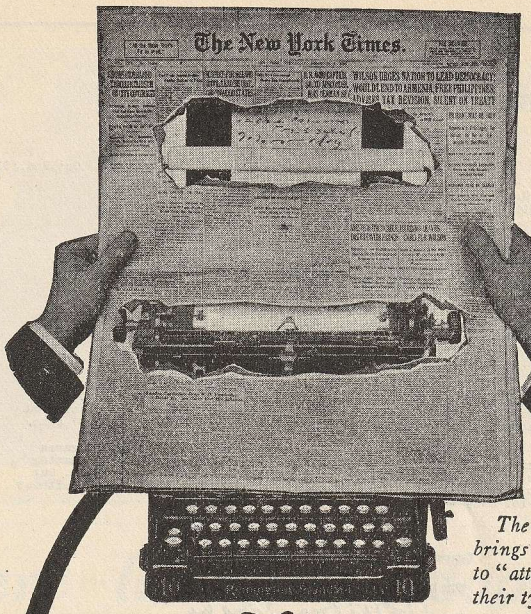

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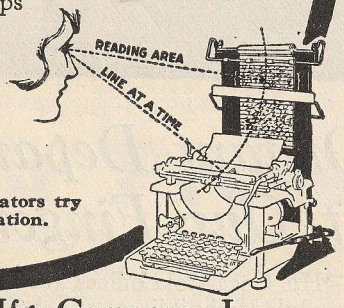

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come to light. A customer will say, for instance, that he's been so blamed busy installing furnaces that he's had to let some of the details of his business slide for a while. Another has been down with the 'flu,' or quarantined in his home because of chicken-pox. If our method of handling collections has taught me anything of value at all, it has been the fact that the reason back of a slow account usually is something entirely foreign to a disability, or even a disinclination, to pay."

Results of the method? I asked Mr. Outland about them.

"Well," he said, "on the purely technical side of credit work I can say that, in contrast with the average loss of one-eighth to one-fourth of one per cent in the hardware trade, our losses last year were less than one one-hundredth of one per cent. That's definite enough and the loss was small enough, I believe, to satisfy the most technical of technical-minded credit men.

"But the technical side isn't the side of credits, as revealed in our business, that interests me. I'm more interested in the human side—in the side that has to do with the relations between the branch office and the field force of salesmen and between our concern and our customers.

"Some credit men, and a good many sales managers, object to what they call 'burdening' salesmen with credit responsibilities. I can't see any evidence in our business that our salesmen are hampered in their sales work by any burden of credit duties. As a matter of fact, those of our salesmen who have the best collection records are the ones that have the best sales records. Throughout the organization there isn't a single exception to the rule that the man who is doing the best job of keeping up his collections is the same chap who is selling the most goods and making the most money.

"The customers, and how do they feel toward us? There's the interesting angle! Almost any collection method, you know, will produce some result. If all that a credit man had to do was to get the money, his job would be easy. But his concern aims to continue in business; it will always need to sell goods; the good will of its customers—some of whom lapse occasionally in their payments and require some sort of action—the good will of these always will be a valuable asset. How can payments be collected and good will insured? That's a question that worries the credit man.

"I don't know that we have found the answer. But this I do know: Of the customers of this concern against whom we find it necessary to force collection, we retain as customers ninety-five per cent."

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by showing each salesman his standing on this Movable Bar Chart.



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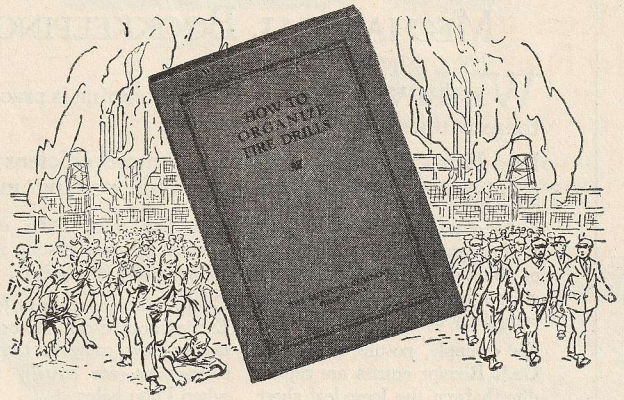

Protect Your Employees and Factory Against Fire Loss

Every 56 seconds there is a fire —1500 fires every 24 hours.

Five hundred of these fires occur in factories and loft buildings, taking their toll of human life and throwing hundreds out of employment. Yet many of these fires could have been prevented or stopped had the employees known what to do.

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The Right Shipment but the Wrong Railroad

By JOHN J. JENNINGS

AN acquaintance sends me the following query, the reply to which may interest other business men, since it covers a point that arises frequently. The letter follows:

"Several weeks ago I ordered from a manufacturing company a rather large quantity of goods, which we needed immediately, to be shipped by freight over the X railway, and in their letter of acceptance they stated that they were shipping the goods 'according to your instructions,' the letter says. As the goods did not arrive when they should have, I wired the company and inquired if they had shipped as ordered, and also wired the X railway to trace the shipment. The seller replied that he had shipped according to instructions, and the railway wired that no such shipment had ever been received. Naturally, I concluded that the sellers were 'putting one over on me,' and ordered the same goods elsewhere. Twenty-four hours after I had signed up a brand-new contract with the second party, the Y railway informed me that the goods had arrived, the first seller having shipped by the Y railway instead of the X railway as specified in my order.

"I am bound to accept the second order, and the first seller claims that I am bound to accept his goods, and on the ground that the Y railway was in a position to deliver them as quickly and cheaply as the X railway company specified in my order, and that I have suffered no damage. Kindly let me know if we can be compelled to accept the shipment of goods."

This letter raises a very interesting point, and my correspondent is perfectly safe in refusing to accept the first shipment of goods; the seller has no right of action for the refusal to accept. The law is well settled that in cases of sale where the buyer designates the particular carrier to whom the goods are to be delivered, then the seller cannot make a valid delivery under the contract unless he ships them by the designated railway, from the specified point, and by the specified route, so my correspondent is perfectly safe in refusing to accept the goods.

The rule mentioned above has been laid down by the Courts of Massachusetts, Louisiana, New York, Michigan, Minnesota, Pennsylvania, and Connecticut, and no doubt would be followed in other states when the point arises.

As Salesmen They're A1 Cooks

(Continued from page 11)

pudding—but the adage and its application both are obvious.

So much for the retailer and his visualized education. Now what of the retailer's customers and their education? Again the method is demonstration and again the demonstrator is the stove-maker's salesman.

The salesman arranges with the retailer for a public exhibition, in the dealer's store, of the science of cookery. Three days of advertising precede the event. The home office supplies the advertising; the salesman, on the ground, supplies the energy. He helps the dealer dress the windows of the store; he gets in touch, perhaps, with the teachers of domestic science in the high school; he deals again, but on a larger scale this time, with the butcher, the grocer and the baker; he sets his stage.

The public demonstration is a three-day affair. Mrs. American Housewife and her neighbors come to the store. They sit in rows of chairs and look on; they ask questions about the stove. They watch a mere man—and a traveling man, at that—bake bread and cake and roast meat and boil vegetables. They see him boil potatoes, whole and cut up and with the skins on and off, in the oven! Yes, sir, boil them for four hours! Can you imagine that!

They come to scoff, do some of these women. Many of them are skeptical. Boil potatoes for four hours? The very idea!

Out in a little town in Iowa a very self-sufficient-looking matron planted herself in a front row chair, right close to the stove, just as a salesman was starting a demonstration.

"I've heard about your boiling potatoes for four hours," she told the salesman, "and I've come to see for myself. I'm going to sit right here and see the soup!"

Sit there she did, until the end of the demonstration; but she saw no potato soup. Instead she saw the workings of an automatic stove, a stove that would cook her dinner while she did her washing on a Monday, or while she ironed on a Tuesday, or visited on a Thursday. At the end of four hours she saw the potatoes come out, whole and firm and cooked; she saw the rest of that "balanced" meal cooked as well as she could have cooked it herself. She tried to buy the stove.

And so it goes for two days. On the third day the demonstrating salesman relinquishes the center of the stage to someone in the dealer's own organization. Usually several eager understudies are ready to volunteer. They can run that stove! Why, anybody



How WINCHESTER Solved the Problems of Sales Records for Retail Stores.

The Winchester Co. selected Standard Registers to use with their systems because of adaptability to their requirements.

HOW to prevent errors! This is the problem that faces every retail merchant. One forgotten charge may mean the loss of a day's profit. And yet any system for handling these records must be simple, quick, infallible. It must take care of cash sales, C. O. D. sales, charge sales. It must provide for the customer who pays a deposit and returns later for the merchandise. It must handle the cash sale where the goods are to be delivered, or part of the order delivered. It must cover every possible sale.

Such a method has been developed by Mr. M. L. Rogers, in charge of the Sales Service Department of the Winchester Repeating Arms Company. It applies to all retail stores, big or little. It saves time and is error-proof. Let us mail you a copy of this report.

Standard Registers Have Opened a New Field for Economy in Business

This register has exclusive features which have revolutionized the use of manifolding devices. The paper has rows of holes in the margins. These holes are engaged by pins on the feed roll. The paper can't slip either way. The Standard Register guarantees perfect registration on one or more colors of printed forms without any adjustments. It is easy to operate. One turn of the handle delivers the sheets—automatically measured—all of them exactly alike in size. No cumbersome mechanism, no springs or wearing parts. It provides an easy, comfortable position for writing.

These features give the Standard Register an efficiency and accuracy never before approached in a manifolding register. No matter how many carbon copies of forms are used, all will be perfect copies, in absolute alignment.

Our Service is Free

If you are interested in the Winchester system for retail stores or in methods that will save expense, reduce overhead, give you better control of different departments and eliminate errors, just indicate on attached coupon the kind of forms in which you are interested and pin coupon to your letterhead. Our Service Department will provide you with samples of forms and suggestions that will aid in accomplishing the results you desire.

The Standard Register Company

66 Albany St., Dayton, Ohio

Standard Manifolding Systems

See the Holes Kant-Slip TRADE MARK

CHECK

PIN TO LETTERHEAD

The Standard Register Co.,
66 Albany St., Dayton, Ohio

Without obligation, send me booklet and samples of forms showing most modern methods of handling items checked below.

- ☐ Winchester Sales Systems
- ☐ Bills of Lading
- ☐ Express Receipts
- ☐ Invoices
- ☐ Shop Orders
- ☐ Purchase Requisitions
- ☐ Receiving Records
- ☐ Delivery Records
- ☐ Sales Records
- ☐ Stock Records
- ☐ Piece Work Records
- ☐ Departmental Orders
- ☐ Repair Orders
- ☐ Special Requirements

Save Your Waste Paper



PRACTICALLY every business house is daily disposing of large quantities of slightly damaged and soiled stationery as waste. Most of your present waste can be conserved and turned into scratch pads through the use of the

Golding Tablet Press

One of your clerks, in a few moments, can produce a quantity of pads. Reduces your stationery bill without robbing you of your waste paper revenue.

The Golding Tablet Press also blocks billheads, noteheads, letterheads and other office forms. Saves its cost in a short time.

Made in Two Sizes

No. 1 holds 2000 sheets any size up to 6x12 inches. No. 2 holds 5000 sheets any size up to 8½x16 inches. No. 1B is same as No. 1 but complete with bundling blocks. No. 2B also is complete with bundling blocks.

Shipping weight: No. 1, 40 lbs.; No. 2, 65 lbs.

AGENTS WANTED

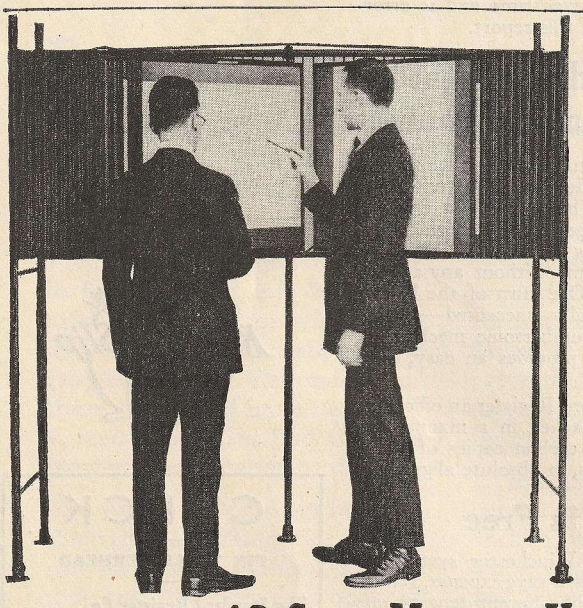
No Experience Needed

The Golding Tablet Press is simply and easily operated, and paper can be padded to any desired thickness by inserting a set of cardboard backs before applying cement to the edges.

Additional Appliances

Write for circular describing complete line of Golding products including Hand Printing Presses, Hand and Power Cutters, Card Cutters, etc.

Golding Manufacturing Company
Franklin, Mass.



ST. LOUIS MULTIPLEX
REG U.S. PAT OFF
MAP FIXTURES

48 State Maps at Your Finger Tips

This MULTIPLEX Map Fixture will keep you in close touch with your sales territory. The whole United States or any state is right before you and the map you want may be instantly found.

There is no stooping or straining because the maps are exactly at the right height for your comfort and convenience.

The MULTIPLEX shown above is equipped with twenty-six wings, size 28 x 28 inches, with maps mounted on map-tack board fillers or without maps.

If your sales territory is now limited, you can start with any number of wings and add more as your territory grows.

Our booklet No. 10 gives details of the above MULTIPLEX and other types. Write for it.

MULTIPLEX DISPLAY FIXTURE CO.
920 North 10th Street ST. LOUIS, MO.

can run it! And anybody can sell it. Hasn't George taken orders for four since yesterday morning? Thus, on the third day, so far as the maker's salesman is concerned, the demonstration runs itself. And thus, when the three busy days are over, the salesman can say to the dealer:

"Well, you've seen how the thing can be done; you've seen how easy it is and how convincing. From now on you can do it yourself. Put on a demonstration once a month, if you like."

There is a phase of salesmanship that is called service—if, indeed, salesmanship is not all service. "The greatest medium on earth for advertising," said the advertising man, "is the human voice. What the maker says about his product is important. But what he succeeds in getting other people to say about it is infinitely more important." The quality that induces "other people" to say favorable things about a product is partly an inherent quality that lies in the product and partly an attributed quality that lies in the manner in which that product is sold and made available for use.

Salesmanship may have sold you your motor car. But it is the service that is in the car and the service that is given by the dealer from whom you bought it that keeps you sold and keeps you bragging to your friends about your car.

Motor car service is common. But who ever heard of service on a kitchen stove? Every salesman of "Lorain" heat-regulated stoves knows about that sort of service; and he sees to it that every one of his dealer customers knows about it and realizes its possibilities. No dealer organization selling stoves, from the gas company in the big city down to the hardware merchant on Main street in a county seat, these stove salesmen tell their customers, can be too small or too busy with other things to give personal service on "Lorain" stoves sold to householders.

Again a typical case tells the story: A dealer has staged a demonstration. He has sold some stoves; he has recorded the names and addresses of the purchasers. The rush over, his demonstrator starts out on a house-to-house tour. The demonstrator—in this case, say it's a woman—calls at the first home on her list.

"I've called to see if your new stove is satisfactory," the demonstrator tells the housewife.

"Indeed it is satisfactory," is what the housewife usually says.

But the demonstrator asks to see the stove. She tests it. She inspects the finished products of its heat-regulated oven. She looks to the air mixers. Possibly she suggests some new way of

concocting a meat loaf or some intriguing refinement in the icing of a cake. Then she leaves.

Does the housewife advertise that visit, and does she tell her friends about her new stove? What are telephones for?

"And is that all there is to it?" I asked the sales manager. "Haven't your men even a sales manual?"

He smiled. "Only this," he said. And he handed me his cook book.

Can You Beat It?

The department store management denied it, and vehemently. The store detective himself, when questioned later, denied it, and loudly. The two New York newspapers that printed it admitted that the story couldn't be verified, officially. But both observed that it made a "good yarn," anyway. And here, boiled down, is the story:

A woman—well dressed, of course, for they always are well dressed in stories like this—entered the fur department of a big New York department store and let it be known that she purposed to buy some furs. She selected some, about $5,000 worth.

"Now," she told the department head, "I'd like to take these things home with me in my car, so that my husband can see them. He's an invalid. And, because you don't know me, I'd like to have you send one of your store detectives along."

That seemed fair enough. The furs —$5,000 worth—were loaded into the woman's sedan, along with her and her chauffeur, and a store detective was assigned to go with them. He went.

The car headed for a residence district. But, at a command from the woman, it stopped at the curb before a big, brick building, surrounded by much lawn and a high, iron fence.

"I'd like to stop in here for just a moment and then we'll go on," the woman told the detective.

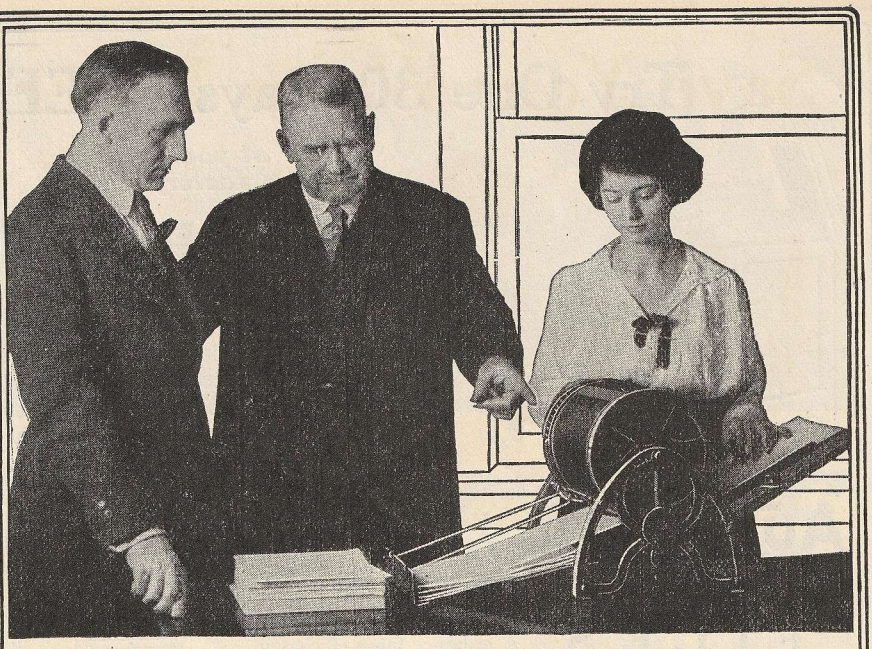
"Sure," he said, "go ahead. I'm enjoying the ride."

The woman went into the big brick building. What she didn't tell the detective was that the place was an institution for the incarceration of the insane. She went to the office of the superintendent.

"I have my husband out in my car," she told the superintendent. "He has gone suddenly and strangely insane. I want you to send a couple of men out and bring him in."

The superintendent hesitated and referred to "the necessary papers."

"I know," the woman conceded, agitatedly, "but this is an emergency, an extreme case. I haven't had time to get the papers. He may become



"Jim, this machine prints 1000 letters for 20¢"

It's the biggest money-saver in the office. One girl prints all of our form letters, bulletins, price lists and ruled forms. There's a letter with a fac-simile signature—printed completely at one operation, ready to mail to all of our customers an hour after it was dictated. "How's that for quick work?"

ROTOSPEED STENCIL DUPLICATOR

prints anything that can be typewritten, handwritten, drawn or ruled. Any stenographer or office boy can produce 75 good, clear, sharp copies a minute.

1,000 Copies for 20c

Better form letters than you ever thought possible—letters with the clean-cut appearance of neatly typed originals that exactly duplicate the typewriter type, can be printed at the rate of 75 per minute on the Rotospeed.

No Type, Trouble or Muss

The Rotospeed stencil is prepared quickly and easily. No type to set. Typewrite your letters on a sheet of stencil paper. Attach the stencil paper to the Rotospeed and turn the handle. That's all. A child can do it. The Rotospeed has a semi-automatic feed—self-adjusting impression roll, an unlimited head-spacing device and improved receiving tray—all these exclusive advantages, yet it's the simplest stencil duplicator in the world.

Ruled Forms Easily Printed

Ruled forms of all sizes from 3x5 inch cards to 8½x16 inch sheets are printed on the Rotospeed just as easily as form letters and at a cost of a few cents per thousand.

Illustrations and Signatures Quickly Reproduced

Sketches can be copied or traced on the stencil paper and the signature written so that a completely typewritten, illustrated and signed letter will be printed at one operation.

Only One Model Price $43.50 Complete

This machine does everything that a stencil duplicator can do. There are no accessories or higher priced models. The price includes full equipment and sufficient supplies for printing twenty-four different jobs. The saving on this much work alone will pay the entire cost of the Rotospeed.

Free Trial at Our Risk

We offer to place the Rotospeed in your office on trial, completely equipped for all kinds of work and with sufficient supplies for twenty-four different jobs. The machine must sell itself. Write for our proposition and the Rotospeed booklet. Let us show you how others in your line of business are increasing their profits and saving expense the Rotospeed way. Just sign and mail the coupon or pin it to your letterhead.

The Rotospeed Company
540 East Third Street,
DAYTON, OHIO.

will do the work of 50 typists

MAIL NOW

The Rotospeed Co.,
540 East Third St.
Dayton, Ohio.

Please send me booklet, details of your free trial offer and samples of work:

Name _____

Address _____

_____

Try One 30 Days FREE



Get it at your dealers or from factory direct

The AUTO-DESK COMPANION

—all that the name implies—you need one at your desk for your daily routine, filing matter, special subject, follow up, personal, private, card index, etc., all within easy arm's reach, instantly accessible.

AUTOMATIC V EXPANDING FILES

Note the easy way of filing and finding in the *V Expanded filing space.*

are different than all other files—they expand or open like a book, thereby adding 25% to capacity and greatly enhance filing efficiency.



Wood-Steel Construction

Means a beautiful exterior in Quartered Oak or Mahogany and Steel file drawers with easy rolling progressive extension slides.

Made in all the standard size sectional and upright cabinets and flat top desks.

An immensely interesting line—shown in a new catalog just out—write for No. 22B at once.

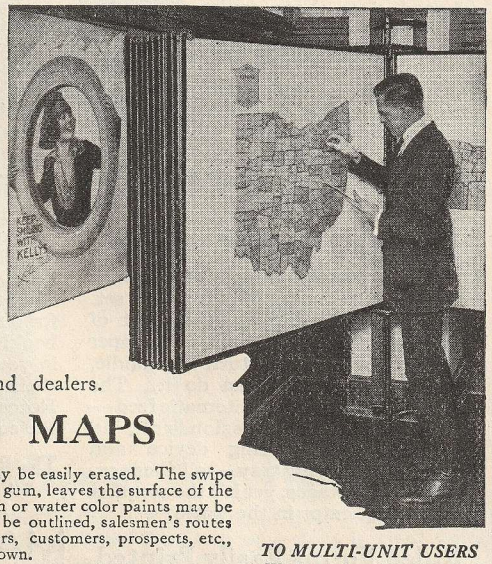
THE AUTOMATIC FILE & INDEX COMPANY

Sole Manufacturers GREEN BAY, WISCONSIN

An Endorsement by Miss Lotta Miles

THE Kelly-Springfield Tire Co. is one of the many large organizations that have found the Multi-Unit System of Washable National Maps a great help in their sales departments. The system shown here, in the home offices of the Kelly-Springfield Co., has proved completely satisfactory.

The Multi-Unit System enables the Sales Manager to have before him at all times a graphic representation of conditions in every part of his territory. By marking on the maps and by using colored tacks, it is possible to show the daily changes in the situation as it affects salesmen, distributors and dealers.



WASHABLE MAPS

Any marking made on National Maps may be easily erased. The swipe of a sponge or damp cloth, or the use of art gum, leaves the surface of the map perfectly clean and smooth. Ink, crayon or water color paints may be used for marking. Territory divisions may be outlined, salesmen's routes indicated, the location of distributors, dealers, customers, prospects, etc., and various other sales data and statistics shown.

This year, when sales work must be more intensive then ever before, a Multi-Unit System will prove a splendid investment by enabling you to get the most efficient work out of your sales organization.

There is a Multi-Unit System for your business whether your territory is one or two states or the entire forty-eight.

Tell us what territory you cover and let us make suggestions for an outfit that will meet your needs. No obligation, of course. In writing, ask for catalog B.

TO MULTI-UNIT USERS

We have just issued a little booklet entitled "Tack Talk." It tells how various firms use colored map tacks in connection with their Multi-Unit System in visualizing their territory, and checking up on their sales campaign. We shall be glad to send you a copy on request.

National Map Company

"Map Makers for 36 Years"

INDIANAPOLIS *Address Dept. B-5, Murphy Bldg., Indianapolis* NEW YORK

violent at any moment. I have succeeded in bringing him here on a pretext, and it's a good opportunity to place him where he can't do any harm until I can make the necessary legal arrangements. I want you to bring him in and just detain him until I can get the papers. Please do as I ask! I'm afraid of him. He has the delusion that he is a store detective. You will have to send a couple of strong men to bring him in, for he may resist. But please help me, won't you?"

The superintendent consented. Reinforced by two of his huskiest guards, he went out to the car.

One of the guards, in uniform, opened the limousine door and invited the store detective to "come on out."

"Eh?" said the detective.

"Come on out," the guard invited, "we want to show you something."

"Nothing doing," the detective said, "not *any!*"

But come out he did. He was dragged out, wild-eyed. He swore, but the guards were complacent. To them it was old stuff. They headed him up the walk toward the big, brick building.

"I'm a store detective at So-and-so's," the detective spluttered, and tried to trip one of his captors.

"Sure," said the guard, soothingly, and kicked him on the shin, "sure, we know you are. But we've got Sherlock Holmes and Dr. Watson here, too. They'll be glad to see you."

The three of them went up the walk and into the building, the superintendent following, officially, behind, and the doors closed upon them. But why continue the story? Of course, the woman drove away in the limousine, and she hasn't been seen since. Neither have the furs.

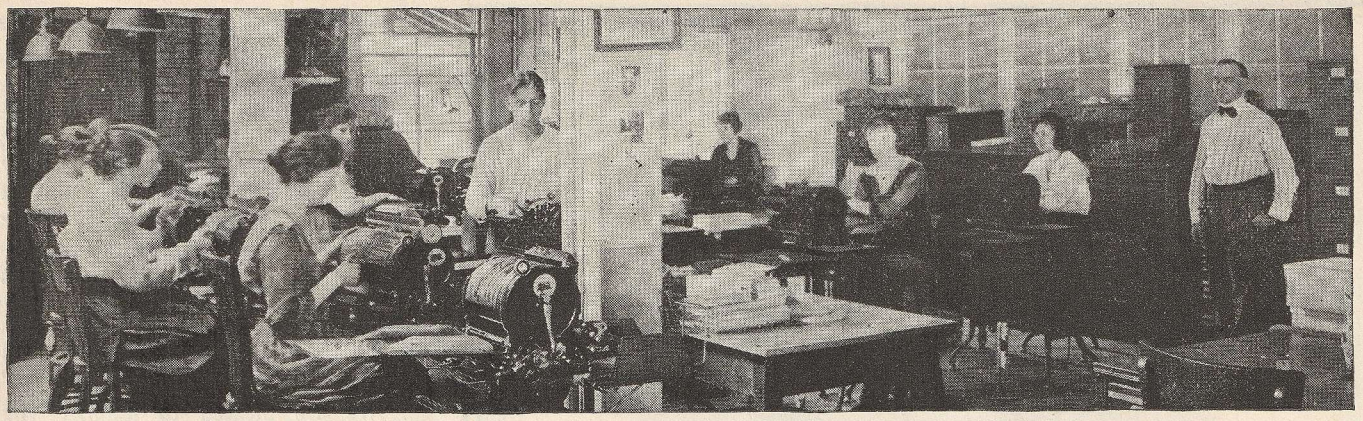
Can you beat it? You can't even tie it!

A Novel Insurance Ad

Three days after the city directory at Peoria, Illinois, was off the press, blotters stating that "The New City Directory is Imperfect, see page 109," appeared all over the city and caused no end of comment.

Persons who responded to the suggestion and turned to page 109 found a half-page advertisement of the John Hancock Life Insurance Company. The ad told why the directory was imperfect: between the time the presses began to run off the pages and the time the book was delivered to the public many of those whose names appeared therein had passed away.

Then came the reminder that the John Hancock Company was at that time helping to provide for some of those widows and children.



GET DOWN TO CASES

What make-believe still remains in the general business situation is being rapidly squeezed out. Many of the practices that grew up in the days of palms and roses have been unable to justify themselves since the drought came. Men are going back to the proven methods that may involve more work and real plugging, but that have the quality of productiveness.

Many a business man, getting down to cases, has found conditions in his own organization that would account for a lot of his troubles. Easy times have had their usual results in carelessness, failure to plan carefully, and to follow through systematically.

In some instances the executive has discovered that his organization needs in it more of his own personality—and courage—on the good old theory that every successful business gets most of its good points from the individuality of its strongest man.

Whatever may be the condition in general business, or in your own business or department, the facts are that there is today both opportunity and necessity for you to get down to cases—*to break into the game and make things go* the way they should.

Old Time Selling

Business will revive the selling methods that produced results in former times when markets had to be *built* and every order came only after a fight.

The habit of waiting for inquiries will be abandoned in favor of methods that will produce them. The maintenance of the interest of present customers and the development of new prospects, will become the big issues. The stimulation of the enthusiasm and initiative of the sales force will be recognized as absolutely necessary.

The salesman will be given help and encouragement, not only by regular and sensible bulletins that will give him ideas and facts, but also by the folders and bulletins sent to his customers and prospects. These are of immense value in times when it takes work to make sales, not only for the good impressions made on the buyer, but also because they show the salesman that his house is right behind him.

The Multigraph fits into the needs of the times. As an agency for the rapid productions of the letters and printing that are necessary to well-balanced selling activity, it stands in its own class. It is not a make-shift or a substitute, but a worth-while and wholly practical mechanism for use in connection with every sort of sales stimulant, inside or out.

Today it is printing house publications, folders, letters to branches, salesmen and customers, bulletins, price lists and the like—printing every job rapidly, economically, and confidentially. *It serves over 300 separate and distinct lines of business, and is used in every civilized country in the world,* for the promotion of sales and the stimulation of sales force.

"How to Sell in a Buyer's Market"

Some suggestions as to how to handle the situation in times like these, consideration of the salient factors in present sales operations; suggestions as to how to get better values from your sales promotion money, these and other interesting and fundamental matters are discussed in a new booklet with the above title. Send for your copy now. Write, telephone, or use the coupon.

THE AMERICAN MULTIGRAPH SALES CO., Cleveland, Ohio, *Offices in Principal Cities*

THE INTERNATIONAL MULTIGRAPH CO., (Britain) Ltd., 15-16 Holborn Viaduct, *London, E. C. 1*
THE INTERNATIONAL MULTIGRAPH CO., *Paris,* 24 Boulevard des Capucines
THE MULTIGRAPH SALES CO., Ltd., 84-88 Bay St., Toronto, Canada

SELL WITH THE MULTIGRAPH

FILL IN AND MAIL THIS COUPON NOW! The Multigraph, 1798 E. 40th St., Cleveland, Ohio—Send me, without obligation, the free booklet, "How to Sell in a Buyers' Market," and full information about the Multigraph. I am interested in the Multigraph for printing the various items checked below.

Manufacturing Department
- ___Shop Forms
- ___Time Cards
- ___Delivery Slips
- ___Shipping Notices
- ___Special Notices
- ___Bulletins
- ___Stickers
- ___Tags
- ___Wrappers
- ___Labels

Sales Department
- ___House Organs
- ___Mailing Cards
- ___Envelope Enclosures
- ___Dodgers
- ___Booklets
- ___Folders
- ___Form Letters
- ___Circulars
- ___Bulletins
- ___Order Blanks
- ___Price Lists
- ___Imprinting
- ___Post Cards
- ___Sales Letters

Office and Administrative Departments
- ___Letterheads
- ___Envelopes
- ___Invoices
- ___Statements
- ___Collection Letters
- ___Office Forms
- ___Post Cards
- ___Memo Pads
- ___Blotters
- ___Notices

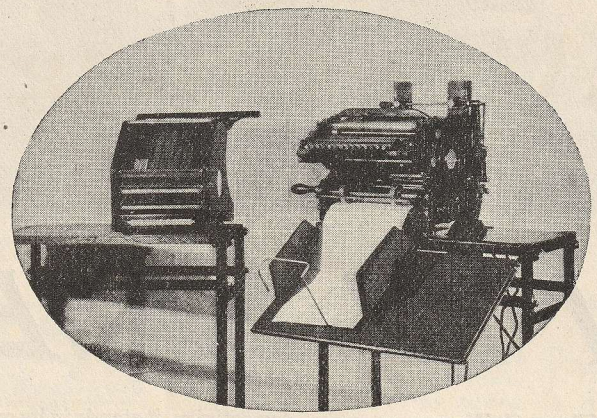
Firm_____ Our Line is_____

Name_____ Official Position_____

Street Address_____

Town_____ State_____ Busi.-May

Multigraphs Like New
AT ONE-HALF COST



ALL models. Prices range from $130 up. Guaranteed to produce finest quality of work or money refunded in full. Guaranteed for two years, during which time we will replace free any part (except type) that wears or breaks. If machine is not satisfactory in every way will exchange without charge. Every machine has brand new complete type equipment, new platen, etc., insuring perfect work. Hundreds of satisfied users throughout the country. Operating instructions furnished. Machines shipped complete with all necessary supplies, ready to run. Send for price list 101.

REBUILT MULTIGRAPH EXCHANGE
Lincoln Building **Philadelphia, Pa.**

THE AJAX EYELET FASTENER

Binds Papers Quickly and Permanently

It Saves Time by Punching the Hole, Feeding the Eyelet and Clinching It in One Operation.



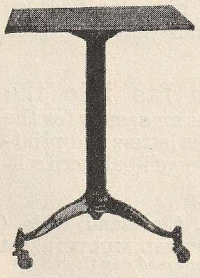
Drop the eyelets into the magazine and go right ahead. Order from your stationer or direct.

Write for our catalogue of office tools

MACHINE APPLIANCE CORPORATION
351-353 Jay Street **Brooklyn, N.Y.**

THE BABY TYPEWRITER STAND

$6.50 F.O.B. DETROIT



SAVES SPACE and TIME

A strong, well-built Stand, five-ply oak, veneered top. Will last a lifetime. Easy to move about. Suitable for small office and home use.

Write for our proposition

Auto Parts Mfg. Co.
1817 Trombly Ave.
Detroit, Mich.

Better Work in Less Time



THE BYRON TYPEWRITER CABINET is the most remarkable time-saver and efficiency promoter ever introduced to office workers. By keeping stationery, envelopes, special forms, carbons, etc., in separate, easily accessible compartments, it saves the time of both the stenographer and the dictator. In the saving of time alone the BYRON TYPEWRITER CABINET pays for itself many times over.

Model 100-A
42x28 1-2 inches when open. 20 inches wide, closed. Made in quarter-sawed oak, and mahogany.

Model 100-A Byron Typewriter Cabinet

The popular Model 100-A Byron, illustrated at the left, is the ideal desk for those offices in which stenographers must combine clerical work with their stenographic duties. Simply push the typewriter all the way back and you have a roomy table more comfortable and convenient than a table of standard height.

WRITE FOR FURTHER INFORMATION AND DESCRIPTIONS OF OTHER BYRON MODELS

Byron Typewriter Cabinet Co.
1348 32nd Street **LOUISVILLE, KY.**

Handshakes Direct By Mail

(Continued from page 24)

apparel, we want to serve you. We have the kind of merchandise that men like you prefer—quality goods, as attractive and correct as anything you'll see on the "Gay White Way."

But whether you are in quest of clothes or not, come in for a little visit. We'll always be glad to see you.

Cordially yours,
ELKINS BROTHERS

Dear Mr. Hastings:

Welcome to Delafield!

We have just learned of your arrival in the city and of your intentions to make your home here.

We are pleased to number you among our citizens, and we are quite sure you will like our city, its people and its institutions.

You see from the letterhead that we are in the clothing business. But after you've been in town a while you will learn that we are something more than a clothing store:

An institution of service—
A store accommodating—
An asset to Delafield.

When opportunity affords, come in for a friendly visit. We'll be glad to meet you.

Cordially yours,
ELKINS BROTHERS

As we read these letters we quickly sensed their motive, their objective, and we observed, too, that only a few of them referred to the store and its merchandise. In fact, only two of the letters were infused with direct selling talk.

Estray seemed to be reading our thoughts; at any rate he anticipated our next question.

"Friends," he continued, "most of those letters were prompted by simple news items that appeared in this morning's newspapers. Mr. Eastman here, with the assistance of his stenographer, searches the columns of the daily newspapers every morning and every evening for references to persons who have done something or achieved something deserving of a letter of praise, congratulation, or invitation—persons like those who are going to receive the letters you just read.

"Mr. Eastman has about eighty-five different form letters in a file in his office ready to use in the writing of letters of this type, and as we go along in this work we are constantly developing new forms to provide appropriate text matter for the many special letters occasioned by the new incidents not already provided for in the index.

"Any event that comes to our attention through the newspapers and that thrusts fame or favor on some of Delafield's citizens affords an 'excuse,' we may say, for writing such letters.

"We even go farther than the newspapers in seeking these so-called 'excuses.' For instance, Eastman calls on the managers of three or four of our local theaters every Monday morning and picks up the names of the actors

who are showing in town for the current week—and gets their hotel addresses, too, whenever possible—and when he gets back to the store he promptly writes a letter to these players inviting them to come to our store and to get acquainted with our merchandise. Among the letters you just read you probably noticed one addressed to a vaudeville performer who is engaged at the Bijou Theater this week."

We were listening with keen attention, and Estray evidently realized that we wanted to hear the whole of the story about these letters. He took a boyish delight in relating it.

Continuing, he said: "Really, it is interesting and fascinating to contemplate the amount of ground we cover with these letters. I sometimes wish I knew exactly how many letters of this kind we have mailed out in the last twelve or fifteen years. The number surely runs up into many thousands."

He reached over to his desk and took a long white sheet from a drawer. Turning to us again he said: "This is an index of the titles of letter subjects for each of which Mr. Eastman has a letter in his files ready to use when the proper occasions or 'excuses' present themselves. If you are interested at all I know you will want to see the number and variety of letter titles which the list covers. Just listen to some of the 'excuses' we have 'invented' since we developed this system of letter-writing. I'll pick out a few at random:

Letter to newly appointed police officers.
Letter to new men in fire department.
Letter to newly elected presidents of clubs.
Letter to newly elected minor officers of clubs.
Letter to retiring club presidents.
Letter to new citizens.
Letter to citizens leaving city permanently.
Letter to high school graduates.
Letter to grammar school graduates.
Letter to medical college graduates.
Letter to theological college graduates.
Letter to technical school graduates.
Letter to parents of new-born boys.
Letter to parents of new-born girls.
Letter to captains of school football teams.
Letter to captains of school baseball teams.
Letter to manager of the Delafield Baseball Club.
Letter to captain of the Delafield Baseball Club.
Letter to heroes—Police Department.
Letter to heroes—Fire Department.
Letter to heroes—General.
Letter to political office appointees.
Letter to promoted employees.
Letter to managers of theaters.
Letter to winners of school debates.
Letter to members of grand jury.
Letter to students leaving city for schools.
Letter to students home for the holidays.

"And that, gentlemen," Estray added, "is only a fraction of our list," as

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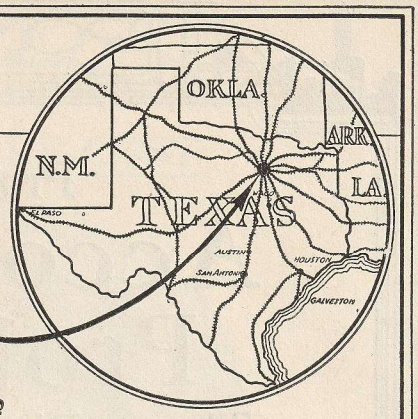

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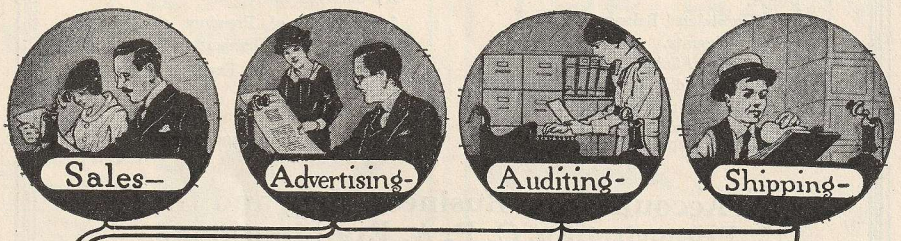

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Please send me your book "Why Walk," and further descriptive matter.

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----

he held up the sheet in his hand for our inspection. We could see that the column of titles was no short one!

Estray went on: "Of course, I realize that this plan of getting business has its limitations. It probably wouldn't have much value in a city larger than Delafield, and I must admit I'm afraid it won't be long before Delafield's population will be too large to justify this work, but I hope the day will be delayed at least a little. I've often thought over the matter, and I've concluded that any live merchant in a town of less than three hundred thousand population can adopt this plan as a part of his advertising efforts and employ it to big advantage."

"What do you do with all these names you take out of the newspapers," we inquired.

"Inside of twenty-four hours they are on our general mailing list. And we don't lose them there, either. They become the regular recipients of all our direct-by-mail literature—seasonal form letters, folders, style books and the like. We don't like to light the fire and then let it take care of itself. We keep on adding fuel, and as a result we get what we are in business for—better old customers, and more new customers."

As we passed through the main floor of the Elkins store on our way to the street the ability and personality of John Estray were reflected in something more than the well-ordered store and carefully arranged stocks of merchandise. Alert salesmen were serving customers, not a customer waiting here and one there, but rather, thirty or more—a surprising number for an otherwise dull Thursday afternoon. We knew that these good folks had in some way or other come into contact with the fine mind that directed the destiny and welfare of this progressive retail institution. And as we peered into the faces of some of Delafield's citizens, later that day, we were tempted to inquire if and under what circumstances they had received "praise letters" from the Elkins store.

The World by the Tail

E. B. Heller, of St. Louis, for years a prominent figure in the councils of the Retail Credit Men's National Association, used to be an insurance agent. He tells a story of an acquaintance of his, an insurance adjuster, with whom he often came into professional contact.

"I've never seen a more versatile man," Mr. Heller says. "The two of us would go out to adjust a fire loss in some retail store. Maybe it was a drug store. We'd go into the place and this many-sided adjuster would nose around among the shelves and the

bottles and the smelly chemicals, just sort of casually.

"Then he'd say to the proprietor, 'What does the salvage amount to—what's left? Let's get that settled first.'

"The proprietor, quite naturally, would be decidedly bearish. 'The stuff isn't worth eight hundred dollars,' he'd say.

" 'Would you sell it for eight hundred?' my adjuster friend would ask.

" 'Sure I would,' the proprietor would say.

" 'All right,' my friend would say, hauling out his check-book, 'I'll just take it off your hands for eight hundred. Here's my check. Now *that*'s settled. Next, what's your loss?'

"Usually, of course, the store proprietor was dumbfounded. 'But,' he would demand, 'what are *you* going to do with this stock of drugs? You're no druggist.'

" 'No,' my friend would say, 'I'm not a druggist now, but I used to be—passed the examination in Illinois. I'll sell this stock.'

"Next, perhaps, we'd go into a furniture store, or a grocery store or a retail clothing establishment that had had a fire. My friend the adjuster would nose around the stock, and ask, 'Well, what's it worth.' Then he'd buy it. Later, he'd sell the stuff at a profit. It never seemed to make any difference what sort of store it was. He'd been a druggist and a grocer and a furniture dealer and a clothier—and I don't know what else.

"I asked him one day, 'How in the world did you ever happen to get into the insurance business?'

" 'Well,' he said, 'you see I began my business career in a little town over in Illinois. I always was a bit ambitious, I guess; always wanted to acquire interests in things. So I decided, at a certain stage of my small-town career, to take on insurance. I didn't know the scientific way to go about it, so I adopted the most direct way. I sat down and wrote a letter to the main offices of a big insurance company and asked them to give me an agency in my town.

" 'Before complying, the company proceeded to look me up. The town was pretty small, and evidently they didn't know any individual references there. So they addressed their inquiries, respectively, to "The Leading Banker." "The Leading Hardware Dealer," "The Leading Grocer" and "The President of the Chamber of Commerce." I got the agency.'

" 'Well,' I said, 'you must have stood well in the community to have all those men endorse you.'

" 'No,' he said, 'it wasn't exactly that. You see, I got all the inquiries.' "

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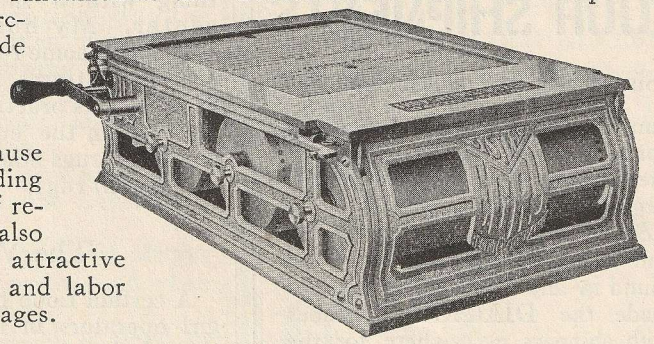

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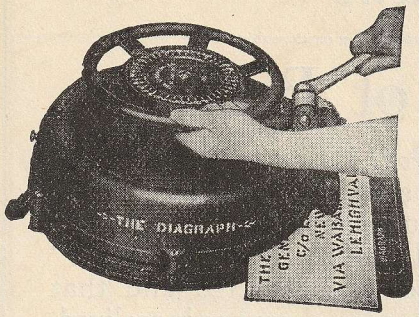

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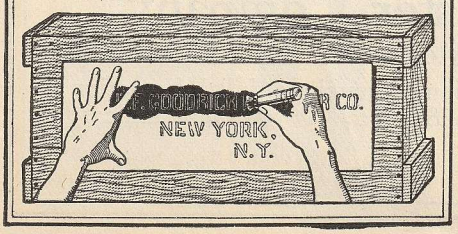

Fore!

It happened in a New York department store.

"Young man," said a severe-looking woman shopper to a salesman in the rug department, "I want to look at some moderately priced, plain rugs. But I don't want anything with a pattern in it. Understand? I *don't want* anything with a pattern in it."

"But," the salesman objected, "I doubt if I can show you anything in a plain rug. However, we have some excellent numbers on sale just now that have a very small, circular pattern in the center. Couldn't I show you some of those?"

"No," said the woman, firmly, "that's just what I don't want—something with a small pattern in the center. My husband plays golf. We've had some rugs with those small, circular patterns in the center. He uses them as practice greens. He calls the pattern the 'cup.' And he's worn out three rugs since Thanksgiving. I want *plain* rugs!"

The Wretch!

A certain Loop hotel in Chicago has girl operators in its elevators. Now there isn't any aesthetic reason in the world why those particular girl operators should try to improve upon the beauty that nature has given them. But—well, you know women.

Most of the elevator girls in this particular hotel achieve artistic results. But occasionally one of them puts it on in the dark, or something, and the result is startling.

One day there hung in one of the cars a warning sign that read, "Fresh Paint."

A salesman of the traveling kind stepped into the car. He glanced at the sign, then at the chauffeuse and mildly inquired:

"Does the sign refer to the car or the operator?"

"Fresh!" said the goddess of the levers.

"Yes," said the salesman, "so the sign says. Eleven, please."

No Belt Line

There's an elevator operator in the Marquette Building in Chicago who is destined to rise immeasurably higher than the sixteenth and top floor of his building.

Not long ago he was going up with a crowded car and had reached about the seventh floor when an excitable woman near the rear wall exclaimed:

"Oh, you've passed the fifth floor, and I wanted to get off there!"

"Stay where you are, madam," the operator advised her, soothingly, "we're coming back by the same route."

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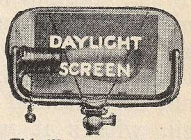

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Dept. 2105 Republic Building Chicago, Ill.

Bill Andrews' Telegram File

By M. L. HAYWARD

BILL ANDREWS, sales manager of the Acme Distributing Company, was a "character," the salesmen agreed, and his telegrams to the men on the road—Bill never bothered about writing letters—were choice examples of his peculiar methods.

I never knew Bill personally, as he had left the Acme concern before I came in, but a careful examination of his telegram file has enabled me to reconstruct his personality to a certain degree, just as scientists claim that, given a single bone, they can reconstruct the entire animal of which it formed a part.

One outstanding feature of Bill's methods as revealed in his carbon "remains," showed that he was a pretty free critic, one who never failed to point out to each particular salesman his own particular weakness. Never once, however, did he do so in a telegram devoted to that purpose alone; he always tacked his criticism to something else as a sort of carrier, thus removing the sting of the criticism without sacrificing its force.

For instance, when Eddie Hanson was "covering" the western territory, he shared his room in an Omaha hotel with a man who was developing symptoms of smallpox, and the health authorities put him in quarantine for the customary fifteen days.

"Might be worse. Might have it yourself," Andrews wired back. "Must be tiresome, but can use spare time thinking about territory and planning future work. Have you been doing enough of that lately?"

Andrews was a critic all right, but never once did he degenerate into a mere fault-finder, and when a salesman was held up by circumstances actually beyond his control he could always rely on the "boss" to appreciate the situation.

One telegram especially will illustrate this point. "Hen" Saunders was traveling by automobile and wired Andrews that a gasoline tank had exploded in the town he was "doing," wrecking the business section before "Hen" had taken a single order.

"Harmondale next stop on your map," Andrews wired in reply. "Is there gasoline enough left in your tank or anywhere in town to run you up there?"

Another feature that appealed to me was the range of Andrews' practical knowledge. I don't know where he got his information, but no matter what a salesman reported, Andrews always shot back a definite reply.

"Don't pay. Employ local lawyer and fight. Salesman taking orders isn't a peddler within meaning of law. Peddler only applies to party carrying goods, selling and delivering at same time." That is what he wired a salesman who had been held up in a southern city until he had taken out a "peddler's" license.

Andrews always kept track of his men by the orthodox methods—maps, time-tables, and the like—plus some original and disconcerting schemes of his own. Apparently he subscribed for all the local papers printed in the towns visited by his men, if one may judge from the following paragraph tacked on a certain telegram:

"Your expense account shows hotel Lakemount night tenth. According Star you attended Masonic ball Carson same evening. Distance Lakemount Carson thirty miles."

Matters like this Andrews always "put up" to the men on the road when the thing was fresh.

"A stale business detail is about as valuable as a stale glass of beer or a week old murder," I culled from another telegram, and Andrews would have sent the telegram calling attention to the discrepancy in the expense account even if the salesman had been due to leave Carson for home the same day.

On the other hand, though he insisted on calling attention to these matters while they were red hot, he also insisted that the salesman save his explanation until he could report personally, except in urgent and special cases.

"Save explanation till return and think over on way back. You can have better one by that time," was one characteristic reply.

The double personality salesman who had been in Lakemount and Carson the same evening disregarded this rule and wired back what looked like a plausible but anxious defense.

"Did you have a pleasant partner at Masonic ball?" was all the comfort he got out of Andrews' reply. And that reply, by the way, went "collect."

He had a characteristic method of dealing with the occasional and disgruntled salesman who attempted to go over Andrews' head and appeal to the general manager.

"Your telegram referred me by general manager. Will report your next mistake to same party," was the form telegram he used on all such occasions. In a majority of cases the offenders took the lesson to heart.

"Realize mistake. Apologize. Just been counting my mistakes you didn't



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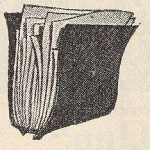

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25 West 45th St.
NEW YORK

434-436 Citizen's Natl. Bank Bldg.
LOS ANGELES, CALIF.

report. Total appalling," one salesman wired.

Salesmen on the road who requested Andrews to do favors outside his regular duties were dealt with generously and justly or turned down, according to the circumstances of each particular case.

"Just came from hospital. Saw head physician. Boy stood operation fine. Will keep you informed." Thus did he wire an anxious father in New Orleans.

Another brilliant but temperamental salesman who wired Andrews to pay his lodge dues was told to "Send the secretary your check. Presume mails still in operation."

Was Andrews a hard taskmaster? A bit of a cynic? A careful perusal of his file might lead one to this conclusion, were it not for the last telegram in the file, sent to every man on the road when Andrews hurriedly packed his grip and jumped to the new job in San Francisco.

"Good-bye, old man, and God bless you," it ran.

Did the men appreciate Andrews? Was he that rare combination, a joy to his superiors and a hero to his subordinates?

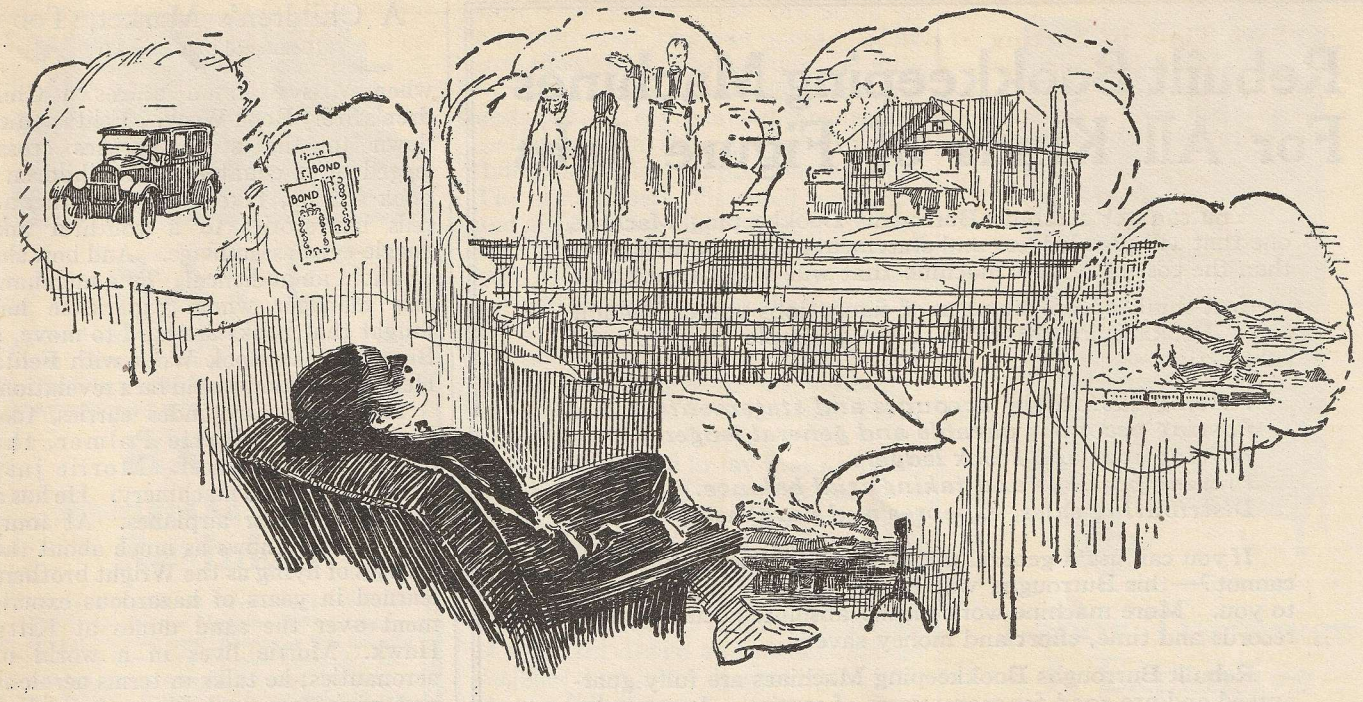
He surely was. I know, for I'm trying to fill his place.

Best Months for Business

Do you know in what months of the year the most work is accomplished? The following figures prepared by Paul Clay, the well-known economist, for *Forbes Magazine*, are the approximate shares of percentages of the whole year's work done in each month of the year; and all the figures of course are estimates based upon incomplete returns. For example, the 7.51 at the top of the left-hand column means that about this percentage of the total manufacturing work of the year is done in January:

Month	Mfg. %	Transportation %	Farming %	All Work %
January	7.51	7.83	2.80	6.04
February	6.69	7.84	3.70	6.05
March	8.38	8.33	6.80	7.83
April	7.60	8.37	10.40	8.79
May	8.41	8.30	12.60	10.05
June	8.52	8.60	13.10	10.08
July	7.68	8.04	11.30	9.01
August	7.39	8.53	8.90	8.28
September	8.73	8.98	9.80	9.17
October	7.58	9.42	9.90	8.97
November	7.78	8.79	7.10	7.89
December	9.29	8.47	3.60	7.12

"Each of these columns," Mr. Clay explains, "should total 100, but they do not do so because of the incompleteness of the figures upon which they were based. However, they roughtly tell the important truths of the situation."



Will they still be dreams a year from now?

HOW long can you afford to wait to cash in on your dreams? The days are flying and you want so many things that are clear out of reach right now. Pick out the one thing you want most and figure out how much increased income you will need to get it.

The chances are good that you can have it THIS YEAR if you go about it the right way.

The first thing you must do is to acquire a working knowledge of the laws upon which all business success is founded. The next thing is to learn to apply those laws to *every* business problem.

In other words, you must know how to analyze *every* business operation in terms of *net profit*—because that is the one fundamental rock upon which every successful business and every executive success is founded.

Accounting is the science which deals with the analysis and control of net profit and teaches you how to ferret out waste, incompetence, extravagance, and underproduction in every department of business. Is it surprising that men trained in the systematic analysis and control of net profits are eagerly sought and paid unusual incomes?

Perhaps you think of an accountant as a sort of a super-bookkeeper. *Get that idea out of your mind forever.* Accounting is a science—*and the highest paid science in the world.* You can master that science right at home—by mail and in your spare time.

From the very start you will be under the personal guidance of the largest active faculty of Certified Public Accountants connected with any educational institution. There are no books—all lessons are loose-leaf and all instruction is strictly individual.

No matter what your present position may be you will be amazed to find how definitely you can apply this knowledge to your daily work. Your reasoning power of business analysis will be strengthened and improved right from the start.

Then when you have finished the training in General Accounting you have your choice of Post Graduate Coaching through specialized groups of advanced, intensive, highly practical lessons—enabling you to concentrate at no additonal cost—on any special branch of Accounting you may select.

At all times you have the privilege of consultation with our faculty on any of your own business problems. Many write us that this one feature alone has been worth many times the whole cost of the course.

When you have finished you will have a priceless asset that no man can ever take away from you and which always has a ready market—a technically trained mind. If you choose to practice the profession of accounting in any of its branches you will find that the business world is insistently demanding men with just your training. The field is big and constantly growing. The work is fascinating, profitable and dignified.

And don't forget that accounting has opened the gates of fortune to thousands of men who have never practiced it as a profession. You would be amazed to know how many of the business leaders of America are highly trained in accounting. No matter what your ambitions may be—no matter what business position you now occupy—accounting will surely help you to the goal of your desires.

You've been looking for an opportunity. There's a golden one in your hands right now. What are you going to do with it? If you pass it up your dreams will probably stay just dreams. If you'll spend the next sixty seconds in filling out the coupon below it may easily be the turn in the road that leads to the realization of all your ambitions.

International Accountants Society

(INCORPORATED)

"The Professional School of Accounting"

2626 South Michigan Avenue **Chicago, Illinois**

International Accountants Society, Inc., Dept. 44 2626 S. Michigan Ave., Chicago, Ill.

Gentlemen: I am interested in your advanced accounting courses. Please send me complete information on subjects checked.

- ☐ **GENERAL ACCOUNTING: PREPARATORY FOR POST GRADUATE COURSE**
- ☐ Credits and Credit Administration
- ☐ C. P. A. Coaching
- ☐ Systematizing and Cost Accounting
- ☐ Internal (Executive) Auditing
- ☐ Income Tax
- ☐ External (Public) Auditing
- ☐ Applied Business Statistics

Name..... Street Address.....

City.....State.....Age?.....Position?.....

Education?.....Any practical experience?.....

Ever studied accounting?.....Where and how much?.....

Rebuilt Bookkeeping Machines For All Kinds of Figure Jobs

You can get a rebuilt Burroughs Bookkeeping Machine, one that will post ledgers and statements, for very little more than the cost of a new machine that will only list and add.

Just think of the number of figure jobs you can handle on a Bookkeeping Machine besides simple addition and subtraction:

Posting customers' accounts and statements.
Posting accounts payable and general ledger.
Posting cost and stock ledgers.
Proving postings and taking trial balance.
Distributing sales, expenses and purchases.

If you can use a general utility machine—and what office cannot?—this Burroughs will be worth many times its cost to you. More machine work means absolute accuracy, neat records and time, effort and money saved.

Rebuilt Burroughs Bookkeeping Machines are fully guaranteed and are good for many years of service. Any regular Burroughs salesman will be pleased to show you how you can apply one of them to your work.

For more information or demonstration write or phone the nearest Burroughs office or address any of the following offices:

New York Office: 327 Broadway
Chicago Office: Conway Building
Kansas City Office: Firestone Building
San Francisco Office: 2nd and Brannon Streets
Atlanta Office: 22-24 Walker Street



General Adding Machine Exchange
Incorporated

A Children's Market, Too

(Continued from page 14)

when Miss Marston stages a Children's Story Book Week. Felita comes down to the store, perches cross-legged on a counter in the children's book section, takes a big breath and tells her stories to a youthful and goggle-eyed assemblage. And how she can hold an audience! To a merchandise manager whom experience has taught that books are hard to move, a Burgess-Nash Book Week with Felita Hensen in action would be a revelation.

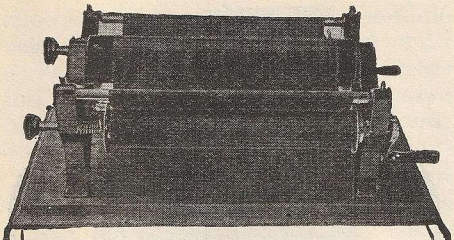
That same card index carries, too, the name of Morrie Palmer, the mechanical marvel. Morrie just naturally eats up machinery. He has a special taste for airplanes. At fourteen Morrie knows as much about the physics of flying as the Wright brothers learned in years of hazardous experiment over the sand dunes at Kitty Hawk. Morrie lives in a world of aeronautics; he talks in terms aerolons and wing area and lifting force and propellor thrust.

By request Morrie brought his science to bear to help Miss Marston stage an aviation meet last summer. Morrie took skillful charge of the aviation section in the toy department of the Burgess-Nash store and collaborated, gravely and learnedly, with a silver-winged young lieutenant from one of the army's flying fields who came to the store—also at Miss Marston's request—to deliver a businesslike lecture on aviating.

And this is how the meet was staged: Immediately after school closed for the summer vacation Miss Marston began her preliminary advertising. The plan was to be a combination of competitions in two accomplishments—the building and flying of toy airplanes.

There were to be three general classifications in the contest: one for airplanes bought "knocked down" and put together by their purchasers; one for "store" airplanes that were bought already assembled and would be flown by their owners; and one for planes strictly home-made. Within those general classifications there were to be divisions as to the ages of the "aviators" and the sizes of the machines. The prizes were to range upward from a five-dollar gold piece to a forty-dollar plane. Morrie Palmer, recognized authority on toy aviation, would be at the Burgess-Nash store every day to give assistance and counsel. Miss Marston timed her advertising so as to give the youth of the city a month to build or procure their airplanes and prepare for the contests. In that month enough airplanes were built in Omaha to equip a young A. E. F.

Omaha boys talked spruce and linen and shellac and rubber-band motors. They went down to the Burgess-Nash



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The machine pictured above is our latest model Multigraph Ribbon Re-Inker and will replace the ink in your used ribbons in five minutes time at a cost of 7c for ink. So simply constructed that no experience is needed to operate successfully. Guaranteed by us and sold subject to the approval of the user.

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ADVERTISING AND ADDRESS
STICKERS

Our Stickers grasp attention and interest. Our designers constantly produce novelties that are inexpensive business-getters. Whether it is a big or little order, we give it an expert touch that makes our Stickers distinctive.

We have satisfied customers throughout the United States and in Canada and Mexico. We can satisfy you. Our Stickers have extra adhesive quality, are carefully printed and the colors are unsurpassed for brilliance, beauty and permanency.

We make Stickers of all sizes and kinds. Our capacity is practically unlimited. We can make a thousand or a million.

Send for our booklet in colors. It gives prices.

ST. LOUIS STICKER CO.
1627 WASHINGTON AVE.
ST. LOUIS, U. S. A.

store and looked over the stock of airplanes and airplane parts. They consulted with the aerially erudite Morrie Palmer on specifications and materials. They jammed the airplane section to hear the experienced young flying lieutenant lecture on aviation. The newspapers discussed airplanes and airplane building. This may have been due, in part at least, to the fact that Miss Marston invited the sporting editors of three Omaha papers to act as judges of the meet. The sporting editors looked grave and professional, and accepted the responsibility.

The meet was held in Miller Park, in the outskirts of Omaha. It seems to be entirely safe to say that never, in all the history of aviation, have so many airplanes and airplane pilots been assembled in one place. There were miniature monoplanes and biplanes, land planes and flying boats, combat planes and scout craft, planes of standard design and planes that no designer had ever dreamed of. The air was full of them.

Briskly efficient, the three sporting editors ran off the contests. Airplanes whirred in bee-line courses as they ought to do, or developed internal troubles and executed astonishing nose-dives and tail-spins, or "taxied" into the spectators, the while the Graflex cameras of the newspaper photographers took pot-shots at the excitement. A few of the planes were smashed, and so were a few records for the flying of toy machines. Some of the winners, for instance, made flights of 150 feet and better. And of all this the grave and professional sporting editors wrote long and circumstantial accounts. Omaha went on the map as a center of aerial navigation.

Stunts, all these? Maybe so. Miss Marston doesn't worry much about what to call them. They make business for the Burgess-Nash Company. And besides—

"All this sort of thing is just heaps of fun," she says. "It makes business completely worth while. Yes, I like being advertising manager of a department store. But really"—and this a little wistfully—"really, I think I would like sales promotion work much better."

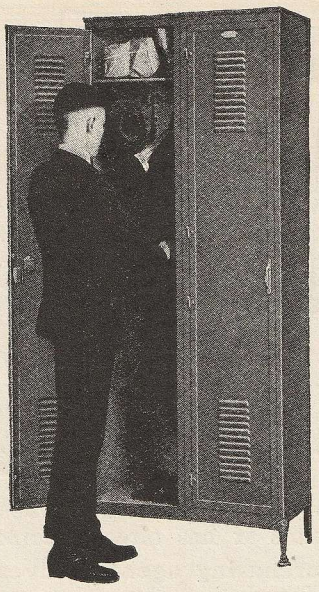
And that from a woman who, as an advertising manager, is doing more sales promotion work than a skilled stick-shaker could shake a stick at!

Price Per Floor?

Somebody—maybe a sales manager—called up an engraving concern in Detroit and asked for a price quotation on a copper plate of a picture of his company's building.

"How big?" the engraver asked.

"Seven stories high," said the prospective customer.



Labor Turnover Is Expensive

It pays better to keep the workers you have spent time and effort to train in your ways, than to be constantly changing. Furnishing employes with individual steel lockers is one way to win their good will and loyalty.

MEDART STEEL LOCKERS

Possess many points of superiority that make them the choice of discriminating buyers. Made of smooth sheet steel with welded joints and richly enameled. Multiple locking device operates with one turn of the key. Adjustable legs. Fire, rust and theft-proof. Easily installed. The reasonable first cost is the only cost.

Send for Booklet

It illustrates and describes all styles of MEDART Steel Lockers for offices, factories, stores, clubs, schools and gymnasiums. Inform yourself. Get the facts. Clip and mail the coupon below to our nearest office. We also make Steel Shelving, Racks and Bins for storage, stock-room or office. State if interested.

Fred Medart Mfg. Co.
Potomac & DeKalb Sts. St. Louis, Mo.

New York
52 Vanderbilt Ave.

San Francisco
Rialto Bldg.

Fred Medart Mfg. Co.
(Address our nearest office)

Please send your free booklet describing Medart Steel Lockers. We employ about

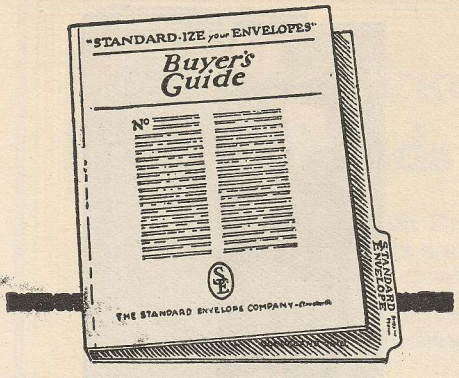
----------people.

Firm Name----------

Address----------

Attention Mr.----------

We are interested in Steel Shelving, Racks, Bins----------(Please check)



IF you buy envelopes in quantities of ten thousand or ten million, our *Buyer's Guide* should prove as useful to you as to those into whose hands it has already come.

Purchasing agents, advertising men, office managers, stationers, all have found it an aid in envelope buying.

Have you sent for your copy?

The STANDARD ENVELOPE *Manufacturing Company*

1013 Oregon Ave., Cleveland, O.

Reducing the Number of Lines

By ERNEST A. DENCH

MY travels have taken me into three countries, but neither in the United States, Canada nor England is the single grocery line window featured to the extent that it might be.

You will find grocers here and there who are exponents of this concentrated form of window dressing, and generally they are doing the biggest business in the city. If it is their policy to devote a window display to a single article, they are generally as progressive in other respects.

The average grocer stocks anywhere from 1,000 to 5,000 different grocery articles. Even if he were to change his window display every day, it would take him several years to feature each article individually.

The tendency today is toward reducing the number of grocery items, so that the grocer may have less capital tied up in slow-moving lines and thereby increase his turnover. Among these several thousand lines are many duplications. You may be carrying a dozen different brands of peas, half as many of cocoa, perhaps eight kinds of condensed milk, and so on down the line.

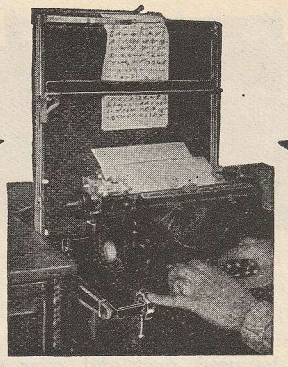
A wholesale grocery salesman who now runs a successful retail store stocks no more than 200 different articles, yet his stock is as complete as that of any grocer who stocks ten or more times as many lines. The difference is that he handles only one or two reliable brands on each product.

Of course, it is easy for a man just opening up a store to make such radical changes, but the grocer who has been in business some time and has patrons whose tastes vary must go slowly.

You cannot coerce people to take a certain article they don't want, because there is always another grocery store in town that stocks what you don't. But, by employing the right tactics, you can educate people to buy what you have. In this connection the single line grocery window plays an important part.

The whole thing must be done gradually and tactfully. The weeding-out process is best begun with well-known staple lines, because it is in these that the most duplications occur.

To get his customers into the habit of asking for a single brand of cocoa and chocolate, an eastern grocer staged a "drive" on these two products. The lower rear half of the window was draped with cloth arranged in artistic folds, while the top half was covered with a lace curtain drape. At each side was a two-tier mound, draped with green cloth, on which rested neat piles of cocoa in cans, with packets of



Right Before Your Typist's Eyes

She doesn't have to stop and peer sidewise to see her notes, thus losing time, making errors and courting astigmatism. They're directly in front of her in the

LUDINGTON COPY HOLDER

This allows the typist to sit comfortably and look straight ahead. It "picks up" each line for her, so she doesn't have to search for her place. This new freedom from nerve and eye-strain, and the supreme ease with which the typist does her work, means increased efficiency, neatness and production.

Six sizes. Send for Booklet "B"

BEATON & CADWELL MFG. CO.
New Britain, Conn.

Fenton Labels and Seals STICK

YOU have countless needs for labels and seals in your business. Be sure you use Fenton Labels and Seals. They stick where you stick them. The whole surface takes hold. No curling of edges, tearing, or peeling off. This stickability is one of the things that make Fenton Labels and Seals famous.

Fenton Label and Seal designs are numberless. Fenton quality means the best paper—the best printing and color work with the best sticking surface. Fenton service insures prompt delivery. Fenton value means the best labels and seals at the lowest price consistent with quality.

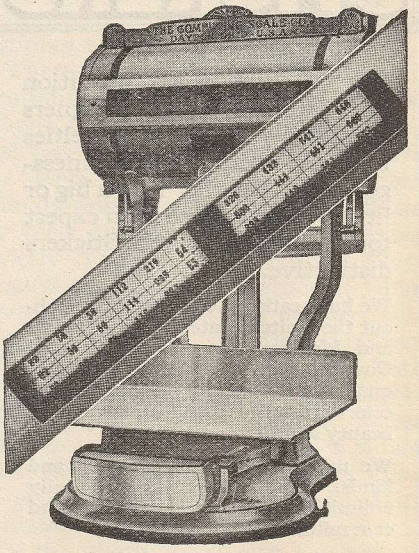
Let us supply you with Fenton Labels and Seals. Write us for prices and catalog.

FENTON LABEL CO., INC.
506-512 Race Street
PHILADELPHIA, PA.

DAYTON MONEYWEIGHT PARCEL POST SCALE

No. 145

Capacity, Seventy Pounds



Automatically weighing and computing to the full capacity of the scale.

Moneyweight Scale Co.
326 WEST MADISON ST., CHICAGO
Sales Distribution

chocolate laid between. In the middle was a wooden float, covered with green cloth and raised several feet from the floor on two stands, which were hidden by a large sign placed in front. The sign announced:

"SPECIAL SALE—Cocoa and chocolate. Imitation of a cut-glass nappy FREE with one can of cocoa and one cake of sweet chocolate."

At the ends of the float were two fully dressed dolls, holding a packet of the chocolate between them. The middle part of the float contained several packets of chocolate. On the floor in front were two rows of cut-glass dishes.

When the grocer decided to concentrate on tea, the premium selected was a china dinner plate. The background to this window was formed with white lace curtains, with folds of black velvet across the middle from left to right. Attached to the velvet was a single row of packet tea labels. Plates were neatly stacked upright at the back, the plates being arranged in rows, one a little higher than the other. At each front side was a butterfly-shaped mould, formed by two cones placed on top of each other and joined at the narrowest points. Each mound was covered with pleats of white cloth, bordered at the top and bottom by a series of black ribbon rosettes. Where the two cones joined, a single china plate was attached and bordered by a series of black rosettes. Strung down the center from near the glass was a single row of plates on a slender chain. A card announced:

"FREE With one pound of 50c tea."

The display was completed by four plates placed in single file along the front by the window glass.

When baking powder was featured, the window at the back was decorated with a huge bell, outlined with crepe paper. At the center was a platform, the first two tiers of which contained tumblers, with a pyramid of cans of baking powder above. Cans of baking powder were stacked at each side in pyramid form from the floor. About half-way up each pyramid two small glass shelves, each filled with six glasses, jutted out. A card in the foreground announced:

"12 Tumblers FREE TODAY with one pound of baking powder."

The premium as a sales stimulant is not absolutely necessary; still it induces many people to experiment.

The single line window display, however, can be made to accomplish some fine work in eliminating surplus brands. A single grocery line display once or twice weekly for six or more consecutive months should reduce your stock by dozens of lines, allowing you the use of the capital for expansion in other directions.



WHY are *rubber stamps* used in your office? Because you want to print the same thing day after day, and a rubber stamp for this purpose saves its cost thousands of times over. THE ADDRESSERPRESS performs a similar function in a much bigger way. Into a set of Elliott Index Cards your stenographer stencils that list of customers' or prospects' names you have to write every few days. Then—forever after—these cards will address your circulars, statements and other business forms as much faster than hand-addressing as rubber stamps are faster than handwriting. *Send for our booklet "Addresserpressing."*

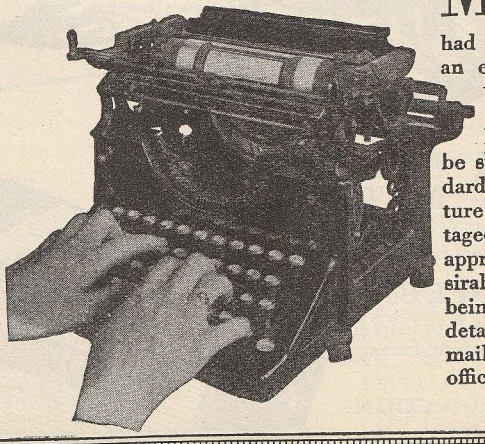
THE ELLIOTT COMPANY, 143 Albany St., Cambridge, Mass.

The Addresserpress

MADE BY THE ELLIOTT CO. of CAMBRIDGE, MASS.

No Expensive Embossing Machine to Buy

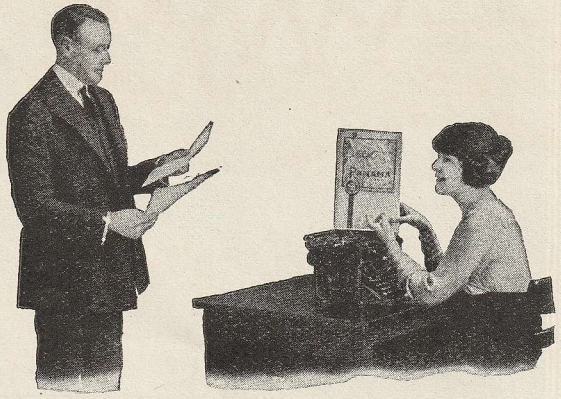
Changes of Address Easily and Quickly Made



METAL address plates used in former addressing machines had to be embossed with an expensive outfit. But the *Fibre Address Cards* used in the ADDRESSERPRESS can be stenciled on any standard typewriter. This feature is especially advantageous to concerns which appreciate the superior desirability and accuracy of being able to handle all details pertaining to their mailing lists in their own offices.

SURPRISED!

COPIES that look like originals and the cleanliness and long wear of Panama Bronze Carbon Papers have surprised thousands of operators—and their employers too.

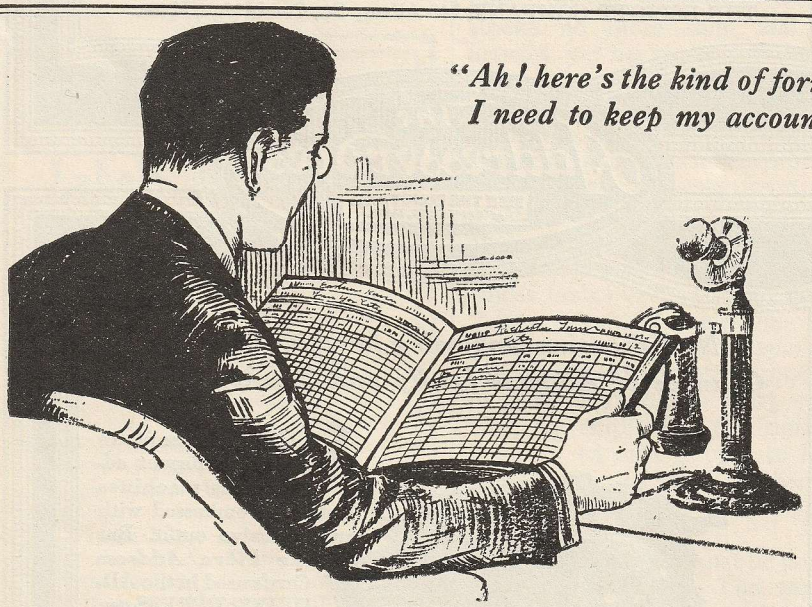


If there is not a Panama dealer in your city, send direct to us for samples, with the name of your dealer, and we will include an interesting and helpful chart to solve carbon paper problems. Specify color and weight of samples wanted.

MANIFOLD SUPPLIES CO., *Manufacturers*
BROOKLYN, N. Y. (Station L4) U. S. A.

FOR NEAT CORRESPONDENCE—*LONG-WEARING* PANAMA RIBBONS
"Panama Your Letters"

"Ah! here's the kind of forms I need to keep my accounts"



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Shows simple and scientific methods of keeping all kinds of business records in loose-leaf books.

Send for Our 144-Page FREE Book

It's FREE for the asking, and is full of helpful information on record-keeping for office, factory and store. *Write today.*

JOHN C. MOORE CORPORATION
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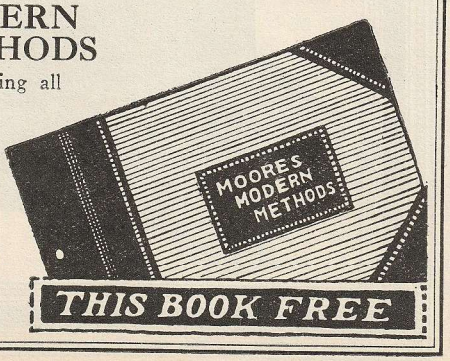


The Latest in Smuggling

Not "hooch" alone finds its devious way into "the states." Recently it was discovered that a new kind of smuggling was eluding the official watchers along the fortless international line. It was the smuggling of money.

The discovery was made by the bankers of Cleveland. It happened that Canadian money was being discounted in Cleveland at 20 per cent discount. But the discount was more or less theoretical, in that in many instances the banks were permitting their merchant customers to deposit Canadian money at 100 per cent. But the situation was disquieting, and it became even more disquieting when the intermixture of Canadian coin in the deposits began to increase. "Let's look into this thing," the bankers said.

They looked and found this new kind of smuggling. A ring of operators, it transpired, was "buying" Canadian money in Canada—buying it with American money—and then carrying it across the border and converting it into American money. For some reason the ring had picked Cleveland as the market place.

With exchange between the two kinds of money standing at 20 per cent, the smugglers were realizing a gross profit of 20 per cent every time they crossed from Canada with a grip full of money; and their "importations" ranged from $5,000 to $15,000 each.

The bankers acted, and quickly. Every customer was told that in future all Canadian money would be discounted at 20 per cent on deposit. Mindful of this, the merchants began scrutinizing their receipts and refusing to accept the Dominion cash except at the prevailing discount. Then the Cleveland Electric Railway Company posted placards in its street cars announcing that Canadian money would not be accepted by its conductors at all; and that made it unanimous.

Hints for Buyers

The trials of a buyer form the basis of a humorous skit that is making the rounds of the store newspapers published by department stores. The title reads: "Good Health Hints to Buyers." The "advice" follows:

"Rise at 6 a. m. Stand in the middle of the room, raise arms slowly above the head, take a deep breath and say, 'Damn the advertising department'—lower arms in attitude of deepest despair.

"Extend body flat downward on floor, cover eyes with hands, kick heels and concentrate on employment department. Weep until dry.

"Kneel, wring hands and meditate

upon the receiving department and groan about fifty times.

"Assume sitting posture, grab head with both hands, sway to and fro and 'bless' the credit office. Repeat twenty-nine times.

"Collapse on the floor—consider the income tax and gnash your teeth."

Paying a Debt Without Knowing It

"Kindly place this check to my credit, said the merchant, as he slipped through the cashier's window a check for $24.17 which John Brown, one of the customers, had just given him.

"Mr. Brown hasn't that much to his credit," said the cashier.

"That's queer," declared the merchant, "for he gave me that check this forenoon and showed me his book with $500 to his credit."

"That may be true," replied the cashier, "but a note of a man named Jackson endorsed by Brown fell due today and we charged it up to Mr. Brown's account, which is the reason there are not sufficient funds here to pay Brown's check."

"Did you notify Brown that you were going to do it?" demanded the merchant.

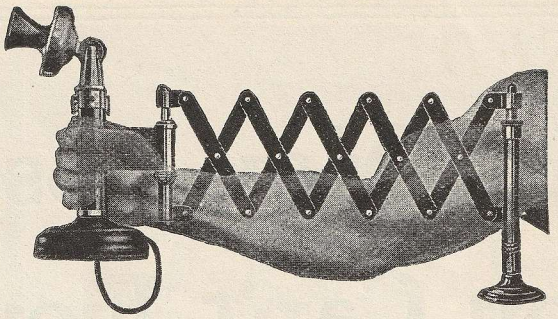
"No—we didn't have to."

"Well," declared the merchant, "it may be law, but it doesn't look reasonable to me that if I have a deposit here you can apply it to a note of mine without as much as saying 'by your leave!'"

The merchant was wrong, however; the general rule is that if a depositor is indebted to a bank the latter may apply his general deposit to the debt without notice to the depositor, as far as may be necessary to pay the debt.

This rule has been laid down by practically all the leading American courts, including the United States Supreme Court and the state courts of Alabama, Arkansas, Delaware, Florida, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Missouri, Nebraska, New York, North Carolina, Ohio, Pennsylvania, Virginia and other states.

"It cannot be doubted," says the United States Supreme Court, "that except under special circumstances, or where there is a statute to the contrary, a deposit of money upon general account with a bank creates the relation of debtor and creditor. The money deposited becomes part of the general funds of the bank, to be dealt with by it as other moneys, to be loaned to customers and parted with at the will of the bank. It creates an ordinary debt, not a privilege or right of a fiduciary character."



Strong and Flexible

The Sperry Telephone Arm is a sturdy affair which makes it possible to have your telephone almost instantly before you—and as quickly out of the way. And it is accomplished without the devastating sweep of the telephone cord across your desk, spilling ink or scattering papers, because the cord is neatly attached by eyelets to the arm itself.

The Sperry Arm is always within reach—always out of the way.

Write for the name of the nearest Sperry Arm dealer.

Guaranteed for 5 years. *Address Dept. 41.*

Kellogg Switchboard & Supply Company
Chicago, Ill.

All Mann Products
are made under our roof

The Mann Factory

SINCE 1848, we have been growing gradually, until today we occupy every inch of space in our eight story factory building, 21 to 27 North Fifth Street, Philadelphia. In this one plant we have the following complete manufacturing departments:

Blank Book Bindery
Loose Leaf Bindery
Lithographing Department
Printing Department
Engraving and Printing-from-Steel Department
Copying Book Bindery with our own Paper Mills at Lambertville, N. J.

Each of the above is a complete plant in itself. Each process is started and completed in our own factory.

This assures a uniform, superior quality of work, impossible to obtain if each process were done in a different shop.

Blank Books—Bound and Loose Leaf—Lithographing, Printing, Engraving, Office Stationery and Supplies

Many banks purchase all their office supplies and equipment from us. All Mann products are always of the finest quality

WILLIAM MANN COMPANY
PHILADELPHIA
FOUNDED IN 1848

New York Offices: 261 Broadway

You May Lose This — If You Can't Figure This —

BANKRUPTCY STATISTICS tell us that more than ninety per cent of all retailers fail sooner or later. Many authorities have said that these failures are due more often to the lack of detailed records, giving knowledge of expenses, sales and profits, than to any other cause. But with an easy, economical way of getting these records, nowadays, even a small merchant cannot plead lack of time or money as an excuse

To make a satisfactory profit the retailer must know where his profit comes from—what each department is earning; how much each clerk sells; which items of merchandise are most in demand—and he must see that every cent of expense is recorded and charged against the department which it affects.

There's An Easy Way to Do It

Take the Herman Swike Mercantile Company in Maysville, Mo., for example—carrying only 400 accounts on the Customers' Ledger. They have ten departments, including groceries, men's and women's clothing, shoes, drygoods, house furnishings, etc. In such a diversified business, unless close watch is kept, the profits are often absorbed by overhead, slow moving stock, wastes, errors and needless items of expense.

But Mr. Swike has means of perfect control over expense, errors and every detail of his business—a Burroughs Bookkeeping Machine. It helps him get the greatest possible return from his business.

With his Burroughs a daily record of purchases, sales and inventory is made in each department. He gets a daily analysis of business done by each clerk and a monthly report of the cash and charge sales in each department compared with the same month the previous year. The figures point out the weak spots; leaks are located; dead stock is disposed of and the margin of profit is safeguarded by increasing turnovers. Such methods have a definite cash value.

"My Burroughs shows up every angle of the business," says Mr. Swike, "and gives me the true costs. The profits take care of themselves.

"If a merchant knows he is losing money, and *how much and why,* he may find out how to save himself before it is too late."

Many thousands of merchants have learned to watch their costs and insure their profits just as Mr. Swike does—with a Burroughs. An hour or so spent with his Burroughs Machine every day or two will keep a retailer posted on what is being done, and needs to be done, in his business. This is the only safe way to run a business so as to make sure of a satisfactory profit.

Talk it over with a Burroughs man and let him show you what figures will do for your business.

The A B C of Business

Adding, Bookkeeping and Calculating represent the three great groups of figuring operations that constitute the A B C of business. To handle these operations the Burroughs Adding Machine Company manufactures three types of machines, in a wide variety of styles and sizes, among which may be found a machine that will fit the needs of any business, large or small.

Burroughs offices are located in more than 200 cities in the United States and Canada. Get in touch with the nearest one, or write direct to the Home Office at Detroit, Michigan.

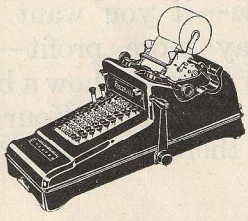
Burroughs

Adding — Bookkeeping — Calculating Machines

PROFIT

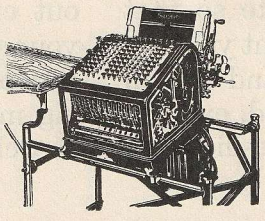
EXPENSE

COST



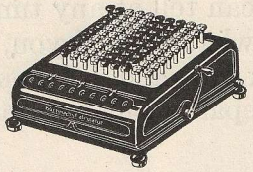
ADDING

Burroughs Adding and Listing Machines are built in different models of varying size to fit the needs of any kind of business, large or small.



BOOKKEEPING

Burroughs Bookkeeping Machines post ledgers and other important records with the automatic accuracy and speed of machine methods.



CALCULATING

Burroughs Calculators add, multiply, subtract and divide without printing the figures—giving wanted results in the shortest possible time.

Burroughs

Adding – Bookkeeping – Calculating Machines

ADVERTISING SECTION

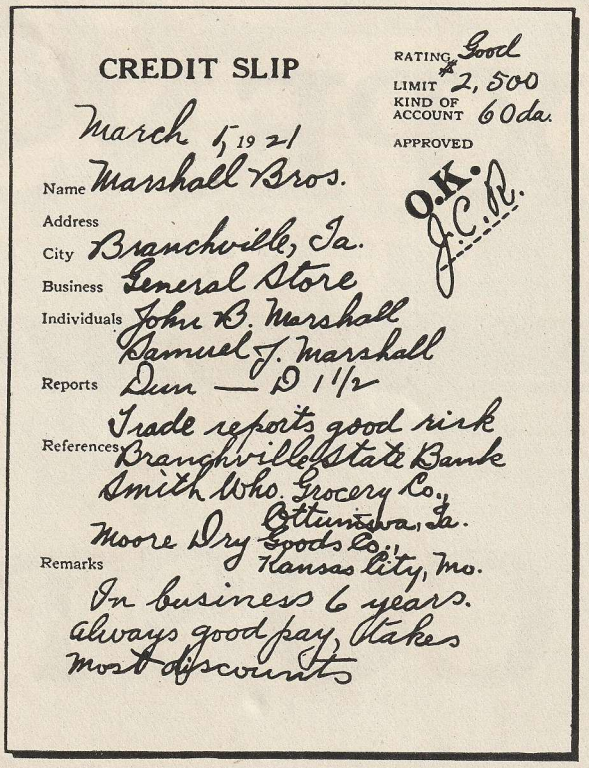
You Can Win This

ARMED with the information described on the opposite page, you can have good credit and win the business success it typifies.

You do not have to own a "department" store to need facts about sales, expenses, profits and turnovers. Neither do you require a lot of time and help to gather them if you use a Burroughs Bookkeeping Machine.

To make your business yield the greatest return you need at all times to know how it stands—what lines you make money on and what lines you handle at a loss—how much to buy so as not to overstock nor understock—what you owe and the amount tied up in customers' accounts.

All this information can be quickly, easily and accurately obtained by daily use of a Burroughs Automatic Bookkeeping Machine. With this you or one of your clerks can keep your general ledger accounts posted up to date so that you can tell at any time the amount you owe and what is owed you, cash on hand and in bank, merchandise bought and sold, expense by departments or by any other classification.


CREDIT SLIP

RATING Good
LIMIT $2,500
KIND OF ACCOUNT 60 da.
APPROVED O.K. J.C.R.

March 1, 1921
Name Marshall Bros.
Address
City Branchville, Ia.
Business General Store
Individuals John B. Marshall
Samuel J. Marshall
Reports Dun — D 1 1/2
References Trade reports good risk
Branchville State Bank
Smith Who. Grocery Co., Ottumwa, Ia.
Moore Dry Goods Co., Kansas City, Mo.
Remarks In business 6 years. always good pay, takes most discounts

If you do a credit business, a Burroughs will keep each account posted and balanced up to date so that you know at a glance what each customer owes. You can keep accounts payable in the same way.

You can keep a perpetual inventory of your stock by lines, so as to know at all times your total investment in merchandise and how it is distributed. Better yet, you can keep an actual stock record by items.

Your daily job of adding sales by clerks and by departments or lines can be done in a few minutes on the Burroughs. Customers' statements can be made through the month or at the month-end. You can get them out promptly and be sure they are accurate.

If you want your business records handled in better shape—if you want more information than you are getting now, without extra expense—if you want to make your business pay more profit—ask the Burroughs man to show you how a bookkeeping machine will help you. Your time will be well spent and there is no obligation.

Burroughs

Adding – Bookkeeping – Calculating Machines

If You Know This

Average Mark-up

To get a real grip on your business you need to know mark-up by lines as well as the average for the whole store. If you know what per cent cost, merchandise and store expense are of gross sales, you know what profit you are making. With a Burroughs you can keep a purchase record by departments and thus keep an eye on the all-important mark-up percentages.

Expense by Lines

It does not pay to guess at the cost of doing business, nor is it enough to know the expense of your store as a whole. It pays to know how this expense is distributed, for such information has real value. A Burroughs will enable you to post your expense accounts and figure your cost of doing business. If you like, you can use it to distribute expense by lines.

Profit by Lines

You do not need to be in the clothing or shoe or department store business to be interested in profit by lines. Such information tells you exactly where your profit or loss comes from. If you know percentages you can keep an approximate daily, weekly or monthly record of profit by lines—an easy job with a Burroughs. If you keep exact cost records, all the better.

Stock by Lines

For insurance purposes as well as a matter of good business, it is good practice to keep an approximate perpetual inventory by lines. Such a record can be posted on a Burroughs in a few minutes daily, or you can keep an actual stock record by items. Then, when your banker wants to know your quick assets, or if you want to know your investment, it is ready.

Sales by Lines and Clerks

Where you have a number of lines or clerks it is interesting as well as profitable to keep track of sales and compare them with sales of previous periods. Then, if you see one clerk or department falling behind, you can bring advertising and sales pressure to bear to restore the proper balance. Your sales distribution can be made on a Burroughs, using large sheets or department accounts.

Turnovers by Lines

To some, "turnover" is a vague, mysterious something of doubtful value. To the better informed it is the key to more profit, smaller investment and a fresh, easily salable stock. Purchase records, inventories and cost percentages help you figure turnovers and see where improvement is needed. It is another place where a Burroughs will help you.

Amount Owed and Outstanding

Every good business man wants to know at all times what he owes each creditor and the total amount owed, so he can plan ahead to meet these obligations. He also wants to know what customers owe. With Burroughs-posted accounts, you can tell at a glance the balance due on each account and the total owed as well as the total of customers' accounts.

Bookkeeping is one of the three groups of figure operations which constitute the A B C of business—adding, bookkeeping and calculating. To handle these operations the Burroughs Adding Machine Company manufactures three types of machines in a wide variety of sizes and styles. Among these may be found a machine that will fit the needs of any business, large or small.

Burroughs offices are located in more than 200 cities in the United States and Canada. Get in touch with the nearest one or write direct to the Home Office at Detroit, Michigan.



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Burroughs Calculators add, multiply, subtract and divide without printing the figures—giving wanted results in the shortest possible time

Burroughs

Adding – Bookkeeping – Calculating Machines



Her Fingers Find Answers *Instantly*

Pay Roll and Cost Accounting has been reduced to easy, quick and practically automatic routine work by

THE Meilicke UNIT CALCULATOR



Why should your clerks waste time doing routine calculating? It can be done in a fraction of the time, with far greater accuracy. How? Simply by installing these handy calculators.

Now is the time to take full advantage of every time and labor-saving device. Here's one that hundreds of concerns have already adopted—one you won't be without when once you realize its value. It enables your clerks to devote all their time to work really requiring mental effort. 23 hours at 48c per hour (or any such problem) always brings the same definite result. The Meilicke puts such answers at their finger-tips—absolutely correct—instantly available. It does the same with problems in cost work.

Quick Calculation on Piece Work, Pay Roll, Cost Estimates, etc.

It makes little difference what your particular work, the calculator is highly efficient. The Unit Basis Calculator gives its answers accurate to tenths and hundreds. Its range of answers extends up to 9,999. And it is perfectly simple and easy to use. Suppose you wanted the cost of 293 articles at 17c per unit. Tip card tab 17 (see cut open at that card), locate column headed 290. Opposite 3 in that column is answer, $49.81.

You can see in an instant what a help this would be to your clerical force. It means an average saving of 50% in time and labor. And more than that, it is the best kind of insurance against costly mistakes.

The American Railway Express Company is using 12,000 Meilicke devices. Western Union Telegraph Co., Western Electric and scores of others are also using large number of Meilickes.

Investigate the Meilicke. It will prove itself on your work as it has in hundreds of other cases. *There's a Meilicke Representative near you.* See him or write us direct. Tell us whether you pay on an hourly, weekly or piece-work basis and the range of rates required.

Where the Meilicke is Different

Our exclusive, specially constructed, linen-lined card—the best that money can buy, makes possible a hinge that actually is thinner than the card itself. Our hinges cannot be affected by weather conditions—they are practically indestructible. This accounts for the compactness, wonderful wearing qualities and remarkable capacity of Meilicke Devices. Cards are loose-leaf, mounted in a slanted rack. Visible, indexed, celluloid re-inforced tabs guide you quickly to the answer.

Special style devices are now available for any standard basis of computing. Readjustment of working hours need not slow up the work of the pay roll department. With Meilicke Calculators your pay roll will be ready on the dot—and it will be handled correctly and in the most economical manner. Let us have your problems. Complete information at your request—you are under no obligation.

Saves ½ the Time— Insures Against Error

Meilicke Calculator Company

Makers of Time and Money-Saving Efficiency Devices

E354 North Clark Street Chicago Illinois

PRODUCED IN THE BURROUGHS PRINT SHOP
FORM 4579-160M-5-21-ADV. (B3636)



Bring the dollars home to roost—

Collections! Nothing is of more importance to business executives today. A ledger that will bring the dollars flying to your till will relieve you of a lot of work and worry.

One way to help solve the collection problem is to get your statements out on time. Obviously—the sooner the bills go out, the sooner the money comes in. These days—a good ledger is "worth its weight in gold".

The L. B. Card ledger will get your statements out on time. *It will do more.* Being up-to-the-minute, it will give you an instant record of the credit of every customer on the books.

We'd like nothing better than to have you come in and say: *"Prove to me why I should install the L. B. Card ledger".*

We'll do it today if you say so.

Write for sample cards and booklet—
"L. B. Card ledgers mechanically posted"

Library Bureau

Card and filing systems

Filing cabinets wood and steel

Founded 1876

Boston 43 Federal street

New York 316 Broadway

Philadelphia 910 Chestnut street

Chicago 6 N. Michigan ave.

Albany, 51 State street
Atlanta, 102 N. Pryor street
Baltimore, 14 Light street
Birmingham, Vault Floor, Jefferson County Bank bldg.
Bridgeport, 989 Main street
Buffalo, 120-122 Pearl street
Cleveland, 243 Superior arcade
Columbus, 20 South Third street
Denver, 450-456 Gas and Electric bldg.
Des Moines, 203 Hubbell bldg.
Detroit, 1416 Washington blvd.
Fall River, 29 Bedford street
Hartford, 78 Pearl street
Houston, 1116 Texas ave.
Indianapolis, 212 Merchants Bank bldg.
Kansas City, 215 Ozark bldg.
Louisville, Ky., 508 Republic bldg.
Milwaukee, 620 Caswell block
Minneapolis, 428 Second avenue, South
New Orleans, 512 Camp street
Newark, N. J., 31 Clinton street
Pittsburgh, 637-639 Oliver bldg.
Portland, Me., 665 Masonic bldg.
Providence, 79 Westminster street
Richmond, 1223-24 Mutual bldg.
St. Louis, 805-815 Arcade bldg.
St. Paul, 131 Endicott arcade
Scranton, 408 Connell bldg.
Springfield, Mass., Whitney bldg.
Syracuse, 401-407 Gurney bldg.
Toledo, 620 Spitzer bldg.
Washington, 743 15th street, N. W.
Worcester, 527 State Mutual bldg.

DISTRIBUTORS
F. W. Wentworth & Co.,
San Francisco, 539 Market street
Seattle, 108 Cherry street
Oakland, 305 Thirteenth street
McKee & Wentworth,
Los Angeles, 440 Pacific Electric bldg.
Parker Bros.,
Dallas, 109 Field street
C. G. Adams,
Salt Lake City, 204-205 Ness bldg.

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no copies in the white stack of beautifully printed sheets, as it comes from the Mimeograph; every impression is an original. That is why the Mimeograph, in careful hands, does neatly and exactly its remarkable work. Five thousand impressions of a typewritten letter or form, all more nearly alike than grapes from the same stem, it produces in an hour—forty thousand a day—at negligible cost. Designs, plans, cartoons, etc., are easily traced on the same stencil and printed in the one operation—thereby eliminating cost of expensive cuts. The Mimeograph is saving millions of dollars, and countless measures of time, for the commercial and educational institutions of America. Let us show you how it will save for you. Get booklet "B-4" from A. B. Dick Company, Chicago—and New York.

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